

Background Papers for the ISST – ILO Programme

“Decent Employment for Women”

A One Day Workshop

Organised by

Institute of Social Studies Trust

Bangalore, July 9, 2004

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Programme on 'Decent Employment for Women in India'

One-Day Workshop, Bangalore, 09 July 2004

Venue: Conference Hall, FKCCI, Bangalore

Promoting Work and Networks for Women in Urban Informal Economy

Agenda

9.00 a.m.	Registration	
09:30 a.m. to 10.00 a.m.	Welcome and Introductions	
10:00 a.m. to 11:30 a.m.	<p>Session I: Background and context Theme : Women in the informal economy in Bangalore</p> <p><i>Chair: Mr.Herman van der Laan, Director, ILO SRO - New Delhi</i></p>	<ul style="list-style-type: none"> ❖ Overview of the Project by Ms Adarsh Sarvaria, Program Co-ordinator, ILO ❖ Brief presentation by Ms.Suchi Pande, ISST Dr.Murlidharan, Mount Carmel Institute of Management, Bangalore ❖ Theme Paper by Dr.Solomon Benjamin, Urban Research Centre
11.30 a.m. to 11.45 a.m.	Tea Break	
11.45 a.m. to 1.15 p.m.	<p>Session I I : Skills and training</p> <p>Theme : Strengthening use of existing facilities to reach out to women in informal employment and increase their visibility in non-traditional occupations</p> <p><i>Chair : Mrs.Vatsala Watsa, Principal secretary (Labour), Govt. of Karnataka</i></p>	<ul style="list-style-type: none"> ❖ Background paper, Mr.Ragunath, Deputy Director, DGE&T. ❖ Brief Presentation by Mr.B.S Ravi Prasad, Principal, Regional Vocational Training Institute for Women, Bangalore
1.15 p.m. to 2.15 p.m.	Lunch Break	
2.15 p.m. to 3.30 p.m.	<p>Session III: Markets and linkages Theme : Free markets vs. Created Opportunities - developing market linkages</p> <p><i>Chair : Mr.Tirumal Raj, Dy.General Manager (Marketing), MICO, Bangalore</i></p>	<ul style="list-style-type: none"> ❖ Theme paper : Ms.Uma Reddy, President, AWAKE ❖ Brief Presentation by Ms.Munira Sen, Kala Madhyam
3.30 p.m. to 4.30 p.m.	<p>Session IV : Initiatives in improving employment and the urban environment, with focus on low income areas</p> <p><i>Chair : Mrs.Vatsala Watsa, Principal Secretary (Labour), Govt. of Karnataka.</i></p>	Theme paper: Mr.Ramesh Ramanathan
4.30 p.m. to 5.30 p.m.	<p>Session V : Wrap Up Action plan for Bangalore Chair : Ms. Devaki Jain</p>	<ul style="list-style-type: none"> • Brief report by Ms. Ratna Sudarshan, Director, ISST

**Decent Employment for Women in India –
Learnings and recommendations from the
pilot project**

**Presentation By –
Institute of Social Studies Trust**



**Conference Hall, Federation of Karnataka Chambers of
Commerce, Bangalore,
9 July 2004**

Defining Decent Employment

**Decent employment is employment that enables
women to freely choose and productively
participate in the workforce with dignity and
enjoy an equal share of opportunities to improve
their social status. Employment that provides
workers with a productive and friendly work
environment as well as a decent standard of
living.**

Employment and Women in India

- Women constitute half of the Indian population.
- Yet, women do not enjoy equal opportunities for work.
- They lag behind men in terms of employment and work participation rates.
- Women workers -concentrated around low skill, low pay jobs.
- These jobs often prove to be hazardous to their health in the long run.
- Rapid technological changes restrict the entry of women in to the work environment.
- Limited capabilities to access education, credit facilities and market oriented skills, push women into the fringes of the informal sector economy.

Decent Employment for Women in India



USDOL/GOI-MOL/ILOSRO



**A Pilot Project undertaking by the International Labour Organisation
and Ministry of Labour, GOI**

Promotion of productive and remunerative employment is a key strategy to overcome women's poverty, social exclusion and low bargaining power. Decent job opportunities for women enhance equality of opportunities and treatment between men and women at work in the informal sector of the economy.

Programme highlights – Decent Employment for Women in India

- Decent Employment for Women in India has trained 1,600 women (in Delhi & Bangalore) in numerous traditional and non-traditional skills.
- The program focuses on enhancing productive employment and income earning opportunities for women, as well as on promoting awareness of their rights at the workplace and as women workers in the non-formal sector.

Types of Skill incorporated

- There are a host of traditional and non-traditional skills which have been incorporated in this skill development programme.
- Traditional skills – cutting/tailoring, cooking/domestic help, beauty culture etc.
- Non-traditional skills- Taxi driving, Housekeeping, electric wiring, household gadgets repair, grinding ophthalmic lenses etc.

Urban Environment

- It has been suggested that approximately 30-40 per cent of the population in the two cities of Bangalore and Delhi reside in 'slums'.
- Slums are areas with poor housing qualities, sanitation and absence of other basic infrastructural facilities and are deemed '**unfit for human habitation**' (Section 3 Slum Areas (Clearance and Improvement Act, 1956)).
- The literacy levels of slum dwellers is relatively low. In 1992, 49 per cent of the population living in Bangalore slums was illiterate. While in Delhi, according to one estimate, 40 percent of all workers and 65 percent of women are illiterate. Only 3 percent of the women have acquired education above secondary levels (*Mitra 2003*).

Type of work /Percentage of Population

- Approximately 30-40 per cent work as construction laborers or coolies in Delhi & Bangalore.
- In Delhi, more than 75 per cent of the workers are casual daily wage workers.
- More than 70 per cent women engaged in casual employment.
- Out of the 75 per cent average earnings of women are half that of men.
- Three main employment categories for men.
- Average male income higher than that of women for all three employment categories.
- In Bangalore, approximately 1/3 rd work from home.

Partner NGOs in *Delhi* and *Bangalore*

- **Delhi**
 - *Disha*
 - *Streebal*
 - *Prayatn*
 - *Prerana*
 - *Bhartiya Parivardhan Sanstha*
 - *Jan Shikshan Sansthan Prayas*
- **Bangalore**
 - *Karnataka Kolageri Nivasigala Samyukta Sangatane (KKNSS)*
 - *Parinati*
 - Goodwill International Association
 - *Janodaya Trust*
 - Association of People with Disability

NGO Community Based Activities

Mobilisation/Motivation

- Mass meetings, door-to-door visits, *nukad sabhas*, puppet shows

Support Services

- Crèches, schools for children, free medical aid/checkups

Life Skills Development

- Workshops on legal aid, constitutional/worker rights, HIV/AIDS

Other promotional activities

- Formation of SHGs
- Model training workshops

Govt. Training Institutes in Delhi & Bangalore

- **Implementing Partner – Ministry of Labour – GOI**
- **Particularly, Field Institutes of DGE&T, Women's Training Directorate, The NVTI, RVTI and two ITIs in Delhi & Bangalore. And V.V Giri National Labour Int.**
- **Objectives -**
- Ensuring steady flow of skilled workers in the labour market.
- Raising the quality of industrial production through systematic training of potential trainers.
- Reducing unemployment by providing educated youth with suitable skills for employment.

Roles & Functions under the Pilot project

- Attempting to link formal training with the informal sector.
- Conducting pilot courses and model training workshops (NVTI).
- Preparation of training manuals and course curriculums.
- Training of trainers – master trainers & NGO trainers.
- Audio/Visula Lab (NVTI).
- Resource Centre for Gender and Labour (VVGNNLI).

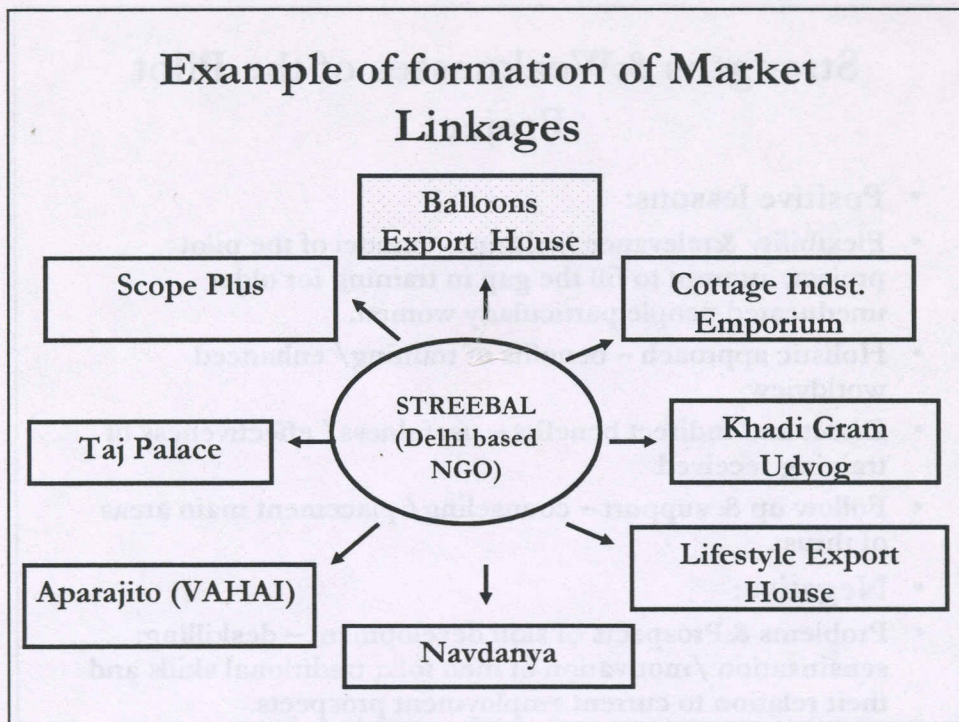
Strengths & Weaknesses of the Pilot Project

- **Positive lessons:**
- Flexibility & relevance in design – model of the pilot project; attempt to fill the gap in training for older uneducated people particularly women.
- Holistic approach – benefits of training/ enhanced worldview
- Direct and indirect benefits – usefulness/ effectiveness of training received
- Follow up & support – counseling/ placement main areas of thrust.
- **Negative:**
- Problems & Prospects of skill development – deskilling; sensitisation / motivation of men folk; traditional skills and their relation to current employment prospects.

Recommendations

- Selection of skill & availability of employment – non-traditional trades; availability of employment opportunities and market demand.
- Market linkages- difficulties in placing poor women as they are not the first choice.
- Placement & handholding – further development of placement services; continuous handholding in enabling trainees to find employment and keep it.
- Co-ordination & networking – facilitated by ILO; a few NGOs have followed up in keeping with their capacities.
- Up scaling and sustainability – understanding the market; rethinking linkage/ placement strategies; training duration.

Example of formation of Market Linkages



Overall View

- Success in an area like this is relative.
- The best indicators are what the women have to say themselves.
- Filling the gaps especially in the areas of generating employment opportunities.
- Women should be enabled to find jobs that they are trained for.
- Avoid stop gap opportunities such as temporary jobs in export houses which disallow a woman to exercise her skill and better it.
- Women under training apprehensive of the fact that they may not find jobs must be viewed against the confidence of the women who are not giving up in the face obstacles .
- Overall it is a positive step forward for women who have had no opportunities like this one in the past.

Background Paper for the ISST – ILO Program:
'Decent Employment for Women'¹
A one-day workshop: Bangalore, July 9, 2004

'Women in the informal economy in Bangalore: A Consideration of Household, Neighborhood, and City wide factors'

By
Dr. Solomon Benjamin, R Bhuvanewari



**HOMELESS..WAILING VICTIMS AT THE SITE OF A
DEMOLISHED HOUSE AT GIDADAKUNENAHALLI .. OFF
MAGADI ROAD ON SATURDAY. OVER 30 HOUSES
WERE DEMOLISHED BY THE BANGALORE
DEVELOPMENT AUTHORITY (REPORT IN DECCAN HERALD, FEB 15,2004)**

¹ Please do not quote without permission.

Background Paper for the ISST – ILO Programme:
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'Women in the informal economy in Bangalore: A Consideration of Household, Neighborhood, and City wide factors'

By

Dr. Solomon Benjamin, R Bhuvaneshwari
Urban Research Centre³

Abstract

The presentation and paper reports on a detailed study of women headed households from various slums in two locations in South and Central Bangalore. These investigations draw inductively from case histories to promote a more holistic understanding of what happens in women's lives. We find that women in poverty are influenced by a variety of factors. Some are internal to the household. Others emerge at the neighborhood level, and also being citywide. These narratives suggest that income in an expensive city like Bangalore is an important determinant of poverty. However, this is only part of a wider set of influences that poor women struggle with. In this struggle, women are active agents rather than passive beneficiaries. This recognition is important as poverty comes from a complex range of factors. At a first glance, a way out of poverty situation for women may seem to be linked to gaining skills in this city with increased global connections -- where traditional occupations are undervalued. A closer look reveals a more political issue – that of the city - whose economic and political space, women attempt to shape in their favor, and the primary threats to this. Here, women's lives seem a constant contest and engagement with an urban terrain. They tap and shape city economies and seek out supportive structures. But their very unstable working and living environment is made tough by other city aspects: Middle class activism from higher income groups in the South Bangalore, and threats of 'Urban Renewal' in the more central city locations. All this requires a complex parallel political management. Our cases and a rooted understanding of income poverty suggest that the issue of 'Decent Employment' needs to be also pitched at the level of emerging urban structures and contest. Strategies for improving women's situation at work and at home, needs to move beyond the current dominant approaches of skill development and micro-credit. The implications of cities, and city-life, on notions of work need to go far beyond viewing a city as a mere demographic entity. It has to look at the complex economic, political, and institutional relationships and structures that women shape in their favor. In parallel, the severe contest that globalized connections bring with them.

What is the policy outcome for organizations like the ILO? We argue in the conclusion, that rather than blanket solutions, it is critically important to first 'map' the way a city or towns economy operates. This can be schematic and is preferably done with the (local state) agency - that is to implement a program. We have also argued that urban local bodies need to be centrally involved and not bypassed in the formulation of strategies – even if this involves NGOs and the private sector.. This process is likely to be iterative as it responds to the city dynamics. Other policy issues that relate to the urban labour process should recognize the centrality of land issues in shaping economic fortunes of poor as much as other groups in a city. Along with this, that in addition to the conventional Employee – Employer relationship, one needs to recognize more complicated and perhaps un-expected organization of work.

² Please do not quote without permission.

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Section 1: Introduction

What does being poor mean for women⁴ in Bangalore – a city agglomeration touching 6 million and India's IT centre? This is a city with some of the best schools in the country, some of the most sophisticated health care institutions. It also houses the most visible IT and other corporates promoting their social development programs. The city has been the focus of several 'good governance' and best practice initiatives. Many would see it attracting the best talent from all over the country. It also has had a long history of NGO involvement. It has also been the focus of many public investments in high-class infrastructure and modernization – many arguing that at the cost of the rural and other regions of the state. Bangalore is also a complex city. It has a long history of trade, and drawing ethnic groups from various parts of South India and now other parts too. Many of these trades have been concentrated in the dense quarters of the central city area, and moving on to relatively newer neighborhood districts including the Master Planned environs of South Bangalore. The city also has a strong tradition of independent political claim making – a fluid politics of coalition.

One of the main arguments of our paper that strategies to provide better employment and income opportunities for poor women need to be linked to localities economic and financial processes. By localities we refer to neighborhoods, but emphasize here not the physical boundaries but rather the local economic, social, ethnic, and political connections. The dominant poverty reduction approaches aimed at skill training, micro-credit, and linking poor women to city institutions adopts a homogenous approach ignoring the heterogeneity among the poor and the spatial context in which they are located.

Localities in Bangalore are characterized different types of small economies. For example, heterogeneous small manufacturing clusters characterize localities in west Bangalore. Whereas centre city localities are characterized by trading, household industries linked to food, agarbattis, and beedis. Different categories of poor – the very poorest, poor and the better off find employment in a variety of small economies related to manufacturing, service and trading. These economies are complex and diverse finance circuits centered around chits, leases or private loan finance. In contrast, public sector units and corporate companies dominate in the eastern and the southern wards of the city. Poor women located in various parts of the city, have different opportunities for generating cash through their work and for investment. Strategies for promoting better employment require them to take this into account.

A locality-centered strategy is useful, also because poor men and women have different claims over the economic, financial and land systems among various localities. For example, women that are poorest or in chronic poverty find it easier to locate in centre city area. Here, they have opportunities to work as a shop assistant, tying flowers, sorting, cleaning and packaging for the numerous shops out there. Women with absolutely no contact in the city can find a place in here. They also manage to find cheap place to eat and live. Overtime, they develop contacts to enter into small trading or making food items in their home. The congregation of the poorest group attracts agents that deal in agarbattis and beedis. These are two most important sectors that provide poorest women to survive. Women, whose men are working as coolies for wholesalers, also manage to get into higher level trading with very little capital in here. As chit and loan circuits are more, women also find it as easier as men in raising loans.

⁴ This paper looks into the situation of women in household as well as single women.

In contrast, poorest women – most of who are from women headed families have lesser chances of claim making in the peripheral ward. Here men linked to high end hawking, or construction contracting dominate the economies. While opportunities to tap into higher income markets exist, barriers are also more for Women, especially the poorest

Marwaris (finance agents), Goldsmith (jewelers) - large landlords (income – > 10000)

Small textile shops– textiles, building materials, Textile cluster – wholesale in regular clothes,, waste clothes.

Owners of small firms – looms, electronics. welding units.

Small contractors, petty shops (W) in the locality, high end hawkers (M and W) – linked to wholesalers (200-300Rs per day); mid level chit organizer;

Laborers in small manufacturing firms and new industries - electronics and garments(W);

Loom workers (small looms), laborers in food manufacturing (HBI- W) – 200-250 Rs per week

Masons (150Rs per day); Plumbers, painters, electricians (125-150Rs)

Part time hawking in flowers, food business and unskilled construction coolie (W) (60-80Rs per day):

Preparing paste for binding work (W) – 50 –100Rs per day; domestics (temporary(50-100Rs/day):

Agarbatti – three types (women)
(1) Packing at factory - 50 –100Rs per day
(2) Preparing battis at factory – 14Rs for 1000 (64 –70Rs per day)
(3)Preparing battis at home – 13Rs for 1000 (40 –50Rs per day)

to survive here. In contrast, women in male-headed families with a relatively regular cash flow, find it easier to get into chit circuits or raise finance for investment. Work opportunities are limited to domestics or part time services. Thus, the poorest, the poor and the better off women have different claims on various city localities.

Most poverty analysis ignores the influence of localities and locations. They focus on the circumstances of individuals and households, and the way these institutions respond to them. In analysis with a focus on location (Moser, 1996; Perlman 1976 for example), the analysis is limited to the neighborhoods where poor live i.e squatter settlements. In

contrast this paper defines locations and places in a city wide perspective. For, the poor as well as others in the city, draw on their relationships in different city neighborhoods. With this city context in mind, as well as individual circumstances, we begin to explore and trace the lives of various women in two contrasting locations. One group is from the Master Planned and relatively wealthy environs of South Bangalore. Another is from the more central city but economically 'depressed' area. Thus, this paper is built around their narratives and understands these in terms of various themes. We see these narratives telling us as much as on these women's lives as a commentary on Bangalore itself. If so, perhaps the main message of this paper is for developmental programs to include the various groups in an urban terrain in a substantive way.

In developing these themes from our case studies in two locations, we decided to categorize our informants in three groups: The first are the poorest, and what one might define as the chronically poor. These are the women and their families whom fellow residents identified as the poorest. These families suffer from food poverty. We also found, not surprisingly, that they are not members of the various SHGs and the micro-credit programs being organized in various settlements. This group we categorize as group "A". Another group, better off, and category "B" are the women who are the poorer, just above chronic poverty but still vulnerable – during times of low employment, loss of work due illness, or evictions and displacement from locations where they work or stay. While they have access to food everyday, they face health problems and find it difficult to meet the rising costs of their children's education. These are among those participating in SHGs and micro-credit programs. In addition, they are also part of various financial circuits related to chits and private finance upon which they draw on for investments in land or house. They play actively in both the finance and land markets for accumulating surplus to meet with crisis, or for their children's marriage and education. The third, category "C", are the higher end players among the poor. In many senses, this group at a first glance seems more entrepreneurial. This is true, and many have developed extra-ordinary entrepreneurial skills. However, it is also true that those in category A and B face a host of severe constraints in developing such abilities. Women in this category are often part of an intensive multiple circuits of finance, business and investment. This intensity also contributes to their vulnerability. For a slight fluctuation in their cash flow situation could send them spirally down the poverty ladder.

In identifying women in different poverty situation, we started with the membership and non-membership in SHGs. We also relied on the perceptions of local groups in identifying women in various categories. As we progressed on the case studies, it was clear that women in the case studies have been in different poverty situations in various stages of their life cycle. Thus while we have used these categories as an analytical approach, we are not bound by them. The connected diagram shows the complex range of work – economy relationships that women in Bangalore find themselves in. In many ways, to survive and also move up in life, they need to be agile. This flexibility is useful to understand how poor women can shift from one situation to another – better or for worse. Thus, one of our cases, a woman in category C, can in a situation of severe fluctuation brought about by 'Middle class activism' or urban renewal of Bangalore's central city areas, can find herself in a severe crises – often life threatening. In another case, one of our other cases, a woman in category B, finds herself barely moved up from being very very poor, but in a stable situation. She draws upon a variety of city support systems.

One could argue that it is these 'shifts' and also 'steady states' tell us a lot of the wider context of urban poverty. We feel that such a qualitative approach is more holistic than one that is built around statistical data. This mainly stems from the quality of data – an issue that is well recognized especially with regard to urban poverty. Our paper is in three parts. The first lists out various themes pitched at various levels: Household, Neighborhood, Citywide issues. In the second part of the paper, we discuss the main findings in terms of their thematic structure. Finally, we conclude by what these tell us about approaches to women in poverty in a city like Bangalore. In a final version of this paper, we will be including detailed case studies that will help to illustrate the thematic observations. An annexure to this paper provides some rooted statistical data that we have collated from the field. While this might seem relatively limited, the data is grounded in that it is among these sources that the cases were developed. We have placed these in the annexure since it will allow the reader to locate the cases in the data – rather than starting at the “data end”.

Section 1 : Issues Affecting the Work of Women in Poor Families

This section provides an overview of the main themes that emerged from the case studies, discussed in detail in the following section. It is organized into parts. The first provides a general listing of the issues faced by poor women; The second section briefly describes the two different contexts where women covered for this study are located. The third details out the issues faced by different categories of poor women in taking up work and generating cash income.

1.1 Themes emerging from the Cases

- 1) **Schooling:**
 - a) In terms of Government schools and pvt schools and mid day meals for females and males;
 - b) Fees and also advances for “English” versus Kannada medium schools
 - c) **Concepts of ‘Failure’**
- 2) **Series of female children and husband deserting wife:** Dowry, late life support; marriage of other children
- 3) **Child labour as a forced condition to gain additional income**
- 4) **High transport costs.** This is very critical especially for category 2 and 3 and also for the poorest in times of crises.
- 5) **Cost of using hospital services:** use of public hospital only in crises, day to day use of pvt. pharmacy
- 6) **Women as main contributors to household expenses**
- 7) **Childbirth as linked to financial crises**
- 8) **Chronically poor rely on one meal a day** – importance of mid day meals for children (and mothers?). Access to nutritious food is critically important

- 9) **Desertion by husband (high incidence of alcoholism) impacted by unstable lives – rather than “psychological problems”**
- 10) **Tenants are poor and so are landlords**
- 11) **Both men and women face fluctuations – if these coincide – they face a double ‘hit’**
- 12) **Support by employers: food/ clothes/ raise loans from bank/ medicines**
- 13) In case of the very poor, **limited support of friends and family**
- 14) **Relative advantage of “Nabard” style Canara Mahila bank in south Bangalore as compared to “Nodal” NGO credit supply: high costs, flexibility .. autonomy**
- 15) **The ability of women individually or as a group to influence the “system” of corruption** in the “system”, as well as support: (PDS/ credit...) in cases of: NGO / Corporator / SJSRY (govt. scheme)
- 16) **Support from councilor:** school / old age pension / money / ration card
- 17) Access to PSU (regular income to play with and **moving up the stability -income level** / or be an entrepreneurial chit organizer type
- 18) **Access to cheap land for:**
- a) stay;
 - b) enterprise – not just land but land in good location;
 - c) Pro-poor regulation
- Here we intend to point out that access to land does not mean “building housing”. Upgrading of existing housing of various types in a locally relevant way is much more important. ***In many ways, as past experience has shown in various cities including Bangalore, doing “proper housing” actually pushes out the poorest from productive locations.***
- 19) **Land compliments the ability of entrepreneurial turning around of funds:** for these types of poor women, access to funds is not an issue, it’s the un-stability pushed by externalities that do them in. (health, police, middle class activism; Master Planning; eviction and re-settlement)
- 20) **Centrality in the city economy.** Women hawkers requiring “flexible” access to locations but now impacted by rigid space distribution. This is ironically reinforced by the “rights” approach as seen in the “hawking zone” concept. Access to credit is not a primary issue – as one can buy from an adjoining neighbor linked to trade based finance, and is also relatively low investment. Time is also not an issue – due to partnership arrangements. Thus what is key is access to location on a locally defined and claimed basis: Calls in question the “de-politicized” and “managerial” hawking zone approach.
- 21) For the chronically poor, **access to agarbathi support infrastructure – agents / gowdowns/ contacts**

- 22) **Official poverty programs (both public and NGO ones) have a limited impact.** At present, the savings and credit programme is the dominant response among the NGOs and the Government, to help women move out of their poverty. Our finding is that such programmes help the better off among the poor. There appears to be no support for those in absolute poverty situations. A difference may be the NABARD form of micro-credit, which seems to give more control to the members. But this point needs focused and critical research.
- 23) **Locations (places) that women live and work in the city influences the causes of poverty** as well as their ability to respond to it. Locations are important in poverty analysis because the type of economies that evolve and the ability of poor including women to plug into it are shaped by the land situation in them.
- 24) Access to stable jobs in PSUs, the government help a spouse to move into a more stable position. **This in turn, positively impacts the woman.**

1.2 An overview of Case Locations

The cases presented in this section draws on the experience of women in two different economic, and political settings of the city. These are (a) Srirampuram, a centre city ward dominated by low and lower middle income groups and (b) Jayanagar, a ward in Southern part of the city, dominated by middle and upper middle income groups. In the following text, we describe briefly about the two localities.

Srirampuram:

Srirampuram, located in the north of Bangalore developed spontaneously through municipal interventions. This locality developed is characterized on account of textile industries – in particular the Binny mills. Subcontracting to Binny mill propelled the development of SSIs in the area. Presently the economies present in this area include small manufacturing economies, autorickhaw, re-cycling industries of Chindi work, and other garment industry spare parts and agarbathi. Migrants from Tamil nadu, Andhra Pradesh who came to work in the construction of Vidhan Souda in the late 50s and 60s settled in these wards. Alongside there are also native Kanadiga communities.

This is considered to be one of the highly politicized wards. The mill union politics shape the local politics in this area. Decline of textile mills increased the vulnerability of the families that settled in this area. The Telugus are mostly in Govt. employment as *pourakarmikas*. The area is also full of local conflicts – centered around land and the relative poverty in the area. However, resident groups over the years have developed strong contacts with municipal councilors. Much of the infrastructure works as well as government social welfare programmes are routed through councilors. This is one of the wards known to have tapped all the municipal schemes.

Different types of poor – chronically poor, better off, and those trying to move out of poverty reside in the different settlements of this ward. Some of the poorest women are settled in this location. Agarbathi and low-end domestic work are some of the occupations among the poorest women. Women – single or with household are active political agents in this locality.

Jayanagar:

Jayanagar in South Bangalore is a 'planned' neighborhood. It is predominantly a residential ward. As in the case with most planned wards, middle income and upper middle-income households dominate in the different residential layouts. The physical space available to the poor is very limited – to a few squatter settlements in contrast to Srirampuram. So are the economic and political spaces.

The dominant local economic activity is trading. Different types of retail clusters linked to textiles, food, and other household items are situated in this locality. Currently Jayanagar is one of the favorite locations for the global retail textile chains. Residences in many of these layouts are rented to house small and mid end computer firms. Economic opportunities available for the poor include mid and high end domestic work, mid and high end hawking, autorickshaw drivers and skilled construction workers.

Due to the restricted physical and economic spaces available, the chronically poor find it difficult to locate themselves in this ward at present. The chronic poor entered this locality at the initial stage of its development, and some have managed to draw support from rich income groups. Over the years, they have also managed to move up the ladder.

The political environment here is driven by middle class activism for making the city beautiful. The councilors play a lesser role in comparison to the MLA.

1.3: Issues Faced by Women in Different Poverty situation

In this section, we describe the experiences of women in three different situations. These are as follows:

Category A (Chronic poor)

The needs of very poor families are at a very basic level i.e access to food. Such families rely on one meal a day and support in the form of mid day meals, and their neighbors. A variety of factors reinforces their poverty situation, making it difficult for them to move out of it. We found that this group includes both single women, as well as de-facto and de-jure women headed households. Some of the key factors influencing their situation are as follows:

- **Finance Options:** First, sourcing cash for meeting basic needs is difficult for a variety of reasons. First, a majority of such families in this condition rely on women's income. Men in such families though have access to cash income, do not share the household expenses. The men in such families are also involved in seasonal, fluctuating jobs like painting, unskilled coolie work. Occupations of both men and women being seasonal, these families face difficulty, specifically during monsoon times to purchase food. Furthermore, incidence of alcoholism among men in this group of families appear to be high resulting in them not contributing to the family income

Women in poorest families also have other constraints in taking up other jobs like hawking or domestic work due to their household circumstances. In the above case, the large family size and lack of child care support constrains the mobility of women. Consequently they tend to take up jobs that can be performed in their

homes. Agarbatti and beedi work are some of the dominant options among women in this category. To enter into such work, the support system at the neighborhood level is critical. –

Their ability to generate cash income depends on the localities where they live. For local economies vary across city, the ability of women to plug into it and to earn an income vary. In the city of Bangalore, the very poor tend to be concentrated in specific wards like central city ward with dense commercial activities, residential wards dominated by poor and lower middle income groups. The cases discussed below are drawn from a residential ward dominated by low and lower middle income group. Work opportunities and access to finance options are limited. Women situated in such wards are dependent mainly on agarbathi and beedi rolling work. In contrast women in very poor households situated in centre city wards, often find it easier to source multiple jobs as the case of ---- shows.

Participation in chits or savings and credit programme run by NGOs are difficult for this group

- **Support** from family and friends are limited. Often their immediate family and their neighbors are also in a similar poverty situation. The support comes in the form of food, sharing their work – agarbathi rolling or providing food on some occasions. When this support system fails, women in such families depend on private financier's loan. Private financiers also restrict the amount of loan to such families.

Although this group of families have individual relationships with other city actors like for example the councilors or the NGOs running other programmes in their areas, they are not able to claim or push their interest.

- Accessing public health care systems may also be difficult for this group as the first case indicates Health issue is another constraining factor in raising their income for very poor families. This has several dimensions. One is the difficulty to access public health systems. Second is because of difficulty to buy food, often women and children in such families are malnourished. In the case discussed above, large family size made women's task much more difficult. Although she tried to undergo family planning operation after her fourth child, she could not do so because of her high BP and jaundice. Thus, food poverty get reinforced in a spiraling way. Lack of food results in low health status, which further constrains work, which in turn makes it difficult for them to meet their basic needs. Incidences of alcoholism are high amongst men in these families.

Renting in unrecognized squatter settlements is one of the dominant option for such families. They often rent one room thatched huts.

- ◆ Poverty programme both by NGOs does not seem to be responsive to the needs of this group. These programme focus dominantly on the formation of savings and credit groups. The very poor, with difficulty to meet their food expenses find it difficult to participate in such programs. These families find it difficult to join an

association or a neighbourhood sanga. Most of these sanga run savings and credit programme. People find it difficult to pay up for the sanga. Also the groups are often not willing to accommodate poorest women, who do not have the capacity to pay up. According to an NGO field worker, women in poorest families are living in isolation. They often do not even move beyond immediate circle – parent and neighbor.

Category B Families out of ‘food’ poverty but still vulnerable

Women in families whose food needs have been met and who are trying to accumulate surplus and move up. This group is also walking on a slippery slope – in other words, vulnerable to fall into absolute poverty situation.

What is it that differentiates this group of poor from the earlier cases? Can it be explained by factors specific to a household, individual’s entrepreneurial ability or external factors such as having diversity of options – work and financial circuits available for raising capital flexibly? As the following cases highlight, it is the latter, the ability to plug into diverse financial and economic circuits for raising capital is critical for building up surplus for the poor.

Similar to the cases discussed above, the situation of families under this group is that their works are often irregular. The differentiating factors however, is that joint incomes, being located in a neighborhood where there are multiple options to generate an income and having an asset allows them to plug into variety of financial and economic circuits flexibly to accumulate surplus. It is this ability to plug into a circuit and learning to play the game skillfully, explains for who moves up the ladder. Nevertheless it needs to be remembered the case studies discussed below have moved out of food poverty but are still vulnerable to slip down as the following case study shows.

First, In contrast to the earlier cases, although women were dependent on low paid jobs like agarbathi and domestic work, there is some scope for accumulating surplus. First, they all could source multiple jobs to generate cash. Second access to an asset – land also helped to build up their surplus for further investment in housing or in economic activities to derive a regular income. It is not only about having a house but about the ability to raise capital using this circuit.

Second, women’s ability to plug into different finance circuits to raise capital either for repaying the lease amount or for investment in other economic ventures is a critical strategy of this group. Having this option is important for moving from one form of tenure to another. Lease is a common strategy among poor households to accumulate surplus among the tenants and is often resorted to by house owners to meet lumpsum expenses such as house construction, illness or marriages/ death.

Here, neighborhood characteristics influence the diversity of finance and economic options available to both men and women. The centre city wards is dominated by low and lower middle income groups. Agarbatti entrepreneurs dominate these areas, as they are able to source cheap labour. For the women, it has emerged as one of the easy options to combine household work.

The congregation of different types of poor in return spurs the demand for different types of low rental housing. This allows house owners with a temporary shack to owners of RCC building, to enter into the rental market at different stages.

Third, the density of low and lower middle-income residents in such localities, also allow for emergence of different types of chits. These residents having the need to raise capital for variety of demands, themselves start to organize chits. Besides there are other entrepreneurs like the small scale industrialist, anabatic owners as well as women themselves who start to organize chits for raising capital for their economic and household needs. Women are one of the main chit organizers in these localities. Residents, particularly the chit organizers also lend money to each other on variable interests, depending on the relationships involved to accumulate surplus.

In such locations, although there are specialize private financiers, almost every better off poor household, lend money or organize chits. Having an asset is important to plug into this circuit, as often chit organizers and private financiers use this as a criteria to lend substantial sums of money. For the earlier groups discussed above, most of whom were staying as tenants, the only option is the private financier, who is willing to risk very small amounts of money.

Category C: Those seeking to move out of Poverty

Women in families, who have managed to accumulate surplus and who perceive that their situation now would allow them to move up the ladder. They are however vulnerable to external shocks. The degrees of vulnerability are lesser in comparison to the second group.

Women in this group are able to access loans from variety of sources (a) employers who are often well connected; (b) ties to banks; (c) high end chits and (d) micro credit programme. Although health and educational costs are high, this group can still raise the capital for availing these services. However it needs to be remembered that these services are increasingly becoming expensive in a city like Bangalore.

Also women in this situation are located in planned city wards dominated by rich and upper middle-income residents. This also allows them to enter into hawking at a mid or high end.

Second, although they are able to generate enough cash, they are embedded in complex circuits. These circuits if impacted adversely by urban renewal programmes, anti hawking drives or individual problems like sickness can push this group people into severe poverty situation.

Section 2: Case histories of women in various situations

As stated earlier, in order to illustrate the need to focus on localities we present the situation of poor women in different circumstances from two localities of the city. For the purpose of analysis we grouped different types of poor women into three groups as follows:

Category A: Women in absolute poverty situation. They do not have enough resources for meeting the food needs of their family. We found that this group includes both single women, as well as de-facto and de-jure women headed households.

Category B: Women in families whose food needs have been met and who are trying to accumulate surplus and move up. This group is also walking on a slippery slope – in other words, vulnerable to fall into absolute poverty situation.

Category C: women in families, who have managed to accumulate surplus and who perceive that their situation now would allow them to move up the ladder. In comparison to the second group, these groups of women are less vulnerable.

Category A : Chronically poor : Women in Families with Food Poverty

The situation of four women in chronic poverty situation is discussed below. Three of these women reside in the centre city ward and one in a peripheral ward of the city. These cases highlight the following three issues :

1. Location and Employment:

Poorest women with no contacts or skills tend to congregate in centre city wards, where opportunities for unskilled work are plenty. Agarbatti, beediwork, packing and cleaning provisions in wholesale and retail shops, low end hawking, itinerant tea vending are some of the dominant occupation among this group. Incomes from these are low. Furthermore, existence of diverse forms of tenure – sleeping on terraces, pavements, squatting, occupation of unused buildings, tenancy or ownership in different types of squatter settlements also help them to locate in here.

Poorest women find it hard to locate in peripheral wards. The poorest here are predominantly those who have moved down the poverty ladder. They are either unemployed or having difficulty to combine many jobs. Death, desertion or temporary unemployment of their husbands as well as illness of single women pushes these families into chronic poverty situation. The poorest who reside in here were able to do so, due to owning a house, or support from a relative who allowed them to use their place free of cost. Poorest women in other tenures lease for example, often had savings or contacts to raise the money. Local economies in here are such that, women require skills and ability to access location in order that they can plug into better paying jobs.

2. Women's Health and impact on Wage Work

Illhealth among poorest women in both centre city wards and in the peripheral wards, prevents them from taking up better paying wage work. Most of these women are malnutrition and have had children in quick succession. Repeated pregnancy has left them anemic. They are often burdened with the sole responsibility of generating cash income to meet the basic food, and shelter needs of the family. Their illhealth further prevents them to work longer hours. Their families are large, with young children. . There are also instances (Case 2 for example) where women find it difficult to find jobs despite having skills. The necessity to find cash on a day-to-day basis for purchasing food, results in women and children from these families to take up paid work

3. Women's Work and Support Structures

The cases discussed below illustrate the limitation of such support mechanism. Poorest women depend on their immediate neighbors and parents to support them in times of crisis. Sometimes, the household circumstances in their parents house is such that they are unable to extent support – particularly in the form of cash. Moreover intrahousehold power relations also affect the extent to which poorest women can rely on this support. Lack of support for childcare affects women's mobility out of home and the potential to earn higher income.

The importance of poorest women's to develop ties with other locality actors to find employment or location for staying is illustrated in the cases. Women need a good introduction for getting jobs like agarbatti and beedimaking. In centre city wards, where different types of poor congregate, getting such an introduction is easier. Poorest women also find it easier to get connected to different local economic and political agents, because of the density of economic activity in them. It is also common to find women playing an active role in local politics in such areas. Moreover in order to get a job and to strategize to move out of chronic poverty situation, ties with are critical. In contrast, poorest women in peripheral wards, have fewer opportunities for employment. They also have limited possibility to develop the ties with other local economic and political actors as these are often dominated by males in high end economies and at the squatter level by men in high end trading or service economy.

Case 1 Women's Health and Access to Food

N's family is an example of those who suffer from food poverty. They live in a squatter settlement in the centre city ward of Bangalore. This is one of the city localities where the poorest congregate. This locality is constituted of numerous squatter settlements with varying level of development and legal status; and private layouts or revenue pockets. Small manufacturing firms, textile looms, household industries related to book binding, food manufacture, agarbatti making, hawking and small trading are the dominant economic activities in the ward. It is guess estimated that roughly 20% of the families residing in the ward fall under chronic poverty situation.

Defacto and Dejure women headed families constitute the bulk of chronic poor. As the following case illustrates, their needs are at a basic level – i.e access to nutritious food. Women and children in such families suffer from lack of access to nutritious food. Such families often have one meal a day. This in turn affects women's ability to take up work as well as that of their children's future. School drop out rates among children of this group of families are high. According to a local health worker, stunted growth is common among the children in such families. Support in the form of free mid day meals, nutrition programme for both women and children are important for them.

N, aged 28 years and her husband R 32 years live in a rented shack in one of the underdeveloped squatter settlement of the centre city ward. N married R when she was 14 years. N was born and bought up in the same locality. She belongs to Scheduled Caste. Her parents are migrants from Tamilnadu. Her father was working as a stone coolie. She lost her father when she was very young. After her father died, her mother rolled agarbattis and worked as an ayah in a private hospital. N brothers are also living in the same settlement.

The couple has eight children whose age, and education status are outlined in the following table.

Children	Age	Education
Male	13 yrs	Drop out after 4 th standard. Working in a Agarbatti factory
Female	10 yrs	Same school
Male	8 yrs	2 nd standard
Female,	6yrs.	1 st standard same school
Male child,	5 yrs.	Not in school
Male	4rs	Not in school
Female	3yrs	Not in school
Male	1 month	

The family depends on N and her eldest son's income to meet their basic needs. N earns 40Rs a day from rolling agarbattis. R works as a coolie in road construction work Her eldest son works as a packer in an agarbatti factory for which he gets Rs. 20 per day. Although her husband, R earns 150Rs per day from his coolie work, he does not contribute anything towards household expenses. He spends almost all this earnings on consuming alcohol. Furthermore, his work is seasonal. Monsoon is the worst time of the year for the family. There is almost no cash income flowing during this time. R does not work. So does N and her son. It is difficult to roll agarbattis. Even if they are rolled they do not dry. Hence there is not much work in packing.

Almost all her daily earnings go in purchasing food. The family has one meal on days when Nirmala has money to buy food. They cook only in the night. The children depend on free mid day meals for their lunch. There is no breakfast. She buys rice, dal, oil, and fuel on a daily basis. She goes to the shop after collecting the daily wages from the agarbatti owner. Sometimes the owner gives a chit noting the money owed to her. On such days she has to borrow from her neighbors or adjust with their previous day earnings. N has to keep aside Rs.300 per month from her daily earnings to pay for the rent

N does not have any ration card. The only possession that N has in her hut is an old Kerosene stove that needs a replacement of the burner and a few aluminum vessels. As the family could not afford to spend 60Rs she has not replaced the burner.

N delivered all her children at home. She could not afford to pay the transport expenses. Moreover even if she goes to government hospital she will have to pay the nurses and other caretakers. Due to repeated pregnancy, she is very weak and anemic. There is a government clinic nearby where she went for family planning. The doctor could not operate her due to her high blood pressure and malnutrition. Moreover she had contracted jaundice after the birth of her last child. The children are also malnourished.

During times of childbirth, N cannot roll agarbattis for at least a month. Her son has started working in the last one year. Her mother comes to help in the domestic chores for a few days immediately after a new child was born The only other support she had, was her immediate neighbors. They provided her and the children with food; helped her with domestic chores. As N cannot move out of the house immediately, they would collect the

necessary materials – sticks and the dough from the agent, for rolling agarbattis. She rolls about 2000 to 3000 agarbattis, and send it back through her neighbors and receives Rs. 22- 30Rs from them. . On days when she fall ill, they would offer her coffee and also support her with small amounts ranging from 10Rs – 50Rs.

N's neighbors and relatives are in no better position. A majority of women in her settlement roll agarbattis for meeting food expenses. Her mother does not have any extra cash to lend. N's mother also rolls agarbatti. Earlier she was working as an ayah in a private nursing home. She is supporting the families of N's two brothers. They too do not contribute to meet the basic expenses. They are working as painters but are drunkards. Both the brothers are living in a rented house in the same settlement as N.

The family does not celebrate any of the festival. When her neighbors are not able to help her either with agarbatti materials or with food she turns to moneylender. There are also limits on the amount that a moneylender is willing to give to families like hers. Usually she borrows upto 1000Rs and returns 100 rs weekly. The financier also knows her condition. He would allow her to default the installment 3 or 4 times, but not more than that.

On days when N is not able to get a loan or get food support from her neighbors, her children go to bed without any food. During such occasions, the children bear the brunt of N's frustration.

“... my children have learnt to eat on days when there is food and go to bed empty when there is none...”

N is very upset about having to take food from her neighbors.

“... everytime I take food from other homes, I feel like a beggar...”

She does not want to take such help frequently.

Before taking up agarbatti work, she worked as a domestic servant for a year. Her employer was a councilor for the adjoining ward. At that time, she got Rs. 300 / month and also food, coffee and breakfast. N wants to go back to domestic work. Her children are very small and there is no one to look after. She had also asked her employer when he was a councilor to help her get a ration card. But nothing happened.

N house owner M lives in the same plot. M's shack is about 16'x10', which has been subdivided into two portions. A small wooden partition separates the two portions. . The hut leaks badly during monsoon time. M is also very poor. M's family depends on her income from domestic work. Her husband is paralyzed and moves around in a wooden plank with wheels attached to it. Due to his handicap he is not able to take any work. He sits outside the house. They have a girl child aged 16 who also does agarbatti work. There is no electricity. Earlier they had a connection for a single bulb. Since she could not the bills the connection was severed.

An NGO is running a micro credit program in N's settlement. The field worker is pressuring her to join the savings sanga. N does not want to join the group, because it would be very difficult to keep aside 20Rs every week. She also cannot attend weekly meetings due to her household chores. Other women in her settlement would shout if anyone does not go to the meeting regularly. The field worker also offered to find a free hostel for her eldest son to continue with his education. But he does not want to leave home as he feels that there will be no one to protect his mother when his father beats her up.

N and M feel that the councilor of their locality helps poor people when they go and meet with him directly. He has helped residents in other squatter settlements get their ration card; old age pension and sometimes give cash to pay fees or buy notebooks for children. N does not have the time to go to the councilor directly. She has to depend on a local leader. The leaders are asking her 1000-1500Rs for a ration card, which N cannot afford.

What helps women such as N to cope with their absolute poverty situation?

The common strategy among this group of women to earn cash income is to take up agarbatti or beedi. Due to congregation of poor women in centre city localities, agarbatti manufacturers prefer to locate in here. Often they give materials on credit and provide cash. However plugging into this system is not easy as is commonly assumed. An agent will provide materials for making battis on credit only when another women working with him introduce one. Contacts at the neighbourhood level are important.

Neighbourhood contacts and trust between individuals develop over time. As a result the poorest and the poor in centre city wards, try to locate in the same area. Most of them, like in N's case are born and brought up in the same neighborhood. They also try to rent a place within the same locality. This is reflected in the way land, housing and rental market function in these localities. It is very closed and transactions happen among known people. The relationship between landlord and a tenant is not strictly functional. This has two impacts. Rents and advances that can be charged is relatively less in comparison to other areas. That gives some space for people like N, even if rents are defaulted. Similarly, private financiers who operate in the area and his clientele are known to each other. While they do not lend lump sum amounts, they respond to immediate needs by extending small cash loans.

While such strategies are useful for survival, they are not sufficient to cope up with a crisis situation. As can be inferred from the above case study, a variety of factors operating at the same time, reinforce the poverty situation of women like N, making it difficult for them to move out of it.

First, sourcing cash for meeting basic needs is difficult. A majority of such families rely on women's income. Men in such families, though employed and have access to cash income, do not share the household expenses. Incidence of alcoholism among men is very high among this group of families.

Second, illhealth is a major constraining factor among this group of women in taken up relatively better paying jobs. Here there are two related issues. One is the difficulty faced by women in using public health systems. Use of public hospitals, comes with a cost which these women cannot afford. Second is the high incidence of malnutrition and anemia among women in this family. As they have difficulty to buy food, often women and children in such families are malnourished. Large family sizes also complicates women's task of feeding their family. As in the case discussed above, although she tried to undergo family planning operation after her fourth child, she could not do so because of her high BP and jaundice. Thus, food poverty and women ill health get reinforced in a spiraling way. Lack of food results in low health status among women, which further constrains their ability to participate in work. This in turn makes it difficult for them to meet their basic needs.

Third, poorest women have few support structures for childcare and for coping during crisis situation. Lack of support for childcare constrains the type of and time of work that poorest women can get into. Although there may be opportunities for entering into relatively better paying economies such as domestic work in high-income residences, women find it difficult to take them. As in the above case, the large family size and lack of childcare support constrains the mobility of women. Consequently they tend to take up jobs that can be performed in their homes. Agarbatti and beedi work are some of the popular options among women in this category. The support that their immediate family and neighbors can provide is limited in such cases. Often their family and their friends are also in similar poverty situation. They can support to a limited extent in helping with domestic chores or providing food on some occasions

Fourth, women in poorest families are relatively more isolated in compared to other types of poor. This also constrains their ability to plug into different types of economic and financial systems. The ability to tap multiple circuits of economies and finance is critical for the poor, as the cases of poor and the better off among the poor show, to accumulate surplus for coping with crisis situation and for moving out of poverty. Poorest women find it difficult to join an association or a neighborhood sanga due to both economic and social reasons. Most of these sangas run savings and credit programme. People like N find it difficult to pay up for their savings regularly. As a result, other members of such groups are often not willing to accommodate them. They fear that women like N might stop paying or even move out of the settlements. The NGO field workers, working in these settlements also confirmed that people like N isolate themselves from larger community. They do not want to move out of their immediate circle – parent and neighbor.

Case 2: Women's Work, Health and Infrastructure Provision

The next case also illustrates the constraints on poorest women due to their household and individual circumstances to plug into relatively better paying economies and financial circuits in their localities. At the individual level, the main constraining factors are women's illhealth and absence of support structures for childcare, or easy access to health clinic. At the household level, women have to depend on theirs and their children's income for meeting basic expenses. Often they have to support large families. Incidence of alcoholism among men have pushed a number of families where men are in relatively well paid jobs such such as autorickshaw driving, construction contactors as the case discussed below, pushes these families to absolute poverty situation.

J 30 years and her husband S 35 years old live in Srirampuram. She has 4 male children, of whom only one boy attends school. Her first child does not go to school because gangrene has set in his legs. J has not been able to give him proper treatment. The second and the third boys have not been admitted to school. The youngest boy is going to nursery. All the four children were born in a government hospital.

They have a very small house – measuring 6'x8' roofed with AC sheet. J organized for electricity connection through the government's Bhagyajothy scheme. Jaya brings water for drinking, washing and cooking from the public tap on the road in front of her house. She uses the community toilet while her children defecate in the open.

J's income is the main source for meeting household expenses. Jaya rolls agarbatti. J earns between 30 and 40Rs every day from agarbatti. The women in her settlement are paid 11Rs for rolling 1000 agarbattis. J rolls between 3 and 4000 agarbattis in a day. There are other women who do upto 5-6000 agarbattis in a day. J cannot do so much as

she had to look after her children. Moreover repeated pregnancy has left her weak and anemic. She finds it difficult to work continuously.

Her husband is an autorickshaw driver. He rents his autorickshaw from one of the houses in the same neighborhood. He is a chronic alcoholic. His contribution to meet households' expenses is erratic. He gives money, only on those days when he has enough money after drinking and after paying up for his auto rent. It costs 130Rs a day to rent an auto. Now a days, autorickshaw owners are also not willing to rent him their vehicles. S would hire an auto from one owner, would not pay the rent. When the owner demands his rent, S would leaves him and go to another one. His visits home has also become irregular. The neighbors argue with J that his character is not good and that he has many women friends who support him.

J purchases her food provisions – rice, dal and vegetables as well as fuel every day. She has a ration card but is not using it. She is aware that purchasing in bulk through the PDS system would cut down her cost. However, she is not able to raise 300Rs at one time to pay up for the ration.

J and S relatives live in different settlements of the same locality Her father in law lives alternatively with S's two sisters. He is very old and is not working. J has five sisters – all-living in the same ward. During the time of delivering her babies, her neighbors support her with small cash loan. J lost her parents when she was 10 yrs old. After her parents' death, J came to live with her third sister. She joined as a domestic servant in three houses, and earned 1000 Rs. She stayed in one of these houses and saved her salary with them. When she was 18 years old, she married a person of her sister's choice. Her sister used all the savings to buy her gold jewellery, and to pay up for the dowry, and the saved amount.

She is scared to borrow money from moneylender because she fears about repaying it. She is also afraid to join the savings and credit group started by her neighbor. She is not sure if she will be able to pay the money regularly. Moreover, she also fears that her husband might misunderstand her. Her husband does not allow her to go out or mingle with other women.

The above case reinforces the argument for support to meet basic needs in order that women in poorest families are able to take up better jobs. J strategies for coping is similar to the case discussed above. In addition to the issues raised already, this case throws the following three points for consideration.

a. Health – Work Links:

Ill health affects the potential of women to earn enough income from the already low paying jobs such as agarbatti. These jobs are strenuous and poorest women do not have the stamina to continue with them for a long time. There are often complaints of backache among women in this work. Lack of health care and its implication on children is also illustrated by this case.

b. Health and Access to Basic Infrastructure

A second factor that is critical for women in this situation to cope is the provision of community infrastructure. The link between infrastructure provisioning and health has been demonstrated by a number of studies (see Amis and Sashikumar, 2002; Hardoy and Saththethwaire, 1998;

Sandberg,1998). Thus far, infrastructure provisioning for squatter settlements and private layouts in the city of Bangalore has happened through the municipal process. Here the councilors have been key players – mainly responding to their vote base. This provisioning may be imperfect but it ensured that poorest families had some form of access to water, drainage and toilets through community provisioning. The emerging trend in the city poses a threat to such provisioning.

Here the rise of middle class activism and their demand for a transparent allocation might constrain extension of services from municipal budgets. It needs to be remembered that this group in the city is not necessarily aligning with the poor, but rather see them as a source for wastage. In parallel, city policies for water supply are shifting towards individual provisioning. For example the Bangalore Water Supply and Sewerage Board had a proposal for removing public taps and providing individual taps. This was argued as necessary for cutting water theft and to increase the revenue. As both the cases indicated, the poorest find it to avail of public services even at this time, when it was not costed. They find it difficult to use government hospitals, or ration card even if they have one.

Also in general, there is shrinking of welfare programmes. As the first case and this showed, poorest families have large families. Food support programs in the form of mid day meals, nutrition for women and children are critical for them. Such programs as has been discussed later have shrunk in recent years.

c. Domestic Violence and Isolation:

Incidence of domestic violence appears to be high in the families of poorest women. Isolation is another common problem among them. This also limits their support structures to that of family and immediate neighbors who are also the poorest. The existing strategies – of using micro-credit programmes or sangas as a way of building links among women seem to be less responsive to this group of women. Woman's status within their family also contributes to their isolation.

Case 3: Women's Work: Skills, or Health and Networks?

Poverty programmes and development programs targeting women emphasize on skill development to move out people in chronic poverty situations. The cases covered in this study underscored the need for improving health in order that women are able to employ their skill for generating cash income. C's case discussed below illustrates three points namely:

- (a) Ill health has forced women who otherwise had skills that are in demand by some of the better paying jobs such as garment or electronic industries, to fall into chronic poverty.
- (b) Difficulty that women may face in falling back on household due to power relations.
- (c) Difficulty that women face due to their limited or no connection with local economic and political actors to establish claims.

C aged 24 years old resides in a squatter settlement in a South Bangalore ward. Her family migrated to Bangalore from Andhrapradesh 40 years ago, She has studied upto ninth standard in an English medium school. C lost her mother when she was 9 years old. Her father is mentally ill and lives in a beggar home in Bangalore. After her mother's death, their maternal grandmother brought up C, her sister and her brother. Three years back, C lost her grandmother. Until her grandmother was alive, her grandmother supported C. The grandmother worked as an ayah in the TB hospital and was receiving a pension until her death

At present, C does not have any means to buy her food regularly. C, her sister, and her brother are occupying their uncle's house. They do not pay any rent. Her brother and sister are married and cook separately. They have allowed C to stay in the same house, but not share their food or other expenses. C's brother and sister too have low incomes. Her brother is working as an office attendant and gets 1000 Rs per month. C's sister works as a domestic servant in two houses and earns 1000Rs per month. The amount they earn is just enough to meet their food expenses. Sometimes the other households in the community give their left over food. Sometimes she goes to aunt's house who give her food in return for domestic chores. C tries to avoid going to her aunt's household as she feels her aunt exploits her. As a result on many days when she does not get food from her neighbors, she goes without food.

C is not able to take up any strenuous jobs because of her poor health... Soon after dropping out of school, she worked as a domestic servant for two years. She contracted viral infection. She dropped out of domestic work and learnt tailoring from one of the local tailors. She joined a garment factory and worked there for four years. Four years ago, she contracted jaundice and had to be hospitalized. She spent all her savings from the garment work towards hospital and food expenses. In addition she also took a loan of 1000Rs to pay from the private financier. Since then she has not been able to find any employment.

The work at the garment industry is demanding, and C was expected to work for 12- 14 hours a day. C is too weak at present to join the garment industry. C wants to find an employment as an office assistant or as a shop assistant that is less strenuous. The locality where she lives has a number of small retail shops that require shop assistants. However, she is not able to find any suitable job as she does not know anyone who could give an introduction to the employers. C does not have any friends or acquaintances other than her neighbors and immediate family.

The above case illustrates the situation of poorest women residing in Southern Bangalore localities. The locality where C lives was developed under master planning, with very high standards of infrastructure provision. In contrast are the places where people like C reside. Poorest women with no skills or education have less economic opportunities or support structures to survive. Having a house either on their own or opportunities to occupy a relative's house free, as in the above case is critical for poorest to locate in this ward. Land and housing are beyond the reach of the poorest in Master planned areas in general. They are dominated by upper income groups. The only option available here are

As the above case, and the following case illustrate, a majority poorest women in this locality include those who have fallen down from being poor or better off to chronic poverty, due to illness or death / desertion of their husbands.

Employment opportunities for this category of women are less. The sources of employment in such localities are (a) garments; (b) trading (hawking); (c) construction coolie work (d) domestics and (e) shop assistants. The first four jobs are strenuous and demand some level of skills and education. While shopkeepers prefer to offer jobs to poor girls and boys that have completed high school education. Similarly to join a garment industry, women are expected to have a basic knowledge of maths. Although at a first glance, some of these occupations may seem substantive. For example, C's starting salary was 1500Rs and it goes to a maximum of 2500Rs if women are able to work for a particular firm continuously. Discussion with women in garment industry

residing in different settlements of a south Bangalore ward indicated that the average length of employment for majority of women is between 1 and 3 years. They find it difficult to work for a long time here because of occupational health hazards. Women complained of backache, excessive bleeding and exhaustion. Furthermore women also complain of being abused mentally by their supervisors. Domestic work can also be strenuous. Other types of jobs that were available to the poorest women in the centre city locality – like agarbatti, and beedi – that could allow C to earn atleast a minimal income for food are also not available. For the poorest women in C's position with health problems, though have skills cannot find a job easily.

A second issue that the above case brings out is the of relying on household for support. Her relatively weak position compounds her difficulty in drawing support from immediate household as well as from her relatives. Single women like her face difficulties to plug into other types of local economies because of their limited network. Once out of the garment industry depending on their health status, the option is to either set up a tailoring shop or move to less strenuous jobs like –a shop assistant or a peon as in C's case or an agarbatti work as in the earlier case. The first requires capital, which she cannot raise. A shop owner or an agarbatti contractor is not willing to employ new people based on who introduces them.

A third issue for discussion is the difficult women face in some localities to link up with the existing economies. Although work opportunities may exist, women may not be able to claim them because of her limited networks as C's case show. In this case C is unable to get any job as a shop assistant in retail stores as she does not know anyone who could introduce her to the potential employer.

Case 4: Women's Claims and Local Politics

As stated earlier, The poor tend to congregate in centre city wards. What helps them to situate in such places is the availability of cheap land and multiple tenure forms (Benjamin 2000). Local politics is critical in shaping the tenure forms that emerge in a locality. The political milieu in places with tenure diversity are characterized by small firm economies, where different agents along the power hierarchy have a long-standing functional and social relationship to each other. Tenure options range from being a street sleeper, families on terraces of shops, squatter owner or tenant, tenant in unauthorized subdivision, leaseholder, freeholder (Payne,2002;Benjamin and Bhuvanewari, 1999) with varying rights to use or own the property (Payne, 2002). The following case of M illustrates two points:

- (a) The importance of tenure diversity for the poorest groups to settle in a locality and to plug into its economies and finance circuits.
- (b) Influence of local politics in shaping such a terrain and the ones where women are able to maneuver.

M, aged 30 years, and her husband R 33 years live in a squatter settlement in the centre city ward of the city. M married R when she was 16 years old. For the last 14 years the family has been living in different squatter settlements in the centre city ward. The couple have five children, 2 boys and 3 girls aged 13, 12, 10, 9, and 2. The first two children are studying in a Kanadda medium school. The third and the fourth child – a boy and a girl stay at home to help their parents. M's two brothers and her mother are also staying in the same settlement. Her brothers are working as construction coolie (bar bending) and have large families.

M's husband is a plumber and earns 150 daily. His work is not regular. On an average, he gets works for 15-20 days in a month. There are also long periods of unemployment – stretching from two weeks to few months. M rolls agarbatti. Her two younger children assist her in rolling agarbattis and in looking after the young child. They roll agarbatti from morning 5 am to evening 11:30 in the afternoon. Thereafter, she does domestic work in another adjoining locality. This work is not regular. She goes to these houses when the families come and call her. Besides she also works as a helper in the gang that cooks for marriage and temple functions. Depending on the type of work she gets, she earns Rs. 50 – 100 per day. The families that she works for also give her food and old clothes. When she has no food, she goes to them for getting the left over food. When her children is ill, they give between 100-300Rs for buying medicine and for consulting the doctor.

M and her family now occupy an open shed adjoining a temple. Previously she was living as a tenant in a squatter settlement in the same ward. She had to move out of this place, as she was unable to clear the loan. The house that she rented was costing her 100Rs every month. Besides the owner demanded an advance of 10000Rs. At the time of moving into the house (13 years ago), she could not raise the advance amount. The owner suggested that he would treat it as a loan and charge a monthly interest of 10%. The weekly interest rate was however nearly two – three times more than their combined earnings. M rolled agarbattis the whole day, and her husband worked as a construction coolie in the morning and rolled agarbattis in the evening. Almost all their earnings went towards loan repayment. Many days the family had to borrow more for food or go without food in the nights. This cycle went on for 8 years. When M was pregnant with her fourth child she could not roll agarbattis. Her husband started to drink and stopped giving money home. She could not sustain paying the interest and manage the food expenses. M stopped paying any more installments. 15 months ago, the landowner threatened to vacate her from the house.

Seeing her struggling to juggle between loans and food expenses, S her childhood friend told her to vacate the house and that she would help her to squat in the open place in her ward. S works for one of the mainstream parties. Her sister is also in mainstream politics. S has a large family. All the brothers and sisters are well settled and are respected by other residents of the locality. S helped her to stay in the open space abutting the temple. S collected five asbestos sheet and organized overnight to extend the temple roof. The present place, which M lives, has a roof but is open on all four sides. She also provided support when other people in the ward threatened her move out of that place. At present S is trying to get a free house for M through one of the government programmes.

At present S rolls agarbattis in the shed through out the day. Her husband's drinking has increased over the years. He comes back and demands money from her. On refusing she has to take the beatings from him. The house owner residing to the temple compound, gives her food in exchange for small domestic help. Occasionally she will ask her to clean the toilet and pay her money. She gives N any left over food almost every day, with which M feeds her children once a day. When the children fall ill, she goes to N for small loans.

Although her two brothers stay in the same settlement, their houses are too small to accommodate M's family also. They are working as bar benders. Their jobs are

irregular, but seeing M's condition the two brothers are afraid to borrow any money for investment.

According to S, she is now able to save money as she does not have any rent to pay and N helps her with food. She invests the money in different chits. She has joined a mahila saving sanga organized by an NGO in her area and saves 20 per week. In addition she was saving 50Rs weekly in an auction chit. The chit is for the value of Rs.5000. Her name was picked up in the lottery last week in the chit lottery. She has taken another loan of 5000Rs for a daily interest of 2%. She now has 10000Rs in hand and wants another 5000Rs to pay up for an advance for a house in the present locality. She is unable to raise the remaining amount, In the meantime, loan repayment has started for the 5000Rs taken from the sanga. She is afraid to take loan from a private financier again. The sanga members have promised that they would try to raise the other 5000Rs from other sanga. As monsoon has started in the city, she finds it difficult to sleep under the sheet with all her five children and also dry her agarbattis.

In the earlier case (3), we highlighted the importance for poorest women to be located in places where they have links to the wider economic and political circuits. In addition to other issues discussed earlier, the main points that need to be noted in this case are

- (a) The need for diverse tenure forms so that the poorest can retain their places in the centre city ward.
- (b) The politics that would allow for emergence of diverse tenure forms.
- (c) Difficulty that poorest groups face in trying to shift to better tenure forms.

First let us consider the question as to why poorest women like M continue to locate in centre city wards in harsh conditions?

Firstly, holding onto centre city locations is important for M to survive on a day-to-day basis. The density and diversity of small economies here – related to agarbatti, household industries like papad making, book binding and different levels of hawking, opens up space to get some form of employment.

Second, connections with local economic and political actors are important both for claiming jobs and location for housing. Most of these jobs require introduction, hence continuing in this location is a useful option for M rather than shifting to a better house in a peripheral locality where land and house rents are cheap. Also the rent saved due to squatting, can be accumulated through variety of chits and used to rent a better place or start a small business. In the above case, the role of the local political leader, who is normally considered as an 'exploitative' and clientelistic ties was important for M to get a place to stay through squatting. The relationship between the poorest women with other powerful actors in the centre city ward is often built over generations. Thus as in the case of M and S's relationship discussed above, they are much more than mere functional relationships driven by market or vote bank politics alone. Social relations built over time also mediate them. Moreover, the density and diversity of agents congregating in the ward, contesting actively with each other to claim physical, economic and political territories results in a highly competitive and fluid political terrain. Those with power have to ally with different groups including the poorest women and respond to her needs. Responding immediately to their constituency is what makes or breaks alliances here between the poor and their patrons. These are critical for the poorest in bargaining with other powerful economic and political agents in the locality.

Category B: Families out of “Food” poverty but vulnerable

What is differentiates this group of poor -from the situation of women in chronic poverty discussed earlier? The families of this group of women have enough resources to eat two – three meals a day. Their concern is to build their surplus through investments in assets – land, housing up gradation, or for in self-employment. In raising capital for such investment, this group of poor draw on multiple but complex financial circuits – chits, micro credit, and private loans. Women are active players in these different finance circuits for mobilizing capital. What enables these women to take up this role?

To understand these aspects, this section focused on the role of women in four different circumstances. The first, a young couple with no children, second, a young couple with large family, mid-aged family, and finally a women headed family that moved down from non-poor to being poor. Three of these families are from Centre City ward while one lives in a south Bangalore ward. Rather than a static view of their poverty situation, we attempted to develop a time line showing the fluctuations of these families and its impact on women.

As the cases discussed below show, the participation of women in wage work differs among this household. In male-headed households, in contrast to those in chronic poverty, women are secondary earners. Men in these families contribute regularly, substantial portion of their income to the household. Women’s income is saved in chit funds or micro credit program. Although women in these families take up wage employment, the income from it is low and the money is used for emergency expenses or accumulated in different chit circuits for investment. Death of or desertion by the male member can push these families into poverty situation. In Women headed families, in contrast, both women and children work and they draw their income from multiple jobs.

The occupation of men and women in such families is not very different from the chronic poverty cases discussed above. In both categories, a majority of men are employed in the construction sector, or other types of local economies. Work is irregular and insecure. Income flow is either weekly or monthly. Incomes of men with a regular monthly income are often low. Women in such families are also in low paying occupations such as agarbatti or beedi rolling.

A number of factors helped this group of poor in general and women in particular. First, at the household level, incidence of alcoholism is relatively less among men in these families. Intergenerational transfer of assets – land or house helped some families to plan for generating regular income through renting. Incidence of malnutrition and ill health among women were reported less in this group. Second, localities where these groups of families reside is characterized by intensive small firm based economic clusters. These forms of economies spur different types of economic and financial agents to congregate in the locality. Women are as much active players as men in tapping the various financial circuits such as chits and private financiers frequent the localities in which such families reside both in the Centre City and in the south Bangalore wards. Density of actors in such localities also produces a conducive milieu for women to organize chits amongst themselves. This density and diversity of economic and financial actors congregating in the ward, throw up options for women in such families to plug into variety of financial and economic circuits flexibly to accumulate surplus. . It is this ability to plug into existing economic and financial circuits in the locality and learning to play the game skillfully, explains for who moves up the ladder from being very poor to poor and to move up. In addition, this group is also able to tap into NGO and local political circuits for support.

These families, however, can be seriously indebted and are thus vulnerable to slip into chronic poverty. Such processes are related to the household and to the city. At the first level, i.e household, desertion or death of men can push such families in chronic poverty situation. Decline in income due to male taking up to alcoholism is another factor. Women cope up with this situation in different ways. The common strategy is to turn to their parental families for support. Sometimes, their families may not be in a position to offer support. In such circumstances, women's ability to cope with the situation depends on the opportunities for them and their other family members to plug into economies flexibly.

Being indebted to various levels, any fluctuation in their pattern of cash flow could push them chronic poverty. Another important factor, reinforcing their ability to play the city economies is the threat of Master Planning and in particular, that of urban renewal. These interventions remove the existing advantages of neighborhood support systems, are often accompanied by displacement and eviction. Increasingly, in Bangalore, as the next section elaborates, city level intervention in land threaten poor groups in both centre city wards and in the peripheral wards. All these factors accentuate other more household related factors forcing women to slip into a situation of chronic poverty. The relatively macro situation further increases instability in their marriages, tensions and desertion.

We highlight these themes using four cases. The first two cases describes the situation of women in families who drew upon household a young couple and seeks to understand the factors that differentiates them from chronic poverty situation. In the second case, relying on household support may not be possible in all circumstances. What is critical is opportunity to plug into economic and financial circuits.

Women's Work : Location, Income and Rising Cost of Living

The following case illustrates the situation of a woman just above chronic poverty. It brings to fore two issues.

First, women in such families face the danger of stagnating at the same level and may move down to chronic poverty when faced with a crisis. These families have enough income to meet their food needs but are unable to meet other expenses related to housing upgradation, children's education.

Second, related to location and employment opportunities. P, whose situation is described below, resides in a squatter settlement in South Bangalore wards. Most of these wards are developed through master planning and have been provided with infrastructure. Due to congregation of middle and upper middle income professionals, the poor have opportunities to tap into labour markets that pay relatively well in comparison to the centre city wards. However, for the poorest to situate in such wards, having access to land and house is important. Land markets here are skewed in favor of upper income groups, with the result poor compete for very less space here. By extension, they find it difficult to plug into better paying economies of the city.

P aged 29, and her three girl children aged 13,8 and 5 live with her mother and brother in a squatter settlement in South Bangalore. P and her husband came to Bangalore from Thiruvannamalai. P's husband aged 35 is also living in Bangalore. He works as a coolie for dressing stones. P walked out of the marriage five years ago, as her husband was a chronic drinker and was abusing her both physically and mentally. He is now married to another women from the same settlement where P lives.

P and her mother's wages are the primary source of cash income for their family. Her husband walked out of her five years ago. She works as a domestic servant in two houses and earns around 800Rs per month. Her mother aged 48, and brother aged 15, are working as construction coolies. Her mother earns Rs.250-300 per week and contributes 150Rs per week for household expenses. Her brother earns 100Rs per day, but does not give any money for household expense. Her daughters go for domestic work during holidays.

The house where they stay belong to her mother. Until her brother is married she will stay in that house. She cooks one time a day – in the night. Her mother's contribution of 150Rs along with 100 Rs of hers is used mainly for purchasing provision weekly. She uses her salary to pay for her daily expenses related to purchasing milk, vegetables or pencils / notebooks for children and for paying electricity bills. She gets some food from her employers, which is enough for her.

P suffers from frequent attacks of cough, cold and fever during rainy season. The settlement where she lives, was once a lake bed. During monsoon, water seeps from the ground below in many houses. All the four walls and roof are damp. P also suffers from asthma and fever. During this year, between May and June, she has already borrowed 440Rs to cover medical expenses. P does not have enough money to invest in upgradation. She has already taken salary advances from her employers to pay for her children's school.

The elder two children aged 13 and 8 are studying in a Kannada medium school. P pays an annual fee of 375Rs and 320Rs. Besides there are the costs to buy books and uniform. During the beginning of school session, she takes salary advance from her employers. She wanted to admit her children to an English medium school, but could do so, as high admission fees and monthly fee was very high.

P has recently joined a savings and credit sanga three months ago. She saves 20Rs per week. Other than this she does not have any other savings. Her mother saves in chits but does not give it to P.

Women's income and Location

As stated above, the settlement of upper middle and rich income households in Southern wards offer opportunities for poor women to earn better income. Domestics here are paid higher wages – ranging between 400-500Rs in comparison to the centre city wards. Similarly there are other options to combine domestic work with part time vending as other cases in this section show. However, poor face difficulty in claiming locations in such wards.

Owing a house is important for women like P to locate in southern city wards. Most houses in the settlement where P stays have been roofed with AC sheet. There is adequate water supply via standpipes for every 20-30 houses. The settlement is located close to a commercial complex, which allows many women and children as the latter cases describe, to combine work. Because of this rents are relatively high. The minimum rent for a house and with P's income

Health and Education

An issue raised by women during the course of this study was the rising cost of health and education in the city. While for the chronic poor, discussed in the earlier case, lack of access to

nutritious food is a main factor resulting in illhealth, for women in P's situation, just above chronic poverty, infrastructure deficiencies, and absence of any immediate support for housing upgradation lead to sickness.

As stated earlier, land access for different types of poor is extremely difficult in South Bangalore wards. Land parcels on which squatter settlements emerge in South Bangalore are that of Lake Bed or quarries. Seepage of water from below, and concomitant dampness have adverse impacts on the health of families in general. The malnutrition among women makes them more susceptible to falling ill. Incidences of upper respiratory diseases – in the form of asthma, bodyaches among women in squatter settlements are common. Another common hazard is the collapse of roof or / and walls during monsoon times.

Rising cost of children's education is a concern for poor women. According to an NGO field worker, working with the poor in both centre city wards, and in southern wards, the poor have to spend more on education in the latter wards. In the latter wards, children from poor families go to private school. Depending on their ability to pay, the parents admit their children in Kannada medium or English medium. The private schools charge an arbitrary lumpsum amount during the beginning of the school session. Resorting to loans is higher among women during the beginning of school in June and July. In P's case, she has not paid the fees for the current academic year. The borrowings from her employers was used to clear the dues of last year. While some schools tolerate late payments, most school ask their parents to remove the children immediately.

Support networks for women as in the above case, include (a) household; (b) employers and (c) community sangas. As in P's case, most families live together to reduce costs. Salary advance is one of the common options for women to meet their children's education cost or raise loans for housing repair and upgradation. Sanga participation is high among this group but the amount of money saved, and the procedures in place may not allow for immediate response during crisis. But none of these networks can respond immediately after a crisis – for example, collapse of wall during monsoon time. In such instances women would need atleast 3-5000Rs to repair. This is an activity that cannot be postponed until cheap money can be sourced. During such times, women resort to private financiers. The better off poor in such settlements organises chits and also give loan finance.

what would be more useful for women like P is to have small funding support, that are immediate and flexible to respond to repair demands during those months with intense pressure such as monsoon times and beginning of schools etc., Similarly investments in basic infrastructure, though not a women-specific intervention, would go a long way in improving women's status – physically and to cope with poverty situations

Here it is useful to recall poverty approaches in the 80s that focused on regularization. Here allocation was made for basic infrastructure and housing up gradation or repairs. Since the 90s, there has been a shift away from basic infrastructure provision towards micro credit programs. In so far as physical works are concerned, a lot of emphasis is placed on visible, mass housing program and in legalizing titles. In some cases, this has led to search for new locations for resettling the poor. While house construction and legal titles may be useful for other types of poor, it does not respond to the needs of chronic poor and those just above that level.

M aged 21 years, and her husband V live in a notified squatter settlement in a ward in North West Bangalore. M and V were married 4 years ago. They have a son aged 3 years. At present, they are living in V's parents house. Their house is a one room

apartment measuring 10'x12'. A stone platform at the corner of the house serves as the kitchen. The house is roofed with AC sheet. V works as a helper to an electrician. M rolls agarbatti. Together the couple earns around 130-190Rs per day. M has problems rolling agarbatti during rainy season and Vasu does not get job every day. They have a ration card, electricity, pay 150Rs. . The boy is studying in Railway nursery school, paying 630 as fees (annually) and 300Rs for books. Recently they purchased a gas stove and cylinder for cooking. Until then they were using kerosene and stove for cooking. Both M and V lost their parents before they were married. V has a sister, and M has three sisters. Both their relatives are staying in the same locality.

There are three such houses in the plot where they stay. V's father had leased the other two houses out. There is a common toilet for all three houses. One house has been leased out for 35000Rs lease and another for 50000Rs. A year ago, V had to pay back the two leases to release the houses from the tenants. 7 months ago, M released one of the two rooms from lease and given it on rent. She had rented it for 900Rs with an advance of 20000Rs. In order to return back the lease amount of 35000Rs, she took a loan of 15000Rs from the sanga, 15000Rs from a chit and 5000Rs from a private loan. The cost of the sanga loan is cheaper rate compared to that of the private loan. Besides, she has taken loans regularly from the sanga 2000, 4000, 8000, 15000. Most of these loans were used for health expenses, festival expenses and repayment of private financier loans. They have used the advance of 20000Rs to clear loans of 5000Rs taken for the house and 15000Rs outstanding loans. In order to release the second room from lease hold tenure, M has joined another chit of value 65000Rs. She has to pay 1000Rs per month, for which she uses the rent amount of 900Rs along with another 100Rs to pay up this chit.

M plans to draw the chit mid way and to borrow 25000Rs from sanga to release the third house from lease. Thereafter they want to invest in upgrading their houses from AC sheet to RCC. They plan to build rooms on the first floor for renting. At present they do not have any other loan other than the sanga loan. .

First, in contrast to the earlier cases, where women were dependent on their low incomes, we see that in the case discussed above, there is some scope for accumulating surplus. We see for instance, an intensity of financial transaction that are outside the usual micro-credit routes. In fact, these really dwarf the latter. We also see how access to an asset – house, is also critical in helping people to build up their surplus for further investment in housing or in economic activities to derive a regular income. It is not only about having a house but also about the ability to raise capital using this circuit.

Second, access to land and the ability to play the land market which is structured for this, compliment women's abilities to plug into different finance circuits to raise capital. These are used either for repaying the lease amount or for investment in other economic ventures is a critical strategy of this group. In turn, having this option is important for moving from one form of tenure to another that is more secured. We see for instance, how leasing is a common strategy among poor households to accumulate surplus among the tenants and is often resorted to by house owners to meet lump sum expenses such as house construction, and illness.

Having an asset is important to plug into the different financial circuits, as often chit organizers and private financiers use this as a criteria to lend substantial sums of money. For the earlier groups discussed above, most of whom were staying as tenants, the only option is the private financier, who is willing to risk very small amounts of money

Here, neighborhood characteristics critically influence the diversity of finance and economic options available to both men and women and also real estate options. The ward where V and M stay in Northwest Bangalore is one dominated by low and lower middle income groups. Agarbatti entrepreneurs congregate these areas, set up gowdows and agents, and they are able to source cheap labour. For the women, access to this seemingly marginalized work turns out to be one of the easy and very valuable options to combine household work. The congregation of different types of poor in return spurs the demand for different types of low rental housing. This allows house owners with a temporary shack to owners of RCC building, to enter into the rental market at different stages.

Third, the density of low and lower middle-income residents in such localities, also allow for emergence of different types of chits. These residents having the need to raise capital for variety of demands, themselves start to organize chits. Besides there are other entrepreneurs like the small scale industrialist, agarbattis owners as well as women themselves who start to organize chits to raise capital for their economic and household needs. Women are one of the main chit organizers in these localities. Residents, particularly the chit organizers also lend money to each other on variable interests, depending on the relationships involved to accumulate surplus. In such locations, although there are specialized private financiers, almost every better off poor household, lend money or organize chits..

We will now focus on a case study that shows up a variety of issues and the way these inter-relate as described above.

U, 27 years and her husband Y 36 yrs live in a squatter settlement in South Bangalore. They are married for 14 years. Two years after their marriage, the couple had their first girl child, who is now 12 years old. Thereafter she had two more girl children, who are now aged 8,6 and a son aged 4 years. The first two girl children are studying in govt. school Kannada medium, and the last child in a nursery in the same locality.

Until recently, Y used to take care of all the household expenses. He works as a painter and earns 125-150Rs in a month. He was able to find work regularly. Now her husband drinks and contributes only ½ his income to his family. He can no longer find regular plumbing jobs. Her husband often comes home drunk and beats her up. U does agarbatti work, along with her first daughter to meet the household expenses.

Before her marriage she was working as a domestic servant. Now her husband objects to her working outside home. Moreover with three young children to look after, she finds it difficult to take up domestic work.

She is living in a house owned by her parents. They do not pay any rent. Parents are taking care of the food expenses from time to time. U's mother is working as a domestic servant, and father is a plumber. Father earns 150 daily and mother 300 per month. Her parents have two houses Her parents have allowed U to stay in one house and have rented the other. They are living in her brother's house in another residential colony of the same locality.

Five years back, her third child was admitted to a hospital. U had to spend 3000 Rs for medical expenses – money that she borrowed under duress. Even now, U faces problems during times of sickness, rainy season, festival times to purchase even one meal a day.

During Divali times, she feels she has to spend on clothes for her children, as they would be completely left out from other children. During rainy season she cannot roll agarbattis.

The above case is an example of women in families that started off well but are likely to slip down into chronic poverty situation due to a combination of factors – unemployment, alcoholism, and large family size.

U's survival strategies are similar to other cases discussed above. Some of these include:

- (a) Resorting to agarbatti work
- (b) Support from her parents house
- (c) Locating in a centre city neighbourhood, with support structures and where cost of living is relatively less in comparison to other southern neighbourhoods.

Of these we wish to focus on the importance of having an asset such as a land or a house for women like U to cope up with a crisis. Having opportunities to invest in an asset – land or housing is as much important as having access to work for poor women like U to improve their situation. For both during crisis time and afterwards, poor women draw surplus through both real estate (like renting or investing for other employment opportunities or hypothecation) and playing the various financial circuits. The question therefore is whether the poor have such opportunities to invest in real estate in contemporary cities?

Discussion on poverty as well as on poor women overlooks the importance of real estate markets for them to accumulate surplus. Land policies and forms of development influence the evolution of real estate markets in a particular locality. Localities that were developed incrementally through small developers like for example the revenue layouts, Gramthana or village sites were places where different types of poor found some opportunities to invest in land. The locality where U stays, described in the above case is one such neighbourhood. The various residential colonies that constitute this neighbourhood started off as squatter settlements and as private layouts – popularly known as ‘revenue’ sites. As in the case of U discussed above, a majority of the poor depend on investments made by the previous generation – their father or their grandfather. Men in earlier generations of these families, in the locality where U reside, were working as construction workers or mill employees. They were often the first generation migrants into the city, who moved into Bangalore in the early 60s and 70s. Their incomes were low. Consequently investments had to be financed through a combination of loan, and savings. The real estate market was such that it was possible for different types of poor groups to invest in land or a house in various types of squatter settlement or in the private layouts known popularly as ‘revenue’ pockets. The settlers over time, used municipal politics to get services extended and to regularize their tenure. Municipal control over land issues, as well as control of party politics by lower level politicians (councilors, area leaders) allowed the different types of poor among other middle income groups to influence institutional arena.

However, today in Bangalore, the emerging real estate markets, and the institutional processes underpinning it renders it very difficult for the poor to access land. At present, the development authorities, whose lobby is largely drawn from the big IT economies and large developers, control real estate. Decision making related to land is centralized in the hands of a few bureaucrats and higher-level politicians. These groups are also lobbying for restricting / removing policies towards land regularization and land development in the form of revenue layouts. Consequently families such as U's has very limited opportunities to invest in land or a house in the city. Increasingly, with the creation of numerous new parastatal institutions for urban development, municipal institutions and its elected council do not have any control or say over land

regularization or development issues. While on the one hand, the power of lobbies involving IT companies, bio-tech companies, and large developers and the institutions to which they are linked to has increased over the last four years, control of municipal institutions over land issues has significantly reduced. The latter are the institutions that the poor have access to and can intervene in its politics, has been reduced progressively over the years. Apart from the issue of investment for surplus, location is critical for the various types of economies that the poor men and women are involved in. Here again, the urban renewal projects and mega city projects have contributed to disrupting their economies. An example is the case of hawkers in the centre city ward of Bangalore, majority of who are women (see Benjamin, 2000). All these evidences point to the immediate need to look at the land issues critically in developing strategies for improving income opportunities for poor women and men

Localities, Support Structures and Moving out of Poverty

The strategy for coping with absolute poverty and moving out are inter-related. Families move in and out of poverty as the following of S illustrates. S's household started off as a daily wager, moved up to have a regular income, moved down to chronic poverty due to loss of employment and have now managed to stabilize their situation. They often tread a very fine balance between slipping into chronic poverty and moving out of it. In helping them maintain this balance, specifically women, existing studies have focused on the role of household. S and Chaterjee (2004) note that women in situations of chronic poverty fall back on their parental families for support. In contrast, this case illustrates that circumstances in parental families might be non-conducive for women like in the case below, to draw support at times of slipping into chronic poverty. What is critical for them are (a) availability of opportunities for plugging flexibly into local economies, (b) diversity of land and shelter options to reduce expenditures as well as to accumulate surplus, and (c) support structures to draw cash loans as wells as non cash support. Locality characteristics have an influence in facilitating the emerge of such diverse economic, land and finance systems,

The following case illustrates these themes.

S' aged 37 years and her husband aged 45 live in an upgraded squatter settlement in the centre city locality. S married her mother's brother 18 years ago. They have two boys aged 17 years, 15 years, and a girl aged 13 years. Her husband is working as a coolie in a pipe shop for loading and unloading steel and plastic pipes. He gets a consolidated amount of 2500Rs per month. Besides he earns 50-100Rs in a day. For the last two years, the average monthly income has fluctuated between 3000 and 4000Rs. The elder two boys stopped their education after completing school. They are trying to find jobs. The daughter is studying in 8th standard in a local Kannada medium school. The family has a ration card. They also have a color Television.

S spends around 2000Rs on food and rent expenses alone. At present the family lives in a rented house. The monthly rent is 700Rs. In addition they pay 150Rs for electricity and 30Rs for water charges. The family's staple food is rice and Dal, which they procure from ration. Their average food expenses ranges between 1000 and 1500Rs per month. Besides there are other expenses related to loan repayment, monthly school fee for her daughters, day to day expenses of her children and festival expenses.

When S married her uncle in 1984, he was working as a daily wager. Income was irregular and very low Her parents were living in the adjoining locality. Her parents supported them with food during those times. During this time S rolled agarbatti for supplementing his income. They rented a thatch hut in a non-notified slum. Three years

later (1986) , they had their first child – a son. Around the same time, her husband's employer asked him to work regularly for his shop and agreed to pay him a consolidated monthly wage. In addition he used to get tips from the clients for loading the pipes onto their vehicles. The shop owner started to pay a monthly wage of 600Rs in 1987. His employer increased the salary every year. Besides he also provided S's family with festival bonus. S delivered her second son in 1989 and third, a daughter in 1991. They had moved out of a thatch hut to a sheet house in a revenue layout. Although water and toilet were common, the streets were clean. Most of her neighbors were 'decent' – and not addicted to alcoholism or quarrel with each other. With three small children to look after she stopped doing agarbattis. Moreover, her husband brought in enough income to meet food and for paying up the rent. They could not save and purchase a house.

The shop where her husband worked was closed in 1993. For three years he could not find any proper work. He was able to get only one or two days in a week. Many days he would return without any wages in his pocket. With no savings, between 1993 and 1996 S's family suffered to purchase one meal a day. S three children were too small, for her to leave them and take up any work outside home. Her parents family was also not in a situation to support them. By now her father had died. Her mother had moved with her only brother. Father was a mill worker and did not invest in any property. After his death, her brother joined as an apprentice in a book binding shop. S started to roll agarbatti again – during this time she earned between 20-30Rs a day which was just enough for purchasing food in the PDS. Unable to pay the rent in the revenue layout the family moved to a thatch hut in a non-notified squatter settlement. The settlement did not have any proper footpaths. There was no drainage. Women had to come to the main road for fetching water. The residents used the community toilets on the road.

When S moved into the squatter settlement in 1993, the rent for a thatch hut was 50Rs and advance 500Rs. By 2002, the rents of these huts have also gone up to 150Rs per month and with an advance of 2000Rs. In 2002, her husband managed to find another regular paying job in a shop in centre city. According to S the owner is a good man; he gives them a bonus of 3-5000Rs for diwali festival; allow his workers to collect tips from the clients for loading and unloading their pipes. If there is a family problem, the owner will give a salary advance. If her husband does any extra work, the owner pays him overtime separately. Last year they vacated the thatch hut and moved to a developed squatter settlement.

The present settlement where S live has around 500 households. It is notified under the Karnataka Slum Clearance Board Act. The Board has issued pattas or titles to all the plot owners. The houses here are constructed of thatch, sheet and RCC. Most residents are working as loaders and unloaders in the centre city ward, construction coolies, small business (binding) and agarbatti work. S has rented a single bedroom sheet house in this settlement. The house has 3 rooms – a kitchen, a hall and a bedroom along with toilets. The monthly rent is 750Rs. S paid an advance of 17000Rs for this house.

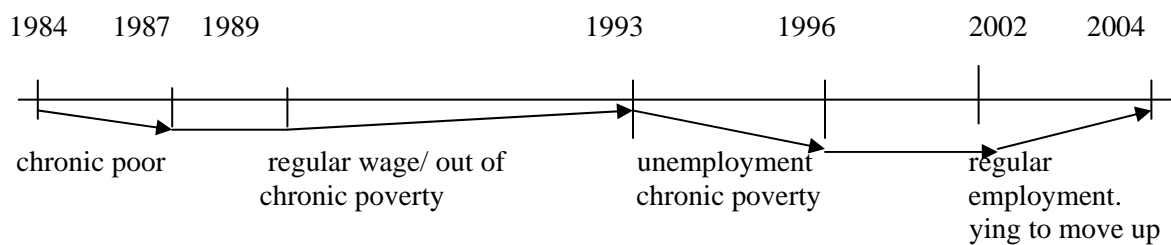
Until a year ago, she was borrowing from private financiers during rainy season and during the beginning of school term. The interest rates varied between 5 and 10% depending on her relationship with the lender. Sometime, they also borrow when there is a relative's marriage or death, and festivals. This year in June, she did not borrow, as her education expenses have come down. Her sons have completed their school. Only her daughter is still in school. She is hoping that with her two sons finding an employment, she would be able to avoid taking loan during rainy season as well For the

last one year she has not taken any major loan from the private financier. She is planning to accumulate their income in chits for investment. They are searching for any training opportunities for the son. Now S stopped rolling agarbattis. She has recently (a year and 4 months ago) joined a microcredit program.

Her brother and her mother are currently living in the same locality in a rented house. Her brother earns 3000Rs per month. He is now married. His wife is not working. She is hoping that her two sons would find a job soon.

The above case raises the following issues.

A glance at the time line reveals the fluidity of poverty situation of families, that are just above chronic poverty.



What has helped her to survive?

Strategy 1:

One important issue is that for a woman to rely on the immediate family is difficult due to fluctuating situations and this closely depends on the circumstances of their parental families. It seems that they rely and tap private financiers, loans from neighbors and other forms of non-cash support from places of work on a more consistent basis. If so, than one can recognize that these networks develop over time, and help to make for the “localness” of locality. We also see that the rental market is a very “closed” market, and a majority of young and old families prefer not to move out of the locality primarily because of the support structures that they have access to. Moving to a new locality would mean rebuilding these all over again. Although their incomes are low, the population groups in some localities like those in central Bangalore are highly politicized. They are known to tap the poverty programmes in the state. Until recently these are places where NGOs intervention used to be less. Thus, knowing the political circuit is critically important.

Strategy 2:

Shifting between housing in varied tenure settings as a strategy to reduce household expenditure during crisis. Access to private financiers is linked to lending to tenants, who are seen to have certain stability in their stay within the settlement. To plug into financial and economic, staying within the locality and building relationship over a long time is important. This was possible because of the nature of land and housing systems in this particular ward.

Strategy 3: An ability to plug into agarbatti or other low-end economic circuit at a time of crises is critically important.

Strategy 4: Ability to plug into support systems of NGO – credit program for people like P is in part due to having a cash surplus or access to multiple incomes.

Strategy 5: Locating close to centre city where both daily wages and monthly wages are available is important for people like S's husband. For her to be in a locality where there are economies that can be combined with household work was important. As can be seen from the table above, the family fell into chronic poverty situation at a stage when their children were young and also S's parents or her brother had also fallen down the poverty ladder. Although he lost his job, having contacts and access to economic agents in the centre city is important for getting daily and monthly jobs.

Case 4: Women in Families that moved down the ladder

The following case describes the situation of a woman who fell from a relatively stable economic situation to poverty. As the case below shows, their ability to earn sufficient income is linked to multiple earners and opportunities to combine work. The family is indebted and any fluctuations in the existing cash flow could worsen their situation further.

D aged 38 years lives with her three children in a squatter settlement of the South Bangalore ward. She hails from a village abutting South Bangalore and her husband from a village abutting East Bangalore. She has two boys aged 12, & 15; and a daughter aged 19. Both the boys are in school in 7th standard and another in 10th standard. The daughter has completed her college education and is now trying to join a vocational course. D lost her husband seven years ago. Prior to her husband's death the family lived in their own house. D and her daughter had gold jewellery. Her husband worked in a soap factory and had a regular monthly income of 2000Rs. When her husband contracted tuberculosis, D sold their property, jewels and also incurred loans to meet hospital expenses.

At present she is living in a rental house on lease tenure. The lease is for 40000Rs. She moved into this house a year ago. She had to take a loan of 20000Rs from a private financier to pay up the lease. She raised the other 20000Rs from chit savings. The family has a total loan of nearly 40000Rs to repay.

D's family depends on the combined income of hers and her three children to meet basic expenses and to repay the debts. After the death of their father, all the three children are working primarily to fund their education. D works as a domestic servant in the morning and in the evening. During the mornings and in the afternoons, she ties flowers for her two sons to sell and for her neighbors. D earns 1000 Rs from domestic work. Besides her neighbors pay her 20-25 Rs for tying a kilo of flowers (25x 20 days= 500RS). Her neighbors also help her in purchasing flowers for her sons to trade. Her elder son works as a dog minder from 7.30 to 9.00 in the morning, attend school during the day and sell flowers in the evening. He earns 1600Rs from dog minding and from the shop. Her second son attends school and thereafter, works as a shop assistant for four hours in the evening. He earns roughly 400-500Rs per month. D's daughter used to work as a domestic servant in the morning and sell flowers in the evening. At present she is working as a full time shop assistant. She is paid 2000Rs per month. The combined household income is 5600Rs. Besides her two boys work as full time shop assistant during the holidays and earn 1000Rs each.

D daughter completed her graduation in the evening college. She is unable to enroll for this program due to financial difficulties. During her graduation, D's daughter used to work in the morning in a retail shop and used this income to fund her study. It is not possible for her to combine her B Ed training with her work. Most colleges do not offer evening courses. A full year at Day College cost her between 7 and 8000Rs. In addition she has to pay an admission fee of 10000Rs. She has to leave her full time job at the shop to undergo this training. Her employer has agreed to give her a job in the evening and pay a salary of 1000Rs. She is unable to raise the money to pay her admission fee. The girl has contacted the local bank for education loan, but was told that she needs a recommendation to avail the loan. At the time of this study, an NGO field worker working in the area, was trying to assist her in securing the bank loan. D's other two boys use their holiday earning to pay up the admission fee, and for purchasing books and uniform. D obtains a salary advance to supplement their income. They also provide salary advance also during festivals, and for emergency expenses at time of sickness or for attending functions, or paying up chits .

According to D every week 500Rs of their income is going towards loan repayment. Credit. In the remaining 3600Rs, after spending on food and services (electricity), D saves 20Rs per week in the micro credit program run by an NGO and 500Rs per month in another chit circuit organised by one of the women in the settlement.

Analysis

How does the situation of the middle poor different from that of the poorest and the next category?

This settlement has been recognized by the Karnataka Slum Clearance Board. Hence the greater tenure security. Death of father resulted in this family falling down to poverty. What helped them to float rather than sink include (a) opportunities for combing multiple work and income and (b) shifting capital between chits, loans and bogey.

Cash income and work: Work was essential for D's children to fund their education. Here the issue of local economies is critical. Depending on the locality's economic structure, children plug into different economies. In the South Bangalore ward, characterized by a variety of retail economies, and whose clientele are drawn from a variety of middle an upper middle income groups, the options for boys for combing work with study include shop assistant, flower vending. Young children – boys and girls from a settlement located near a commercial complex in South Bangalore ward of Jayanagar sell flowers in the evening. A substantial number of this children use this money for their education. Concepts such as hawking zone, licensing made it difficult fo this group to function in this locality. In the absence of alternative support structures for funding their education, interventions at locality level with a focus only on physical space affect adversely this group of poor.

For those women in south Bangalore wards dominated by upper middle income and rich households, resorting to cash advances from their employers is the only available option for funding their children's education.

Finance: What enables this family to survive and strategize to move out of poverty is the multiple income. The poor particularly at this level and the better off are active players in different financial circuits. They accumulate their capital in different ways. Chits, Bogey or lease. Lease is a common strategy among the poor to accumulate surplus over a period of time.

Shifting skillfully between bogey and loan financing is a common way for a tenant to move up to a house owner. Those owning land use this strategy to build their houses or make business investments. Women are active players in these settlements in identifying and plugging into these circuits. The stronger among the women often start chits to fund their household needs. For example it is not uncommon to find women organizing chits of different values in these settlements.

Indebtedness

At a first glance, if one were to take a static view, the case above could be classified as non-poor or the better off among the poor. But if one were to look at a time series view of the situation of this family, it can be recognized, that their income is not constant through out the year.

Furthermore, the potential income source is likely to drop in the immediate future if D’s daughter join the college, and there will be a reduction of 2000Rs in their kitty. If so, it is likely that her earning will be used to pay up her educational loan.

Further opportunities to earn through part time flower vending is becoming difficult in the area -- due to “middle class activism” and a bureaucratically controlled planning process that regulate against such activities. Partly fueled by city beautification programme, functioning in master planed wards of the city is becoming difficult. For example flower business is one of the common trades among the women. Where neighborhood support exists in cases like Nakkalbande perhaps, with the reorganization of space, the restricted access to public place, programs like hawking zone, have all have adversely affected the ability to tap into opportunities. Women hawkers, who would otherwise use space flexibly for a small time, now are un-able to do so. In fact, one can argue that access to credit is not an issue, for the investment is low, and often they partner within the settlement to enter into this business. What is critically important is access to a productive location.

Another hindrance to \ better employment is the high cost of education for children. Women often depend on their employer’s advance but this source too has its limitation. Other than this, there is no support for education programs.

Summary:

The above four cases looked at the situation of women in household that are just above the chronic poverty situation. The following table summarizes the key findings from the above four interviews related to women in families just above chronic poverty:

Case	HH circumstance	Role / Situation of Women	What helped them to stay above chronic poverty?	Vulnerabilities and Blocks	Interventions needed
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Case 2	Women headed household	Main earner	Having a house. Location where there are multiple work opportunities for women and children	Evictions from place of work and stay. Ill health Rising cost of education	Relook at land and urban development policies. Basic infrastructure provision. Support for education.
Case 2	Young couple. Male headed	Women plays an active role in plugging into chits, bogey circuits for further investment.	Access to land. invested in houses for renting for a regular income.	Debt cycle Change in the status of men	Opportunities for investments in land or a house. Finance during times of fluctuation
Case 3	Male headed household Better off poor slipped down to chronic poverty and now moved out of it.	Women's income main source during times of chronic poverty.	Location in centre city with job opportunities. Women's ability to plug into economy and loan circuits easily. Shifting between tenure to cut cost and also to remain in the locality	Illness or death or desertion. Work opportunities for children.	Re-look at urban renewal projects. Land development strategies. Land – economy links to be recognized. Tenure diversity Household level
Case 4	Women headed household Moved down from non-poor to poor due to death of the main earner.	Income- combined earning of women and children.	Multiple income sources. Opportunities for combing Better Health status -.	Insecure income due to threats to their economies. Indebtedness	Interventions in land that support small economies. And allow for emergence of heterogeneous tenure options for shelter Support for children's education..

Category C: Moving on to something better

This section describes the cases of a woman who has coped with a situation of chronic poverty and has managed to move up. We see in this case, the very complex strategies used and also a distinctive sense of political astuteness. We will also see in this case, the way land, finance, and seeking support within the neighborhood pays off.

Women's Work and Cost of Health and Education

The following case illustrates the situation of a woman just above chronic poverty. It brings to fore two issues.

First, women in such families face the danger of stagnating at the same level and may move down to chronic poverty when faced with a crisis. These families have enough income to meet their food needs but are unable to meet other expenses related to housing upgradation, children's education.

Second, related to location and employment opportunities. P, whose situation is described below, resides in a squatter settlement in South Bangalore wards. Most of these wards are developed through master planning and have been provided with infrastructure. Due to congregation of middle and upper middle income professionals, the poor have opportunities to tap into labour markets that pay relatively well in comparison to the centre city wards. However, for the poorest to situate in such wards, having access to land and house is important. Land markets here are skewed in favor of upper income groups, with the result poor compete for very less space here. By extension, they find it difficult to plug into better paying economies of the city.

P aged 29, and her three girl children aged 13,8 and 5 live with her mother and brother in a squatter settlement in South Bangalore. P and her husband came to Bangalore from Thiruvannamalai. P's husband aged 35 is also living in Bangalore. He works as a coolie for dressing stones. P walked out of the marriage five years ago, as her husband was a chronic drinker and was abusing her both physically and mentally. He is now married to another women from the same settlement where P lives.

P and her mother's wages are the primary source of cash income for their family. Her husband walked out of her five years ago. She works as a domestic servant in two houses and earns around 800Rs per month. Her mother aged 48, and brother aged 15, are working as construction coolies. Her mother earns Rs.250-300 per week and contributes 150Rs per week for household expenses. Her brother earns 100Rs per day, but does not give any money for household expense. Her daughters go for domestic work during holidays.

The house where they stay belong to her mother. Until her brother is married she will stay in that house. She cooks one time a day – in the night. Her mother's contribution of 150Rs along with 100 Rs of hers is used mainly for purchasing provision weekly. She uses her salary to pay for her daily expenses related to purchasing milk, vegetables or pencils / notebooks for children and for paying electricity bills. She gets some food from her employers, which is enough for her.

P suffers from frequent attacks of cough, cold and fever during rainy season. The settlement where she lives, was once a lake bed. During monsoon, water seeps from the ground below in many houses. All the four walls and roof are damp. P also suffers from asthma and fever. During this year, between May and June, she has already borrowed

440Rs to cover medical expenses. P does not have enough money to invest in upgradation. She has already taken salary advances from her employers to pay for her children's school.

The elder two children aged 13 and 8 are studying in a Kannada medium school. P pays an annual fee of 375Rs and 320Rs. Besides there are the costs to buy books and uniform. During the beginning of school session, she takes salary advance from her employers. She wanted to admit her children to an English medium school, but could do so, as high admission fees and monthly fee was very high.

P has recently joined a savings and credit sanga three months ago. She saves 20Rs per week. Other than this she does not have any other savings. Her mother saves in chits but does not give it to P.

Women's income and Location

As stated above, the settlement of upper middle and rich income households in Southern wards offer opportunities for poor women to earn better income. Domestic workers here are paid higher wages – ranging between 400-500Rs in comparison to the centre city wards. Similarly there are other options to combine domestic work with part time vending as other cases in this section show. However, poor face difficulty in claiming locations in such wards.

Owning a house is important for women like P to locate in southern city wards. Most houses in the settlement where P stays have been roofed with AC sheet. There is adequate water supply via standpipes for every 20-30 houses. The settlement is located close to a commercial complex, which allows many women and children as the latter cases describe, to combine work. Because of this rents are relatively high. The minimum rent for a house and with P's income

Health and Education

An issue raised by women during the course of this study was the rising cost of health and education in the city. While for the chronic poor, discussed in the earlier case, lack of access to nutritious food is a main factor resulting in illhealth, for women in P's situation, just above chronic poverty, infrastructure deficiencies, and absence of any immediate support for housing upgradation lead to sickness.

As stated earlier, land access for different types of poor is extremely difficult in South Bangalore wards. Land parcels on which squatter settlements emerge in South Bangalore are that of Lake Bed or quarries. Seepage of water from below, and concomitant dampness have adverse impacts on the health of families in general. The malnutrition among women makes them more susceptible to falling ill. Incidences of upper respiratory diseases – in the form of asthma, body aches among women in squatter settlements are common. Another common hazard is the collapse of roof or / and walls during monsoon times.

Rising cost of children's education is a concern for poor women. According to an NGO field worker, working with the poor in both centre city wards, and in southern wards, the poor have to spend more on education in the latter wards. In the latter wards, children from poor families go to private school. Depending on their ability to pay, the parents admit their children in Kannada medium or English medium. The private schools charge an arbitrary lump sum amount during the beginning of the school session. Resorting to loans is higher among women during the beginning of school in June and July. In P's case, she has not paid the fees for the current academic year. The borrowings from her employers was used to clear the dues of last year.

While some schools tolerate late payments, most school ask their parents to remove the children immediately.

Support networks for women as in the above case, include (a) household; (b) employers and (c) community sangas. As in P's case, most families live together to reduce costs. Salary advance is one of the common options for women to meet their children's education cost or raise loans for housing repair and up-gradation. Sanga participation is high among this group but the amount of money saved, and the procedures in place may not allow for immediate response during crisis. But none of these networks can respond immediately after a crisis – for example, collapse of wall during monsoon time. In such instances women would need at least 3-5000Rs to repair. This is an activity that cannot be postponed until cheap money can be sourced. During such times, women resort to private financiers. The better off poor in such settlements organizes chits and also give loan finance.

What would be more useful for women like P is to have small funding support, that are immediate and flexible to respond to repair demands during those months with intense pressure such as monsoon times and beginning of schools etc., Similarly investments in basic infrastructure, though not a women-specific intervention, would go a long way in improving women's status – physically and to cope with poverty situations

Here it is useful to recall poverty approaches in the 80s that focused on regularization. Here allocation was made for basic infrastructure and housing up-gradation or repairs. Since the 90s, there has been a shift away from basic infrastructure provision towards micro credit programs. In so far as physical works are concerned, a lot of emphasis is placed on visible, mass housing program and in legalizing titles. In some cases, this has led to search for new locations for resettling the poor. While house construction and legal titles may be useful for other types of poor, it does not respond to the needs of chronic poor and those just above that level.

In this case, we see many complex inter-related themes. Perhaps the most important is that of the complex financial circuits that both K and G are involved in. In particular, K plays the financial circuits in parallel to the land market, and also to initiate a variety of small trade activities – including for her wider family. Her perceptions about sangas, MLAs, and Bank managers show a kind of day to day reality that is critical for women like her to move up.

Playing Finance Circuits for Capital Accumulation

K aged 36 years is a popular women leader in the squatter settlement of South Bangalore K married her husband N when she was 16 years. The couple has two children, a girl aged 14 years and a boy aged 11 years. Both the children are studying in a private school, where the medium of instruction is English.

K earns her income from trading, organizing chits while her husband N works as a police constable. K runs a provision store in her house. Besides she runs two other shops in partnership with her sister and brother. Her sister's shop is located in her squatter settlement and her brother's in a revenue layout of the adjoining ward.

Both K and N's parental families were very poor. They reside in a village just outside Bangalore's western boundary. They belong to SC. K father was a drunkard and did not pay any money to the family. She has one brother and five sisters. In her parents' place, K used to cut stones, before going to school. The family broke rejected boulders into jalli and sells it along the roadside. In addition her mother worked as a domestic servant in

the village. When she grew up, her parents were too poor to feed all the children once a day. N's parents were dependent on agricultural labour for their wages.

K and N have completed their PUC. Immediately after his education, N found a job in a PSU in East Bangalore. K moved to Bangalore after their marriage. They rented a house in a private layout (gramthana) in South Bangalore. . It was an old style two bed roomed house, roofed with AC sheet. The rent in 1986 was around 300Rs and advance 5000Rs. Two years later N lost his job, With no income, and almost no savings, the couple decided to move out to a house in a nearby squatter settlement. For the last 16 years K's family remained in the same settlement.

When she moved into the squatter settlement, K was pregnant with her first daughter. G one of the first settlers in the settlement rented a thatch hut to K. As K was pregnant, G used to take good care of her, provide her regularly with food and milk. She knew about N's problems, hence when the rents were delayed did not threaten them with eviction. She also helped N through her contact to join as a supplier in a agarbatti company in a neighboring ward. By then G also asked K to join a chit of 15000. At the end of the chit cycle, she helped to purchase a thatch shack for the same amount and rent it. With the rent money, K joined another chit cycle with G.

Until recently, N's job was not regular. In 2000 he joined as a police constable. N worked in the agarbatti company for a year and left the job. K took the chit advance along with a loan from G for setting up an agency. G spoke to her relative who was a distributor, to help N get the agency. N did not get the agency but the owner was willing to take him as a supplier. Six months into this job, he was accused of embezzlement and he had to resign. Then for two years he could not find any other job. G in the mean time, helped K to find work as a domestic and also taught her to tie flowers for selling them in the houses where she works. After the birth of the second son, K organized 40000Rs from her employers, village contacts and from G to pay bribes for the police job.

Overtime, K and G became good friends. K started to assist G with her chit accounts. In the process she learnt about running chits and also about management of her personal finances. G was then organizing four different chits. She suffered a huge loss in one of the high chits and could never come out of the loan burden. G left chit business, sold her houses in the settlement and moved back to village.

Women in the settlement pressurized K to organize chits. K's chits had only women members. Alongside, she also lent money on varying interest of 2-5% to other residents from the same settlement. Over the years, the chit business flourished. She started with a 10000Rs chit and progressively increased the chit amount to 25000, 50000 and a lakh. In 2002-03 she organized two chits for 25000 and 75000. Last year she organized two chits – pattaki and a regular chit for value 1 lakh. She lost in both the chits to the tune of 4 lakhs.

K invested her chit profits along with loan finance in small business in different places. As an agent she gets a lumpsum amount equivalent to the total value of the chit in the second month. S invested this money regularly in business. Five years ago, she started the first petty shop. This shop is located on the main road. There was an open land on the entrance to the slum, which she squatted. The shop is located on a plot facing the main road. Now her sister manages the petty shop. Two years ago, she started another provision store in her house. This was with an investment of one lakh rupee. Along with

her provision stores she sells sarees on installment. During the course of her visits to the centre city ward, she developed rapport with a textile shop owner. The owner suggested that he would give her sarees on credit, for wholesale rates and she could sell them with a profit in installments

A year ago she started a shop in Kumaraswamy layout. She invested 4 lakhs in setting up a shop for her brother. The shop sells furniture and other household items – plastics and vessels. Her brother was working in a marvaris shop in Malleswaram. He used to give K 3000Rs every month. She invested his earnings in a chit of 1 lakh in the chit amount. Along with the chit amount, she borrowed 4 lakhs from Canara bank. A lakh was spent on just the advance for the shop. The remaining for procuring stocks and for rotation till the sales stabilized. This loan was sourced in the name of her husband and herself. Her husband is working as a police constable and hence it was easier to access bank loan. The brother will be responsible for repaying the loan. They invested this amount in starting shop-selling furniture cum, household items. This shop is located on a rented plot in a revenue layout in one of the peripheral ward. The monthly rent is around 3000Rs .

Besides repaying the loans taken for business, K invests Rs 40000 –50000 per week for the two petty shops. This amount is needed to refill the provision in her shop, She goes to K.R market – a centre city ward, twice a week, for procuring these items from wholesalers. She hires a tempo, and a coolie for transporting them. In addition, she also has suppliers visiting her shop. For example, a person supplies sweets directly. The supplier has a small unit, in a traditional housing –called Vattarams, for making sweets in West Bangalore. Another person from an adjoining ward supplies milk and curd in the shop. She has also taken dealership of Pepsi. The company supplies the bottles directly. As the earning from the shop or the chit surplus is not enough to pay the different suppliers over the week, she has to take loan from different sources. She has taken a loan from a daily financier to the tune of 65000Rs. In addition she has to help her brothers and sisters when they come to her with shortage of finance. Besides she is also a member of the microcredit programmes run by NGOs, where she has taken loan upto 2 lakhs in several installments.

A year ago she brought her sister's son to Bangalore and helped him to start a vegetable business on the pavement in South Bangalore. Unfortunately his business is very erratic. The traffic police is not allowing people to sell on the streets in South Bangalore wards. There are frequent raids and seizing of the goods. In addition to all these losses, the police picks on young boys and beat them up severely. K is worried about finding him a job.

K has good contacts with the local financiers, market traders, marvaris, and local banks. She had studied upto SSLC. She speaks English and built a good rapport with the managers of two local banks. She has taken a loan of Rs 1 Lakh from one bank and Rs 4 Lakh from another. Apparently the Bank officials came to their settlement, when they had to disburse loans for self-employment for poor women. Today the local manager is a strong supporter of K. She calls her to explain about the bank programs for supporting poor women to the visitors. The manager helped her to procure hundred of her bank shares. She also advised K to sell it at a profit. The manager often calls K for explaining their women support programmes to the visitors. During emergency times she gets loan of 5000Rs from marwari

K feels that unless squatter residents like her are aware and alert, outsiders will always exploit them.

“when the sanga (NGO) came in, I went to the bank manager, got her to explain to me how this finances work. Only after I was convinced of this I allowed them in to form sangas here... recently another NGO tried to give us loan, which was far higher than the bank interest ... I asked the organiser as to why we should pay that interest, when we can get bank loan... I told all the group members not to approve of the loan. We did what we wanted...If you are not aware, anyone – the politician, the NGO or the bank manager will cheat you. I always check what each of them say with the other...”

The portion of the squatter settlement where K lives is not notified by the Karnataka Slum Clearance Board (KSCB). It is a valley where water used to stagnate. During one of the elections (1996), the squatter residents, particularly tenants approached the MLA with a demand of allotting land for them. The MLA asked the tenants to go and occupy the valley. Now with land prices soaring up in South Bangalore, the residents are not sure of retaining the quarry land. There are constant rumours of it being demolished.

Now they have issued identification cards to all of us ... you know they call it ‘guruthina cheetu’. The patta has not yet come. That time no body in this slum had that level of awareness. There was no pressure for land like this. If we had had this knowledge (thiluvallike) that time we could have easily pressurized Reddy to issue pattas for us.

In the recent election the MLA promised of regularising the patta. According to K,
“it is people like us who vote in the election. The layout residents would not even care to move out of their house on the day of election. There are only squatter settlements here. Ours is the biggest. That is why the MLA and the councilor have to visit us. The MLA comes here regularly – atleast once a month. HE would stand on the main road near the squatter entrance. He knows now almost all the residents by name.

During last tenure MLA called K to organise a health programme for the BCC.

“... I do not go to him... the male leaders here quarreled with each other and spoilt the programme. On the day when there was a health camp, no one from the settlement went... now the MLA is coming on his own.

K’s is worried about her children’s future. She wishes that her daughter would join medical course and her son becomes an engineer. But her health is failing. Two years ago she had a pregnancy termination operation. The operation was a failure. Since then she bleeds continuously. Recently she had a second operation to remove stones from her kidney. She suffers from frequent fevers. She worried As she puts it,

I am not functioning with my physical strength now but with my brains. If you depend on... believe on this men, the family will never come up. I have taught my sisters and my brothers how to manage a business. I feed them now. None of them cook. I told them not to spend on food but to save it. But my children are too young ... I do not know how long I can go on like this.

She fears that in case of her death or illness the loan burden would fall on her children and sisters. She is paying RD amount in her name, her children and her sisters. All of

them give their earnings to K and manages the entire finance. K invest the amount given by her sisters and brothers back in the chit. She also pays RD for each of them in Canara bank. She is paying an RD of 5000 every month. She is hoping that in the event of crisis the RD can be used to repay the loans.

In this case, we see many complex inter-related themes. Perhaps the most important is that of the complex financial circuits that both K and G are involved in. In particular, K plays the financial circuits in parallel to the land market, and also to initiate a variety of small trade activities – including for her wider family. Her perceptions about sangas, MLAs, and Bank managers show a kind of day-to-day reality that is critical for women like her to move up. In sum, the following table illustrates the situation of different categories of poor women:

Theme	Very poor	Poor	Better off
<i>Situation</i>	<ul style="list-style-type: none"> • Food poverty • Large families • Woman's income sole source for household expenses. • Child labour to cope up with poverty • Incidence of alcoholism among women 	<ul style="list-style-type: none"> • No surplus to meet any crisis. • Ill health among women • High cost of education 	<ul style="list-style-type: none"> • Basic needs • Play the financial market actively. • Can turn large amounts of money for investments through chits, lease and real estate.
Employment	<ul style="list-style-type: none"> • Agarbatti • Beedi work • Cleaning and Packing provisions for wholesalers and retailers • Small end hawking • Renting out small thatched units 	<ul style="list-style-type: none"> • Domestic • Flower tying • Flower trading • Green trades • Food business • Preparation of food articles. – papad, pickle. • Rent from house or land (one room of sheet houses or RCC) 	<ul style="list-style-type: none"> • high end hawking • construction mason and small contractors • Chit organizers • Petty shop in squatter settlement • Low end PSU jobs • Police constable • Small firm laborers • Small manufacturing • Food business.
What differentiates the three categories	<ul style="list-style-type: none"> • Single income • Difficulty to plug into existing local economies for better income. 	<ul style="list-style-type: none"> • Multiple income • Women active players in surplus accumulation through chits, renting • Having access to land or a house for further investment 	<ul style="list-style-type: none"> • Income from multiple sources • Ability of women play finance market and land market actively • Wider contacts at the neighbourhood level and across city localities

Section 3: Conclusion

The above case studies throw up a range of inter-connected themes. We will first focus specifically on the chronically poor and then return to larger citywide themes.

The cases reveal that for the chronic poor, keeping in good or even reasonable health is the main constraint. If not, this can spur a variety of problems. As mentioned earlier, most of these families have one meal a day. , women provide the main source of income. Here we find that their health status –i.e malnutrition, anemia prevents them from taking work, which are labour intensive. Furthermore, several cases suggest how repeated pregnancy and absence of any childcare support seriously constrains the type of work they can take. Alcoholism of men is common and results in domestic violence. In more un-stable conditions, this is accentuated and we see that in such families and domestic violence also accentuates their vulnerability. As the cases above showed, differences in their ability to cope depends on the local and wider level support structures. In general however, we find that for the poorest, support from their neighboring households or even their own extended family is limited to the situation of extreme emergency. At other times, the lack of support can mean a situation of slow degradation.

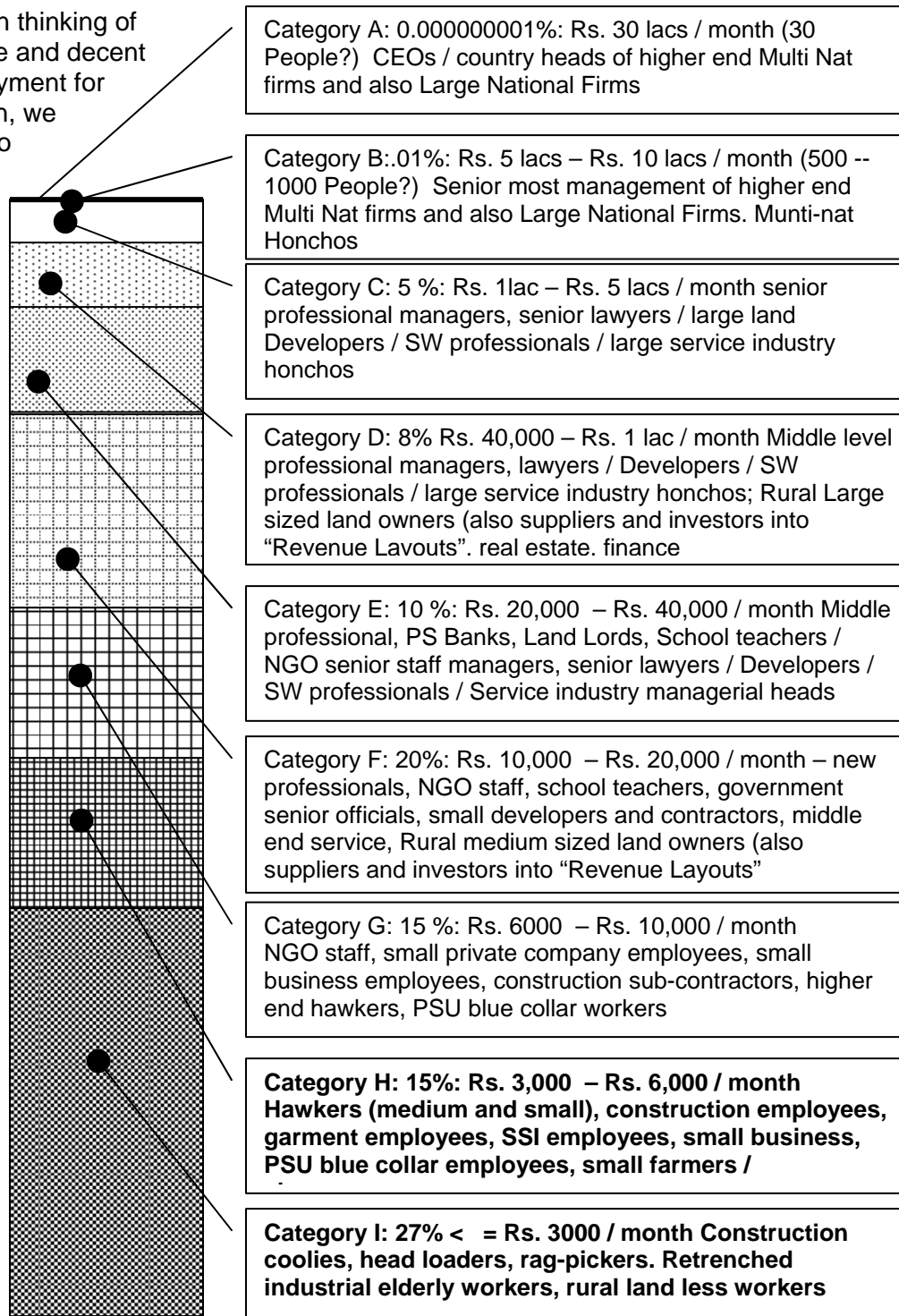
We need to recognize that for poor groups in general, dedicated economic programs like the SJSRY (except for the PDS, and those with indirect impact -- public health, education) by the government or NGOs have minimal impact. Annex 1 provides a critique of this program in the way it relates to the ground realities. Instead we find that what really underpins women's role in economies is the city's own economy. To tap into this, and also to shape these economic processes in their favor, political claims are critically important. This claim making is less by way of "rights" but that of '*law in process*'. This is also a process that is usually a political process outside of NGO action.

We also find , that the poorer neighborhoods are usually those in central city locations. These are places where poorer women manage to establish links with the local economic and political actors. This is very critical, and form lifelines. Significantly, we find that in centre city wards, women are as politically active as men. Women and political workers moving up the ladder as councilors, often grow up together in similar or the same neighborhoods. This builds up personal and community connections that underlie political links. Because women are also active, even very poor women (like M in case 2) are able to influence the system of local claim making via local government to access land in highly contested location.

In contrast, we see that in localities as in South Bangalore, poorest women find it difficult to settle. Here the other two categories –namely the poor and the better off. A majority of these women are relatively less empowered. This may be resulting from several factors. First, many women are recent entrants to the locality. They also suffer from a lack of local ties and as such few opportunities exist to develop these. This is accentuated by the historical development of land where the active economic and political agents are drawn from very different economic, social and political circuits: These are usually male, and linked to economies such as high end hawking, autorickhaw, and small construction contractors. We notice very few women leaders even at the squatter settlement level. Even if in some cases, like the ward of Tilaknagar in South Bangalore, where women have been elected as councilors, as one of the woman ex-councilor stated, they (women) had to respond to more vocal constituents

that are predominantly male. Consequently, poorest women in occupations like agarbathi, and beediwork and women headed households, have fewer claims.

Thus in thinking of income and decent employment for women, we need to



recognize these complex urban influences of how the various parts of a city like Bangalore open or close opportunities for particular types of women. A one size fits all, and also a conventional training or micro-credit program can hardly be expected to have any substantive impact.

In the context of poor women in not so chronic situations as the cases in section two suggest, what differentiates this group is the relatively more stable income.

The above diagram shows the income distribution in Bangalore and we note how the city is polarized along these lines. These also indicate the complex power relationships that result in such a societal structure. Not surprisingly, land is contested and affects the way the poor, among other groups access jobs. Critical to this group is regular access to jobs and cash income. This stability in turns comes from having access to multiple income and opportunities to invest in land or housing, or other economic activities for furthering their surplus. This also allows them to play multiple financial circuits. This last point gets accentuated when we consider the even better off of the poor. This has important implications for conventional programs. It is most likely that the group who takes maximum advantage of micro-credit programs, those of “housing”, those of subsidies available under schemes, are those poor with the highest incomes and most stable situations. ***“Participation” has an opportunity cost and if this is un-equally distributed due to larger societal reasons, the benefits of participation will be even more un-equal – perhaps accentuating divides.***

Until now, we have focused on situation of the women’s individual, household, and locality based issues. The case studies in section 2 illustrated these in terms of the complex processes. In the following text, we outline some of the issues, that is related to citywide processes. In doing so, we argue that many of the threats to poor women’s work in contemporary cities emerge from this wider arena. Hence, we need to understand the situation of women and the work process, in a much wider way, and as linked to the way other social groups especially the rich and the new affluent among middle class shape the city in their favor.

- a) *Middle class activism:* The threat of eviction of squatter settlements on poorer families and specifically women is well known. We intend to point to other emerging characteristics – that of an explicit attempt by “civil” society to move out the poor from their midst, or to place them in a highly controlled situation. In the 1980s, Bangalore witnessed the *Swabhimana* initiatives. These were centered on ‘citizen’ initiatives to address issues of solid waste management. This was also supported by the bureaucracy as a way to also reduce the outlay from government strapped for resources in an ever-expanding city. Located mostly in the Master Planned neighborhoods in south Bangalore, such initiatives were mostly driven by higher and upper middle income groups. Given the resentment towards poorer groups not seen to serve an immediate function, these efforts were also paralleled by attempts to move out or contain the expansion of slums, ‘protect’ open spaces and vacant public land as ‘green’ (as a way to avoid it be ‘squatted upon’), and also attempt to control by way of planned development any ancillary activities and facilities that poorer groups require by way of locating in the city. Numerically few, and hardly voting, the elites view politicians and especially lower level councilors as being key agents who subvert these efforts. Thus, attempts by councilors to introduce public interventions like mini water supply scheme and toilets are resisted. It is not difficult to connect to the cases we have presented, when such efforts by the elite make life for poorer women even more difficult and unstable. However, the situation of the 1990s and 2000 has become particularly severe. Such middle class activism of the 1980s has

- now got reinforced by systemized targeting of the poor especially hawkers and their infrastructure by way of mixed land use areas.
- b) *Master Planning*. Mixed land use areas are now seen as slums and a problem for Globalising Bangalore. As part of this, the most serious issues is that of mega infrastructure projects which directly threaten hawking territory. Another such threat is urban renewal, which attempts to clean up the central city of trade economies and up-scale them. These are likely to much wider multiplier effects.
 - c) *Diluting local government as an “Anti-politics Machine”*: Less explicit, but equally important impact is that of the role of councilors and the elected wing of local government. We have suggested that for the poorest and those located in central wards, these form claim making routes on the system. In recent years, Bangalore has seen specific attempts by the new governance forms like the BATF and Janagraha to dilute the role of elected bodies. When diluted, this would seriously impact the poorest. Similarly, the BATF’s advise to the BMTC to re-organize its routing that would mean an increase of travel costs brought about by multiple routing would again hit the poor very badly.
 - d) We have also seen that Bangalore has promoted urban renewal. In addition, mega infrastructure projects that have reduced hawking space. Thus, women who could previously hawk in better locations now need to move further away sharing their meager profits with other marketing agents. In parallel, access to land and basic infrastructure in forms like non-dc converted revenue layouts push even the middle-income groups to stay in distant locations, and in poor environmental conditions that we have seen takes a serious toll. The World Bank funded City observatory studies on Bangalore clearly show how non-master planned and non-public supply housing form the dominant supply. Also, this study shows that most people and especially the poor either walk or use public busses to reach work. If so, than regulations that tighten land markets have regressive impacts. Also, rising public transport costs can have serious impacts.

In the above situation, while cities become more difficult places for the poor and especially for women to live and work, attempts focusing only towards promoting micro-credit and also technical training may be meaningless. Our cases suggest that in securing decent employment and economy for women, one needs to focus on a range of fundamental economic and Locational attributes of the cities. Here, this will necessarily bring into the picture a complex range of factors. However, it may also reveal that if good pro-action is not possible, regressive action may be important to move away from.

A policy agenda for the ILO in addressing a “City agenda”

We see specific ideas that the ILO could consider in developing an approach towards policy. Cities are complex entities and the standard definition of work does not easily relate to its dynamics especially at the local realm. Rather than blanket solutions, it is critically important to first ‘map’ the way a city or towns economy operates. This can be schematic and is preferably done with the agency that is to implement a program. We have also argued that urban local bodies need to be centrally involved and not bypassed in the formulation of strategies – even if this involves NGOs and the private sector. If so, they will need to have a central role in overlooking such mapping. This process is likely to be iterative as it responds to the city dynamics. Another policy area relate to the urban labour process should recognize the centrality of land issues. These need to be looked at to critique the conventional Employee – Employer relationship. Here, one needs to recognize more complicated and perhaps un-expected organization of work where

women are active economic and political agents – playing the land and finance markets in complicated ways. If so, the conventional training programs are likely to miss the point. Finally, there are a range of issues connected to globalization. Here, one needs to again look at the institutional structures under which cities like Bangalore have come to be governed. These in many ways, structurally shape the working environment of women.

Annex 1: Extracts from: "Democracy, Inclusive Governance, and Poverty In Bangalore" as part of a research program on 'Urban Governance, Partnership, and Poverty.' Section 4 in WORKING PAPER # 26, 2002⁵

On one hand, land use and building regulations actively prevent poor groups from starting up small home based economies. (These can also) disrupt existing economic opportunities during the process of project implementation and more drastically, via resettlement of groups. On the other hand, Poverty Alleviation Projects (PAP) aim to "mainstream" the poor through skill up-gradation, loans for specific enterprises and micro finance.... The underlying intention of such Income Generation (IG) programs is to "formalize" the "informal sector", remove from it the "exploitative" influences of moneylenders or local politicians. (The aim is also to) induce financial and managerial skills via training. It is hardly surprising then that economic strategies for poverty alleviation are commonly hinged, as they are in programs like the Bangalore Urban Poverty Programs (BUPP), around three main strategies around how to promote the "Informal Sector": Skill development, Micro-finance and Entrepreneurship development. This also included a concept of "convergence" -- the objective to link up to public programs and bring them on a common platform. To understand the ground realities and impacts of these interventions we look at a series of illustrations.

One of the BUPP's strategies main IG strategies was of "convergence" -- to link poor groups to the different government programs. 'R', one such 'beneficiary', used to rent out "matador vans" and transport people and goods⁶. The BUPP came forward to facilitate access to institutional finance for R to procure his own matador with assistance from the Karnataka State Finance Corporation (KSFC). The KSFC demands a certain percentage of the total cost as beneficiary contribution and routes the money via the BCC who buy the matador van on behalf of the R and then give it to him after recognizing that he indeed is the beneficiary. Not surprisingly, all this implies complex bureaucracy and bribery to avail of the subsidized loans. R was required to pay Rs.30,000 as a deposit to get the loan. The BUPP, although having a saving and credit program in the area, was not able to sanction the amount because it exceeded their own criteria. As a result, R took the rest of the amount as a private loan for an interest rate of 5% per month. The BUPP had initially raised his expectations but in reality, R found that from their side, convergence meant a phone call to the senior official of the KSFC. This turned out to be an ordeal for him, and required making daily visits to the BUPP, KSFC and the BCC. While the BUPP could only telephone the higher-level officials, his daily visits in the KSFC, involved dealing with the lower level officials. It took nearly a year for the loan amount to be sanctioned. In the meantime, the interest burden increased, and because of his daily visits, he was not able operate his rented matador to its fullest extend and lost a substantial amount of his savings.

In a brief but direct way, the above case captures the ground realities. 'Convergence' says little about the actual structure of the programs that are to be converged, how they fit together, the actual powers of the organization responsible for convergence, and at which level of the bureaucracy would the programs be converged. Another question would relate to the issue of the underlying interests that would ensure that programs actually converge, and to the intended group to be benefited. A third question is to what extent do concepts like 'convergence' respond to the larger economic processes at work, or are they simply a 'nice sounding term' with lots of "funding value"..... The failure of IG programs stem from several factors. One important reason, and relevant from our perspective, is the failure to take into account the skill levels and the relevance of such programs for the local economies.....

⁵ Research report prepared for the International Development Department, School Of Public Policy, University of Birmingham Commissioned by ESCOR, Department For International Development, British High Commission. A collaborative research in Asia, Africa, and Latin America led by the IDD, University of Birmingham, the LSC, IIED, and University of Cardiff

⁶ Matador vans look similar to the famous Volks Wagon vans used commonly in Latin America to transport people and goods.

One instance is that of a group of hawkers selected by the BUPP for its program from a poor slum Nehru Colony. These groups, located on the pavements in the center city area selling flowers to middle and lower income pedestrian, were seasonal traders in the city market. The new idea was to teach them how to 'value add'. The BUPP recruited a 'Bouquet seller' from a richer part of town to 'train' the hawkers how to make and sell bouquets. The Bouquet seller initially wanted the hawkers to work as his apprentices. When they refused, he sent his son to train them. The program not surprisingly, was a complete failure since there was obviously no market for sophisticated flower bouquets among their low-income clientele. In another case an NGO working with hawkers in the market (at the height of in the area) tried to promote micro savings. This was at a time when situated in a situation of serious land conflict, residents were attempting to evade eviction.

Obviously, the ground conditions were hardly conducive for such attempts. Many such problems with IG program is that they are usually driven by decisions emerging from priorities set up by larger non-field based NGOs. The latter, unlike the field level NGOs have access and the ability to influence priorities of funding agencies. This hierarchical structure can also mean that means that many field based ones are forced to 'withdraw' from a neighborhood abruptly at the end of a project when funding ends. It is hardly surprising that such programs do not sustain for a long time.....

.....There is also an important organizational issue. These programs, often misplaced, are often structured under strict guidelines and time schedules for field workers to "push" locally. Field staff can hardly expected to be motivated when they face serious un-stability in their own employment prospects, are often disillusioned by their jobs and the hypocrisy of their situation, if directed by corrupt senior managers, and see little real future beyond the project. Ironically, this lowest rung of the field staff and smaller NGOs, who are likely to come up with a responsive structure, are themselves the weakest level of institutional power structures. When poor groups are included as part of the project, they are more likely to end up as cheap labor - the under-workers with few prospects. It is hardly surprising that the participating community is smart enough to also take their share of benefits - whether it comes as hand-outs or petty corruption at the field level....

.....This raises a question if IG interventions (including micro-finance), and more important the conceptual framework they are derived from, address the economic environment of poor group? We don't think so. For instance, our discussion on the complex financing circuits used in Valmiki Nager and the City Market revealed the complex play between Chit Funds of both short and long term, Private Financiers, and the use of the "Bhoge" or lease to land market surpluses. These provided ways to rotate funds between different circuits with great rapidity, linking land markets to trade activities (including rural market based circuits). Moreover, these had significant seasonal characteristics. In this situation, one can well imagine how cumbersome institutional finance would be. It is hardly surprising that the residents of Krishnapalya mentioned earlier refused HDFC finance. They calculated that the subsidized terms of finance offered by this premiere corporate bank (on a 8% PA loan) was more expensive than the private moneylenders and opportunities from Chit funds (with varied interest rates – both +ve and –ve). Their argument was simple. A long-term loan even at an initially lower rate of interest meant that ultimately they would have to pay back double their capital amount. It was cheaper for them to access the conventional financier and chit fund sources since this would allow them a shorter deal and then rotate their money in the market – related to their multiple employment opportunities. It also allowed them to invest the money into high paying circuits and depending upon the season, and recoup money from the real estate. The money in essence, was to be 'rotated' rather than blocked for a long time. This issue is significant since the conventional view of the inability of formal finance to address the needs of poor groups is usually centered on inappropriate and bureaucratic procedures. This experience suggests a more fundamental problem of financial institutions not recognizing the essence of economic circuits used by poor (and these among other local groups).

(For most poor groups) the issue is hardly ever savings per say, but one of the immediate need to invest, circulate money and use this in the local economic circuit to stabilize their economic situation. Formal institutional finance is hinged on accessibility to a much higher income

group. The acquisition of goods fit into a very different economic system. For instance, of cars being bought before September 31st. so as to be are "depreciated" by 40% for tax purposes in the first year itself, and investments in white goods for which the interests of loans being written off in tax returns. One could make an interesting and provocative argument that the "productive" impact of private financier, chit fund surpluses contrasts that of institutional finance used for "consumptive investment" where the latter is shaped by direct and in-direct tax breaks for the corporate economy.

***'Women in the Informal Economy in Bangalore:
A Consideration of Household,
Neighborhood, and City wide factors'***

Background Paper for the ISST – ILO Programme:
'Decent Employment for Women' A one-day
workshop: Bangalore, July 9, 2004

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**HOMELESS.. WAILING VICTIMS AT THE SITE OF A
DEMOLISHED HOUSE AT GIDADAKUNENAHALLI .. OFF
MAGADI ROAD ON SATURDAY. OVER 30 HOUSES
WERE DEMOLISHED BY THE BANGALORE
DEVELOPMENT AUTHORITY (REPORT IN DECCAN HERALD, FEB 15, 2004)**



To improve women's participation in work, and incomes, strategies need to be grounded in the specific characteristics of localities, and the specific situations of particular poor groups

The situation of three different categories of poor women:

Category A: Poorest women

Category B: Those just above chronic poverty and,

Category C: Better off among the poor

Locations: We looked at these groups in:

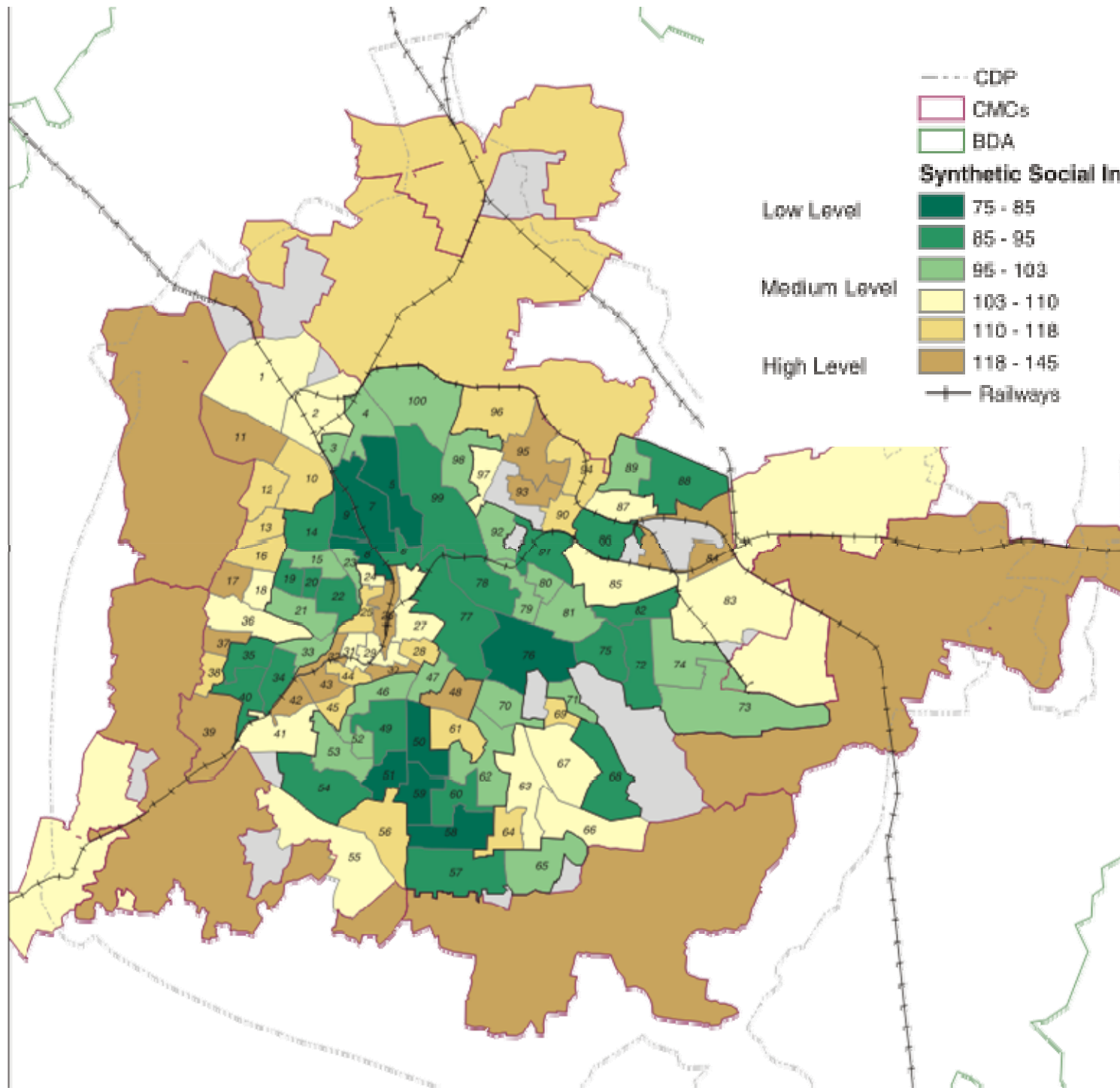
1 South Bangalore

2 Central City ward

Our main findings:

Women's economic position is linked to several factors:

- Individual (like health)
- Household circumstances (alcoholism, desertion, sickness of a close relative, lack of employment of another member of family)
- Neighborhood characteristics: Between central city locations, and more outlying wards
- City level interventions: Urban renewal, New transportation, beautification leading to hawkers evictions, restriction in access to cheap land;
- Micro-credit only useful for the better off among the poor, even for that group, forms a very small part of their overall financial dealings; It is one of the many circuits, but not "the" circuits.
- "New employment skills" is questionable in impact: For the poorest, health forms a key constraint. For the rest, its mostly trading and their financial management skills are highly developed in a 'cut throat' economy



Marwaris (finance agents), Goldsmith (jewelers) - large landlords (income – > 10000)

Small textile shops– textiles, building materials, Textile cluster – wholesale in regular clothes,, waste clothes.

Owners of small firms – looms, electronics, welding units,

Small contractors, petty shops (W) in the locality, high end hawkers (M and W) – linked to wholesalers (200-300Rs per day); mid level chit organizer;

Laborers in small manufacturing firms and new industries - electronics and garments(W);

Loom workers (small looms), laborers in food manufacturing (HBI- W) – 200-250 Rs per week

Masons (150Rs per day); Plumbers, painters, electricians (125-150Rs)

Part time hawking in flowers, food business and unskilled construction coolie (W) (60-80Rs per day);

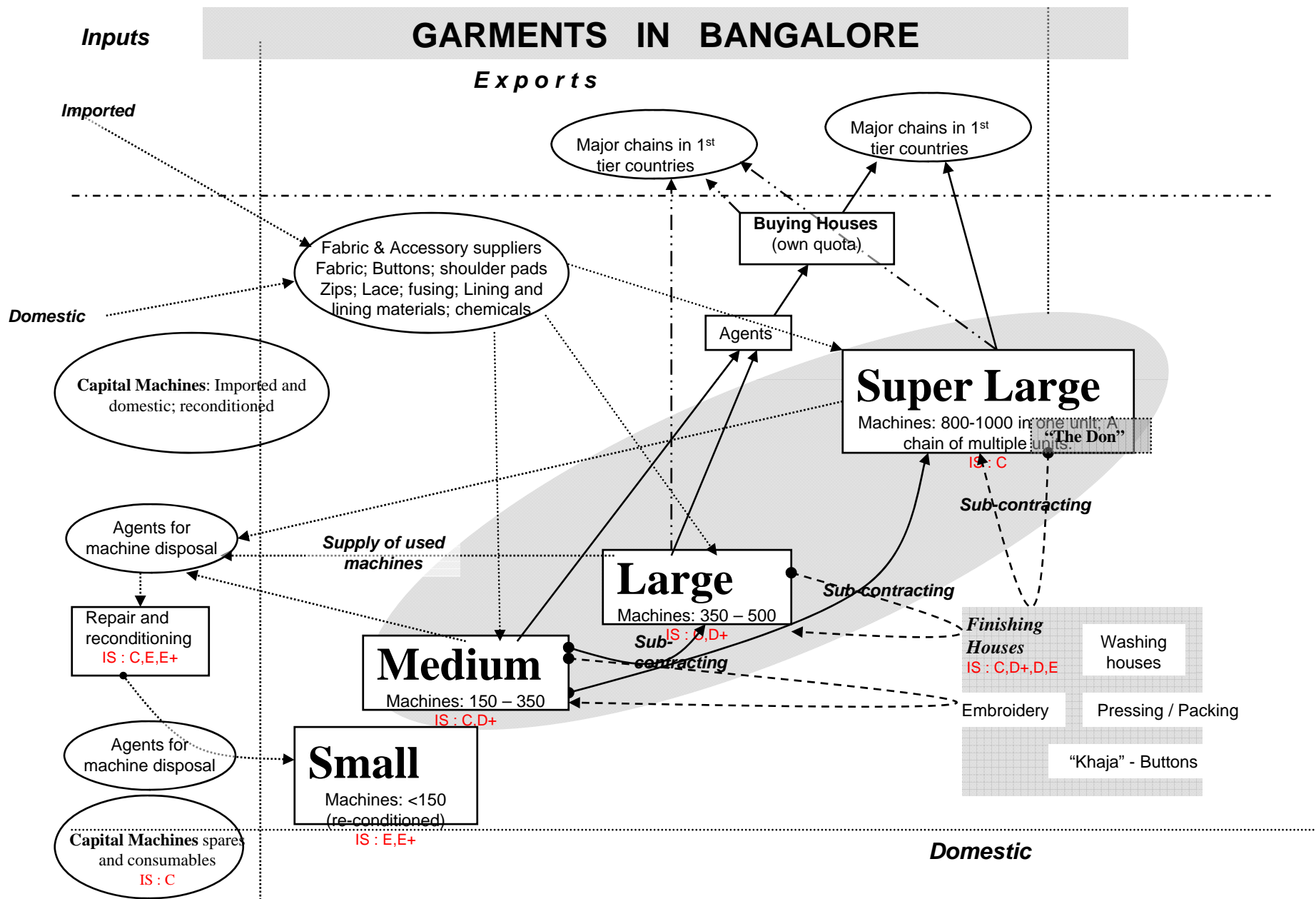
Preparing paste for binding work (W) – 50 –100Rs per day; domestics (temporary(50-100Rs/day);

Agarbatti – three types (women)

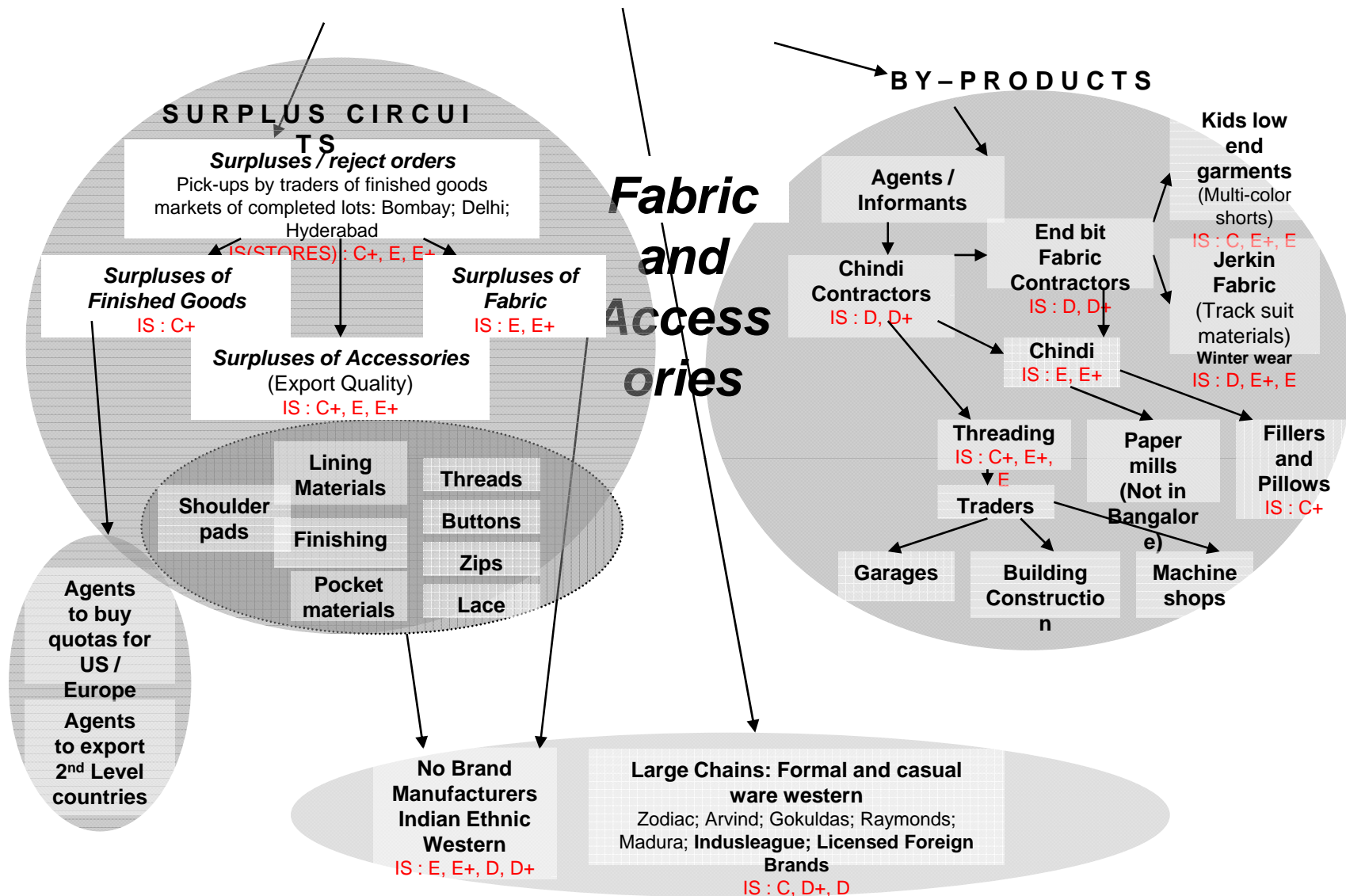
(1) Packing at factory - 50 –100Rs per day

**(2) Preparing battis at factory – 14Rs for 1000
(64 –70Rs per day)**

**(3)Preparing battis at home – 13Rs for 1000
(40 –50Rs per day)**

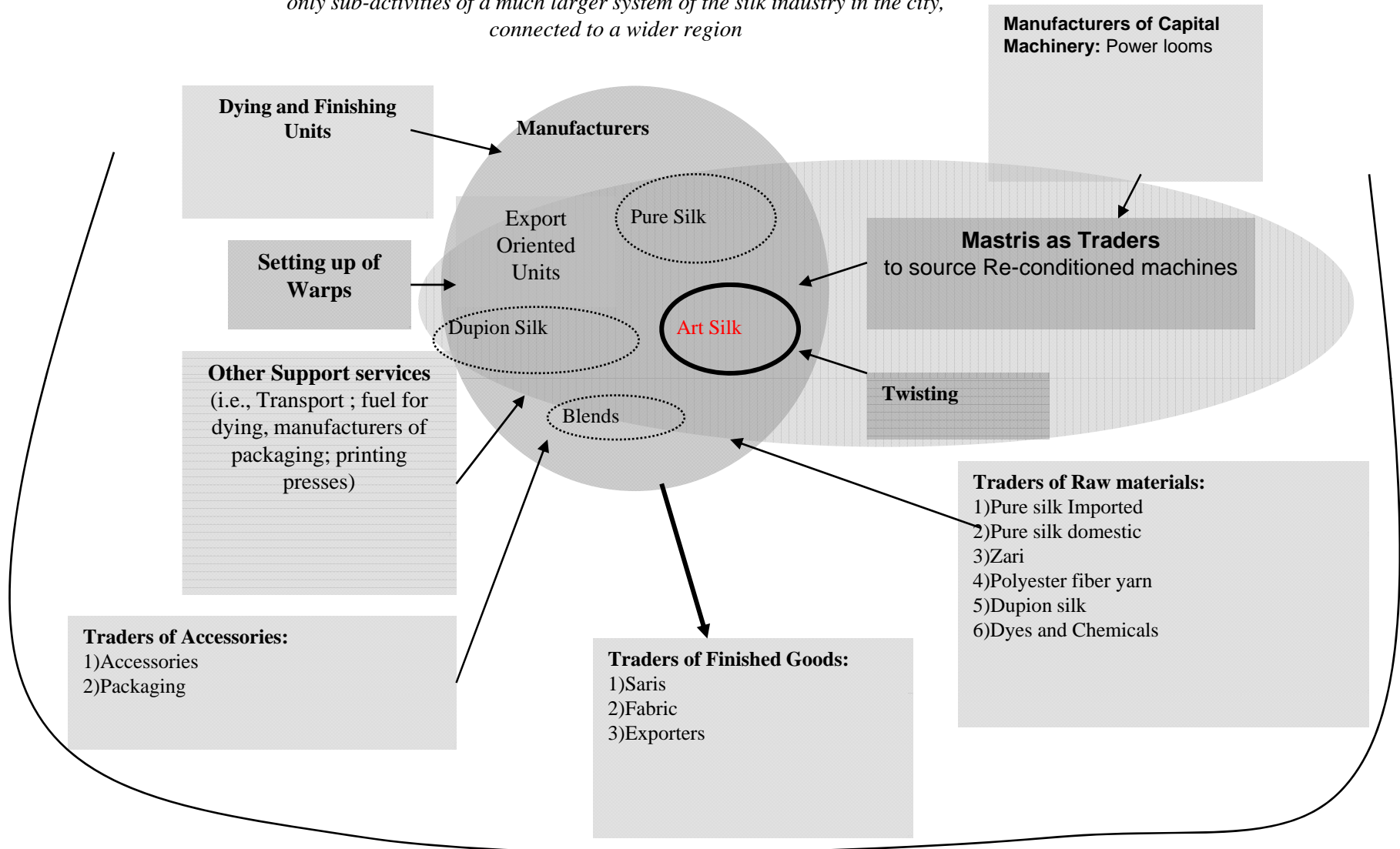


From: Solomon Benjamin & DELPHI (Pvt.. Research) 2003



DOMESTIC: Domestic Markets: Bombay; Bangalore; Hyderabad; Delhi

Manufacturing of Art Silk, Pure silk, Dupion, and Blends in Bangalore are only sub-activities of a much larger system of the silk industry in the city, connected to a wider region



KARNATAKA / SOUTH INDIA / REST OF INDIA

From: Solomon Benjamin & DELPHI (Pvt.. Research) 2003

Specific Interventions to improving capability

- Nutrition for women and children.
- Crèche – mobile crèche models
- Emphasis on infrastructure provision
- Emergency fund for housing upgradation

Broader implications: Focusing on localities is important for three reasons

- **Small firm economies provide employment to different types of poor. The type of economies that emerge across city wards varies.**
- **Different types of poor have different levels of claims on these jobs. Critical to claiming process is being able to “settle in” that location. The poorest groups congregate in centre city wards. Opportunities here for unskilled jobs for poorest women are plenty.**

Theme	Very poor	Poor	Better off
Situation	<ul style="list-style-type: none"> • Food poverty • Large families • Woman's income sole source for household expenses. • Child labour to cope up with poverty • Incidence of alcoholism among women 	<ul style="list-style-type: none"> • No surplus to meet any crisis. • Ill health among women • High cost of education 	<ul style="list-style-type: none"> • Basic needs • Play the financial market actively. • Can turn large amounts of money for investments through chits, lease and real estate.
Employment	<ul style="list-style-type: none"> • Agarbatti • Beedi work • Cleaning and Packing provisions for wholesalers and retailers • Small end hawking • Renting out small thatched units 	<ul style="list-style-type: none"> • Domestic • Flower tying • Flower trading • Green trades • Food business • Preparation of food articles. – papad, pickle. • Rent from house or land (one room of sheet houses or RCC) 	<ul style="list-style-type: none"> • high end hawking • construction mason and small contractors • Chit organizers • Petty shop in squatter settlement • Low end PSU jobs • Police constable • Small firm laborers • Small manufacturing • Food business.
What differentiates the three categories	<ul style="list-style-type: none"> • Single income • Difficulty to plug into existing local economies for better income. 	<ul style="list-style-type: none"> • Multiple income • Women active players in surplus accumulation through chits, renting • Having access to land or a house for further investment 	<ul style="list-style-type: none"> • Income from multiple sources • Ability of women play finance market and land market actively • Wider contacts at the neighbourhood level & City

Theme	Very poor	Poor	Better off
What is required to get job	<ul style="list-style-type: none"> • Introduction to different levels – neighbourhood contacts important 	<ul style="list-style-type: none"> • Contacts • Availability of diverse economic or finance arrangements for generating cash, drawing loan and for an income 	<ul style="list-style-type: none"> • Contacts at neighbourhood and city with actors across income group • Risk taking
Issues / constraints in generating income	<ul style="list-style-type: none"> • Malnutrition among women and children • Cannot move out for work. • No skills among one group and another though having • Health problems due to infrastructure deficiency and difficulty in housing upgradation • Lack of access to cheap land to locate in places for claiming jobs or for better investment • Lack of tenure options for reducing cost 	<ul style="list-style-type: none"> • High cost of education • Vulnerable to illness due to physical infrastructure deficiencies • Absence of support during crisis like for repairing house during monsoon time • Land interventions that adversely affect small economies – like restrictions on hawking, evictions etc. 	<ul style="list-style-type: none"> • Women’s health an issue • High risk involved in chit organizing, lending and investments

Theme	Very poor	Poor	Better off
What can worsen their situation	<ul style="list-style-type: none"> • Further deterioration of health • Neighbourhood contact to plug into other economies or finance in times of crisis • Lack of options for shifting between tenure for reducing cost in crisis 	<ul style="list-style-type: none"> • Loss of employment for the male member. Women not working or in agarbattis. • Debt or shocks to their cash flow? • Lack of options for shifting between tenure for reducing cost in crisis • Neighbourhood contact to plug into other economies or finance in times of crisis 	<ul style="list-style-type: none"> • Women's illness or death • Disruption to their income or cash flows due to evictions
Support structures	<ul style="list-style-type: none"> • Household, neighbors • Local leader 	<ul style="list-style-type: none"> • Employers, household (sharing expenses) • Local politician – leaders, councilors • 	<ul style="list-style-type: none"> • wide variety – mainstream bankers, • neighbourhood • household
Adequacy /responsiveness of available support	<ul style="list-style-type: none"> • Limited support from household. • Lack of support for childcare • Difficulty to develop links with locality economic or political actors • Limited ties with local 	<ul style="list-style-type: none"> • Limited to deal with large level constraints like for eg, evictions of their work place, restrictions on time and type of hawking. 	NA

Theme	Very poor	Poor	Better off
What is needed	<p>Interventions for improving health</p> <ul style="list-style-type: none"> • Nutrition for women and children. • Crèche – mobile crèche models • Emphasis on infrastructure provision • Emergency fund for housing upgradation <p>Interventions for linking women with existing economies.</p> <p>Access to cheap land</p>	<p>Interventions to improve health</p> <ul style="list-style-type: none"> • Basic infrastructure provisioning. • Regularization and house repair / upgradation <p>Support for education</p> <p>Interventions to improve economic stability</p> <ul style="list-style-type: none"> • Access to cheap land • Tying with better economies. • Re-look at urban development policies • Re-look at regulations related to land and planning <ul style="list-style-type: none"> • Strengthening municipal process 	<p>Interventions to reduce risk</p> <ul style="list-style-type: none"> • Land – anti-eviction • access to cheap land for investments in house or small economies • Health support programmes • Support for education

FREE MARKETS VS CREATED OPPORTUNITIES - DEVELOPING MARKET LINKAGES - an AWAKE experience

Ms Uma Reddy, President, AWAKE

Introduction:

An entrepreneur starts an enterprise to make a profit. And we all know that entrepreneurship is the key to economic growth. It is this entrepreneurship development, which forms the premise on which Association of Women Entrepreneurs of Karnataka - AWAKE conducts all its activities.

AWAKE believes in economic empowerment of women from rural, urban areas who aspire to be socially and economically self reliant and empowered irrespective of their academic, social, and economic background.

AWAKE, is one of India's premier institutions working for the promotion of business development among women. An ISO 9001 – 2000 accredited, it is a not for profit, Non Government Organisation based in Bangalore, Karnataka. Started in 1983, the organisation now has a membership of over 1000 women entrepreneurs. **AWAKE's mission is to empower women through Entrepreneurship development to improve their economic condition.**

AWAKE's achieves its objectives through its various activities that fall under – Stimulus, Start-up, Sustenance, and Support. **Stimulus** programs which include Business counselling & Awareness Programs aim at motivating women to take up entrepreneurship. **Start-up** programs focus on capacity building and information support for aspiring women entrepreneurs through its entrepreneurship development training programs. **Sustenance** programs are for existing women entrepreneurs and focus on marketing, conducting exhibitions, management programs, technical up-gradation etc., **Support** programs are for established entrepreneurs and for organization and aims at providing information and state of the art technology support for growth and expansion. This includes a monthly newsletter Awakener providing information on the various activities of the organization circulated among AWAKEs members & its network, thus facilitating business-to-business linkages.

The Need for Marketing:

Marketing is to find out what satisfies the customers needs. Marketing is not selling. In selling one concentrates on the product whereas in marketing the focus on the customer. The very choice of the product and the technology is governed by what the market wants, as much as by the resources of the entrepreneur. **Marketing** is defined as a **process of exchange between buyers and sellers** in which the seller meets the needs of the buyer.

Entrepreneurs too have moved from the traditional 7 Ps (including price, place product, promotion etc) of marketing to Marketing in 21st century with performance and competition playing a major role, due to the increasingly competitive marketplace. Survival in the business world means, being able to attract and hold onto customers, by satisfying their needs better than competitors do. The entrepreneur's success depends on how well he/she satisfies the customer's need.

Marketing includes the entire range of activities aimed at not only providing people with the product they want to buy, but also selling it to them in the most effective and profitable manner. No manufacturer can sell a product without a marketing effort. It is therefore very important for entrepreneurs to know the concept of marketing.

Enterprises may be different, run by men, women and in different sectors, etc, but all entrepreneurs face the same difficulties and have a similar feeling of being powerless when faced with the problem of market access. Though it is a well known fact that the process of creating, nurturing and nourishing a business enterprise are the same for all entrepreneurs, lack of access to information, low exposure to business presentations, less understanding of product pricing and negotiation skills and an inherent conservative attitude, makes marketing of products even more difficult for women entrepreneurs. The basic problem women face is in marketing of their products and changing their products and design to suit market needs. It is a well-known fact that more than 70 percent of women entrepreneurs do not have a showroom for showcasing or for counter sales of their products, which hampers their growth.

Markets & Women Owned Enterprises:

There existed a myth that women owned business are found only in the service and retail trade, and that they cannot provide the full range of products and services required to meet the needs of most market sectors. But now it has been proved that the fastest growing sectors for women owned firms are also in such industries as transportation, construction, manufacturing and more so in the service sectors.

As a result, of the increased credibility of women owned businesses, markets that historically were difficult for women business owners to penetrate have become more accessible. In fact, many markets have become more pro-active in reaching out to women-owned businesses, as both suppliers and customers. Many private corporations have set goals or increased their goals to expand the participation of women owned business as contractors and vendors.

In the US - AT&T contracts for products and services to women owned business to a total of 700 million \$, though this represents only 5% of the total amount contracted.

AWAKEs felt need for facilitation in Marketing:

AWAKEs own experience and feedback received from its various activities such as Business Counselling, Training and membership services programs, shows 'Marketing' as the key need for both start up and growth level women entrepreneurs. Though AWAKE conducted motivation of women along with start up level business counselling and entrepreneurship development training with the first key session on Marketing, for them to initiate enterprises, but very soon, realised that as the enterprise grows, there is a need for the entrepreneur to have exposure on competition, value addition, and performance, which are the needs of today.

In the case of micro enterprises, it has been AWAKEs experience that with its facilitation there is a step by step growth as linkages also occur in a phased manner for marketing efforts to go to larger distribution channels. The linkages between rural urban enterprises through AWAKE members further supports business growth. In addition products of rural entrepreneurs have the potential to enter export markets, provided they are supported with design and capacity building. This is a quantum leap for them. Hence even they need to be in tune with market demands.

Marketing Characteristics:

Successful businesswomen describe themselves as having high energy levels, good communication skills, the ability to influence others and believe that their commitment to providing quality services and products is a significant factor in their competitiveness.

An increase in women's participation in non-traditional sectors of the workforce and improved training and support programs, has provided a flow-on effect in expanding the entrepreneurial opportunities for women with potential markets and development of national economies.

It is becoming more evident that women are excelling in the area of "people" businesses, the service industries would appear to be the most successful, and providing the greatest opportunity for growth.

There is a tremendous opportunity for those women who have the capacity, expertise and desire to create a new niche market enterprise or enhance their existing business in relation to changing market trends.

Ms Chaya Umesh, M/S Candle Craft World was yet another entrepreneur manufacturing candles. But it was during the visit of the President of India, His Excellency Dr APJ Abdul Kalam for the 2nd decade celebrations of AWAKE, Ms Chaya and her team thought of this innovative idea of making a life size statue of the President, in wax, for the first time in India. Orders have poured in ever since with statues of many legends. Innovation is the key! And surely the niche market with fan adoration.

Increasingly, it is women entrepreneurs who are recognising the opportunities of new and changing markets and providing economic growth by the development of small and medium sized business enterprises.

Marketing Strategy:

Marketing Strategy is a plan, which tells you the way to achieve your goals or objectives. The major element in formulating a market strategy are market segmentation; market positioning and marketing mix strategy.

Ms Shakuntala Vijaykumar and Ms Mahananda Hiremat of Bijapur, after attending an EDP conducted by AWAKE decided to set up trading in cotton sarees. Incidentally they made a very good profit by selling bananas in the field exercise carried out during the marketing session of the EDP. Together they held small exhibitions in different parts of Bijapur. But their Marketing Strategy goes far beyond the product identification. Due to lack of customers, they used a unique method of advertising - by using a Tonga (cart drawn by a horse) announced on loudspeakers, new arrivals and the venue of their exhibition. This is their marketing strategy of selling their products, especially so, in a place like Bijapur where women announcing is unheard of. They are the popular 'Tonga duo' and they say they gained their confidence from the market exercise conducted during the EDP.

During Diwali, Ms Shakuntala, sold on the footpath below Mysore Restaurant in Bijapur. In 6 days, she sold sarees sourced from Mangalore, Surat and Tamil Nadu, worth Rs 65,000 and earned a profit of Rs 13,000. So after a survey, Ms Shakuntala took up a shop in 'Shastry market' for rent and set up 'Mangalore Sarees and Dresses'. Her total investment was Rs 2.5 lakhs financed by Canara Bank.

Ms Mahananda too started her own shop selling ready made garments which she sources from Pune. She has created her own market niche by sourcing garments from Pune, unlike others who source from nearby Sholapur. She too availed a loan of Rs 2.5 lakhs from Canara Bank and set up 'M/S Manpriya Dresses'. AWAKE is proud of these clients from Bijapur.

a. Market Segmentation: Every entrepreneur should be sure of whose **needs** they are serving. Even if an entrepreneur is focusing on a domestic market, she has to face heterogenous customers. Different groups need different products and hence the total market is divided into segments. The segments can also be geographic, demographic or psychographic. The process of identifying a buyer and to which segment they belong is an important exercise for the entrepreneur.

Ms Uma Ashok, started her business in 1999 after she saw some wrought iron products in an international fair in Delhi. She first conducted a market survey and found that the wrought iron products were coming to Bangalore from UP. Thus

*began Uma Ashok's, M/S **Artzone**, manufacturing very creative designer products, in some cases combining with wood. She had her first sale participating in AWAKEs exhibition in Safina Plaza, with a profit of Rs 10,000/= Her confidence grew and she made contacts with leading architects and interior designers who gave her a good break and the enterprise gradually grew. Presently with a turnover of over Rs 25 lakhs, she now engages distributors who take her products to other states.*

b. Market Positioning: An entrepreneur must relate her strengths, resources and limitations to the market, so that the market to be served can be obtained. Understand the market and then decide which segment the entrepreneur is best able to cater to. This is market positioning.

Ms. Arati Negalur, participated only in exhibitions. Started her business in 2001, manufacturing Slicers and Graters used to peel and grate fruits and vegetables, under the name M/S Technoplast. Live demonstrations in exhibitions has provided her the market, sometime selling over 25000 pieces in a day. She personally demonstrates the use of these peelers and graters in all the exhibition that she participates. She has now engaged and trained a large marketing force who support her in marketing her products. Direct customer feedback and directly selling to them is where she has positioned her products.

Ms Lalita Rao Sahib, a mechanical engineer had an inclination for food and nutrition since her father was involved in producing ragi based products. She started manufacturing 5 varieties of nutrition based products under the name of M/S Nuthatch in 2001. She says that as soon as she enrolled herself as a member of AWAKE, new opportunities opened up, and her network expanded with new clients. It was through the exhibitions organised by AWAKE that her products got the exposure. A leap to get into exports came by participating in the Mix n Match 04, organised by AWAKE.

c. Marketing Mix: An entrepreneur must also know how to present a product to the market. The type and quality of the product, how it is to be packaged and whether this product can be manufactured along with many other related products. Pricing of the product depending on competitors, how to sell the product – through distributors / dealers, how to advertise for the products should be decided.

***Ms Rajeshwari Koregal** at the age of 19 found a unique way of selling her products, like the US 1 \$ shops.. She started with an investment of Rs 100 and bought small items like pins and rubber bands etc and started selling them for a standard 50 paise, door to door. She increased her variety to Re 1, Rs 2 ranges. She has now taken a shop and added on many other small products of different ranges. She hails from a family of teachers and had to overcome initial family resistance to door-to-door sales, which was a prestige issue in Bijapur.*

Networks - Business to Business Linkages:

Most entrepreneurs are so busy manufacturing that they are caught in the vicious circle and they are busy just trying to survive in a very competitive world. To be competitive micro and small enterprises need access to information and markets, in addition to financing. A market linkage is essential to every entrepreneur. There have two such major initiatives at AWAKE.

i. Enterprise Learning Network - for the garment sector

ELN mimics what entrepreneurs do naturally in the market – constantly LEARNING about how to run their business more efficiently, identifying new market opportunities and forming LINKS with other businesses to increase their profitability rating. ELN provided clients with information such as –

- *How to improve the design of the product thus realising value addition.*
- *How to change the production process so that they can produce more goods of a higher quality at a lower cost.*
- *Where access to raw materials can be improved reducing costs so that a higher profit is attained.*
- *Where products can be sold in larger quantities at a higher price.*

ELN formed commercial links –

- *Production Networks: Collaborating in the production of orders; specialising in specific operations.*
- *Non – exploitative subcontracting: clients work as subcontractors to larger firms.*
- *Information Broker: Identification of sources of cheaper raw materials.*
- *For Profit Marketing Arm: Promotion and selling of clients products.*

ELN has three main components – Research, Learning and Links. AWAKE identified clients who became ELN participants. Best Practice Learning with exposure to the participants on efficient ways of doing business with identification of commercial opportunities and the facilitation from AWAKE was the key to the success of this project.

ii. EU-ECCP - EU Economic Cross Cultural Program:

*AWAKE has entered into partnership with the European Union (EU) in undertaking a prestigious project ‘ **EU-India Economic Cross Cultural Programme**’ (EUCCP for Training of Trainers in trade promotion) with partners being Sequa, Germany; DANSK Industri Denmark; ZDH, Germany; AWAKE & FKCCI, Bangalore, India in April 2004. The project aims at enhancing the networking between the Business Associations in India, Denmark and Germany aiding to strengthen the training capacities of Indian Business Associations in the area of business and trade promotion. This in turn will result in improving their services for export promotion to the EU for SMEs. The principal objective of EUCCI project is to:*

- *Promote economic cross-cultural cooperation between India and European Union.*
- *Raise awareness for economic potential and strengthen links of Business Associations from India.*
- *Enhance sustainable networking of the project partners through information exchange*
- *Develop a knowledge base in business and trade promotion between India and the EU.*

To achieve the above said objective the project has planned a training of trainers for members of Business Associations of South India with the provision of suitable materials to cover trainings on foreign business cooperation with a high quality standard in four selected topics. By the end of the training session, the trainees will have gained a complete exposure to

- *Macro and micro aspects of the international and EU business environment.*
- *Changing and demanding business environment in EU transition from international trade to international marketing to international business.*
- *Technical competence, communications, presentation and pedagogic skills.*
- *Ability to identify enterprises' training needs in export promotion.*
- *Evaluation skill to continuously pursue improvement of export issues.*
- *Networking with counterparts in Denmark and Germany to pool information.*
- *Familiarity with modes of accessing the EU market in selected sectors, familiarity with cross-cultural communication process and negotiations.*
- *Improved cross-cultural competences (patience, confidence, enthusiasm, willing-ness to share knowledge, punctuality etc) dealing with EU counterparts.*
- *Disposition to training in export promotion*
- *Increased sensitivity to quality and price competitiveness*

The expected impact will be in two areas:

- *The project will directly support Business Associations in offering quality-training services.*
- *The training will support the members of these business associations to get into exports.*

A Rural Urban Linkage:

Ms Drakshayani Lokapur, a housewife and a quiet woman from an agriculture family in Bijapur attended an EDP conducted by AWAKE under RIP, sponsored by Govt of Karnataka and SIDBI. As part of a field exercise during marketing, Drakshayani and her partner managed to earn a profit of Rs 115/- in a day, for an initial investment of Rs 100.. This gave her the initial confidence to start her enterprise. Soon after she and her partner bought materials, stitched 20 petticoats and sold them to the same shop, earning a profit of Rs 350 for an initial

investment of Rs 400. Reinvesting she built up her capital to Rs 10,000 in a month. She took a loan of Rs 5000 from KSFC and started manufacturing petticoats and nighties.

AWAKE played a key role in Linkages. Ms Usha of Surad Creations, AWAKE's member and ELN key player, helped her in sourcing raw materials at a reasonable price, improving her product quality. AWAKE believes that the best teachers are 'entrepreneurs' themselves who are the role models to potential entrepreneurs.

Another major linkage established for her was when she participated in Crafts Council of Karnataka exhibition. On request of CCK to bring some Bijapur products, and on AWAKE's request she brought ILKAL sarees and Kana blouses for sale at the exhibition. She sold all her items worth Rs.50,000 in 5 days. Now she has a continuous market in Bangalore for these sarees, which she sells to wholesalers.

Ms Drakshayani was also introduced to M/S Rajdani Apparels, a leading manufacturer for export shirts, who sub contracted to them. At present Drakshayani employs 20 women, with a turnover of Rs 70,000 a month earning a net profit of Rs 6000.

Access to Information: is necessary for access to market. In many cases entrepreneurs have not been part of traditional networks of information, sharing insights on new markets, opportunities, new developments or simply, how to source information on how to gain entry. Information flow is fundamental to access to market and a key priority for enterprises to flourish

Her passion for paper made **Ms Leela Sudhakar** start her business in 2001 manufacturing paper products. Her first customer was a friend from US who needed bags and wedding cards. Seeing the potential she trained 50 women in manufacturing paper products and from them absorbed 12 in her own company. Her second sale was to a Homeopath Australian contact developed from women's development corporation. Her big break came when she participated in the Asia Pacific Convention for Entrepreneurial women organised by AWAKE. There was no turning back and she received many orders from corporate, individuals, associations. She bagged very big order for the 50th birthday celebrations of Mata Amritamayi supplying folders, bags, pens etc

Ms Sowbhagya Nagendra, Mysore, was very good at Pottery making small Ganesha's and jewellery in terracota. With the combination of ceramic technology and creativity, a sophistication of technology, with modern kilns with temperature variation systems, and a initial investment of Rs 500/= plus a loan to buy a potters wheel. Initially selling her wares at Janapada loka and at exhibitions, she says her markets grew with AWAKE's intervention and linkage, for supplies to Cauvery Arts and Crafts emporium. She also got export enquiries, thanks to the interaction session with Ms SriKala of Export Promotion Council, who have also suggested various modifications in design.

Government / Corporate Markets:

Historically, government markets have not been easily accessible to women business owners. Providing opportunities for women owned enterprise to do business with the government / corporate is an excellent way to strengthen these business.

Associations for business owners are also valuable sources of training. Speakers at regular meetings, provide valuable training including information on developing banking relationships, marketing personnel management etc., Association provide members with a continuous flow of information about their industry and the opportunities in the industry.

Ms Sowbhagya started her business manufacturing leather products for LIDKAR, after undergoing training organised by LIDKAR in association with Corporation Bank. LIDKAR in 1992 was placing orders worth Rs 25,000 per month.. She expanded the same supplying to Cauvery Emporiums and DSMS - District Supplies and Marketing Services. Slowly with delays in payments from customers, she started participating in exhibitions organised by AWAKE. Now she also participates in exhibitions organised by CAPart and Handicrafts board.

Ms Shobha Prasad an entrepreneur running Yashas Graphics, decided to diversify into food processing. Her innovative product was manufacturing Sugarcane juice in bottles with technology from CFTRI. Unsure of the market and to avoid high investment, she enrolled herself to use AWAKEs Business Incubator for Food Processing. With the support of AWAKE and CPF in designing her labels, packaging and the use of FPO, she started manufacturing with just about 40 - 50 bottles per month, in 4 months time she is now manufacturing 300 - 400 bottles, thanks to the exposure to her product by participating in the exhibition organised at GE, and the coverage in media, facilitated by AWAKE.

Group Dynamics & Consortium Efforts:

It is a known fact that a consortium effort is very beneficial and allows the members to support one another and grow.

Triveni Mahila Sangam, SHG, Hosur in Kottakandapalli village, which rolls out nearly 4000 chapattis, three days a week, has been running a big enterprise successfully for the last four years. It has indeed become a visible workforce and model for a successful Self-Help Groups (SHGs). One day TVS Motor Company came forward to help and contribute for the betterment of the village by conducting training programs in tailoring and ecofriendly products. The SHG could not move forward and AWAKE played a prominent role in giving a fillip to the functioning of the Sangham and drew up a definite plan of action. TVS company was requiring 2600 chapattis in the morning and 2000 in the evening, three days a week and was being brought from far. The members of Mahila

Sangham began rolling out chapattis with their own savings and a grant of 10000 rupees by the TVS Company and started supplying the same. They were able to acquire some training also in making a varieties of chapattis maintaining quality and hygiene standards etc. with the help of AWAKE.

AWAKEs - Marketing Center

1. Marketing cum Training Centre: A training center which will conduct periodic courses on basic marketing techniques, product development, labelling, packaging, Advertising, Niche marketing, promotional skills and export marketing. These are sector specific too with faculty drawn from experts in the field. This is also being done during the exhibitions being conducted by AWAKE for 2 to 3 hours in the afternoon (during non peak hours of visitors)
2. Sub Contract Exchange - A Data and Information Center: A data base of company profiles of women entrepreneurs and their products with brochures, organisations / institutions that support marketing as well as entrepreneurship, Marketing organisations in the private and government sectors, International import export agencies, Trade bodies, export houses, information on trade missions the world over, Important market publications and articles etc
3. Awakener: The content on business to business linkages both established and sought printed in AWAKEs monthly newsletter – Awakener is being acclaimed by all members and network alike for the support and facilitation it has brought about linking members with buyers and sellers.
4. Exhibition and sales, Trade delegations, and Joint participation in trade fairs: The Marketing centre organises exhibitions and sales of its members products, either sector wise or all product shows, quite often at subsidised costs. These exhibition cum sales are organised at attractive and accessible locations, on the eve of the main local festivals.

Joint participation in important National and International trade fairs and exhibitions organised for members of the marketing centre thereby subsidising the expense of taking part in such exhibitions as individual companies.

5. Buyers - Sellers Meet: With the hue inflow of shopping malls, a Buyers Sellers meet for each sector like corporate gifts, handicrafts, processed foods, garments, electronics, plastic goods and so on is organised. Members from the same sector are brought together to display their products to buyers in the same sector on a one - to- one basis. Matchmaking is done by AWAKE with the support of Catalogues / specifications / samples of products. During Mix n Match 04, 4 specific

sectors (engineering, food including biotech, handicrafts including eco friendly products & garments) were identified and the Buyer seller meets included presentations on the business opportunities in the sector by the buyers / experts in the field.

6. Matchmaking for Exports: It has been the experience of small enterprises to find it difficult if not impossible to enter the export market individually. Access to international import houses, tough competition, ability to meet huge export orders both capacity- wise and financially, initial investment in carrying out an export market survey, negotiations, samples, visits, are the deterring factors making it difficult for small businesses to enter the export market alone, even if it is crucial to their business. The EU ECCP program has planned to facilitate and support this need. A consortia effort could be a possible solution
7. Tools for dissemination - Kiosk, Webpage and CD: One of the main activities of the Marketing Center has been to set up a permanent catalogue / product display center along with the company profile of each member. All visiting trade delegations, individual buyers and regular trade houses can access information from the kiosk, CD, web page for business to business linkages.

Conclusion:

Economic development is fundamental to strengthening business. By providing / facilitating increased access to markets for businesses, AWAKE provides these business with the revenue streams they need to grow and prosper. At this point it is to be noted that there is a need to look at an enterprise with a holistic view and organisations need to provide support in training, counselling, access to information, finance, etc for an enterprise to succeed. With this one would see exponential growth of women owned enterprises at all levels.

Working Paper

Public Governance & Its Impact on Livelihood Opportunities for Urban Poor

Meera Seshadri

What is Janaagraha?

Janaagraha is a people's movement committed to increasing citizen participation in local government. It is a positive, constructive platform that allows citizens to interact effectively with local government on specific issues. When citizens engage constructively with their elected representatives and hold themselves and their representatives accountable, they will see noticeable improvements in their neighborhoods and city. Instead of electing and forgetting, people must elect and *engage* with the government. Janaagraha seeks to promote a sense of social responsibility and civic sense in the citizenry and shed light on the idea that true democracy is not born from latent minds but active bodies. Positive change is a two-way street, a notion that must be adopted by both the government and the people.

It must be emphasized that Janaagraha is not an institution, but more of a platform. The following are the vision and values of Janaagraha; anyone who subscribes to these is a Janaagrahi, and participates fully in the activities and decision-making process of Janaagraha.

Vision

To fundamentally transform the trajectory of our country in 20 years.

Core Purpose

To improve the quality of life for all by improving the quality of public governance.

Core Values

Positivism- To believe that *real change is possible*, if only everyone did his or her bit.

Belief in the power of the Community -To recognize that the central means of all action is a collective one. From an inclusive community comes collective strength, but also the building of long-term bonds that will shape who we are.

Constructive Engagement- To engage (with individuals, communities and organizations) in the spirit of partnership and give the benefit of doubt until proven otherwise.

Professionalism- To deliver on individual roles and responsibilities at the highest degree of commitment and capability at all times.

Moral Compass- To consistently be guided in all actions by the principle of moral truth and be concerned with not just the ends but the means as well.

Compassion- To empathize with and support those in real need and carry out one's responsibilities in building a caring and just society.

Strategic Principle

Be the change you want to see.

The Janaagraha Approach

- Bringing a new language to improving Public Governance
 - Supply-side reform: improvements within government that can create internal energy for change
 - Demand-side participation: opportunities for citizens to have constructive engagement
 - Takes a focused, problem-solving approach, rather than an ideological approach to participatory democracy
 - Goes beyond terms like collaboration or confrontation, and looks for **CONSTRUCTIVE ENGAGEMENT**, where citizens can be informed and responsible partners in the decision-making process
 - Looks to use intellectual frameworks that support on-the-ground success: nothing substitutes for citizen mobilization

- Brings successful practices – wherever they work, be it in the public or the private sector - into the public domain: technology, branding, communications, consumer understanding etc.
- Community-oriented development. Communities who are informed, active, and steadfast in their requests will move mountains. This includes local residents' associations, cultural groups, social organizations, professional associations, self-help groups, etc.
- Create a system that all citizens, no matter financial status or social class, can understand and implement in hopes of developing their neighborhood. Teach the importance of employing a technical structure that citizens can use to make requests, communicate and plan with the government, and implement development initiatives.

Campaign #1: Ward Works

Ward Works is Janaagraha's first and central campaign launched in December 2001. It is a small item in the city budget (6%) and brings the citizens' voice into the selection, prioritization and implementation of various local area works. The premise is that local citizens should have a voice in deciding how the annual budget is spent in their own ward. Janaagraha helps community groups assess the local issues and draw up a feasible plan to allocate a fraction of the budget for their particular infrastructure needs. For example, fixing major roads or covering open drains.

In Janaagraha's second phase, deemed WARD VISION, a 5-workshop planning process was developed where citizens considered all of their concerns (including basic infrastructure, quality of life issues, zoning and building violations) and prioritized their issues at the ward level to develop a 3-year plan deemed *Ward Vision*.

Citizens and communities in different wards now hold monthly review meetings (MRMs) in which they meet with the cooperators, BMP engineers, police inspectors, and other government officials to express their grievances and work together on tackling civic problems. The Ward Works and Ward Vision campaigns have provided an impetus to community mobilization throughout Bangalore, resulting in openness and responsibility in both the government and the people.

Campaign #2: PROOF –Public Record of Operations and Finance

PROOF campaign began on July 4th, 2002 with a goal to increase transparency in the city's accounts and in the administration of major functions. PROOF was formed by four partners: Janaagraha, CBPS, Public Affairs Center and Voices. Janaagraha holds workshops to train interested citizens on how to understand the municipal budget and to analyze quarterly statements. Performance indicators have also been developed for schools and hospitals. Through data collection and analysis, as well as community forums, areas of improvement are identified and the importance of accountability is highlighted. This first-of-a-kind campaign has had unprecedented success in working with the government to deliver quarterly financial reports to all concerned stakeholders. In the past two years, the BMP (Bangalore Mahanagara Palike) has presented eight quarterly financial statements to the citizens. Information is power, and with knowledge about local government activities, citizens can engage it and empower themselves and their communities.

Professional Volunteer Activities

In addition to individual volunteering opportunities, Janaagraha has the following institutional volunteer programs:

- Bala Janaagraha: successful program under way in 100 schools (grade 5-9), connecting over 6,000 students to local communities and actual grassroots work
- Yuva Janaagraha: ongoing program where approximately 3000 college students have participated in urban planning projects.
- Corporate Janaagraha: meant for working professionals. Over 20 companies have already been a part of this, and several more desiring a partnership with Janaagraha, as part of their CSR activities.

Approach for Integrating the Urban Poor into Public Governance

The idea of participatory democracy is meant for all citizens, irrespective of their social standing. However, bringing the urban poor into the process of public governance is a complex one, riddled with several constraints:

- The poor have significant day-to-day challenges in managing their lives. Issues related to larger complex processes dealing with governance are those for which they can find little time.
- The spaces that are getting created for citizen participation are being driven by the middle-class, and hence represent a middle-class ethos. The poor often find these spaces intimidating, and not representing them.

- The middle-class have historically had an adversarial relationship with the poor. Janaagraha feels that building bridges between the urban poor and the middle class is extremely important. Programs that focus exclusively on the poor tend to exacerbate the existing adversarial relationship between them and the middle class. This suspicion has burdened communication and prevented the two from combining forces and developing their communities together. Janaagraha seeks to erode this suspicion through a natural process of creating spaces where the middle-class and the poor can get opportunities to interact with each other. This cannot be done by preaching or moralizing to the middle-class, but rather requires a facilitative role where people can get sensitized, and migrate naturally to more inclusive positions. Hence, "inclusiveness" rather than "exclusiveness" characterizes Janaagraha's approach towards bringing the urban poor into the governance conversation.. In

order to participate in mainstream Janaagraha campaigns and community activities, the urban poor require additional support and assistance. This can be done in a manner that builds bridges of understanding and camaraderie amongst different social classes, so that well after the training workshops have ended, people will continue to respect one another's problems and aid in their solutions.

Activities for the Urban Poor

Activity #1: SJSRY

Background

One such well-designed program for the urban poor that failed to produce expected results was SJSRY: Swarna Jayanthi Shahari Rozgar Yojana. The program was started by the Central Government in 1997 and implemented by the Directorate of Municipal Administration (DMA) in Karnataka. In this program, Banks were to give loans to individuals who were chosen by their neighborhood groups to start small businesses such as flower markets or tailor shops. However, these groups were unable to demonstrate their financial accountability and staying capacity, thus Banks were unwilling to cooperate and give loans without collateral securities.

It must be mentioned however that the structure of the SJSRY was extremely well-designed: out of 102,749 households identified to fall under the poverty line, 4000 women's self help groups were formed of which 411 neighborhood communities were created, and finally six Community Development Societies (CDS). At the monthly CDS meetings, 14 members of urban poor communities who were capable, informed, and passionate leaders would present their grievances to government officials and project coordinators in an effort to implement the development initiatives *they* felt were imperative to their area. Unfortunately, there were not enough people in the DMA's performance teams to form the neighborhood groups and monitor their progress. After five years, the SJSRY had only achieved 1000 USEP (Urban Self Employment Program) loans and 100 TCG (Thrift & Credit Groups).

Campaign Revival & Objective

In August 2002, Janaagraha facilitated the coming together of all the stakeholders of SJSRY in Bangalore – Government, Banks, NGO's, Training Institutions and the Urban Poor – under one umbrella called ANKUR (Alliance for A Networked Kinship with Underprivileged Residents). Many NGO leaders, officials from all major banks, and government representatives began to work together. A 6- month goal was proposed to create 200 TCG groups and secure 450

USEP micro-credit loans. With the leadership of the Director, Directorate of Municipal Administration (DMA), and the participation of involvement of 12 NGO's, 31 banks, and the DMA, the 6-month goal was achieved. The first 3 months of the pilot project saw performance equal to half that of the entire first five years of SJSRY in Bangalore.

Current Status Update of SJSRY

- 2nd phase has been planned to expand and deepen reforms in SJSRY
- Weekly ANKUR meetings held to monitor the progress of TCG formation groups and USEP micro-credit loans

Activity #2: Common BPL List

Common Below-Poverty List program has been developed: Karnataka currently has six lists of citizens, of which many are used to identify beneficiaries for various BPL programs. For example, The Food and Civil Supplies Department (F&CS) has its own list of BPL families who are eligible for the green ration card; the Karnataka Slum Board has a list of BPL slum dwellers; the DMA has a BPL list for eligible beneficiaries for the SJSRY scheme. These lists are not necessarily common, leading to significant operational issues in delivering pro-poor government schemes, in housing, PDS, social welfare etc.

Janaagraha has signed a MOU with three of these government departments/organizations to develop a CBL (Common Below-Poverty List) in order to have a standard, organized record of beneficiaries.

Significant progress has been made on completing the data elements of the CBL, as well as the completion of a pilot study in 3 slums.

Integration of SJSRY communities into Public Governance

Central to the design of SJSRY was a pyramid of people's institutions, from the neighbourhood groups (NHGs) to the Neighbourhood Committees (NHCs) to the CDS or Community Development Societies' platform. The design of these structures was done in a manner to ensure the involvement of the urban poor in the decision-making and planning process related to SJSRY activities.

However, the reality of the ground-level functioning of these structures left a lot to be desired, at all levels of this three-tier system. As mentioned earlier, one of the outcomes of the first phase of the pilot project in Bangalore was to strengthen the lowest level of this system, i.e.

the NGH or SHG, where 15-20 women members participated. The thinking was that, if this layer could be strengthened, this could percolate upward through the entire pyramid, resulting in robust NHC and CDS platforms.

In addition to the benefits that would accrue to the SJSRY activities from such changes, there was an ancillary benefit that Janaagraha foresaw: this was the involvement of these poor women into the larger governance conversation. Many of the members of the urban poor who had participated in the Self Help Group (SHG) meetings gained qualities of leadership, financial and infrastructure knowledge, and experience in presenting their problems to government officials. The structure and atmosphere of the SHG meetings were extremely similar to the MRMs held by the Residents' Social & Welfare Associations in various wards of the city. In an effort to join the two, Janaagraha took the next step in visiting each of the newly formed 200 TCG groups and explaining the Ward Vision campaign that was present in their ward and asking them to attend the MRMs in their area. They explained that citizen participation could be more efficient if the internal systems of government are appropriately geared, and how the Janaagraha platform could be used not only to communicate their problems, but also to *solve* them. Simultaneously, through the ward MRMs, Janaagraha slowly sensitized the middle class to the SJSRY and ANKUR proceedings and the problems that the urban poor encounter on a daily basis. Their interest piqued, middle class members of the associations were made aware of the micro-credit loan program and TCG groups. On their own volition, many of them proceeded to visit the slum areas in order to gain a better understanding of living conditions and infrastructure problems. The urban poor were invited to attend the ward MRMs and express their concerns to the BMP engineers and cooperators. Members of the middle class offered to use their own voices as a medium of communication and understanding. For example, members of the Manjunatha Colony of Ward 54 had been struggling without clean water for four years. Previously, water was provided for only one hour in the middle of the night, insufficient and inconvenient for the people in that area. Although shy at first to talk forcefully in front of government officials, members of the slum, with the aid of the middle class, stated their plight and the cooperator increased the water availability to four hours a day in the afternoon. Members of the community were stunned that their problem had been solved so efficiently. Similarly, in another ward, there was a huge problem with mosquitoes and wasps plaguing the area. The urban poor also had the same problem. When the health inspectors attended the MRM, members of the middle class asked them to not only spray in their areas, but also in the slums. These cooperative efforts organized by the Janaagraha platform have spurred the capacity within the middle class to help the urban poor. By employing the economic and social power of the middle class, the urban poor can more easily

mobilize their own communities and understand the process by which to make their voices heard. By strengthening these urban poor communities, you give them the motivation to fight personal inhibition and social distance. These efforts have procured heartening successes for members of the urban poor:

- Food and civil supply ration cards issued and distributed
- Better and longer timings in water supply
- Health department activities introduced in slum areas (insect sprays, garbage collection, sewage line construction)

The revival of SJSRY by Janaagraha and its partners under the ANKUR umbrella has begun the process of successfully building bridges of honesty and trust between the urban poor and the middle class. A platform of openness and understanding has been created, and the sense of community developed and strengthened.

Implications for Livelihood

Direct Implications

- Thrift and Credit Groups (TCG) are receiving funds from the government for the management and maintenance of small businesses. This financial independence and strength produces a strong sense of self-worth and peace of mind.
- Micro-enterprise loans from banks to urban poor communities ensures an understanding that had previously been overlooked and denied.

Indirect Implications

- Successes such as receiving ration cards and adequate water supply improves the functioning of daily life for the poor, resulting in a better ability to seek improved livelihood opportunities.
- Improved quality of public governance means the demands of the urban poor for infrastructure or livelihood needs will be reflected in the budgetary allocations of the government, thereby supporting livelihood activities of the poor

Going Forward

Janaagraha is only beginning its journey towards ensuring that the poor are active participants in the processes that bring about good public governance. However, the early

successes of the activities give us confidence that communities are on the right track. We are confident that these efforts will continue to build bridges between members of the urban poor with the middle class, financial institutions, as well as other social and professional organizations while simultaneously maintaining positive and open interaction between citizens and government. Instilling confidence in the urban poor through capacity building will give them the opportunity to expand their financial and social strengths and improve their livelihoods.

Cultural Entrepreneurship

The Kala Madhyam Experience

By Munira Sen

Globalization

Much of my thinking on globalization has been influenced by the author Thomas Friedman ^{1*}. As he sees it, in the dynamic of globalization we are witnessing the complex interaction between a new system and our old passions and aspirations. We find both the clash of civilizations and the homogenization of civilizations, both environmental disasters and amazing environmental rescues, both the triumph of market capitalism and a backlash against it. It's a complex drama where the final act has not been written.

The faceless phenomenon of globalization is assuming a distinct character in the Indian subcontinent as in every region of the world, further marginalizing already marginalized communities. Innovation replaces tradition. The present or future replaces the past. Nothing matters so much as what will come next, and what will come next can only arrive if what is here now gets overturned. The establishment of large chain supermarkets has caused small provision stores to close down. Reebok, Nike and others have pushed out over 200 leather tanneries in Tamil Nadu. Directly impinging on the folk artists who are the focus of my essay, Chinese goods are threatening our crafts markets. While the response to globalization is likely to include protesting India's economic "liberalization" policies on street corners, that is not likely to result in sufficient change. The questions uppermost in one's mind are these: What do we do about it? How can we use this system of globalization, which is evidently here to stay, to benefit the most people while inflicting the least pain?

This is the supreme challenge for countries and individuals: to find a healthy balance between preserving a sense of identity, home and community while doing what it takes to survive within the globalization system. This essay deals with some of the questions and dilemmas faced by folk artists, crafts people and Madhyam, the organization I direct, in addressing these issues in the field of culture and development.

Madhyam is a national development communications organization, which uses culture and communication (both mainstream media and alternative folk media) as vehicles of change. In our long and colorful journey of 18 years, we have been producing communication materials such as films, posters, journals, outdoor publicity media and press campaigns to reinforce messages on children's rights, women's empowerment and HIV/AIDS to effect attitudinal change in urban Bangalore. At the policy level, Madhyam has used an advocacy approach with mainstream media, sensitizing them and lobbying to create more space for development issues related to marginalized communities.

1* Thomas L. Friedman, The Lexus and the Olive Tree (Anchor Books: New York 2000)

Madhyam's work involves a continuous process of learning and reflection, revisiting – and sometimes reinventing – ourselves at every crossroads in our organization's development. However, at our core, we always remain convinced that the key to addressing social inequity is people's empowerment giving people access and control over resources, giving people choices and empowering them to make informed choices.

Today, our task is increasingly shaped by what is called globalization, which might best be explained through example.

Perhaps in the old days, reporters, businesspeople or engineers could get away with thinking of local readers, buyers and clients as their "market". But today, Planet Earth has supplanted all local markets through the global integration of technology, finance, trade and information in a way that influences wages, interest rates, living standards, job opportunities, war and culture around world. This phenomenon called globalization may not explain everything, but its influence on almost everyone grows and spreads continuously. Therefore it is tremendously important for culture workers to understand the forces that shape globalization.

We need to view the world through the lens of financial markets as well as culture and politics, for the walls between finance, trade, diplomacy and foreign relations are crumbling fast. Relationships between nations can no longer be explained by the quest for power and geopolitical advantage, as if markets don't matter. And economics can no longer be explained solely with reference to markets, as if power and culture don't matter. In the same way people's behavior cannot be explained just by culture and biology, as if technology doesn't matter. We also need to view the world through the lens of technology from the Internet to satellite telecommunications – which is reshaping the ways both individuals and nations interact with one another.

As cultural workers, these new conditions call on us to change perspectives to use these different lenses, as different situations require – always understanding that it is the interaction of all of them together that is really defining international relations. Being a globalist is the only way to systematically connect the dots and thereby to find some order amidst the chaos.

Let me offer an instance of one of our first encounters with markets and multinationals. Madhyam was recently approached by an advertising agency with a global presence. We were asked to use our folk performing art groups to help sell a new brand of tea to the rural market. As an added inducement, the ad agency argued, the tea is fortified with vitamins, which the Indian population direly lacks. When I resisted, they were prepared to negotiate: "You perform street theatre focusing on the masses need for vitamins" they coaxed. "At the end of the play, we'll advertise the tea".

We turned the proposition over in our minds, looking at it every which way. It was backed by a sound health survey on vitamin deficiency conducted by a reputable market-research organization. It would fulfill a health need of our people. It would contribute to

Madhyam's financial sustainability, enabling us to continue assisting the field. Viewed in this light, profit is not a dirty word. Still we balked at the proposition.

While in theory we were ready to face markets, in practice we were stretched beyond our comfort zones by this proposition. Though we cannot prevent the "Coca-colazation" of culture, we certainly did not want to be instrumental in bringing it about. If development destroys local culture, then it is development not worth having. So our problem is how to assist in the economic empowerment of communities without exploitation and without complicity in the wrong kind of development.

Similarly, our work has put us in touch with the expanding problem of intellectual-property rights in the field of art and culture, which urgently needs to be addressed.

For example, I recently met Ghazi Khan and his group, who belong to a small village on the outskirts of Jaisalmer in Rajasthan. Their Rajasthani folk song "Nimooda" ("lemon") was appropriated by the Hindi film industry in Mumbai (Bombay). As a result, the film's music director was much celebrated and the song made the top of the charts. Several agents, recording companies and artists made significant amounts of money. Needless to say, absolutely no royalty of any kind reached Ghazi Khan. Rupayan Sansthan, a local non-governmental organization, is currently working to redress the situation legally, but so far they are not making much headway. In much the same way, Warli and Madhubani tribal art is converted into designs printed onto T-shirts and bric-a-brac and sold for a huge profit, while the artists continue to live in penury, totally unaware of the market appreciation and profits that are going to middlemen. When tribal art is so easy to copy, how does one address the issue of intellectual-property rights?

Madhyam's questions arise from 15 years of collaboration with local folk artists to adapt their work to new conditions. For example, working in the rural areas of Andhra Pradesh, Assam, West Bengal, Tamil Nadu and Karnataka, Madhyam has for some time been using street theatre and folk forms such as Therakoothu (traditional and popular theatre blending music, dance and dialogue), chhau (a masked dance form derived from martial arts), Jhummur (a dance associated with tea cultivation), Bihu (song and dance forms traditionally associated with seasonal festivals of Assam) and Burakatha (a form of folk theater incorporating ballads) as media vehicles to effect behavioral change at the grassroots level. We achieve this by weaving social messages into these forms and performing for rural audiences. Using the cultural idiom of the people has a powerful impact, embodying Madhyam's principle that " cultural action is social action". To complement these efforts, by lobbying for performance space on state-owned radio and television, we also organize groups of folk artists to assert their rights to land, housing, public pensions, status and recognition.

As a direct outcome of our work for the social empowerment of performing artists in rural areas, we at Madhyam began to see the potential in the folk paintings and handicrafts of the villages as a possible alternative basis for economic growth in response to the felt need of the people for economic empowerment and livelihood. Excited by the idea of stimulating economic development from within the culture, Madhyam added

another dimension to our work, beginning to consider how alternative markets could address globalization's ominous trend of pushing small players out of markets.

We set up a trust called Kala Madhyam in order to bridge rural artisans with urban markets. Our main strategy was to reposition folk paintings as art by organizing traveling exhibitions and executing mural art projects in homes and corporate offices. There is a historical – political dimension to our plan. When the British ruled India, they dismissed folk art, relegating it to the position of craft, as the expression of collective consciousness of the people rather than an individual sensibility, it did not fit into their definition of art. So our economic development scheme also addressed the way indigenous cultures are devalued by colonization.

We began by exhibiting the folk art of Bihar (Madhubani, a colorful art form that reflects images from the sacred epics, the Ramayana and Mahabharatha) Maharashtra (the work of Warli tribal artists, animists who execute lively scenes of cosmic harmony and village life through stick figures and ritualistic paintings in rice paste), Rajasthan (where Phad-Phad painters depict the epic of their folk hero Pabuji), in strong and vibrant vegetable dyes as a large backdrop to a dance drama about Pabji) West Bengal (the work of Patuas artists roadside minstrels whose scroll paintings unfold a sacred tale or famous event sung in verse) Karnataka (using Chittara, a dying art form of Karnataka in which geometric motifs are symbolically painted in vegetable dyes) and Gujarat (where Pithora artists take a vow and paint vibrant horses in houses and stairwells to appease their gods).

Positioning folk paintings as art was an important aim, but we wanted to go further, taking the next step in our program of presenting diverse elements of culture as a composite whole – folk life – and bringing it into the public domain. More recently, therefore, our work has expanded to include promotion and marketing of functional crafts such as metal ware, leather, stone craft, bamboo and cane, handlooms and other handcrafted products.

In indigenous communities, folk art is passed on from generation to generation, either orally or through imitation. Creations are generally not attributable to the individual painter. The art is continuously utilized and develop within the indigenous community, and it is central to the practice of religion, some times also serving as a vehicle for recorded history. Kala Madhyam's interventions in this arena are intended to give visibility to folk arts and artists, helping to reclaim space for folk art (as opposed to fine or craft, two categories to which such work is often consigned): to help city dwellers to rediscover their roots and long forgotten traditions through encountering this work: and to stimulate development from within the culture, by creating income generating opportunities for artists.

Entering into this project has raised challenges and dilemmas that are linked to globalization. For instance, there are two perspectives on the issue of commercialization of folk arts. One sees it as an assault: marketing strips this art of its sacred meanings, converting it into a product for sale, thereby diminishing indigenous people's identity. Others assert that folk arts, too, are living art forms that must grow, adapting to changing

times, and that commercial use of this work can enhance a community's identity as well as its means of livelihood. We have adopted the latter view, seeking to strike a balance between protection and promotion through buyer education and active marketing.

This does not mean embracing all commercial opportunities. Several schools and design establishments have approached us, requesting workshops through which they might learn folk-art forms directly from rural artists. We have strongly resisted such proposals, respecting the folk artists' belief that their skills and knowledge should vest only within their own families and communities. Although our attitude may seem protectionist, given the potentially huge market that exists for folk art, we are convinced that its ownership and ensuing profits should lie with the rightful community of artists.

One initiative seems to strike the proper balance: our project called Rediscover Your Roots. Since folk art originated on the walls of the huts of rural India, Kala Madhyam is currently promoting the same concepts for urban areas. Reception rooms of offices, living rooms, columns, pillars and hotels have been our canvas, and corporations, architects and interior designers our patrons. While working with them has been a new and exciting experience, it has also constantly forced us to grapple with new issues the market throws up.

For example, an information-technology (IT) company wanted to commission the depiction of an "IT-village" in Madhubani. We decided to ask the artists how they felt about such a project. Shanti Devi and her son, Vijay Kumar Jha, said this: "Our paintings are thematic. Krishna Ras symbolizes love; Khobar symbolizes marriage. However, there is one festival---namely Dev Uthan Ekdasi --- for which we draw pictures of household belongings such as the radio and TV. Even then, we do this as part of our tradition and culture. We won't mind drawing computers because it brings in the money, but our heart is not in such work." One can clearly see that under the conditions of impoverishment afflicting rural folk artists, financial compulsions must often override artists' struggle to retain cultural meanings.

Consider our experience in handicrafts. Crafts are the clearest reflection of a nation's cultural heritage, but the socioeconomic status and respect accorded to the communities that produce them is not commensurate. A sample study was conducted by Jaya Jaitly^{2*} with 114 artisans from the handloom weaving, pottery, cane and bamboo work, durrie (carpet) weaving, leather, metal casting and woodworking sectors. The survey revealed that 42 percent were members of the backward castes (such as Yadavs, Kurmis and Jats) 24 percent belonged to scheduled castes (castes and tribes associated with the practice of "untouchability" stemming from ritual pollution, now covered by the "prevention of Atrocities Act") and 34 percent to other castes from the intermediate and upper-castes sectors.

^{2*}Jaya Jaitly, Vishwakarma's Children Institute of Social Science and Concept Publishing Company, New Delhi

In the craft communities living in rural areas, the assets of a family usually consist of a bicycle, a transistor radio, some cooking vessels and equipment. Another category of artisans may possess a small plot of land and some cows. Twenty percent of the families surveyed owned assets of less than Rs. 25,000 (\$500 U.S); 2 percent had assets valued between a Rs.25,000 and Rs.49,000 (\$1,000 U.S); 10 percent possessed assets worth Rs.50,000 to Rs.75,000 (\$1,500 U.S); 39 percent had assets valued over Rs.100,000 (\$2,000 U.S). The assets of the others could not be ascertained.

Access to finance, scarcity of raw materials, inability to invest in machinery and better technology and lack of marketing opportunities are some of the main constraints that craftspeople face. Having taken on the challenge of creating economic opportunities

through alternative markets, Madhyam must grapple with challenging questions. For example. Jaya Jaitly has described the process of the creation of craft as follows:

Man's mind creates concepts and his hand creates objects. If one sees a craftsman at work one can observe the spiritual process of linking the power of the individual inner self to the movements of the hands, to the needs of the community and the larger web of society, to connect with the world and the cosmos. What is unique about craft is the manner in which the craftsman places the creativity of the entire self into community art performed for community service.^{3*}

In light of this perspective, certain questions gain added significance: How can the spiritual nature of this creative process be related to economic development? Craftspeople are often seen either as bearers of tradition or as skilled labor that can be tapped for its potential in nation building. But what those of us working in this field need to cultivate is an integrated understanding of heritage and commerce, to comprehend the very real challenges it presents. What is tradition? What can be changed and adapted to markets, and what cannot? Is it feasible to professionalize craft? For example, few craftspeople factor in the cost of women's time and labour when calculating the price of their work yet this is widely acknowledged as a sound marketing principle. Can and should we introduce it? How can we preserve the raw material needed for craft, for example, the bamboo forests which are fast disappearing? What are the bench marks of quality? How do we educate and mold consumers' taste toward crafts?

The danger is that in helping folk arts transform from process to product from cosmology to the marketplace—their significance can be lost, and mere commodities are presented. How do we as mediators help to preserve the significance of these forms? Contextualizing every craft with background information on craftspeople's socioeconomic conditions and processes of creating is one way we can add value to the consumer's understanding and also boost sales. We find ourselves torn between economic and cultural considerations: these artists need sales income even to subsist, sometimes forcing them into compromises driven by economic necessity. Ways of doing things—marketing crafts and working with craftspeople—will need some rethinking if adequate answers are to be found. The younger consumer whose head is filled with glitzy images of multinational company products must be won over by the charm and potential of craft. If

we succeed in reaching a more sophisticated, demanding customer, will craft work need redesigning, new packaging and new forms of promotion?

3*Madhyam journal (volume no. 15 no.2, Bangalore, India Page 4

These difficulties are further compounded by the fact that the government departments set up for handicraft promotion in India are gradually withdrawing from this sector as the world paradigm shifts from a labor economy to a knowledge society. As a result, 25 million craftspeople need to find alternative models of marketing. One such idea is to create alternative marketing venues based on the village *haat* (village market) concept. A fairly successful Delhi *haat* created by Jaya Jaitly in collaboration with the Delhi state government already exists.

Kala Madhyam, in collaboration with other like-minded institutions, proposes to set up a similar *haat*, an upgraded city version of the traditional rural *haat*, which can be seen in myriad forms across the country on any day of the week. Traditional village markets always wear a festive air, naturally and unselfconsciously celebrating cultural diversity. What is innovative about our idea is that it will be a synergistic blend of folk songs, folk dances, folk art, folk food, drama and craft which will showcase folk life and bring it into the public domain. Kala Madhyam has tested this concept through its large annual meal (carnival). We have seen the crowds swell and the earnings of the craftspeople grown substantially with each passing year, leading us to see cultural entrepreneurship as the way forward in a time of revival of folk life and folk art.

Our *haat* will be a meeting place, encouraging face-to-face contact and exchange between urban and rural India. We see it as an opportunity for cultural tourism. It will also empower impoverished artisans groups both financially and socially. It will help urban city slickers to rediscover their roots. And finally it will give visibility to the cultural expressions of dalit (marginalized) groups. Here's how it will work:

Producer groups of artisans will exhibit their indigenous art and craft products on a rotating basis. This will enable village artisan-to-consumer directly marketing, thereby eliminating the middleman. Madhyam plans to maintain a plot of land equipped with low-cost, low-technology stalls built along rustic lines. The entire effect would be that of a traditional village. A small multipurpose theater would be built as a venue for marketing workshops for artisans as well as workshops to educate consumers on folk-art products. The walls would function as a folk-art gallery. The center of the *haat* area would be earmarked for folk songs, dance and drama performances.

We expect 1,000 families of artists and craftspeople to gain exposure to the market annually. The results should give them additional resources for raw materials, helping to sustain them for as much as half of each year, during the six months they are not bound to

return to their traditional agricultural occupations. This model of cultural entrepreneurship is, we believe, self sufficient, sustainable and culturally appropriate, as it doesn't change or impose upon the lifestyles of the people. As conceived, its special strengths include involving people's participation at every level, so that the participants are the owners and stakeholders. It supports individual entrepreneurship and yet it is collective in nature.

This is only one model of cultural entrepreneurship as a response to the forces of globalization. The challenges ahead seem Herculean, but every step in the right direction helps to cover the "journey of a thousand miles" towards trade justice and social equity.

Annexure :-

2 Case studies

These two case studies below demonstrate the strengths of self-motivation, but also the need for professional training and capacity building

NOOR SALMA

Noor Salma is a fairly successful craftswoman working with Channapatna toy crafts. Her story is one of a string of circumstances leading her to create her own opportunity.

Channapatna has a population of around 50,000 people, which is substantially Muslim . About one fifth of the population makes crafts for local markets, exhibitions as well as for exports.

Noor Salma comes from a middle class background. Her father was an engineer and her mother – a housewife. She lost her parents within a year of each other when she was only nine years old. Her paternal relatives blamed her and said she was unlucky for her family. Deeply scarred, she also experienced a need for vindication.

She enrolled herself at the Regional Training Design Centre in Bangalore. Earning a stipend of Rs 80 she learned the craft of toy making. While her objective to obtain a power lathe machine by the end of the year was postponed, it motivated her to join a three-year course at the same institutions. At the end of her training she was the proud owner of the machine.

In addition, the RTDC offered her a job at the Cauvery Handicrafts in Channapatna where she earned a monthly salary of Rs 1,500 /-. As four batches of trainers passed through her hands Noor Salma's confidence grew.

She married and soon started her business making Channapatna toys. Initially, there was only her sister to help and work was piecemeal –like making only the head or the base of the toy. She attended her first crafts mela when she heard of Kala Madhyam .

Her pro active nature enabled her to get herself invited to the first Kala Madhyam mela in 2000 where she marketed her own crafts . Subsequently , Kala Madhyam gave her a loan enabling her to participate at all its multi – marketing initiatives . Today , she runs an eight machine outfit, has initiated two self help groups of ten members each and supplies to a number of shops in Bangalore apart from Kala Madhyam.

Inspired by the Ettikopaka lacquer toys , Noor Salma is currently experimenting on new designs with vegetable colours . She plans to diversify into making wire and bead dolls and flowers . Samples are available at the Kala Madhyam market .

Recently she along with her two self help groups visited the Kalapatura Gramin Bank. Despite the fact that their income ranges only from Rs 600/- to Rs 1,500 /- per annum , each member of both groups save around Rs 50/- per month .

BHAGYA' S STORY

The eldest in a family of four sisters and a brother in Kannakapura , Bhagya was forced to drop out of school when her father - a slipper shop owner - suddenly died . She applied for training in the art of terracotta at an NGO – Mrichakatika - along with 10 other women. Soon after her training , Mrichakatika offered her a job for a monthly salary of Rs 1,200 /- . Bhagya worked at the NGO for three years , till it closed down .

A year's introspection followed. During this time she also married an auto driver and with his support invested Rs 3,000/- and began to craft terracotta candle stands, sun mask jewellery and Ganesha statues.

These provided the basis of her interaction with Desi - a forum for the upliftment of rural women through the promotion of handloom products . Desi accepted her crafts on a consignment basis – and provided her first victory.

A craftsperson informed her of Kala Madhyam where her products have been marketed since 2000. This has also enabled her to market directly to customers. Today, she supplies to three shops in Bangalore apart from all Kala Madhyam's promotional ventures at Bombay Stores , Melas and Call Centres . Bhagya has also initiated a group of six women who earn a daily wage rate of Rs 100 – Rs 150 depending on the number of pieces they produce .

On the basic price , she adds a 30 per cent mark up. Of this 10 per cent is for raw materials and packing, 10 per cent is for transportation and 10 per cent is profit . She claims that her venture has enabled er to sustain herself and supplement her family income by earning a steady monthly income of Rs 3, 000 /- . She estimates her earnings to stand at around Rs 3,60,000 every year for the past five years – a factor which has enabled her to get the three younger sisters married .

Bhagya's future plans include opening her own shop where she would train and employ other women like herself . Her dream is to see her children well educated and setting their sights beyond the pale of terracotta.



USDOL / GOI-MOL / ILOSRO

Programme on Decent Employment for Women in India

Promoting Work and Networks for Women in Urban Informal Economy

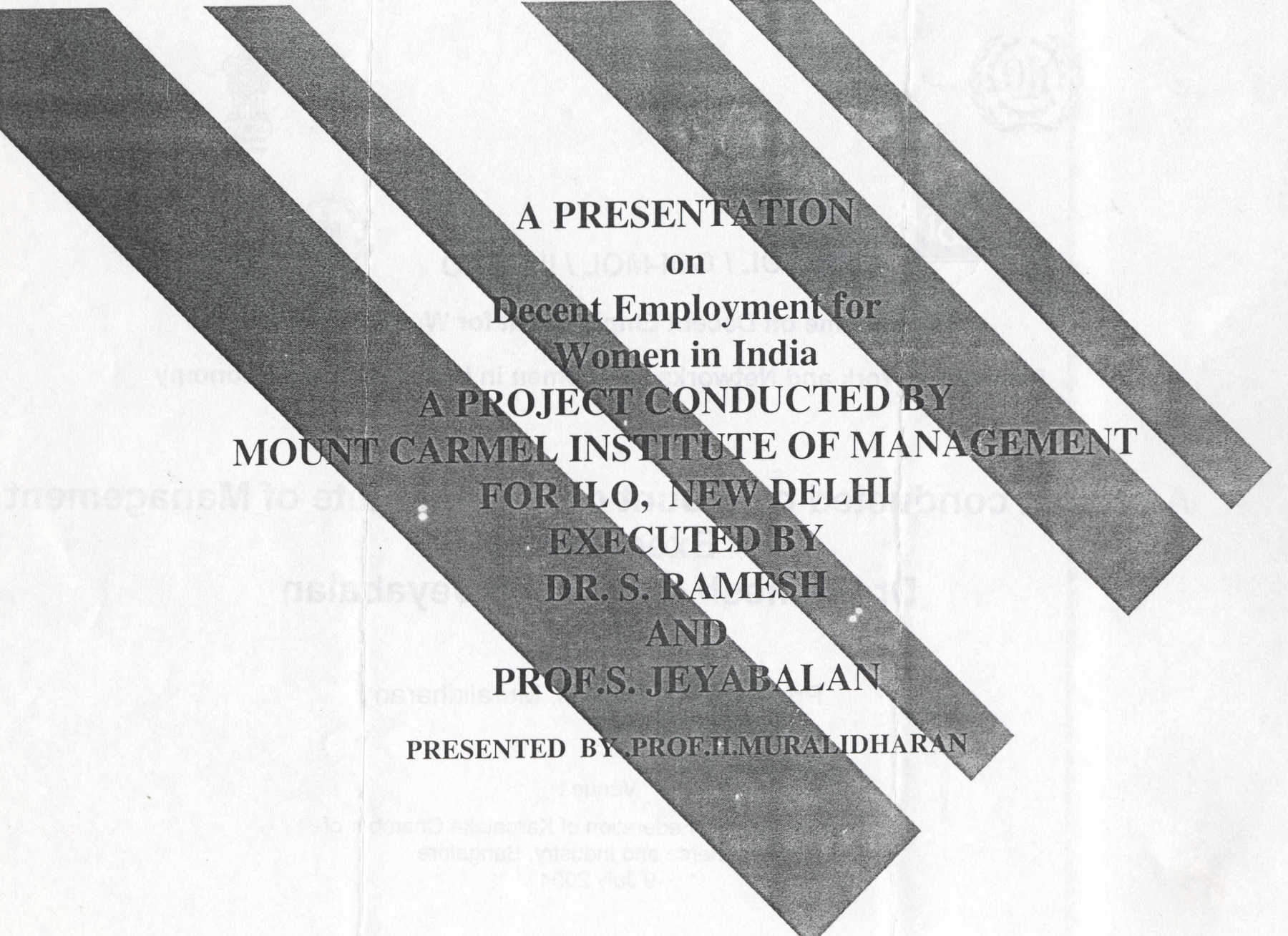
**A project conducted by Mount Carmel Institute of Management
Executed by
Dr. Ramesh and Prof.S.Jeyabalan**

Presented by Prof. H. Muralidharan

Venue :

Conference Hall, Federation of Karnataka Chamber of
Commerce and Industry, Bangalore

9 July 2004



A PRESENTATION
on
Decent Employment for
Women in India
A PROJECT CONDUCTED BY
MOUNT CARMEL INSTITUTE OF MANAGEMENT
FOR ILO, NEW DELHI
EXECUTED BY
DR. S. RAMESH
AND
PROF.S. JEYABALAN
PRESENTED BY PROF.H.MURALIDHARAN

GROUND REALITIES

- Women constitute approximately 48% of the Indian population
- 45.72% women are illiterate compared to 24.04% men
- female share of the workforce constitute 31.6%
- labour participation rates for men and women are 54% and 15% respectively
- The magnitude of the women's economic contribution is revealed by the fact that, if paid, for the domestic and childcare services, their wages would account for half of the national income



PREAMBLE

Women not only form a major section of the society, but also have held and hold greater responsibilities than men towards many facets of life.

THE CASE FOR ILO

ILO and Ministry of Labour, had begun a pilot training program on

'Decent Employment for Women In India'

- in September 2001

The reasons being

- To improve the productive base and prevent the exclusion of low skilled entrepreneurs and workers from better-paid employment
- To upgrade skills through training.
- To seek help of appropriate support mechanism and promotion of productive and remunerative employment
- To alleviate the various problems like women's poverty, social exclusion and low bargaining power

The study was initiated to ascertain the status of women among the slums in and around Bangalore. The study covered 61 of the 212 registered slums

Objectives of the Study

- Profile the Demographic and socio- economic status
- Identifying the existing and the new employment opportunities
- Identifying the skill areas and levels in terms of training requirements - to enhance the income earning opportunities
- To study the existing skills available among the target group
- To identify the relevant employers/industries/market opportunities for these trained women.
- To study the applicability of Government programs to project activities at the community level.

Findings

- Most slum dwellers are Kannadigas and migrant Tamilians.
- High Literacy levels (70%)
- The average income of a family is Rs. 2,320
- Un satisfied current financial position



■ problems of working women

– Time constraint

– Gender difference

– Male dominance

– Dual role

– Psychological problem

– Physical exploitation is encountered by hardly a few

■ Few NGOs and SSOs help the women of informal sector

■ Trained and Potential for

- Beauticians
- Horticulture
- Masonry
- House keeping and cooking (Taj west end)
- Informal sector (No training)
 - » Hosiery and Knitting
 - » Glass painting and lamination
 - » Soft toys making
 - » Cement block making
 - » Electrical wiring plumbing, bore well repairs, crèches, bakery and advanced tailoring.
 - » supply packed foods to various offices, schools, colleges and various paying guest accommodations

- Tailoring – garment manufacturers
- Forward shift among unmarried women.
- Dominant desire to work
- Average experience 3.5 years
- Few are self-employed
- Employed
 - Tailoring Agarbathi making, Cooking & House keeping, Garments making, Masonry, Beautician, and Cable soldering
- Save for their future
- Women in this informal sector lack importance
- Special skills are essential



- Members of some society

- Being a member of the societies has not enhanced social status

- Problem Areas

- Taxi driving
- Masonry
- Turners training
- Tailoring

Decent Employment –informal Sector govt

- Hosiery and Knitting
- Glass painting and lamination
- Soft toys making
- Cement block making
- Electrical wiring
- Plumbing
- Bore well repairs
- Crèches, bakery and advanced tailoring

Conclusions of the study

- ILO has sensitised the issue of decent employment for women
- The informal sector needs to be paid attention
- High literacy
- Most are engaged and employed – wages
- Training
- Government programmes
- Completely aware of health

Suggestions

- Training
- SHGs, NGOs to promote inherent and acquired collective talent – cooperatives, placement, government programs
- Disseminate information



Thank you

CONTENTS

1. **Agenda**
2. **Presentation by Institute of Social Studies Trust**
By - Ms.Suchi Pande
3. **'Women in the Informal Economy in Bangalore : A Consideration of household, Neighbourhood, and City Wide Factors'**
By - Dr.Solomon Benjamin, R.Bhuvanewari
4. **Free Markets vs Created Opportunities - Developing market linkages - an AWAKE Experience**
By - Ms.Uma Reddy
5. **Public Governance & Its Impact on Livelihood Opportunities for Urban Poor**
By - Meera Seshadri
6. **Cultural Entrepreneurship**
By - Munira Sen

Programme on 'Decent Employment for Women in India'

One-Day Workshop, Bangalore, 09 July 2004

Venue: Conference Hall, FKCCI, Bangalore

Promoting Work and Networks for Women in Urban Informal Economy

Agenda

9.00 a.m.	Registration	
09:30 a.m. to 10.00 a.m.	Welcome and Introductions	
10:00 a.m. to 11:30 a.m.	<p>Session I: Background and context Theme : Women in the informal economy in Bangalore</p> <p><i>Chair: Mr.Herman van der Laan, Director, ILO SRO - New Delhi</i></p>	<ul style="list-style-type: none"> ❖ Overview of the Project by Ms Adarsh Sarvaria, Program Co-ordinator, ILO ❖ Brief presentation by Ms.Suchi Pande, ISST Dr.Murlidharan, Mount Carmel Institute of Management, Bangalore ❖ Theme Paper by Dr.Solomon Benjamin, Urban Research Centre
11.30 a.m. to 11.45 a.m.	Tea Break	
11.45 a.m. to 1.15 p.m.	<p>Session I I : Skills and training</p> <p>Theme : Strengthening use of existing facilities to reach out to women in informal employment and increase their visibility in non-traditional occupations</p> <p><i>Chair : Mrs.Vatsala Watsa, Principal secretary (Labour), Govt. of Karnataka</i></p>	<ul style="list-style-type: none"> ❖ Background paper, Mr.Ragunath, Deputy Director, DGE&T. ❖ Brief Presentation by Mr.B.S Ravi Prasad, Principal, Regional Vocational Training Institute for Women, Bangalore
1.15 p.m. to 2.15 p.m.	Lunch Break	
2.15 p.m. to 3.30 p.m.	<p>Session III: Markets and linkages Theme : Free markets vs. Created Opportunities - developing market linkages</p> <p><i>Chair : Mr.Tirumal Raj, Dy.General Manager (Marketing), MICO, Bangalore</i></p>	<ul style="list-style-type: none"> ❖ Theme paper : Ms.Uma Reddy, President, AWAKE ❖ Brief Presentation by Ms.Munira Sen, Kala Madhyam
3.30 p.m. to 4.30 p.m.	<p>Session IV : Initiatives in improving employment and the urban environment, with focus on low income areas</p> <p><i>Chair : Mrs.Vatsala Watsa, Principal Secretary (Labour), Govt. of Karnataka.</i></p>	Theme paper: Mr.Ramesh Ramanathan
4.30 p.m. to 5.30 p.m.	<p>Session V : Wrap Up Action plan for Bangalore Chair : Ms. Devaki Jain</p>	<ul style="list-style-type: none"> • Brief report by Ms. Ratna Sudarshan, Director, ISST

**Decent Employment for Women in India –
Learnings and recommendations from the
pilot project**

**Presentation By –
Institute of Social Studies Trust**



**Conference Hall, Federation of Karnataka Chambers of
Commerce, Bangalore,
9 July 2004**

Defining Decent Employment

**Decent employment is employment that enables
women to freely choose and productively
participate in the workforce with dignity and
enjoy an equal share of opportunities to improve
their social status. Employment that provides
workers with a productive and friendly work
environment as well as a decent standard of
living.**

Employment and Women in India

- Women constitute half of the Indian population.
- Yet, women do not enjoy equal opportunities for work.
- They lag behind men in terms of employment and work participation rates.
- Women workers -concentrated around low skill, low pay jobs.
- These jobs often prove to be hazardous to their health in the long run.
- Rapid technological changes restrict the entry of women in to the work environment.
- Limited capabilities to access education, credit facilities and market oriented skills, push women into the fringes of the informal sector economy.

Decent Employment for Women in India



USDOL/GOI-MOL/ILOSRO



**A Pilot Project undertaking by the International Labour Organisation
and Ministry of Labour, GOI**

Promotion of productive and remunerative employment is a key strategy to overcome women's poverty, social exclusion and low bargaining power. Decent job opportunities for women enhance equality of opportunities and treatment between men and women at work in the informal sector of the economy.

Programme highlights – Decent Employment for Women in India

- Decent Employment for Women in India has trained 1,600 women (in Delhi & Bangalore) in numerous traditional and non-traditional skills.
- The program focuses on enhancing productive employment and income earning opportunities for women, as well as on promoting awareness of their rights at the workplace and as women workers in the non-formal sector.

Types of Skill incorporated

- There are a host of traditional and non-traditional skills which have been incorporated in this skill development programme.
- Traditional skills – cutting/tailoring, cooking/domestic help, beauty culture etc.
- Non-traditional skills- Taxi driving, Housekeeping, electric wiring, household gadgets repair, grinding ophthalmic lenses etc.

Urban Environment

- It has been suggested that approximately 30-40 per cent of the population in the two cities of Bangalore and Delhi reside in 'slums'.
- Slums are areas with poor housing qualities, sanitation and absence of other basic infrastructural facilities and are deemed '**unfit for human habitation**' (Section 3 Slum Areas (Clearance and Improvement Act, 1956)).
- The literacy levels of slum dwellers is relatively low. In 1992, 49 per cent of the population living in Bangalore slums was illiterate. While in Delhi, according to one estimate, 40 percent of all workers and 65 percent of women are illiterate. Only 3 percent of the women have acquired education above secondary levels (*Mitra 2003*).

Type of work /Percentage of Population

- Approximately 30-40 per cent work as construction laborers or coolies in Delhi & Bangalore.
- In Delhi, more than 75 per cent of the workers are casual daily wage workers.
- More than 70 per cent women engaged in casual employment.
- Out of the 75 per cent average earnings of women are half that of men.
- Three main employment categories for men.
- Average male income higher than that of women for all three employment categories.
- In Bangalore, approximately 1/3 rd work from home.

Partner NGOs in *Delhi* and *Bangalore*

- **Delhi**
 - *Disha*
 - *Streebal*
 - *Prayatn*
 - *Prerana*
 - *Bhartiya Parivardhan Sanstha*
 - *Jan Shikshan Sansthan Prayas*
- **Bangalore**
 - *Karnataka Kolageri Nivasigala Samyukta Sangatane (KKNSS)*
 - *Parinati*
 - Goodwill International Association
 - *Janodaya Trust*
 - Association of People with Disability

NGO Community Based Activities

Mobilisation/Motivation

- Mass meetings, door-to-door visits, *nukad sabhas*, puppet shows

Support Services

- Crèches, schools for children, free medical aid/checkups

Life Skills Development

- Workshops on legal aid, constitutional/worker rights, HIV/AIDS

Other promotional activities

- Formation of SHGs
- Model training workshops

Govt. Training Institutes in *Delhi & Bangalore*

- **Implementing Partner – Ministry of Labour – GOI**
- **Particularly, Field Institutes of DGE&T, Women's Training Directorate, The NVTI, RVTI and two ITIs in Delhi & Bangalore. And V.V Giri National Labour Int.**
- **Objectives -**
- Ensuring steady flow of skilled workers in the labour market.
- Raising the quality of industrial production through systematic training of potential trainers.
- Reducing unemployment by providing educated youth with suitable skills for employment.

Roles & Functions under the Pilot project

- Attempting to link formal training with the informal sector.
- Conducting pilot courses and model training workshops (NVTI).
- Preparation of training manuals and course curriculums.
- Training of trainers – master trainers & NGO trainers.
- Audio/Visula Lab (NVTI).
- Resource Centre for Gender and Labour (VVGNNLI).

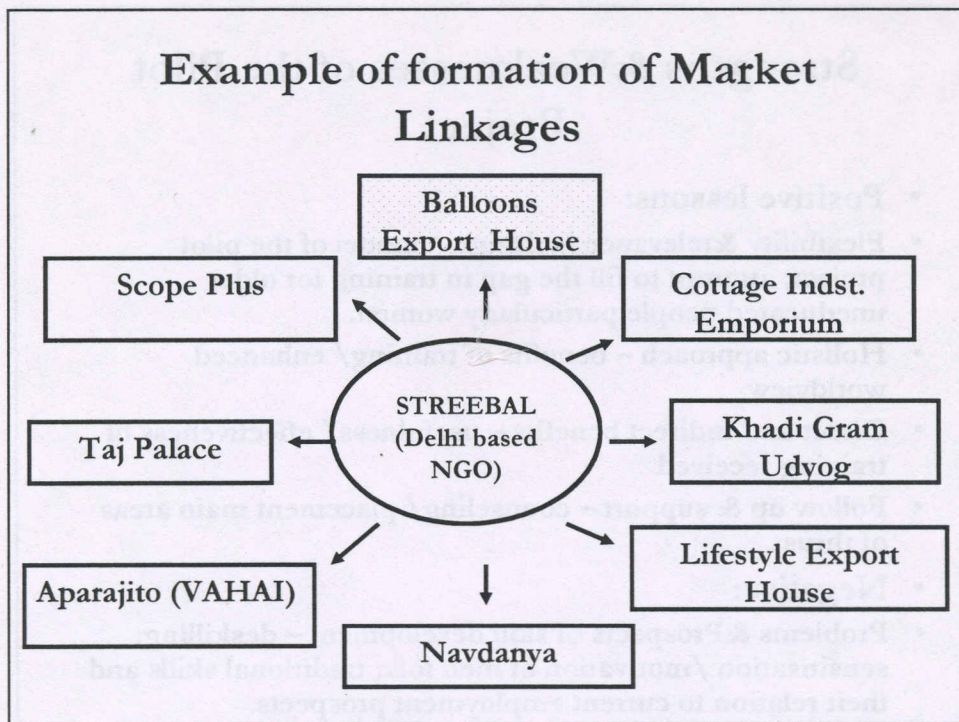
Strengths & Weaknesses of the Pilot Project

- **Positive lessons:**
- Flexibility & relevance in design – model of the pilot project; attempt to fill the gap in training for older uneducated people particularly women.
- Holistic approach – benefits of training/ enhanced worldview
- Direct and indirect benefits – usefulness/ effectiveness of training received
- Follow up & support – counseling/ placement main areas of thrust.
- **Negative:**
- Problems & Prospects of skill development – deskilling; sensitisation /motivation of men folk; traditional skills and their relation to current employment prospects.

Recommendations

- Selection of skill & availability of employment – non-traditional trades; availability of employment opportunities and market demand.
- Market linkages- difficulties in placing poor women as they are not the first choice.
- Placement & handholding – further development of placement services; continuous handholding in enabling trainees to find employment and keep it.
- Co-ordination & networking – facilitated by ILO; a few NGOs have followed up in keeping with their capacities.
- Up scaling and sustainability – understanding the market; rethinking linkage/ placement strategies; training duration.

Example of formation of Market Linkages



Overall View

- Success in an area like this is relative.
- The best indicators are what the women have to say themselves.
- Filling the gaps especially in the areas of generating employment opportunities.
- Women should be enabled to find jobs that they are trained for.
- Avoid stop gap opportunities such as temporary jobs in export houses which disallow a woman to exercise her skill and better it.
- Women under training apprehensive of the fact that they may not find jobs must be viewed against the confidence of the women who are not giving up in the face obstacles .
- Overall it is a positive step forward for women who have had no opportunities like this one in the past.