WOMEN AND LIVELIHOOD STRATEGIES: IMPLICATIONS FOR A SAFETY NET

*Sanghita Bhattacharjee***

Abstract: Labour force participation of poor women is often a coping mechanism in response to shocks. Household shocks can occur for a variety of reasons, the most common of which is agricultural distress or other natural hazards in rural areas. This shifts people away from agriculture and forces them to commute daily or migrate to the city's slums, squatters, and pavements in search of work in the informal sector. Informalisation of work is directly associated with cheap labour which adds to the vulnerability of the households. Also, the unpredictability of employment and the insecurity of household income have a considerable influence on the wife's decision to work. The aforementioned assertion is supported by a linear regression analysis conducted on women's workforce participation where the economic and social status of the household, the number of unemployed days per household and total household income typically contribute to a dependence on female wages for basic survival. The policy prescription would be to focus on the expansion of employment opportunities for all in their place of origin. This would improve prospects for female workers while also limiting population spill-over into urban informal sectors and the already overcrowded slums, thereby regulating the urbanisation of poverty.

Introduction

Migration, in general, is not a single phenomenon in terms of nature, distance and temporality, resulting in diverse characteristics of migrant workers (Srivastava, 2021). The twentieth century witnessed a massive flow of population from rural to urban areas both in the form of commuting or migrating in most countries of the world. Despite a continuous increase in the number of workers commuting between rural and urban areas, the existing literature on labour mobility is essentially migration-centric (Chandrasekhar et al. 2017). In India, which is also a rapidly urbanizing country, the trends and patterns of urbanization across the states as well as within the states however are highly uneven. For example, in 2021, the urban population in India was 35.4 percent,

*** Associate Professor, Department of Economics, E-mail: sanghita.bhattacharjee@womenscollegekolkata.ac.in*

50.45 percent in Maharashtra, 42.54 percent in Tamil Nadu, and 31.89 percent in West Bengal.

The discussion on the mobility pattern of the poor with little or no skills or assets highlights several factors or their combination that are likely to play a key role in their relocation. Firstly, the availability of low-skill employment opportunities in construction and transportation; easy transportation facilities and lean season or natural disasters in rural areas spark the idea of movement keeping the rural-urban inter-linkage open as well as categorizing the movers as commuters or migrants. Secondly, the displaced population, dispossessed from the agrarian property, often squats on whatever land is found unoccupied resulting in the growth of urban slums. As of 2018, 24 per cent of the global urban population lived in slums (World Bank, 2019). These slums are characterized by overcrowding, extreme poverty, inadequate public services, and poor infrastructural facilities; and the inhabitants are threatened with forced evictions. Thirdly, these workers get into the urban informal sector which is directly associated with low wages, adding to the vulnerability of the households. Finally, this changes the role of women from unpaid household workers to paid workers, a strategy for family survival. UN (2000) report indicate that the informal sector employs 90 per cent of the workforce, with nine out of every ten women engaged in manufacturing and personal services (paid domestic work)[1].

This paper observes three things: the inadequacies associated with living in overcrowded slums, the insecurities in income and employment associated with the informal sector and how the female wages subsidize low household income and provide a safety net. All this at a time when it is already clear that the impact of COVID-19 on low-wage occupations is worst-hit. In our sample, 92 per cent of the male migrants are employed in casual irregular work like street vendors, transport workers, barbers, cobblers, rag pickers or construction workers. The last section aims to draw the attention of policy makers for expansion of employment opportunities in the rural areas that would cater to the sample in three ways. Firstly, creating prospects for the female workforce in rural areas. Secondly, limiting population spill over into the urban informal sectors and thirdly, an improvement of the overcrowded slums, thereby regulating the urbanisation of poverty.

Method

For the empirical analysis, the paper uses primary data obtained from 217 female domestic workers' (FDWs)[2] households in the South 24 Parganas district of West

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[1] Domestic work was given occupation status in 1950 when, at its 112th Session (Geneva, 1950), the governing body of the International Labour Office decided to convene a committee of experts to study the problem of raising the status of domestic workers and improving the conditions of employment (ILO, 1951).

[2] The sample is small because many workers shifted to their place of origin as their services were restricted for months during the first as well as second waves of COVID-19.

Bengal during the period from July to December 2021. South 24 Parganas is susceptible to natural hazards ('*Aila*' in 2009 and '*Amphan*' in 2020)[3] as well as issues related to crop losses. The rural poor of the district try to tap the urban informal economy, based around Kolkata for basic survival.

The sample was stratified into two groups that included the commuters (84) and the slum dwellers (133) with a household size of 720 (307+413). Slum dwellers included the migrants staying in unregistered slums within a radius of 3 kilometres from the Rajpur-Sonarpur[4] Municipality area and the commuters travelled for work on a regular basis in the south-section railway route (after the local train services resumed in Bengal after 7 months due to COVID-19). This period saw job losses all over the world due to the pandemic and a chaos during the process of rehabilitation for the workers in the lower echelons of the society. Some major changes in the process of data collection had to be adopted. The data on slum-dwellers were collected directly from the slums and that of the commuters were collected from the respondent's work place being careful about the Covid containment zone protocols as well as difficulty in travelling for obtaining data from source household. The information gathered on their socioeconomic parameters primarily depicts their situation during the pre-covid period as well as their process of revival during the post-covid period.

It is assumed that the household income without the wage of the female captures the poor financial condition of the household. The household income (HI) therefore, is taken as the sum of the wages (W) of the male working adults (MWA) and the female domestic worker (FDW). The structure is expressed as follows:

HI = W (MWA + FDW)

A simple linear regression using parameters derived from the data is articulated on women's workforce participation with the number of houses serviced (NOH), taken as a proxy of the response variable to support the aforementioned assertion of dependence on female wage for basis survival.

Socio-economic parameters

The inadequacies associated with living in overcrowded slums is portrayed in their living condition, health, dependence on the monetized economy and employment insecurity.

Deprived Living Conditions

In the current sample of slum dwellers, roughly 100 per cent of the households live in *kutcha*[5] houses, do not have proper

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[3] Super cyclonic storms

[4] Rajpur-Sonarpur is a municipality area under South 24 Parganas district of West Bengal that plays a leading role in southward expansion of the Kolkata city. It is a part of the area covered by Kolkata Metropolitan Development Authority (KMDA)

[5] Kutcha houses are made of wood, mud, straw and dry leaves

roofs in their 'shanties' and use plastic sheets as sheds. These roofs leak and 22 per cent of the houses remain logged underwater during rainy seasons creating unhealthy living conditions. The sanitary condition of these workers is unhygienic and 37 households do not have access to proper sanitation facilities. A vast majority of them use toilets on a sharing basis, thereby increasing the probability of ill-health.

The community tap is the main source of drinking water. The roadside community taps supply water for a specific period during the day. Long queues that coincide with their travelling time or working hours are a major cause of concern for the majority of respondents who collect water from public taps. Some households purchase water from vendors for seven to eight days a month due to difficulties in obtaining drinking water. The requirement of water for non-drinking purposes is often met from nearby ponds. Approximately 76 per cent of the slum households do not have access to electricity supply. Some of these households access electricity through illegal connections which are generally used for lighting purposes. Kerosene is the major source of lighting in houses lacking access to electricity.

The absence of basic urban services like clean drinking water, sanitation, solid waste disposal system, and electricity illustrates some of the most fundamental vulnerabilities faced by the urban poor in an informal settlement. According to Dreze and Sen (1991), a large portion of the population in India lives in a condition of persistent deprivation; and the provision of public services is extremely essential in lessening the environmental effects of the hazardous conditions in which the poor households reside (Satterthwaite, 1993).

Health Deprivation

For more than half of the respondents, the mode of waste disposal is the nearby marshy land. This creates filth in the residential area, often deteriorating their health and living conditions. Beall and Fox (2009) termed the provisioning of water and sanitation as 'critical urban services' and stated that the management of the health and well-being of cities depends on these two crucial services. Information collected on the households' access to sanitation, mode of waste disposal, the crowded living condition and per-capita medical expenditure points towards our understanding of the aspect of health vulnerability. These households sometimes compromise their daily consumption to meet medical expenses. Table 1 shows the distribution of households according to per-capita monthly medical expenditure. Poor people dread falling sick and when their health needs medical attention, it is neglected due to their low income and high cost of medical treatment.

Table 1: Distribution of Households According to Per-capita Medical Expenditure

Per-Capita monthly Medical Expenditure	Number of Slum Households	Commuters	Total
Less than equal to 50	30 (23)	28 (33)	58 (27)
51-100	69 (52)	24 (29)	93 (43)
101-150	23 (17)	10 (12)	33 (15)
151-200	7 (5)	14 (17)	21 (10)
201-250	4 (3)	8 (9)	12 (5)
Total	133 (100)	84 (100)	217 (100)

Note: Figures in parenthesis denote percentages

Source: *Primary Survey, 2021*

Dependence on the Monetized Economy

In contrast to their rural counterparts, who can meet a portion of their food and water needs from their production and labour, the urban poor has to rely solely on a monetized economy (Gordon and Townsend, 2000). The nature of income generation and location pattern is also heterogeneous in the case of the urban poor. Their vulnerability is all the more magnified because of the exorbitant rates they shell out for food and basic services. An array of environmental and health hazards and the existence of substandard and inadequate housing contribute to their vulnerability in urban areas.

Social Hazards

The primary male earner in several households is so addicted to alcohol that the entire household suffers financially. Alcohol consumption depletes the poor financially, as the money spent on it could have been used to meet other basic human needs such as food, housing and education. The susceptibility of urban slum households is heightened by this form of covariate shock, and the financial burden of the unproductive population within the productive age falls on the women of the household. Women workers shoulder financial responsibilities handle the major share of the household tasks and caregiving and manage their partner's easily damaged ego. Nevertheless, the majority of female workers in our sample are victims of physical abuse. Physical abuse manifests itself in the form of verbal abuse or wife-beating, indicating their sub-ordination in the household hierarchy (Bhattacharjee and Goswami, 2020).

Employment and Income Insecurity

Unemployment, underemployment, and irregular employment in their place of origin push people to nearby big cities in

search of employment. With relocation, economic uncertainty is carried forward that pervades their life in a different form of employment and income insecurity. The majority of the male workers in our sample are either daily labourers, self-employed or are involved in different types of casual employment, and are without work for many days in a year. The annual per worker unemployment days per household has been computed as 39.35 with the maximum number of unemployment days annually being 102 days, and 31 days being the minimum.

Table 2: Distribution of Households According to Unemployment Days per Worker

Unemployment Days per Household	No. of Households
31-40	92 (42.4)
41-50	54 (25)
51-60	42 (19.3)
Above 60	29 (13.3)
Total	217 (100)

Note: Figures in the brackets denote percentages

Source: Primary Survey, 2021

Table 2 shows the distribution of households according to unemployment days per worker. Though the male workers earn twice more than the female workers, 38 per cent of the male members in slums and 4 per cent of the commuting households are unemployed for 31-40 days in a year while around 25 per cent of the households have workers whose average unemployment days range between 41-50 days. 13.3 per cent of the commuting households have workers who are unemployed for more than 2 months. The unprecedented COVID-19 pandemic has entailed enormous difficulties in the way of job losses. The primary respondent, the female domestic workers were considered super spreaders during the initial lockdown phase, and many lost their work. Employment insecurity naturally paved the way to income insecurity, with no income to spend on their daily needs-food and the cost of accommodation.

The denial of the most basic amenities and development opportunities necessitates addressing the sample using two different approaches to poverty—the Head Count Ratio and the Income Gap Ratio.

Head Count Ratio (HCR):

Four factors appear to underlie the vulnerability of the workers in slums. The first is the lack of support from agriculture. Secondly, limited negotiating power due to the temporary set-up. Thirdly, they are illiterate and largely come from a lower social category with limited social networking. Fourthly, they work for mere survival with little focus

on livelihood enhancement and interlinked social empowerment. The migrants by nature are a vulnerable and unprotected lot exploited in terms of low wages. Their socioeconomic and living conditions point toward the multiple deprivations they face in education, health and standard of living at the individual level. The commuters though have rural support but assistance received from the female wages is important to cater to the increasing household size.

Table 3: Deprivation Scores

Deprivation	Number of Households		Household size		
Score	**Slum Dwellers**	**Commuters**	**Slum Dwellers**	**Commuters**	**Total**
0.223*	0	17	0	55	55
0.279*	0	12	0	48	48
0.334	34	18	87	62	149
0.390	21	21	59	87	146
0.446	30	16	103	55	158
0.501	27	0	79	0	79
0.502	21	0	85	0	85
Total	133	84	413	307	720

Source: *Primary Survey, 2021*

Checking the deprivations of the 133 slum households with a household size of 413 and 84 commuting households with 307 household size, the whole sample of the slum population lies above the deprivation cut-off of 1/3 (Alkire and Foster, 2008). The headcount ratio[6] of the sample is 0.86. In our sample 86 per cent of the sample are MPI poor. On average the sample households are deprived in 54 per cent of the weighted indicators and so the intensity of poverty[7] is 54 per cent (Table 3). This represents the ratio of weighted deprivations to total deprivations the poor could experience in society. However, since they are deprived on an average in 54 percent of the weighted indicators, all the 217 households with 720 members are deprived in $0.54 \times 0.86 = 46$ percent of the total possible deprivations it could experience overall.

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[6] Multiple Headcount Ratio (H) = $\dfrac{q}{n}$

[7] Intensity of Poverty (A) = $\dfrac{\Sigma(Deprivation\,score \times Deprived\,Household\,Size)}{q}$

Income Gap Ratio (IGR)

The IGR calculates the difference between a poor person's actual income and the poverty line. The poverty line of 2021-22 [as per Tendulkar method on Mixed Reference Period (MRP)] has been used. The State specific poverty line for West Bengal is Rs 1783 for rural areas and Rs 2381 for urban areas. The Income gap for slum dwellers are measured as per the urban cut-off and those of the commuters are measured as per the rural cut off.

$$IGR = \frac{Total\ Income\ Gaps}{PL \times Number\ of\ Poor}$$

and PL = Poverty Line

Out of the total family size of 720, 223 are children below 15 years and 52 persons are above 60 years. Therefore, 275 individuals have no contribution to household income, but the severity of poverty is the same for the entire household. The total income gap is measured for 445 (720-275) people out of a total of 720. The percentage of households living below the poverty line for the entire sample was calculated after measuring the individual income gap for all working members and then taking the average for each household. The IGR calculation revealed a few interesting facts. To begin, the income of 79 per cent of commuting households was above the designated poverty line, implying that only 21 per cent of the commuters lived below the poverty line. This is due to the higher proportion of working adults among commuting households. Despite the fact that female domestic workers commuting for work cannot raise their wages to the desired level due to time constraints, their total family income keeps them above the poverty line. The employment and income insecurity, as well as segregation from the rural areas, necessarily relegate the slum dwellers to a life of deprivation. Here, female participation in paid work is necessary for mere survival. Thirdly, members of 65 per cent households had no work for three consecutive months due to the pandemic. The incidence of poverty was higher for these households (Table 3). Fourthly, though the urban settlers' situation was worse, but being able to return to work soon after the lockdown was lifted, was a boon for them, whereas for commuters, with all public modes of transportation closed, their subsistence was entirely dependent on the availability of work in rural areas.

The economic crisis, which exacerbated the existing economic situation, had a significant impact on households, forcing them to employ a variety of coping strategies in order to survive.

Strategies of Poor Household

Activities to counteract poverty involves a wide range of coping strategy. These are seen as survival/livelihood strategies for poor households. A household chooses from the following discrete alternatives.

i[th] strategy = to reduce the reliance on a single source of income. This leads to dependence on female wages. Here female domestic workers try to enhance income by maximising the number of houses serviced.

j[th] strategy = maintaining ties with the place of origin.

k[th] strategy = to go back to the place of origin when things become unbearable in the place of destination

l[th] strategy = servicing of social networks. This acts as an insurance against crisis, assists in getting alternative work or new work for family members

m[th] strategy = settling down in places near housing societies.

i[th] strategy is the most common strategy and earns maximum utility if l and m strategies are fulfilled. j[th] strategy is chosen only if utility from activities like i, l and m give positive returns. In this type of migration, migrants prefer to maintain their ties with their place of origin for two obvious reasons: Firstly, to get all economic benefits bestowed in the rural areas and to go back home when things become unbearable, as it generally happens, in the place of destination. But when other coping mechanisms in urban areas bear disutility, they prefer to choose the kth strategy of returning. The study of multi-dimensionally poor households indicates that, in addition to being multi-locational, their livelihood strategies are matrifocal in extreme situations.

Dependence on Female Wage

Dependence on female wage is an important coping strategy of poor households, but several factors influence a female domestic worker's decision to work. As per government rule, every domestic worker who has worked for not less than ninety days shall be eligible for registration as a beneficiary under the Domestic Workers Welfare and Social Security Act, 2010. But this process of registration is not the same in every state and is especially not applicable for commuters or migrants with temporary resident status. Inequalities in the labour market arise due to the residential status of slum dwellers as well as the time-bound activity of the commuters. This acts as a constraint in negotiating collective bargaining agreements with their employers and a slum dweller or a commuter is found to work for lesser NOH. Table 4 shows the distribution of 217 FDWs living in slums according to NOH serviced and wages earned.

Table 4: Distribution of FDWs according to NOH serviced and Wage

Monthly Income	NOH serviced			Grand Total
	1	**2**	**3**	
1000-1999	13	32	17	62
2000-2999	41	54	60	155
Total	54	86	77	217

Source: *Primary Survey, 2021*

Observation from the sample reveals that the FDWs living in slums get to work for a maximum of three houses and earn within the range of Rs 2000 - Rs 2999 only. In our sample, 60 FDWs get this wage. They are either commuters or are from slum households where the male heads are unemployed for more than 50 days annually. The odds ratio in Table 5 reveals that the probability of working in three houses for a female domestic worker is 6.16 times more when household heads are unemployed for more than 51 days annually as compared with households having less than 50 days of unemployment. It is also observed that 10 commuting FDWs work for more than 3 houses where their husbands are employed for more than 51 days.

Table 5: Odds Ratio

NOH serviced	Unemployment days (annually)		Total households
	51 days and more	< 50 days	
3 houses	60	17	77
1-2 houses	51	89	140
Total	111	106	217

Source: *Primary Survey, 2021*

Odds-ratio is defined in the following manner. Odds-ratio = $(P_i/1-P_i)/ (P_o/1-P_o)$, Where, P_i = households with 51 or more days of unemployment and P_o = households with less than 50 days of unemployment.

Odds-ratio

= (60×89)/ (51×17)

= 5340/867

= 6.16

For households where the man is without work for over a while, the women's contribution becomes necessary for mere survival. As Harkness and Evans (2011) put it, when the man loses his job, the woman becomes the sole provider out of economic necessity. But in India's current debates on work, employment and labour markets, sustainable livelihoods and female labour force participation have received little attention. Women's more disrupted and part-time career histories often associate female breadwinning with lower household incomes and earnings. Some studies also explain the rise in female-breadwinner households as a by-product of poor economic outcomes among low-skilled men (Dotti Sani, 2018; Harkness and Evans, 2011).

Some factors influence the decision of the worker. The pattern of work participation of FDWs is explained by using regression analysis. The regression model attempts to explain the factors that influence the female domestic worker's choice of work and thus identify areas of policy intervention.

Regression Analysis

A regression model has been articulated with a single response variable, where the NOH serviced is taken as a proxy for domestic work and six explanatory variables.

$NOH = a_0 + a_1\ THHI + a_2\ ECO\_STA + a_3\ SOC\_STA + a_4\ YOW + a_5\ HHSTA + a_6\ AGE + \mu$

Hypothesis testing

The intended hypothesis for the model is represented hereunder.

Hypothesis 1: Literature shows that the relationship between the total household income and female labour supply is backward bending. But in our sample, most of the working adults are either daily labourers, self-employed or are involved in different types of casual employment, implying an unstable source of income. Again, new jobs are linked to low-income-generating activities because of a lack of formal education. So it is hypothesized that the relationship between the rise in total household income (*THHI*) and the NOH serviced by a domestic worker is positive. Thus the coefficient a_1 should be positive.

Hypothesis 2: Here the households with BPL cards are considered. Such households take the value 1 and others = 0. Poor households send females to work as a coping strategy. Therefore, it is hypothesized that the economic status (*ECO_STA*) of the worker is positively related to the dependent variable.

Hypothesis 3: Social status (*SOC_STA*) is binary where women from backward caste-like SC/ST =1 and others = 0. Even today, employing a cook is often subject to caste constraints. Therefore, a backward caste worker generally does the "dirty work" which is associated with lower wages. In the Indian context, a woman living in poverty is also marginalized from getting work due to her social identification.

Hypothesis 4: With more years of work (*YOW*) in a locality, a female domestic worker builds develops a relationship of trust with employers and is expected to get more work.

Hypothesis 5: Household status (*HHSTA*) refers to whether the male worker of the household is unemployed for more than 30 days. The household status has been captured by a dummy variable that assumes a value of '1' for being a household head with 30 or more days of unemployment and '0' otherwise. The relation between the value of the dependent variable and HSTAT is positive.

Hypothesis 6: *AGE*: Domestic work requires a lot of physical agility. Day in and out work in their own houses, as well as their employers, plus commute time are associated with a lot of exhaustion which increases with the age of the worker. Therefore, it is expected that the age of the female domestic worker reduces the number of houses serviced.

Results of the Linear Regression

For any multicollinearity problem, the value of VIF > 10, after running the VIF test. According to Table 6, the individual value of VIF of every variable is between

1 and 4 and the mean VIF value is 2.38 which indicates that there is no multicollinearity problem. The results of the least-square regression model are in line with the hypothesis. It shows that the explanatory variables household status (HHSTA) and years of work (YOW) are significant (p-value < 0.05) and positive, implying that NOH serviced by a domestic worker residing in a slum increase with age and years of work.

Table 6: Linear regression results of NOH serviced by a FDW

Model	Coefficients	T	Sig.	Co linearity Statistics	
				Tolerance	VIF
Constant	-1.225	-2.786	.006		
HHSTA	.294	2.062	.000	.598	1.673
ECO_STA	.371	2.179	.030	.458	2.182
THHI	8.492E-005	2.839	.005	.396	2.525
YOW	420.881	13.846	.000	.282	3.545
SOC_STA	-147.553	-1.793	.007	.377	2.652
AGE	.294	2.062	.060	.598	1.673
N	217			Mean VIF	2.375
Adjusted R Square	0.514				
Durbin-Watson	2.015				
F	51.324*				

Note: Author's computation from Primary survey' 2021 data

Both the explanatory variables are related to experience, which is a factor in a female domestic worker's ability to find work. The results also show that female domestic workers cater to more houses with larger unemployment days of the male worker. Therefore, the alternative hypothesis for 4 and 5 is accepted. Economic status (ECO_STA) and total household income (THHI), is significant at a 5 per cent level and positive, i.e. NOH serviced increases with poor economic status and increase in household income. This is in line with hypotheses 1 and 2. Social status (SOC_STA) is also significant (p-value < 0.05) and negative, i.e. FDWs in the backward caste category do not get to work in more houses. The alternative hypothesis for 3 is accepted. Age as an explanatory variable is insignificant (p-value > 0.05) and is rejected.

Policy Prescriptions

This section identifies the issues recognized by the FDWs in our sample that are noted down in Table 7. The interconnectedness of aspects of deprivation and development suggests that over time, this approach will need to be extended to address the much needed change in their life and livelihood.

Table 7: Preference for Policy Options

Sl. No.	Preferences	Response	Percentages
1	Expansion of the availability of Municipal taps within the locality	158	73.0
2	Government help in rebuilding houses	181	83.0
3	Expanded and improved sanitation facilities	141	65.0
4	Increasing the work availability under MGNREGA to stop distress migration from rural areas	178	82.0
5	Right to form a trade union	139	64.0
6	Training for skill development	121	56.0
7	Increase in wages	210	97.0
8	Counselling to stop the intoxication of the male members	145	67.0
9	Stop domestic violence	201	93.0
10	Creation of new work opportunities	217	100.0

Source: Primary Survey, 2021

In light of the findings from our microdata, several areas have been identified that demand immediate attention to improve the situation of FDWs and their families living in slums.

1. An important infrastructural drawback of the workers who are either slum dwellers or squatter settlers is the collection of water from municipal taps. This work is typically the work of women and young girls of the household where water has to be fetched during a fixed time every day which hampers the working time of the women or the studying of the children. Therefore, an increase in the density of water taps and making sure that the poor have access to it would be a good solution.

2. Proper implementation of affordable renting housing schemes like Pradhan

Mantri Gramin Awas Yojana[8] in rural areas and Housing for all in urban[9] areas would be of great help for removing the vulnerable state of the workers' household as these houses are equipped with facilities such as toilets, LPG connection, electricity connection and drinking water. Further, these houses are allotted in the name of the woman or jointly between husband and wife which would be a positive step towards women empowerment.

3. Another infrastructural drawback for slum dwellers and squatter settlers is improper and unhygienic sanitation facilities. In this context, NGOs could play an important role in educating people about the importance of using clean toilets. Often the role of NGOs in providing health and education pay good dividends.

4. It has been observed that local areas face waterlogging and the surroundings are full of filth and dirt. Government intervention becomes crucial to mitigate such issues.

5. These households are multi-dimensionally poor and their distress-driven relocation adds to the urbanisation of poverty. The government needs to devise policies for the promotion of employment in the rural agricultural and non-agricultural sectors to prevent push migration.

6. Self-help groups intermediated by microcredit have shown to have positive

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[8] Under the scheme, financial assistance worth ≠ 120,000 in plain areas and ≠ 130,000 in difficult areas is provided for construction of houses. All facilities are provided in convergence with other schemes like Swachh Bharat Abhiyan toilets, Ujwala Yojana LPG gas connection, Saubhagya Yojana electricity connection etc.

[9] Some important poverty alleviation programmes of the Government of India for the urban people:

(i) Nehru Rozgar Yojana (NRY) 1989 provides employment to the unemployed and underemployed urban poor

(ii) Prime Minister's Integrated Urban Poverty Eradication Programme (PMIUPEP) 1995 emphasises in improving the quality of life of the urban poor with emphasis on community empowerment, employment generation and environmental improvement

(iii) National Slum Development Programme (NSDP) 1996 emphasises on up-gradation of urban slums

(iv) Swarna Jayanti Shahari Rozgar Yojana (SJSRY) 1997 have two sub-schemes-Urban Self-Employment Programme and Urban Wage Employment Programme

(v) Jawaharlal Nehru Urban Renewal Mission (JNURM) 2005 emphasises on implementation of land tenure, affordable housing, water, sanitation, education, health and social security for the urban poor areas

(vi) Rajiv Awas Yojana (RAY) 2010 makes provision of decent shelter and basic civic and social services for slum redevelopment

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ripple effects on women. They have played valuable roles in reducing the vulnerability of the poor through asset creation, income and consumption smoothing, provision of emergency assistance and empowering women by giving them control over assets and increased self-esteem and knowledge.

Conclusion

The two major constraints with the rural people and rural development are poor economic conditions and financial sustainability. These are the major push factors for the agricultural labourers (casual or daily) who do not have any guarantee of income. Some of them commute daily and others migrate to congregate in slums in cities and suburbs. The majority of men join the informal sector, where again the job is not permanent and the income unstable. The average monthly earnings of such households are low and approximately 33 per cent of the households face more than 51 days of unemployment annually. These points to the process of relocation of poverty from rural to urban areas through the hands of the migrants. As associated migrants, women suffer greater vulnerability due to reduced economic choices and lack of social support in the area of destination. They engage in paid domestic work to augment household income through their cash wages. However, because of the temporary status of relocation, they are unable to maximise the NOH serviced or bargain for a decent wage. 21 per cent of the slum dwellers earn less than Rs 2000

per month, while 79 per cent earn between Rs 2000 and Rs 3000 per month. The probability of working in 3 houses (the maximum number in our sample) increases 6.16 times when household heads are unemployed for more than 51 days annually. As a result, poor households, particularly those living in slums depend on female wages as a livelihood strategy. Slums and squatters have extremely unhealthy living conditions. They are just as disadvantaged as people in rural areas, and in many cases, they are in even greater misery and destitution than those in rural areas. So there is a need to hold back migrants in the place of origin with simultaneous expansion of employment opportunities in the rural agricultural and non-agricultural sectors.

Conflict of Interests

The authors declare that there are no conflict of interests that are directly or indirectly related to this research work.

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