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A Study of Sources and Mechanisms Leading to Empowerment of Women Living in Certain Slum Areas of New Delhi, India

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KEYWORDS:

Introduction

The definitions and approaches for measuring and assessing women's empowerment manifest complex paradigm shifts over the years. Since 1950 until the "Decade of Women" (1975-1985), the welfare approach predominated. After this, women's development has been conceptualized by equity, empowerment and rights-based approaches. There has been varying emphasis on concerns like the condition/situation of women and their practical/strategic needs.

The Welfare approach had intrinsic defects e.g. (a) women were considered net recipients (or consumers) and not participants in (or owners) of the agencies and programmes created for their own development, (b) its very narrow definitions of 'women's issues' i.e., health, education and violence against women and (c) for assigning to women domestic roles only of wives/mothers/homemakers.

The 'Decade of Women' was characterized by the perception that the practical gender needs or interests of women need to be distinguished from their strategic gender needs or interests[1], e.g. finding food or fuel for the family. Addressing such practical gender needs, could lead to an improvement in the condition of women.

It was not enough to provide palliatives for enhancing the condition of women through ameliorative measures in health, education and prevention of violence against them. These gaps nevertheless needed to be closed without delay. For this, in addition to ideological struggles for transforming social structures, creation of a moral universe that values gender equality was also considered important.

Delivering food, family planning, health care, etc. were the limited approaches of welfare schemes. They did improve the condition of women but, this was not enough. The 'Decade for Women' led to the emergence of 'Women in Development (WID)' as a functional concept. This entailed enhancing the position of women in addition to improvement of their condition. However it was clear that this may not be a sequential process. The position of women was to be enhanced through approaches based on the concepts of equity, empowerment and rights.

The *equity approach* valued equality. It recognized that women sought equality in their three primary roles in society a) reproductive b) productive and c) as community workers. State intervention was required to ensure that the strategic needs of women were met in all these roles. The stress on 'strategic needs' caused a backlash in the name of traditions/customs. The focus in government-sponsored programs on 'equity' was temporarily replaced by 'anti-poverty' and 'efficiency' approaches. The former approach concerned with the role of women as economic producers, and the latter tried to meet the practical needs of women through their own interventions in their three primary roles.

The existential pathos of a women's life has been aptly highlighted in a memorable couplet "Alas, women! Their destiny is eternal sacrifice, eternal suffering!" by eminent poet Maithilisharan Gupta.

Empowerment has been defined as a *change* in the context of a woman's life that enables her increased capacity for leading a fulfilling human life. Its external attributes are health, mobility, education and awareness, status in the family, participation in decision making, and material security. It also includes internal qualities such as self-awareness and self-confidence[2].

As per the 1991 census, there are 407.1 million women in India. The Government of India has made legislations to protect and safeguard the rights of women to ensure their development based on needs and interest. Several national, regional and grassroots non-government organizations have also taken initiatives to facilitate women's empowerment.

The empowerment approach rests on three premises: a) meeting the practical needs of women, with a focus on their strategic needs, b) improvements in the condition and position of women as ends in themselves, rather than just being the means to achieve some bigger development goals, c) in contrast with the state-dependence (envisaged in the equity approach), the emphasis is on self-reliance and a bottom-up approach to social mobilisation for women's development.

The definition, nature and scope, means, processes and methods of measuring empowerment, lead to diverse interpretations that are too complex to define. The concept of empowerment does not ensure a new egalitarian relationship. It does not lead to exercising power in the entire society. It also implies that some outside agency empowers different groups through its various actions.

The equity and empowerment approaches in tandem are called the gender and development (GAD) concept.

Women activists have tried to turn to a *rights-based approach*, due to the fact that (a) GAD had little focus on men and majority of women were ground down by poverty and patriarchy both; (b) it encompassed concepts of welfare, anti-poverty, equity and empowerment, (c) for people-centered development to be sustainable, and for the enjoyment of human rights, an enabling environment is necessary.

The rights-based approach is highly commended because it has the moral authority within society — which can be invoked to achieve human rights — and the state cannot shirk from its responsibility because the enforcement of these rights is legally essential.

Critics of the rights-based approach argue that the approach ignores efficiency criteria, since it does not deal with responsibilities. Also, that individual rights and community-based rights may clash with each other, particularly in the context of developing countries[3].

A broader version of the rights-based approach — called the normative/capability approach includes affirmative support for a range of human functioning. This approach is defined as 'entitlement to gainful employment opportunity, access to health care and education, leading to enhancement of social status.' It includes women's entry into governance e.g. administrative, managerial, professional and technical positions. It also stipulates the influence on women's internal development, as well as conditions of their material and social environment.

Gender inequality is related to social and economic structure, which are based on informal and formal norms, and practices. In view of this, women belonging to Schedule Castes/Schedule Tribes/Other Backward Classes and minorities, resident in the rural areas and in the informal, unorganized sector suffer from inadequacies of education, health and productive resources, and remain marginalized, poor and socially excluded.

The Government of India has formulated various policies to enhance women's visibility in the economic, political and social spheres. Thus, the Sixth Five Year Plan Document (1982–87) laid special emphasis

on education, access to health and family planning, employment and economic independence for women's development. In the Eighth Five Year Plan Document (1992–97), this approach shifted from being equal partners in the development process, to that of empowerment of women. Employment, education and health were given due importance. In the year 2000, the Government of India reviewed its commitments made at the Beijing Conference in 1995. A committee for monitoring gender mainstreaming was proposed — to be set up in the Department of Women and Child Development. This was given the mandate of monitoring the implementation of more than 47 beneficiary-oriented schemes. A 'dual strategy' was adopted for mainstreaming the gender issues related to all development activities and programmes exclusively meant for women. The Ninth Five Year Plan (1997-2002) formulated and committed schemes exclusively meant for women. This led to finalization and adoption of a National Policy for the Empowerment of Women allocating at least 30% of funds flow to women from other developmental sectors. Other strategies to empower women were: a) formation of Self-Help Groups (SHGs), b) universalization of special mid-day meals for women and children; and, c) increase access to credit through the Development Bank for Women Entrepreneurs, etc. The plan thus attempted convergence of existing services, resources, and infrastructure and man/woman power available in women-specific and women-related sectors.[4] Mid Term Appraisal of Ninth Five Year Plan indicated action taken and progress made on the women's empowerment front. The Tenth Five Year Plan (2002-07) again reviewed the strategies adopted in the previous plans. It also set up two working groups on the economic and social empowerment of women, which recommended that a) the plan recognize the role of the market and the expectations of women, b) step up investment substantially in the social sector, such as health and education, and c) the grassroots leadership should be harnessed properly to reach out to the maximum number of people.

A review by the Planning Commission indicated that only 43% of gross budgetary support in 15 ministries/departments was spent on women. In sectors such as family welfare, health, education, women and child, and Indian systems of medicine nearly 50% to 80% of the plan expenditure was directed to women[5].

For the first time, the National Institute of Public Finance and Policy (NIPFP) conducted a gender based budget analysis in 2001-02. The Department of Women and Child Development analyzed the annual budget of 2002–03 and found that allocations for women-specific schemes showed an increase of 3% within one year — from 32.6 million rupees to 33.58 million rupees. These schemes were pro-woman in contrast to women-specific schemes, and showed an increase of 23%. However, the 2002–03 survey did not elaborate on the significance of the two terms, 'women-specific' and 'pro-woman'.

Against this backdrop of schemes, there has been a steep decline in the share of development in total revenue expenditure — from 72% in 1980–81 to 63% in 1995–96, taking the consolidated budgetary position of all the states together. This decrease is due to an increase in debt burdens, in interest rates for public borrowing[6]. The above pattern of contracting development expenditures seems to be continuing, because the states are still struggling under deficit financing.

The scheme of Working Women's Hostels sanctioned 815 hostels to provide accommodation to 57,683 working women and 288 hostels to provide day care facilities to 7528 children. The Support for Training and Employment Programme (STEP) launched in 1987, sought to provide new upgraded skills to poor and asset less women in the traditional sectors of agriculture, sericulture, handicrafts, fisheries, dairying, poultry etc. for enhancing their productivity and income generation. Five projects had been sanctioned under STEP in 1998-99 to benefit 31,320 women.

The Norwegian Agency for International Development (NORAD) extends assistance for training and skill development and promotion of self-reliance through income generation for women in non-traditional trades in the country. Up to 1998-99, 81 projects have been sanctioned to benefit 6805 women. The National Credit Fund, Rashtriya Mahila Kosh (RMK) set up in March, 1993, extended credit facilities to poor and needy women in the informal sectors. It has sanctioned credit of Rs.57.09 crores through 367 NGOs to benefit 2, 77,662 women in 200 blocks in the country for the holistic empowerment of women since the time it was launched (August 15, 1995). The main strategy of the scheme is to create an organisational base for women to come together, to analyse and fulfill their needs through existing departmental programmes of the State and Central Government. Small homogenous women's groups numbering 37000 were formed under the scheme.

The National Commission for Women set up in 1992 covers issues relating to safeguarding women's rights and promotion of their empowerment. It works for review of laws, intervention in specific individual complaints of atrocities and sexual harassment of women at work place, and remedial actions to safeguard the interest of women.

The scheme of Balika Samriddhi Yojana (BSY) was launched in 1997 with the specific objective to change the community's attitude towards the girl child. A mother of a girl child born on or after 15th August, 1997 in a family below the poverty line in rural and urban areas is given a grant of Rs.500. In order to encourage enrolment and retention of girl children in schools an additional component regarding scholarship and lump-sum grant has been finalised. A collaborative project of the Department with the Indira Gandhi National Open University (IGNOU) started a certificate course in the 'Distance Education' mode.

The National Policy for Empowerment of Women would prescribe strategies and actions to bridge the gap between the equal dejure status and unequal de-facto position of the women in the country. It would seek to guide action at all levels and in every sector by mainstreaming gender perspectives into all laws, policies, programmes, regulations and budgetary allocation of the Government.

India is a signatory to the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). The ratification to the Convention entailed two declaratory statements under Articles 16(1) and 16(2).The first pertaining to elimination of discrimination in all matters relating to marriage and family relations, and the latter pertaining to compulsory registration of marriages. Under Article 29(1) there is provision for arbitration/adjudication by the International Court of Justice, of disputes concerning interpretation.

The UN Committee on CEDAW recommended that the Convention be widely disseminated and translated into the regional languages in the country. Five National Awards of Rs.1 lakh each to be known as "Stree Shakti Puraskar" have been instituted in the name of eminent women personalities in the Indian history namely, Devi Ahilya Bai Holkar, Rani Lakshmi Bai, Mata Jija Bai, Rani Gaidinlee Zeliang and Kannagi. The award will be presented to women who have triumphed over difficult circumstances and have fought for and established the rights of women in various fields.

GOI announced a National Policy for Empowerment of Women – 2001, to bring about advancement, development and empowerment of women belonging to weaker groups, including Scheduled Tribes and Scheduled Castes and Other Backward Castes with emphasis on poverty reduction schemes. The impact of globalization on women has also been reviewed. There is a need for reframing policies for access to employment and quality of employment. The policy also highlighted the efficacy of resource management. However, it ignored the critical element of land and gender issues – the former being the main resource.

The major pitfall of this policy was planning on the basis of (a) household as a unit for disbursing loans and (b) sectoral approach to planning.

The family includes very strong hierarchical and iniquitous gender relations. Likewise, each sector of the government takes decisions regarding women without consulting other departments leading to overlapping of policies that could not be implemented properly. Also the policies did not keep gender perspective in view resulting in its marginalisation or diffusing within the programme.

The balance sheet on gender equality has been evaluated. It has been indicated that "Our performance has been a mixed one, e.g. some efforts of advancement, some gains, some retrogressive trends and barriers to advancement". The GOI has tried to empower women economically, as well as in social sectors, with some positive results.

Important socio-political and economic value to land holding is at-

tached in the Indian society. Thus the share of agriculture in Gross Domestic Product (GDP) is more than 40%. Indian families neglect women in general, and the girl child in particular, mainly because of land rights and rights are never given to girls. Though land is important, land reform has taken a backseat in the formulation of policies.

Poverty alleviation has been an important part of India's national policy. Since women constitute the majority of the poor, access to micro-finance was thought to be an important factor to reduce the incidence of poverty, because micro-finance gives access to and control over economically productive resources.

Self Employed Women's Association of India (SEWA) started as a cooperative with the objective of empowering poor women by providing them with access to credit and financial services to reduce their dependence on traditional moneylenders. By 1997, SEWA had a membership of 220,000,262 producer groups and 72 cooperatives[7].

The GOI started its programme on micro-credit called Development of Women and Child in Rural Areas (DWCRA) in 1982. The idea was to start micro-enterprises by the women's groups. It worked well in Andhra Pradesh. However, as the approach was top-down people's participation was lacking in general. People did not identify themselves with the assets created. This was part of the poverty eradication initiative called Integrated Rural Development Programme (IRDP).

The Swarnjayanti Gram Swarozgar Yojana (SGSY) was launched in April 1999 with the aim to establish a large number of micro-enterprises in rural areas. It was planned by keeping in view two aspects - the ability of the poor and the potential of the local area. SGSY organized the poor into Self-Help Groups (SHG), capacity building and training of SHG; selection of key activities and planning of activity clusters; infrastructure build up; appropriate technology; and, marketing support for selling products. It also focused on selecting beneficiaries through the gram sabha. SGSY had put more emphasis on the organization of the poor at the grassroots level, through a process of social mobilization to alleviate the incidence of poverty.

In 2001 the Indira Mahila Yojana scheme for economic empowerment, or access to micro-credit, got expanded to include components like awareness generation, achievement of economic strength through micro-level, income- generating activities. It also included provision for establishing the convergence of various services, such as literacy, health and rural development. It was renamed Swayamsidha with the government's intent to develop local skills, availability of raw materials and, most importantly, community spirit among the poor. The above thinking reflects the plausible impact of market forces. The Swashakti Project was centrally financed, and aimed at facilitating the setting up of revolving funds for giving interest-bearing loans to beneficiaries (rural women) at the formative period.

The National Bank for Agriculture and Rural Development (NABARD), Rashtriya Mahila Kosh (RMK) and other nationalized banks are the major funding resources for microfinance projects. According to RMK, out of an estimated 168 million poor people, women constitute 60-80 million of the people requiring credit. However, RMK and other banks like NABARD and HDFC had covered the credit needs of only one million women by the financial year 1998/99. RMK feels that there is a lack of good and capable intermediate-level, micro-finance organizations, and regardless, would not be able to meet the credit requirements of the poor since the amount required is so huge — meeting 30% of the requirement would amount to 130 million rupees for three years. [RMK website] The RMK and other key agencies for micro-finance are clearly unable to fulfill the credit needs of women.

Regional variations in the use of funds from RMK exist. In Maharashtra the maximum amount of money has been utilized, followed by Andhra Pradesh and Tamil Nadu. Andhra Pradesh, however, had the largest number of borrowers in 2000–2001.

In many cases it seems that there has been skill formation, which is desired by the government. In addition, the socio-economic status of women has been raised because of skills acquired. It was noticed in Kerala that the successful members attended the gram sabha meetings, and their partnership in decision-making processes was strengthened. [Sebastin: 2002]

As regards micro-credit financing is concerned, information does not reach the poorest people. So the poorer states like Orissa and Uttar Pradesh are yet to take advantage of the scheme. Another problem is that the amount of finance given to poor families is not adequate to tide them over during crisis like earthquake, drought and cyclone. So the poor still go to traditional moneylenders.

Equality of the sexes exists as a fundamental right under the Constitution. This directs state policy towards removing the various disabilities that thwart women in realizing their potential. In the last 50 years laws have been passed by the state and central governments to protect women from violence and discrimination and to strengthen their entitlements in the social and economic fields. Committees, commissions, various ministries of the government as well as funding agencies have addressed themselves to the problems of women. Particular emphasis has been on education, health, nutrition, livelihood and personal laws. Scores of schemes have been floated. Independent administrative departments have given un-divided attention to women's problems at the state and national level.

In 1980s development cooperation energised economic benefits schemes. While in 1990s National and State commission of women were set up to investigate the working of various legal and constitutional provision concerning women. They also enquired about the violation of women's rights and advised on the socio economic policy frame work to reflect on main stream women's concerns. The central and state governments have also articulated comprehensive policies for the empowerment of women through a variety of instruments and approaches focusing an explicit vision of equal partnership for women in all walks of life.

In most states the new strategy for economic development of women through facilitating access to training, entrepreneurship development, credit, technical consultancy services and marketing facilities have been formulated and efforts made to implement them. Parallel changes have occurred at the national level.

State policies for women have several components e.g. increased participation of women in local decision making processes; an increasing focus on poverty alleviation programmes; mandates to eliminate discrimination against girl children and adolescents in matters of food, health, education and child labor; greater spread of self-help groups and community based organizations; and recognition of the need to sensitize all levels of bureaucracy, legislators, and law enforcement agencies to gender issues.

More than one third of the population of India lives under conditions of abject poverty[8]. Of this, about 250 million people do not have adequate food to satisfy their minimum nutritional requirement. Women, as compared to men, are more affected by poverty, with the attendant problems like low wages, lack of job security, long working hours and drudgery. The social conventions and gender-based prejudices, both at private and public levels, deprive women of their resources. They have been kept away from the mainstream of economic contributions, social status, economic and political activities with little or no say in planning their development at any level. Entrepreneurship among women and economic independence of women has not been considered a crucial input for economic development of the country[9].

Empowerment

Empowerment implies more power to women within homes, communities and societies. It also means changing policies and legislation to ensure that women can exercise their rights, have full access to educational and economic opportunities and health care in order to benefit from economic development and lift themselves and their families out of the poverty trap. It means giving women choices, to freely decide their family size and timing and spacing of their children, free from sexual violence, coercion and discrimination based on sex.

For women themselves, empowerment means that they gain the power to express and fulfill their needs, gain greater self-esteem and control over their own lives and relationships. Because the right to reproductive and sexual health is so integrally related to a woman's well being, women's empowerment is directly related to achieving reproductive health and family planning goals.

Thus, it seems that women's empowerment could be taken to mean a process of increase of knowledge, awareness, improvement of skills and participation of women with the objectives of facilitating their roles in the decision making process. This has been the pivot of the present study.

Slum
Slum is a structure and a group of structures or an area, which becomes unfit for human habitation due to deficiencies in the nature of living accommodation and deficiencies in the environment.

Urban slums are a recent phenomenon brought into existence primarily by industrialization. They represent the lowest sections of people in the urban society. They are the medley of all that is considered worst about the human situation- filth, pollution, crime, prostitution, gambling, poverty, disease and misery. They constitute a stigma on the glamour in most of metropolises. The state and central government and non-government organizations (NGOs) are trying to do their level best to combat this scourge by providing all kinds of welfare and development services.

Women and children constitute the most vulnerable group in the slum population, which need special attention. So many converging programs for their betterment have been launched from diverse sources which aim at ameliorating their condition and in the process empowering them. There are simultaneously several forces in the urban society, which are working towards their degradation also. It is imperative that these forces should be identified so that their harmful influences could be offset and ground is prepared for the development and empowerment of the concerned groups. Therefore the forces and influences emanating from various sources impinging on the slum populace need to studied scientifically and their empowerment potentials assessed to arrive at certain conclusions. The proposed study is an attempt in this direction.

Objectives:
1. To analyze the existential situation of slums.
2. To investigate the situation ethos of slum families with a view to articulating the status and position of women.
3. To evaluate welfare and development programmes launched by various agencies, which directly or indirectly concern women.
4. To summarise the ground realities about the extent to which women have benefited from these welfare and development programmes.
5. Suggest corrective and innovative measures, which can be used to accelerate the process of women's empowerment.

Study Area and Method:
Delhi has a large number of slums known as J.J. Colonies. Out of these, five slums were selected for the study in a manner that makes them representative of the entire universe. Out of these five slums, four exist on sides of metropolis and one in the center. A list of all government and non governmental agencies/institutions agency along with the programmes they operate in these slum areas was prepared in order to draw a sample of hundred families from each of the five slum areas. The size of sample in each area was proportionate to the size of the slum population itself.

As women's empowerment should ideally cover their entire life span, women from all age groups were included in the study. An attempt was made to link various services provided by different agencies to highlight how each service helps in the empowerment process. Most of the households studied have a girl child, a married adult woman and an old woman. The number of beneficiary respondents added to 350.

Area of the study:
NWES & Central Slum, Delhi. Five slums were selected from each zone listed in the electoral rolls for each constituency. All the slums are small with semi-pucca housing and formal sanitation facilities.

Universe of the study
All items in field of inquiry constitute a "Universe". Applying the pedagogy of Kenneth which states such total as the aggregate of all units/ cases that conform to source designated set of specifications is called universe, the universe consisting of all women residing in the slums were used as subjects in the present study.

A sample is the reflection of the whole population and bears all the characteristics of the population.

Tools of Study
Data was gathered with the help of a variety of tools. A community profile of the slum was taken and an interview guide was developed to collect information about the government and non-governmental agencies that operate in the area.

Information was elicited about the structure, function, experience, motivation and nature of services offered and evaluation mechanisms employed by these agencies. A comprehensive interview schedule was filled to elicit responses from the female members of the families that constituted the sample of respondents.

The schedule comprised questions that have a bearing on women's empowerment. It was designed to identify forces and factors working towards women's empowerment. Questions relating to infants and children up to the age of 14 years were answered by the adult women in the family and those related to aged women by the aged women themselves.

a. Interview Schedule:
Interview schedule (see Annexure-I) was developed to collect data from women. The schedule contained set questions in a pre-determined order that was adhered to in each interview. Interviews were conducted to ascertain relevant data relating to the various sources of women's empowerment.

This study depended both on primary and secondary data. The primary data were the information received from the respondent through the interview-schedule and the observations which the researcher gathered.

T data was collected with the help of structured interview schedule developed for the purpose. Each schedule was divided into seven parts. The total number of questions asked was 125.

b. Focus Group Discussion Schedule-FGD
FGD schedule (see Annexure-II) was developed to gather information from women on empowerment. It was flexible enough to allow the group to take the discussion in any way it chose, while providing enough structure and direction to stop the discussion moving away from the original topic to be studied.

Interviews were conducted with women living in the slums. This method along with FGDs facilitated gaining useful insights into the motivations, belief and values which influence behaviour. FGDs were used to develop an understanding of the respondents' perceptions about women's empowerment.

c. Field Notes
Field notes provided productive description as well as assisted in developing a nexus between expressions and feelings of women with regard to various aspects of empowerment issues.

Pre-testing
The tools were thoroughly pre-tested before formal data collection process for fine-tuning of interview schedule, interview guide as well as schedule for focus group discussion. Pre-testing facilitated obtaining realistic and meaningful information and assisted in getting exposure about the situations prevailing in the community.

Analysis of Data
Collected data was analyzed using the SPSS package. The relevant frequency and cross-tables for the major variables studied were interpreted in terms of the objectives of the study and presented in the chapters. In-depth interviews and group discussions were held with the respondents. Some pertinent case-studies were included in the chapters to provide deeper insights into the problems and difficulties related to the subject of study.

The major findings
Qualitative observations and quantitative data obtained in the present study point to the following deductive inferences:

1. The women in general and the girl students in particular are not properly and fully aware of the schemes and the provisions therein.
2. Despite all problems most beneficiaries/respondents opined that the schemes are very useful and they could not have pursued education without the scholarship.
3. The study evaluated the strengths, weaknesses and impact of the empowerment programmes of various agencies. This will facilitate in getting a clearer perception about the emergent problems and issues. New guidelines for action, including specific measures at the practical level, can be formulated to attain the desired goals.
4. In general social work professionals should work for effective participation of women in every sphere especially in Panchayati Raj Institutions (PRIs). This means equal access to education, social, political, health and other services. This will lead to greater participation and in turn improve the social and political status of women.
5. Horizontal and vertical networking and creation of pressure groups seems to be a necessity to ensure genuine representation of women.
6. Empowerment neither has a beginning nor is an end in itself. It is an on going process. Strong social and political structures have to be built devoid of gender biases to enhance women's empowerment. The approach should be bottom up rather than top-down. Efforts should begin at the micro level and women should not only be participants in planning but should also be decision makers.
7. There should be a shift in the power relations existing in the society. Women's empowerment cannot be achieved without sensitizing men on gender issues.
8. This study also provides strong support for the argument that direct and indirect sources of women's empowerment play a role in determining patterns of attitude towards girls' education and future fertility preferences in slums in Delhi. Even after controlling the socio-economic, demographic and structural sources, these influences are not uniform. The relative influences of individual autonomy sources vary over the different socio-economic settings and further research is needed to probe these differences.
9. There are socio-cultural variations in the level of empowerment. The type of family in which a women lives, has a strong association with the mechanisms of empowerment.
10. The state and society must accept responsibility for providing basic services like child care, health services and education inputs. These are not met adequately by women in slums. A challenge for human development is to find the incentives and rewards for efforts towards gender equality.

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