



A Critical Study on Women Empowerment in The Slums of Malad East, Mumbai

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ABSTRACT

Women empowerment refers to making women independent. Since ancient times the image of women is portrayed as one who is dependent on father, husband and then son. Though many policies are being framed for the empowerment of women and many programmes are being undertaken to make the women aware about their capabilities and lead them towards development still in the slums, the condition of women is yet to be improved. Women in the slums are being treated as they are only made for kitchen and household chores. Even if they are working they are exploited at their work place. Slum women who are generally illiterate are engaged mostly as unskilled labour in the unorganised sector which results into less income and more physical labour. This paper is an attempt to highlight the status of women and their empowerment in the slums of Malad. Based on the findings some recommendations will be given for the empowerment of these women

KEYWORDS : Women Empowerment, slums, Malad, Women Entrepreneur

INTRODUCTION

Malad is a suburb which is 34 kms north of Mumbai, India. It is also the name of the railway station in the western suburbs of Mumbai. Its approximate population is 1,561,938 with an additional day-time floating population of 100,000. Malad has a mix of people from all over India. The original inhabitants are from the Koli community, which thrives in pockets, such as Marve, Malwani, Madh and Manori Island. Apart from the Koli community this suburb has a large East Indian Community. Following Christianity's arrival large numbers of the residents were converted to Christianity. During the late 1960s arrivals of immigrants, mainly South Indians, Gujaratis and Mainland Marathis diversified the demographics of this region. The 80's and 90's saw major population growth. Kurar Village in Malad (east) is one of the huge slums in Mumbai. Majority of people staying in Kurar village belong to middle and lower middle class. People are engaged into labour work, shopkeeping, and even in seasonal employment.

Empowerment means to become more powerful from every aspect of life, be it economics, social, financial etc. In today's modern world empowerment is a must as it makes women more strong, efficient, confident and productive. They are more rational in making choices for their own growth and the growth of their family. Most of the women are family oriented and ever willing to sacrifice their desires and wishes for their family which is neither accounted for nor acknowledged. There are different types of empowerment viz legal empowerment, personal empowerment, social empowerment, financial empowerment, educational empowerment etc. Empowerment can take place through education, access to information, financial inclusion, financial independence etc. Empowerment is an important tool of involving women in the growth process of the country so that they enjoy a greater autonomy both in the society at large and family in particular. Women empowerment can take place through entrepreneurship development which can take place through good education and training. Women can be empowered through micro finance and self-help groups and by corporates who can encourage small enterprises or cottage industries in the slums along with education and skill development. The participation of women in the field of entrepreneurship is increasing day by day with globalisation and economic development. Our country is changing for the better and there is a great change in our cultural development which has brought a change in the status of women but only in the upper class and the rich. This research paper will throw light on the status of women in the slums of Malad (east) and suggest measures that can be taken to empower them.

REVIEW OF LITERATURE

According to a study done on the topic "Nutrition status of women living in slums of Allahabad city, U.P." by Md. Amirul Hassan it was found that slum women have various deficiencies, they are anemic, and they have dental cares. Malnutrition and nutritional anemia are

the major health problems of slum women along with dental caries. Weight and height are correlated to anemia and vegetarian diet is more responsible for anemia. (Hassan, 2013)

According to a study done on the topic "Women's economic empowerment and inclusive growth : labour markets and enterprise development" by Prof. Naina Kabeer the aim of this paper was to explore women's economic empowerment in relation to inclusive growth through a focus on women's employment. Researcher noted that there are many problems faced by women other than poverty and inequality. Women face problems like less education and training, poorer access to credit, less likely to own property of their own, harder hit by complex business registration procedures, more likely to be excluded from business networks and suffered more in the absence of infrastructure and utilities. (Kabear, 2012)

According to a study done on the topic "Role of various organizations in the development of women entrepreneurship in India" by Pratima Pawar the paper focuses on the role of various organisations in the development of women entrepreneurship in India. Entrepreneurship Development of India, Ahmadabad, National Institute of Entrepreneurship and small Business Development, New Delhi, Indian Council of Women Entrepreneurs, New Delhi, National Science and Technology Entrepreneurship Development Board, New Delhi, National Standing Committee on Women Entrepreneurs etc. are some of the leading organisations set up for the development of entrepreneurship in general and women entrepreneurship in particular. The researcher concludes that however the situation is much more different in the regional cities. Still the area of women entrepreneurship is confined largely to a particular class, community and culture. In spite of efforts taken by various organisations Indian women still have been fighting to succeed in many specialised areas of business/profession. (Pawar, 2013)

3. OBJECTIVES

- To study the economic status of women in the slums of Malad east
- To suggest measures to empower the women.

4. HYPOTHESIS

H_0 = There is no significance difference between the expertise among women and wish to start self-employment

H_0 = There is no significance difference between income of family and wish to start self-employment

5. RESEARCH METHODOLOGY

5.1 Source of Data:

The present study is based on primary data as well as secondary data.

5.2 Sample size:

51 women from the slums of Malad (east) were taken as a sample for research. The sampling method followed was convenience sampling method.

5.3 Data Collection:

The Primary data was collected by structured questionnaire method. Secondary data is collected from websites, various published books and research papers. Open and close ended questions were asked to get answers of the questions related to the objectives laid down in the study.

5.4 Sample area:

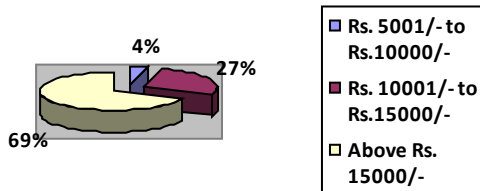
The research was conducted in slums of Appa Pada and Kurar Village area of Malad (east), Mumbai.

6. DATA ANALYSIS

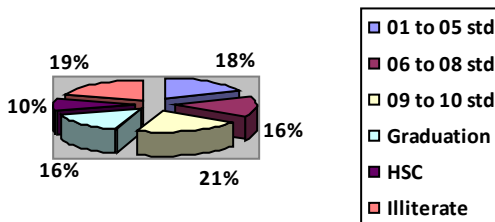
Housewife/Employed



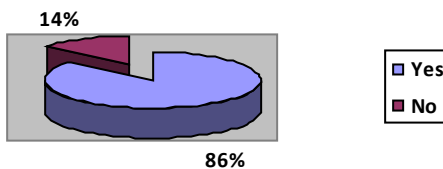
Family Income per month



Education



Do you have any expertise?



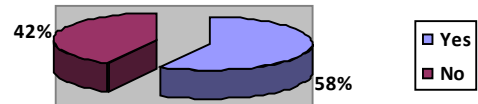
Chi-Square Tests					
	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	4.372 ^a	1	.037		
Continuity Correction ^b	2.835	1	.092		
Likelihood Ratio	4.764	1	.029		
Fisher's Exact Test				.050	.044

Linear-by-Linear Association	4.286	1	.038		
N of Valid Cases	51				
a. 2 cells (50.0%) have expected count less than 5. The minimum expected count is 3.43.					
b. Computed only for a 2x2 table					

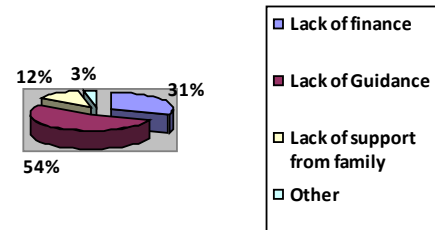
Correlations			
		Are you having expertise into anything?	Would you like to turn your expertise into self-employment
Are you expertise into anything?	Pearson Correlation	1	.293*
	Sig. (2-tailed)		.037
	N	51	51
Would you like to turn your expertise into self-employment	Pearson Correlation	.293*	1
	Sig. (2-tailed)	.037	
	N	51	51

*. Correlation is significant at the 0.05 level (2-tailed).

Would you like to convert your expertise into self-employment?



Problem faced to convert expertise into self-employment



H₀ = There is no significance difference between the expertise among women and wish to start self-employment

Interpretation: Chi-square test was applied because of nominal values. Since chi-square correlation is 0.37 i.e. less than 5%. Null hypothesis is accepted which means there is significant relationship between expertise among women and want to start self-employment. The women in the slum wish to start their own self-employment out of their expertise and earn bread and butter to live respectful life.

H₀ = There is no significance difference between income of family and wish to start self-employment

Correlations			
		Would you like to turn your expertise into self-employment	Family monthly income
Would you like to turn your expertise into self-employment	Pearson Correlation	1	.200
	Sig. (2-tailed)		.160
	N	51	51

Family monthly income	Pearson Correlation	.200	1
	Sig. (2-tailed)	.160	
	N	51	51

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2.524 ^a	2	.283
Likelihood Ratio	3.297	2	.192
Linear-by-Linear Association	1.999	1	.157
N of Valid Cases	51		

a. 2 cells (33.3%) have expected count less than 5. The minimum expected count is .98.

Interpretation: Chi-square test was applied because of nominal values are there in data. Since chi-square correlation is 0.160 i.e. more than 5%. Null hypothesis is rejected which means there is no significant positive relationship between family income and want to start self-employment. The women in the slum irrespective of their family income want to start their own self-employment.

6. LIMITATIONS

- Sample size of 51 is a limitation; the findings may differ with higher sample size.
- Sample unit and the area can be a limitation as the problems may differ in other areas.

7. FINDINGS OF THE STUDY

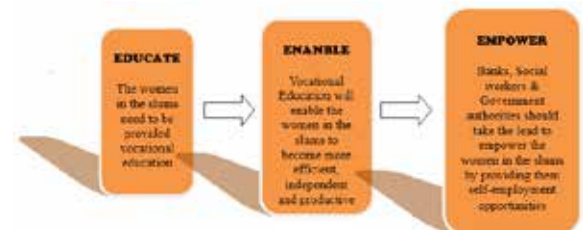
The women in the slums of Malad (east) are mostly housewives or engaged into unskilled labour like household or housekeeping work, making imitation jewellery etc. Girls are not encouraged for higher education. In some families only school education is allowed and girls are not sent to college. Housewives are dependent on their husband or son for their financial needs. Those who are earning are able to earn upto Rs. 8,000 to Rs. 10,000/- per month and their entire income is used for house rent, for upbringing of their children, for loan repayment and for household expenses. The women are either illiterate or have studied only upto 5th to 7th standard. These women are busy most of the time with work be it in their household or outside and are unable to take care of themselves. They don't give much importance to their own needs and health. Savings are very less and mostly invested into chit funds. Most of these women are in debt i.e. they have loans taken from money lenders or goldsmith by keeping their gold ornaments as mortgage and are paying huge interest on these loans. These women are having some or the other potential like cooking, weaving, stitching etc. but due to lack of awareness and proper guidance these ladies are not able to tap their potential. If some programmes are designed whereby they are made aware and are trained and provided with financial assistance, these ladies can run their own business and do miracles. In few cases their husbands have lost their jobs or they are not working or are alcoholics thereby making these women the sole breadwinners and caretakers of their family. In some cases this has resulted in the drop out of girls of such families from the schools or not sending boys for higher education. Therefore the future generation is also unable to break this vicious circle of poverty and illiteracy which continues from generation to generation. As per Police records cases of domestic violence too are registered in large numbers against these women in Malad slums. Many a times these women do not seek the help of police and silently keep bearing all atrocities. Hardly any efforts are being put by the authorities for the development of such women and there is a severe scarcity of community and social services in this area. Many schools and colleges are located there but no emphasis is given on vocational courses for such women.

8. RECOMMENDATIONS

Generally, greater attention is paid for the empowerment of women in the rural areas and efforts are made by policymakers to provide them with means to earn their own bread and butter through various government schemes. But somewhere we feel that the women in the slums of metropolitan cities are ignored. The large businessmen and

MNCs can take initiatives and provide such women business opportunities and financial assistance. They can be allotted work in the fields of manufacturing parts or components at home or packaging etc. This will not only benefit the business houses in the form of fulfilling their corporate social responsibility and getting their work done at cheaper cost but also benefit the women in the slums by providing them jobs and means of earning. Females in the slums of Malad have got some or the other potential, which is not exploited properly. There is a need to collect their knowledge, organize it and make the best use of it so that they will earn as well as become independent. Many social workers are working for the development of the women in the remote areas however there is a paucity of such workers in the slums of Malad. NGOs, social service institutions and charitable trusts can start some vocational courses for them and motivate them to participate in it. The business which they will undertake and the profits earned by them thereof can be shared by everyone i.e. by these women for their business expansion as well as by the institutions for vocational courses so that they can provide training to the other women. This will create a chain of businesses by the women for the women. By looking at the cost-benefit angle, initially little capital will be required but later on once they start earning then definitely some part of it can be utilized for development and training of more and more women in the slums. But there is need of initiatives to be taken by someone like political leaders, corporates, schools, colleges, banks, social workers etc. We strongly feel that it is not only required that policies be framed for the protection of women but also to policies need to be framed for making women empowered through business activities. Only providing loans at concessional rate of interest is not sufficient but banks must help these women to make business plans. Colleges and schools should provide them proper vocational training for the same and political leaders and social workers should encourage them and provide them with proper infrastructure and support. Undertaking such kind of activity is not an easy task and it requires a combined effort from everyone. Team work will only enable them to achieve the objectives of empowering women in the slums.

PROPOSED MODEL FOR EMPOWERMENT OF WOMEN IN SLUMS



9. CONCLUSION

If women are educated their skills will improve and if they are provided financial and institutional help then they can start their own business and become financially independent. Financial independence will build their confidence, give them a status at home and in society, motivate them to excel, provide them with their own identity etc. In fact woman has to motivate her own self. Women are made by God capable to take risk and are more creative than men if given an opportunity to shine and excel. Women have to take a bold step and create a meaningful life for themselves. They have to learn to live first for themselves and then for others. To bring out their potentialities they have to be educated, made aware of their strengths and capabilities and empowered socially and mainly in the family. Hence they have to be inclusive in the growth process. They can add to the economic development. Hence financial institutions should promote women entrepreneurs. Then only women will be empowered.

10. REFERENCES

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