

Chapter- 4

Socio-economic Characteristics of the Women and their Families.

The economic status of women is shaped by the socio-economic characteristics of their family and community. To understand their role in the labour market it is necessary to understand their life and living conditions. The women workers covered by this research share certain commonalities as slum-dwelling women and also have different characteristics depending on their caste, religion, place of origin, duration of stay in Baroda slum, education, income of the family and various other aspects. In this chapter we will analyse the socio-economic characteristics and living conditions of the women and their families. This will help us to provide a background to analyse their work and working condition in the next chapter.

The total population of the 357 families covered in this study is 1557 people. The average size of the family is 4.36 person per family. Thus the average family size was not very large. Age structure of the total population was such that 57% of the total population was above 18 years and 43% below 18 years. All our respondents were women from the 357 families¹⁴⁰.

Majority of the respondents were at the peak of the productive and reproductive stage in their life cycle. 257 (72%) of the respondents were between the age group 18 to 35. The next group was middle-aged women. 89 (24.4%) belonged to the age group 36 to 60. Very few i.e. 10 women (2.8%) were below 18 years of age and one woman was above 60 years of age.

¹⁴⁰ The information and data presented in this chapter and next chapter were collected from women respondents from each of the selected families with the help of structured questionnaire in personal interviews as well as in in-depth interviews of some women and observation made during the field visits between December 1996 to July 1997.

Majority of the respondents i.e. 331 (92.70%) were married, 19 (5.3%) were either widows or separated and only 7 (2%) were unmarried

4.1 Social Profile

4.1.1 Sex Ratio:

The average sex ratio in the selected pockets is 941 (Table 4.1). Looking at the age wise sex ratio, number of women per thousand is 494 in adult population and 933 in the population below 18 years. Thus, the sex ratio among the new generation is more adverse compared to the old generation. The variation in sex

Table 4.1

Population and Sex Ratio of Selected Families

Sr.No	Name of the pocket	Male	Female	Females per 1000Males
1	Zanda chok	92	93	1010
2	Husaini Chock	26	34	1300
3	Shivashakti Nagar	49	46	938
4	Jayram Nagar	34	28	823
5	Varasia vagharivas	60	57	950
6	Kumbharwada	44	39	886
7	Harijan vas	23	22	956
8	Savaiya nagar	25	29	1160
9	Shivajipura	38	29	763
10	Sanjay nagar	152	130	855
11	Vallabh nagar	18	16	888
12	Jashoda colony	241	232	962
	Total	802	755	941

Source: field survey.

ratio among the pockets ranges from 763 in Shivajipura to 1300 in Husaini chok Six pockets have higher sex ratio and six have lower than the average sex ratio of all the pockets. One of the factors affecting the sex ratio in the slums is the nature of migration and duration of stay in Baroda. In cases where entire families come to the city the sex ratio is higher and in cases where male migration is dominant, the sex ratio is lower. When the male members settle down they bring female members to the city. The second factor is availability and or possibility of work for women. It was observed that slums in which the work participation rate is higher display higher sex ratios. The sex ratio of the Baroda city is 898, which is lower than the average sex ratio of the sample households. Other scholars in their study of poor families observe a similar situation. 'Sex ratios among poor are known to be less masculine than those among the rich. Such lack of discrimination is said to be born out of economic necessity.'¹⁴¹

4.1.2 Caste :

62.7% of the total respondents were from the category of Scheduled Caste, (SC) Scheduled Tribe (ST) and Other Backward Castes (OBC). OBCs constitute 34.7%, followed by Scheduled Caste (18.20%) and Scheduled Tribe was 9.5% (Table 5.2). According to 1991 census the percentage of SC in the city population is 7.26 and ST is 3.01 but in the slum it is 18.20 and 9.50 per cent respectively. The large proportion of SC and ST in the slum population shows that most of the people from these categories stay in slums. The proportion of other castes¹⁴² is 37.3% among the selected families.

The distribution of families in various pockets is significantly different in terms of their caste. People from only one caste reside predominantly in some pockets. For

¹⁴¹ Agnihotri, S B. (1998).

example In Harijan vas, SC families are residing and in Jayram nagar all the residents except one are from ST. In Vagharivas, most of the people are from Vaghari community belongs to OBC.

Table-4.2

Distribution of Families by their Caste

Name of the pocket	S.C.	S.T.	O.B.C.	OTHER	TOTAL
Zanda chok	7	0	11	24	42
Husaini chok	1	3	6	5	15
Shivshakti nagar	6	2	3	9	20
Jayram nagar	0	14	0	1	15
Vagharivas	1	1	19	4	25
Kumbharwada	1	1	6	9	17
Harijanvas	9	0	0	0	9
Savaiya nagar	5	0	4	3	12
Shivajipura	3	0	2	11	16
Sanjay nagar	15	2	11	33	61
Vallabh nagar	2	0	2	5	9
Jashoda colony	15	11	60	30	116
Total	65 (18.2)*	34 (9.5)	124 (34.7)	134 (37.3)	357 (100)

Source: field survey.

* Figure in brackets indicates row percentage

Harijanvas and Vagharivas is residence of this particular community since decades. They were traditionally situated outside the walled city and now with the expansion of the city they are in the centre of the busiest part of the city. Kumbharwada was also the residence of potter caste traditionally With the changing economic situation and upward mobility of the castes many of the them have left their traditional

¹⁴² 'Other Castes' consists all other castes not covered in SC, ST or OBC, know as "upper castes"

occupation People from other caste have started residing adjacent to the Kumbharwada and became part of it over a period. Jayram nagar developed as a settlement of the tribals from the district to the city in search of work. All other slum pockets came up because of migration from within and outside Gujarat. The caste compositions of these slums are mixed. When people migrate from far away places, the caste taboo becomes less strong.

It was also observed that in a bigger slum area, families stay in groups One can find people from one caste residing as immediate neighbours and other caste group stay in other clusters.

This pattern was not observed in pockets like Shivshakti nagar and Zanda chok where plots were allotted to the families by the slum clearance board. People from all the caste and community stay to gather in such pockets.

4.1.3 Religion

Out of total 357 families, 92.4% were Hindus, 5.9% were Muslims and 1.7% were Christians (Table4.3). Hindus are distributed in all the pockets but there are six pockets where only Hindu families are residing. Particularly all the caste-based pockets have predominantly Hindu population 21 Muslims are distributed in six pockets only Most of them are in Zanda chok, Husaini chok and Jashoda colony Christians are concentrated in Sanjay nagar, Vallabh nagar and Jashoda colony. Jashoda colony being the largest slum pocket contains several clusters within the pocket of different caste and community.

Table 4 3

Distribution of Families by Religion

Name of the pocket	Hindu	Muslim	Christian	Total
Zanda chok	35	7	0	42
Husaini chok	9	6	0	15
Shivshakti nagar	18	2	0	20
Jayram nagar	14	1	0	15
Vagharivas	25	0	0	25
Kumbharwada	17	0	0	17
Harijanvas	9	0	0	9
Savaiya nagar	12	0	0	12
Shivajipura	16	0	0	16
Sanjay nagar	59	0	2	61
Vallabh nagar	7	1	1	9
Jashoda colony	109	4	3	116
Total	330 (92.4)*	21 (5.9)	6 (1.7)	357 (100)

Source: Field survey

* Figure in brackets indicates row percentage

4.1.4 Place of Origin:

If we look at the region from which families come, 62% of the families are from various parts of Gujarat and 38% from outside Gujarat (Table-4 4). Among the people from Gujarati origin, 75% have come to the city from within the Baroda District. Among the people from other state proportion of Maharashtrians is highest (19.3%). People from UP constitute 9.2%, followed by Bihar (4.2%) Rajasthan (3.1%) and others (2.3%) The distribution of families according to their place of origin is also significantly different in various pockets (Table-12). Though Gujarati's are distributed in all the pockets,

Harijanvas and Savaiya nagar have 100% Gujarati families. Maharashtrian families are concentrated in Zanda chok and Shivajipura. Shivajipura is predominantly Maharashtrian area with 68% of the families from Maharashtrian origin. U.P. families are concentrated in Sanjay nagar and Jashoda colony. 57% of the families in Jashoda colony are from U.P. Rajsthani families are concentrated in Shivajipura and Sanjay nagar. In Sanjay nagar 54.3% of the families have Rajsthani origin. People from Bihar and Madhya Pradesh are in the Sanjay nagar, Vallabh nagar and in Jashoda colony. Sanjay nagar and Jashoda colony being largest among all the pockets have residents from all the areas.

Table – 4.4

Distribution of Families by Place of Origin

Name of the pocket	Gujarat	Maharashtra	U.P.	Rajasthan	Other	Total
Zanda chok	21	21	0	0	0	42
Husaini chok	13	2	0	0	0	15
Shivshakti nagar	17	2	1	0	0	20
Jayram nagar	14	0	0	1	0	15
Vagharivas	24	0	0	1	0	25
Kumbharwada	16	1	0	0	0	17
Harijanvas	9	0	0	0	0	9
Savaiya nagar	12	0	0	0	0	12
Shivajipura	1	11	2	2	0	16
Sanjay nagar	16	25	10	6	4	61
Vallabh nagar	2	4	1	0	2	9
Jashoda colony	76	3	19	1	17	116
Total	221 (61.9)*	69 (19.3)	33 (9.2)	11 (3.1)	23 (6.5)	357 (100)

Source: field survey

* Figure in brackets indicates row percentage

4.1.5 Duration of Stay in Baroda

75% of the respondent families have been staying in the Baroda slums for more than ten years. Only 25% have come to Baroda slum in recent time (Table 4.5). About 24% are born and brought up in the city slum. This shows that the slum population does not comprise recent migrants; neither is it transitory in nature. 82% of the respondents said that they have migrated permanently.

Table-4.5

Duration of Stay in Baroda slum

Years	Families	Percentage
Less than 10 years	89	(24.90)
11 to 20 years	90	(25.20)
More than 21 years	91	(25.50)
Born in Baroda slum	85	(23.80)
Not replied	2	(0.60)
Total	357	(100.00)

Source: field survey

Most of them are settled here and they are part of the socio-economic milieu of the city. The link with their native place is maintained mainly by visiting the place occasionally either during festivals or social events like marriage or death of nearest relatives. Only 18% of the families send some amount of money to their native place. 26% have some land in the native place but only 4% get some income from land and other 5% get some amount of food grains occasionally. Thus, the economic link with the place of origin is not very strong in case of majority of the slum dwellers but cultural link was there.

4.2 Living conditions

4.2.1 Housing

Majority of the families i.e. 84% own the house they live in and 16% live in the rented house (Table 4.6). Half of the families have pukka houses and half have half kaccha with tin roof (Table 4.7). It was also observed that most of the families have invested in making their house pukka or with tin roof. Many of them have incurred debt for making their houses as well. Making or rather improving the house is a constant process for most of the slum dwellers. Women make a significant contribution in this process. It was observed during field visits that many women keep on improving their home when ever they get some leftover building material like bricks or broken tiles from the surrounding housing society. Occasionally collecting such leftover material is part of the household work for many women and children in slums.

Table-4.6
Ownership of House

	Number	Percentage
Own	300	(84.00)
Rented	57	(16.00)
Total	357	(100.00)

Source: Field survey

Table 4.7
Type of House

	Number	Percentage
Kaccha	2	(0.60)
Half kaccha	4	(1.10)
kaccha with tin roof	166	(46.50)
Pukka	185	(51.80)
Total	357	(100.00)

Source: Field survey

4.2.2 Civic Amenities

Availability of water is a serious problem in most of the slums. 38% of them have their own water tap and 59% have to rely on common water source like common tap or hand pump. 3% of the families do not even have access to a common water source (Table 4.8).

Table 4.8

Availability of Water

Source	Number	Percentage
Own tap	135	(37.80)
Common tap	135	(37.80)
Hand pump	77	(21.60)
No facility	10	(2.80)
Total	357	(100.00)

Source : field survey

Having water tap in house does not ensure availability of enough or clean potable water. Women from houses with water taps in their homes complained that the pressure was so low that during certain periods they have to go to other sources for collecting drinking water. The quality of water was also very bad because in many cases drainage water had entered into the old and decayed pipeline for water

Table 4.8

Availability of Electricity

	Number	Percentage
Yes	333	(93.30)
No	24	(6.70)
Total	357	(100.00)

Source : field survey

Availability of electricity is comparatively good in the Baroda slums 93.30% have electricity connections. The connections were either officially given by the Electricity Board or in few cases privately taken from some individual residing in the nearby middle class housing society by paying more prices above the normal electricity price.

Table 4.9

Drainage Facility

	Number	Percentage
No drainage	115	(32.20)
Soak pit	129	(36.20)
Close drainage	113	(31.70)
Total	357	(100.00)

Source. Field survey

The situation of drainage is extremely poor in the Baroda slums. Only 31% have drainage facility and 69 % of people do not have proper drainage (Table 4.10). The result is that most of the people who do not have drainage facility cannot have their own latrines.

Only 38% of the sample families had their own latrines and 41.7 % have to go in open space for their natural calls. It is very difficult for women because they have to

face a lot of harassment and they cannot go to natural call any time but only in the very early morning before dawn or very late at night. It was also observed that women used to eat less and drink less water so they can minimise the time for they have to go for toilet. This affects their health as well.

4.2.3 Education

The level of literacy is 46.6 among women respondents and 75.1% among their male counterpart (Table 4.11). The city average is 65.4 for women and 76.2 for men. The literacy level for men is near to the city average but for women it is very low. The data about literacy includes all those who can read and write even if they have no formal schooling. If we exclude those who have not gone to school from literate the percentage is much lower for both men and women.

Table 4.11

Educational Status

Level of education	Women respondent		Male counterpart	
	Number	Percentage	Number	Percentage
Illiterate	198	(55,40)	89	(24,90)
up to primary	104	(29,20)	124	(34,70)
Up to secondary	44	(12,30)	117	(32,80)
Up to H.S.C.	8	(2,20)	15	(4,20)
Above H.S.C.	2	(0,60)	10	(2,80)
Not replied	1	(0,30)	2	(0,60)
Total	357	(100,00)	357	(100,00)

Source : field survey

4.3 Economic Profile

4.3.1 Income

219 respondents had no income of their own (Table 5.12). In case of men, most of them are earning. There was not a single male earning member in 18 families. In these families either there was no adult male or the adult male member was not earning. The reasons for not earning were either unemployment or physical incapability to work. It was observed during the field visit that there are some other families where men are working but do not contribute in the family income. The extent of prevalence of such situation is not reflected in the data because most of the time respondents were not willing to share such personal information.

Table 4.12

Monthly Income

	Income of the respondent	Male counterpart	Family income (Per capita)
No income	219 (61.3)	18 (5.0)	0 (0.0)
Less than 200	24 (6.7)	6 (1.7)	56 (15.7)
201 to 500	60 (16.8)	27 (7.6)	171 (47.9)
501 to 1000	39 (10.9)	90 (25.2)	111 (31.1)
1001 to 1500	11 (3.1)	90 (25.2)	11 (3.1)
Above 1500	3 (0.8)	124 (34.7)	5 (1.4)
NR/DN	1 (0.3)	2 (0.6)	3 (0.9)
Total	357 (100)	357 (100)	357 (100)

Source: field survey

56 families (15.7%) live in absolute poverty. Their monthly per capita income is below Rs. 200/- (Table 5.12). Another 171 families (47.9%) are in the lower income

group with monthly income less than Rs. 500/-. 111 families (31.1%) come under lower middle class with monthly income less than Rs. 1000, 11 (3.1%) in the middle class and 5 families (1.4%) in the upper middle class.

Comparing of the income of earning women respondents and their male counterpart¹⁴³ we can observe that as we go up in the income bracket the number of women is decreasing and the number of men is increasing. The majority of women earn between 201 to 500 per month. Only three women have monthly income above 1500 Rs. In case of men, majority of them earn more than Rs. 1500/- per month and only 37 earn less than Rs 500 per month.

4.3.2 Durable Assets

Questions about availability of various kinds of household items and consumer durable was asked to the respondents and observation was made about them during the field visits to understand the overall economic condition of the family.

Necessity and luxury items like wooden or steel cot, steel cupboard, fan, radio, tape recorder, TV, refrigerator and other durable were observed and noted during field visit. The approximate cost of these durables was calculated. 40% of the families had durables having value less than Rs. 1000 (Table4 13). 75% of the respondents did not possess durables above Rs. 5000. Only 25% of the families belong to the relatively better off condition and have some luxuries like colour TV. Very few had refrigerator in their home.

¹⁴³ The term male counterpart is considered here to compare the status of women respondents with the male relative in the family. In cases of married women they were compared with their husband (92.7% were married) in case of unmarried women, brother and in case of single women, other male relatives in the family.

Table – 4.13

Value of Durable in the Home

Amount	No of families	Percentage
less than 1000	143	40.1
1100 to 3000	31	8.7
3100 to 5000	92	25.8
5100 to 10000	55	15.4
Above 10000	9	2.5
NR\DN	27	7.5
Total	357	100

Source : field survey

4.3.3 Savings and Debt

Only 16 % of the respondent do some regular saving (Table 4.14) Eight respondents do not know if their husband is saving or not 30% of the respondents were indebted (Table 4.15).

Table 4.14

Saving

	Number	Percentage
Yes	57	(16.00)
No	192	(81.80)
Don't know	8	(2.20)

Source: field survey

Table 4.15

Debt

	Number	Percentage
Yes	109	(30.50)
No	246	(68.90)
Not replied	2	(0.60)

Source: field survey

The reasons for debt were various. 33 respondents i.e. 30% of the total indebted respondents had incurred debt for subsistence. Most of them have taken food grains and other provisions from the local shopkeeper and pay them with interest. Equal numbers have incurred debt for social reasons such as expenses for marriage ceremony or death ceremony.

Other major reasons for debt was for house building or maintenance. Making one wall pukka, improving floor or tin roof etc. Seven family i.e. about 6% are indebted for health expenses on chronic ailment of a family member or sudden accident. 93 families i.e. 85% has taken debt from private moneylender, shopkeeper, friend or relative. Only 3 families (2.5%) have gone to financial institutions like banks or Co-operatives.

4.3.4 Work Profile of the People

The work profile of the family members of the respondents shows by and large strict gender division of work in economic activity and housework. Most of the adult males are involved in earning activities and a significant number is in the formal sector (Table-4.17). Only three men are involved in housework activities on a regular basis. Almost all the adult females are involved in housework and some in earning activities. Only 10 (5.78%) are in the formal sector and 163 (94.22%) in the informal sector. If we

compare the data for male counterpart of the respondents, none of them were involved in only housework. 154 (35.48%) were employed in the formal sector and 280 (64.52%) in the informal sector. Thus in the same family men have more access to formal sector work compare to women.

95% of total formal sector workers were male and only 5% were female in the sample households. Whereas in the informal sector 63% were male and 37% were women workers. In both the sectors male workers are much more than female workers but in case of formal sector the presence of women worker is negligible.

Table 4.16

Work Profile of Male and Female

Activity	Adult male (above 18 years)	Adult female (above 18 years)	Minor male (below 18 years)	Minor female (below 18 years)
Formal sector	154	10	0	0
Informal sector	271	145	9	18
House work	3	433	4	103
Study	16	8	219	188

Source: field survey.

To continue education after attaining 18 years of age is not very common for either men or women in slums. However, men have more chances compared to women. In our sample, adult men have double the chances to continue education to enhance skills and training for better employment opportunity in future. The gap between minor girls and boys going to school is not very large. 63% of all boys below 18 years and 58 % of girls go to school. However, the gap in the involvement in housework on regular basis is significant 32% of girls are involved in household responsibilities. Most of the school-going girls also have some responsibilities of household work. The proportion of minor boys and girls involved in the earning activity is almost double than minor boys. This indicates that girls start taking responsibility

earlier than boys. The number of minor girls and boys involved in the earning activities as revealed by the respondents may not give a real picture because many times children remain invisible. Young children helping their parents in earning activities are not considered as working by their parents.

Table 4.17

Time Spent in Various Activities

Time spent	Earning activities		Housework		Leisure time	
	No. of women	percentage	No. of women	percentage	No. of women	percentage
0 to 1hr	219	61.30	0	-	90	25.20
2 to 4 hrs	36	10.10	41	11.50	257	72.00
5 to 8 hrs	83	23.20	295	82.60	6	1.70
More than 8hrs	16	4.50	20	5.60	2	0.55
NR	3	0.90	1	0.30	2	0.55
Total	357	100.00	357	100.00	357	100.00

Source: field survey.

Not a single respondent was such who did not spend even two hours in the housework (Table-4.17). Most of the women spend 5 to 8 hours in housework and 6% spend even more than 8 hours in housework. Housework includes cooking, cleaning, and fetching water, caring for children and also spending time in the queue at the ration shop. Apart from grains, they have to queue for kerosene. 279 women i.e. 78.2% of the total respondents cook on the kerosene stove and 12% on chulha. Some combine stove with chulha because kerosene is not easily available. 9.5% women have the privilege of having gas stove but most of them also combine gas stove with kerosene stove for some specific task like warming water etc. Using wood in chulha is also not an easy option for city women because wood is not available without cost; also it is not safe for those who do not have enough space to set up a chulha to use wood as fuel.

Hours spent in housework depend on the age and status of the women as well. Young brides spend more time than daughters or mothers-in-law. Mothers having grown up daughters also spend less time on housework. In several cases men or male children use to help occasionally if the women is physically not well but only in three households male counterparts were involved in housework and in some a male child was also involved on regular basis.

138 women also do some work for earning besides housework. 60% of the working women spend 5 to 8 hours in the earning activity followed by 26% who spend 2 to 4 hours regularly and there were some women who constitute 11.59% of the working women who spend more than 8 hours in the earning activity. 25% of the respondent do not get even two hours leisure time during the day. 72.5 get 2 to 4 hours leisure time during the day. Very few get more time than that.

4.3.5 Nature of Occupation and WPR of Men and Women in Selected Pockets

The work participation rate (percentage of workers in total population) of men is 54.23% and women is 22.91% in the sample households. The WPR for the city is 50.48% for men and 7.17% for women.

Table 4.18

**Nature of Occupation and Work Participation Rate of
Male and Female in Selected Pockets**

Pocket Number	Formal sector worker			Informal sector worker			Work participation rate	
	Male	Female	Total	Male	Female	Total	Male	Female
1	6	0	6	44	46	90	54.34	49.46
2	2	1	3	14	10	24	61.53	32.35
3	6	3	8	23	8	31	59.18	21.74
4	2	0	2	17	10	27	55.88	35.37
5	2	0	2	28	16	44	50.00	28.07
6	8	0	8	14	6	20	50.00	15.38
7	10	3	12	2	3	5	52.17	22.72
8	7	0	7	10	5	15	48.00	34.48
9	9	0	9	10	8	18	50.00	27.58
10	26	0	26	48	15	63	48.68	11.53
11	6	0	6	3	1	4	50.00	6.25
12	70	3	73	67	35	102	56.84	16.37
Total	154	10	162	280	163	443	54.23	22.91

Source: field survey

The WPR is higher in the slums for both men and women compared to the city average but considerably higher in case of women.

The range of male WPR is between 48% to 61.53% and female WPR ranges from 6.25% to 49.46%. The variation among the pockets is very high. We have analysed some important factors affecting women's work participation in the next chapter.