VISIONING DEVELOPMENT: A ROOTING FROM AN ALTERNATIVE

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ABSTRACT

The higher level of urbanization, the larger its impact on the proportion of the poor living in urban areas. Among these poor and at particular disadvantage are the women. This term paper endeavors to reflect the exclusions which the urban poor women experience at the personal, relational and collective aspects of their lives; document how their exclusions hamper their agency and; capture their views and generate a feminist stand-point on how these exclusions could be addressed. The concept social exclusion which was expounded by Sen (2000) was employed to achieve the aforementioned objectives. Poverty has been understood as multidimensional, has material or and non-material dimensions. The employment of the term, both conceptual and application, will inform the understanding of social exclusion of women at the personal, relational and collective dimensions as a cause and a consequence of poverty. The experience and realities of women surfaced redefine development from and according to their vantage point. The paper thus will spawn knowledges as well as perspectives from the live experience of urban poor women; help us understand social exclusion which the urban poor women experience; and derive feminist stand-point insights for social action.

Key word(s): women, poverty, social exclusion and inclusion

Introduction

Urbanization is the physical growth of an area which results from rural migration and residential concentration. Greater and better employment opportunities, better-quality standard of living, and access to infrastructure facilities and services are compelling opportunities it offers which explain the thickening of population density in a concentrated area called urban - a town, city or conurbations.

Urbanization, with its positive effects, goes hand-in-hand with economic growth (Encyclopedia Britanica, 2010); "countries that have become most urbanized in the past century are those with the best economic performance" (Tacoli, 2012). Yet, urbanization comes with poverty (United Nations' General Assembly Report, 2012). This is due to the fact that not everyone equally benefits from urbanization particularly those who traditionally face social and economic exclusion (State of the World Population, 2007).

According to the United Nation General Assembly's "Study on the Promotion of Human Rights of the Urban Poor: Strategies and Best Practices" (2012), half of the global population currently inhabits the cities; one third of them are poor. It is touted that 80 percent of the urban poor presently live in developing countries, and their proportion will continue to increase in rapid rate particularly in Asia and Africa: "the incidence of urban poverty, or the share of poor as a proportion of the urban population, is highest in South Asia (46 percent) and Sub Saharan Africa (34 percent)". The urban population growth is ascribed to both natural population growth, and rural to urban migration. With continued urbanization, the proportion of the urban poor is predicted to increase and poverty will more and more become an urban phenomenon globally. (Baker, 2002).

The causes of urban poverty are mainly attributed to three factors. First, the rapid rates of urban population growth and the size increments taking place in small cities challenge the ability of small cities to absorb the population growth and capacity to establish at least the basic infrastructures for the population to be able to live a decent life (State of the World Population, 2007). Second, the conversion of small-scale farming to cash-crop plantations (among other effects of globalization) has reinforced the migration of the many community members from rural to urban areas (UNGA, 2012). As cities also present conditions of stark inequalities and exclusions, those with less education and low skills are left behind and find themselves struggling with the dark realities of city life (Baker, 2002). Third, inadequate government policies both at the central and local level, and lack of planning for urban growth and management (Tacoli 2012), and corruption and cumbersome regulatory requirements lead to deprivations, e.g., inadequate infrastructure and environmental services, limited access to school and health care, and social exclusionn. (UNGA, 2012).

Meanwhile, the Philippine population is around 100,981,000 million (POPCEN, 2015). Majority lives in rural areas (52%) and dependent on agricultural economy. The 48 per cent (48%) inhabits the urban areas mainly crowding 33 highly urbanized cities (HUCs) and very much dependent on cash economy (PSA, 2015).

Primarily an agricultural country, the slight difference in figures of those living in the rural areas and urban cities is attributed to urbanization that has been taking place in the past two decades (Habitat III Philippine Report, 2016). Urbanization in the country is largely due to rural migration (Habitat III Philippine Report, 2016). They are particularly poor families who see migration a crucial livelihood strategy in the 80's to 90s and lately (2000 onwards) comprised of people at their prime age (20-29 years old) mostly women. Their influx is primarily motivated by economic opportunities along domestic work (Habitat III Philippine Report, 2016) and services (PSA, 2016).

Urban poverty in the country is apparent in the proliferation of low-income-settlements or slums in urban peripheries. A high proportion of these settlements are "informal". These settlements are unsafe, i.e., regularly flooded, on or beside the esteros/creeks, on unstable slopes, under the bridges and overpasses; houses are poorly constructed and made of light materials, prone to earthquake, and fire razes during dry season and; less access to police services; and in constant threat of eviction. They are congested, lack adequate provision of water, sanitation and drainage, inadequate provision of social services, and lack of health-care and educational facilities and services. (State of the Filipino Children Report, 2010; Racelis & Aguire, 2005).

Limited opportunities particularly to those with less education and low skills locate Filipino urban poor in an unstable very low paying unskilled or semi-skilled jobs i.e., factory work, domestic work, construction work, pedicab/jeepney driving, and street vending; and/or unemployment pushing them or their children to engage in sex work, begging, garbage picking/scavenging, theft, and drug pushing, among others. Oftentimes, they are excluded from government interventions as they reside in informal urban settlements and/or on streets and not registered as residents and/or itinerants making them ineligible due to lack of legal address or required documentation. Apparently, the usual facade of poverty in urban informal settlements/slums in the country are hunger, malnutrition, ill-health, unhealthy and unsafe environments, abuse and exploitation, insecurity of land tenure, dilapidated housing, unemployment, inadequate family income, and dysfunctional families (Racelis & Aguire, 2005).

The root causes of urban poverty in the country narrows the global picture. Conversion of the lands of cultural minorities into tourism ventures and open-pit mining, seaside villages into international trading ports, and coastal areas into shrimp cultivation, lower the living standards of those who are affected which consequently forced migration to towns and cities in search of paid work or economic opportunities. (Eviota-Uy, n.d.). Urbanization particularly in Metro Manila which is sporadic and unplanned resulted to the extensive proliferation of informal settlements. This becomes a toll in urban management and governance resulting to poor services for managing solid waste, wastewater, air quality, transportation, traffic and other needs of a growing urban population. (Habitat III Philippine Report, 2016).

The continued urbanization will lead to unprecedented increase on the population of the urban poor making poverty increasingly urban in the country which parallels and upholds the global prognosis of becoming a global phenomenon.

The higher level of urbanization, the larger its impact on the proportion of the poor living in urban areas. Among the poor and at particular disadvantage are the women. In a predominantly patriarchal society like the Philippines, the system of patriarchy not only favors men over women but as well institute through social, economic, political and cultural structures paradigm for inequality and exclusions. The paradigm assign roles, rules of behavior, entitlements and relative value to men and women that determine women's "position" in society.

Thus, this paper aims to i) surface the exclusions which the urban poor women experience at the personal, relational and collective aspects² of their lives; ii) document how their exclusions hamper their agency (person's ability to pursue and realize goals that they have reason to value) and; capture their views and generate a feminist stand-point on how these exclusions could be addressed.

Part I of this paper, along with the introduction, discusses the conceptual framework and the methodology employed in the paper.

The data presentation consists the Part II. It includes the discussions of participants' profile, experienced exclusions and interlink with their agency, and their vision of development.

Part III covers the analysis of urban poverty and gender based on the data presented and relevant secondary sources. The analysis contextualizes the exclusions of urban poor women in the three (3) particular aspects of urban poverty underscoring each distinct gendered dimension.

The last part - the Conclusion - summarizes key findings, and make explicit discussions how the study's findings affirms Sen's framework of social exclusion in the context of urban poverty.

Social Exclusion

Social exclusion should be viewed in the "broader context of the old—very aged—idea of poverty as capability deprivation". Impoverished lives or poor living should be looked at instead of income. Moreover, *poverty* as capability deprivation should be viewed as multidimensional given the distinct capabilities and functionings people have reason to value. (Sen, 2000)

There are relational features of social exclusion relevant to capability deprivation. These features can be constitutively a part of capability deprivation as well as instrumentally a cause of diverse capability failures. Being intimidated in appearing before the

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¹Land illegally occupied.

²The concepts – personal, relational and collective – are derived from Rowlands (1997) classifications of the dimensions of the empowerment of women. Here in this paper, the concepts are employed to discuss the operation of exclusions in said dimensions. It should be understood that exclusion happen when freedoms and choices are not available "in developing a sense of self and individual confidence and capacity, and undoing the effect of internalized oppression" (personal dimension); "in developing a capacity to negotiate and influence the nature of a relationship and decision made within (relational dimension) and; "where individuals work together to achieve a more extensive impact" (collective dimension).

public is a capability deprivation as it relates to taking part in the life of the community. Lack of ability to interrelate freely is a deprivation and viewed as constitutive of poverty and in fact a key component. While, being excluded from social relations results to other deprivations that further limits one's opportunities, i.e., being excluded from the opportunity to be employed may lead to economic destitution in turn lead to other deprivations such as undernourishment or homelessness. From the broader perspective of poverty then social exclusion as an approach is a capability failure. Sen (2000).

Social exclusion is also distinguished into the *intrinsic* importance as well as the *instrumental* consequences of social relations of different kinds in which *social exclusion* can lead to capability deprivation. Being excluded is itself a deprivation. For instance, not being able to relate to others and participate in the community life can lead to impoverishment. It is called a *constitutive relevance* of *social exclusion*. *Relational deprivations* on the other hand though may not have direct impact can lead to dreadful results. For example, not using the credit market need not be seen by all to be intrinsically bad; but "not to have access to the credit market can, through underlying linkages, lead to other deprivations, such as income poverty, or the inability to take up interesting opportunities that might have been both fulfilling and enriching but which may require an initial investment and use of credit." (Sen, 2000).

Another distinction of the meaning of *social exclusion* is between *active* and *passive* exclusion. *Active exclusion* is one that is deliberate (Sen, 2000). The curtailment of women's freedom of suffrage, for example, is an *active* exclusion. This applies to many of the deprivations which include right to exercise citizenship and participate in decision making processes. The *passive* kind is deprivation that comes about through social processes in which there is no cautious attempt to exclude (Sen, 2000). For instance, the adoption of neoliberal policies lead to the decline in the standard of living including nutritional levels, educational standards, employment rates and access to social support systems, and further "ripple effect" causing an array of social costs.

Lastly, while *exclusion* is a course to capability failure and poverty, "unfavourable inclusion" is considerably a risk. Problems of deprivation may arise to unfavourable terms of inclusion and adverse participation rather than could transpire a case of exclusion. In an "exploitative" conditions of employment, or "unequal" terms of social participation, the instant focus is not on the exploitative nature of the inclusions. Extended "exclusion" include "exclusion from equitable inclusion," or "exclusion from acceptable arrangements of inclusion." It is, thus, pertinent to distinguish between the natures of problems where some people are kept out/left out and where some people are being included or forced to be included in unfair/exploitative terms. Moreover, it is crucial to note both deprivations that surface from *unfavourable exclusion* and those that derive from *unfavourable inclusion*. (Sen, 2000).

Methodology

Focus Group Discussions (FGDs) was used in this study to gather data from the primary sources which are the urban poor women. These women are comprised of 10 members and three (3) leaders from different organizations in the community. They (members and leaders) were gathered in separate group of discussions and asked of the same set of questions.

DATA PRESENTATION

Below data presents the results of the FGDs conducted with the urban poor women in Barangay Commonwealth³, Quezon City, Philippines.

Participants' Profile

The participants of the this study are classified into *group of members* and *group of leaders* of different organizations in the community – the classification is for the purpose of the conduct of the FGDs; the researcher is avoiding that the leaders may dominate the discussions when mixed with the discussions with the group of the members.

The participants' age ranges from 22 to 60 years old. All are married except of one who lives with a partner and two are widows. They have two to eight children who are in the growing stage, still studying in secondary or tertiary education, and/or still living and dependent on them despite to have reached adulthood. Only two respondents claim that they have been relieved from "taking care" of their children as all them have their own families and earning on their own.

Apparently most of the respondents are not well-educated; they finished elementary grade or reached certain level of high school education. The three women leaders have reached college and one of them earned a degree. Seven of the respondents from among the *group of members* claim that they are just plain housewives (yet the FGDs reveal otherwise), and the three said they are working as a *yaya* (caregiver), a vendor and a manicurist. The group of women leaders, aside from working as day care teachers and community volunteers and organizers, they also work in side-line as enumerators and trainers.

Exclusions of urban poor women

The results of the FGDs transpire the multidimensional (personal, relational and collective) and multifaceted exclusions of the urban poor women.

The data reveals that with regard to the case of the *group of members* their abysmal personal exclusions originate from being women exacerbated by their level of education. Given their gender role (which constitutes the relational as well collective exclusions as the role is a social as well as cultural construct) is to assume the reproductive work, the study shows that they

³Barangay Commonwealth has a population of more than 186,500 residents. This represents around seven percent of the entire Quezon City population which has around 2.7 million. (NSO, 2010).

undertake all the work associated to it which include cooking, laundry, taking care of the children, among others, without the help of their husbands. This is despite the fact that all of them are into insecure, low paying informal jobs which they call "raket" or "diskarte" given their level of education. Those who claim to have source of income are into vending, caregiving, and manicuring while those who claim as plain housewives based on the FGDs, are into selling of personal items, food and anything that could be sold; engaged from time-to-time to catering services; accepting laundry from the neighbourhood; and engaged into practically "anything" as long as they see it a "decent job". These women including the three who said have source of daily income, have sometimes two or three "rakets" in a day taking advantage of the opportunity to earn. Their multiple and laborious jobs does not however provide them an adequate income. Thus, they view it as merely a supplementary to their husbands' earning, despite based on the FGDs, their husbands are earning seasonal and most of the time they are filling-in for the need of the family. Most of them, and their husbands, do not see what they are doing as "work".

With regard to the *group of women leaders*, two of them are solo-parents and have seven and four children, and the one whose husband is still alive has also four children and the main income earner of the family. Although their personal exclusions is relatively different form the *group of members* (as they "quiet" educated, have a regular source of income as day care teachers, and get a better paid "raket") in terms of income, they have "better" earning but their condition is relatively similar. They are also into insecure low paying jobs and seasonal "rakets" which is more of a volunteer work rather than paid. The local government units (LGUs) and non-government organizations (NGOs) who most of the time request them to serve as trainer or organizer do not view their work with importance and value (monetary or otherwise) but merely as auxiliary. Moreover, the two of them being widows, after the tiring day, still assume all the reproductive tasks at home and all the responsibility of taking care of the children.

The exclusions of said women from decent paid work have ripple effect on their standard of living. Most of them complain about the need to provide for the daily need for adequate food of the family, education of the children, and payment for facilities, among others. For instance, Cecil (46 years old), one of the women leaders, can barely feed her children. According to her, often than seldom, her earning is not enough to buy food for the day. Her children become repeaters because she does not send them to school when their stomach is empty. The school is also far from the place where she with her children stays. Also, she lives in the day care centre where she teaches; she does not own a house nor can afford to rent a place. Her electric and water connections are often cut-off for failing to pay. Her children at young age know that they have to work (her eldest work as a vendor in the market nearby) and learn to accept their condition. Though, they are Pantawid Pamilyang Pilipino Program⁶ beneficiaries, the cash grant is not enough; she just use it to pay her electric and water bills when disbursed. Lingap, an NGO that gives educational support to chilren in the community, offers opportunity to just a few, as support depends from a benefactor. Meanwhile, she points out that the Solo Parent Act⁷ excludes her from privileges it guarantees; only those who are in formal employment can avail them.

Moreover, the aforementioned exclusions have bearing on their voice in the households, in the organizations where they belong and in the community. Apparently, women from the *group of members* seemed have less influence on the nature of relationships they have with their husbands and the decisions made within the households. Noticeably, the husbands dominate the relationships as these women deemed have no say on their assigned reproductive work despite they carry the burden of providing for the daily needs of the households and how badly they are being treated by their husbands. In their organization and at community level, given they have lack a sense of self and confidence manifested by their reluctance to speak and express themselves (observed during the FGDs), low regard on their capacities (explicit on their regard on themselves as providers), and distressing issues being repeatedly abused both physically or emotionally by their husbands, these women, obviously have less or no voice at all in the organizations where they belong and in the community.

Meanwhile, the abovementioned exclusions (from education and decent paid work) have relatively less impression to women from the *group of leaders* given thier relationships with their husbands⁸. They can assert themselves and have a say on the nature of relationships and decision within. Leslie (46 years old), relates that when her husband is just at home, he practically does the nurturing and taking care of the children including the household chores. This however, subjects her to the redicule of her inlaws and neighbors. They tagged her as irresponsible wife and mother. In the organization and at the community level, being women leaders, they have strong voice in the organization and in the community. However, when it comes to the issue of decent employment and better-pay-part-time-job, they are constrained to settle with what is available.

Urban poor women exclusions and agency

The exclusions of women at multidimensional levels primarily for being born as women worsened by their level of education and concequently unfavourable inclusions in the paid work as well as from policies, hamper their agencies.

With the case of the *group of members*, despite practically they carry the burden of their families, for doing both the unpaid carework and paidwork, they still believe that without their husbands they would be incapable to take care of their children.

⁴ It is a Filipino slang for any form of part time job.

⁵ It is local dialect which connote means of coping and surviving the day-to-day life.

⁶A government social welfare program for the poor.

⁷ An act providing for benefits and privileges to solo parents and their children.

⁸ The two women leaders who are already widows shared their relationships their husbands when they were still alived.

Based on the FGDs, most of these women are emotionally and physically abused by their husbands. The abuses are taking place when their husbands cannot get a job and they take care of the all the work – both the productive and the reproductive.

Regine, (26 years old), for example, whose work is vending, is suffering from emotional and physical abuses of an idler husband. Her husband, aside from having no work, he does not help in household chores and taking care of the children and often uses his circumstance to pick a fight. She related that despite the abuses, she cannot leave her husband because of the children.

Lucila, (51 years old), claims that she used to be in the situation of almost all of the women participants in the FGD. Her husband insults and batters her when he is in bad mood. Although she constantly summoned her husband in the Barangay she always ended up reconciling because she could not afford to take care of their seven children. She believes that even she would do practically everything to earn, she would not be able to support them. According to her, "wala syang magawa kondi lunukin lahat ng pride nya... magmakaawa sa asawa... at kausapin ang Diyos na magbago ang asawa" (All she could do is swallow her pride...beg from her husband... and talk to God that someday her husband will change). Her helplessness makes her stay in the situation, bear, and surpass it.

Nanay Norma, area coordinator of Unit V, relates that, domestic violence is a prevalent issue in the community. In most cases, after all the help done to facilitate the cases of these battered women, they ended "empty handed". Most of the time, these women do not pursue complaints against their husbands as they believe it would be difficult to raise and support the children alone.

Meanwhile with the case of *group of leaders*, let us take the case of Cecile. According to her, when she got pregnant with her third child, she decided to have an abortion since she could not lost her job, she was at the peak of her career, earning well and looking forward for a promotion. But because she could not find a place to have it done (abortion is illegal in the country), left with no other options, she quitted her job as pregnancy was not allowed in work and kept the child. After giving birth and having two more pregnancies, Cecile was confined in the home. When her husband died she fined difficulty looking for a full-time formal job because no one will take care of her children and lately of her age. Cecile seems to still carry the regret of unplanned pregnancies and blames the unavailability of possible other options.

Urban Poor Women's View of Development

The repondents elaborate recommendations on how their exclusions can be addressed.

First, the perception of the society on the role and status of women should be changed. The change should start from the institutions that shape the mind, attitude and behaviour towards women which is primarily the role of the family and the school. Second, policies should be instituted that gives equal respect and protection to the rights of women. This can be done by increasing their participation in decision making, sensitizing men and including them in advocacy work. Third, economic opportunities as well as support should be equally available to women particularly to those located in the marginalized informal sector, i.e., women working at the grassroots. The support should not be limited to training on livelihood; it should be accompanied with seed capital. And lastly, alongside making them informed of their rights, choices should be available to them. In view of the above recommendations, the respondents relate their visions of development.

One respondent's vision of development is a society where women can freely claim their rights, enjoy it and eventually effect change. In the process, they are able to achieve a peaceful community, issues that particularly confronts women, i.e., maternal mortality are addressed, poverty and hunger among the poor especially among children are ended, and quality education are afforded to them.

Another respondent thought that if life really has a grand design and everyone has a role to play in society, somehow no one's rights should be violated. She related that, "if I am just a construction worker, I am still earning enough to support my family, and send my children to school... if I am just a farmer, I have land to till inorder to feed my family." Development is that is felt by those who are in disadvantaged and marginalized positions. They earn enough to support the need of their families for adequate food, education of children, adequate housing, and acceptable social services.

The other respondent envisioned development as something that everyday would not be a worry. Even the cash resource is scarce, everything is available in the environment. Everyone is secure from the "tirade" of climate change or natural disasters, and safe from the ills of society.

Lastly, development should be that no one is forced in a situation. For instance, one stays in her job because she finds meaning in it, not because she has no other choices. Another example is one leaves a family to work abroad because of a choice not due to lack of options available in the country.

URBAN POVERTY AND GENDER: AN ANALYSIS OF THE DATA PRESENTED AND BEYOND

As urbanization excluded a large proportion of the poor from its benefits, relevant literatures indicate that the burden of exclusions (personal, relational or collective) is disproportionate to urban poor women indicating that "urban poverty has a distinctive gendered dimension" (Tacoli, 2012) as supported by the data presented above.

The income and non-income dimensions

Greater dependence to cash incomes is a distinct aspect of urban from rural life. Income dictates a standard of living vis-à-vis quality of life one has in cities.

"Food security depends on households being able to afford the purchase of food as well as other basic goods and services" (Tacoli, 2012). Urban poor have little or no chance at all to grow their own food and are susceptible to sudden price hikes. They are more likely to spend more for food given their incapacity to buy in bulk or lack of storage facilities or reliance to credit from shopkeepers. The urban poor also spend more for water due to lack of access to piped water and have to buy from private vendors. They also have to pay to access latrines. (Tacoli, 2012).

Accommodation, even in overcrowded slum and unsafe, requires a disproportionate part from the urban poor earnings. As low-income settlements are found at the periphery of cities, their access to employment opportunities as well as health and education services (given the case of the children of Cecile) are limited. The distance from the centre where they easily access said opportunities and services, takes toll to their meagre income given the transportation cost (Tacoli, 2012).

Food insecurity and lack of basic goods as well as infrastructures and services, take a toll to the domestic and unpaid care work of women such as cleaning, cooking and looking after children, the sick and the elderly. Food insecurity may mean less food intake for women (as a matter of practice and due to their nurturing behavior) while lack of services, e.g., water demand longer amount of their time and greater energy availing the service. Exposure to risks such as environmental hazards and floods, and violence in all its forms, puts women in the most insecure situation given they are the ones who are always left to take care of the household thus more exposed to household and/or physical and environmental pollution and hazards, and vulnerable to gender-based violence.

Meanwhile, the high dependence to income of the urban poor, pushed women to participate in paid work. The above data shows that they are into all sorts of informal jobs as long as they could earn, i.e., selling of street foods, and etcetera; engaged into catering services; and accepting laundry from the neighbourhood, and have two or three "rakets" in a day despite they do all the work at home, i.e., taking care of the children, cooking, doing the laundry, and cleaning. Often at very young age, these women need to engage in paid activities which in many instances in the lowest-paid and informal employment and require increasingly long hours (Tacoli, 2012). Paid work though somehow elevates women's status in the family and society, places a disproportionate burden to women given their relegated unpaid domestic and care work (Tacoli, 2012).

The combined paid and unpaid work of women, as discussed and shown by the data presented above, further pushes the issue with regard to "women's elasticity" and "time poverty" distinct an *exclusion* of women in the context of urban poverty. It also underscores the fundamental issues of women's subordination and oppression.

Gender and urban work

Urbanization has significantly increased women's participation in the labour force. It is mainly attributed to their access to education, lower fertility levels, changing aspirations and increased independence, and the need for cash to augment rising cost of living (Tackle, 2012).

Just in the case of the women presented in the data, they are engaged in practically all kinds of informal jobs to supplement the income of their husbands or provide all the needs of the family/household (with the case of widowed respondents). The improvement (in terms of numbers) in women's employment is however in informal sector. According to Tacoli (2012), they are in informal sector "because of the need to reconcile paid employment with their primary responsibility for unpaid domestic and care work within households" (which was exemplified by the case of Cecile). Moreover, it is an outcome of the division of labour markets along gender lines. (State of the World Population, 2007).

"Informal employment is consists of a variety of income-generating activities, including both informal self-employment such as employers and own-account workers in informal enterprises and in informal producers' cooperatives,...unpaid family workers, and wage employees working in either formal or informal enterprises without formal contracts, worker benefits or social protection." Informal employment accounts more than half of non-agricultural employment, thus, it is likely that more women are employed informally. (Tacoli, 2012)

Informalisation of the labour markets means more women are vulnerable to recession particularly those in export manufacturing industries. Given their non-core jobs and auxiliary positions, their employment is insecure, and deprived of entitlements of job security. They are paid at minimum wage and consigned to repetitive, low-skilled or labour-intensive jobs. While, women workers in the export-oriented industries are home-based and their pay is according to the number of pieces they produce. The informalisation or "flexibilization" also lead to women's even more unprotected employment and weakened bargaining position for the grassroots women who does voluntary work, working class and trade unions. (Eviota-Uyn.d.).

Women's engagement in domestic service indicates increased women's participation in the middle-income households given the case of women in the data presented who provides laundry service to their better-off neighbourhood. Tacoli (2012) claimed that "women's engagement in the cash economy does not result in a more equal distribution of domestic responsibilities". Reproductive activities remain women's work, whether performed unpaid, by household members or paid helpers."

Urban shelter and services

Urban poor lives in the dreadful conditions – awfully unhealthy and dangerous, inadequacies on shelter and basic services are severe, and essential basic infrastructure such as water and sanitation is limited. All of these are contributory to the burden of unpaid work vis-à-vis exacerbate gender-based disadvantage.

"Shelter is at the core of urban poverty...overcrowding, inadequate infrastructure, insecurity of tenure, risks from natural and human-made hazards, exclusion from citizenship rights, and distance from employment and income-earning opportunities are all linked to the struggle for shelter vis-à-vis to access or tenure to land" (Tacoli, 2012). Given typically the men assumed the heads of households, women are less likely to be the legal owners or inhabitants of their homes. Also, the administrative, political and legal context which determines registration planning and regulations, and the economic context which reflects land prices and their affordability to low-income groups, also situate women at the disadvantage given their position in the labour market. (Tacoli, 2012). This further compounds the issue of ownership given the basic practice favours male household heads.

On the issue of water and sanitation, women take responsibility for making-up deficiencies in services at households of water. (Tacoli, 2012). Sanitation and hygiene are mainly associated with the availability of water, latrines sewages, garbage collection and management which are often lacking in the informal settlements. (State of the World Population (2007).

Urbanization and gender-based violence

Urban poor women are more exposed to gender-based violence.

Urban poor women are more likely to go through intimate-partner violence than rural or higher-income urban women. "Poverty, the move to a new environment (in the case of migrants), unemployment, inadequate wages, social exclusion and racism... produce frustration among men and vulnerability among women." A research done in the country revealed that the shifting norms regarding male and female roles increase domestic violence. (State of the World Population 2007). This is also apparent in the data presented above illustrated by the case of Regine. Given that men's work are seasonal, and the women take over the responsibility of earning for and taking care of the family at the same time, they use this as an excuse to quarrel and commit domestic violence. Women seemed to be tied in this circumstance, live with it, and accept it, given they are paid less compared to men, low regard on their capacity to earn and limited opportunities (in work and among other things).

"While gender-based violence is largely determined by unequal gender relations and cultural notions of femininity which dictate the 'appropriate place' for women, in too many instances it is directly linked to inadequate basic infrastructure and access to services that increase women's vulnerability to attacks." (State of the World Population, 2007). Lack of access to toilets exposes them to sexual harassments and assaults if they walk alone to use them, especially at night. While open defecation even at night lives them no privacy and places them to substantial risks to any sort of gender-based violence. Gender-based violence tends also to take place in low-income areas often in public open spaces with little public or private security services.

CONCLUSION

Urban poverty provides a clear and specific context where women's exclusions take place may it be at the personal, the relational or the collective aspect of their lives. While, the exclusions exposes the structures that reinforce women's subordination and oppression at home and in the family, at labor market and in society.

The discussions on the dimensions of poverty in terms of income and non-income, locates women in lesser pay, lower quality and more precarious jobs as to the former, while places them in unpaid and invisible domestic and care work and awful condition due to limited access to basic services and unsafe environmental conditions as to the latter. Women's engagements in both dimensions hamper their agency, hence force them to endure time "time poverty", "women's elasticity" and "feminization of obligation". The discussions on urban work stresses the link between the feminization of labor and feminization of the labor markets which is the outward effect of women's exclusion vis-à-vis subordination being at the auxiliary position. The discussions on shelter and services, puts emphasis on the disproportionate burden of women to maintain the household and provide carework worsened by the issue of access which boils down to the assumption that social reproduction and care activities are private that they can be taken cared of individual household which again begs to women's responsibility. Finally, the discussions on gender-based violence emphasizes the distinct struggle of women for safety inside home and outside in a low-income earning family and settlement.

All things considered, the gendered understanding of urban poverty provides a broader perspective of women's exclusions stretching beyond women's powerlessness, subordination and oppression.

In a struggle to transform poverty and women's exclusion in all aspects of their lives (personal, relational or collective), the recognition of poor women's condition and situation should be placed central in development processes. This could mean that their voices should enter the meaning of development and making of policy choices. Sustained and systematic efforts are critical. Political mobilization, consciousness raising, legal changes and popular education are core activities which the women's organizations play crucial in this struggle (Sen& Crown, n.d.).

Essentially, the study affirms that *social exclusion* according to Sen (2000) should be viewed from a broader context of capability deprivation. The analysis of women's condition and situation in the context of urban poverty made apparent *constitutive* and *relational* features of *social exclusion*. Their low regard on their capacity to earn is *constitutive* of poverty. This makes them believe that their life would be worst off when they leave their husbands thus, they opt to stay and bear the abusive relationships. This internalized oppression is *instrumental* to other deprivations among which include live a life free from violence, and full of meaning and significance being able to stand from oppression. The exclusion of women from being able to enjoy their reproductive rights with regard to bodily control (i.e., number and spacing of children, and avail an abortion) illustarates an *active* deprivation given the deliberate impediment to implement or pass relevant laws that guarantee these rights.

While, the passage of the Solo Parent Parent Act which guarantees mainly previliges to solo parents in the formal economy and their children is a *passive* exclusion given there was no intention to exclude women in the informal economy from availing the previliges which the law guarantees; it was overlooked that they are marginalized by its particular provisions. While, the inclusions of women in employment is one of not just *unfavourable inclusions* but of *excessive exclusions*. Being employed in exploitative conditions of employment (stressful, repeatitive, and auxiliary with lesser pay and no previliges) and responsible of unpaid carework at the same time is the worst form of exploitation of women's labor.

Thus, from a capability approach perspective, there is need to expand women's capacity to do and to be. Capacity to do refer to ability or power, i.e., to do productive work, has control over one's income and benefit from it. Capacity to be denotes a right or opportunity, i.e., to be knowledgeable and skilful, and to be confident of one's own abilities. Capabilities, are peoples' potential functionings (beings and doings). They correspond to the freedom to lead a life one has reason to value thus, life with freedoms and choices. (Sen, 1999).

Meanwhile, it is apparent that this paper is not an exhaustive study of the experience and realities of urban poor women focused on exclusions. Only 13 urban poor women (10 of which are members and three are leaders of different organizations in the community and three) were involved in the data gathering. Moreover, the discussions have not thoroughly elaborate the personal, relational and collective aspects of women's exclusions. There are still issues left untouched and questions unanswered which could be of interest of future studies.

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