

CHAPTER: VII

MIGRATION, LIVELIHOOD OPPORTUNITIES AND THE INFORMAL SECTOR IN THE CONTEXT OF INFORMAL SETTLEMENTS UNDER SILIGURI MUNICIPAL CORPORATION: A SYNTHESIS OF THE EXPERIENCES OF THE URBAN POOR

7.1 Introduction

Finally, a synthesis of the experience between the inner and peripheral city squatter settlements of SMCA is attempted in this section. In the context of demographic, social characteristics, migration, livelihood opportunities including economic activities, a comparison has been made between the squatters of inner and peripheral city. The findings of the sample study between the settlements have also been compared with various research studies along with the slum statistics of the state and the country as a whole, as well as metropolitan cities in India.

7.2 Demographic and Social Characteristics of the Sample Inner and Peripheral City Squatter Settlements of SMCA under Study

7.2.1 Population, Duration of Residence, Family Size, and Sex Ratio

The sample inner city squatter settlement of SMCA was bigger in size with 678 squatters (constituting 52.31 percent male and 47.79 percent female), as against 536 squatters (with 48.51 percent male and 51.49 percent female) in the peripheral city. Simultaneously, the average family size of the former was higher at about 6 members compared to 4 members in the latter. The sex ratio in the inner city was 915, significantly lower than that of the sex ratio of 1054 in the peripheral city. The sample study also found that the average family size of the household was significantly higher in the inner city than that of the average family size of the million plus cities like Delhi, Kolkata, Mumbai (about 5) and Chennai (about 4) (NFHS-3, 2005-06). The sex ratio of the squatters in both squatter settlements of SMCA was not only significantly higher than that of the sex ratios of the million plus cities like greater Mumbai (770), Delhi (780), Kolkata (805), but also higher than the sex ratio of the state (854) and the country as a whole (876) (NIUA, 2008). The higher sex ratio in the peripheral city was due to higher migration of more females.

The sample study observed that the average family size was much higher in Muslim households. In terms of castes, the family size was higher in General Caste, followed by Scheduled Caste, Scheduled Tribe and Other Backward Class in both inner and peripheral settlements. The high average family size in terms of religion and caste indicates high birth rate in those communities.

7.2.2 Social Characteristics

So far as social caste is concerned, majority of the squatters in the inner city squatter settlement were SC (54.72 percent), followed by general caste (42.04 percent) and OBC (3.24 percent). In contrast, a greater number of squatters in the peripheral city belongs to general caste (53.36 percent), followed by SC (39.55 percent), OBC (4.85percent) and ST (2.24 percent). In terms of social castes, the squatters were highly heterogeneous between the cities ($\chi^2 = 39.63$, $P < .001$). The proportion of SC/ST squatters in the sample study of both the inner and peripheral cities in SMCA was significantly higher than that of the proportion of SC/ST in India (17.4 and 2.4 percent respectively) and the state (13.8 and 1.2 percent respectively), (Census 2001, Slums of India, Vol.1). On the other hand, a study by NFHS-3 (2005-06) on the eight Indian cities evidenced that the proportion of SC/ST/OBC was highest in the census slums of Chennai (97 percent, including 61 percent OBC), followed by Delhi (57.3 percent, including 19.2 percent OBC), Mumbai (28.5 percent, including 15.6 percent OBC) and Kolkata (16.6 percent including 2.6 percent OBC). The present study of the inner and peripheral city squatter settlements also show that the proportion of slum dwellers belongs to SC/ST/OBC were significantly higher in SMCA as compared to the proportion of SC/ST/OBC in the metropolitan cities like Kolkata and greater Mumbai.

The sample study also found that the majority of the squatters in the inner and peripheral city were Hindus, followed by Muslims and a very negligible proportion of the squatters were Christians living in the peripheral city only i.e., the squatters were significantly heterogeneous in terms of religion between the settlements ($\chi^2 = 75.66$, $P < .001$). The inner city was dominated by squatters with Hindi mother language (70.80 percent) and in contrast peripheral city dominated by Bengali as their mother tongue (61.75 percent). The squatters in terms of mother language were also heterogeneous between the cities ($\chi^2 = 128.99$, $P < .001$). Together, around 45 percent of the squatters were married in both the inner and peripheral city. The proportion of

male and females married, abandoned and widows in the peripheral city were marginally higher than that of the proportions in the inner city.

7.2.3 Distribution of Squatters by Age Groups and Dependency Ratio

The study found that the proportion of children below 15 of years in the inner city was 1.4 times higher in the than that of the proportion in the peripheral city indicating the higher fertility rate in the inner city as compared to the peripheral city. On the other hand, the proportion of young (economically active group) squatters in the age group of 15-29 years was significantly higher due to high natural growth and in migration into the inner city squatter settlements, as compared to the peripheral city. On the other hand, the percentage of aged squatters (65 & above) in the inner city was about 7 times higher than that of the peripheral city, due to longer duration of residence. The percentage of female squatters in almost all the age groups in the inner city was also higher than that of the male counterpart.

A high dependency ratio exerts economic pressure on the household and thereby reduces well being of the squatter. In the sample study, paradoxically, the dependency ratio was significantly higher in peripheral city (56.73 percent) as compared to the inner city (49.45 percent) in spite of higher proportions of minor and older dependents in the inner city. In terms of gender, the male dependency ratio was far higher about 60 percent in the peripheral city, as against 45.68 percent in the inner city. In terms of religion, the higher the Muslim squatters, the higher was the dependency ratio, but the correlation was not significant. The correlation was positively significant between dependency ratio and the number of Hindu squatters at 5 percent level ($r^2 = 0.197$) in the peripheral city (Table 6 (a), Appendix-D)

7.3 Migration Characteristics of the Households in the Inner and Peripheral City Squatter Settlements of SMCA

7.3.1: Migration by Generation and Reasons

Migration is one of the most important components in the demographic profile of SMCA. In terms length of residence, the inner city squatter households were about 4 times older about 39 years) than the households in the peripheral city (10 years). The migrant household in first generation was around 84 percent in the inner city, as against 100 percent in the peripheral city. In contrast, the migrant households in other than first generation was about 16 percent in the inner city, but it was nil in the peripheral city. Most of the migrant households in the inner city squatter settlements

were from the poor BIMARU states, followed by international migrants particularly from Bangladesh and Pakistan. On the other hand, majority of migrant households in the peripheral city were from poor neighboring districts (namely Coochbehar, Jalpaiguri, Uttar and Dakshin Dinajpur and Malda). The study also observed a positive correlation between the migration of Muslim households and length of residence at 5 percent level ($r^2=0.196$) in the inner city, but in the peripheral city the correlation between them was positive but not significant. In both the inner and peripheral city, over 86 percent of the migrant households were male headed. The sample study conformed to the finding of the study by Mitra (1994) where it has been shown that urbanization is not only the outcome of huge inflow of rural population, but the natural growth is also an important reason.

In terms of gender, the first generation female migrants in both the cities are significantly higher than that of the males due to more female in migration. On the other hand, female migrants in other than first generation were more than double in the inner city (49.38 percent), as against the peripheral city as a whole (19.93 percent) probably due to high female birth rate. Thus, based on the above male and female migration in first and other than first generation, significant heterogeneity has been found between the cities ($\chi^2 = 225.89$, $P < .001$ respectively).

So far as the reasons behind migration is concerned, the study shows that the migration due to economic reason was almost double in peripheral city (84.02 percent) compared to the inner city (48.45 percent). Between settlements, female migration owing to non-economic reason (nuptiality) was about 4 times higher in the inner city as compared to the peripheral city i.e., based on male and female migration due to economic and non-economic reasons, significant difference is found between the settlements ($\chi^2 = 172.23$, $P < .001$). The reasons behind the lower level of economic migration in the inner city discussed in the later. On the other hand, among the non-economic reasons, the migration owing to marriage was also overwhelmingly higher in the inner city (75.19 percent), as compared to the peripheral city (57.58 percent) and the opposite scenario is also true for the migration due to other than marriage in both the cities i.e., based on the male and female migration by non-economic reasons, significant difference has been found between the cities ($\chi^2 = 101$, $P < .001$). The finding of the sample study is consistent with the study conducted by Mitchell (1959), Safa (1975) that most of the migration other than forced migration

moves to cities for better economic opportunities is viewed as an economic phenomenon, though some non economic factors are also involved in migration.

7.3.2 Streams of Migration (First Generation)

In a democratic set-up every one has the right to live, to move free and to do work anywhere in the country i.e. migration as a socio-economic process cannot be stopped and as a result frequent and large inflow of rural population to the cities in search of better socio-economic opportunities exerts pressure on existing infrastructure and amenities causing life to be difficult in the cities for the poor migrants. If we observe the scenario of urban migration by streams, it will be seen that in 2001, inter-district migration was significantly higher (34.0 percent) in SMCA, followed by intra-district (37.10 percent), inter-state (26.40 percent) and international (2.5 percent) (Census, 2001). In contrast, the present sample study of squatter settlements in both the inner and peripheral city of SMCA recorded that the majority of the squatters (about 59 percent) were inter-state migrants in the inner city. However, a large number of the squatters in the peripheral city were inter-district migrants (63.44 percent). On the other hand, the proportions of inter-state and international migration to the inner city was about 3 and 13 times higher than that of the proportions in the peripheral city. The proportion of inter-district and intra-district migration in the inner city was about 3 and 2 times lower than that of the proportions in the peripheral city. In terms of gender, the proportion of female inter-state and intra-district migrants was quite higher than that of the males in both the inner and peripheral city squatter settlements. Therefore, based on male and female migration by streams, significant heterogeneity has been found between the cities ($\chi^2 = 162.10, P < .001$).

Regarding migratory movement, more than 80 percent of the squatters were from rural areas in both the inner city and peripheral city. Only in the case of urban-urban migration, proportion of female squatters was slightly higher than that of the male counterpart in both the cities. Based on male and female rural-urban migration, significant difference is seen between the cities ($\chi^2 = 4.47, P < .001$). Therefore finding is in the line with the study of Islam (1999), Aziz (1984) and Mangin (1967) and several others that show that most of the squatters in the city areas are from rural origin.

7.3.3 Push and Pull Factors of the Migrant Households (First generation)

In terms of migration and related push and pull factors, the present study found that the migration due to economic reasons was overwhelmingly higher among the first generation squatter households in both the cities. It was around 78 percent in the inner city as against 85 percent in the peripheral city. Instead of having wide differences in the push factors of migration in both the cities, majority of the squatter households had migrated due to non-availability of work/unemployment, followed by income differential and poverty. Economic push and pull factors are often complementary to each other and thus the migration due to greater employment opportunity was supported by non-availability of work at the origin. Differential wage rate was another crucial reason for migration.

Among the non-economic push factors, majority of the migration into the inner city was due to Bangladesh war of independence in 1971 (50 percent), followed migration owing to partition of India 1947 (18.18 percent), ecological displacement due to floods, soil erosion, droughts (18.18 percent), family conflict (9.09 percent) and ethnic violence due to anti Bengali riots in Assam (4.55 percent). On the other hand, in the peripheral city, a greater number migrated due to family conflict (61.11 percent), followed by ecological displacement due to floods, soil erosion, droughts (22.22 percent), war of Bangladesh in 1971 (11.11 percent) and ethnic violence (5.56 percent). The non-economic pull factors are also complementary to non-economic push factors and hence it is observed that more than 72 percent of migration was due to social security/safety, as against 28 percent for better future prospects in the inner city. The picture was quite different in the peripheral city, where more than 83 percent of the migration was due to better future prospects. In terms of migration due to non-economic push and pull factors, significant difference is observed between the cities ($\chi^2 = 16.22$, $P < .01$ for non-economic push factors and $\chi^2 = 12.48$, $P < .001$ for non-economic pull factors). Similar findings have been found in the studies of Lewis (1954), ILO (1966), Lee (1966), Todaro (1969, 1976), Beier et al (1976), Papola (1981), Gilbert and Gugler (1982), Sundari (2003) where unemployment/unavailability of employment, income differential and poverty are the major contributing economic push factors of migration and high employment opportunities and high wage rate in the city areas are the crucial pull factors of migration. On the other hand, the non-economic push and pull factors like

Bangladesh war in 1971, partition of India in 1947, ecological displacement due to floods, soil erosion, droughts, family conflict and ethnic violence due to anti Bengali riots in Assam, social insecurity/safety, better future prospects are also responsible for migration among the squatter households in SMCA. But the present study did not support the studies of Walsh and Trlin (1973) and Shaw (1974) that there is a positive relationship between high man/land ratios and a propensity to migrate. On the other hand, the present study supports the study of McDowell & de Haan (1997) and Stark (1991) that migration can be interpreted more as a household livelihood strategy than as a completely individual choice.

In recent past, the greatest challenge to urban planning in the cities of developing countries is that local governments do not have the ability to track the growth of population together with the basic infrastructure for the community. Migration a socio-economic process, where everyone has the right to move elsewhere and it can't be stopped. So, in order to solve those problems especially the quality of environment and maintaining the level of economic development, the local bodies and urban planners can develop regional planning approach which must integrate the city planning with its surrounding rural/semi-urban areas.

7.4 Generation of Human Capital in the Sample Inner and Peripheral City Squatter Settlements of SMCA

7.4.1 Literacy Rate (Excluding 0-6 Age)

In terms of literacy rate in slums and non-slums population, the picture of Siliguri was below the state average. According to census 2001, the literacy rate in the slums of SMCA was 68.18 percent, much lower than the state and national average of 74.40 and 73.10 percent respectively. Male and female slum literacy rate in SMCA was also lower than that of the literacy rate in the state and the nation.

As per the information generated from sample study, the literacy rate among the squatters who are normally the older migrants living in the heart of the city was far lower than that of the literacy rate of the squatters who are relatively the new migrants living in the peripheral city. It is also found also that there was a negative correlation between literacy rate and the family size in both the inner and peripheral city squatter settlements ($r^2=-0.225$ and $r^2=-0.024$ respectively) (Table 5a Appendix-C and Table 6a Appendix-D). The female literacy rate was also far lower than that of the

male counterpart in both the cities. Based on male and female literates, significant heterogeneity is found between the cities ($\chi^2 = 4.91$, $P < .05$). As a whole, literacy rate among the squatters who are normally the older migrants living in the inner city squatter settlement was far lower than that of the literacy rate of the new migrants living in the peripheral city. The study evidenced that the literacy rates among the sample squatters in both the inner and peripheral city squatter settlement were not only lower than that of the census literacy rate of slums in the state and the nation, but it was significantly lower than that of the slum literacy rate in the million plus cities like Mumbai (83 percent), Delhi (67 percent), Kolkata (73 percent) and Chennai (76 percent) (NIUA, 2008). Therefore the study revealed that in terms of educational achievements, the squatters and slum dwellers in SMCA are particularly deprived compared to the state and metropolitan cities and this further raise the question of proper implementation and monitoring of the schemes and programmes, addressed to improve the quality of life of slum dwellers along with human development of the region.

7.4.2 Level of Education (Excluding 0-6 Age)

The number of illiterate and functionally literate squatters was significantly higher in the inner city compared to the peripheral city indicating also the lack of educational aspirations and motivation. The illiterate and functionally literate females dominated the scenario in both the inner and peripheral city. On the other hand, the percentage of squatters who attained the primary level of education was marginally higher in the inner city. Whereas, at secondary and higher secondary levels of education, the proportion was significantly higher in the peripheral city. Similarly, the proportion of female squatters who attained higher secondary and graduate level of education was also quite high in the peripheral city indicating higher educational status.

Primary level of education is the clear preference among the squatters in the inner city of SMCA. The higher secondary and college level education is simply luxurious to them primarily due to socio-economic backwardness as well as lack of motivation. This is also evidenced in studies, e.g., by Laquian (2004) where urban poor in all Asian countries are characterized by low levels of education. On the other hand, high degree of illiteracy among the slum dwellers was also due to the lack of educational facilities and economic backwardness, (Mohsin (1979), Mani (1980) in Asian countries.

Thus, in order to increase access to higher levels of education, income generating mechanisms have to be strengthened along with the following steps; (1) Mobilisation for enrollment and remedial teaching programmes have to be organized in the squatter settlements through the active participation of NGOs and self help groups to build awareness and confidence. (2) Community mobilisation campaigns should be initiated in the squatter settlements to motivate the poor households for sending children to the school including dropouts and out of school children. This is particularly to facilitate the implementation of right to education Act, 2009.

7.5 Physical Capital available to the Sample Squatter Households in the inner and Peripheral City Squatter Settlements of SMCA

7.5.1 Land Characteristics

The study shows that the majority of the households in both the inner and peripheral city were compelled to stay in squatter settlement as a residential place due to their poor economic condition, followed by high price of urban land. All the squatter households in the inner city had built their houses illegally on railway land but the picture is very different in the peripheral city, while, about 80 percent households had built their houses illegally on government vested land and the remaining on railway land. Findings of the sample study conformed to the work of Ghosh et al (1972), that due to poor economic condition and high price of urban land, squatter settlements occur near railway crossings, bus depots and low-lying areas either in the heart of the city or in the periphery.

Tenurial status is one of the key elements in the poverty cycle. Lack of security of land tenure hinders most of the attempts to improve housing conditions as well as future planning for the urban poor (Wegelin and Borgman, 1995). It has a direct impact on access to basic services and on investment at settlement level and also reinforces poverty and social exclusion of the urban poor (UNDP, 1991). Living conditions in slums and squatter settlements are extremely difficult along with constant feeling of land insecurity in their settlements. In 2003, the World Bank estimated that between 30 to 50 percent of urban residents in the developing world had no legal documentation to show that they have tenure security (State of the World's Cities, 2006/07). So far as security of tenure of land occupied by the squatters is concerned, it is observed that 86-95 percent of the households reported to have the holding number as security of land given by the SMC in both the inner and

peripheral city, while the remaining proportion of the households do not have any security of land even with holding number. Holding number itself does not prove any legal status of the land occupied by the squatters. Thus, in this sense, squatter households in both the inner and peripheral city do not have any tenure security and this finding conforms with the study of Stanwix (2009), where the households living for many years did not own land nor did not have any legal proof of residence in slums of Gujarat and Rajasthan. Therefore, the study suggests the need for focusing the policy and strategies for tenure security of the households living in the squatter settlements of SMCA to move out from the poverty cycle.

7.5.2 Housing Characteristics

In terms of ownership of houses, about 95 percent of the squatter households in SMCA have their own house and a negligible proportion live in rented (around 5 percent) house in both the inner and peripheral city. The majority of the households in both the cities live in *kutchha* houses, followed by semi *pucca* and a small proportion of the households live in *pucca* houses. With a negligible difference in the structure of houses within cities, the proportion of household with *kutchha* and *pucca* houses were quite higher in the inner city compared to the peripheral city. The housing quality or the structure of the houses particularly the *pucca* houses directly depends on the level of income of the squatter households that has been reflected by the correlation coefficient which is significant at 5 percent level in both the inner and peripheral city ($r^2=0.229$ and 0.323 respectively (See Table 5a & 6a in Appendix-C and D respectively). i.e., the higher the level of income the higher the possibility of having *pucca* houses. The NSSO report (2008-09) shows that the majority of the households in the notified slums in India live in *pucca* houses (around 64 percent), followed by semi *pucca* (30 percent) and *kutchha* houses (7 percent), as against 74 percent of the households in the notified slums of West Bengal live in *pucca* houses, followed by semi *pucca* (16 percent) and 10 percent in *kutchha* houses. Therefore, in terms of the construction of *pucca*, the households living in both the inner and peripheral city squatter settlements in SMCA were worse off than that of the state and national average. In the aggregate, the study revealed that the housing condition in both the inner and peripheral city squatter settlements is far from satisfactory which further requires monitoring and implementation of various housing programmes and schemes under the state and central government projects.

Interestingly, in both the inner and peripheral city squatter settlements, although majority of the households use their houses for residential purposes, a small proportion also use their houses for both residential and commercial purposes. The quality and durability of a house heavily depends on the materials that have been used for construction. In this regard, the study found that maximum number of squatter houses of the households in both inner and peripheral city has been constructed with tin roof (about 78 and 96 percent respectively). On the other hand, the proportion of houses of the households made with plastic and pucca roof were significantly higher in Mazdoor Colony than that of the proportion in the peripheral city due to high disparity in income among the households.

The environmental condition of the squatter houses is also reflected through the types of kitchen. Within cities, the percentage of the households not having any separate kitchen was marginally higher in the inner city (45.83 percent) than that of the percentage in the peripheral city (42.50 percent) indicating that both the cities were locked in space and very congested in terms of housing. Compared to some of the million plus cities in India, it is seen that 74.2 percent of the census households do not have separate kitchens in Delhi, followed by Kolkata (66.8 percent), Mumbai (59.2 percent) and Chennai (50.3 percent) (NFHS-3, 2005-06). Therefore, the study revealed that in terms of separate kitchen, the slum/squatter households in SMCA is far better than that of the households in the above mentioned million plus cities in India.

7.5.3 Residential Crowding by Shelter Deprivation

As mentioned earlier that residential crowding can be measured by sufficient living area (according to UN -HABITAT, three persons per room) i.e., a household is said to be suffering from shelter deprivation in terms of sufficient living area, when more than three persons are sharing a single room. On the basis of this definition, about 20 percent of the world's urban population is residing in inadequate dwellings. Two-thirds were found in Asia. Africa ranked second with 75 million people and Latin America and the Caribbean ranked third with 49 million people (UN-HABITAT, 2006). In this regard, the present study found that the average number of room per households and average number of person per room were higher at 2.42 and 2.34 in the inner city as against 2.09 and 2.14 respectively in the peripheral city indicating that the crowding within households in the inner city was much higher compared to

the peripheral city. A report of the NFHS-3 (2005-06) shows that the average number of sleeping rooms per households and average number of person per sleeping rooms was 1.3 and 2.5 in Delhi, 1.4 and 2.3 in Kolkata, 1.3 and 2.3 in Mumbai and 1.2 and 2.1 respectively in Chennai.

The sample study of the squatter settlements in SMCA show that 28.33 percent of the households had shelter deprivation with more than three persons per room in the inner city, as against 21.67 percent in the peripheral city i.e., in terms of shelter deprivation by living area, crowding within households the inner city squatter settlements was significantly high as compared to the peripheral city which can be attributed to larger family size of the households in the older inner city settlements.

So far as the degree of shelter deprivation is concerned, it is evident that the household with 'two' and 'more than two' shelter deprivation with five and more than five persons per room of the household was significantly high at 17.50 percent in the inner city as against 11.67 percent in the peripheral city further indicates that residential crowding is higher in the inner city squatter settlements as compared to the peripheral city squatter settlements. In this context, report of the NFHS-3(2005-06) found that the percentage of households with five or greater than five persons per sleeping room in the million plus cities in India like Delhi was 48 percent, 41 percent in Kolkata, 40 percent in Mumbai and 32 percent in Chennai (NFHS-3; 2005-06). Therefore, residential crowding in the slums of both the inner and peripheral city was significantly lower compared to the mentioned million plus cities in India.

7.5.4 Infrastructural Facilities

In terms of access to infrastructural facilities by the households, it has been found that the proportion of households that avail the kutcha approach road within slums was around 2 times higher the peripheral city (62.50 percent) than that of the proportion in the inner city (33.33 percent). In contrast, the households availing pucca approach road within slum was about two times higher in the inner city (66.67 percent) than that of the peripheral city (37.50 percent). Therefore, based pucca and kutcha approach road infrastructure available to the households within slums, significant difference has been found between the cities ($\chi^2 = 20.45$, $P < .001$). It has also been seen that during the rainy season almost all the approach roads in the peripheral city goes under water due to lack of proper drainage facility.

So far as solid waste disposal is concerned, various studies have shown that most of the squatter settlements do not have any arrangements made either by public or private services for garbage collection and disposal. But the picture is quite different in the sample study, while 100 percent of the households have access to the corporation's dustbin for garbage disposal in the inner city, whereas around 78 percent of the households in the peripheral city have such accessibility. Remaining 21.67 percent of the households do not have any access to garbage disposal in the peripheral city and consequently garbage is thrown to the nearby open space/streets, making reasons for environmental degradation. Therefore, in terms of garbage disposal, the inner city squatter settlements had adequate facilities compared to the peripheral city.

In terms of drainage facilities, the sample study shows that 90.83 percent of the households in the inner city squatter settlement of SMCA had pucca surface drainage facility, as against 35 percent in the peripheral city. The proportion of the households who do not have any drainage facility was significantly higher in the peripheral city (65 percent) as compared to 9.17 percent in the inner city i.e., in terms of drainage facility of the households (between have and have not's), significant difference is found between the settlements ($\chi^2 = 79.09$, $P < .001$). A study by Sundari (2003) also found that in the metropolitan city like Chennai, the drainage facility was not available to more than 90 percent of the households. Therefore, in terms of drainage facility of the households, the inner city squatter settlements in SMCA were not only better off compared to the peripheral city but also more adequate than that of the conditions of the drainage facilities in Chennai.

In terms of electricity connection, the sample study in SMCA found that 84.17 percent of the total households in the inner city squatter settlements had electricity connection, as against 76.67 percent in the peripheral city. The χ^2 test based on electricity connection of the households (between have and have not's), no significant difference is seen between the cities at 5 percent level.

To sum up, in terms of infrastructural facilities like pucca approach road within the squatter settlements, solid waste disposal, drainage facility, electricity connection of the households, accessibility and availability of such facilities were adequate in the inner city compared to the peripheral city. Various studies and

literature review evidenced that the slum dwellers are vulnerable and mostly excluded from the basic amenities but from the present study it can be concluded that in terms of basic amenities of the squatters in SMCA is quite well off compared to other cities in India. This is also true that in SMCA, the squatters are still excluded from critical infrastructural facilities that are available to the non-slum population. Thus, there is a need for allocating funds for the development of infrastructure that must reach the poor people living in slum/squatter settlements and improve their quality of life.

7.5.5 Scenario of Sanitation, Drinking Water and Fuel Sources

Poor sanitary conditions and poor water quality lead to sickness, cause water borne diseases and in turn affect the life expectancy of the people. So far as the physical amenities of the squatters in the sample study of inner and peripheral city are concerned, it is found that the proportion of households with personal sanitation facility was significantly higher at around 91 percent in the peripheral city as against 62 percent in the inner city. On the other hand, 38.33 percent of the households in the inner city availed the community sanitation, but there was no community sanitation facility in the peripheral city. Around 9 percent of the households in the peripheral city did not have any sanitation facility and used open spaces cause serious health risk for themselves and others

As a whole, in terms of sanitation, the inner city squatter households had access to adequate sanitation facility than the peripheral city and thus the difference between the cities was highly significant ($\chi^2 = 8.77, P < .01$). As per the NSSO report (2008-09), 10 percent of the residents in the notified slums of India do not have any sanitation facility, as against 13 percent in west Bengal. Among the million plus cities, the households without sanitation facility was 1.6 percent in Mumbai, 19.1 percent in Delhi, 1.4 percent in Kolkata and 2.8 percent in Chennai in 2006-06 (NFHS-3). Therefore, in terms of sanitation, it is observed that the condition of the squatter households in the inner city was much better as compared to the above million plus cities, the state and the country as a whole, but it was much worse in the peripheral city. Therefore, special attention should be given on Integrated Low Cost Sanitation programme especially to the peripheral city squatter settlements, where many of the household still lacked with sanitation facilities.

In terms of drinking water, the proportion of households having drinking water facility near the premises through stand post supplied by SMC was 98 percent in the inner city compared to 9 percent in the peripheral city. On the other hand, the proportion of households with independent sources of drinking water in the peripheral city (63.33 percent with tubewell and 27.50 percent with well) was significantly higher than that of the proportion in the inner city (1.67 percent with tubewell only). This is because other facility is available in inner city. As a whole, based on various source of drinking water available to the household, significant difference is found between the cities ($\chi^2 = 119.90$, $P < .001$). At the national level, majority of the residents in the notified slums have access to drinking water facility through tap (84 percent), followed by tube well (10 percent), bore-wells (2 percent) and other sources (4 percent). On the other hand, at the state level, 77 percent residents have drinking water facility through taps, 17 percent through tubewells, 2 percent with and 4 percent with others 4 percent (NSSO, 2008-09). Another report of NFHS-3 (2005-06) found that among the million plus cities in India, 97.7 percent of the households have piped drinking water sources in Mumbai, 84.4 percent in Delhi, 85.1 percent in Kolkata and 72.0 percent in Chennai. Various reports and studies documented that in many of the cities, the slum dwellers suffer most from non-availability of safe drinking water. However, from the sample study, it is found that in terms of piped drinking water facilities, the inner city squatter/slum households was far better than that of the metropolitan cities, the state and the national average. An opposite scenario is found in the peripheral city squatter settlements with regard to the corporation's piped drinking water facility. Therefore, there is a need for special attention with regard to Corporation's drinking water facility among the households in the peripheral city.

The provision of fuel sources for cooking is another important environmental factor for the households who are living in congested squatter settlements. In the sample study of inner city squatter settlements, 53 percent of the household use wood as a main fuel source, followed by LPG (38.33 percent), kerosene (5 percent) and both LPG and wood (3.33 percent). In the peripheral city, 50 percent of the household use wood as a main fuel source, followed by LPG (45 percent), LPG and wood (2.50 percent) kerosene (1.67 percent) and charcoal (0.83 percent). If the cooking medium of the households is grouped as LPG and other than LPG, then it is found that around 61 percent of the households were not able to use high price commercial fuel sources

like LPG due to economic constraints in the inner city, as against 50 percent in the peripheral city. A study of NFHS-3 (2005-06) shows that among the million plus cities in India, 67.90 percent household in the census slums of greater Mumbai use LPG/natural gas/biogas as a main cooking medium, as against 48.50 percent in Delhi, 45.50 percent in Chennai and 35.40 percent in Kolkata. On the other hand, 30.30 and 1.60 percent households use kerosene/coal/charcoal and other solid fuel items respectively as main cooking medium in greater Mumbai, 30.20 and 21.30 percent respectively in Delhi, 54.40 and 12.1 percent respectively in Kolkata and 44.40 and 10.10 percent respectively in Chennai. Similarly, State of the World's Cities 2010/11 shows that in 2006, 45 percent of the slum households use LPG/electricity/natural gas /biogas as a main cooking medium in India, as against 4.50 percent in Bangladesh, 21.20 percent in Nepal. On the other hand, around 16 and 40 percent of the slum household use kerosene/coal/charcoal and other fuel items respectively as a main cooking medium in India, as compared to 0.10 and 95.40 percent respectively in Bangladesh and 15.70 and 63.10 percent respectively in Nepal (Table-2.6.4, Chapter II) i.e. majority of the slum households use the solid fuel items (kerosene/coal/charcoal and other fuel items) as main cooking medium in the mentioned south Asian developing countries as well as in the metropolitan cities in India except greater Mumbai.

7.5.6 Utilization of Public Health Services

With regard to the utilization of public health services, the sample study shows that a significant proportion of the households in the inner city squatter settlements utilize government hospitals for their treatment (56.67 percent), followed by both the government and private institution (25.83 percent), community health centre (10.83 percent) and only about 7 percent of the households utilise private medical institutions for treatment. On the other hand, in the peripheral city, a larger number of the households utilize both private and government medical institutions (34.17 percent), followed by community health centre (26.67 percent), government hospital (24.17 percent) and private health institutions (15 percent). Therefore, by and large medical facilities provided by the public sector remains to be the major supporting services for the squatters or slum dwellers in the inner city. In contrast, in the peripheral city, both the private and public sector medical institutions remain the major supporting services for the squatters. Therefore, the study revealed that due to close proximity to the

government hospital and expensive treatment in the private institutions, most of squatter households in the inner city avail the public medical facilities. On the other hand, a substantial portion of the slum households in the peripheral city are compelled to visit the nearest quack doctors due to distant location of the government hospitals and also to cope with the busy work schedule.

So far as child delivery (0-6 years of age) in the squatter settlements of SMCA is concerned, it is found that the institutional delivery (government Marti Sadan, government hospital and private hospital) was far higher at around 61 percent in the peripheral city, as against around 46 percent in the inner city. In contrast, the percentage of non-institutional delivery (home delivery) was significantly higher at around 54 percent in the inner city, as against 39 percent in the peripheral city i.e. instead of having available public medical facilities in both the inner and peripheral cities non-institutional delivery with the help of untrained dais was quite common due to customs and traditions of the joint family systems, in addition to monetary problems etc. In this context, Agarwal et al (2007) reported that 66.6 percent of non-institutional deliveries were conducted by untrained persons in Delhi slums. Sathe (1991) in their study in Aurangabad city reported that 100 percent of the deliveries were conducted by untrained persons.

Health is one of the most important human assets that are generally reflected through the quality of life. The sample study tried to measure the general health conditions among the squatter households in terms of frequency to visit health centers for treatment. In general, it is assumed that higher the frequency of visit to the health centers for the purpose of treatment, the higher is the incidence of sickness and vice versa. In the inner city, the proportion of households visiting health centres for treatment once a week was 9.17 percent, once in a month was 49.17 percent, and once in six months was 41.67 percent. On the other hand, the proportion of households visiting health centres for treatment once a week was 1.66 percent, once in a month was 39.17 percent, once in six month 50 percent and once a year was 9.17 percent. The proportion of households visiting health centres for treatment once in week and once in six months was far higher in the inner city than that of the proportions in the peripheral city indicating that in general, the health condition among the households in the peripheral city were much better compared to the households in the inner city.

The relatively high incidence of sickness in the inner city was primarily due to old age problems.

7.5.7 Value of the Physical Assets

Most of the urban squatters possessed low cost household assets. Generally, they cannot afford costly items in their households due to low level of income. The value of the physical assets of households that they possess was significantly lower with the mean value of about Rs. 5143 in the inner city compared to the mean value of about Rs. 11647 in the peripheral city. It is true that some of the households with higher level of earning have some costly items. The households who possess the lower value of physical assets were marginally lower in the inner city compared to the peripheral city. But the households who possess higher value of physical assets in the peripheral city were about 5 times higher than that of the inner city. Interestingly, instead of having almost equal average income of the households in both the inner and peripheral city, the correlation between the value of physical assets and the level of income of was positively significant in the inner city ($r^2=0.485$), but it was insignificant and positive in the peripheral city ($r^2=0.154$). From the above analysis it can be realized that the demand for some of the basic physical assets among the older migrant households has increased gradually with the level of income in the inner city and in contrast, owing to availability of such basic physical assets, the income effect is very low among the new migrant households in the peripheral city. On the other hand, it is normally assumed that the household living in squatter settlements having pucca houses possess the higher value of physical assets and vice versa and in this regard the sample study found a significant correlation between the value of the physical assets and the households having pucca houses in the inner city ($r^2=.251$) at 10 percent level, but no such significant correlation is found in the peripheral city.

7.6 Economic Livelihood of the Squatters in the Inner and Peripheral City of SMCA under Study

7.6.1 Earning Status of the Households

In terms of earning status of the households, it is found from the sample study that the proportion of households with single earning members was significantly high at around 66 percent in the inner city than that of the proportion in peripheral city at around 38 percent. The opposite scenario is seen in case of joint earner households in

both the cities. Therefore, based on single and joint earner households, significant difference is seen between the cities ($\chi^2 = 19.03$, $P < .001$). On the other hand, a negligible proportion of the households do not have any workers either due to old age or more number of minors.

7.6.2 Work Participation Rate (WPR)

A sample study by Ghosh et al (1995) evidenced that about 30 percent of the slum dwellers in SMCA were engaged in workforce constituting 49.14 percent male and 9.22 percent female. But the present sample study found that the WPR was slightly higher in the inner city around 35 percent, as against around 34 percent in the peripheral city. In terms of gender, the female WPR was almost equal at around 15 percent in both the cities. It has already been mentioned that the slum dwellers are very poor in terms of human capital and these poor rural migrants integrate themselves in the urban labour market especially in the informal sector through social capital formation. The fact is that human capital generated through education, knowledge and skills are less important in those types of works where the slum dwellers remain engaged. Therefore, the sample study found a significant negative correlation between WPR and literacy rate ($r^2 = -.276$) in the inner city. On the other hand, in the peripheral city, the correlation between WPR and literacy rate is negatively significant ($r^2 = -0.272$). On the other hand, it is also observed that length of residence has positive effects on employment of the migrant squatters in the inner and peripheral city squatter settlements instead of having low correlation between WPR and length of migration was $r^2 = 0.186$ and $r^2 = 0.054$ respectively. The study found that the WPR in both the inner and peripheral city squatter settlements of SMCA was lower than that of the WPR in the million plus cities like greater Mumbai (36.8 percent), Delhi (35.1 percent), and Kolkata (36.5 percent), but higher than the WPR of the state (34.2 percent) and the nation (32.9 percent). Interestingly, the female WPR was significantly high in both the cities of SMCA compared to the female WPR in the metropolitan cities, the state as well as the country as a whole.

7.6.3 Employment by Sectors

Cities are the engines growth and the urban economy is characterised by a greater degree of industrialization and commercialization in order to survive for a large number of poor who are looking for employment particularly in the informal sector

(Wratten, 1995, Satterthwaite, 1997). The rapid pace of urbanisation witnessed a steady growth of informal sector activities especially in the cities of the developing countries like SMCA. This sector is closely associated with the poverty of the squatters/slum dwellers, because due to lack of opportunities in the formal sector, a greater number of squatters concentrate in the informal sector. The informal sector provides some form of livelihood for the rural migrants living in the slums/squatter settlements. In general, the workers engaged in informal sector activities are significantly higher among the slum population than that of the workers in the non-slum population. As per estimate of the 61st NSSO report (2004-05), around 73 percent of the urban workers in India are engaged in the informal sector enterprises constituting about 74 percent male and 65 percent female. The present sample study in the inner and peripheral city squatter settlements of SMCA shows that the proportion of formal sector employment was about double (13.19 percent) in the inner city than that of the proportion in the peripheral city (7.07 percent). In contrast, the proportion of informal sector employment was far higher in the peripheral city at around 93 percent, as against around 87 percent in the inner city. The proportion of formal sector employment in the inner city was around two times higher than that of the proportion of formal sector employment in the peripheral city. The female employment structure appeared to be very different from that of men. In both the cities, the proportion of female employment in formal sector was lower than that of the male counterpart. The opposite picture is seen in case of informal sector employment, where, the proportion of female employment was marginally higher in both the cities. Therefore, the study revealed that the informal sector is the sole provider of employment and means of economic livelihood among the squatters in the SMCA. The findings also corroborate with regard to the feminization of the informal sector. the present study is significantly consistent with the studies of ILO (1977), Aziz, (1984), Bryant (1992), Mitra (1994), Mohanty (2006), Ready (2007), Timalcina (2007) that the urban informal sector emerges to be the sole sector that absorbs the rural migrants and serves as a survival sector for urban poor who are living in the slums and squatter settlement.

7.6.4 Employment by Activity Status

Due to lack of education and employment-oriented training facilities, migrant slum dwellers usually do not gain entry into formal sector employment and ultimately they

get engaged in the informal sector with the help of the friends and relatives, neighborhoods and fellow villagers i.e., employment network especially in the informal market is common for them. The main livelihood opportunities with regard to the economic activities of the squatters includes undertaking and engaging in construction work, black smiths, working as pulling rickshaws and trolleys, maid-servants, hawker, playing in local traditional bands and making sculptures etc, for their survival (Goyle et al, 2004). Employment by activity status in the sample study show that the proportion of permanent employment that includes sweepers in Corporation, Railway Department, etc., in the formal sector was significantly high at around 23 percent in the inner city, than that of the proportion in the peripheral city at around 15 percent. In contrast, the proportion of casual employment that includes sweepers in Corporation, Railway Department, Food Corporation of India, and worker in Anganwari Kendras etc., in formal sector was much lower in the inner city (77.42 percent) as compared to the proportion in the peripheral city (84.62 percent). The proportion of female permanent employment in formal sector dominated the males in both the cities, but the nature of work is menial jobs where women in large numbers are engaged.

On the other hand, in the informal sector an overwhelming proportion of the workers was engaged in self employment that includes rickshaw and van pulling, street vending, kabadiwala, electrician, cycle repairing etc (51.47 percent), followed by salaried employment that includes working in wholesale shops, cosmetic shops, as maid-servant, security guard, hotel worker, driver, etc (29.90 percent) and casual employment that includes mainly construction worker, labour in wholesale trade, transportation sector etc. (18.63 percent) in the inner city. But, in the peripheral city, the proportion of self employment was the highest at around 39.77 percent, followed by casual (33.92 percent) and salaried employment (26.32 percent). In terms of gender, the proportion of female salaried employment in the informal sector dominated the males in the inner city, but in the peripheral city, female casual employment dominated the males. Based on total employment by activity status in the informal sector, significant difference has been found between the cities ($\chi^2 = 11.68$, $P < .01$).

In both the formal and informal sector employment, majority of the workers in the inner city were engaged in self employment (43.83 percent), followed by salaried

(29.79 percent) and casual employment (26.38 percent). The proportion of female worker by activity status was significantly higher in salaried employment than that of the males in the inner city. But, in the peripheral city, a larger number of workers were engaged in casual employment (36.96 percent), followed by self (29.79 percent) and salaried employment (25.54 percent). In terms of gender, the proportion of female workers by activity status was marginally higher in casual employment than that of the male counterparts in the peripheral city.

The sample study also recorded that the proportion of informal or casual workers in both the formal and informal sector as a whole was slightly higher in the peripheral city at around 97 percent comprising around 97 percent male and 96 percent female, as against about 99 percent in the peripheral city, comprising about 99 percent male and 98 percent female. Whereas, in India 92.38 percent of the urban workers were informally employed (NSSO, 2004-05). Expectedly, the proportion of informally employed workers in both the inner and peripheral city squatter settlements in SMCA was significantly higher than that of the urban workers who are informally employed at the national level.

It is found that most of the workers in both the inner and peripheral city squatter settlements were not only engaged in informal sector employment, but almost all the workers were informally employed. Therefore, the government or local bodies should involve directly in the process of formalization of casual employment in the formal sector as well as protective and supportive measures be designed for the informal sector workers and should be strengthened and implemented efficiently to provide the workers who are living in the squatter settlements of SMCA.

7.6. 5 Level of Education in Employment by Activity Status

Education is an important human capital which has positive impacts especially for searching jobs and availing economic opportunities. Various studies with regard to the role of education in accessing employment show that the people with low educational base remain engaged in low paid informal sector activities. The present sample study in the inner and peripheral city squatter settlements observed that the proportion of literate workers was almost equal at around 59 percent in both cities. Among the literate workers, around 57 and 53 percent of the workers attained primary and secondary levels of education, as against 2 and 6 percent in higher secondary and

graduate levels of education in both the inner and peripheral city squatter settlements respectively. By activity status, the proportion of literate workers was the highest in salaried employment (around 61 and 72 percent respectively), followed by self-employment (around 58 and 65 percent respectively) and casual employment (56 and 44 percent respectively) in both the inner and peripheral city. The proportion of workers who attained secondary, higher secondary and graduate levels of education were significantly higher in the peripheral city than the inner city. By activity status, it is found that the proportion of workers with higher levels of education (higher secondary and graduate) was significantly higher in the peripheral city compared to the inner city. Therefore, it is seen that primary and secondary level of education was the first preference among the workers in both the inner and peripheral city, but a study by Reddy et al (2003) in Fiji found that the average level of education for the squatters involved in the informal sector employment was no higher than primary level of education. Finally it can be concluded that the workers in the slums are educationally poor in employment.

7.6.6 Level of skill and Sources of Acquisition of Skill among the Squatters in SMCA

In general, the role of education and skill training are crucial factors of human capital in accessing better employment opportunities. It has been mentioned earlier that in terms of literacy rate, the squatters in SMCA are far behind compared to the average literacy rate in the million plus cities like Mumbai, Delhi, and Kolkata, Chennai, the state and the nation as a whole. So far as the level of skill is concerned, the proportion of skilled workers in the peripheral city was much higher at around 44 percent, as against around 32 percent in the inner city i.e., based on skilled and unskilled workers, significant difference has been found between the cities ($\chi^2 = 6.47, P < .05$).

In terms of acquisition of skill among the workers, it is evident that majority of the workers in both the inner and peripheral city squatter settlements acquired their skill through learning by doing (around 73 and 78 percent respectively) followed by private institution and government institutions (about 27 and 22 percent respectively). On the other hand, in terms of gender, the percentage of female workers was worse than that of the male counterpart in both the cities. As a whole, in both the inner and peripheral city in SMCA, most of the workers are engaged in very low-skilled activities which consequently increase the insecurity of employment. A large

number of workers found that due to lack of education and skills, it is difficult to move into alternative well paid decent jobs and thus they are compelled to remain in the low paid informal sector activities. Therefore, it can be concluded that owing to lack of education and skill, the squatters are also economically vulnerable.

7.7 Income, Expenditure and Savings Profile of the Squatter Households in the Inner and Peripheral City

Quality of life or well being is often characterized by the economic profile of the households. The sample study observed that the income disparity of the households in the inner city was very high that ranges from Rs.400 to Rs 25500, as against the disparity in income of the households in the peripheral city where income ranges from Rs. Rs.0.00 to Rs.15000. The average monthly income of the households was almost equal in both the cities (around Rs. 4682 and Rs. 4684 respectively). Whereas, the income differential was significantly high in the inner city (with SD of 3346.39) than that of the income differential in the peripheral city (with SD of 2065.78). Such income differential between the cities may be primarily due to the nature of jobs, differences in wage rate, regular and irregular type of work, duration of residence etc. It has already been discussed that the level of income among the lower income groups particularly the squatter households depends not only on the wage rate, nature of job etc., but it is also true that the level of income is positively correlated with the family size. The study found that the correlation between income and family size is positively significant at 10 percent level in both the inner and peripheral city ($r^2=0.471$ and $r^2=0.335$ respectively) (Table 5a Appendix-C and Table 6a Appendix-D). So far as the expenditure pattern is concerned, the proportion squatter households that spending Rs.3000- Rs. 4500 thousand per month fall under median class was marginally lower at about 35 percent in the inner city compared to 39 percent in the peripheral city. On the other hand, the proportion of households spending below the median class was more than two times higher in the inner city (30 percent) as against about 13 percent in the peripheral city. But, the proportion of households that are falling above the median class was significantly higher at about 47 percent in the peripheral city than that of the proportion of 35 percent in the inner city. Though, the mean expenditure of the household in the both the inner and peripheral city was almost equal at around Rs. 4471 and 4488 respectively. Interestingly, the expenditure differential among the household in the

peripheral city was much higher (with SD of 4684.17) than that of the expenditure differential in the inner city (with SD of 3087.10). The study observed that expenditure of the squatter households not only depends on the level of income, but it is closely associated with family size that has been reflected through the correlation between total expenditure and family size which is positively significantly at 10 percent level in both the inner and peripheral cities ($r^2 = 0.488$ and $r^2 = 0.374$ respectively) (See Table 5a & 6a in Appendix-C and D respectively)

Savings is a source of financial capital for all and particularly for the squatter /slum dwellers because savings provide support at the time of financial crisis, illness and also can avoid indebtedness. Financial capital can also provide working capital for small entrepreneurs. The sample study found that, 50 percent of the squatter households had savings with LIC, followed by Bank savings account and private financial institutions in both the inner and peripheral city squatter settlements. In terms of income group it is also found that a greater number of the households (around 20 percent) having savings fall into the middle income group of Rs.3000-45000 in the inner city. On the other hand, in the peripheral city, a considerable number of the households at around 23 percent having savings fall into the upper middle income group. The average monthly savings and its differential among the households in the inner city were comparatively higher (mean savings of Rs. 211.01 and SD of 351.61) than that of the average savings and its differential in the peripheral city (mean savings of Rs. 195.72 and SD of 285.51).

In both the inner and peripheral city, it has also been found that the inequality in income, expenditure and savings was very low in terms of Gini-coefficient. But, the inequality in income, expenditure and savings was significantly high in the inner city (with Gini co-efficient 0.301 for income, 0.300 for expenditure and 0.205 for savings) than that of the inequalities of the respective variables in the peripheral city (with Gini co-efficient 0.195 for income, 0.194 for expenditure and 0.139 for savings). The higher inequality of these variables in the inner city was primarily due to high differential in income and corresponding expenditure and savings.

In both the inner and peripheral city squatter settlements, it is seen that some of the households have very low level of income and expenditure and some have relatively very high level of income and expenditure. This finding of the present study

is consistent with statement of UN-HABITAT that not all the slum dwellers are poor or not all the poor are slum dwellers.

7.7.1 Proportion of Expenditure and Savings to total Income

Regarding the proportion of expenditure and savings to total income, it was almost equal in both the inner and peripheral city squatter settlements (around 96 and 4 percent respectively). Total consumption expenditure has been classified into food and non-food items, with the households spending more than 50 percent of their income on food items in both the inner and peripheral city settlements (about 59 and 51 percent respectively). This finding is supported by Bihon (2006) in Addis Ababa, a capital city of Ethiopia, where he shown that most of the poor households spent more than 50 percent of their income on food items. The proportion of expenditure on food items was significantly higher in the inner city due to larger family size compared to the peripheral city particularly. In contrary, the proportion of expenditure non-food items was much higher in the peripheral city at 44.53 percent compared to 36.91 percent in the inner city primarily due of high indebtedness among the dwellers which is evident from the correlation between expenditure on non-food items and indebtedness that is significant ($r^2=0.332$) at 10 percent level.

7.7.2 Monthly per Capita Income, Expenditure and Savings relationship among the households under SMCA

In terms of per capita income, expenditure and savings, the present study found that monthly per capita income of the households living in the peripheral city squatter settlements was significantly higher at around Rs. 1049 as compared to Rs 828.75 in the inner city. The lower per capita income was primarily owing to large number of family members in the later. Similarly, corresponding monthly per capita total expenditure (around Rs. 791), per capita expenditure on food and non-food items (around Rs.485 and 306 respectively) and savings (around Rs.37) were significantly high in the peripheral city than that of the monthly per capita total expenditure (around Rs. 1005), per capita expenditure on food and non-food items (around Rs.538 and 467 respectively) and savings (around Rs.44) of the households in the inner city. If the poverty line recommended by the Planning Commission for 2009-10 in terms of per capita consumption expenditure of Rs.859.50 in urban areas is considered, it is to be found from the present sample study that all the squatters in the inner city squatter

settlements were living below poverty line. On the other hand, all the squatters in the peripheral city are living above the poverty line.

7.7.3 Expenditure on Food and Non-Food items

Statistical analysis with regard to the expenditure on food and non-food items show that the mean expenditure on food item as a whole was around Rs 2743 in the inner city, as against around Rs 2403 in the peripheral city. Among all the food items, significant difference is observed in the mean values of other food items that include fish, meat, fruits, fast food, drinks etc., between the cities ($P < 0.05$). The expenditure differential on different food items was very high particularly for other food items that include fish, meat, fruits, fast food, drinks etc., in the inner city than that of the expenditure differential in the peripheral city because some of the households having relatively better economic status in the inner city are spending more on fish, meat, fruits, fast food, drinks etc. On the other hand, the mean expenditure on total non-food items was much lower in the inner city (about Rs. 1728) than that of the peripheral city (about Rs. 2086). Within cities, significant difference is seen in the mean expenditure of total non-food items ($P < 0.5$). Similarly, based on the mean expenditure for the various non-food items, it is observed that the squatter households in the inner city are spending more on medical purposes (Rs. 159) and less on other non-food items (about Rs. 253) as compared to the peripheral city (about Rs. 76 and 328 respectively) and thus the difference in the mean expenditure on medical and other non-food items was highly significant between the cities ($P < .01$ for each). As a whole, among all the food and non-food items, the expenditure differentials were significantly high for rent & loan installment, education and other non-food items that include clothes, house repairing, transportation, rituals, gambling etc., in both the inner and peripheral city.

7.8 Estimation of Marginal Propensity to Consume and Expenditure Elasticity on Food and Non-Food Items: Validation of Engel's Law in SMCA under Study

7.8.1 Estimate of Marginal Propensity to Consume (MPC)

The empirical study based on the validation of Engel's law, it is found that among all the food items, the MPC was highest on other food items like fish, meat, fruits, fast food, drinks (0.38) in the inner city, followed by, grocery items (0.07), food grains (0.06), milk and milk product (0.03), vegetables (0.02) and as a whole the MPC on

food items stood at 0.56. Therefore, out of the given increase in consumption expenditure, 38 percent is spent on other food items, 7 percent on grocery 6 percent on food grains, 3 percent on milk and milk products, 2 percent on vegetable and as a whole 56 percent is spent on food items.

In the peripheral city, the MPC in different food items was significantly high on other food items like clothes, house repairing, transportation rituals, gambling etc. (0.23), followed by food grains, grocery items (0.07 each), vegetables (0.03) and milk and milk product (0.02) and in aggregate the MPC on food items came to 0.42 i.e. with the given increase in consumption expenditure, 23 percent is spent on other food items, 7 percent each of food grains and grocery items (other than food grains), 3 percent on vegetables, 2 percent on milk and milk products and thus 42 percent spent on total food items. Therefore, it is found that the inner city squatter households are spending more on total food items to meet the necessary consumption needs as compared to the peripheral city. In both cities, the MPC is significantly higher on other food items like fish, meat, fruits, fast food, drinks etc., indicating that the share of expenditure increases for such food items with an increase in expenditure. The finding is significantly consistent with the study of Lahiri (1990) in Egypt that the expenditure on the protein rich products like meat, fish, poultry, and dairy products increases with an increase in income or expenditure.

Among the non-food items, the MPC was far higher for rent & loan installment (0.12), followed by education (0.09), for each entertainment and other non-food items include clothes, house repairing, transportation, rituals, gambling etc., (0.05), for each medical and fuel items (0.04), mobile (0.03) and electricity (0.02) and as a whole the MPC on non-food item was 0.44. With the given increase in expenditure, 12 percent is spent on rent & loan installment, 9 percent on education, 5 percent for each entertainment and non-food items, 4 percent for each medical and fuel items each, 3 percent on mobile and 2 percent on electricity and as a whole 44 percent spent on total non-food items by the households in the inner city.

In the peripheral city, The MPC was also higher on rent & loan installment (0.27), followed by other non-food items that include clothes, house repairing, transportation rituals, gambling etc (0.12), education (0.06), entertainment (0.04), electricity (0.03), for each medical and fuel items (0.02 each) and as a whole the MPC

on non-food item was 0.58. The study observed that with the given increase in expenditure, 27 percent is spent on rent & loan installment, 12 percent on other non-food items, 6 percent on education, 4 percent on entertainment, 3 percent on electricity, 2 percent for each medical and fuel items and as a whole 58 percent on total non-food item in the peripheral city. It is clear from the sample study that the squatter households in the peripheral city are spending more on non-food items owing to high indebtedness.

So far as family size and expenditure is concerned, it is found that in both the inner and peripheral city, an increase in family size led to an increase in expenditure on food items as a whole, but the increase expenditure on total food items was significant at 5 percent level only in the inner city. On the other hand, within food items, an increase in family size increased the expenditure on food grains, grocery, milk and milk products and vegetables in the inner city squatter settlements, but the increase was highly significant for food grains and vegetables only. The exception is found on other food items in the inner city, while an increase in family size decreased the expenditure on other food items significantly and thus MPC has been found to be to negative. Similarly, in the peripheral city, an increase in family size led to increase in expenditure significantly only for food grains and milk and milk products. In contrast, due to increase in family size decreased the expenditure on grocery, vegetables and other food items and hence MPC for those items are found to be highly negative.

The sample study shows that an increase in family size curtailed the expenditure on total non-food items in both the inner and peripheral city. Within non-food items, an increase in family size curtailed the expenditure on medical expenses, education, mobile, entertainment and rent & loan installment the MPC for those items are found to be negative in the inner city. The only exceptional was fuel, electricity and other non-food items, while an increase in family size increased the expenditure of those commodities, but the increase in expenditure was significant only for fuel items in the inner city. On the other hand, in the peripheral city among the non food items an increase in family size increased the expenditure on education and fuel items only, as against the curtailment of expenditure on medical expenses, electricity, mobile, entertainment, rent and loan installment and other non-food items and the MPC for these items has been found to be negative. To sum up, it is observed that an

increase in family size increased the consumption expenditure for total food items, as against the curtailment of expenditure on total non-food items in both the inner and peripheral city.

On the other hand, an increase in family size increased the consumption expenditure of the squatter for almost all the food items in both the inner and peripheral city except other food items like fish, meat, fruits, fast food, drinks in the inner city and grocery, vegetables and other food items in the peripheral city. In contrast, a close examination of MPC show that an increase in family size curtailed the expenditure on medical expenses, education, mobile, entertainment and rent and loan installment, as against the increase in expenditure on fuel items, electricity and other non-food items that include clothes, house repairing, transportation, rituals, gambling etc., in the inner city. On the other hand, increase in family size curtailed the expenditure for almost all the items excluding education and fuel items for which expenditure and thus the MPC increased in the peripheral city. Finally, the study observed that the MPC is very high for total food items as against the non-food items in the inner city and in contrast, the MPC is significantly high for total non-food items than that of the MPC on food items in the peripheral city. The finding in the inner city did not support the study of Gupta (1986), Tiwari and Goel (2002), but consistent with the finding of the peripheral city that the MPC is lower in food items than that of the MPC on non-food items. However, the increase in expenditure on different food and non-food items with respect to family size may be due to diseconomies of scale and curtailment of expenditure may be due to economies of scale.

7.8.2 Estimate of Expenditure Elasticity

The estimate of expenditure elasticity on different food and non-food items reveals that the demand for food items less than unity (essential goods) confronts the well-known Engel's law. The results of the log linear model on expenditure consumption relationship represent the elasticity of different food and non-food items by its nature. The study found that in both the inner and peripheral city squatter settlement, the expenditure elasticity of total food items was less than unity (0.81 and 0.10 respectively), as against the more than expenditure elasticity of non-food items (1.29 and 1.01 respectively) and hence the total food items falling under necessary commodity group and total non-food items falling under relative luxury group i.e. for

the essential items, the quantity demanded increased by smaller percentage than total expenditure implying that squatter households do not spend much of any increase in total expenditure on this particular commodity and for the non-essential items, the quantity demanded increased by larger percentage than total expenditure implying that quantity demanded is quite responsive to changes in total expenditure.

Among all the food items, food grains, grocery, milk and milk products, vegetables excluding other food items like fish, meat, fast food, fruits, drinks, etc., are falling under essential commodity items with the expenditure elasticity of less than unity in the inner city. In the peripheral city, almost all the food items like food grains, grocery, milk and milk products and vegetables fall under essential commodity group. Only, the other food items that include fish, meat, fast food, fruits, drinks, etc that fall under the category of relative luxurious with the expenditure elasticity of greater than unity. A similar study by Ghosh (2010) in Bangladesh evidenced that in both rural and urban areas, cereals, vegetables, edible oil and clothing are treated as necessities and some other high nutritional food items e.g., egg, fish, meat and sugar are found to be luxuries in both urban and rural areas.

On the other hand, almost all the non-food items such as medical, electricity, mobile, entertainment, rent & loan installment and other non-food items that include clothes, house repairing, transportation, rituals, gambling etc. are falling under relative luxury items excluding education and fuel that fall under essential items in the inner city. In the peripheral city, almost all the non-food items like medical, education, fuel, electricity, mobile and entertainment falling under essential items excluding non-food items that include rent and loan installment and other nonfood items are falling under relative luxurious category.

So far as expenditure elasticity with respect to family size in the inner city squatter settlements is concerned, it is observed that elasticity co-efficient of family size of for most of the food and non food items food grains, grocery, milk and milk products, vegetables, education, fuel items, electricity, mobile and total food items are less than unity and positive in the inner city indicating that these items are most important. On the other hand, the elasticity co-efficient of family size is negative for other food items that include fish, meat, fruits, fast food, drinks etc., medical expenses, entertainment, rent and loan installment and other non-food items that

include clothes, house repairing, transportation, rituals, gambling etc. are negative implying that an increase in the family size, holding total expenditure constant makes the family poorer i.e., after increasing its expenditure on the necessary items to satisfy the required level, they cannot or spend less on other items that are less significant to them in terms of basic needs. This observation has more or less similar findings of the studies by Ali (1981), Siddiqui (1982) (*op.cit*).

Therefore, the above analysis revealed that the expenditure elasticity for most of the food items are found to be less than unity supporting the Engel's law implying that the food items is an essential or necessity for all the time. The expenditure elasticity for most of the non-food items found at higher rate than unity and turned out to be relative luxury items.

The proportion of expenditure incurred on all such commodity groups has been increased as total expenditure increased and aligned with Engel's law. The behavior of such consumption pattern of the households living in squatter settlements indicates that as they come from below the subsistence level of living, so they allocate their increase in expenditure between food and the non-food items. This finding is consistent with the observation of studies by Gupta (1986); Rao and Raddy (1995) where they found that the food articles are necessities and non-food items are luxuries for the urban poor. The food articles like milk and milk products, pulses, egg, fish, & meat, and sugar are necessities and found to be more elastic than others.

7.9 Financial Capital of the Squatter Households in the Inner and Peripheral City of SMCA

7.9.1 Indebtedness of the Households

The income-expenditure pattern of the households found that the per capita expenditure of the households is marginally lower than the per capita income in both the inner and peripheral city squatter settlements and it is expected they are free from indebtedness, but the fact is that a considerable number of the squatter household are indebted either with formal sources or informal sources or with both the sources. In the sample study, the indebtedness of the households in the inner city was significantly lower at around 46 percent, compared to 57 percent in the peripheral city.

In terms of different sources of loans, the proportion of households having formal sources of loan/credit through PF, Bank, and Private Financial Intermediaries like Bandhan, ASHA, and SKS etc., was around 2 times higher in the peripheral city (45.83 percent) than that of the proportion in the inner city (24.17 percent). The purpose of loan was primarily due to setting up new business, followed by house construction, wedding, health care and food consumption, expansion of business etc. A significant point should be mentioned that none of the households that had taken loans for the purpose of children's education in both the inner and peripheral city squatter settlements indicating lack of positive attitude and aspiration towards education. On the other hand, proportion of household having informal sources of loan/credit through friends and neighbours, relatives, employer of the households, money lender, etc., was about 4 times higher in the peripheral city (17.50 percent) than that of the proportion in the inner city (4.17 percent). About 4 percent of the households took loans from both the formal and informal sources in the inner city squatter settlement, as against 7 percent in the peripheral city. On the other hand, it is found that out of total households having loans/credit, only about 31 percent had public institutional loan through banks and provident fund in the inner city, but interestingly no households were there that had public institutional in the peripheral city. The reasons behind the lack of public institutional loans/credit was mainly due to insecure status of land of the squatters and slum dwellers, lack of collateral assets for mortgage and fear of repayment of loans on time. With this finding of the study, Baltensperger (1976) pointed out that lack of institutional loans among poor is characterized not only by interest rates but also by non-price elements including collateral assets. Apart from this, the awareness regarding facilities of the public institutional loans in the squatter settlements was very low. Therefore, the study suggests that in order to improve the financial development of the slum dwellers, major initiatives have to be taken by the local bodies particularly in access to public institutional loans.

7.10: Quality of Life of the Squatter Households in the Inner and Peripheral City of SMCA

In recent past, the notion of "Quality of Life" has received growing attention by the researchers, social planners and policy makers because the measures of quality of life exposé the social, economic and geographical conditions of the urban poor that range

from better to worse. Mohapatra and Das, 1998 (*op.cit*) have showed that the quality of life or well-being among the poor in the city of Shillong of North East India by constructing composite index. The study found that in general, the quality of life or well-being does not depend on economic characteristics for the city slum dwellers, but depend on other indicators. Similar study conducted by Beck and Mishra (2010) on socioeconomic profile and the assessment of quality of life among Oraon tribal people living within and around the Sambalpur Town in Orissa and found that the socio-economic and overall quality of life is far from satisfactory due to poor education, sanitation, housing, less possession of asset, and low per capita income, etc. Wani and Khairkar (2011) in their paper tried to explore few aspects of socio-economic condition and the Quality of Life in Srinagar City. The study found that socio-economic status and quality of life of higher income groups was far better than the low and middle income group and differences were mainly due to income conditions which in turn negatively affect on access to water supply, sanitation facility, disposal of household wastes, etc.

In the context of quality of life index of the squatters in SMCA, it is found from the sample study that a considerable proportion of the households (40 percent) in the inner city squatter settlements had moderate quality of life, followed by poor quality of life (28.33 percent), fair quality of life (18.33 percent), bad quality of life (12.50 percent) and the households with good quality of life was only 0.83 percent in terms of all socio-economic variables.

On the other hand in the peripheral city, 36.67 percent households had poor quality of life, followed by moderate quality of life (35.83 percent), fair quality of life (14.17 percent), bad quality of life (10 percent) and the households with good quality of life is only 3.33 percent in terms of all socio-economic variables. Classifying the quality of life indices into three categories as overall poor (bad and poor taken together), moderate and overall fair quality of life (fair and good taken together), it is to be found that the overall poor quality of life of the households was relatively high in the peripheral city (46.67 percent) than that of the proportion of the household in the inner city (40.83 percent). The graph on the scores on quality of life index that emerged was interesting. The locus of distribution of reduced scores of households after a certain point was relatively close to Y axis implying that the overall quality of life is poor in the peripheral city squatter settlements. On the other hand, the locus of

distribution of households after a certain point in the score classes is relatively away from the y axis representing the overall better or fair quality of life in the inner city squatter settlements.

Now, if we try to analyze the impact of income to determine the quality of life, it is found that average level of income of the squatter households was almost equal in both the inner and peripheral city squatter settlements. Apart from income, the average value of physical assets of the squatter households was more than 2 times lower in the inner city than that of the value of the physical assets in the peripheral city. But interestingly, the overall quality of life of the older squatter households who are living in the inner city was relatively better than that of the quality of life of the squatter households who are relatively the new migrants living in the peripheral city. It is also true that in each of the squatter colonies, some of the households have been able to improve their economic well being but their overall living condition in terms of family size and dependency ratio, education, health and sanitation, infrastructural facilities and community involvement were not at the desired level. The study revealed that economic characteristics are no guarantee for the overall better quality of life of the squatters. The evidence of the study suggests that the local governments should be more sensitive regarding all these variables which have direct impact on quality of life or well being of the squatters or slum dwellers.

7.11: Conclusion

Most of the large and medium sized cities like SMCA in India witnessed a high growth of informal settlements with the increasing pace of urbanization and rural-urban migration due to regional income disparities, imbalanced growth process etc., in particular. As mentioned earlier, that urbanization is positively correlated with the socio-economic development of the city. From the study of the sample inner and peripheral city, it is found that in the inner city, squatter households were about 4 times older residents than that of the peripheral city. The inner city squatter settlements are dominated by higher proportion of Scheduled Caste as against General Caste in the peripheral city. They were heterogeneous in terms of sex ratio, family size, caste, religion, mother tongue and dependency ratio in both the inner and peripheral city. So far as migration in terms of reasons are concerned, migration due to economic reasons was about double in the peripheral city compared to the inner city, where majority of the squatters were inter-state migrants in the former and inter-

district for the later. More precisely, the study of the inner and peripheral city squatter settlements in SMCA, revealed that due to lack of proper planning strategy various socio economic problems were acute in the sample area, where the provision of basic amenities and social infrastructure are not adequate to sustain the substantial number of people living in slums and squatter settlements, but the problem was more acute in the peripheral city squatter settlements in SMCA. Most of the squatters in the inner city squatter settlements are dependent on public medical services due to close proximity of the sub-divisional hospital, but a substantial segment of the slum households in the peripheral city depend on local quack doctors due to distant location of the hospital and busy work schedule. In terms economic activity, the informal sector is the sole provider of employment and it was significantly higher in the peripheral city compared to the inner city. The average monthly income of the households was almost equal in both the cities, but poverty among the squatters in both the inner and peripheral city have been characterized by very low levels of income. The indebtedness of the households was significantly lower in the inner city than the households in the peripheral city. The inequality in income, expenditure and savings of the households was significantly high in the inner city than that of the inequalities in the peripheral city. The expenditure elasticity for most of the food items are found to be close to unity supporting the Engel's law that the food items is essential among the squatter households and increases with the increase in expenditure. Based on 20 socio-economic variables, a composite index on quality of life of the households found that instead of having low levels of economic well-being, the inner city squatter settlements are much better compared to peripheral city indicating that the overall quality of life not only depends on the economic variables but also depends on other demographic, physical and social set of variables.

References

- Agarwal, P, Singh, M.M and Garg, S (2007): "Maternal Health Care Utilization among Women in an Urban Slum in Delhi", *Indian Journal of Community Medicine*, Vol.32, No.3, pp. 203-205.
- Aziz, A. (1984): "*Urban Poor and Urban Informal Sector*", Ashish Publishing House, New Delhi.
- Baltensperger, E (1976): "The Borrower-Lender Relationship, Competitive Equilibrium and the Theory of Hedonic Prices", *American Economic Review*, 66 (3), 401-405.

- Beak, P and Mishra, B.K (2010): "Socio-Economic Profile and Quality of Life of Selected Oran Tribal Living in and around Sambalpur Town", *Journal of Social Science*, Vol.2, No.6, 340-349
- Beier G.J; A.Churchil; M Cohen and B Renand (1976): "The Task Ahead for the Cities of the Developing Countries", *World Development*, Vol.4, No.5, 363-409
- Bihon, A. K. (2006): "Housing for the poor in Addis Ababa", Online resource <<http://www.hdm.lth.se/fileadmin/hdm/alumni/papers/sdd2006/sdd2006-12.pdf>> accessed on 20.20.2011, 2008.
- Bryant, J. J. (1992): "Poverty in Fiji: Who are the urban poor"? *Singapore Journal of Tropical Geography*, Vol.13, No.2
- Doke, PP and Sathe, P.V (1991): "Social classification and Maternity practices in Aurangabad", *India, Indian Journal of Public Health*, Vol.35, No.3, pp.75-9.
- Edelman, B and Mitra, A (2006): "Slum Dwellers Access to Basic Amenities: The Role of Political Contact, its Determinants and Adverse Effects", *RURDS*, Vol.18, No.1
- Ghosh B K (2010): "Rural-Urban Consumption Patterns In Bangladesh" *International Review of Business Research Papers*, Vol. 6. No.4. PP. 30 - 47
- Ghosh, A; Ahmad, S.S and Mitra, S (1995): "*Basic Services for the Urban Poor: A Study of Baroda, Bhilwara, Sambalpur and Siliguri*" Concept Publishing Company, New Delhi, pp: 188-265
- Ghosh, M; Dutta A.K; and Roy, B (1972): "Calcutta: A Study in Urban Growth –Dynamics, Firma KL Mukhopadhyay Publishers, Calcutta.
- Goyle, A; Saraf, H; Jain, P; Shekhawant, P and Vyas, S (2004): "A Profile of Roadside Squatter Settlements and their Families in Jaipur City", *Journal of Social Science*, Vol.9, No. 1, 13-18
- Gugler, J. and Gilbert (1982): "Cities, Poverty and Development: Urbanization in the Third World", Oxford University Press.
- Gupta Anil, (1986), "*Consumption Behavior in India- A Study of All India Consumption Estimates*", Anmol Publications, Delhi, P.12.
- ILO (1977): "Poverty and Landlessness in Rural Asia, Geneva, ILO, www.ilo.org
- ILO, (1966): "Why labour leaves the land: A comparative study of Movement of labour out of agriculture", in N.V.Sovani (ed.): "*Urbanization and Urban India*", Bombay, Asia Publishing House.
- Islam N (1999): "Urbanisation, Migration and Development in Bangladesh: Recent Trends and Emerging Issues", CPD Centre for Policy Dialogue, Bangladesh, available at http://www.cpd.org.bd/pub_attach/unfpa1.pdf, accessed on 09.3.2010
- Lahiri, R (1990): "A Redefinition of Luxuries, Necessities, and Engel Goods: An Analysis of Egyptian Household Budget", *The Journal of Developing Areas*, Vol. 25, No. 1, pp. 49-68
- Laquian, A. A. (2004): "Who are the Poor and How Are They Being Served in Asian Cities"? Paper presented at the "Forum on Urban Infrastructure and Public Service Delivery for the Urban Poor, Regional Focus: Asia," sponsored by the Woodrow Wilson International Center for Scholars and the National Institute of Urban Affairs, India Habitat Centre, New Delhi, 24-25 June.
- Lee, E. S. (1966): "A theory of migration", *Demography*, University of Pennsylvania, Vol. 3, No.1

- Lewis, W.A. (1954): "Economic Development with unlimited Supplies of Labour", Manchester school of economics and social studies, vol.22.No.4
- Mangin, W. (1967): "Latin American squatter settlements: A problem and a solution", Latin American Research Review, Vol.2, No.3
- Mani, G (1980): "Social school dropouts in slum: spotlight on Madras" Social Welfare, Vol. XXVII. No. 1-2
- McDowell, L.C. and De Haan, A. (1997): "Migration and Sustainable Livelihoods: A Critical Review of the Literature. Working Paper, No.65, Institute of Development Studies, (IDS).
- Mitchell, J C (1956): "The Kalela Dance, Rhodes-Livingstone" Papers, No. 27. Manchester: Manchester University Press, cited in Richards et al (1998): "Social Networks, Social Capital, Popular Organisations and Urban Poverty: A Research Note" Presented at the Seminar on Urban Poverty, sponsored by ALOP and the World Bank, Rio de Janeiro, Available at <http://lanic.utexas.edu/project/etext/llilas/claspo/workingpapers/socialnetworks.pdf>, accessed on 13.09.2010
- Mitra, A. (1994): "*Urbanisation, slums, informal sector employment and poverty: An exploratory study*", B. R. Publishing Corporation, New Delhi.
- Mohanty, M. (2006b): "Urban Squatters, informal sector and livelihood strategies of poor in Fiji", Development Bulletin, No.70
- Mohsin, N (1979): "Problems of Slum Children in Patna, A.N.S. Institute of Social Studies, Patna, Bihar.
- National Family Health Survey- 3, 2005-06 (2009): Health and Living Conditions in Eight Indian Cities, Ministry of Health and Family Welfare, Govt. of India, International Institute for Population Sciences, Deonar, Mumbai, India
- National Family Health Survey (NFHS-3), 2005-06 (2009): "Health and Living Conditions in Eight Indian Cities", Ministry of Health and Family Welfare, Government of India International Institute for Population Sciences, Deonar, Mumbai
- NIUA (2008): "Urban Statistics Hand Book: National Institute of Urban Affairs, New Delhi.
- NSSO report (2008-09) and NSSO Report (2004-2005): "Informal Sector and Conditions of employment in India", 61st Round, Report No. 519(61/10/7), and Govt. of India
- NSSO Report (2008-2009): "Some Characteristics of Urban Slums", 65th Round, Report No. 534 (65.0.21/1), Govt. of India
- Papola, T.S (1981): "*Urban Informal Sector in a Developing Economy*", Vikas Publishing House, New Delhi
- Rao and Reddy (1995): "Analysis of Consumption Patterns in Rural Andhra Pradesh", Indian Journal of Economics 76(301), 165-175
- Reddy, M. (2007): "Modeling poverty dimensions of informal sector operators in a developing economy", The European Journal of Development Research, Vol.19, No.3
- Reddy, M; Naidu, V; Mohanty, M (2003): "The Urban Informal Sector in Fiji: Results from a Survey" in Fiji Studies: A Journal of Contemporary Fiji, 1(1), 127-54.
- Safa, H.I (1975): "Migration and Development, Muton Publishers, New Delhi,
- Sathe, D P.V (1991): "Social classification and Maternity practices in Aurangabad", India. Indian Journal of Public Health. Vol.35, No.3, 75-9.

- Satterthwaite D.(1997): "Sustainable Cities or Cities that Contribute to Sustainable Development ?" URBAN STUDIES, Vol. 34, No. 10
- Shaw, R.P (1974): "Land Tenure and the Rural Exodus in Latin America", Economic Development and Cultural Change", Vol.23, No.1
- Slum of India, Census 2001, Vol. Government of India.
- Stanwix, B (2009): "Urban Slums in Gujarat and Rajasthan: Study of Basic Infrastructure in Seven Cities" Mahila Housing SEWA Trust available at www.sewahousing.org, accessed on 04.12.2012
- Stark, O. (1991): "The Migration of Labour". Harvard University Press: Cambridge.in Tan, S.B.-H. (2000): "Coffee Frontiers in the Central Highlands of Vietnam: Networks of Connectivity". Asia Pacific Viewpoint, 41(1): 51-67.
- State of the World's Cities (2006/2007), UN-HABITAT, Earthscan.
- Sundari,S (2003): "Quality of life of Migrant household in urban Slums" in Martin J. Bunch, V.Madha Swresh and T.Vasantha kumararan, eds, Proceedings of the third International Conference on Environment and Health, Chennai, India, Available at, [www.yorku.ca/bunchmj/ICE/proceedings/ Sundari_s_ICEH_Papers_537to552.pdf](http://www.yorku.ca/bunchmj/ICE/proceedings/Sundari_s_ICEH_Papers_537to552.pdf), accessed on 11. 07.2010
- Timalsina, K. P. (2007): "Rural-Urban Migration and Livelihood in the Informal Sector: A Study of Street Vendors of Kathmandu Metropolitan City, Nepal", Master of Philosophy Thesis in Development Studies, Norwegian University of Science and Technology (NTNU), Trondheim, Norway,
- Todaro, M. (1976): "Internal Migration in Developing Countries", ILO: Geneva
- Todaro, M. P (1969): "A Model of Labor Migration and Urban Unemployment in Less Developed Countries," American Economic Review, Vol. 69, pp, 486-499.
- UNDP (1991): "Cities, People and Poverty: Urban Development Cooperation for the 1990s", UNDP , New York, cited in Aluko et al (2006): Urban Low Income Settlements, Land Deregulation and Sustainable Development in Nigeria Paper for 5th FIG Regional Conference Accra, Ghana, available at http://www.fig.net/pub/accra/papers/ts03/ts03_03_aluko_amidu.pdf accessed on 22.7.10
- UN-HABITAT (2006/07): "*State of the World's Cities*", Earthscan
- UN-HABITAT (2010/11): "*State of the World's Cities: Bridging the Urban Divide*", Earthscan, London, Sterling, VA
- Walsh, A.C and A.D. Trlin (1973): "Niuean Migration: Niye Sicio-Economic Background Characteristics of Migrants an Settlement in Auckland", Journal of Polynesian Society, Vol.82, No.1
- Wani R.A and Khaikar V.P (2011): "Socio-Economic and Quality of Srinagar City", Journal of Arts, Science & Commerce, Vol. II, and No.2
- Wegelin E. A and Borgman, K.M (19995): "Options for Municipal Interventions in Urban
- Wratten E., (1995): "Conceptualising Urban Poverty", Environment and Urbanisation, Vol. 7, No.1.