

CHAPTER: VIII

SOCIAL CAPITAL FORMATION AND LIVELIHOOD STRATEGIES OF THE SQUATTERS IN THE INNER AND PERIPHERAL CITY UNDER SILIGURI MUNICIPAL CORPORATION

8.1 Introduction

In the recent past, many of the cities in the developing world have experienced an influx of poor immigrants mostly from rural and semi urban areas in search of better livelihoods. This increasing pressure of population and inability to accommodate them by the local governments aggravates the housing problem which forces these migrants to settle for informal solutions. More importantly, the people in these settlements suffering from lack of education, skills and knowledge and resources have to resort alternative informal activities for the survival in the city. Livelihoods of the slum dwellers are determined by the range of assets that are available to the households like physical, human, financial capital, natural and social capital. Taken together, these are valuable assets that individuals and groups can use to address a wide range of needs and interests. So far as social capital is concerned, it can be defined as the working product of interpersonal networks, contacts, knowledge and related human resources. A central theme of the social capital theory is that people invest social capital with the expectation of some future return. Lin (2001), in his study examined four ways through which an investment in social capital provides some return. Firstly, social capital provides information through the networks of relationship. Secondly, social bonding as a means of relationships influences the optimal use of resources that exist within the networks. Thirdly, the social network helps to provide identity of the members. Finally, social networks provide support and public reinforcement among the member within networks. According to DFID (2002), social capital is considered as one of the most important capital assets to devise livelihood strategies. In an urban set up, it is important for two reasons (i) to build social capital as an explicit poverty elimination strategy among the urban poor and (ii) to increase the participation of the most vulnerable groups not only for making pro-poor programmes effective, but also for strengthening the rights of the poor.

A number of studies pointed out that social capital as a source of various networks like kinship, non-kinship and ethnic relations is the living reality and crucial factor for the livelihood strategy of the slum dwellers. They use their existing networks not only for resource mobilization but also for survival and accessing basic amenities and services. Thus, the social networks can be treated as a 'productive resource' to the dwellers of the informal settlements (Gukurume, 2012). The urban poor in the developing countries relies heavily on social capital to help them 'get by' and 'get ahead' (Thomas 1995).

Woolcock (1998), Grootaert, (2001), Das (2004) expressed that it is untenable to consider social capital as an independent variable of poverty because of its material benefit. But, social capital as norms of reciprocity and relationship is a "bottom-up" approach to poverty alleviation. It is a necessary condition for long-term development and it is one of the most important capital for the poor (World Bank, 2001). The existence of social relationship and interactions among friends, neighbours, relatives and members of the other social groups generate social capital and the ability to work collectively for livelihood, which is particularly important for the urban poor (Winfried, 1996; Moser, 1998). Therefore, social co-operation is one of the most important 'resources of the poor' and that people without social relationship or connections are the most impoverished of all (Mercedez G. R, 1994).

The urban poor who are living in slums or informal settlements in general are vulnerable with respect to the determinants of livelihoods. A question obviously arises as to how these informal settlers adopt themselves in the urban centers with their limited livelihood resources? In this context, the role of social capital has been examined through its various sources/networks as a livelihood strategy of the squatters in both the inner and peripheral city areas of SMCA. Social capital in the form of inter-relationship or networking of friends, relatives affects not only the process of migration but also affects the socio-economic life of the migrants. Therefore, in the present chapter, the role of social networks as a source of social capital has been captured in migration, housing settlement, access to employment and credit market as a means of survival of the slum dwellers in both the settlements of SMCA under study.

8.2 Social Networking in Migration of the Squatter Households in the Inner City

In the theory of social capital, migrant networks play an important role in permanent labor migration in both developed and the developing world. Migration is a social process. When people intend to move from rural and semi-urban areas either on temporary or permanent basis, they always make contact with early migrant population in order to fulfill their desired aim. Such social relationships that help a person to migrate from native place in search of livelihood opportunities at the destination are in general known as migrant networks. Migrant networks are simply the ties between the people that connect migrants, former migrants, and non migrants at origin and destination through kinship, friendship, recruiting agencies etc (Massey et al, 1998). Formation of social capital through these channels help the rural poor in case of making decisions to migrate to the city by providing information regarding adaptation and opportunities in the urban labour market (Dennecker, 2002; Hossain, 2006). At the initial stage of migration, the friends, relatives and fellow villagers often provide food, accommodation and information regarding job opportunities as well as how to cope with the urban life (Das, 2000). Therefore, role of social capital in migration remains one of the central concerns for the households and communities to enhance their access in the livelihoods strategies (Geburu and Beyene, 2012).

In most cases, income differentials between native place and destination promote for chain migration assisted by networks of ethnic bonding, kinship bonding etc. and such types of network have been identified through the information received by the poor rural households to migrate in the city (Table-8.2.1). The present sample study observed that a considerable numbers of households have received information to migrate in the city from migrant relatives and family members at destination (48.51 percent), followed by migrant friends belonging to the same ethnic group at destination (33.64 percent), friends and relatives at origin (9.90 percent) and self (7.92 percent). Similar picture is also found between the colonies i.e. maximum numbers of households received information from migrant relatives and family members at destination to migrate in the city like the SMCA, followed by migrant friends of the same ethnic group at destination, friends and relatives at origin and self (households who migrated with their on own decision). The study thus revealed that in terms of

sources of information to migrate to the city, the networks of migrant relatives and family members, migrant friends of the same ethnic group played an important role.

Table (8.2.1): Sources of Information for Squatter Households in the Inner City to migrate in the City

Sources/Squatter Settlements	Mazdoor Colony	Lichubagan Colony	Inner City
Total Number of Households	48	53	101
Migrant Friends of the same Ethnic Group at Destination	15 (31.25)	19 (35.85)	34 (33.66)
Migrant Relatives and Family Member at Destination	27 (56.26)	22 (41.51)	49 (48.51)
Friends and Relatives at Origin	3 (6.25)	7 (13.2)	10 (9.90)
Self	3 (6.25)	5 (9.43)	8 (7.92)

Source: Field Survey (Oct. 2010 – March 2011) Figures in the parentheses represent the percentage of Total Households

8.3 Social Networking in Search for Housing among the Squatter Households in the Inner City

The concentration of economic activities leads to the migration of the workforce from rural to urban areas in search of employment. These migrants are unable to get good houses due to poor income and high price of urban land (Srinivas, www document-1) and consequently occupy vacant government lands, private lands either within the inner or in the peripheral city. Social networks like friends, relatives, neighbours and political connections play an important role for searching housing settlements. In this context, Thomas (*op.cit*) pointed out that the urban poor use their social networks for everything especially information about housing and employment. In another study Roberts (1978) noted that social networks play a major role to build a house among the urban poor in Latin America. Warah (2005), for Kenya's capital city of Nairobi examined that, migrants without any social relationship had less access to information about livelihood issues, such as housing than those migrants who had a stronger network of friends and relatives in the city. The present sample study presented in Table (8.3.1) show that a greater number of the squatter households has received information regarding housing from migrant friends and neighbours of the same ethnic group (38.33 percent), followed by migrant relatives and family member (25.83 percent) and political leader, NGOs etc (15.83 percent), by birth (15.83 percent) and self (around 4.17 percent) in the inner city. In both the colonies, major sources of information in searching for housing were migrant friends and neighbours belonging

to the same ethnic group, followed by migrant relatives and family members, but between the colonies, wide variations were observed among the other sources of information like others (political leaders/local dada, NGOs etc), self, by born. The study further revealed that the migrant friends and neighbours and migrant relatives and family members are the crucial sources of information in searching for housing among the squatters in both the colonies and in the peripheral city as a whole. The finding of the study is consistent with the studies mentioned above.

Table (8.3.1): Sources of Information for Squatter Households in the Inner City in Searching for Housing

Sources of Information /Squatter Settlements	Mazdoor Colony	Lichubagan Colony	Inner City
Total Number of Households	60	60	120
Migrant Friends & Neighbours of the Same Ethnic Group	21 (35.00)	25 (41.67)	46 (38.33)
Migrant Relatives and Family Member	17 (28.33)	14 (23.33)	31 (25.83)
By Birth	12 (20.00)	7 (11.67)	19 (15.83)
Self	2 (3.33)	3 (5.00)	5 (4.17)
Others (political leader/local dada, NGOs etc)	8 (13.33)	11 (18.33)	19 (15.83)

Source: Field Survey (Oct. 2010 – March 2011), Figures in the parentheses are the percentage of Total Households

8.4 Social Networking in Access to Employment of the Squatters in the Inner City

By and large in general the migrants in the squatters are predominantly from rural origin with backward class in terms of assets like lands, poor housing, basic amenities etc. Prior to migration, majority of them were employed in rural occupations with poor income and irregular employment. In most of the cases, economic factors played an important role behind migration. In this regard, the most pertinent question is how these migrant slum dwellers in the cities like SMCA integrate themselves with the urban labour market. The concept of social networks as a source of social capital can provide a substantive answer to understand the question. A study by Li (1996) in china found that rural migrants in general do not have high human capital base but what they have is the social capital through which most of them integrated themselves in the informal labour market during a very short span of time. Some other studies by Mortuza, (1992) in Bangladesh, Edleman and Mitra (2006), Banerjee & Bucci (1994) in their study in India revealed that among the urban poor contact based networks through relatives, friends, members of own caste groups and co-villagers are the

crucial source of social capital in accessing jobs. Patacchini (2012) documented that the possibility of getting a job through social networks is higher among the workers of the same ethnic group when they are living nearby areas and possibility of getting a job declines with respect to distance. Similarly, Granovetter (1995), Lin & Dumin, (1996), Lin (2001) stated that social capital play a key role among the workers in finding jobs. The means of securing jobs through networks have an important effect on occupational attainment (Knight and Song, 2005).

The present sample study tried to capture the role of social capital by its various channels/sources in finding jobs of the squatter in the inner city areas of SMCA. As a whole, three networks have been identified which operates through ethnicity bonds, kinship bonds and non-kinship bonds depicted in Table (8.4.1). It is found from the table that out of total employment in the inner city squatter settlements, a greater number of the workers (about 55 percent) obtained their jobs through migrant friends and neighbours belonging to the same ethnic group (NETWORK1). About 23 percent of the workers find their jobs through migrant relatives and family members (NETWORK3) and the workers who did not receive any help from others and got jobs with their personal efforts was around 13 percent. A small number of the workers about 9 percent got their jobs through non-migrant friends, local leaders, NGOs (NETWORK 3). By activity status, it is also observed that majority of the workers in salaried and casual employment find their jobs through NETWORK1, followed by NETWORK3, SELF and NETWORK2. In casual employment, no workers got their employment by their own efforts i.e. the workers found their employment either NETWORK1 or NETWORK3 or NETWORK2. Out of total casual employment, majority of the workers got their jobs through NETWORK1, followed by NETWORK3 and NETWORK2. Therefore, the sample data as a whole shows that NETWORK1 and NETWORK3 played a crucial role in accessing employment by activity status. This finding is in the line of Knight and Song (*ibid*) that the means of securing jobs through networks have an important effect on occupational attainment.

It is noteworthy that there is a strong inter-relationship between the occupational choice and social networking, but some other factors that also influence the workers in case of occupational attainment depends on the nature of contact and

Table (8.4.1): Sources of Information in accessing Employment of the Squatters in the Inner City

Squatter Settlements/Activity Status/		Employment by Activity Status	NETWORK 1	NETWORK 2	NETWORK 3	SELF
Inner City	Salaried	70 (29.79)	40 (57.14)	6 (8.57)	11 (15.71)	13 (18.5)
	Casual	62 (26.38)	33 (53.23)	12 (19.4)	17 (27.42)	0 (0.00)
	Self Employed	103 (43.83)	57 (55.34)	2 (1.94)	26 (25.24)	18 (17.48)
	Total	235 (100.00)	130 (55.32)	20 (8.51)	54 (22.98)	18 (13.19)

Source: Field Survey (Oct. 2010 – March 2011), Figures in the parentheses represent the percentage of total employment by activity status,

access to information regarding urban labour market. Therefore, an econometric model of multinomial logistic regression has been used to capture the impacts of networks in accessing jobs of the migrant workers living in the squatter settlements in the inner city.

8.4.1 Social Networking in Employment/Occupational Choice Function (Maximum Likelihood Estimate): A Multinomial Logit Model

8.4.1(I) Methodology

The multinomial logit model is a simple extension or generalisation of the binary logit model, but it is more general because the dependent variable is not restricted to two variables. Binary means the response variable has two categories and multinomial means the response variable has three or more categories. As in binary logit regression, the predictors or the explanatory variables in multinomial logit model may be quantitative, categorical or a mixture of the two. Multinomial logit model is robust and superior to ordered models in predicting occupational probabilities (Miller and Volker, 1985, Meng and Miller, 1995). The model not only enable us to estimate the probability of being in a particular outcome depending on certain personal characteristics, but also to probe the impact of a particular factor on occupational attainment while the other factors remain constant.

The multinomial logit model for occupational choice takes the following form;

$$P\left(Y_{ij} = \frac{m}{X_i}\right) = \frac{\text{Exp}(\beta_m X_i)}{\sum_{j=0}^m \text{Exp}(\beta_j X_i)} \dots\dots\dots (1), \text{ Where, } m = 0, 1 \dots j \text{ (0=salaried, 1= casual}$$

and 2= self-employed)

And, $P\left(Y_{ij} = \frac{m}{X_i}\right)$ implies the conditional probability that an individual i found in the dependent variable m for the given independent or explanatory variable X_i , β_j is the corresponding coefficient which reflects the impact of changes in X_i on the probability.

The dependent variable Y_{ij} takes the value of one when the i^{th} individual is observed in employment category j , and zero if the i^{th} individual is observed in other categories outcomes indicated as

$Y_{ij} = 1$ if the i^{th} individual chooses occupation j

0 = Otherwise

In the multinomial logit model, one category is used as the "reference group" (also called a base category), and the coefficients for all other categories describe how the independent variables are related to the probability of being in that categories versus the reference group. The ratio of the probability of choosing one outcome category over the probability of choosing the reference category is often referred to as odds. The log of odds is the natural logarithm of those odds.

To overcome the indeterminacy problem in the multinomial logit model the parameters of one group considered as zero ($m=0$, for example) (Mitra, 2004). Therefore, the probability function becomes;

$$P\left(Y_{ij} = \frac{m}{X_i}\right) = \frac{\text{Exp}(\beta_m X_i)}{1 + \sum_{j=0}^m \text{Exp}(\beta_j X_i)} \dots\dots\dots (2), m = 1 \dots j, \text{ for other outcome}$$

$$P(Y_{ij} = 0) = \frac{1}{1 + \sum_{j=0}^m \text{Exp}(\beta_j X_i)} \dots\dots\dots (3), \text{ if } j=0, \text{ for base outcome}$$

Since the coefficients shows the relative impact rather than absolute effect. Therefore it is needed to calculate the marginal effects (the change in probability of the outcome or dependent variable due to one unit increase in independent or explanatory variables) of the repressor on their probabilities. Then, the equation of the marginal effects on the probability takes the following form,

$$\frac{\partial P_m}{\partial X_i} = P_m (1 - P_m) \beta_m \dots\dots\dots (3)$$

8.4.1(II): Modeling for Employment/Occupational Choice Function

Occupational differentiation arises mainly due to the preference or availability of jobs in the labour market particularly for the people who are living in the slums and squatter settlements. In the present study, the dependent or response variable based on occupational choice has been classified into three different categories; salaried employment (a person who worked in others' farm or non-farm enterprises and in turn received salary or wages on a regular basis, but not on the basis of daily or periodic renewal of work contract), casual employment (a person who is casually engaged in others' farm or non-farm enterprises and in return received wages according to the terms of the daily or periodic work contract) and self employment (persons who operated their own farm or non-farm enterprises or engaged independently in a profession or trade on own account or with one or few partners) and correspondingly the self-employment category with highest number of observations (workers) has been considered as the reference or base category in the model. In order to capture the impacts role of networks in accessing jobs of the migrant workers three network dummies have been introduced as an explanatory variables. NETWORK1 takes the value of 1 for the workers who received help from migrant friends and neighbours belonging to the same ethnic groups and 0 for otherwise. NETWORK 2 takes the value of 1 for the workers who received help from non-migrant friends, local leaders, NGOs etc. and 0 for otherwise. NETWORK 3 takes the value of 1 for the workers who received help from migrant relatives and family members and 0 for otherwise. On the other hand, the workers who did not received any help from others and got the employment with their own initiative fall under the self category (SELF) which has been taken as reference to specify the above network dummies.

Other explanatory variables introduced in multinomial logit model are Duration of residence (DUR), age (AGE) and family size of the employed person (FZEP) in their actual values. Along with these, three other dummy variables have also been introduced Gender dummy (SEX) takes the value of 1 for male and 0 for female, dummy for education (EDU) takes the value of 1 for literate and 0 for illiterate and the dummy for social castes (CASTE) takes the value of 1 for General Caste and 0 for other than General Caste (SC/ST/OBC).

Occupational variation arises mainly due to the preference or availability of jobs in the labour market particularly for the people living in the squatter settlements. But, the fact is that the occupations having better earning, decent works and good future prospects are more desirable to the migrant workers. In the sample study of 120 household, the total number of employed persons was 235 (about 35 percent of the total squatters/slum dwellers) in the inner city, while 29.79 percent of the workers were salaried employee, 26.38 percent casual employee and 43.83 percent in self employed.

Table (8.4.2) Descriptive Statistics of the determinants in Multinomial Logit Model

Explanatory Variables ↓	Min.	Max	Mean	SD
Duration of Residence of the Employed Person (DUR)	15	70	32.86	10.83
Age of the Employed Person (AGE)	15	80	40.49	17.15
Family Size of the Employed Person (FZEP)	1	22	6.43	3.60
Education of the Employed Person (1=Literate, 0=Illiterate) (EDU)	0	1	0.59	0.49
Sex of the Employed Person (1=Male, 0=Female) (SEX)	0	1	0.79	0.41
Caste of the Employed Person (1=General, 0=SC/ST /OBC) (CASTE)	0	2	0.41	0.50
NETWORK 1(1=Migrant friends and neighbours of the same ethnic group, 0=Otherwise)	0	1	0.55	0.50
NETWORK 2 (1=Non-migrant friends, local leaders, NGOs etc, 0=Otherwise)	0	1	0.09	0.28
NETWORK 3 (1=Migrant family member and Relatives, 0=Otherwise)	0	1	0.23	0.42

The above Table (8.4.2) depicts the determinants /explanatory variables used for occupational choice of the workers in multinomial logit model in the inner city. Normally, it is assumed that the workers with long duration of residence have higher probability of getting a job rather than the workers with short duration of residence because the role of networks or rural-urban links in accessing jobs among the older residents are assumed to be much stronger than the new residents. From the above table, it is seen that the duration of residence of the workers as an absolute number ranges from 15-70 years with the mean value of about 33 years in the inner city. In terms of occupation by activity status, the average duration of residence was about 34 years in self employment, 33 and 32 years in salaried and casual employment respectively. Similarly, the average age of the workers was also highest for self employment around 35 years, followed by salaried and casual employment about 33

and 32 years respectively (Table 8.4.1a, Appendix-E). As a whole, the average age of the workers was about 40 years in the inner city. The workers in salaried employment recorded the higher family size (around 7), followed by casual and self employment with around 6 members in each category (Table 8.4.1a, Appendix-E). Overall, the average family size of the workers was around 6. Similarly, around 90 percent of the workers were males in casual employment, followed by 79 and 70 percent males in self and salaried employment respectively. It is also found that more than 50 percent of the workers belonged to other than general cast (SC/ST/OBC) in the inner city. It has been estimated from the sample study that the proportion of literate workers in salaried employment was about 61 percent, as against 56 and 58 percent in casual employment and self-employment respectively. As a whole, the proportion of literate workers in the inner city was 59 percent.

8.4.1(III): Interpretation of the Results

Apart from 37 types of working activities of the total workforce in the inner city squatter settlements, three employment categories have been considered to run the multinomial legit model. As it is seen from the study that a higher proportion of migrant workers living in slums or squatter settlements were engaged in self-employment and hence this category has been used as a reference or base category for comparison with other occupations (salaried and casual).

The results of the model shown in Table (8.4.3) illustrated that the Likelihood Ratio (LR) Chi-Square test value is 55.12 with less than the level of significance of 0.05 suggesting the model has statistically high significant relationship between explanatory and response variables. Similarly, Cox & Snell, Nagelkerke and McFadden R Square provides an information regarding the magnitude of variation in the dependent variable and is termed as pseudo R square, using this, the distribution revealed that 21, 42 and 11 percent of the variation has been explained by the set of variables for exploring the dependence on the three categories of networks for securing employment. The parameter of the multinomial logit model has been estimated with 235 observations using maximum likelihood procedure.

The results corresponding to the workers engaged in salaried employment show that only three variables (AGE, FZEP and NETWORK 1) are statistically significant in the inner city. The demographic variable age (AGE) is highly significant

at 1 percent level but its impact is negative in access to salaried employment i.e. with an increase in age of the employed person the probability of getting salaried employment with reference to self-employment category is declining. It is in conformity with the fact that the older workers are less demanded than their younger counterpart in salaried employment.

In order to capture the role of networks in accessing employment, the empirical study show that NETWORK 1 (migrant friends and neighbours belonging to the same ethnic group) played a significant positive role among the migrant workers in joining salaried employment with reference to base category. The other networks like NETWORK 2 (non-migrant friends, local leaders, NGOs etc) and NETWORK 3 (migrant family member and relatives) are not significant but the values of the co-efficient showing positive impacts in accessing salaried employment. The family size (FZEP) is positively significant at 20 percent level i.e. due to an increase in family size the probability of getting salaried employment is increasing. Though, the impact of family size is negligible but yet the possibility to get salaried employment was high for the workers with higher family size.

There are some other variables like duration of residence (DUR) and education (EDU) that are insignificant, but have positive impacts in accessing salaried employment. On the other hand, the coefficients of SEX and CASTE are negative and insignificant indicates that due to an increase in one unit of male employment the probability of getting salaried employment reduces. The General Caste workers are also less likely to get salaried employment, but the probability of the General Caste (SC/ST/OBC) has higher preference in salaried employment due to one unit increase in employment.

In case of workers engaged in casual employment, a large number of variables are found to be significant when compared to the variables significant in salaried employment in the inner city. Among the casual workers, length of residence (DUR) and education (EDU) have significant negative impact at 10 and 1 percent levels of significance respectively. Therefore, it corroborates with the earlier reference that older migrants and literate workers are less likely to participate in casual employment i.e. the with an increase in the length of residence and literacy rate of the workers, the probability in accessing casual employment decreases as compared to the base

category. AGE and FZEP also play a negative role but they are not significant indicating that the higher the age and family size, the lower the probability of availing casual employment as compared to base category.

Table (8.4.3): Results on Employment/Occupational Choice Function (MLE):
Multinomial Logit Model

Explanatory Variables ↓	Salaried Employment				Casual Employment			
	β	Exp (β)	Prob.	Marginal Effect	β	Exp (β)	Prob.	Marginal Effect
DUR	0.027 (1.57)	1.027	0.0894	0.0022	-0.045*** (3.15)	0.956	0.0229	-0.001
AGE	-0.031* (4.01)	0.969	0.0844	-0.0024	-0.003 (0.03)	0.997	0.0239	-0.0001
FZEP	0.069**** (2.21)	1.071	0.0933	0.0058	-0.02 (0.13)	0.981	0.0235	-0.0005
EDU	0.001 (0.00)	1.001	0.0872	0.0001	-0.785* (4.00)	0.456	0.0109	-0.0085
SEX	-0.501 (1.37)	0.606	0.0528	-0.025	0.611 (1.57)	1.842	0.0442	0.0258
CASTE	-0.093 (0.07)	0.911	0.0793	-0.0068	0.052 (0.02)	1.053	0.0252	0.0013
NETWORK 1	1.209**** (1.83)	3.350	0.2918	0.2498	3.356* (12.83)	28.671	0.6873	0.7213
NETWORK 2	0.013 (0.00)	0.987	0.0860	0.001	1.027*** (3.40)	2.793	0.0670	0.0642
NETWORK3	0.58 (1.27)	0.560	0.0488	0.0269	1.088*** (3.14)	2.967	0.0711	0.0719

Note 1: Self Employment is the reference or base category. N= 235. Figures in parentheses are Wald χ^2 test statistic, *, **, ***, **** represents $p < 0.001$, $p < 0.05$, $p < 0.10$ and $p < 0.20$ respectively. Likelihood Ratio $\chi^2 = 55.12$ with $p < 0.001$. Pseudo R-Square (Cox and Snell: 0.21, Nagelkerke: 0.42, McFadden: 0.11).

On the other hand, the co-efficient of SEX and CASTE show that they are not significant but their impact is positive i.e., with an increase in male workers, the probability of getting casual employment is very high and the probability of getting such employment increases marginally with the increase in General Caste worker. In terms of employment choice, it is observed that all the networks in casual employment are highly significant, where NETWORK 1 providing significant support to the squatters in getting casual employment, followed by NETWORK 3 and NETWORK 2 i.e., with reference to the base category, the probability of finding casual employment of the migrant squatters is significantly high with an increase in the role of all these networks in the inner city. The marginal effects shown in Table (8.4.3.)

have conformity with the result that has been analyzed in accessing salaried and casual employment with reference to the base category.

It is noteworthy that there is an important inter-relationship between occupational choice and networking in the urban labour market. As a whole, the occupational attainment or choice not only influenced by networks but some other influential factors are there like duration of residence, age, family size, educational attainment, sex and caste depending upon the nature of contact and the access to information related to the labour market in the city areas.

8.5 Social Networking in Access to Loan/Credit of the Squatter Households in the Inner City

In terms of access to formal and informal credit markets, social capital is a crucial factor for financial development among the urban low-income groups. A study by Guiso et al (2004) in Italy found that where the social capital is very strong, the households have higher institutional credit and less of the informal credit. Another study by Grootaert (*op.cit*) made a similar conclusion that social capital among the poor communities in Bolivia, Burkina Faso and Indonesia makes a significant contribution in case of access to credit. The present sample study has tried to show the role of social capital through various sources of information in access to credit markets in the inner city squatter settlements of SMCA.

Table (8.5.1): Sources of Help in Access to Loan/Credit of the Squatter Households in the Inner City

Squatter Settlements/ Sources of Help in Access to Loan	Migrant Friends and Neighbours of the same Ethnic Group	Migrant Relatives	Employer	Local Leader/ NGOs etc.	Self	Total
Mazdoor Colony	13 (46.43)	4 (14.29)	6 (21.43)	3 (10.71)	2 (7.14)	28 (100.0)
Lichubagan Colony	12 (37.50)	7 (21.88)	5 (15.63)	2 (6.25)	6 (18.75)	32 (100.0)
Inner City	25 (41.67)	11 (18.33)	11(18.33)	5 (8.33)	8 (13.33)	60 (100.0)

Source: Field Survey (Oct. 2010 – March 2011), Figures in brackets are the percentage of total households with indebtedness

From survey data given in Table (8.5.1) it is found that a considerable number of indebted households taken help from migrant friends and neighbours belonging to the same ethnic group (41.67 percent), followed by migrant relatives and employer (18.33percent each), the indebted households who did not receive any help from others (self) (13.33 percent) and local leader/NGOs etc (8.33 percent). Within

colonies, the networks of friends and neighbours ties are much stronger than the other networks in access to both formal and informal credit. Though, the difference among the networks of migrant relatives, employer and local leader/NGOs etc., was marginal between the colonies.

8.6 Social Capital Formation among the Squatter Households through Community Participation in the Inner City

The community participation as a means of social capital formation of the urban poor is one of the crucial approaches in poverty alleviation as well as to lead better the quality of life. Several studies in different countries have shown that community participation is an important element in community cohesion, household relationships, and in the range of information that available to households and individuals (Hannerz, 1980). The social network of relatives, friends and neighborhoods help the poor not only to solve their economic crisis but also help to solve social problems. The study found that the urban squatters or slum dwellers in SMCA also played an important role in the formation of social capital through the participation in different community problems/programmes. Their participation was not only bounded to their own communities but they also participate in different community development programmes/political meetings, rallies, etc. Though, some studies revealed that residents of the larger cities are less likely to attend public meetings, religious activities, to work on community projects or even to visit friends than the residents of small towns and villages i.e., the community participation in urban areas is lower than the rural areas. Simultaneously, it has also been seen that the community participation of the urban poor is quite high (Putnam, 2000; Bixby, 2006). This is also true that without participating in different political meetings, activities and maintaining contact with the local leaders the urban poor cannot achieve their expected goals and thus some of the poor squatters participated in direct politics.

The formation of social capital through community participation of the squatter households in SMCA is shown in Table (8.6.1), where, it is found that maximum number of the households participate in community development programmes by contributing money for various social festivals, rituals etc.(74.17 percent), followed by the participation in community meetings/political meetings/rallies etc (71 percent), participation to resolve community problems (25 percent), participation in

community development work (21 percent) in the inner city as a whole. Within colonies, the community participation of the households through the contribution of money for community development and participation to resolve community problem were significantly high in the Lichubagan colony (78.33 and 30.00 percent respectively) as compared to the Mazdoor colony (70 and 20 percent respectively). In contrast, participation of the household in community development work and participation in community meetings/political meetings/rallies etc. were significantly high in Mazdoor colony (25 and 65 percent respectively) as compared to Lichubagan colony (16.67 and 53.33 percent respectively).

Table (8.6.1): Social Capital Formation of the Squatter Households through Community Participation in the Inner City

Community participation/ Squatter Settlements	Mazdoor Colony	Lichubagan Colony	Inner City
Total Number of Households	60	60	120
Contribution of Money for Community Development	42 (70.00)	47 (78.33)	89 (74.17)
Participation to Resolve Community Problem	12 (20.00)	18 (30.00)	30 (25.00)
Participation in Community Development Work	15 (25.00)	10 (16.67)	25 (20.83)
Participation in Community Meetings/Political Meetings/Rallies, etc.	39 (65.00)	32 (53.33)	71 (59.17)

Source: Field Survey (Oct. 2010 – March 2011, Figures in the parentheses are the percentage of total households

8.7 Social Networking in Migration of the Squatter Households in the Peripheral City

In the sample study, the role of social networks in migration of the squatters has been reflected through the different sources of information (Table 8.7.1), where it is found that a considerable number of the households in the peripheral city at about 45 percent have received information to migrate in the city directly or indirectly from migrant relatives and family members, followed by migrant friends belonging to same ethnic group at destination (about 34 percent), self (about 13 percent) and friends and relatives at origin (about 8 percent). On the other hand, in both the colonies, the proportion of households that received information from migrant relatives and family member was quite larger, followed by migrant friends of the same ethnic group at destination, households who migrated on their own initiative (self) and friends and relatives at origin. Therefore, in terms of sources of information to migrate into the city, the migrant relatives and family members played a crucial role, followed by

migrant friends of the same ethnic group in both the colonies and in the peripheral city as a whole.

Table (8.7.1): Sources of Information for Squatter Households in the Peripheral City to Migrate in the City

Sources/Squatter Settlements	Rajibnagar Colony	Shivnagar Colony	Peripheral City
Total Number of Households (First Generation)	60	60	120
Migrant Friends of the same Ethnic Group at Destination	24 (40.00)	17 (28.33)	41 (34.17)
Migrant Relatives and Family Member at Destination	25 (41.67)	29 (48.33)	54 (45.00)
Friends and Relatives at Origin	7 (11.67)	3 (5.00)	10 (8.34)
Self	4 (6.67)	11 (18.33)	15 (12.50)

Source: Field Survey (Oct. 2010 – March 2011). Figures in the parentheses represent the percentage of total households.

8.8 Social Networking in Search for Housing among the Squatter Households in the Peripheral City

The sample study in the peripheral city squatter settlements found that major sources of information in searching for housing among the squatter households were migrant friends and neighbours belonging to the same ethnic group, relatives and family members and others (local leader/dada, NGOs etc). It is found from Table (8.8.1) that 45 percent of the households received information regarding housing from migrant friends and neighbours belonging to the same ethnic group in the peripheral city, followed by migrant relatives and family member (around 33 percent), other sources like local leaders, NGOs etc (15 percent) and self (8 percent). On the other hand, in the colonies significant variation is observed in the sources of information for housing settlement (Table-8.8.1).

Table (8.8.1): Sources of Information for Squatter Households in the Peripheral City in Searching for Housing

Sources /Squatter Settlements	Rajibnagar Colony	Shivnagar Colony	Peripheral City
Total Number of Households	60	60	120
Migrant Friends & Neighbours of the same ethnic groups	28 (46.67)	26 (43.33)	54 (45.00)
Migrant Relatives & Family Members	18 (30.00)	21 (35.00)	39 (32.50)
By Birth	0 (0.00)	0 (0.00)	0 (0.00)
Self	4 (6.67)	5 (8.33)	9 (7.50)
Others (local Leader/dada, NGOs etc)	10 (16.67)	8 (13.33)	18 (15.00)

Source: Field Survey (Oct. 2010 – March 2011). Figures in the parentheses indicate the percentage of total households.

The study evidenced that in case of search for housing of the squatters, the networks of migrant friends and neighbours of the same ethnic group, relatives and family members played a significant role in both the colonies and in the peripheral city as a whole.

8.9 Social Networking in Access to Employment of the Squatters in the Peripheral City

Table (8.9.1) shows that the squatters received help from various networks in accessing employment. Out of total employment in the peripheral city squatter settlements, majority of the workers (about 54 percent) obtained their jobs through migrant friends and neighbours of the same ethnic group (NETWORK1), followed by the workers who did not receive any help from others and got jobs with their own initiative (21.20 percent), 19.02 percent of the workers find their jobs through migrant relatives and family members (NETWORK3) and 5.43 percent of workers got their jobs through non-migrant friends, local leaders, NGOs (NETWORK2). By activity status, a large number of the workers in salaried and casual employment obtained their jobs through NETWORK1, followed by NETWORK3 and NETWORK2 in the peripheral city. On the other hand, in case of self-employment, maximum number of workers got employment through their personal efforts (SELF), followed by NETWORK1, NETWORK3 and NETWORK2. Therefore, with regard to the role of networks in accessing employment by activity status, NETWORK1 and NETWORK3 played a crucial role among the squatters in the peripheral city squatter settlements as a whole.

Table (8.9.1): Sources of Information in Access to Employment of the Squatters in the Peripheral City

Squatter Settlements/Activity Status		Employment by Activity Status	NETWORK1	NETWORK2	NETWORK3	SELF
Peripheral City	Salaried	47 (25.54)	28 (59.57)	4 (8.51)	7 (14.89)	8 (17.02)
	Casual	69 (37.50)	44 (63.77)	4 (5.80)	19 (27.54)	2 (2.90)
	Self Employed	68 (36.96)	28 (41.18)	2 (2.94)	9 (13.24)	29 (42.65)
	Total	184 (100.00)	100(54.35)	10 (5.43)	35 (19.02)	39 (21.20)

Source: Field Survey (Oct. 2010 – March 2011), Figures in the parentheses represent the percentage of total employment by activity status

Network 1 represents the workers, who received help from migrant friends & neighbours of the same ethnic group, Network 2 represents the workers who received help from non-migrant friends, local leaders, NGOs.

Network 3 represents the workers who received help from migrant relatives and family members

Self: represents workers who did not receive any help from others and find jobs through their personal efforts.

8.9.1(I): Social Networking in Employment/Occupational Choice Function (Maximum Likelihood Estimate) in the Peripheral City: A Multinomial Logit Model

From table (8.9.2), it is found that the duration of residence of migrant workers as an absolute number in the peripheral city, ranges from 1-15 years with mean and standard deviation of 10.65 and 4.21 respectively. By occupational activity, the average duration of residence of the migrant workers was around 12 years in self employment, 10 years in each of the casual and salaried employment (Table 8.4.1a, Appendix-E)\

Table (8.9.2) Descriptive Statistics of the determinants used in Multinomial Logit Model

Explanatory Variables ↓	Min.	Max.	Mean	SD
Duration of Residence of the Employed Person (DUR)	1	15	10.65	4.21
Age of the Employed Person (AGE)	17	65	36.41	10.39
Family Size of the Employed Person (FZEP)	1	10	4.92	2.05
Education of the Employed Person (1=Literate, 0=Illiterate) (EDU)	0	1	0.59	0.49
Sex of the Employed Person (1=Male, 0=Female) (SEX)	0	1	0.78	0.42
Caste of the Employed Person (1=General, 0=SC/ST /OBC) (CASTE)	0	1	0.51	0.50
NETWORK 1(1= Previously migrated friends and neighbours with same ethnic group, 0=Otherwise)	0	1	0.54	0.50
NETWORK 2 (1=Non-migrated friends, local leader, NGOs etc, 0=Otherwise)	0	1	0.05	0.23
NETWORK 3 (1=Previously migrated family member and Relatives, 0=Otherwise)	0	1	0.19	0.39

Table (8.9.2) depicts the descriptive statistics of the determinants/explanatory variables used in the occupational choice in multinomial logit model. The absolute age of the workers ranges from 17-65 years with the mean and standard deviation of 36.41 and 10.39 respectively implies that the workers in the peripheral city were mostly from upper age group and as a result the age differential was quite high. But, in terms of occupational status, the average age of the worker was highest at around 37 years in self employment, followed by casual and salaried employment about 36 years in each category (Table 8.4.1a, Appendix-E). The average family size of the workers was around 5 in the peripheral city as a whole. Similar picture exist in terms of average family size of the workers by different activity status in the peripheral city. In terms of gender, the proportion of male workers was around 78 percent, as against 22 percent female workers. More than 50 percent of the workers as a whole belonged

to General Caste. Around 65 and 57 percent of the workers were in self and salaried employment respectively, as against around 32 percent in casual employment. The proportion of literate workers was around 72 percent in salaried employment, as against 65 and 44 percent in self and casual employment respectively. As a whole, the proportion of literate workers was around 59 percent in the peripheral city. In terms of different ways of finding employment, the study found that out of total employment, a greater number of workers obtained employment through NETWORK1 (54 percent), followed by NETWORK3 (19 percent), NETWORK2 (5 percent) and the proportion of workers who did not receive any help from others and got employment by their personal efforts fall under SELF category (21 percent). On the other hand, by activity status, majority of the workers found their jobs through NETWORK1, followed by NETWORK3, the workers who did not receive any help from others and got employment by their personal efforts (SELF) and NETWORK 2.

8.9.1(II): Interpretation of the Results

The following results on the occupational choice are obtained based on the methodology that has already been shown in chapter (V). The results of the model depicted in Table (8.9.3), show that the Likelihood Ratio (LR) Chi-Square value is 80.98 with less than the level of significance of 0.05, suggesting that the model has statistically significant relationship between explanatory and response variables. Similarly, Cox & Snell, Nagelkerke and McFadden R Square provide information regarding the magnitude of variation in the dependent variable and is termed as Pseudo R square. Using this, the distribution revealed that 36, 40 and 20 percent of the variation has been explained by the set of variables for exploring the dependence on the three categories of networks for securing employment.

The results corresponding to the workers engaged in salaried employment found that only four variables (DUR, NETWORK1, NETWORK2 and NETWORK3) are statistically significant in the peripheral city. Length of migration or duration of residence (DUR) is highly significant with negative impact, i.e., with an increase in the length of residence, the migrant workers are less preferred to get salaried employment. On the other hand, all the networks played a significant positive role in accessing salaried employment implying that with an increase in the role of networking the probability of getting salaried employment is very high. The coefficient values of the networks also show that the impact of NETWORK 1 in

getting salaried employment is much higher than the NETWORK 3 & 2. Other variables like age (AGE) education, (EDU) and gender (SEX) are not statistically significant, but they have more or less positive impacts in accessing salaried employment. Similarly, family size of the employee (FZEP) and CASTE are statistically insignificant but have marginal negative impacts in getting salaried employment i.e., with the increase in family size and General Caste of the worker, the probability of joining such employment reduces.

Table (8.9.3): Results on Employment/Occupational Choice Function (Maximum Likelihood Estimate): The Multinomial Logit Model

Explanatory Variables ↓	Salaried Employment				Casual Employment			
	β	Exp (β)	Prob.	Marginal Effect	β	Exp (β)	Prob.	Marginal Effect
DUR	-0.113** (4.92)	0.893	0.0384	-0.0042	-0.136** (6.50)	0.873	0.0066	-0.0009
AGE	0.009 (0.34)	1.009	0.0434	0.0004	-0.010 (0.36)	0.99	0.0075	-0.0001
FZEP	-0.121 (1.50)	0.886	0.0381	-0.0044	-0.070 (0.51)	0.933	0.0071	-0.0005
EDU	0.169 (0.15)	1.185	0.0509	0.0082	-1.265** (7.72)	0.282	0.0021	-0.0027
SEX	0.121 (0.06)	1.129	0.0485	0.0056	0.622 (1.40)	1.863	0.0141	0.0086
CASTE	-0.332 (0.62)	0.718	0.0309	-0.0099	-1.360* (10.22)	0.257	0.0019	-0.0026
NETWORK1	2.106** (4.60)	8.214	0.353	0.4810	3.930* (12.14)	50.917	0.3848	0.9304
NETWORK2	1.185*** (3.34)	3.271	0.1406	0.1432	3.567* (22.32)	35.402	0.2676	0.6991
NETWORK3	1.602** (9.64)	4.965	0.2134	0.2689	3.684* (25.82)	39.79	0.3007	0.7747

Note: Self Employment is the reference or base category, N= 235. Figures in parentheses are Wald χ^2 test statistic, *, **, ***, **** represents $p < 0.001$, $p < 0.05$, $p < 0.10$ and $p < 0.20$ respectively. Likelihood Ratio $\chi^2 = 80.98$ with $p < 0.001$. Pseudo R-Square (Cox and Snell: 0.36, Nagelkerke: 0.40, McFadden: 0.20)

In case of workers engaged in casual employment in the peripheral city squatter settlements (Table-8.9.3), a large number of explanatory variables are found to be statistically significant when compared to the variables significant for salaried employment. Among the casual workers, six variables namely duration of residence (DUR), education (EDU), caste (CASTE) and the all the networks (NETWORKS 1, 2 and 3) are highly significant either positively or negatively. In casual employment, all the networks are positively significant at 1 percent level i.e. the probability of getting casual employment of the migrant workers increases with an increase in the role of

networking. With regard to the co-efficient value of the networks, it is found that the impact of NETWORK 1 is significantly high in accessing casual employment compared to NETWORK 3 & 2. On the other hand, CASTE, EDU and DUR are highly significant with negative impacts at 1 and 5 percent level respectively implying that the worker with general Caste, higher duration of residence and literate would less prefer to get casual employment with reference to the base category. Though, some other explanatory variables like AGE and FZEP are not significant, but they also have more or less negative impact in getting this type of employment. The value of the coefficient of SEX is insignificant but positive indicating that the male workers have the probability in getting casual employment. The marginal effects for all parameters have also been calculated to confirm the interpretation of the results.

8.10 Social Networking in Access to Loans/Credit of the Squatter Households in the Peripheral City

As mentioned earlier that in access to formal and informal credit, social capital plays a positive role on financial development for the urban poor. Here, in the sample study, the role of social capital by its different sources has been captured in terms of access to formal and informal credit markets of the squatters in the peripheral city. From Table (8.10.1), it is found that in access to both formal and informal credit, majority of the indebted households at 43.42 percent had received help from migrant friends and neighbours belonging to the same ethnic group, followed by employer (23.68 percent), migrant relatives (17.11 percent), local leader/dada (9.21 percent) and the households who did not received any help from others (self) was 6.58 percent in the peripheral city as a whole.

Table (8.10.1): Social Networking in access to Loans/Credit of the Squatter Households in the Peripheral City

Squatter Settlement/ Sources of Help	Migrant Friends and Neighbours with same Ethnic Groups	Migrant Relatives	Employer	Local Leader, NGOs etc.	Self	Total
Rajibnagar Colony	16 (41.03)	7 (17.95)	8 (20.51)	4 (10.26)	4 (10.26)	39 (100.0)
Shivnagar Colony	17 (45.95)	6 (16.22)	10 (27.03)	3 (8.11)	1 (2.70)	37 (100.0)
Peripheral City	33 (43.42)	13 (17.11)	18 (23.68)	7 (9.21)	5 (6.58)	76 (100.0)

Source: Field Survey (Oct. 2010 – March 2011)

Within colonies, the scenario was more or less similar i.e., a large number indebted households that had received help from friends and neighbours of the same ethnic

group, followed by employer of the employee, migrant relatives, local leader, NGOs etc., and self. Therefore, the study revealed that the social networks among the squatters have significant effects in access to both the formal and informal credit markets in the peripheral city of SMCA.

8.11: Social Capital Formation through Community Participation among the Squatter Households in the Peripheral City

Community participation of the households living in the squatter settlements is one of the important forms of social capital. The study on different forms of community participation shown in Table (8.11.1) found that in the inner city, about 78 percent of the household contribute money relating to various social festivals for community development, 19 percent participate to resolve community problems, 27 percent participate in community development work and about 76 percent participate in community meetings/political meetings/rallies. On the other hand, between the colonies, the participation of the households through the contribution of money for community development, participation to resolve community problem and participation in community meetings/political meetings/rallies were significantly higher in the Shivnagar colony compared to the Rajibnagar colony. In contrast, the participation of the household to community development work was significantly higher in Rajibnagar colony than that of the participation in Shivnagar colony.

Table (8.11.1): Formation of Social Capital through Community Participation of the Squatter Households in the Peripheral City

Community Participation / Squatter Settlement	Rajibnagar Colony	Shivnagar Colony	Peripheral City
Total Number of Households	60	60	120
Contribution of Money for Community Development Work	45 (75.00)	48 (80.00)	93 (77.50)
Participation to Resolve Community Problem	14 (23.33)	9 (15.00)	23 (19.17)
Participation in Com. Development Work	15 (25.00)	17 (28.33)	32 (26.67)
Participation in Com. Meetings/Political Meetings/Rallies, etc.	44 (73.33)	47 (78.33)	91 (75.83)

Source: Field Survey (Oct. 2010 – March 2011), Figures in the parentheses indicate the percentage of total households

8.12 Conclusion

Unprecedented growth of informal settlements and the resulting poverty in a city like SMCA are the direct consequences of Urbanization. Growth of informal settlements and poverty are positively interlinked with the process of urbanisation. Many authors are sharing this opinion that the slums are the symbols of poverty. In this context, the present sample study observed that most of the rural poor migrants who are living in both the inner and peripheral city squatter settlements are facing several problems like high rates of unemployment, low incomes and, poor access to education, health, urban amenities like electricity, water and securing legal housing. They do not have required levels of skill or education to enable them to get secured employment in the formal sector and thus get absorbed in low paid informal employment. So far as the role of social capital among the informal settlers is concerned, it has been studied with regard to decision making to migrate to the city, housing settlement, access to employment, credit and community participation. The study documented that with the limited financial, physical and human capital base, the formation of social capital through the relationship of friends and neighbours belonging to the same ethnic group (ethnic bonding) relatives and family members (kinship bonding), local leaders/NGOs etc (non-kinship bonding) played a crucial role to make a living of the squatters in both the inner and peripheral city of SMCA and it is essentially a poverty alleviation strategy for them.

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