

APPENDIX

Appendix- A

Table 2.1: Slum Population (in million) in the Developing Regions of the World

Developing Regions	Slum Population (in Million)			
	1990	2000	2010	2020(P)
Developing Region	650	760	820	880
Africa	123	158	210	262
Sub-Saharan Africa	103	143	198	253
Northern Africa	20	15	12	9
Latin America and Caribbean	105	115	110	105
Asia	423	486	499	512
South Asia	182	194	191	187

Source: State of the World's Cities 2012/13: Prosperity of Cities UN-HABITAT. The computed projection based on annual increase of slum population in 2000-2010

Appendix- B

Table 4.9.1: Per Capita and total Expenditure/Receipt under different heads in SMC

Projected Slum Population and Head of Receipt and Expenditure	1985-1986	1989-1990	2000-2001	2004-2005	2008-2009	2009-2010
Projected Population in SMC (in Lakh)*	2.00	2.46	4.72	5.85	7.25	7.65
Total Receipt (in Lakh)	124.12	306.57	2909.03	2741.08	7088.39	6450.98
Per Capita Total Receipt (in Rs)	62.01	124.41	615.83	468.41	977.77	843.45
Total Receipt in Revenue A/C (in Lakh)	75.58	162.61	1129.64	1698.07	2825.1	2582.7
Percentage of total Receipt in Revenue A/C	60.89	53.04	38.83	61.95	39.86	40.04
Per Capita Revenue Receipt (in Rs)	37.76	65.99	239.14	290.17	389.69	337.68
Total Receipt in Capital A/C (in Lakh)	48.54	143.96	1779.39	1043.01	4263.29	3868.27
Percentage of total Receipt in Capital A/C	39.11	46.96	61.17	38.05	60.14	59.96
Per Capita Capital Receipt (in Rs)	24.25	58.42	376.69	178.23	588.07	505.77
Total Expenditure (in Lakh)	92.78	319.71	2908.02	2740.94	7037.45	5662.96
Per Capita Total Expenditure (in Rs)	46.35	129.74	615.62	468.38	970.74	740.42
Total Expenditure in Revenue A/C (in Lakh)	72.88	140.87	1081.84	1554.48	2506.23	2533.54
Percentage of total Expenditure in Revenue A/C	78.55	44.06	37.2	56.71	35.61	44.74
Per Capita Expenditure in Revenue A/C(inRs)	36.41	57.17	229.02	265.64	345.71	331.25
Total Expenditure in Capital A/C (in Lakh)	19.9	178.84	1826.18	1186.46	4531.21	3129.43
Percentage of total Expenditure in Capital A/C	21.45	55.94	62.8	43.29	64.39	55.26
Per Capita Expenditure in Capital A/C (in Rs)	9.94	72.58	386.6	202.75	625.03	409.16

Source: Various Budgets and reports of SMC, *Note: the estimated population of 1985-86, 1989-90 are based on A.G.R. of 1951-81 and the estimated population of 2004-05, 08-09 and 09-10 based on A.G.R of 1951-2001, only the population figure of 2000-01 has taken from the actual population of census 2001. All per capita figures are calculated from available data.

Appendix- B

Table 4.9.3: Total Project Cost and its share by the State, Central and Local Bodies in Development Projects for the Urban Poor under IHSDP (as on 31.10.2010)

Description of the phase	Name of the Schemes	Project Cost (in lakh)	Date of Sanction	Time limit for implementing of the project	Central Share (in lakh)	State Share (in lakh)	ULB Share (in lakh)	Beneficiary Contribution (in lakh)
1 st Phase	Housing	1998.00	31.03.07	2009-2010	1278.72	399.60	0.00	319.68
	Slum Infrastructural Development *	277.33			221.86	41.60	13.87	0.00
	Other**	1806.38			1445.11	270.96	90.32	0.00
	Total	4081.71			2945.69	712.16	104.18	319.68
2 nd Phase	Housing	1206.00	12.05.08	2010-2011	771.84	241.20	0.00	192.96
	Slum Infrastructural Development *	168.96			135.17	25.35	8.50	0.00
	Other**	624.28			499.42	93.64	31.21	0.00
	Total	1999.24			1406.43	360.18	39.71	192.96
3 rd Phase	Housing	1859.00	19.01.09	2011-2012	1189.76	371.80	0.00	297.44
	Slum Infrastructural Development*	155.64			124.51	23.35	7.78	0.00
	Other**	1584.10			1267.28	237.61	79.21	0.00
	Total	3598.74			2581.55	632.76	86.99	297.44

Source: Financial and Physical Progress of IHSDP Scheme, Phase I,II & III, Siliguri Municipal Corporation, 26-11-2010

Appendix- C

Table 5.7.1: Descriptive Statistics on Income, Expenditure and Savings of the Squatter Households in the Inner City

Squatter Settlements/ Hhs Economy/	Mazdoor Colony				Lichubagan Colony				Inner City				ANOVA (Mean Difference)	
	Min.	Max.	Mean	SD	Min.	Max.	Mean	SD	Min.	Max.	Mean	SD	F Statistics	Sig.
Income	1000	12000	4429.48	2414.09	400	25500	4935.42	4077.8	400	25500	4682.45	3346.39	0.68	0.41
Expenditure	1000	11708	4223.25	2271.98	400	23000	4719.55	3732.93	400	23000	4471.4	3087.1	0.77	0.38
Savings	0	1000	206.23	267.05	0	2500	215.87	421.88	0	2500	211.05	351.61	0.02	0.88

Table 5.9.2i: Correlation co-efficient between Total Expenditure and Family Size in the Inner City

Squatter settlements	Correlation Co-efficient (r ²)
Mazdoor Colony	0.480**
Lichubagan Colony	0.570**
Inner City	0.488**

** Correlation is significant at 0.01 levels

Table 5.9.2ii: Range of VIF and CI for all regression equation on food and non-food items (Engel's Equation) in the Inner City

Squatter Settlements/ Multicollinearity Diagnostics	Total expenditure (as independent variable)		Family size (as independent variable)	
	VIF	CI	VIF	CI
Mazdoor Colony	1.30	4.10	1.30	4.90
Lichubagan Colony	1.48	3.53	1.48	5.52
Inner City	1.31	3.90	1.31	4.58

Appendix- C

Table 5a: Correlation of the Variables in the inner city

Variables	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	
1. Dur. of Residence	1																					
2. Schedule Caste	-.089	1																				
3. General Caste	.089	-.917**	1																			
4. Other Backward Class	.005	-.243**	-.164	1																		
5. Sex Ratio of the Hhs	-.103	-.038	.017	.052	1																	
6. Family Size of the Hhs	.116	-.097	.131	-.080	.066	1																
7. No. of Literate in the Hhs	.122	-.071	.077	-.013	.051	-.542**	1															
8. Literacy Rate	-.085	.027	-.025	-.007	.085	-.225*	.598**	1														
9. Total Drop-out	.143	-.125	.133	-.013	-.068	.597**	.733**	.563**	1													
10. Drop-out Rate	.030	-.113	.134	-.046	-.001	.081	.137	.435**	.652**	1												
11. Employment Of the Hhs	-.128	-.037	.052	-.034	.064	.525**	.459**	.101	.458**	.173	1											
12. Work Participation Rate	-.186*	.054	-.114	.144	-.101	-.439**	-.424**	-.276**	-.244**	-.004	.359**	1										
13. Level of Income	.060	.194*	-.158	-.095	.021	.471**	.465**	.217*	.372**	.086	.288**	-.265**	1									
14. Housing type (Pucca)	.142	.095	-.079	-.043	.032	.035	.084	.102	-.065	-.138	-.121	-.175	.229*	1								
15. Electricity Facility	-.041	.135	-.081	-.138	.105	.121	.142	.153	.070	.009	.100	-.109	.177	.090	1							
16. Expen. in Food Items	.065	.194*	-.157	-.098	.024	.510**	.521**	.225*	.430**	.098	.339**	-.236**	.949*	.184*	.162	1						
17. Expen. in Non-Food Items	.064	.163	-.127	-.095	.030	.382**	.345**	.170	.260**	.066	.199*	-.261**	.902*	.256*	.165	.729**	1					
18. Total Expenditure	.069	.194*	-.154	-.104	.028	.488**	.479**	.216*	.383**	.090	.300**	-.265**	.997*	.230*	.175	.949**	.908**	1				
19. Level of Savings	-.033	.142	-.146	.005	-.046	.198*	.220*	.163	.179*	.020	.114	-.189*	.761*	.153	.146	.697**	.617**	.711*	1			
20. Value of Physical Assets	-.101	.132	-.101	-.080	-.046	.090	.174	.200*	.155	.056	.086	-.072	.485*	.251*	.227*	.439**	.452**	.478*	.418*	1		
21. Indebtedness	-.058	.216*	-.244**	.059	.156	-.101	-.119	-.084	-.120	-.108	-.030	.025	.132	.227*	-.059	.042	.212*	.124	.169	.013	1	

** Correlation is significant at .01 levels, * correlation is significant at .05 levels

Appendix D

Table 6.7.1: Descriptive Statistics on Income, Expenditure and Savings of the Squatter Households in the Peripheral City

Squatter Settlements/ Hhs Economy/	Rajibnagar Colony				Shivnagar Colony				Peripheral City				ANOVA (Mean Difference)	
	Min.	Max.	Mean	SD	Min	Max	Mean	SD	Min	Max.	Mean	SD	F _{Statistics}	Sig.
Income	1000	12000	4656.67	2132.29	0	15000	4711.67	2014.7	0	15000	4684.17	2065.78	0.02	0.89
Expenditure	1000	11000	4516	2003.94	0	14000	4460.9	1873.47	0	14000	4488.45	1931.84	0.02	0.88
Savings	0	1000	140.67	232.16	0	1300	250.77	323.04	0	1300	195.72	285.51	4.60	0.03

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

Table 6.8i: Correlation co-efficient between total expenditure and family size in the Peripheral City

Squatter settlements	Correlation Co-efficient (r ²)
Rajibnagar Colony	.386**
Shivnagar Colony	.382**
Peripheral City	.374**

** Correlation is significant at 0.01 levels

Table 6.8 ii: Range of VIF and CI for all regression equation on food and non-food items Engel's Equation) in the Peripheral City Settlements

Squatter Settlements/ Multicollinearity Diagnostics	Total expenditure (independent variable)		Family size (independent variable)	
	VIF	CI	VIF	CI
Rajibnagar Colony	1.18	5.45	1.18	6.31
Shivnagar Colony	1.17	5.64	1.17	6.38
Peripheral City	1.16	5.45	1.16	6.20

Appendix D

Table 6a: Correlation of the Variables in the Peripheral city

Variables	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	
1. Dur. of Residence	1																						
2. Schedule Caste	-0.058	1																					
3. Scheduled Tribe	0.002	-0.162	1																				
4. General Caste	0.063	.873**	-.189*	1																			
5. Other Backward Class	0.002	-0.162	-0.034	-.189*	1																		
6. Sex Ratio	-0.151	0.013	-0.012	-0.002	0.026	1																	
7. Family Size	.191*	-0.145	-0.146	0.121	.202*	0.112	1																
8. No. of Literate in the Hhs	0.133	-0.075	-.227*	0.082	.193*	-0.046	.489**	1															
9. Literacy Rate	-0.154	-0.035	-.234*	0.112	0.013	-0.031	-0.024	.544**	1														
10. Total Drop-out	-0.029	-0.062	-0.154	0.097	0.063	-0.082	.206*	.581**	.579**	1													
11. Drop-out Rate	-.230*	-0.046	-0.017	0.076	-0.045	-0.058	.241**	0.029	.505**	.713**	1												
12. Employment Of the Hhs	.191*	0.012	-0.008	-0.032	0.05	0.043	.454**	.347**	-0.11	.361**	0.066	1											
13. Work Participation Rate	0.054	0.108	0.157	-0.139	-0.077	-0.096	.432**	.342**	.272**	0.037	0.146	.484**	1										
14. Level of Income	0.125	-0.122	-0.096	0.151	0.001	0.014	.335**	.424**	.212*	.338**	0.127	.409**	0.065	1									
15. Housing type (Pucca)	-0.031	0.077	-0.03	-0.056	-0.03	-0.086	-0.126	0.011	0.147	0.054	0.076	-0.106	-0.058	.323**	1								
16. Electricity facility	0.122	-0.16	-0.117	0.167	0.102	-0.074	0.085	.267**	.268**	.244**	.195*	-0.002	-0.06	.239**	0.088	1							
17. Expen. in food litems	0.146	-0.167	-0.101	.200*	0.004	0.056	.401**	.417**	0.118	.328**	0.093	.395**	0.009	.878**	.264**	.237**	1						
18. Expen. in non-food Items	0.101	-0.064	-0.092	0.082	0.03	-0.005	.278**	.385**	.220*	.291**	0.103	.407**	0.116	.890**	.258**	0.177	.586**	1					
19. Total Expenditure	0.136	-0.124	-0.107	0.152	0.02	0.025	.374**	.447**	.195*	.345**	0.111	.451**	0.076	.992**	.292**	.229*	.866**	.913**	1				
20 Level of Savings	-0.019	-0.04	0.035	0.068	-0.128	-0.066	-0.105	0.042	.210*	0.11	0.172	-0.09	-0.044	.523**	.359**	.181*	.492**	.265**	.411**	1			
21. Value of Physical Assets	-0.005	-0.095	-0.04	0.126	-0.054	-0.162	0.009	0.084	0.082	0.054	0.043	-0.048	-0.068	0.154	0.053	0.058	0.099	0.155	0.15	0.127	1		
22. Indebtedness of the Hhs	0.01	0.024	-0.022	-0.002	-0.022	-0.095	0.042	0.111	.180*	0.157	0.171	0.151	0.029	0.095	-0.073	0.065	-0.178	.332**	0.12	-0.09	-0.018	1	

** Correlation is significant at .01 levels, * correlation is significant at .05 levels

Appendix E

Table 8.4.1a: Social Characteristics and networks of the workers in the Inner and Peripheral City

Squatter Settlements/ Activity Status		Activity Status (%)	Avg. Dur. of Resi.	Avg. Age	Avg. Family Size	Male (%)	Gen. Caste (%)	NET1 (%)	NET2 (%)	NET3 (%)	SELF (%)
Inner City	Salaried	29.79	32.74	37.14	6.90	70.00	38.57	57.14	8.57	15.71	18.57
	Casual	26.38	31.68	39.92	6.35	90.32	41.94	53.23	19.35	27.42	0.00
	Self Employed	43.83	33.64	43.12	6.17	78.64	42.72	55.34	1.94	25.24	17.48
Peripheral City	Salaried	25.54	9.98	35.83	4.53	78.72	57.45	59.57	8.51	14.89	17.02
	Casual	37.50	10.07	36.16	4.77	76.81	31.88	63.77	5.80	27.54	2.90
	Self Employed	36.96	11.69	37.06	5.35	77.94	64.71	41.18	2.94	13.24	42.65

Note: Male worker, General Caste worker and Networks are the Percentage of total Employment by Activity Status

Table 9i: Report of the Progress and Achievements of Development Programmes under IHSDP (As on 31.10.10) in SMCA

Description of the Phase	Physical Progress of Dwelling Houses						
	Total Number of Wards Covered	Sanctioned as per Draft Project Report)	Work order issued	Bank clearance received	Progress		
					Finishing Stage	Completed	Total
1 st Phase	7	1998	1998	1490	35	1262	1419
2 nd Phase	17	1206	1206	1145	157	642	1012
3 rd Phase	19	1859	1814	1042	62	65	364
Physical progress of Slum Infrastructural Development programmes							
	Component	Wards Covered	Sanctioned as per DPR	Tender Invited	Site not Available	Progress	
						Ongoing	Completed
First Phase	Community Seba Kendra	6	19	19	4	2	12
	Community Toilet	7	35	29	13	3	13
	Community bath	7	34	23	11	1	11
Second Phase	Community Centre	12	14	14	5	3	NIL
	Livelihood Centre	16	27	27	14	2	NIL
	Animal Pen	1	1	1	1	NIL	NIL
	Rickshaw Shed	2	2	2	1	NIL	NIL
	Boundary Wall	17	2321	2321	918	210	326
Third Phase	Livelihood Centre	1				To be done by SJDA	
	Community Centre	5	5	4	1	W.No.4 to be done by SJDA	
	Informal Market	1	1			To be done by SJDA	
Physical Progress of 'Other' Development Programmes							
Description of the phase	Component	Total Number of Wards Covered	Sanctioned as per DPR (in sqm)	Work Order Invited (in sqm)	Progress		
					Ongoing (in sqm)	Completed (in sqm)	Total (in sqm)
First Phase	Cement Concrete Pavement	7	NA	NA	NA	Completed	Completed
	Drain	7	24744	24744	500	22034	22534
	Bituminous Road	7	67096	67096	NIL	50259	50259
Second Phase	Cement Concrete Pavement	17	5660	4074	NIL	4001	4001
	Drain	17	15282	12786	NIL	12391	12391
	Bituminous Road	17	35077	32605	7012	23952	30964
Third Phase	Cement Concrete Pavement	19	23714	18964	NIL	11333	11333
	Drain	19	28517	19230	NIL	11813	11813
	Bituminous Road	19	54325	54474	12086	16220	28306

Source: Financial and Physical Progress of IHSDP Scheme, Phase I, II & III, Siliguri Municipal Corporation, 26-11-2010

Appendix F

Questionnaire on "Urbanization and Poverty: A Study on Social Capital Formation among Squatter Settlements in Siliguri Municipal Area"

Respondent's Serial No. -----

Ward No. ----- . Name of the slum-----

Household Information:

Head of the Family-----

Father's Name-----

1. Demographic and Social Characteristics of the Squatter Households in SMCA**1.1: Family Details**

Sl. Number of the Households	Name of the Family Member	Relationship With the Head	Sex	Age	Marital Status	Level of Education
1						
Social Caste	General	Schedule Caste	Schedule Tribe	Other Backward Class	Others (specify)	
Duration of Migration/Residence (in Years)						
Native Place						
Social group	Hindu	Muslim	Christian	Sikh	Buddhist	Others (specify)
Mother Tongue	Bengali	Hindi	Urdu	Nepali	Others (specify)	

Level of Education => 1=Illiterate, 2=Functionally Literate, 3=Primary, 4=Secondary, 5=Higher Secondary, 6=Graduate and above

1.2 Migration Characteristics

Types of migration	Internal Migration	International Migration		
If Internal, Streams of Migration	Inter -State	Intra-State	Inter-District	Intra-District
Migration Movement	Rural-Urban	Urban -Urban		
Status of Migration	Temporary Migration	Permanent Migration		
Purpose of Migration	Economic	Non-economic		
Type of Migration	Single	Full Family		
If Single, whether	Male	Female		

1.3 Reasons for Migration

Economic Push Factors	High Pressure on Agri. Land	Unemployment	Non availability of work.	Acute Poverty	Income Differential	Low Wage Rate		
Economic Pull Factors	Greater Employment Opportunity	If yes, in which sector		High Wage Rate	Others (Specify)			
		Formal Sector	Informal sector					
Non-Economic Push Factors	Political Pressure	Family Conflict/ Quarrels	Partition of India 1947	War of Bangla -desh 1971	Ethnic Violence	Ecological Displacement	Marriage	Others (specify)
Non-Economic Pull Factors	Social Security/ Safety	Better Future	Good Health care and Basic Amenities		Better Education	Others (specify)		

Acute Poverty (who were unable to manage two meals / day)

2. Human Capital: Skill Development and Training among the Squatters in SMCA

Sl. No. of the Households	Sex	Age	Obtained VT Yes/No	Name of the programme	Institution	Type of Training	Duration of Training
1.							
2.							

VT=Vocational Training

3. Physical Capital of the Squatters in SMCA

3.1: Characteristics of Housing, Land

Reasons for Choosing Squatter Settlement/ Slums	Poor Economic Condition	High Price and inability to Purchase Urban Legal Land	Essay access to the Working Place	Resettlement among Ethnic Group/ Communities	Others (Specify)	
Housing Ownership	Own			Rented		
Status of Land	Government	Private	Acquisition of Land			
Place of Occupied Land	Riverfront	Railway Land	Legally occupied		Illegally occupied	
Have Ownership of the Land	Yes	No	Vacant Vested Land		Others (specify)	
Housing Type	Kachha	Pukka	Semi Pukka		Others (specify)	
Roof type	Concrete	Asbestos	Tin roof	Plastic	Others (specify)	
Use of Housing	Residential	Commercial	Mixed			
No. of Rooms	One	Two	Three	Four	Five	More than 5
Separate Kitchen	Yes	No				
Sources of Fuel for Cooking	LPG	Wood	Charcoal	Kerosene	Others (specify)	
Votar Card in SMC	Yes	No		Applied		
Ration Card in SMC	Yes	No		Applied		

3.2: Social Infrastructure

Drinking Water Facility	Corporation Stand Post	Personal tap Water Connection	Personal Tubewell	Personal well	Community Tubewell	Others (specify)
Sanitation Facility	Personal Latrine	Community Latrine	Public Latrine	Others (Specify)		
Electricity Connection	Yes	No	If yes, Types of Connection			
			Own Connection	Sub-Metre	Others (Specify)	
Approach Road (within Slums)	Yes	No	If Yes, Condition of the Road			
			Pucca	Kutchra	Others (Specify)	
Solid Waste Disposal	Public Bin	Direct Collection by Corporation	Others (Specify)	None		
Drainage Facility	Yes	No	If yes, Type of Drain			
			Surface Pucca,	Kutchra	Others (Specify)	
Community Latrine	Yes	No				
Community Bath	Yes	No				

3.5: Physical Assets and its Saleable Value at Market Price in the Survey Period

Items of Physical Assets	Electric Fan	Freeze	Colour TV	DVD	Telephone /Mobile	By-Cycle	Motor Cycle	Computer	Electric Iron
Salable value at Market Price in Survey Period	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Items of Physical Assets	Motor Car	Auto Rickshaw	Van Rickshaw	Rickshaw	FM Radio	Mobile	Others		
Salable Value at Market Price in Survey Period	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.

4. Health Facility

Institutions where Family Member go for Treatment	Com. Health Center	Govt. Hospital	Private Medical Insti.	Home Remedies	Others (specify)	
Frequency of Visit to Health Centre (Any Family Member)	Once in Week	Once in a Month	Once in six month	Once in a year		
Delivery of Children	Institutional	Non-Inst. (Home Delivery)	If institutional Delivery			
			Com. Health Centre	Matri Sadan	Govt. Hospital	Private Hospital

5. Economic Livelihood of the Squatters in SMCA

Hhs	Primary Source of Employment / Occupation	Sector & Status of Employment/Occupation						Monthly Income (In Rs.)	Sources of Help to get Employment	Skilled	Unskilled	Sources of Acquisition Skill of the Worker
		If Formal			If Informal							
		Permanent	Contractual	Casual	Self Employed	Salaried	Casual					
1												
Hhs	Secondary Source of Employment / Occupation	Sector & Status of Employment/Occupation						Monthly Income (In Rs.)	Sources of Help to get Employment	Skilled	Unskilled	Sources of Acquisition Skill of the Worker
		If Formal			If Informal							
		Permanent	Contractual	Casual	Self Employed	Salaried	Casual					
1												
Total Income (Primary + Secondary)												

Casual Worker in Formal & informal Sector are those who received wages either regularly or periodically. In the Informal sector, Salaried worker are those who received wages/salary on monthly basis, Permanent indicate only Government Employee.

Networks in Accessing Employment: 1. Migrant Friends and Neighbours(Same EthnicGroup), 2.Migrant Family Member and Relatives, 3. Non-Migrant Friends (Local Leader, NGOs etc) 4. Self

Sources of Acquisition of Skill of the Worker: 1.Learning by doing, 2. Government Institution, 3. Private Institution, 4. others (Specify)

5.1 Expenditure on Food and Non-Food Items

Food items	Expenditure/ Month (in Rs)	Non-Food Items	Expenditure/ Month (in Rs)
1. Food grain 2. Grocery (Other than Food Grains) 3. Milk and milk product 4. Vegetables 8. Other food items		Medical Education Fuel Items Electricity Mobile Entertainment Rent & Loan Installments Other Non-Food items	

Other food items include fish, meat, fruits, fast food, drinks etc., and Other Non-Food items include clothes, house repairing, transportation, rituals, gambling etc.

6. Financial Capital of the Squatters in SMCA

Are you Member of SHG	Yes	No	If Yes				
			Male	Female			
Have you Applied for Loan/Credit	Yes	No	If yes, have you got Loan				
			Yes	No			
Reasons for not getting Public Institutional Loan	Illegal Status of Settlement	Illiteracy	Lack of Social Relation	Lack of Collateral Assets	Fear of Repayment of Loan	Others (specify)	
Sources of Loan/Credit	Bank	Money	SHG	Money Lender	Cheat Fund	MFI	Others (specify)
Purpose of Loan/Credit	Set up new Business	Expansion of Business	Health & Food	Weeding/ Rituals	Education	Others (specify)	
Sources of Informal Loan/Credit	Friends	Relatives	Neighbours	Shop-keeper	Others(Specify)		

SHG=Self Help Group MFI=Micro Finance Institutions (Bandhan, ASHA, SKS etc)

6.1: Savings of the Squatter Households

Do you have any Savings	Yes			No			
If yes, Types of Savings	Bank	SHG	Cheat Fund	MFI	Post Office	LIC	Others (Specify)
Amount of Savings/ Month (in Rs.)							

7. Social Capital in the Livelihood Strategy of the Squatters in SMCA

Sources of Information to Migrate to the City	Friends/ Relatives at Destination	Family Member and Relatives at Destination	Friends/ Relatives at Origin	TV/ News-paper	Self	Other Sources (Specify)
Sources of Information in Searching for Housing	Migrant Friends & Neighbours	Migrant Relatives and Family Member	By Birth	Peoples at Work place	Self	Others (Political Leader/Dada, NGOs etc)
Sources of Help to get Employment	Migrant Friends and Neighbours (Same Ethnic Group)	Migrant Family Member and Relatives	Non-Migrant Friends (Local Leader,NGO)	Self (who Did not received any help from others to get an Employment)		
Sources of Help in Access to Loan/ Credit	Friends and Neighbor (Same Ethnic Group)	Relative and Family Member	Employer	Local Leader/NGOs etc.	Self (with own efforts)	

7.1: Generation of Social Capital through Community Participation

Do you Contribute Money for Community Development	Yes	No
Do you Participate to resolve Community Problem	Yes	No
Do you Participation in Community Development Work	Yes	No
Do you Participation in Community Meetings/Political Meetings/Rallies	Yes	No

Appendix: G (Operational Concepts and Definition)

Household: A 'household' is usually a group of persons who normally live together and take their meals from a common kitchen unless the exigencies of work prevent any of them from doing so. Persons in a household may be related or unrelated or a mix of both.

Literates: A person aged 7 years and above who can both read and write with understanding in any language has been taken as literate.

Functionally Literate: in this study a person is considered as functionally literate who can sign only, but cannot read to deal with the everyday requirements of life.

Literacy Rate: Literacy rate of population is defined as the percentage of literates to the total population age 7 years and above.

$$\text{Literacy Rate} = \frac{\text{Number of Literates}}{\text{Population aged 7+}} \times 100$$

Main Workers: Those workers who had worked for the major part of the reference period (i.e. 6 months or more) are termed as Main Workers.

Marginal Workers: Those workers who had not worked for the major part of the reference period (i.e. less than 6 months) are termed as Marginal Workers.

Cultivator: For purposes of the census a person is classified as cultivator if he or she is engaged in cultivation of land owned or held from Government or held from private persons or institutions for payment in money, kind or share.

Agricultural Labourers: A person who works on another person's land for wages in money or kind or share is regarded as an agricultural labourer.. An agricultural labourer has no right of lease or contract on land on which he/she works.

Household Industry Workers: Household Industry is defined as an industry conducted by one or more members of the household at home or within the village in rural areas and only within the precincts of the house where the household lives in urban areas.

Other Workers: All workers, i.e., those who have been engaged in some economic activity during the last one year, but are not cultivators or agricultural labourers or in Household Industry are 'Other Workers'

Self-Employed: Persons who are engaged in their own farm or non-farm enterprises are considered as self-employed. Some may operate their enterprise on their own account or with one or few partners without hiring any labour or occasionally hiring a few labourers.

Salaried Employed: A salaried employee is a person working in other's farm or non-farm enterprises (both household and non-household) and in return getting salary or wages on monthly basis (not on the basis of daily or periodically).

Casual Worker: A person casually engaged in other's farm or non-farm enterprises (both household and non-household) and received wages either daily or periodically (but not on monthly basis) is treated as casual worker.

Work Participation Rate: Work participation rate is defined as the percentage of total workers to total population.

$$\text{Work Participation Rate (WPR)} = \frac{\text{Total Workers}}{\text{Total Population}} \times 100$$

Sex Ratio: Sex ratio has been defined as the number of females per 1000 males in the population. It is expressed as number of females per 1000 males.

$$\text{Sex Ratio} = \frac{\text{Number of females}}{\text{Number of males}} \times 1000$$

Dependency Ratio: The dependency ratio is used as a proxy for the ratio between those who are not economically active (and therefore dependent) and those who are economically active. In other words, The dependency ratio tells us how many young people (under 16) and older people (over 64) depend on people of working age (16 to 64). The dependency ratio is worked out with the following formula.

$$\text{Total Dependency Ratio} = \frac{(\text{Percentage of age below 15} + \text{Percentage of Age 65 and above})}{(\text{Percentage of age between 15 and 64})}$$

The total dependency ratio can be decomposed into the child dependency ratio and the aged dependency ratio.

$$\text{Child Dependency Ratio} = \frac{\text{Percentage of age below 15}}{\text{Percentage of age between 15 \& 64}}$$

$$\text{Aged Dependency Ratio} = \frac{\text{Percentage of age 65 \& above}}{\text{Percentage of age between 15 \& 64}}$$

Shelter Deprivation: The concept of shelter deprivation by living area has been derived to examine residential crowding in the slums/squatter settlements in the inner and peripheral city of SMCA. A household is said to be suffering from shelter deprivation when more than three persons is sharing the same room (UN-Habitat, 2006/07). Degree of shelter deprivation of the household has been categorized as; one (four persons/room), two (five persons/room), three (six persons/room), four (seven persons/room) and more than four (more than seven person/room).

Gini-coefficient: This is the most commonly used measure of inequality of a distribution. The coefficient varies between 0, which reflects complete equality and 1, which indicates complete inequality. Graphically, the Gini-coefficient can be represented by the area between the Lorenz curve and the line of equality. It is the ratio of the area between the Lorenz Curve and the line of equality (numerator) and the whole area under the line of equality (denominator). In the preset sample study, inequality in income, consumption and expenditure of the squatter households has been measured in terms of Gini-coefficient as follows;

$$G = \frac{\left[100 - \frac{\sum_{k=1}^n (X_k - X_{k-1})(Y_k - Y_{k-1})}{100} \right]}{100}$$

$$G = 1 - \sum_{k=1}^n (X_k - X_{k-1})(Y_k - Y_{k-1})$$

Where, X_k $k=0 \dots n$, represents the cumulative proportion of the households and Y_k is the cumulative proportion of the respective variables such as income, consumption and savings.

