

CHAPTER-IV

CONDITIONS OF EMPLOYMENT AND INCOME OF SLUM DWELLERS IN SMCA

4.1: INTRODUCTION

Employment and income are inter-related. The occupation itself determines the amount of income earned by the employed persons. As the slum dwellers are mostly poorer sections of the city and are deprived of various necessities of life due to their low income a look into their employment and income condition is necessary so that appropriate measures can be suggested for betterment of their living condition.

In the 200 sample slum households of the slum area of the Siliguri Municipal Corporation surveyed, the total number of slum dwellers residing is 911. The total number of males is 451 and the number of female slum dwellers is 460. Sex- ratio (Number of Females/Number of Males x 1000) of the slum area surveyed is 1033. The surveyed slum area comprise of 49.5 percent of male slum dwellers and 50.5 percent of female slum dwellers. In the Inner slum part of the surveyed area, the total number of slum dwellers is 434; the number of male slum dwellers is 214 while the number of female slum dwellers is 220. Sex-ratio is 1028. 49.3 percent male slum dwellers and 50.7 percent female slum dwellers live in the sample slum households of the Inner slum area. In the Outer slum part of the surveyed area, the total number of slum dwellers is 477; the number of male slum dwellers is 237 while the number of female slum dwellers is 240. Sex-ratio is 1013. 49.7 percent male slum dwellers and 50.3 percent female slum dwellers live in the sample slum households of the Outer slum area. The proportion of persons living in the slum households in the Western part of both the Inner slum (30.4 percent) and Outer slum (31.7 percent) of the surveyed slum area is highest compared to the other three parts (i.e. Eastern, Northern and Southern parts) but

the Sex-ratio (965) is lowest in the Western part of both the Inner and Outer slum taken together (Table-1 in Appendix-A).

The chapter discusses about the Employment and Income scenario of the slum dwellers of the sample slum households of the Siliguri Municipal Corporation area.

4.2: EMPLOYMENT AND INCOME CONDITION OF THE SLUM DWELLERS

Employment here refers to the occupation in which the slum dwellers are engaged to earn their living.

4.2.1: Occupation and Sex of Slum Dwellers

Table-4.2.1 (i), Table-4.2.1 (ii) and Table-4.2.1 (iii) present the occupations the slum dwellers in Inner slum, Outer slum and Total (Inner and Outer) slum area are engaged in and the gender of the population employed in the respective occupations at the working age which is considered above the age of 14 years. The tables also give the proportion of unemployed in the Inner, Outer and Total (Inner and Outer) slum area.

Table-4.2.1 (i): Relationship between Occupation and Sex of Slum Dwellers in Inner Slum

Slum Type	Occupation	Sex		Total
		Male	Female	
Inner	0.Does not arise	57 (58.2) (26.6)	41(41.8) (18.6)	98 (100) (22.6)
	1.Hawker	14 (82.4) (6.5)	3 (17.6) (1.4)	17 (100) (3.9)
	2. Rickshaw puller/Driver	18 (100) (8.4)	0 (0) (0)	18 (100) (4.1)
	3. Small Businessman	13 (92.9) (6.1)	1 (7.1) (0.5)	14 (100) (3.2)
	4. Construction	13 (92.9)	1 (7.1)	14 (100)

	worker	(6.1)	(0.5)	(3.2)
	5. Manufacturer / Repairer/ Tailor	20 (74.1) (9.4)	7 (25.9) (3.2)	27 (100) (6.2)
	6. Labourer	33 (84.6) (15.4)	6 (15.4) (2.7)	39 (100) (9.0)
	7. Maid servant	0 (0) (0)	30 (100) (13.6)	30 (100) (7.0)
	8. Pensioner	0 (0) (0)	0 (0) (0)	0 (0) (0)
	9. Unemployed	46 (40.7) (21.5)	67 (59.3) (30.4)	113 (100) (26.0)
	10. Housewife	0 (0) (0)	64 (100) (29.1)	64(100) (14.8)
	Total	214 (49.3) (100)	220 (50.7) (100)	434 (100) (100)

Note: Figures in parentheses below the absolute figures indicate column percentages and figures beside the absolute figures indicate row percentages, Source: Field Survey

Table-4.2.1 (ii): Relationship between Occupation and Sex of Slum Dwellers in Outer Slum

Slum Type	Occupation	Sex		Total
		Male	Female	
Outer	0.Does not arise	67 (45.6) (28.3)	80 (54.4) (33.3)	147 (100) (30.8)
	1.Hawker	11 (100) (4.6)	0 (0) (0)	11 (100) (2.3)
	2. Rickshaw puller/Driver	26 (100) (11.0)	0 (0) (0)	26 (100) (5.5)
	3. Small Businessman	14 (82.4)	3 (17.6)	17 (100)

		(5.9)	(1.3)	(3.6)
	4. Construction worker	21 (65.6) (8.9)	11(34.4) (4.6)	32 (100) (6.7)
	5. Manufacturer / Repairer/ Tailor	23 (85.2) (9.7)	4 (14.8) (1.7)	27 (100) (5.6)
	6. Labourer	41 (93.2) (17.3)	3 (6.8) (1.3)	44 (100) (9.2)
	7. Maid servant	0 (0) (0)	17 (100) (7.0)	17 (100) (3.6)
	8. Pensioner	1 (50.0) (0.4)	1 (50.0) (0.4)	2 (100) (0.4)
	9. Unemployed	33 (47.8) (13.9)	36 (52.2) (15.0)	69 (100) (14.5)
	10. Housewife	0 (0) (0)	85 (100) (35.4)	85 (100) (17.8)
	Total	237 (49.7) (100)	240 (50.3) (100)	477 (100) (100)

Note: Figures in parentheses below the absolute figures indicate column percentages and figures beside the absolute figures indicate row percentages, Source: Field Survey

Table-4.2.1 (iii): Relationship between Occupation and Sex of Slum Dwellers in Total (Inner and Outer) Slum Area

Slum Type	Occupation	Sex		Total
		Male	Female	
Total	0.Does not arise	124 (50.6) (27.5)	121 (49.4) (26.3)	245 (100) (26.9)
	1.Hawker	25 (89.3) (5.6)	3 (10.7) (0.6)	28 (100) (3.1)
	2. Rickshaw	44 (100)	0 (0)	44 (100)

	puller/Driver	(9.8)	(0)	(4.8)
	3. Small Businessman	27 (87.1)	4 (12.9)	31 (100)
		(6.0)	(0.9)	(3.4)
	4. Construction worker	34 (74.0)	12 (26.0)	46 (100)
		(7.5)	(2.6)	(5.0)
	5. Manufacturer / Repairer/ Tailor	43 (79.6)	11 (20.4)	54 (100)
		(9.5)	(2.4)	(5.9)
	6. Labourer	74 (89.2)	9 (10.8)	83 (100)
		(16.4)	(2.0)	(9.1)
	7. Maid servant	0 (0)	47 (100)	47 (100)
		(0)	(10.2)	(5.2)
	8. Pensioner	1 (50.0)	1 (50.0)	2 (100)
		(0.2)	(0.2)	(0.2)
	9. Unemployed	79 (43.4)	103 (56.6)	182 (100)
		(17.5)	(22.4)	(20.0)
	10. Housewife	0 (0)	149 (100)	149 (100)
		(0)	(32.4)	(16.4)
	Total	451 (49.5)	460 (50.5)	911 (100)
		(100)	(100)	(100)

Note: Figures in parentheses below the absolute figures indicate column percentages and figures beside the absolute figures indicate row percentages, Source: Field Survey

From Table-4.2.1 (iii) it is found that among 911 slum dwellers there are 26.9 percent slum dwellers below 14 years of age and are excluded for not attaining the working age and in this group ‘does not arise’ there are 50.6 percent male and 49.4 percent female. 182 (20 percent) are unemployed (i.e. persons above 14 years of age not engaged in any paid occupation excluding housewives) of which 43.4 percent are male and 56.6 percent are female. It is observed that higher proportion of female are unemployed compared to male. Moreover among 911 slum dwellers 16.4 percent are housewives and are female,

hence are not engaged in any paid occupation. 0.2 percent slum dwellers are pensioners (earning pensions from jobs in formal sector) and one each are male and female. Among the 460 female slum dwellers 22.4 percent are unemployed and 32.4 percent are housewives, thus major proportion (54.8 percent) of female is not engaged in any paid jobs at present. Among the 911 slum dwellers 36.5 percent slum dwellers at present are engaged in paid occupation. The majority of the slum dwellers work in informal sector. Among 911 slum dwellers who are in paid occupation the highest proportion 9.1 percent work as labourers (both skilled and unskilled) which include porter, sweeper, sales woman, shop assistant in ration shop, cloth shop, optical shop, medicine shop, furniture shop, hardware shop and flower shop, agent of tourism company, worker in a company or factory like plastic company, bottle company, flour mill, phenyl and bleaching factory, press, tyre company, nursing home, restaurant and hotel, storehouse of wheat and rice, sweet meat factory, photo lamination shop and garage; among 83 slum dwellers who work as labourers major proportion (89.2 percent) are male and 10.8 percent are female. 16.4 percent among the 451 male slum dwellers and 2 percent among 460 female slum dwellers work as labourers. Among 911 slum dwellers 3.1 percent work as hawker of various commodities like gram, maize, groundnut, snacks, onion, vegetable, fish, prepared tea in stations, cut piece cloth, old garments, small utensils, cosmetics, old wood and scrap items. Among 451 male slum dwellers, 5.6 percent and among 460 female slum dwellers 0.6 percent is hawker. Among 911 slum dwellers 4.8 percent are rickshaw puller, rickshaw van puller, driver of bus, truck, car, jeep, auto and school van. Among 451 male slum dwellers 9.8 percent are engaged in this occupation while there are no female slum dwellers engaged in this occupation. Among 911 slum dwellers 3.4 percent have own small shops or business of various goods like grocery, fruit, fuel wood, umbrella, garments, betel leaf, school bag, optical, book, toy, cosmetics, sweet meat, slippers and shoe; catering and hair - cutting saloon. Among 451 male slum dwellers 6 percent and among 460 female slum dwellers 0.9 percent is small shopkeepers or has small businesses. Among 911 slum dwellers 5 percent are construction workers including plumbers and painters. Among 451 male slum dwellers 7.5 percent and among 460 female slum dwellers 2.6 percent are

construction workers. Among 911 slum dwellers 5.9 percent are engaged in manufacturing and repairing and tailoring; car mechanic, bike mechanic, artist and hoarding or signboard maker, manufacturer of cane products, gas oven repairer, potter, tailor including seat cover maker and persons engaged in sewing of sacks are included in this category. Among 451 male slum dwellers 9.5 percent and among 460 female slum dwellers 2.4 percent are engaged in manufacturing, repairing and tailoring. Among 911 slum dwellers 5.2 percent slum dwellers work as maid servants or cooks. Among 460 female slum dwellers 10.2 percent are engaged in this occupation while there is no male slum dweller in this occupation. Therefore among the total 451 male slum dwellers those slum dwellers who are engaged in paid work, the highest proportion of male slum dwellers work as labourer and among the total 460 female slum dwellers those slum dwellers who are engaged in paid work, the highest proportion of female slum dwellers are maid servants. Work Participation Rate (Work Participation Rate = $\frac{\text{Total number of persons employed in paid work above 14 years}}{\text{Total number of persons above 14 years}} \times 100$) in the slum area is 50 percent. Male work participation rate is 75.5 percent and for female it is 25.4 percent. Table-4.2.1 (i) and Table-4.2.1 (ii) reveal that the proportion of unemployed slum dwellers is higher in Inner slum; among 434 slum dwellers 26 percent are unemployed where as among 477 slum dwellers in Outer slum 14.5 percent are unemployed. In both the Inner and Outer slums the proportion of unemployed slum dwellers is high in comparison to the slum dwellers engaged in any paid occupation. Among the 434 slum dwellers of Inner slum 9 percent are working as labourers and among the 477 slum dwellers of Outer slum 9.2 percent are working as labourers; the proportion of slum dwellers working as labourers in both the Inner and Outer slums is highest compared to the proportion of slum dwellers engaged in any other paid occupation. Work Participation Rate in Inner slum is 47.3 percent; work participation rate for male is 70.7 percent and for female it is 26.8 percent whereas work participation rate in Outer slum is 52.7 percent; work participation rate for male is 80 percent and for female it is 23.8 percent. Thus work participation rate is higher in Outer slum in comparison to Inner slum. The work participation rate of female slum dwellers is higher in Inner slum

compared to Outer slum as the financial condition of household is better in Outer slum compared to Inner slum so it may not be necessary for female member to work, unwillingness of family to send female member to work which is mostly noticed in non-bengali families and there are households in Inner slum where there are uni member household where only a widow reside alone and have to earn her own income, such uni member household is not found in Outer slum.

4.2.2: Occupation and Age of Slum Dwellers

In Table-4.2.2 it is noticed that majority of slum dwellers (63.6 percent) slum dwellers belong to the age group 0 to 30 years. Among 63.6 percent slum dwellers in age group upto 30 years, 42.3 percent are below 14 years of age and hence are excluded for not attaining the working age. Among the slum dwellers those who had attained the working age, 24.5 percent are unemployed followed by 13.3 percent housewives. Thus it is noted that a large proportion, (37.8 percent) of slum dwellers in this younger age group who have attained the working age are not engaged in any paid job. Among the slum dwellers engaged in paid work in this age group, 6.6 percent are engaged as labourers, 3.8 percent slum dwellers are engaged in manufacturing, repairing and tailoring work, 3.6 percent are engaged in construction work, 2.2 percent slum dwellers are rickshaw puller or driver, 0.9 percent are small businessmen or shopkeepers and 0.7 percent are hawkers. Among 146 slum dwellers in the age group 31-40 years 25.3 percent are housewives and hence are not engaged in paid work. Among the slum dwellers engaged in paid work 17.1 percent are working as labourers, 14.4 percent are maid servant, 13 percent are engaged in manufacturing or repairing or tailoring, 8.2 percent are construction workers, 6.8 percent are hawkers, 6.3 percent are rickshaw pullers or drivers, 5.5 percent are small businessmen or shopkeepers, 3.4 percent are unemployed. Among 107 slum dwellers in the age group of 41-50 years, 24.3 percent are housewives, among the paid jobs 14 percent each are labourers and rickshaw pullers or drivers, 9.4 percent are small businessmen or shopkeepers, 8.4 percent, 7.5 percent, 6.5 percent and 4.7 percent are engaged as maid servant, hawker, construction worker and manufacturer or repairer or tailor respectively while 11.2 percent are unemployed.

Table-4.2.2: Relationship between Occupation and Age of Slum Dwellers

0. Does not arise (age below 14 years) 1. Hawker 2. Rickshaw puller/Driver 3. Small Businessman/Shopkeeper 4. Construction Worker 5. Manufacturer/ Repairer/Tailor 6. Labourer 7. Maid servant 8. Pensioner 9. Unemployed 10. Housewife, Note: Figures in the parentheses below the absolute figures indicate column percentages and figures beside the absolute figures indicate row percentages, Source: Field Survey

Slum Type	Age Group	Occupation											Total
		0	1	2	3	4	5	6	7	8	9	10	
Inner	Upto 30	98 (37.5) (100)	2 (0.8) (11.8)	3 (1.1) (16.7)	2 (0.8) (14.3)	4 (1.5) (28.6)	11(4.2) (40.8)	20 (7.7) (51.3)	5 (1.9) (16.7)	0 (0) (0)	89 (34.1) (78.8)	27 (10.3) (42.2)	261 (100) (60.1)
	31-40	0 (0) (0)	8 (10.7) (47.1)	3 (4.0) (16.7)	3 (4.0) (21.4)	6 (8.0) (42.9)	7(9.3) (25.9)	9 (12.0) (23.1)	17(22.7) (56.7)	0 (0) (0)	2 (2.7) (1.8)	20 (26.6) (31.2)	75 (100) (17.3)
	41-50	0 (0) (0)	3 (5.8) (17.6)	7 (13.5) (38.9)	6 (11.5) (42.9)	1 (1.9) (7.1)	3 (5.8) (11.1)	9 (17.3) (23.1)	4 (7.7) (13.3)	0 (0) (0)	7 (13.5) (6.2)	12 (23.1) (18.8)	52 (100) (12.0)
	51-	0 (0) (0)	4 (8.7) (23.5)	5 (10.9) (27.8)	3 (6.5) (21.4)	3 (6.5) (21.4)	6 (13.0) (22.2)	1 (2.2) (2.6)	4 (8.7) (13.3)	0(0) (0)	15 (32.6) (13.3)	5 (10.9) (7.8)	46 (100) (10.6)
	Total	98 (22.6) (100)	17 (3.9) (100)	18 (4.1) (100)	14 (3.2) (100)	14(3.2) (100)	27 (6.2) (100)	39 (9.0) (100)	30 (7.0) (100)	0 (0) (0)	113 (26.0) (100)	64 (14.8) (100)	434 (100) (100)
Outer	Upto 30	147 (46.2) (100)	2 (0.6) (18.2)	10 (3.1) (38.5)	3 (0.9) (17.6)	17(5.3) (53.0)	11 (3.5) (40.7)	18 (5.7) (40.9)	7 (2.2) (41.2)	0 (0) (0)	53 (16.7) (76.8)	50 (15.7) (58.8)	318 (100) (66.7)
	31-40	0 (0) (0)	2(2.8) (18.2)	6 (8.5) (23.1)	5 (7.0) (29.4)	6 (8.5) (18.8)	12(16.9) (44.5)	16(22.5) (36.4)	4 (5.6) (23.5)	0 (0) (0)	3 (4.2) (4.3)	17 (24.0) (20.0)	71 (100) (14.9)
	41-50	0 (0) (0)	5 (9.1) (45.5)	8 (14.5) (30.8)	4 (7.3) (23.5)	6(10.9) (18.8)	2 (3.6) (7.4)	6 (10.9) (13.6)	5 (9.1) (29.4)	0 (0) (0)	5 (9.1) (7.2)	14 (25.5) (16.5)	55 (100) (11.5)
	51-	0 (0) (0)	2 (6.1) (18.2)	2 (6.1) (7.7)	5 (15.2) (29.4)	3 (9.1) (9.4)	2 (6.1) (7.4)	4 (12.1) (9.1)	1 (3.0) (5.9)	2 (6.1) (100.0)	8 (24.2) (11.6)	4 (12.1) (4.7)	33 (100) (6.9)
	Total	147(30.8) (100)	11 (2.3) (100)	26 (5.5) (100)	17 (3.6) (100)	32(6.7) (100)	27 (5.6) (100)	44 (9.2) (100)	17 (3.6) (100)	2 (0.4) (100)	69 (14.5) (100)	85 (17.8) (100)	477 (100) (100)
Total	Upto 30	245(42.3) (100)	4 (0.7) (14.3)	13 (2.2) (29.5)	5 (0.9) (16.1)	21(3.6) (45.7)	22 (3.8) (40.7)	38 (6.6) (45.8)	12 (2.1) (25.5)	0 (0) (0)	142 (24.5) (78.0)	77 (13.3) (51.7)	579 (100) (63.6)
	31-40	0 (0) (0)	10 (6.8) (35.7)	9 (6.3) (20.5)	8 (5.5) (25.8)	12(8.2) (26.1)	19(13.0) (35.2)	25(17.1) (30.1)	21(14.4) (44.7)	0 (0) (0)	5 (3.4) (2.7)	37 (25.3) (24.8)	146 (100) (16.0)
	41-50	0 (0) (0)	8 (7.5) (28.6)	15(14.0) (34.1)	10 (9.4) (32.3)	7 (6.5) (15.2)	5 (4.7) (9.3)	15(14.0) (18.1)	9 (8.4) (19.1)	0 (0) (0)	12 (11.2) (6.6)	26 (24.3) (17.5)	107 (100) (11.7)
	51-	0 (0) (0)	6 (7.6) (21.4)	7 (9.0) (15.9)	8 (10.1) (25.8)	6 (7.6) (13.0)	8 (10.1) (14.8)	5 (6.3) (6.0)	5 (6.3) (10.6)	2 (2.5) (100.0)	23 (29.1) (12.6)	9 (11.4) (6.0)	79 (100) (8.7)
	Total	245(26.9) (100)	28 (3.1) (100)	44 (4.8) (100)	31 (3.4) (100)	46(5.0) (100)	54 (5.9) (100)	83 (9.1) (100)	47 (5.2) (100)	2 (0.2) (100)	182 (20.0) (100)	149 (16.4) (100)	911 (100) (100)

Among 79 slum dwellers in the age group 51 and above years of age, 29.1 percent are unemployed, 11.4 percent are housewives and 2.5 percent are pensioners. The highest proportion of slum dwellers engaged in paid work in this age group among the 79 such slum dwellers, 10.1 percent each have small business or are shopkeepers and engaged as manufacturer or repairer or tailor followed by 9 percent rickshaw puller or driver, 7.6 percent each are hawker and construction worker, 6.3 percent each are labourer and maid servant. In the age group 14-30 years and in the age group 51 and above years of age major proportion of slum dwellers are not engaged in any paid work. Among 182 unemployed slum dwellers majority (78 percent) belong to the age group 14-30 years followed by 12.6 percent in the age group above 51 years, 6.6 percent in the age group of 41-50 years and 2.7 percent in the age group 31-40 years.

It is thus observed that the higher proportions of unemployed belong to the youngest generation (14-30 years) and also the oldest generation (51 and above years) of age and the lowest proportion of unemployed belong to the age group 31-40 years of age. The slum dwellers belonging to the age group 31-40 years are married and leading a family life where they have to take care of their children (below 14 years) and other members of the family. Hence most of them in this age group are engaged in occupation to sustain the family and as a result unemployment is low in this age group. Though in the age group 14-30 years there are some slum dwellers who are students and pursuing education, but unemployment of the younger generation job seekers those not getting jobs of their choice is a cause of concern.

The major proportion of unemployed in both the slums (Inner slum: 78.8 percent among 113 unemployed slum dwellers and Outer slum: 76.8 percent among 69 unemployed) is noticed in the age group 14-30 years among the different age groups. The highest proportion of slum dwellers engaged in paid work is found to be working as labourers in both the Inner slum (9 percent) among 434 slum dwellers and Outer slum (9.2 percent) among 477 slum dwellers. The highest proportion of labourers belongs to the age group 14-30 years in both the slums (Inner slum: 51.3 percent among 39 slum dwellers working as labourers and Outer slum: 40.9 percent among 44 labourers). It is because at the young age the job of a labourer is easily available.

4.2.3: Occupation and Income of Slum Dwellers

It is noticed in Table-4.2.3 that among 911 slum dwellers major proportion (63.2 percent) of slum dwellers do not earn any income. Among the 576 slum dwellers those do not earn any income 42.5 percent are below 14 years of age and are excluded for not attaining the working age, 31.6 percent are unemployed and 25.9 percent are housewives. Among the income earners the highest proportion, (13.9 percent) of slum dwellers earn income in the range of Rs. 3001- Rs. 5000. In this category highest proportion (22.8 percent) of slum dwellers are construction workers, 21.2 percent are labourers, 18.9 percent are rickshaw pullers or drivers, 16.5 percent are manufacturers or repairers or tailors, 9.5 percent each are hawkers and small businessmen or shopkeepers, 0.8 percent each are maid servant and pensioner. 81 (8.9 percent) slum dwellers earn monthly income above Rs. 5000. In this group highest proportion (30.9 percent) of slum dwellers are labourers, 19.8 percent are engaged in manufacturing or repairing or tailoring, 17.3 percent are construction workers, 13.6 percent are small businessmen or shopkeepers, 12.3 percent are rickshaw puller or drivers, 4.9 percent are hawkers and 1.2 percent are pensioners. There are no slum dwellers working as maid servant in this group of income. 69 (7.6 percent) slum dwellers earn monthly income in the range of Re. 1 to Rs. 2000, highest proportion in this group, (52.2 percent) of slum dwellers are maid servants followed by 18.8 percent manufacturers or repairers or tailors, 13 percent engaged as labourers, 7.2 percent small businessmen or shopkeepers, 5.8 percent hawkers, 1.5 percent each are rickshaw puller or driver and construction workers. 58 (6.4 percent) earn monthly income in the range Rs.2001- Rs. 3000. In this range the highest proportion, (37.9 percent) of slum dwellers are engaged as labourers followed by 17.2 percent working as maid servants, 15.5 percent rickshaw puller or drivers, 13.8 percent hawkers, 6.9 percent manufacturers or repairers or tailors, 5.2 percent small businessmen or shopkeepers and 3.5 percent construction workers. It is noticed that highest proportion of hawker, rickshaw puller or driver, small businessmen or shopkeeper, construction worker, manufacturer or repairer or tailor and labourer earn monthly income in the range of Rs.3001- Rs.5000. The highest proportion of maid servants earns monthly income up to Rs. 2000. None of the maid servants earn monthly

Table-4.2.3: Relationship between Occupation and Income of Slum Dwellers (0. Does not arise 1. Hawker 2. Rickshaw puller/Driver 3. Small Businessman/ Shopkeeper 4. Construction Worker 5. Manufacturer/ Repairer/Tailor 6. Labourer 7. Maid servant, 8. Pensioner 9. Unemployed 10. Housewife), Source: Field Survey

Slum type	Income	Occupation										Total	
		0	1	2	3	4	5	6	7	8	9		10
Inner	Nil	98 (35.6) (100)	0 (0) (0)	0 (0) (0)	0 (0) (0)	0 (0) (0)	0 (0) (0)	0 (0) (0)	0 (0) (0)	0 (0) (0)	113(41.1) (100)	64 (23.3) (100)	275(100) (63.4)
	1-2000	0 (0) (0)	4 (8.9) (23.6)	1 (2.2) (5.6)	3 (6.7) (21.4)	1 (2.2) (7.1)	7 (15.6) (26.0)	8 (17.8) (20.5)	21(46.6) (70.0)	0 (0) (0)	0 (0) (0)	0 (0) (0)	45 (100) (10.4)
	2001-3000	0 (0) (0)	3 (9.1) (17.6)	5 (15.2) (27.8)	2 (6.1) (14.3)	1 (3.0) (7.1)	2 (6.1) (7.4)	12(36.4) (30.8)	8 (24.2) (26.7)	0 (0) (0)	0 (0) (0)	0 (0) (0)	33 (100) (7.6)
	3001-5000	0 (0) (0)	7(14.9) (41.2)	9 (19.1) (50.0)	5 (10.6) (35.7)	5 (10.6) (35.7)	9 (19.1) (33.3)	11(23.4) (28.2)	1 (2.1) (3.3)	0 (0) (0)	0 (0) (0)	0 (0) (0)	47 (100) (10.8)
	>5000	0 (0) (0)	3 (8.8) (17.6)	3 (8.8) (16.7)	4 (11.8) (28.6)	7 (20.6) (50.0)	9 (26.5) (33.3)	8 (23.5) (20.5)	0 (0) (0)	0 (0) (0)	0 (0) (0)	0 (0) (0)	34 (100) (7.8)
	Total	98 (22.6) (100)	17(3.9) (100)	18 (4.2) (100)	14 (3.2) (100)	14 (3.2) (100)	27 (6.2) (100)	39 (9.0) (100)	30 (6.9) (100)	0 (0) (0)	113(26.0) (100)	64 (14.8) (100)	434(100) (100)
Outer	Nil	147(48.8) (100)	0 (0) (0)	0 (0) (0)	0 (0) (0)	0 (0) (0)	0 (0) (0)	0 (0) (0)	0 (0) (0)	0 (0) (0)	69 (22.9) (100)	85 (28.2) (100)	301(100) (63.1)
	1-2000	0 (0) (0)	0 (0) (0)	0 (0) (0)	2 (8.3) (11.8)	0 (0) (0)	6 (25.0) (22.2)	1 (4.2) (2.3)	15(62.5) (88.2)	0 (0) (0)	0 (0) (0)	0 (0) (0)	24 (100) (5.0)
	2001-3000	0 (0) (0)	5(20.0) (45.5)	4 (16.0) (15.4)	1 (4.0) (5.9)	1 (4.0) (3.1)	2 (8.0) (7.4)	10(40.0) (22.7)	2 (8.0) (11.8)	0 (0) (0)	0 (0) (0)	0 (0) (0)	25 (100) (5.2)
	3001-5000	0 (0) (0)	5 (6.2) (45.5)	15(18.8) (57.7)	7 (8.7) (41.2)	24(30.0) (75.0)	12(15.0) (44.5)	16(20.0) (36.4)	0 (0) (0)	1(1.3) (50.0)	0 (0) (0)	0 (0) (0)	80 (100) (16.8)
	>5000	0 (0) (0)	1(2.1) (9.1)	7 (14.9) (26.9)	7 (14.9) (41.2)	7 (14.9) (21.9)	7 (14.9) (25.9)	17(36.2) (38.6)	0 (0) (0)	1(2.1) (50.0)	0 (0) (0)	0 (0) (0)	47 (100) (9.9)
	Total	147(30.8) (100)	11(2.3) (100)	26 (5.4) (100)	17 (3.6) (100)	32 (6.7) (100)	27 (5.7) (100)	44 (9.2) (100)	17 (3.6) (100)	2(0.4) (100)	69 (14.5) (100)	85 (17.8) (100)	477(100) (100)
Total	Nil	245(42.5) (100)	0 (0) (0)	0 (0) (0)	0 (0) (0)	0 (0) (0)	0 (0) (0)	0 (0) (0)	0 (0) (0)	0 (0) (0)	182(31.6) (100)	149(25.9) (100)	576(100) (63.2)
	1-2000	0 (0) (0)	4 (5.8) (14.3)	1 (1.5) (2.3)	5 (7.2) (16.1)	1 (1.5) (2.2)	13(18.8) (24.1)	9 (13.0) (10.9)	36(52.2) (76.6)	0 (0) (0)	0 (0) (0)	0 (0) (0)	69 (100) (7.6)
	2001-3000	0 (0) (0)	8(13.8) (28.6)	9 (15.5) (20.5)	3 (5.2) (9.7)	2 (3.5) (4.4)	4 (6.9) (7.4)	22(37.9) (26.5)	10(17.2) (21.3)	0 (0) (0)	0 (0) (0)	0 (0) (0)	58 (100) (6.4)
	3001-5000	0 (0) (0)	12(9.5) (42.8)	24(18.9) (54.5)	12 (9.5) (38.7)	29(22.8) (63.0)	21(16.5) (38.9)	27(21.2) (32.5)	1 (0.8) (2.1)	1(0.8) (50.0)	0 (0) (0)	0(0) (0)	127(100) (13.9)
	>5000	0 (0) (0)	4 (4.9) (14.3)	10(12.3) (22.7)	11(13.6) (35.5)	14(17.3) (30.4)	16(19.8) (29.6)	25 (30.9) (30.1)	0 (0) (0)	1 (1.2) (50.0)	0 (0) (0)	0 (0) (0)	81 (100) (8.9)
	Total	245 (26.9) (100)	28 (3.1) (100)	44 (4.8) (100)	31 (3.4) (100)	46 (5.0) (100)	54 (5.9) (100)	83 (9.1) (100)	47 (5.2) (100)	2 (0.2) (100)	182 (20.0) (100)	149 (16.4) (100)	911 (100) (100)

income above Rs. 5000. Therefore the earnings of the maid servants are lower compared to the earnings of slum dwellers engaged in other occupations.

Among the slum dwellers engaged in paid work in both Inner slum and Outer slum, the highest proportion earn monthly income in the range of Rs. 3001- Rs. 5000. The proportion of such earners in Outer slum (16.8 percent) is higher compared to their counterpart in Inner slum (10.8 percent). In the lowest monthly income range of Re. 1 to Rs. 2000 the proportion of slum dwellers of Inner slum (10.4 percent) earning in this range is higher compared to those of Outer slum (5 percent). In the highest monthly income range above Rs. 5000 the proportion of slum dwellers of Outer slum (9.9 percent) is higher compared to Inner slum (7.8 percent). Therefore it is noticed that the financial situation of slum dwellers of Outer slum is better compared to their counterpart in Inner slum. In case of Inner slum highest proportion of slum dwellers are engaged as hawkers (41.2 percent), rickshaw puller or driver (50 percent), small businessmen or shopkeeper and (35.7 percent) earn monthly income in the range Rs.3001- Rs.5000.

Highest proportion of slum dwellers working as construction workers (50 percent) earns monthly income above Rs. 5000. Highest proportion of slum dwellers working as manufacturer or repairer or tailor, (33.3 percent) earns monthly income in the range of Rs.3001- Rs.5000 and also (33.3 percent) manufacturer or repairers or tailors earn above Rs. 5000. Highest proportion of slum dwellers working as labourers, (30.8 percent) earns monthly income in the range Rs. 2001- Rs. 3000. Highest proportion of slum dwellers working as maid servants, (70 percent) earns monthly income in the range of Re.1- Rs.2000. Also it is noticed that in the highest income group (monthly income: above Rs. 5000) among 34 slum dwellers, highest proportion (26.5 percent) are engaged as manufacturer or repairers or tailors and in the lowest income group (monthly income: Re.1- Rs.2000) among 45 slum dwellers, the highest proportion (46.6 percent) are engaged as maid servants. In case of Outer slum, highest proportion of slum dwellers are engaged as rickshaw puller or driver (57.7 percent), construction workers (75 percent), and manufacturer or repairer or tailor (44.5 percent), who earn monthly income in the range of Rs.3001- Rs.5000. Highest proportion (41.2 percent) of

slum dwellers of those who are small businessmen or shopkeeper earns monthly income in the range of Rs.3001- Rs.5000 and also (41.2 percent) earn above Rs. 5000. Highest proportion (38.6 percent) of slum dwellers working as labourers earns monthly income above Rs. 5000. Highest proportion (88.2 percent) of slum dwellers working as maid servants earns monthly income in the range Re.1- Rs.2000. Also it is observed that in the highest income group (monthly income: above Rs. 5000) among 47 slum dwellers, highest proportion (36.2 percent) are engaged as labourer and in the lowest income group (monthly income: Re.1- Rs.2000) among 24 slum dwellers, the highest proportion (62.5 percent) are engaged as maid servants. The financial situation of maid servants is much poorer in Outer slum compared to Inner slum, as (88.2 percent) of maid servants in Outer slum earn monthly income in the range Re.1- Rs.2000 compared to 70 percent in Inner slum.

4.2.4: Monthly Household Income of Slum Households

To find the economic condition of the slum dwellers it is necessary to get information regarding their monthly household income which is the total income per month earned by all the earning members of a slum household. Household income is earned mainly from jobs in the informal sector like construction worker, rickshaw puller, driver of truck or four wheelers, porter, potter, sweeper, tailor, mechanic in garage, cycle and gas oven repairer, labourer in factory, maid servant, shop assistant, small shopkeeper or businessman and hawker.

The Table-4.2.4 (a) gives a picture of monthly household income of slum households

Table-4.2.4(a): Monthly Household Income of Slum Households

Slum Type	Monthly Household Income (in Rupees)			Total
	Up to 5000	5001-10000	Above 10000	
Inner	45 (45.0)	46 (46.0)	9 (9.0)	100 (100)
	(60.0)	(48.4)	(30.0)	(50.0)
Outer	30 (30.0)	49 (49.0)	21 (21.0)	100 (100)

	(40.0)	(51.6)	(70.0)	(50.0)
Total	75 (37.5) (100)	95 (47.5) (100)	30 (15.0) (100)	200 (100) (100)

Note: Figures in parentheses below the absolute figures indicate column percentages and figures beside the absolute figures indicate row percentages, Source: Field Survey

In Table-4.2.4 (a) it is noted that among 200 households the highest proportion of slum households, (47.5 percent) have monthly household income in the range of Rs. 5001- Rs.10000 followed by 37.5 percent having monthly household income up to Rs. 5000 and 15.0 percent above Rs. 10000. Thus, it is evident that the households in the slum area earn low income as 85 percent of the households earn up to Rs. 10000. Among 30 slum households having monthly household income above Rs.10000 the proportion is higher in Outer slum (70 percent) compared to their counterpart in Inner slum (30 percent). Among 75 households having monthly household income up to Rs. 5000, 60 percent belong to Inner slum and 40 percent belong to the Outer slum area. Among the 95 households having monthly household income in the range of Rs. 5001- 10000 the proportion of households in Outer slum is 3.2 percent higher than their counterpart in Inner slum. This gives a picture of better economic condition of Outer slum compared to Inner slum.

Table-4.2.4 (b) presents the descriptive statistics of monthly household income of sample slum households.

Table-4.2.4(b): Descriptive Statistics of Monthly Household Income of Sample Slum Households

Slum type	Mean	Std. Deviation
Inner	6005.50	3289.944
Outer	8369.80	4895.748
Total	7187.65	4325.867

Source: Computed from Field Survey Data

The average Monthly Household Income of slum households is Rs.6005.50 in Inner slum, Rs.8369.80 in Outer Slum and Rs.7187.65 in both slums taken together. The variation in the Monthly Household Income level as found out by using Standard Deviation is Rs. 3289.94 in Inner slum and Rs. 4895.75 in Outer slum and Rs.4325.87 in both the slums taken together. It thus suggests that although the average monthly household income of slum households is higher in Outer slum compared to Inner slum, the variation and hence inequality in the Monthly Household Income of slum households is also higher in Outer slum in comparison to Inner slum.

Test of Hypothesis One: There is significant variation in the average monthly household income of the sample slum households of Inner and Outer slums

Null Hypothesis: There is no significant variation in the average monthly household income of the sample slum households of Inner and Outer slums

One way ANOVA is used to test equality or difference of average monthly household income of Inner and Outer slums. The test result is presented in Table-4.2.4(c)

Table-4.2.4(c): Testing the variation of average monthly household income of Sample Slum Households of Inner and Outer Slums

Variation	Sum of squares	df	Mean Square	F-value	Sig.
Between Groups	279495724.500	1	279495724.500	16.067	p<0.001
Within Groups	3444416271.000	198	17396041.773		
Total	3723911995.500	199			

Source: Computed from Field Survey Data

The Table-4.2.4(c) indicates that the F-value of 16.067 is highly significant at 1 percent level hence the null hypothesis is rejected and it can be concluded that there is significant variation of average monthly household income between Inner and Outer

slums ($p < 0.001$). It thus implies that even though the slum dwellers of both the Inner and Outer slums have low monthly household income but the Outer slum households have higher average monthly household income compared to Inner slum households.

4.2.5: Monthly Per Capita Income of Slum Dwellers

Monthly per capita income indicates the income per person per month of the slum dwellers. Table-4.2.5 represents the descriptive statistics of monthly per capita income of the slum dwellers.

Table-4.2.5: Descriptive Statistics of Monthly Per Capita Income of Slum Dwellers

Slum Type	Mean	Std. Deviation
Inner	1461.15	633.790
Outer	1873.67	924.485
Total	1667.41	817.178

Source: Computed from Field Survey Data

The mean monthly per capita income in the slum area is Rs. 1667.41 with standard deviation of Rs. 817.18. The mean monthly per capita income in Inner slum is Rs. 1461.15 with standard deviation Rs.633.79 and mean monthly per capita income in Outer slum is Rs. 1873.67 with standard deviation of Rs.924.49. It suggests that inequality in monthly per capita income is higher in Outer slum compared to Inner slum.

4.2.6: Monthly Household Income and Migration

Migration of poor people to the cities is a cause for growth of slums. In the Siliguri Municipal Corporation area it is found from the survey that the head of households in the slums at present have either themselves migrated or their parents or forefathers have migrated to the area. Among 200 slum households 152 slum households have reported of migration whereas 48 households are non migrant.

Among the 152 slum households those reported of migration, major proportion (55.3 percent) of households migrated from other districts like Uttar Dinajpur, Coochbehar,

Dakshin Dinajpur and Darjeeling or Japaiguri district (the part outside the Siliguri Municipal Corporation area) followed by 33.6 percent households those migrated from other states like Bihar, Jharkhand, Uttar Pradesh and Assam and 11.2 percent those migrated from other country like Bangladesh. Among 78 households in the Inner slum the major proportion (52.6 percent) of households migrated from other district and similarly in Outer slum among 74 households major proportion (58.1 percent) of households migrated from other district (Table-2 in Appendix-A)

The slum dwellers of the slum households have migrated from rural areas (Table-3 in Appendix-A) and they migrated to the present slum with whole family (Table-4 in Appendix-A). The nature of migration of the slum dwellers is permanent (Table-5 in Appendix-A).

It is found that among 152 households push factor was not the cause for migration of 6.6 percent households, highest proportion (84.9 percent) of households migrated because of unemployment in the area from which the slum dwellers migrated and 8.6 percent households migrated because of other cause like Bangladesh War of Liberation in 1971. In the Inner and Outer slums major proportion of households migrated because of unemployment in the area from where they migrated (Table-6 in Appendix-A). Among 152 households pull factor was not the cause for migration of highest proportion (82.2 percent) of households. 11.2 percent households migrated because of presence of relatives in the slum and 6.6 percent households migrated because of marriage and the head of such households is female. Pull factor was not the cause of migration in majority of households in both the Inner and Outer slums (Table-7 in Appendix-A).

Among 152 slum households that migrated majority proportion (61.8 percent) of households have migrated up to the year 1990 and 38.2 percent of households migrated after 1990. Similar situation is noticed in both Inner (61.5 percent among 78 households) and Outer (62.2 percent among 74 households) slums as majority of households have migrated up to the year 1990. Thus majority slum households are old migrants (Table-8 in Appendix-A).

The Table-4.2.6 below represents the relationship between monthly household income and migration

Table-4.2.6: Monthly Household Income and Migration

Slum Type	Migration	Monthly Household Income (in Rupees)			Total
		Up to 5000	5001-10000	Above 10000	
Inner	Upto 1990	22 (45.8) (48.9)	20 (41.7) (43.5)	6 (12.5) (66.7)	48 (100) (48.0)
	After 1990	13 (43.3) (28.9)	15 (50.0) (32.6)	2 (6.7) (22.2)	30 (100) (30.0)
	Non -Migrant	10 (45.5) (22.2)	11 (50.0) (23.9)	1 (4.5) (11.1)	22 (100) (22.0)
	Total	45 (45.0) (100)	46 (46.0) (100)	9 (9.0) (100)	100 (100) (100)
Outer	Upto 1990	10 (21.7) (33.3)	19 (41.3) (38.8)	17 (37.0) (81.0)	46 (100) (46.0)
	After 1990	8 (28.6) (26.7)	18 (64.3) (36.7)	2 (7.1) (9.5)	28 (100) (28.0)
	Non -Migrant	12 (46.2) (40.0)	12 (46.2) (24.5)	2 (7.7) (9.5)	26 (100) (26.0)
	Total	30 (30.0) (100)	49 (49.0) (100)	21 (21.0) (100)	100 (100) (100)
Total	Upto 1990	32 (34.0) (42.7)	39 (41.5) (41.1)	23 (24.5) (76.7)	94 (100) (47.0)
	After 1990	21 (36.2) (28.0)	33 (56.9) (34.7)	4 (6.9) (13.3)	58 (100) (29.0)
	Non- Migrant	22 (45.8) (29.3)	23 (47.9) (24.2)	3 (6.3) (10.0)	48 (100) (24.0)
	Total	75 (37.5)	95 (47.5)	30 (15.0)	200 (100)

		(100)	(100)	(100)	(100)
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Note: Figures in parentheses below the absolute figures indicate column percentages and figures beside the absolute figures indicate row percentages, Source: Field Survey

In the Table- 4.2.6 it is observed that among 200 slum households the highest proportion (47 percent) slum households have migrated in the year 1990 or earlier (old migrants), 29 percent households have migrated after 1990 (new migrants) and in case of 24 percent households, the present head of household has not migrated (i.e. they lived in the slum from their birth) are ~~non-~~ migrants". Among the 30 (15 percent) households that earn monthly household income above Rs. 10000 the major proportion, (76.7 percent) of households have migrated in 1990 or earlier followed by 13.3 percent households that have migrated after 1990 and 10 percent households where the head has resided in the slum since birth and are non- migrants. It is evident that highest proportion of those households where the head of household is an ~~old migrant~~" to the slum (migrated in 1990 or earlier) are comparatively richer among the other slum households that are ~~new migrants~~" (migrated after 1990) and the households where the head of household lived in the slum from birth (non- migrant). Among 47.5 percent households that earn monthly household income in the range of Rs. 5001-10000, the highest proportion (41.1 percent) of households are the ~~old migrants~~" followed by 34.7 percent households which are ~~new migrants~~" to the slum and 24.2 percent households which are ~~non-~~ migrants". Among the 37.5 percent households that belong to the lowest household income group (up to Rs. 5000) the highest proportion (42.7 percent) of households are ~~old migrants~~" followed by 29.3 percent households who are ~~non-~~ migrants" and 28 percent ~~new migrants~~". It is noticed that the lowest proportion of households of ~~new migrants~~" belong to the lowest household income group.

In both the Inner slum and Outer slum the proportion of households (66.7 percent and 81 percent respectively) with monthly household income above Rs. 10000 is highest among the ~~old migrants~~" in comparison to the ~~new migrants~~" and ~~non-~~ migrants". Among the highest proportion of households, which belong to the ~~old migrants~~" in the

Inner slum and also in the Outer slum it is found that the financial condition of the households is better in Outer slum in comparison to those in Inner slum. This is evident as in the Inner slum among 48 percent households of “old migrants” the highest proportion (45.8 percent) of households earn monthly household income up to Rs. 5000 followed by 41.7 percent households in the monthly household income range of Rs. 5001- Rs.10000 and 12.5 percent earning above Rs. 10000, whereas in the Outer slum among 46 percent households of “old migrants” the highest proportion (41.3 percent) households earn monthly household income in the range of Rs. 5001- Rs.10000 of followed by 37.0 percent households earning monthly household income above Rs. 10000, and 21.7 percent households earning monthly household income up to Rs. 5000.

4.2.7: Monthly Household Income and Religion

In order to find out if there exists any difference in monthly household income among the two religious groups in the slum area the following Table-4.2.7 is presented with the said purpose.

Table-4.2.7: Monthly Household Income and Religion

Slum Type	Religion	Monthly Household Income (in Rupees)			Total
		Up to 5000	5001-10000	Above 10000	
Inner	Hindu	35 (41.7) (77.8)	40 (47.6) (87.0)	9 (10.7) (100)	84 (100) (84.0)
	Muslim	10 (62.5) (22.2)	6 (37.5) (13.0)	0 (0.0) (0.0)	16 (100) (16.0)
	Total	45 (45.0) (100)	46 (46.0) (100)	9 (9.0) (100)	100 (100) (100)
Outer	Hindu	25 (29.4) (83.3)	44 (51.8) (89.8)	16 (18.8) (76.2)	85 (100) (85.0)
	Muslim	5 (33.3)	5 (33.3)	5 (33.3)	15(100)

		(16.7)	(10.2)	(23.8)	(15.0)
	Total	30 (30.0)	49 (49.0)	21 (21.0)	100(100)
		(100)	(100)	(100)	(100)
Total	Hindu	60 (35.5)	84 (49.7)	25 (14.8)	169(100)
		(80.0)	(88.4)	(83.3)	(84.5)
	Muslim	15 (48.4)	11(35.5)	5 (16.1)	31(100)
		(20.0)	(11.6)	(16.7)	(15.5)
	Total	75 (37.5)	95 (47.5)	30 (15.0)	200(100)
		(100)	(100)	(100)	(100)

Note: Figures in parentheses below the absolute figures indicate column percentages and figures beside the absolute figures indicate row percentages, Source: Field Survey

The two religious groups of people – Hindu and Muslim are found in the slum area. Among the 200 households 169 are Hindu households and 31 Muslim households. Among the 169 Hindu households the highest proportion (49.7 percent) of Hindu households earn household monthly income up to Rs. 5001- Rs.10000, where as among the 31 Muslim households the highest proportion (48.4 percent) of Muslim households earn household monthly income up to Rs 5000. The proportion of Hindu households earning higher income is greater compared to the Muslim households. There is no Muslim household earning monthly household income above Rs. 10000 in Inner slum and the highest proportion (62.5 percent) earn up to Rs. 5000. In the Outer slum, proportion of Muslim households is equally distributed among the three monthly household income groups. It thus suggests that the Muslim households of Outer slum are richer compared to their counterpart in Inner slum. Even the Hindu households of Outer slum are financially better off compared to their counterpart in Inner slum as 18.8 percent households in Outer slum in comparison to 10.7 percent households in Inner slum earn monthly household income above Rs. 10000 and the highest proportion (51.8 percent) in Outer slum, whereas 47.6 percent in Inner slum earn up to Rs. 5001-Rs. 10000. Majority of the Muslim female slum dwellers are not engaged in any remunerative occupation, in many Muslim households the male slum dwellers are sole

income earners, whereas in some of the Hindu slum households the female slum dwellers are also engaged in paid jobs and are supporting the family along with their husbands. The literacy rate among Muslim slum dwellers is low in comparison to the Hindu slum dwellers and hence such slum dwellers are engaged in very low earning occupations. Thus, these are probable reasons for Hindu slum households to be comparatively financially better off than the Muslim slum households.

4.2.8: Monthly Household Income and Social Class

The Table-4.2.8 represents the relationship between monthly household income and Social Class.

Table-4.2.8: Monthly Household Income and Social Class

Slum Type	Social Class	Monthly Household Income (in Rupees)			Total
		Up to 5000	5001-10000	Above 10000	
Inner	General	37 (47.4) (82.2)	34 (43.6) (73.9)	7 (9.0) (77.8)	78 (100) (78.0)
	Scheduled Caste	8 (36.4) (17.8)	12 (54.5) (26.1)	2 (9.1) (22.2)	22 (100) (22.0)
	Total	45 (45.0) (100)	46 (46.0) (100)	9 (9.0) (100)	100(100) (100)
Outer	General	28 (30.4) (93.3)	44 (47.8) (89.8)	20 (21.7) (95.2)	92 (100) (92.0)
	Scheduled Caste	2 (25.0) (6.7)	5 (62.5) (10.2)	1 (12.5) (4.8)	8 (100) (8.0)
	Total	30 (30.0) (100)	49 (49.0) (100)	21 (21.0) (100)	100(100) (100)
Total	General	65 (38.2) (86.7)	78 (45.9) (82.1)	27 (15.9) (90.0)	170(100) (85.0)

	Scheduled	10 (33.3)	17 (56.7)	3 (10.0)	30 (100)
	Caste	(13.3)	(17.9)	(10.0)	(15.0)
	Total	75 (37.5)	95 (47.5)	30 (15.0)	200(100)
		(100)	(100)	(100)	(100)

Note: Figures in parentheses below the absolute figures indicate column percentages and figures beside the absolute figures indicate row percentages, Source: Field Survey

Among 170 slum households belonging to the General Caste highest proportion (45.9 percent) earn monthly household income in the range of Rs. 5,001- Rs. 10,000 followed by 38.2 percent that earn up to Rs. 5,000 and lowest proportion (15.9 percent) earn above Rs. 10,000. Similarly among 30 slum households belonging to the Scheduled Caste the highest proportion of households (56.7 percent) earn monthly household income in the range of Rs. 5,001- Rs. 10,000 followed by 33.3 percent that earn up to Rs. 5,000 and lowest proportion (10.0 percent) that earn above Rs. 10,000.

In Outer slum similar trend follows as among 92 slum households belonging to the General Caste the highest proportion (47.8 percent) of households earn monthly household income in the range of Rs. 5,001- Rs. 10,000, followed by 30.4 percent households earning monthly household income up to Rs. 5,000 and 21.7 percent earning above Rs. 10,000. But in Inner slum in case of 78 households belonging to the General Caste highest proportion (47.4 percent) earn monthly household income up to Rs. 5,000 followed by 43.6 percent those earn monthly household income in the range of Rs. 5,001- Rs. 10,000 and lowest proportion (9.0 percent) that earn above Rs. 10,000. This implies that in Inner slum the financial condition of General Caste households is poorer compared to those of Outer slum.

It is found that in Inner slum the highest proportion of slum dwellers of General Caste earn upto Rs.5000 while majority of slum dwellers belonging to Scheduled Caste community earn in the range of Rs. 5001-10000. In Outer slum although highest proportion of slum dwellers of both the communities earn monthly household income in the range of Rs. 5001- 10000 but in case of Scheduled Caste community majority (62.5 percent) earn in this range. This suggests that in Inner and Outer slums financial

condition of slum dwellers of General Caste is poorer compared to Scheduled Caste community. It is because the number of earners and earnings in the Scheduled Caste community household is comparatively greater than that in the General Caste community.

4.2.9: Monthly Household Income and Mother Tongue

The Table-4.2.9 represents the relationship between monthly household income and mother tongue.

Table-4.2.9: Monthly Household Income and Mother Tongue

Slum type	Mother Tongue	Monthly Household Income (in Rupees)			Total
		Up to 5000	5001-10000	Above 10000	
Inner	Bengali	23 (35.4) (51.1)	35 (53.8) (76.1)	7 (10.8) (77.8)	65 (100) (65.0)
	Hindi	11 (61.1) (24.4)	5 (27.8) (10.9)	2 (11.1) (22.2)	18 (100) (18.0)
	Nepali	1 (100) (2.2)	0 (0.0) (0.0)	0 (0.0) (0.0)	1 (100) (1.0)
	Urdu	10 (62.5) (22.2)	6 (37.5) (13.0)	0 (0.0) (0.0)	16 (100) (16.0)
	Total	45 (45.0) (100)	46 (46.0) (100)	9 (9.0) (100)	100 (100) (100)
Outer	Bengali	19 (32.8) (63.3)	28 (48.3) (57.1)	11 (19.0) (52.4)	58 (100) (58.0)
	Hindi	10 (27.8) (33.3)	18 (50.0) (36.7)	8 (22.2) (38.1)	36 (100) (36.0)
	Nepali	1 (25.0) (3.3)	3 (75.0) (6.1)	0 (0.0) (0.0)	4 (100) (4.0)

	Urdu	0 (0.0) (0.0)	0 (0.0) (0.0)	2 (100) (9.5)	2 (100) (2.0)
	Total	30 (30.0) (100)	49 (49.0) (100)	21 (21.0) (100)	100 (100) (100)
Total	Bengali	42 (34.1) (56.0)	63 (51.2) (66.3)	18 (14.6) (60.0)	123 (100) (61.5)
	Hindi	21 (38.9) (28.0)	23 (42.6) (24.2)	10(18.5) (33.3)	54 (100) (27.0)
	Nepali	2 (40.0) (2.7)	3 (60.0) (3.2)	0 (0.0) (0.0)	5 (100) (2.5)
	Urdu	10 (55.6) (13.3)	6 (33.3) (6.3)	2 (11.1) (6.7)	18 (100) (9.0)
	Total	75 (37.5) (100)	95 (47.5) (100)	30 (15.0) (100)	200(100) (100)

Note: Figures in parentheses below the absolute figures indicate column percentages and figures beside the absolute figures indicate row percentages, Source: Field Survey

In Table-4.2.9 among the 123 (61.5 percent) households having mother tongue Bengali the highest proportion (51.2 percent) of households earn monthly household income in the range of Rs. 5001- Rs.10000, followed by 34.1 percent households with monthly household income up to Rs. 5000 and 14.6 percent households with monthly household income above Rs. 10000.

Among the 54 (27 percent) households that have mother tongue Hindi the highest proportion (42.6 percent) of households earn monthly household income in the range of Rs.5001- Rs.10000, followed by 38.9 percent households with monthly household income up to Rs. 5000 and 18.5 percent households with monthly household income above Rs. 10000.

Among the 18 (9 percent) households that have mother tongue Urdu major proportion (55.6 percent) of households earn monthly household income up to Rs. 5000 followed by 33.3 percent households with monthly household income in the range of Rs.5001-

Rs.10000 and 11.1 percent households with monthly household income above Rs. 10000.

Among the 5 (2.5 percent) households that have mother tongue Nepali, the major proportion (60 percent) of households earn monthly household income in the range Rs.5001- Rs.10000, followed by 40 percent households with monthly household income up to Rs. 5000 and none of the households earn above Rs. 10000.

This reveals that households of slum dwellers having Urdu mother tongue are poorer compared to the households of slum dwellers of other mother tongue as majority (55.6 percent) of households of slum dwellers having Urdu as mother tongue earn monthly household income below Rs. 5000 among all 18 households having Urdu as mother tongue. It is also noticed that the households having Urdu as mother tongue in the Inner slum are poorer compared to those in the Outer slum as major proportion (62.5 percent) of households among 16 percent households having Urdu as mother tongue in the Inner slum earn monthly income up to Rs. 5000, whereas all such households in the Outer slum earn monthly household income above Rs. 10000 among the 2 percent households having Urdu as mother tongue in the Outer slum. The households having Urdu as mother tongue are all Muslim households and there are restrictions for female members of the households to work outside home in most of the houses. Thus the male members are the sole earners. Therefore the monthly household income of such households is low as the female members cannot compensate the poor income of the male members. Moreover the literacy level of the households having mother tongue Urdu is low compared to households with other mother tongue which stands as a hindrance to getting into higher earning occupation. In Outer slum the financial condition of households having mother tongue Urdu is better compared to those in Inner slum. This is because the households are large in size and have more earning male members.

4.2.10: Monthly Household Income and Number of Household Earners

The Table-4.2.10 represents the relation between monthly household income and number of household earners.

Table-4.2.10: Monthly Household Income and Number of Household Earners

Slum type	Household earners	Monthly Household Income (in Rupees)			Total
		Up to 5000	5001-10000	Above 10000	
Inner	1	35 (64.8) (77.8)	17(31.5) (37.0)	2(3.7) (22.2)	54(100) (54.0)
	2	10 (27.8) (22.2)	23 (63.9) (50.0)	3 (8.3) (33.3)	36 (100) (36.0)
	3 and above	0 (0.0) (0.0)	6 (60.0) (13.0)	4 (40.0) (44.4)	10 (100) (10.0)
	Total	45(45.0) (100)	46 (46.0) (100)	9 (9.0) (100)	100(100) (100)
Outer	1	24 (47.1) (80.0)	24 (47.1) (49.0)	3 (5.9) (14.3)	51 (100) (51.0)
	2	5 (18.5) (16.7)	19 (70.4) (38.8)	3 (11.1) (14.3)	27 (100) (27.0)
	3 and above	1 (4.5) (3.3)	6 (27.3) (12.2)	15 (68.2) (71.4)	22 (100) (22.0)
	Total	30 (30.0) (100)	49 (49.0) (100)	21 (21.0) (100)	100(100) (100)
Total	1	59 (56.2) (78.7)	41 (39.0) (43.2)	5 (4.8) (16.7)	105(100) (52.5)
	2	15 (23.8) (20.0)	42 (66.7) (44.2)	6 (9.5) (20.0)	63 (100) (31.5)
	3 and above	1 (3.1) (1.3)	12 (37.5) (12.6)	19 (59.4) (63.3)	32 (100) (16.0)
	Total	75 (37.5) (100)	95 (47.5) (100)	30 (15.0) (100)	200(100) (100)

Note: Figures in parentheses below the absolute figures indicate column percentages and figures beside the absolute figures indicate row percentages, Source: Field Survey

Monthly household income depends on the number of earners in the slum household. The highest proportion (52.5 percent) of households in the slum area has one earning member, 31.5 percent households have 2 earning members and 16 percent have 3 or more earning members. It is found that among 30 households having household income of above Rs. 10000, the highest proportion (63.3 percent) of households have 3 and above income earning members followed by 20.0 percent households having 2 income earners and 16.7 percent having only 1 income earning member. The situation is similar in the Inner and Outer slums. Again among 32 households having 3 and above members the highest proportion (59.4 percent) of households are earning monthly household income above Rs. 10000, followed by 37.5 percent households earning Rs. 5001- Rs. 10000 and 3.1 percent households earning up to Rs. 5000. Among 63 households having 2 income earners the highest proportion (66.7 percent) of households are earning up to Rs. 5001-Rs. 10000, 23.8 percent households are earning up to Rs. 5000 and 9.5 percent are earning above Rs. 10000. Among 105 households having one income earner the highest proportion (56.2 percent) of households are earning up to Rs. 5000, 39 percent households are earning Rs. 5001-Rs. 10000 and 4.8 percent are earning above Rs. 10000. It thus suggests that the relationship between monthly household income and number of income earners is directly proportional and hence with the increase in number of earning members in the slum households the monthly household income also increases. This is true especially in case of small earners. The income of single earning member is too less to meet the needs of the family in the slum household. So the small amount of income earned by each family member of the slum households adds to a big amount of monthly household income and therefore the monthly household income increases with the increase in number of household earners.

4.2.11: Monthly Household Income and Family Size

The relationship between monthly household income and family size brings out the fact regarding affordability of the whole family with the income earned by the household and its impact on the living condition of the family members in the household.

The Table-4.2.11 (a) below represents the relationship between monthly household income and family size

Table-4.2.11 (a): Monthly Household Income and Family Size

Slum Type	Family size	Monthly Household Income (in Rupees)			Total
		Up to 5000	5001-10000	Above 10000	
Inner	1	6 (100) (13.3)	0 (0.0) (0.0)	0 (0.0) (0.0)	6 (100) (6.0)
	2-5	31 (42.5) (68.9)	38 (52.1) (82.6)	4 (5.5) (44.4)	73 (100) (73.0)
	>5	8 (38.1) (17.8)	8 (38.1) (17.4)	5 (23.8) (55.6)	21 (100) (21.0)
	Total	45 (45.0) (100)	46 (46.0) (100)	9 (9.0) (100)	100(100) (100)
Outer	1	0 (0.0) (0.0)	0 (0.0) (0.0)	0 (0.0) (0.0)	0 (0.0) (0.0)
	2-5	29 (39.2) (96.7)	37 (50.0) (75.5)	8 (10.8) (38.1)	74 (100) (74.0)
	>5	1 (3.8) (3.3)	12 (46.2) (24.5)	13 (50.0) (61.9)	26 (100) (26.0)
	Total	30 (30.0) (100)	49 (49.0) (100)	21(21.0) (100)	100(100) (100)
Total	1	6 (100) (8.0)	0 (0.0) (0.0)	0 (0.0) (0.0)	6 (100) (3.0)

	2-5	60 (40.8) (80.0)	75 (51.0) (78.9)	12 (8.2) (40.0)	147(100) (73.5)
	>5	9 (19.1) (12.0)	20 (42.6) (21.1)	18 (38.3) (60.0)	47 (100) (23.5)
	Total	75 (37.5) (100)	95 (47.5) (100)	30 (15.0) (100)	200(100) (100)

Note: Figures in parentheses below the absolute figures indicate column percentages and figures beside the absolute figures indicate row percentages, Source: Field Survey

It is noticed in the Table-4.2.11 (a) that among 200 households there are 3.0 percent households having single member and all these households earn up to Rs. 5000. The highest proportion of slum households, 147 (73.5 percent) has 2-5 members and among these households the highest proportion of (51.0 percent) households earn Rs. 5001-Rs.10000 followed by 40.8 percent households earning up to Rs. 5000 and 8.2 percent earning above Rs. 10000.

Thus it can be inferred that among slum households having 2-5 family members 91.8 percent earn up to Rs. 10000. Next follows the 47 (23.5 percent) households which comprise more than 5 family members, of these households 42.6 percent have household monthly income above 5000 to Rs. 10000 and 38.3 percent above Rs. 10000. Therefore it is evident that there is direct relationship between Family size and Monthly Household Income; the higher the family size the higher is the monthly household income. The slum households are poor and hence to support the family the family members and sometimes even the children are engaged in paid jobs which are mostly in the informal sector and do not require much skill or education, so direct relationship between family size and monthly household income exists in the slum area. The direct relationship between family size and monthly household income exists in both the Inner and Outer slum and it is more prominent in Outer slum compared to the Inner slum.

Test of Hypothesis Two: There is significant relationship between the monthly household income and family size of sample slum households in Inner, Outer and Total (Inner and Outer) slum area.

Null Hypothesis: There is no significant relationship between the monthly household income and family size of sample slum households in Inner, Outer and Total (Inner and Outer) slum area.

The Table-4.2.11 (b) below represents the Chi-Square test for the association between the monthly household income and family size.

Table-4.2.11 (b): Testing the relationship between the Monthly Household Income and Family Size of Sample Slum Households

Slum Type	Chi-Square (χ^2) Value	df	Asymp. Sig. (2-sided)
Inner	14.650	4	p=0.005
Outer	22.140	2	p<0.001
Total	36.866	4	p<0.001

Source: Computed from Field Survey Data

It can be inferred from the Table-4.2.11 (b) that there is significant relationship ($\chi^2=14.650$, $p=0.005$) between monthly household income and family size in Inner slum and there is highly significant relationship ($\chi^2=22.140$, $p<0.001$) between monthly household income and family size in Outer slum and also taking together both the slums ($\chi^2=36.866$, $p<0.001$) and therefore the null hypothesis is rejected. There is significant positive relationship between monthly household income and family size in Inner slum, Outer slum and Total (Inner and Outer) slum area. Therefore with the increase in family size there is increase in monthly household income in the slum area.

4.2.12: Monthly Household Income and Family Type

The Table-4.2.12 represents the relationship between monthly household income and family type

Table-4.2.12: Monthly Household Income and Family Type

Slum Type	Family type	Monthly Household Income (in Rupees)			Total
		Up to 5000	5001-10000	Above 10000	
Inner	Uni-member	6 (100) (13.3)	0 (0.0) (0.0)	0 (0.0) (0.0)	6 (100) (6.0)
	Nuclear	32 (45.7) (71.1)	34 (48.6) (73.9)	4 (5.7) (44.4)	70 (100) (70.0)
	Joint	7 (29.2) (15.6)	12 (50.0) (26.1)	5 (20.8) (55.6)	24 (100) (24.0)
	Total	45 (45.0) (100)	46 (46.0) (100)	9 (9.0) (100)	100 (100) (100)
Outer	Uni-member	0 (0.0) (0.0)	0 (0.0) (0.0)	0 (0.0) (0.0)	0 (0.0) (0.0)
	Nuclear	28 (35.0) (93.3)	43 (53.8) (87.8)	9 (11.3) (42.9)	80 (100) (80.0)
	Joint	2 (10.0) (6.7)	6 (30.0) (12.2)	12 (60.0) (57.1)	20 (100) (20.0)
	Total	30 (30.0) (100)	49 (49.0) (100)	21(21.0) (100)	100 (100) (100)
Total	Uni-member	6 (100) (8.0)	0 (0.0) (0.0)	0 (0.0) (0.0)	6 (100) (3.0)
	Nuclear	60 (40.0) (80.0)	77 (51.3) (81.1)	13 (8.7) (43.3)	150 (100) (75.0)
	Joint	9 (20.5) (12.0)	18 (40.9) (18.9)	17 (38.6) (56.7)	44 (100) (22.0)
	Total	75 (37.5) (100)	95 (47.5) (100)	30 (15.0) (100)	200 (100) (100)

Note: Figures in parentheses below the absolute figures indicate column percentages and figures beside the absolute figures indicate row percentages, Source: Field Survey

Among 200 households the major proportion (75 percent) of households are nuclear type households followed by 22 percent joint households and 3 percent uni-member households. Among the 3 percent uni-member households all households earn monthly household income up to Rs. 5000. Among 75 percent nuclear type slum households the highest proportion of households, (51.3 percent) earn in the range Rs.5001- Rs.10000 followed by 40 percent households that earn up to Rs. 5000 and the lowest proportion, (8.7 percent) earn above Rs. 10000. Among 22 percent joint family type households the highest proportion, (40.9 percent) households earn monthly household income in the range Rs.5001- Rs.10000 followed by 38.6 percent households that earn monthly household income above Rs. 10000 and lowest proportion, (20.5 percent) households that earn up to Rs. 5000. In the highest income group (above Rs. 10000), the highest proportion of households, (56.7 percent) households are joint family type followed by 43.3 percent nuclear type households and no uni-member type households in this income group.

A positive relationship between monthly household income and family type is evident as proportion of joint family type household increases the monthly household income increases and vice versa. The family size is large in joint family, hence there may be more earners and since the monthly income of slum dwellers is low the income of all earners amounts to a large sum of money and thus monthly household income increases with joint family type households. In the income range above Rs.10000 majority of slum households in Inner slum (55.6 percent) are joint family type and in Outer slum (57.1 percent) are joint family type. Among the joint family type households in Outer slum 60 percent joint family type households earn more than Rs. 10000 whereas in Inner slum only 20.8 percent joint family type households earn more than Rs. 10000. Therefore the positive relationship between monthly household income and family type is more prominent in Outer slum compared to Inner slum. It may be because the average family size in Outer slum (4.8) is higher than that in Inner slum (4.3), so there are more earners in Outer slum resulting in higher monthly household income.

4.3: SUMMARY

The chapter analyzed the occupation and income situation of the slum households of Siliguri Municipal Corporation area. The highest proportion of slum dwellers of the sample households those who are at the working age group (above 14 years of age), the highest proportion are unemployed while the next higher proportion of slum dwellers is housewives. Higher proportion of female are unemployed compared to male. The proportion of unemployed slum dwellers are higher in Inner slum compared to Outer slum. Majority of the slum dwellers work in the informal sector. Among the slum dwellers those engaged in paid work, the highest proportion is working as labourers. The highest proportion of unemployed slum dwellers belong to the youngest age group (above 14 years to 30 years of age) and oldest age group (51 and above years of age). Highest proportion of slum dwellers engaged in paid jobs earns individual monthly income in the range of Rs. 3001- Rs. 5000 in both the Inner and Outer slums. In the income range of Rs. 3001- Rs. 5000 highest proportion of slum dwellers are engaged as construction workers in the total (Inner and Outer) slum area. Highest proportion of maid servants earns monthly income up to Rs. 2000.

Highest proportion of slum households earns monthly household income in the range of Rs. 5001- Rs.10000. The average monthly household income is Rs.7187.65 in the total (Inner and Outer) slum area. By testing the hypothesis-1, it is found that there is significant variation of average monthly household income between Inner and Outer slums and hence the average monthly household income is higher in Outer slum households compared to Inner slum households. This is because the average family size in Outer slum (4.8) is higher than Inner slum (4.3) and there are more earning members in the family which resulted in higher monthly household income in Outer slum compared to Inner slum. The mean monthly per capita income in the slum area is Rs. 1667.41 and the mean monthly per capita income of slum dwellers is higher in Outer slum compared to Inner slum. The variation in monthly household income and monthly per capita income is higher in Outer slum. It is because there are few households in Outer slum that earn much higher income compared to the rest.

The slum households where the head of household have migrated in the year 1990 or earlier (old migrants) are comparatively richer in comparison to the other slum households that are “new migrants” (head of household migrated after 1990) and the households where the head of household lived in the slum from birth (non migrant). The reason is that since the old migrants have settled themselves in the slum long before compared to the rest they have got employed and have earned more compared to the others.

Among the two religious groups (Hindus and Muslims) found in the surveyed slum area the monthly household income earned by Hindu households is comparatively higher compared to Muslim households as among the Muslim slum dwellers females are restricted from engaging in paid jobs and male are sole earners.

In Inner and Outer slums financial condition of slum dwellers of General Caste is poorer compared to Scheduled Caste community. It is because the number of earners and earnings in the Scheduled Caste community household is comparatively greater than that in the General Caste community.

The financial condition of the households having mother tongue Urdu is poorer compared to the households having mother tongue Bengali or Hindi or Nepali as highest proportion of Urdu households earn monthly household income up to Rs. 5000, whereas highest proportion of households having mother tongue Bengali or Hindi or Nepali earn monthly household income in the range Rs. 5001- Rs.10000. The female members of Urdu speaking households are not allowed to do any paid jobs and hence cannot contribute to household income and the households are solely dependent on male members for earnings and hence financial condition of Urdu speaking households is poorer compared to the others.

There is positive relationship between monthly household income and number of household earners, thus with the increase in number of household earners the monthly household income increases. By testing the Hypothesis-2, a significant positive relationship is found between family size and monthly household income in Inner, Outer and total (Inner and Outer) slum area and hence with the increase in family size

the monthly household income increases. There is also a positive relationship between family type and monthly household income in the slum area.