CHAPTER-V

CONSUMPTION PATTERN AND HOUSING CONDITION OF SLUM DWELLERS IN SMCA

5.1: INTRODUCTION

Income and expenditure are the main pillars on which not only a household but the entire economy of a country is standing. The income and consumption pattern of the slum households of SMC area gives a picture of the economic conditions of the people living in this area and thus their living condition. Similarly housing is an essential indicator to understand the living condition of the people of the slum area. It was found from the earlier studies on slum that slum area suffers from overcrowding and congestion. This chapter discusses first about the Consumption pattern of the slum households and then about the housing condition of the slum dwellers.

5.2: MONTHLY FOOD EXPENDITURE OF SLUM HOUSEHOLDS

Monthly food expenditure includes expenditure on cereals,- rice, wheat and maize (mostly consumed by the very poor households in the slum), sugar and salt, milk, tea or coffee, fruit, vegetable especially the leafy vegetable,- –shaak" in Bengali is mostly consumed by the poorer households, oil, pulses (dal), meat, fish or egg, spices and other miscellaneous food items like biscuits, cakes, soft drinks, ice cream etc. The Table-5.2 represents the descriptive statistics of average monthly expenditure on food by the slum dwellers.

From Table-5.2 it is found that average monthly food expenditure in Outer slum is Rs. 3815.00 with standard deviation of Rs. 1097.32 and the average monthly food expenditure in Inner slum is Rs. 3230.87 with standard deviation of Rs. 1022.68.The

Table 5.2: Descriptive Statistics of Monthly Expenditure on Food Items by the Slum Dwellers

Slum type		Cereal	Sugar	Milk	Tea	Fruit	Vegetable	Oil	Dal	Meat	Fish	Spice	Food miscellaneous	Food expenditure
1	Mean	1777.05	78.97	245.80	78.81	18.80	249.90	107.97	323.80	124.00	154.50	38.17	33.10	3230.87
	Std. Deviation	549.654	23.991	149.930	42.223	19.503	87.770	34.115	106.190	126.427	119.531	13.414	32.246	1022.684
2	Mean	2019.00	84.10	305.55	109.30	26.90	308.60	104.20	411.00	191.00	179.60	39.85	35.90	3815.00
	Std. Deviation	664.192	27.674	153.233	52.729	27.180	95.039	15.254	123.620	140.781	109.903	8.179	26.594	1097.321
Total	Mean	1898.02	81.54	275.68	94.06	22.85	279.25	106.09	367.40	157.50	167.05	39.01	34.50	3522.93
	Std. Deviation	620.061	25.961	154.147	50.037	23.943	95.873	26.426	122.975	137.621	115.218	11.113	29.514	1097.759

Note: Slum types: 1- Inner slum, 2- Outer slum

Source: Computed from Field Survey Data

average monthly food expenditure in the total slum area (Inner and Outer slums) is Rs. 3522.93 with standard deviation Rs.1097.76. In the Inner slum the average monthly food expenditure is lower than the combined average of two slums whereas it is higher in Outer slum. Thus the average monthly food expenditure is higher in Outer slum compared to Inner slum because higher proportion of the slum households are financially better off in Outer slum compared to Inner slum. The expenditure differential is higher in Outer slum households compared to Inner slum households because of the probable reason of greater inequality of monthly household income among households of Outer slum compared to Inner slum.

It is observed that highest proportion of the average monthly expenditure on food is incurred on cereals which is Rs. 1898.02 in Total (Inner and Outer slums combined) slum area, Rs. 1777.05 in Inner slum and Rs. 2019.00 in Outer slum, followed by pulses (dal), vegetables, milk, fish, meat, oil, tea, sugar, spices, miscellaneous food items and fruits. The lowest average monthly expenditure on food is incurred on fruits. Thus it is evident that the slum dwellers of the slum area are very poor as they are able to spend mostly on the essential food items required for survival. The slum households of Outer slum are able to spend more on food items in comparison to their counterpart in Inner slum because of the difference in financial condition as higher proportion of slum households in Outer slum earns higher monthly household income in comparison to Inner slum. The standard deviation (S.D.) which measures the expenditure differential in respect of food items is highest in respect of cereals and it is because of the difference in family size as households with more family members have to spend more on cereals which is the most essential food item. The lowest expenditure differential measured using S.D. is obtained in respect of spices as its use is limited as food item.

5.2.1: Relation between Monthly Food Expenditure and Monthly Household Income

Monthly food expenditure of households depends on monthly household income. The relationship between food expenditure and monthly household income is represented in Table-5.2.1.

Table-5.2.1: Monthly Food Expenditure and Monthly Household Income

Slum Type	Monthly Household Income (in Rupees)	Monthly Food Expenditure (in Rupees)				Total
		Up to 2500	2501-3500	3501-5000	Above 5000	
Inner	Up to 5000	21(46.7) (87.5)	22(48.9) (55.0)	2(4.4) (6.9)	0 (0.0) (0.0)	45(100) (45.0)
	5001-10000	3(6.5) (12.5)	18(39.1) (45.0)	23(50.0) (79.3)	2(4.3) (28.6)	46(100) (46.0)
	Above 10000	0(0.0) (0.0)	0(0.0) (0.0)	4(44.4) (13.8)	5(55.6) (71.4)	9(100) (9.0)
	Total	24(24.0) (100)	40(40.0) (100)	29(29.0) (100)	7(7.0) (100)	100(100) (100)
Outer	Up to 5000	2(6.7) (100)	25(83.3) (53.2)	3(10.0) (7.3)	0(0.0) (0.0)	30(100) (30.0)
	5001-10000	0(0.0) (0.0)	22(44.9) (46.8)	26(53.1) (63.4)	1(2.0) (10.0)	49(100) (49.0)
	Above 10000	0(0.0) (0.0)	0(0.0) (0.0)	12(57.1) (29.3)	9(42.9) (90.0)	21(100) (21.0)
	Total	2(2.0) (100)	47(47.0) (100)	41(41.0) (100)	10(10.0) (100)	100(100) (100)
Total	Up to 5000	23(30.7) (88.5)	47(62.7) (54.0)	5(6.7) (7.1)	0(0.0) (0.0)	75(100) (37.5)
	5001-10000	3(3.2) (11.5)	40(42.1) (46.0)	49(51.6) (70.0)	3(3.2) (17.6)	95(100) (47.5)
	Above 10000	0(0.0) (0.0)	0(0.0) (0.0)	16(53.3) (22.9)	14(46.7) (82.4)	30(100) (15.0)
	Total	26(13.0) (100)	87(43.5) (100)	70(35.0) (100)	17(8.5) (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 that among the 200 households the highest proportion of 43.5 percent households spend on food items in the range Rs.2501- Rs. 3500 followed by 35.0 percent in the range of Rs. 3501- Rs. 5000, 13.0 percent households spend up to Rs. 2500 and 8.5 percent spend above Rs. 5000 on food items. Majority (78.5 percent) spend in the range of Rs. 2501- Rs. 5000 on food items.

Among 75 households earning monthly income within Rs. 5000, 93.3 percent spend up to Rs. 3500 on food items. Among 30 slum households earning monthly income above Rs. 10000, 53.3 percent spend within Rs. 3501- Rs. 5000 and remaining 46.7 percent spend above Rs. 5000. Among 95 slum households earning monthly income Rs.5001- Rs.10000, 93.7 percent households spend Rs.2501- Rs. 5000 on food items.

It is thus evident that there is direct relationship between monthly household income and food-expenditure in the slum area (Inner and Outer slums combined). This type of relationship between monthly household income and monthly food expenditure is noticed in both the Inner and Outer slums taking each type of slum separately into consideration. The reason for direct relationship between monthly food expenditure and monthly household income in the slum area is that the slum households earn less monthly household income and with this low income they can afford to spend major part of their income on food items. So, with the increase in monthly household income increase in monthly food expenditure is noticed.

5.3: MONTHLY NON-FOOD EXPENDITURE OF SLUM HOUSEHOLDS

Monthly non-food expenditure includes expenditure on clothing, housing, transportation, medical expenses, soap and detergent, festivals, energy sources-kerosene, gas, electricity, and firewood, education, films, loan repayment and miscellaneous items like cell phone bill, television service charges etc. The Table-5.3

represents the descriptive statistics of average monthly expenditure on the non-food items by slum households.

From Table-5.3 it is found that the average monthly non-food expenditure is Rs. 1774.73 with standard deviation (S.D.) of Rs.1285.00 in both the Inner and Outer slums taken together, the average monthly non-food expenditure is Rs. 1906.41 with S.D. of Rs. 1184.92 in Outer slum area and the average monthly non-food expenditure is Rs. 1643.05 with S.D. of Rs.1371.16 in Inner slum. Thus it is obtained that slum households in Outer slum spend more on non-food items compared to Inner slum households as higher proportion of households in Outer slum earn higher monthly household income compared to those in Inner slum. The expenditure differential as measured by S.D.in respect of non-food items is higher in Inner slum compared to Outer slum because households in Outer slum are spendthrift compared to households in Inner slum so larger amount is spent on non-food items by households in Outer slum compared to Inner slum.

It is found that highest proportion of the non-food expenditure is incurred on energy consumption (kerosene, gas, electricity and firewood) and the average monthly expenditure is Rs. 468.84 in (Inner and Outer slum combined), Rs. 415.80 in Inner slum and Rs. 521.87 in Outer slum, followed by average monthly expenditure on loan repayment, education, housing, non-food miscellaneous items, clothing, medical expenses, soap and detergent, transport, festival and film (Inner and Outer slums total: Rs. 8.25, Inner slum: Rs. 1.20 and Outer slum: Rs. 15.30). The expenditure on education is incurred for providing tuitions to the children and also for paying fees in private institutions, admission fees for high schools, purchasing notebooks and other stationery items etc. The poor slum dwellers especially those female slum dwellers working as maid servants get old clothes from the houses they work for. In respect of housing the average monthly expenditure is on new construction, repairing and the slum household those who live on rent have to pay about Rs. 300 to Rs.500 per month. There are slum dwellers those who live in their own houses were allotted a room per household by the Government of West Bengal. In respect of non-food miscellaneous expenditure like expenditure on mobile recharges, cable connections for televisions,

Table 5.3: Descriptive Statistics of Monthly Expenditure on Non-Food Items by the Slum Dwellers

Slum type		Clothing	Housing	Transport	Medical	Soap	Festival	Fuel and Electricity	Education	Film	Loan Repay	Non- food miscellaneous	Total Non-food expenditure
1	Mean	126.45	165.26	18.35	92.05	32.34	24.20	415.80	323.25	1.20	327.30	116.85	1643.05
	Std. Deviation	53.707	430.476	13.391	196.065	8.691	24.554	149.235	405.140	6.401	1189.053	96.901	1371.160
2	Mean	138.00	185.56	31.60	51.40	35.30	22.70	521.87	333.10	15.30	420.68	150.90	1906.41
	Std. Deviation	54.883	374.259	51.261	46.754	7.812	9.625	231.460	423.987	31.797	948.930	77.134	1184.920
Total	Mean	132.23	175.41	24.98	71.73	33.82	23.45	468.84	328.18	8.25	373.99	133.88	1774.73
	Std. Deviation	54.470	402.462	37.955	143.620	8.375	18.617	201.392	413.657	23.944	1074.027	89.008	1285.003

Note: Slum types: 1- Inner slum, 2- Outer slum

Source: Computed from Field Survey Data

other repairing and maintenance work etc. The average monthly expenditure for medical purpose depends on the type of illness and is seen to reach a maximum of Rs. 1500 in the Inner slum. For minor illness the slum dwellers mostly depend on home remedy and only for serious illness they seek the treatment from private facilities or Government hospital. In the Outer slum the maximum limit of the average monthly expenditure on transportation is Rs. 400. In order to keep the transportation cost to the minimum the slum dwellers of Outer slum area use bicycle as major means of transport. The slum dwellers are too poor to spend a significant part of their income on watching films and they spend their leisure time on gossiping and also watching television. The average monthly expenditure on non-food items is higher in Outer slum in respect of all items except medical expenses and marginally in respect of festivals compared to Inner slum. The S.D. which is used to measure the expenditure differential among the slum households is highest in respect of loan repayment (Inner and Outer slums total: Rs. 1074.03, Inner slum: Rs. 1189.05 and Outer slum: Rs. 948.93) as loan has not been taken by all households and also the amount of loan taken differed among the households depending on requirement and ability to repay the loan.

Thus it suggests that even though the monthly expenditure of the slum dwellers in the slum area is low because of their poor income but the overall financial condition in Outer slum is better than that of Inner slum area as the slum dwellers of Outer slum area are able to spend more on non-food items compared to those of Inner slum area

5.3.1: Monthly Non-food Expenditure and Monthly Household Income

The relationship between monthly non-food expenditure and monthly household income is presented in Table-5.3.1

Note: Figures in parentheses below the absolute figures indicate column percentages and figures beside the absolute figures indicate row percentages

Source: Field Survey

It can be interpreted from Table-5.3.1 that among the 200 households 28.0 percent spend up to Rs. 1000 on non-food items, 42.0 percent slum households spend in the range of Rs. 1001-2000, 17.0 percent spend within Rs. 2001- Rs. 3000 and 13.0 percent spend above Rs. 3000. Thus the highest proportion 42.0 percent spend Rs. 1001- Rs. 2000 on non- food items in the slum area surveyed. In Inner slum and also in Outer slum the same situation is noticed as in both the slums the highest proportion of slum households 42.0 percent spend within Rs. 1001- Rs. 2000 on non-food items. Among 75 households that earn monthly household income up to Rs. 5000, 60.0 percent spend up to Rs. 1000 on non-food expenditure followed by 36.0 percent those spend Rs.1001- Rs. 2000, 4.0 percent households spend Rs. 2001- Rs.3000 and none spend above Rs. 3000. Among 95 households which earn monthly household income of Rs. 5001- Rs. 10000, the highest proportion of households 47.4 percent spend Rs. 1001- Rs. 2000 followed by 26.3 percent households that spend Rs. 2001- Rs. 3000, 14.7 percent households spend above Rs. 3000 and 11.6 percent households spend up to Rs. 1000. Among 30 households that earn monthly household income above Rs. 10000, 40.0 percent households spend above Rs. 3000 on non-food items, 40.0 percent households spend Rs. 1001- Rs. 2000 and 20.0 percent households spend Rs. 2001- Rs. 3000. It is evident that households belonging to lowest income earning group (earning up to Rs. 5000) do not spend above Rs. 3000 monthly on non-food items and those in the highest income group (earning above Rs. 10000) do not spend below Rs. 1001 monthly on non-food items and hence the situation is same in both the Inner as well as Outer slums. In both the Inner and Outer slums households earning monthly income between Rs. 5001- Rs.10000 the highest proportion of households spend Rs. 1001- Rs. 2000 on non-food items. But 4 percent households earning up to Rs. 5000 in Outer slum are able to spend above Rs. 2000on non-food items while none of the households in inner slum are able to do so. The Outer slum households are spendthrift compared to Inner slum dwellers.

5.3.2: Monthly Expenditure for Medical Purpose and Monthly Income of Households

The relationship between monthly expenditure for medical purpose and monthly income of households is represented in Table-5.3.2

Table-5.3.2: Monthly Expenditure for Medical Purpose and Monthly Income of Households

Slum Type	Monthly Household Income (in Rupees)	Monthly Expenditure on Healthcare (in Rupees)				Total
		Up to 50	51-100	101-500	Above 500	
Inner	Up to 5000	31 (68.9) (48.4)	7 (15.6) (30.4)	6 (13.3) (60.0)	1 (2.2) (33.3)	45(100) (45.0)
	5001-10000	27 (58.7) (42.2)	13(28.3) (56.5)	4 (8.7) (40.0)	2 (4.3) (66.7)	46(100) (46.0)
	Above 10000	6 (66.7) (9.4)	3 (33.3) (13.0)	0 (0.0) (0.0)	0 (0.0) (0.0)	9(100) (9.0)
	Total	64 (64.0) (100)	23(23.0) (100)	10 (10.0) (100)	3 (3.0) (100)	100(100) (100)
Outer	Up to 5000	23 (76.7) (33.3)	7 (23.3) (28.0)	0 (0.0) (0.0)	0 (0.0) (0.0)	30(100) (30.0)
	5001-10000	36 (73.5) (52.2)	9 (18.4) (36.0)	4 (8.2) (66.7)	0 (0.0) (0.0)	49(100) (49.0)
	Above 10000	10 (47.6) (14.5)	9 (42.9) (36.0)	2 (9.5) (33.3)	0 (0.0) (0.0)	21(100) (21.0)
	Total	69 (69.0) (100)	25(25.0) (100)	6 (6.0) (100)	0 (0.0) (0.0)	100(100) (100)
Total	Up to 5000	54 (72.0) (40.6)	14(18.7) (29.2)	6 (8.0) (37.5)	1 (1.3) (33.3)	75(100) (37.5)
	5001-10000	63 (66.3) (47.4)	22(23.2) (45.8)	8 (8.4) (50.0)	2 (2.1) (66.7)	95(100) (47.5)
	Above 10000	16 (53.3) (12.0)	12(40.0) (25.0)	2 (6.7) (12.5)	0 (0.0) (0.0)	30(100) (15.0)
	Total	133(66.5) (100)	48(24.0) (100)	16 (8.0) (100)	3 (1.5) (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 the Table-5.3.2 it is noticed that in the Total slum area (Inner and Outer slum combined) majority of households 66.5 percent households spend up to Rs. 50 per month on healthcare, among these households, the highest proportion 47.4 percent households are in the income group of Rs. 5001-Rs. 10000 per month, followed by 40.6 percent earning up to Rs. 5000 per month and 12.0 percent earning above Rs. 10000 per month. Among 24 percent households that spend Rs. 51 – Rs. 100 per month on healthcare the highest proportion 45.8 percent households are in the income group of Rs. 5001-Rs. 10000 per month, followed by 29.2 percent earning up to Rs. 5000 and 25 percent in the income group of above Rs. 10000. Among 8 percent households spending monthly Rs. 101- Rs. 500 on healthcare highest proportion 50 percent earn monthly income of Rs. 5001-Rs. 10000 followed by 37.5 percent earning up to Rs. 5000 and 12.5 percent earning above Rs. 10000. Among 1.5 percent spending above Rs. 500 per month on healthcare 66.7 percent households are earning monthly income in the range Rs.5001- Rs.10000 and 33.3 percent households earning up to Rs. 5000 monthly, none of the households earning monthly household income above Rs. 10000 spend above Rs. 500 monthly on healthcare. Thus no definite relationship between monthly household income and healthcare is found in the slum area (Inner and Outer slum combined) and so it is in the Inner slum and Outer slum. In the Outer slum none of the households spend above Rs. 500 on healthcare whereas 3 percent of the households spend above Rs. 500 in the Inner slum; 6 percent of the households spend within Rs. 101- Rs.500 in Outer slum whereas 10 percent of households spend so in Inner slum. It is thus evident that expenditure on healthcare is comparatively less in Outer slum than Inner slum area. Though overall it is noticed that slum dwellers spend less on healthcare, this also implies that the health condition of Outer slum dwellers are better than the Inner slum dwellers.

In the Inner slum the Correlation co-efficient between monthly household income and monthly medical expenditure is -0.025 is not significant (p=0.808).

In the Outer slum the Correlation co-efficient between monthly household income and monthly medical expenditure is 0.226 is significant (p=0.024).

In both the Inner and Outer slums taken together the Correlation co-efficient between monthly household income and monthly medical expenditure is -0.010 is not significant (p=0.886).

5.3.3: Monthly Expenditure on Education and Monthly Income of Households

The relation between monthly expenditure on education and monthly income of households is represented in the Table-5.3.3(a) below.

Table-5.3.3(a): Monthly Expenditure on Education and Monthly Income of Households

Slum Type	Household Income (in Rupees)	Expenditure on Education (in Rupees)				Total
		0-250	251- 500	501-1000	>1000	
Inner	Up to 5000	32 (71.1) (58.2)	11(24.4) (44.0)	2 (4.4) (18.2)	0 (0.0) (0.0)	45(100) (45.0)
	5001-10000	18 (39.1) (32.7)	13(28.3) (52.0)	7 (15.2) (63.6)	8 (17.4) (88.9)	46 (100) (46.0)
	Above 10000	5 (55.6) (9.1)	1 (11.1) (4.0)	2 (22.2) (18.2)	1 (11.1) (11.1)	9 (100) (9.0)
	Total	55 (55.0) (100)	25(25.0) (100)	11(11.0) (100)	9 (9.0) (100)	100(100) (100)
Outer	Up to 5000	23 (76.7) (40.4)	5 (16.7) (20.0)	1 (3.3) (9.1)	1 (3.3) (14.3)	30 (100) (30.0)
	5001-10000	26 (53.1) (45.6)	15(30.6) (60.0)	4 (8.2) (36.4)	4 (8.2) (57.1)	49 (100) (49.0)
	Above 10000	8 (38.1) (14.0)	5 (23.8) (20.0)	6 (28.6) (54.5)	2 (9.5) (28.6)	21 (100) (21.0)
	Total	57 (57.0) (100)	25(25.0) (100)	11(11.0) (100)	7 (7.0) (100)	100(100) (100)
Total	Up to 5000	55 (73.3) (49.1)	16(21.3) (32.0)	3 (4.0) (13.6)	1 (1.3) (6.3)	75 (100) (37.5)
	5001-10000	44 (46.3)	28(29.5)	11(11.6)	12(12.6)	95 (100)

		(39.3)	(56.0)	(50.0)	(75.0)	(47.5)
	Above 10000	13 (43.3) (11.6)	6 (20.0) (12.0)	8 (26.7) (36.4)	3 (10.0) (18.8)	30(100) (15.0)
	Total	112(56.0) (100)	50(25.0) (100)	22(11.0) (100)	16 (8.0) (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 the table-5.3.3(a) it is noticed that among 200 households the highest proportion 56 percent households spend up to Rs. 250 per month on education, 25 percent spend Rs. 251- Rs. 500 on education, 11 percent spend Rs. 501- Rs. 1000 on education and 8 percent spend above Rs. 1000 on education. Among the 56 percent households that spend up to Rs. 250 on education per month the highest proportion 49.1 percent households earn monthly household income up to Rs. 5000, 39.3 percent earn Rs. 5001- Rs. 10000, 11.6 percent earn above Rs. 10000. Among 25 percent households that spend in the range of Rs. 251- Rs. 500 on education per month the highest proportion 56 percent households earn monthly household income within Rs. 5001- Rs. 10000, followed by 32 percent earning up to Rs. 5000, and 12 percent earn above Rs. 10000. Among 11 percent households that spend in the range of Rs. 501- Rs. 1000 monthly on education the highest proportion 50 percent households earn monthly household income within Rs. 5001- Rs. 10000, followed by 36.4 percent earn above Rs. 10000 and 13.6 percent earn up to Rs. 5000. Among 8 percent slum households that spend above Rs. 1000 on education per month, the highest proportion 75 percent households earn monthly household income within Rs. 5001- Rs. 10000, followed by 18.8 percent earning above Rs. 10000, and 6.3 percent earning up to Rs. 5000. It is thus evident that the slum dwellers spend less proportion of their income on education, even among the 15 percent slum households earning above Rs. 10000 monthly, the highest proportion 43.3 percent household spend only up to Rs. 250 monthly on education. Expenditure on education by slum dwellers is low. Among the 75 households that earn up to Rs. 5000, 73.3 percent households spend up to Rs. 250 on

Note: Figures in parentheses below the absolute figures indicate column percentages and figures beside the absolute figures indicate row percentages

Source: Field Survey

It can be interpreted from Table-5.3.1 that among the 200 households 28.0 percent spend up to Rs. 1000 on non-food items, 42.0 percent slum households spend in the range of Rs. 1001-2000, 17.0 percent spend within Rs. 2001- Rs. 3000 and 13.0 percent spend above Rs. 3000. Thus the highest proportion 42.0 percent spend Rs. 1001- Rs. 2000 on non- food items in the slum area surveyed. In Inner slum and also in Outer slum the same situation is noticed as in both the slums the highest proportion of slum households 42.0 percent spend within Rs. 1001- Rs. 2000 on non-food items. Among 75 households that earn monthly household income up to Rs. 5000, 60.0 percent spend up to Rs. 1000 on non-food expenditure followed by 36.0 percent those spend Rs.1001- Rs. 2000, 4.0 percent households spend Rs. 2001- Rs.3000 and none spend above Rs. 3000. Among 95 households which earn monthly household income of Rs. 5001- Rs. 10000, the highest proportion of households 47.4 percent spend Rs. 1001- Rs. 2000 followed by 26.3 percent households that spend Rs. 2001- Rs. 3000, 14.7 percent households spend above Rs. 3000 and 11.6 percent households spend up to Rs. 1000. Among 30 households that earn monthly household income above Rs. 10000, 40.0 percent households spend above Rs. 3000 on non-food items, 40.0 percent households spend Rs. 1001- Rs. 2000 and 20.0 percent households spend Rs. 2001- Rs. 3000. It is evident that households belonging to lowest income earning group (earning up to Rs. 5000) do not spend above Rs. 3000 monthly on non-food items and those in the highest income group (earning above Rs. 10000) do not spend below Rs. 1001 monthly on non-food items and hence the situation is same in both the Inner as well as Outer slums. In both the Inner and Outer slums households earning monthly income between Rs. 5001- Rs.10000 the highest proportion of households spend Rs. 1001- Rs. 2000 on non-food items. But 4 percent households earning up to Rs. 5000 in Outer slum are able to spend above Rs. 2000on non-food items while none of the households in inner slum are able to do so. The Outer slum households are spendthrift compared to Inner slum dwellers.

5.3.2: Monthly Expenditure for Medical Purpose and Monthly Income of Households

The relationship between monthly expenditure for medical purpose and monthly income of households is represented in Table-5.3.2

Table-5.3.2: Monthly Expenditure for Medical Purpose and Monthly Income of Households

Slum Type	Monthly Household Income (in Rupees)	Monthly Expenditure on Healthcare (in Rupees)				Total
		Up to 50	51-100	101-500	Above 500	
Inner	Up to 5000	31 (68.9) (48.4)	7 (15.6) (30.4)	6 (13.3) (60.0)	1 (2.2) (33.3)	45(100) (45.0)
	5001-10000	27 (58.7) (42.2)	13(28.3) (56.5)	4 (8.7) (40.0)	2 (4.3) (66.7)	46(100) (46.0)
	Above 10000	6 (66.7) (9.4)	3 (33.3) (13.0)	0 (0.0) (0.0)	0 (0.0) (0.0)	9(100) (9.0)
	Total	64 (64.0) (100)	23(23.0) (100)	10 (10.0) (100)	3 (3.0) (100)	100(100) (100)
Outer	Up to 5000	23 (76.7) (33.3)	7 (23.3) (28.0)	0 (0.0) (0.0)	0 (0.0) (0.0)	30(100) (30.0)
	5001-10000	36 (73.5) (52.2)	9 (18.4) (36.0)	4 (8.2) (66.7)	0 (0.0) (0.0)	49(100) (49.0)
	Above 10000	10 (47.6) (14.5)	9 (42.9) (36.0)	2 (9.5) (33.3)	0 (0.0) (0.0)	21(100) (21.0)
	Total	69 (69.0) (100)	25(25.0) (100)	6 (6.0) (100)	0 (0.0) (0.0)	100(100) (100)
Total	Up to 5000	54 (72.0) (40.6)	14(18.7) (29.2)	6 (8.0) (37.5)	1 (1.3) (33.3)	75(100) (37.5)
	5001-10000	63 (66.3) (47.4)	22(23.2) (45.8)	8 (8.4) (50.0)	2 (2.1) (66.7)	95(100) (47.5)
	Above 10000	16 (53.3) (12.0)	12(40.0) (25.0)	2 (6.7) (12.5)	0 (0.0) (0.0)	30(100) (15.0)
	Total	133(66.5) (100)	48(24.0) (100)	16 (8.0) (100)	3 (1.5) (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 the Table-5.3.2 it is noticed that in the Total slum area (Inner and Outer slum combined) majority of households 66.5 percent households spend up to Rs. 50 per month on healthcare, among these households, the highest proportion 47.4 percent households are in the income group of Rs. 5001-Rs. 10000 per month, followed by 40.6 percent earning up to Rs. 5000 per month and 12.0 percent earning above Rs. 10000 per month. Among 24 percent households that spend Rs. 51 – Rs. 100 per month on healthcare the highest proportion 45.8 percent households are in the income group of Rs. 5001-Rs. 10000 per month, followed by 29.2 percent earning up to Rs. 5000 and 25 percent in the income group of above Rs. 10000. Among 8 percent households spending monthly Rs. 101- Rs. 500 on healthcare highest proportion 50 percent earn monthly income of Rs. 5001-Rs. 10000 followed by 37.5 percent earning up to Rs. 5000 and 12.5 percent earning above Rs. 10000. Among 1.5 percent spending above Rs. 500 per month on healthcare 66.7 percent households are earning monthly income in the range Rs.5001- Rs.10000 and 33.3 percent households earning up to Rs. 5000 monthly, none of the households earning monthly household income above Rs. 10000 spend above Rs. 500 monthly on healthcare. Thus no definite relationship between monthly household income and healthcare is found in the slum area (Inner and Outer slum combined) and so it is in the Inner slum and Outer slum. In the Outer slum none of the households spend above Rs. 500 on healthcare whereas 3 percent of the households spend above Rs. 500 in the Inner slum; 6 percent of the households spend within Rs. 101- Rs.500 in Outer slum whereas 10 percent of households spend so in Inner slum. It is thus evident that expenditure on healthcare is comparatively less in Outer slum than Inner slum area. Though overall it is noticed that slum dwellers spend less on healthcare, this also implies that the health condition of Outer slum dwellers are better than the Inner slum dwellers.

In the Inner slum the Correlation co-efficient between monthly household income and monthly medical expenditure is -0.025 is not significant (p=0.808).

In the Outer slum the Correlation co-efficient between monthly household income and monthly medical expenditure is 0.226 is significant (p=0.024).

In both the Inner and Outer slums taken together the Correlation co-efficient between monthly household income and monthly medical expenditure is -0.010 is not significant (p=0.886).

5.3.3: Monthly Expenditure on Education and Monthly Income of Households

The relation between monthly expenditure on education and monthly income of households is represented in the Table-5.3.3(a) below.

Table-5.3.3(a): Monthly Expenditure on Education and Monthly Income of Households

Slum Type	Household Income (in Rupees)	Expenditure on Education (in Rupees)				Total
		0-250	251- 500	501-1000	>1000	
Inner	Up to 5000	32 (71.1) (58.2)	11(24.4) (44.0)	2 (4.4) (18.2)	0 (0.0) (0.0)	45(100) (45.0)
	5001-10000	18 (39.1) (32.7)	13(28.3) (52.0)	7 (15.2) (63.6)	8 (17.4) (88.9)	46 (100) (46.0)
	Above 10000	5 (55.6) (9.1)	1 (11.1) (4.0)	2 (22.2) (18.2)	1 (11.1) (11.1)	9 (100) (9.0)
	Total	55 (55.0) (100)	25(25.0) (100)	11(11.0) (100)	9 (9.0) (100)	100(100) (100)
Outer	Up to 5000	23 (76.7) (40.4)	5 (16.7) (20.0)	1 (3.3) (9.1)	1 (3.3) (14.3)	30 (100) (30.0)
	5001-10000	26 (53.1) (45.6)	15(30.6) (60.0)	4 (8.2) (36.4)	4 (8.2) (57.1)	49 (100) (49.0)
	Above 10000	8 (38.1) (14.0)	5 (23.8) (20.0)	6 (28.6) (54.5)	2 (9.5) (28.6)	21 (100) (21.0)
	Total	57 (57.0) (100)	25(25.0) (100)	11(11.0) (100)	7 (7.0) (100)	100(100) (100)
Total	Up to 5000	55 (73.3) (49.1)	16(21.3) (32.0)	3 (4.0) (13.6)	1 (1.3) (6.3)	75 (100) (37.5)
	5001-10000	44 (46.3)	28(29.5)	11(11.6)	12(12.6)	95 (100)

		(39.3)	(56.0)	(50.0)	(75.0)	(47.5)
	Above 10000	13 (43.3) (11.6)	6 (20.0) (12.0)	8 (26.7) (36.4)	3 (10.0) (18.8)	30(100) (15.0)
	Total	112(56.0) (100)	50(25.0) (100)	22(11.0) (100)	16 (8.0) (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 the table-5.3.3(a) it is noticed that among 200 households the highest proportion 56 percent households spend up to Rs. 250 per month on education, 25 percent spend Rs. 251- Rs. 500 on education, 11 percent spend Rs. 501- Rs. 1000 on education and 8 percent spend above Rs. 1000 on education. Among the 56 percent households that spend up to Rs. 250 on education per month the highest proportion 49.1 percent households earn monthly household income up to Rs. 5000, 39.3 percent earn Rs. 5001- Rs. 10000, 11.6 percent earn above Rs. 10000. Among 25 percent households that spend in the range of Rs. 251- Rs. 500 on education per month the highest proportion 56 percent households earn monthly household income within Rs. 5001- Rs. 10000, followed by 32 percent earning up to Rs. 5000, and 12 percent earn above Rs. 10000. Among 11 percent households that spend in the range of Rs. 501- Rs. 1000 monthly on education the highest proportion 50 percent households earn monthly household income within Rs. 5001- Rs. 10000, followed by 36.4 percent earn above Rs. 10000 and 13.6 percent earn up to Rs. 5000. Among 8 percent slum households that spend above Rs. 1000 on education per month, the highest proportion 75 percent households earn monthly household income within Rs. 5001- Rs. 10000, followed by 18.8 percent earning above Rs. 10000, and 6.3 percent earning up to Rs. 5000. It is thus evident that the slum dwellers spend less proportion of their income on education, even among the 15 percent slum households earning above Rs. 10000 monthly, the highest proportion 43.3 percent household spend only up to Rs. 250 monthly on education. Expenditure on education by slum dwellers is low. Among the 75 households that earn up to Rs. 5000, 73.3 percent households spend up to Rs. 250 on

education, 21.3 percent households spend Rs. 251- Rs. 500, 4 percent spend Rs. 501- Rs. 1000 and 1.3 percent households spend above Rs. 1000 on education. Among the 75 households that earn monthly household income up to Rs. 5000, monthly expenditure on education is up to Rs. 250 in 73.3 percent households, it is Rs. 251- Rs. 500 in 21.3 percent households, 4 percent households spend Rs. 501- Rs. 1000 and 1.3 percent households spend above Rs. 1000 on education. Among 30 households earning monthly household income above Rs. 10000, for 43.3 percent households monthly expenditure on education is up to Rs. 250, for 26.7 percent households it is Rs. 501- Rs. 1000, for 20 percent households it is in the range Rs. 251- Rs. 500 and for 10 percent households it is above Rs. 1000.

A positive relationship is found between monthly expenditure on education and monthly household income in the slum area; households having higher monthly household income spend more on education and vice versa. In both the slums similar situation is noticed but it is found that slum dwellers in Outer slum spend less on education compared to their counterpart in Inner slum as 55 percent households in Inner slum and 57 percent households in Outer slum spend up to Rs. 250 monthly on education and 9 percent in Inner slum and 7 percent in Outer slum spend above Rs. 1000 per month on education and the reason is the outlook of the people of the two slum areas as the Inner slum dwellers being more close to the core of the city are more aware of the importance of education in life and are also more influenced by the elite urbanites in comparison to their counterpart in Outer slum area.

Test of Hypothesis Three: There is significant relationship between expenditure on education and monthly household income of sample slum households in Inner, Outer and Total (Inner and Outer) slum area.

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

Table-5.3.3(b) represents the Chi-Square test for the association between the monthly household income and monthly expenditure on education.

Table-5.3.3(b): Testing the Relationship between Monthly Expenditure on Education and Monthly Household Income of Sample Slum Households

Slum Type	Chi-Square (χ^2) Value	df	Asymp. Sig. (2-sided)
Inner	16.352	6	p=0.012
Outer	13.666	6	p=0.034
Total	24.866	6	P<0.001

Source: Computed from Field Survey Data

It can be inferred from the table 5.3.3(b) that there is significant relationship between monthly household income and monthly household expenditure on education in Inner slum (χ^2=16.352, p=0.012) as well as Outer slum (χ^2=13.666, p=0.034) and also taking together both the slums (χ^2=24.866, p<0.001) and hence the null hypothesis is rejected. As the monthly household income increases the expenditure on education also increases in Inner, Outer and total (Inner and Outer) slum area.

In the Inner slum the correlation coefficient between monthly household income and monthly household education expenditure is 0.238 is significant (p-value=0.017). In the Outer slum the correlation coefficient between monthly household income and monthly household education expenditure is 0.292 is significant (p-value=0.003). In the Inner and Outer slums taken together correlation coefficient between monthly household income and monthly household education expenditure is 0.260 is highly significant (p-value<0.001). Thus it is evident that positive relationship exists between monthly household expenditure on education and monthly household income in both the Inner and Outer slums and also in the total slum (Inner and Outer slums combined) households.

5.4: TOTAL MONTHLY HOUSEHOLD EXPENDITURE

The total monthly household expenditure which includes monthly household food expenditure, monthly household non-food expenditure and monthly household expenditure on intoxicants is given in Table-5.4(a) below.

Table-5.4 (a): Total Monthly Household Expenditure

Slum type	Mean	Std. Deviation
Inner	4958.52	2017.257
Outer	5872.31	1967.996
Total	5415.42	2039.856

Source: Computed from Field Survey Data

From the Table-5.4(a) it is found that the average total monthly household expenditure is Rs. 5415.42 in both Inner and Outer slums taken together. The average total monthly expenditure is higher in Outer slum (Rs. 5872.31) than average total monthly expenditure in Inner slum (Rs. 4958.52) and also average monthly total expenditure in both Inner and Outer slums taken together. Variation in monthly total expenditure in Outer slum (S.D. = Rs.1968.00) is lower than that in Inner slum (S.D. = Rs. 2017.26) and also that of both Inner and Outer slums taken together (S.D. = Rs. 2039.86). It is thus evident that slum dwellers of the Outer slum area are able to spend more and also there is more equality in capacity to spend than their counterpart in Inner slum.

Test of Hypothesis Four: There is significant variation in the average monthly total household expenditure of the sample slum households of Inner and Outer slums.

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

One way ANOVA test is done in Table-5.4(b) to find the association between the total monthly household expenditure between Inner slum and Outer slum.

Table-5.4(b): Testing the variation of Average Monthly Total Household Expenditure of Inner and Outer slums of Sample Slum Households

Variation	Sum of squares	df	Mean Square	F-value	Sig.
Between Groups	41750608.205	1	41750608.205	10.513	p= 0.001
Within	786290992.350	198	3971166.628		

Groups					
Total	828041600.555	199			

Source: Computed from Field Survey Data

The table indicates that the F-value of 10.513 is significant at 1 percent level and there is significant variation of average total monthly household expenditure between Inner and Outer slums (p= 0.001) and hence the null hypothesis is rejected. It implies that although the total monthly expenditure is low in both Inner and Outer slum households but the total monthly expenditure of Outer slum households is higher compared to Inner slum households.

5.5: MONTHLY HOUSEHOLD SAVINGS

Savings is calculated as the difference between monthly income and total monthly expenditure. The Table-5.5 represents the mean and standard deviation of monthly household savings of slum dwellers.

Table-5.5: Monthly Household Savings

Slum type	Mean	Std. Deviation
Inner	1046.98	1716.335
Outer	2497.49	3700.737
Total	1772.24	2967.736

Source: Computed from Field Survey Data

As observed from the Table-5.5, in the slum area the average monthly household savings is Rs. 1772.24 with S.D. of Rs. 2967.74. In the Inner slum area the average monthly household savings is Rs. 1046.98 with S.D. of Rs. 1716.34 where as in the Outer slum the average monthly household savings is Rs. 2497.49 with S.D. of Rs. 3700.74. It is noticed that though the average monthly household savings is higher in Outer slum than Inner slum and both slums combined, the variation in savings is also much higher in Outer slum households compared to Inner slum and that of both slums combined. In households of Outer slums inequality regarding savings is higher

compared to Inner slums but slum households are in better position in Outer slum as they are able to save more compared to their counterpart in Inner slum.

5.6: TESTING THE CORRELATION BETWEEN MONTHLY HOUSEHOLD INCOME, MONTHLY TOTAL EXPENDITURE AND MONTHLY SAVINGS IN THE SLUM AREA

The test of correlation is used to find the type of association between monthly household income, monthly total household expenditure and monthly household savings in the slum area: The Tables 5.6(a), 5.6(b) and 5.6(c) represent the correlation between monthly household income, monthly total expenditure and monthly savings in the slum area: a. Inner slum b. Outer slum and c. Total (Inner and Outer) slums.

Table-5.6(a): Testing the Correlation between Monthly Household Income, Monthly Total Expenditure and Monthly Savings in the Slum Area (Inner slum)

		Household income	**Total expenditure**	**Savings**
Household income	Pearson Correlation	1	0.900	0.859
	Sig. (2-tailed)		0.000	0.000
	N	100	100	100
Total expenditure	Pearson Correlation	0.900	1	0.550
	Sig. (2-tailed)	0.000		0.000
	N	100	100	100
Savings	Pearson Correlation	0.859	0.550	1
	Sig. (2-tailed)	0.000	0.000	
	N	100	100	100

Source: Computed from Field Survey Data

Table-5.6 (b): Testing the Correlation between Monthly Household Income, Monthly Total Expenditure and Monthly Savings in the Slum Area (Outer slum)

		Household income	Total expenditure	Savings
Household income	Pearson Correlation	1	0.734	0.933
	Sig. (2-tailed)		0.000	0.000
	N	100	100	100
Total expenditure	Pearson Correlation	0.734	1	0.439
	Sig. (2-tailed)	0.000		0.000
	N	100	100	100
Savings	Pearson Correlation	0.933	0.439	1
	Sig. (2-tailed)	0.000	0.000	
	N	100	100	100

Source: Computed from Field Survey Data

Table-5.6 (c): Testing the Correlation between Monthly Household Income, Monthly Total Expenditure and Monthly Savings in the Slum Area (Both Inner and Outer slums)

		Household income	Total expenditure	Savings
Household income	Pearson Correlation	1	0.797	0.910
	Sig. (2-tailed)		0.000	0.000
	N	200	200	200

Total expenditure	Pearson Correlation	0.797	1	0.474
	Sig. (2-tailed)	0.000		0.000
	N	200	200	200
Savings	Pearson Correlation	0.910	0.474	1
	Sig. (2-tailed)	0.000	0.000	
	N	200	200	200

Source: Computed from Field Survey Data

The correlation between monthly household income, monthly total household expenditure and monthly household savings in the slum area is found to be positive and the correlation is very highly significant ($p<0.001$) in the Inner slum, Outer slum and Total slum area (Inner and Outer slums combined) at the 1 percent level (2-tailed). It thus suggests that with increase in monthly household income there is increase in monthly total household expenditure and monthly household savings in the households of Inner slum, Outer slum and Total (Inner and Outer slums combined) slum area.

5.7: TESTING THE IMPACT OF FAMILY SIZE, HOUSEHOLD INCOME, FOOD EXPENDITURE AND NON-FOOD EXPENDITURE ON HOUSEHOLD SAVINGS IN THE SLUM AREA BY USING MULTIPLE REGRESSION

Attempts have been made to develop multiple linear regression equations of household savings (dependent variable) on the independent variables family size (Familysize), household income (hhincome), food expenditure (foodexpenditure) and non-food expenditure (nonfoodexp) separately for Total slum area (Inner and Outer slum areas), Inner slum area and Outer slum area.

The corresponding result relating to Total slum area is presented in Table -.5.7(a)

Table-5.7(a): Determinants of Household Savings- Multiple Regression Results (Total Slum Area)

	Coefficients		p-value	Collinearity Statistics	
	B	Std. Error		Tolerance	VIF
(Constant)	30.148	18.801	0.110		
Familysize	8.645	3.634	0.018	0.506	1.975
hhincome	0.989	0.002	0.002	0.286	3.502
foodexpenditure	-1.038	0.010	0.009	0.226	4.417
nonfoodexp	-0.984	0.005	0.013	0.703	1.423

$R^2 = 0.978$ (p-value <0.001)

Source: Computed from Field Survey Data

Table-5.7(a) presents the result of linear regression equations of household savings (dependent variable) on the independent variables family size (Familysize), household income (hhincome), food expenditure (foodexpenditure) and non-food expenditure (nonfoodexp) for Total slum area.

Then Household Savings = 30.148 + 8.645 * Familysize + 0 .989 * hhincome -1.038 * foodexpenditure -0.984 * nonfoodexp

Multiple Regression Coefficient (R^2) is 0.978 which indicates that about 98 percent total variation of the dependent variable (Household Savings) has been explained by the four explanatory variables. Here coefficient of determination is very near to 1 and all the regression coefficients relating to independent variables are highly significant. There is no multi-collinearity in the mentioned regression. Household savings is positively related with family size and household income which implies that household savings increases with the increase in household income and also it increases with the increase in family size. Household savings is negatively related with household food expenditure and household non-food expenditure which implies that household savings decreases with the increase in food expenditure and it also decreases with the increase in non-food expenditure.

Table-5.7(b) presents the result of linear regression equations of household savings (dependent variable) on the independent variables family size (Familysize), household income (hhincome), food expenditure (foodexpenditure) and non-food expenditure (nonfoodexp) for Inner slum area.

Table-5.7(b): Determinants of Household Savings- Multiple Regression Results (Inner Slum Area)

	Coefficients		p-value	Collinearity Statistics	
	B	Std. Error		Tolerance	VIF
(Constant)	43.654	23.032	0.061		
Familysize	8.039	4.673	0.049	0.605	1.654
hhincome	0.992	0.005	0.012	0.169	5.911
foodexpenditure	-1.043	0.013	0.020	0.227	4.398
nonfoodexp	-0.988	0.007	0.009	0.390	2.564

$R^2 = 0.967$ (p-value <0.001)

Source: Computed from Field Survey Data

Then Household Savings = 43.654+ 8.039* Familysize + 0.992* hhincome -1.043* foodexpenditure -0.988* nonfoodexp

Multiple Regression Coefficient (R^2) is 0.967 which indicates that about 97 percent total variation of the dependent variable (Household Savings) has been explained by the four explanatory variables. Here coefficient of determination is very near to 1 and all the regression coefficients relating to independent variables are highly significant. There is no multi-collinearity in the mentioned regression. Household savings is positively related with family size and household income and it is negatively related with household food expenditure and household non-food expenditure in the Inner slum area.

Table-5.7(c) presents the result of linear regression equations of household savings (dependent variable) on the independent variables family size (Familysize), household income (hhincome), food expenditure (foodexpenditure) and non-food expenditure (nonfoodexp) for Outer slum area.

Table-5.7(c): Determinants of Household Savings- Multiple Regression Results (Outer Slum Area)

	Coefficients		p-value	Collinearity Statistics	
	B	Std. Error		Tolerance	VIF
(Constant)	0.165	32.749	0.996		
Familysize	7.992	5.716	0.046	0.413	2.420
hhincome	0.988	0.003	0.023	0.308	3.248
foodexpenditure	-1.032	0.016	0.015	0.191	5.242
nonfoodexp	-0.984	0.007	0.006	0.779	1.283

$R^2 = 0.912$ (p-value <0.001)

Source: Computed from Field Survey Data

Then Household Savings = 0.165+ 7.992* Familysize + 0.988* hhincome -1.032* foodexpenditure -0.984* nonfoodexp

Multiple Regression Coefficient (R^2) is 0.912 which indicates that about 91 percent total variation of the dependent variable (Household Savings) has been explained by the four explanatory variables. Here coefficient of determination is very near to 1 and all the regression coefficients relating to independent variables are highly significant. There is no multicollinearity in the mentioned regression. Household savings is positively related with family size and household income and it is negatively related with household food expenditure and household non-food expenditure in the Outer slum area.

5.8: CONSUMPTION OF CONSUMER DURABLES

The consumer durables possessed by the slum dwellers are cycle, motorcycle, rickshaw van, music system, television set, fan, watch, clock, mobile phone, mixture grinder, kitchen utensils, gas oven, kerosene stove, emergency light, torch light, furniture, and other items (refrigerator and sewing machine). The number of kitchen utensils and furniture depended on the affordability to purchase the items by the slum dwellers. For

fuel the households that did not use gas oven and kerosene stove used firewood as means of fuel.

Other than the monthly income earned by the slum dwellers we can get an idea about their financial condition if we look at their expenditure on consumer durables possessed by them in their dwellings. The Table-5.8(a) represents the mean and standard deviation of expenditure on consumer durables.

Table-5.8(a): Expenditure on Consumer Durables

Slum type	Mean	Std. Deviation
Inner	7492.84	6832.893
Outer	16180.40	32936.386
Total	11836.62	24121.925

Source: Computed from Field Survey Data

The Table-5.8(a) reveals that average expenditure on consumer durables is Rs. 7492.84 with standard deviation of Rs. 6832.89 in the Inner slum, in the Outer slum average expenditure on consumer durables is Rs. 16180.40 with standard deviation of Rs. 32936.39 and in the Total slum area (Inner and Outer slums) average expenditure on consumer durables is Rs. 11836.62 with standard deviation of Rs. 24121.93. This reveals that though the slum dwellers of Outer slum are wealthy compared to Inner slum but inequality in distribution of wealth is high in Outer slum compared to Inner slum.

Test of Hypothesis Five: There is significant difference in expenditure on consumer durables of the sample slum households between Inner and Outer slums.

Null Hypothesis: There is no significant difference in expenditure on consumer durables of the sample slum households between Inner and Outer slums.

T-test is used to find the difference in average expenditure on consumer durables between Inner and Outer slum. The test result is presented in Table-5.8(b)

Table-5.8(b): Testing the Difference in Expenditure on Consumer Durables of Sample Slum Households among Inner and Outer slums

Variable	t-value	df	Sig. (2 tailed)
Expenditure on consumer durables of Slum households of Inner and Outer Slum	2.583	198	p=0.011

Source: Computed from Field Survey Data

There is significant difference (t-value=2.583, p-value =0.011) of expenditure on household consumer durables between Inner and Outer slums and hence the null hypothesis is rejected. The expenditure on consumer durables of sample slum households of Outer slum is significantly higher compared to Inner slum households.

5.8.1: Expenditure on Consumer Durables and Monthly Income of Households

The expenditure on consumer durables is expected to be related with the level of income of slum dwellers.

The Table-5.8.1 below represents the expenditure on consumer durables and monthly income of households

Table-5.8.1: Expenditure on Consumer Durables and Monthly Income of Households

Slum Type	Monthly Household Income (in Rupees)	Expenditure on consumer durables (in Rupees)				Total
		Upto 3000	3001-5000	5001-10000	Above 10000	
Inner	Up to 5000	30 (66.7) (88.2)	3 (6.7) (50.0)	10(22.2) (32.3)	2 (4.4) (6.9)	45 (100.0) (45.0)
	5001-10000	4 (8.7) (11.8)	3 (6.5) (50.0)	21 (45.7) (67.7)	18 (39.1) (62.1)	46 (100.0) (46.0)
	Above 10000	0 (0.0) (0.0)	0 (0.0) (0.0)	0 (0.0) (0.0)	9 (100.0) (31.0)	9 (100.0) (9.0)
	Total	34 (34.0) (100.0)	6 (6.0) (100.0)	31 (31.0) (100.0)	29 (29.0) (100.0)	100(100.0) (100.0)

Outer	Up to 5000	2 (6.7) (28.6)	4 (13.3) (44.4)	17 (56.7) (50.0)	7 (23.3) (14.0)	30 (100.0) (30.0)
	5001-10000	5 (10.2) (71.4)	5 (10.2) (55.6)	13 (26.5) (38.2)	26 (53.1) (52.0)	49 (100.0) (49.0)
	Above 10000	0 (0.0) (0.0)	0 (0.0) (0.0)	4 (19.0) (11.8)	17 (81.0) (34.0)	21 (100.0) (21.0)
	Total	7 (7.0) (100.0)	9 (9.0) (100.0)	34 (34.0) (100.0)	50 (50.0) (100.0)	100(100.0) (100.0)
Total	Up to 5000	32 (42.7) (78.0)	7 (9.3) (46.7)	27 (36.0) (41.5)	9 (12.0) (11.4)	75 (100.0) (37.5)
	5001-10000	9 (9.5) (22.0)	8 (8.4) (53.3)	34 (35.8) (52.3)	44 (46.3) (55.7)	95 (100.0) (47.5)
	Above 10000	0 (0.0) (0.0)	0 (0.0) (0.0)	4 (13.3) (6.2)	26 (86.7) (32.9)	30 (100.0) (15.0)
	Total	41(20.5) (100.0)	15 (7.5) (100.0)	65 (32.5) (100.0)	79 (39.5) (100.0)	200(100.0) (100.0)

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-5.8.1it is evident that among 200 households in the Total slum area (Inner and Outer slums) highest proportion (39.5 percent) of slum households spends above Rs. 10000 on consumer durables. Among these households highest proportion (55.7 percent) earn monthly household income of Rs. 5001-Rs.10000 followed by 32.9 percent earning above Rs. 10000 and 11.4 percent earning up to Rs. 5000. Among 32.5 percent slum households that spend in the range Rs. 5001- Rs. 10000 on consumer durables highest proportion (52.3 percent) households earn monthly household income in the range Rs. 5001-10000 followed by 41.5 percent earning up to Rs. 5000 and 6.2 percent earning above Rs. 10000. Among 20.5 percent slum households that spend up to Rs.3000 on consumer durables highest proportion (78 percent) households earn monthly household income up to Rs. 5000 followed by 22 percent earning in the range Rs. 5001-Rs.10000 and none of the slum households having monthly household income above Rs. 10000 spend so less on consumer durables. Among 7.5 percent slum households

that spend in the range Rs. 3001- Rs. 5000 on consumer durables highest proportion (53.3 percent) households earn monthly household income in the range Rs. 5001-Rs.10000 followed by 46.7 percent earning up to Rs. 5000 and there are no households that spent Rs. 3001-5000 at the monthly household income level above Rs. 10000.

It is noticed that compared to the other income groups highest proportion (86.7 percent) of highest group of income earning households (earning above Rs.10000) spend the highest amount (above Rs. 10000) on consumer durables whereas the highest proportion (42.7 percent) of lowest group of income earning households (earning up to Rs. 5000) spend lowest amount on consumer durables (up to Rs.3000). There is a positive relationship between expenditure on consumer durables and monthly income of households. In Outer slum highest proportion (50 percent) of households spend above Rs. 10000 on consumer durables whereas in Inner slum only 29 percent households spend above Rs. 10000 while highest proportion (34 percent) households spend up to Rs. 3000. It is noted that in the monthly household income group of up to Rs.5000 highest proportion (66.7 percent) of households in Inner slum spend up to Rs. 3000 on durable goods whereas in Outer slum highest proportion of households 56.7 percent spend Rs. 5001- Rs. 10000. It appears that households in Outer slum are spendthrift compared to Inner slum.

Correlation coefficient between monthly household income and consumer durables is 0.670 in the Inner slum area. There is positive correlation between monthly household income and consumer durables; expenditure on consumer durables increases with increase in monthly household income and this correlation is highly significant ($p<0.001$). Correlation coefficient between monthly household income and consumer durables is 0.301 in the Outer slum area. Correlation is positive and is significant ($p=0.002$). Correlation coefficient between monthly household income and consumer durables is 0.353 in the slum area (Inner and Outer slums combined). There is positive correlation between monthly household income and consumer durables; expenditure on consumer durables increases with increase in monthly household income and this correlation is highly significant ($p<0.001$).

5.9: INDEBTEDNESS

The slum dwellers do not have enough income to support their need for financing the requirements where a larger sum of money is required. A few slum households had taken loan at present time for various purposes such as business, housing, health, marriage and food. No loan has been taken by the slum dwellers for the purpose of education, festival or gambling. Table-5.9 (a) represents the sources from where the loan has been taken.

Table-5.9 (a) Source of Loan

Slum Type	Source of loan				Total
	Government bank	Private bank	Micro finance institution	Friends/relatives / neighbour	
Inner	0 (0.0)	0 (0.0)	8 (53.3)	7 (46.7)	15 (100.0)
Outer	1 (3.4)	1(3.4)	15 (51.7)	12 (41.4)	29(100.0)
Total	1 (2.3)	1 (2.3)	23 (52.3)	19 (43.2)	44 (100.0)

Note: Figures in the parentheses are in percentage,

Source: Field Survey

From the Table-5.9(a) it is obtained that among the 44 households that have taken loan, higher proportion (65.9 percent) of slum households have taken loan in Outer slum area and it is 34.1 percent in Inner slum. It is noticed that majority of the households have taken loan from micro-finance institutions (52.3 percent), 43.2 percent from friends and relatives, 2.3 percent from Government and 2.3 percent from private bank.

Table-5.9(b) presents the descriptive statistics of the households of the purposes for which loan has been taken.

Table-5.9(b): Purpose of Loan

Sl. No.	Type of loan	Slum type	Households	Mean	Standard Deviation
1	Food loan	Inner	2	1250.00	1060.660
		Outer	0	0	0
		Total	2	1250.00	1060.660
2	Housing loan	Inner	2	26500.00	16263.456
		Outer	7	20142.86	10155.927
		Total	9	21555.56	10875.559
3	Health loan	Inner	7	23157.14	45276.626
		Outer	8	13137.50	16111.481
		Total	15	17813.33	32173.300
4	Marriage loan	Inner	1	5000.00	.
		Outer	4	19500.00	33689.761
		Total	5	16600.00	29888.125
5	Business loan	Inner	7	39285.71	23171.205
		Outer	10	53100.00	87917.196
		Total	17	47411.76	67810.452

Source: Computed from Field Survey Data

It is evident from Table-5.9(b) that some households have taken loan for more than a single purpose. The slum dwellers are reluctant to take loan as they fear that they may be unable to repay with their poor income. As seen by numbers the highest proportion of households have taken loans for purpose of business followed by health loan, housing loan, marriage loan and food loan. It is also found that the proportion of households that have taken loans for housing, marriage, business and health is higher in Outer slum compared to Inner slum area. This implies better financial condition of Outer slum households compared to Inner slum households. For purpose of business,

households in the slum area have average loan amount of Rs. 47411.76 (average loan amount: Inner slum - Rs. 39285.71, Outer slum – Rs. 53100.00). For purpose of housing loan, households of the total slum area have average loan amount of Rs. 21555.56 (Average loan amount: Inner slum - Rs. 26500.00, Outer slum – Rs. 20142.86). For purpose of health loan slum households have average loan amount of Rs. 17813.33 (Average loan amount: Inner slum - Rs. 23157.14, Outer slum – Rs. 13137.50). For purpose of marriage loan the households have average loan amount of Rs. 16600.00 (Average loan amount: Inner slum - Rs. 5000.00, Outer slum – Rs. 19500.00). For purpose of food loan households only in Inner slum area had taken an average loan amounting to Rs. 1250.00. Thus it is evident that highest average loan has been taken by slum households for purpose of business and highest proportion of households have taken this loan compared to loans taken for other purpose.

It is seen that financial situation in Inner slum is poorer than Outer slum as loan in Inner slum is taken even for purpose of food and moreover in Outer slum area the proportion of households that have taken loan for purposes other than food is higher compared to Inner slum.

5.10: HOUSING CONDITION OF SLUM DWELLERS AND PROVISION OF BASIC AND ESSENTIAL AMENITIES TO THEM

The condition of houses reveals the physical aspect of living condition of the slum dwellers.

5.10.1: Ownership Status of House

The ownership status of households in the slum area depends on income level of slum dwellers as it is expected that the slum dwellers having higher income can afford to own a house in the slum also other cases like slum dwellers owning parental house in the slum, those who are old migrants to the slum have own house whereas new migrants to the slums of the city of Siliguri are mostly poor in search of job in the city and get engaged in the informal sector of the city which provides low level of income and also

they been new to the city, stay in rented houses mostly comprising of a single room in the slums. Table-5.10.1 represents the ownership status of household in the slum area.

Table-5.10.1: Ownership Status of House

Slum Type	Ownership status of house			Total
	Own	Rented	Others	
Inner	76 (76.0)	23 (23.0)	1(1.0)	100 (100)
Outer	76 (76.0)	22 (22.0)	2 (2.0)	100 (100)
Total	152 (76.0)	45 (22.5)	3 (1.5)	200 (100)

Note: Figures in the parentheses are in percentage, Source: Field Survey

It is found that among 200 households in the slum area 76 percent households live in their own houses, 22.5 percent live in rented houses and 1.5 percent which belong to the ‗other' category live in relative's land. In Inner slum area and Outer slum equal proportion (76 percent) live in own house. The ownership status in both the slums is similar.

5.10.2: Type of House

The houses in the slum area are divided into three types- flimsy (structure made of bamboo, clothes, and plastic), semi-permanent (structure made of wood, some use of concrete, cement and bricks, metals) and permanent (structure entirely made of concrete-wall, ceiling and floor). Table-5.10.2 (a) represents the type of house of the slum dwellers.

Table-5.10.2 (a): Type of House

Slum Type	Type of House			Total
	Flimsy	Semi-permanent	Permanent	
Inner	12(12.0)	88 (88.0)	0 (0.0)	100(100)
Outer	5 (5.0)	91 (91.0)	4 (4.0)	100(100)

Total	17 (8.5)	179 (89.5)	4 (2.0)	200 (100)

Note: Figures in the parentheses are in percentage, Source: Field Survey

In Table-5.10.2 (a) it is observed that among 200 households in the slum area 8.5 percent households have flimsy type houses, 89.5 percent households have semi-permanent houses and 2 percent households have permanent houses. The poor financial condition, lack of space and slums been situated in illegally occupied land are causes of major proportion of slum dwellers living in semi-permanent houses. In Inner slum area 12 percent households live in flimsy type house and 88 percent in semi-permanent type of house. In Outer slum area 5 percent live in flimsy type house, 91 percent in semi-permanent type of house and 4 percent households have permanent houses. There are permanent houses in Outer slum only. There is higher proportion of flimsy houses (12 percent) in Inner slum in comparison to Outer slum (5 percent).This suggests that housing condition is better in Outer slum compared to Inner slum.

Table-5.10.2(b) represents the relationship between age group of slum dwellers and type of structure of house.

Table-5.10.2(b): Age Group of Slum Dwellers and Type of House

Slum type	Age group	Type of house			Total
		Flimsy	Semi-permanent	Permanent	
Inner	Upto 30	26 (10.0) (54.2)	235 (90.0) (60.9)	0 (0.0) (0.0)	261(100) (60.1)
	31-40	9 (12.0) (18.8)	66 (88.0) (17.1)	0 (0.0) (0.0)	75(100) (17.3)
	41-50	5 (9.6) (10.4)	47 (90.4) (12.2)	0 (0.0) (0.0)	52(100) (12.0)
	51-	8 (17.4) (16.7)	38 (82.6) (9.8)	0 (0.0) (0.0)	46(100) (10.6)
	Total	48 (11.1)	386 (88.9)	0 (0.0)	434(100)

		(100)	(100)	(0.0)	(100)
Outer	Upto 30	13 (4.1) (72.2)	289 (90.9) (66.7)	16 (5.0) (61.5)	318(100) (66.7)
	31-40	4 (5.6) (22.2)	62 (86.1) (14.3)	6 (8.3) (23.1)	72(100) (15.1)
	41-50	1 (1.8) (5.6)	53 (94.7) (12.2)	2 (3.6) (7.7)	56(100) (11.7)
	51-	0 (0.0) (0.0)	29 (93.5) (6.7)	2 (6.5) (7.7)	31(100) (6.5)
	Total	18 (3.8) (100)	433 (90.8) (100)	26 (5.5) (100)	477(100) (100)
Total	Upto 30	39 (6.7) (59.1)	524 (90.5) (64.0)	16 (2.8) (61.5)	579(100) (63.6)
	31-40	13 (8.8) (19.7)	128 (87.1) (15.6)	6 (4.1) (23.1)	147(100) (16.1)
	41-50	6 (5.6) (9.1)	(100) (92.6) (12.2)	2 (1.9) (7.7)	108(100) (11.9)
	51-	8 (10.4) (12.1)	67 (87.0) (8.2)	2 (2.6) (7.7)	77(100) (8.5)
	Total	66 (7.2) (100)	819 (90.0) (100)	26 (2.9) (100)	911(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 observed from the Table-5.10.2(b) that among 911 slum dwellers highest proportion (90 percent) slum dwellers dwell in semi-permanent houses and highest proportion of these slum dwellers (64 percent) are up to 30 years of age followed by 15.6 percent belonging to the age group 31-40 years, 12.2 percent are within 41-50

years of age and 8.2 percent are 51 and above years of age. Among 7.2 percent slum dwellers living in flimsy houses highest proportion of slum dwellers (59.1 percent) are up to 30 years of age followed by 19.7 percent belonging to the age group 31-40 years, 12.1 percent slum dwellers are 51 and above years and 9.1 percent within 41-50 years of age. The lowest proportion of slum dwellers 2.9 percent live in permanent houses and among them major proportion (61.5 percent) are up to 30 years of age, 23.1 percent belong to the age group 31-40 years of age, 7.7 percent are within 41-50 years of age and 7.7 percent are 51 and above years of age. It is noted that highest proportion of slum dwellers, (63.6 percent) belong to the age group up to 30 years and also the highest proportion of slum dwellers living in each of the above types of houses-flimsy, semi-permanent and permanent structure houses belong to this age group. The situation is similar among both Inner and Outer slums. In Inner slum the highest proportion of slum dwellers live in semi permanent houses, among 434 slum dwellers 88.9 percent live in semi permanent houses and highest proportion of these slum dwellers (60.9 percent) are up to 30 years of age. Among 48 slum dwellers living in flimsy houses the highest proportion (54.2 percent) belong to the same age group. No slum dwellers in Inner slum area live in permanent houses. In Outer slum area among 477 slum dwellers the highest proportion (90.8 percent) slum dwellers live in semi permanent houses and the highest proportion of these slum dwellers (66.7 percent) are up to 30 years of age and in the other types of houses the highest proportion of slum dwellers belong to this age group: permanent- 61.5 percent and flimsy-72.2 percent. It thus suggests that people of younger generation are higher in the slum area those live mostly in the semi permanent and flimsy houses.

5.10.3: Number of Rooms

The number of rooms of the slum dwellers is an important factor that reveals the living condition of the slum dwellers. The relationship between number of rooms in the house and family size help to determine the overcrowding in the slum household. Table-5.10.3(a) represents family size and number of rooms of the slum dwellers.

Table-5.10.3(a): Number of Rooms and Family Size

Slum Type	Family size	Number of rooms			Total
		1	2	>=3	
Inner	1	6 (100) (9.2)	0 (0.0) (0.0)	0 (0.0) (0.0)	6 (100) (6.0)
	2-5	51(69.9) (78.5)	17(23.3) (60.7)	5 (6.8) (71.4)	73 (100) (73.0)
	>5	8 (38.1) (12.3)	11(52.4) (39.3)	2 (9.5) (28.6)	21 (100) (21.0)
	Total	65 (65.0) (100)	28(28.0) (100)	7 (7.0) (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	44 (59.5) (97.8)	18(24.3) (72.0)	12(16.2) (40.0)	74 (100) (74.0)
	>5	1(3.8) (2.2)	7 (26.9) (28.0)	18(69.2) (60.0)	26 (100) (26.0)
	Total	45 (45.0) (100)	25(25.0) (100)	30(30.0) (100)	100(100) (100)
Total	1	6 (100) (5.5)	0 (0.0) (0.0)	0 (0.0) (0.0)	6 (100) (3.0)
	2-5	95 (64.6) (86.4)	35(23.8) (66.0)	17(11.6) (45.9)	147(100) (73.5)
	>5	9 (19.1) (8.2)	18(38.3) (34.0)	20(42.6) (54.1)	47 (100) (23.5)
	Total	110(55.0) (100)	53(26.5) (100)	37(18.5) (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-5.10.3(a) it is found that among 200 slum households 55 percent households have only 1 room, 26.5 percent have 2 rooms and 18.5 percent households have 3 or more rooms. Thus it is noticed that majority of slum households have only one room. The situation is better in Outer slum as 45 percent households in comparison to Inner slum where 65 percent households have only one room and similarly 30 percent households in Outer slum whereas only 7 percent households in Inner slum have 3 or more rooms. It thus suggests that living condition is better in Outer slum in comparison to Inner slum.

All single member households have only one room. Among 200 households highest proportion 147 (73.5 percent) households have 2-5 members and majority (64.6 percent) households in this group have only one room followed by 23.8 percent that have 2 rooms and 11.6 percent have 3 or more rooms. Among 47 (23.5 percent) households that have more than 5 members the highest proportion 42.6 percent households have 3 or more rooms, 38.3 percent have 2 rooms and 19.1 percent have one room. Among the 110 households that have 1 room in highest proportion (86.4 percent) households 2-5 members reside followed by 8.2 percent households that have more than 5 members and 5.5 percent households have only 1 member. In Inner slum among 65 households having 1 room majority (78.5 percent) of households have 2-5 members followed by 12.3 percent households have more than 5 members and 9.2 percent households have 1 member. In Outer slum among 45 households having 1 room the highest proportion (97.8 percent) households have 2-5 members followed by 2.2 percent households that have more than 5 members. It thus suggests that the slum area is overcrowded and Inner slum is more overcrowded in comparison to Outer slum. The slum households mostly do not have separate kitchen and such cases are more in Inner slum compared to Outer slum.

Table-5.10.3(b) represents the relationship between monthly household income and number of rooms

Table-5.10.3(b): Monthly household income and number of rooms in the households

Slum Type	No. of rooms	Monthly Household Income (in Rupees)			Total
		Up to 5000	5001-10000	Above 10000	
Inner	1	34(52.3) (75.6)	29(44.6) (63.0)	2(3.1) (22.2)	65(100) (65.0)
	2	10(35.7) (22.2)	14(50.0) (30.4)	4(14.3) (44.4)	28(100) (28.0)
	>=3	1(14.3) (2.2)	3(42.9) (6.5)	3(42.9) (33.3)	7(100) (7.0)
	Total	45(45.0) (100)	46(46.0) (100)	9(9.0) (100)	100(100) (100)
Outer	1	20(44.4) (66.7)	23(51.1) (46.9)	2(4.4) (9.5)	45(100) (45.0)
	2	7(28.0) (23.3)	11(44.0) (22.4)	7(28.0) (33.3)	25(100) (25.0)
	>=3	3(10.0) (10.0)	15(50.0) (30.6)	12(40.0) (57.1)	30(100) (30.0)
	Total	30(30.0) (100)	49(49.0) (100)	21(21.0) (100)	100(100) (100)
Total	1	54(49.1) (72.0)	52(47.3) (54.7)	4(3.6) (13.3)	110(100) (55.0)
	2	17(32.1) (22.7)	25(47.2) (26.3)	11(20.8) (36.7)	53(100) (26.5)
	>=3	4(10.8) (5.3)	18(48.6) (18.9)	15(40.5) (50.0)	37(100) (18.5)
	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 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 percent above Rs. 10000. In the monthly household income level of up to 5000 there are 45 percent households of Inner slum and 30 percent households of Outer slum whereas in the monthly household income level of above Rs.10000 there are 9 percent households of Inner slum and 21 percent households of Outer slum. This gives a picture of better economic condition of Outer slum compared to Inner slum.

In the Total slum (Inner slum and Outer slum) area among the 75 (37.5 percent) households earning monthly household income up to Rs. 5000 the major proportion (72 percent) of households have only 1 room to live in, 22.7 percent have 2 rooms and only 5.3 percent have 3 or more rooms. Among 95 (47.5 percent) households earning monthly household income in the range Rs. 5000 - Rs 10,000 the major proportion of households, 54.7 percent households have only 1 room to live in, 26.3 percent have 2 rooms and 18.9 percent have 3 or more rooms. Among the 30 (15 percent) households earning monthly household income above Rs. 10000 the highest proportion (50 percent) households have 3 or more rooms to live in followed by 36.7 percent households that have 2 rooms and 13.3 percent have 1 room.

A direct relationship is noticed between number of rooms in slum households and monthly household income of the households. It is observed that in the income group ‗up to Rs. 5000', in Inner slum, 75.6 percent households whereas in the Outer slum 66.7 percent live in 1 room and 2.2 percent households in Inner slum and 10 percent households in Outer slum live in 3 or more rooms. In the income group ‗above Rs. 10000', in Inner slum, 22.2 percent households whereas in the Outer slum only 9.5 percent live in 1 room and 33.3 percent households in Inner slum and 57.1 percent households in Outer slum live in 3 or more rooms. It thus suggests that living condition is better in Outer slum in comparison to Inner slum. It is found that space crisis is more

acute in the Inner slum compared to Outer slum where in Inner slum even among the slum households earning monthly household income above Rs. 10000, 22.2 percent households have only 1 room whereas in Outer slum the proportion is 9.5 percent. A direct relationship is also noticed between number of rooms in slum households and monthly household income of the households in Inner and as well as Outer slum and therefore with the increase in monthly household income the number of rooms increases.

Table-5.10.3(c) represents the relationship between the old migrants (households migrated up to the year 1990), new migrants (households migrated after 1990), non migrant households and number of rooms in the household.

Table-5.10.3(c): Period of Migration and Number of Rooms

Slum Type	Period of Migration	Number of Rooms			Total
		1	2	>=3	
Inner	Up to 1990	27(56.3) (41.5)	15(31.3) (53.6)	6(12.5) (85.7)	48(100) (48.0)
	After 1990	23(76.7) (35.4)	7(23.3) (25.0)	0(0) (0)	30(100) (30.0)
	Non Migrant	15(68.2) (23.1)	6(27.3) (21.4)	1(4.5) (14.3)	22(100) (22.0)
	Total	65(65.0) (100)	28(28.0) (100)	7(7.0) (100)	100(100) (100)
Outer	Up to 1990	12(26.1) (26.7)	15(32.6) (60.0)	19(41.3) (63.3)	46(100) (46.0)
	After 1990	20(71.4) (44.4)	5(17.9) (20.0)	3(10.7) (10.0)	28(100) (28.0)
	Non Migrant	13(50.0) (28.9)	5(19.2) (20.0)	8(30.8) (26.7)	26(100) (26.0)

	Total	45(45.0) (100)	25(25.0) (100)	30(30.0) (100)	100(100) (100)
Total	Up to 1990	39(41.5) (35.5)	30(31.9) (56.6)	25(26.6) (67.6)	94(100) (47.0)
	After 1990	43(74.1) (39.1)	12(20.7) (22.6)	3(5.2) (8.1)	58(100) (29.0)
	Non Migrant	28(58.3) (25.5)	11(22.9) (20.8)	9(18.8) (24.3)	48(100) (24.0)
	Total	110(55.0) (100)	53(26.5) (100)	37(18.5) (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 that on the basis of period of migration although the highest proportion of old migrant households (41.5 percent), new migrant households (74.1 percent) and non migrant households (58.3 percent) have 1 room the households that migrated up to 1990 have lowest proportion of households with 1 room among the 94 households that migrated up to 1990 while the highest proportion of households that migrated after 1990 or new migrants have 1 room among the 58 households of new migrants. Among 37 households that have 3 or more room majority (67.6 percent) of households have migrated up to 1990 (old migrants) followed by 24.3 percent non migrant households and 8.1 percent households that migrated after 1990 (new migrants). Also among 53 households that have 2 rooms major proportion (56.6 percent) of households have migrated up to 1990. This suggests that the households that are old migrants have least crisis of space compared to non migrants and new migrants. The new migrants are most lacking in space for living because they have recently arrived in the slum and do not have adequate financial resource to spend on housing.

In the Inner slum it is found that on the basis of period of migration although the highest proportion of old migrant households (56.3 percent), new migrant households (76.7 percent) and non migrant households (68.2 percent) have 1 room but the new migrant

households have the highest proportion of 1 room among the 30 households of new migrants whereas the old migrant households have the lowest proportion of 1 room among the 48 households of old migrants. Among the 7 slum households having 3 rooms the highest proportion (85.7 percent) households belong to old migrants followed by (14.3 percent) households that belong to non migrants while none of the households of new migrants have 3 or more rooms. In Inner slum the space crisis for living is acute in the households of the new migrants (households migrated after 1990).

In the Outer slum it is revealed that on the basis of period of migration the highest proportion of old migrant households (41.3 percent) have 3 or more rooms among 46 households that migrated up to 1990 whereas majority of households of new migrants (71.4 percent) among 28 households that migrated after 1990 and also the highest proportion of households of non migrants (50 percent) among 28 households of non migrants have 1 room. Among 30 households that have 3 or more rooms the highest proportion (63.3 percent) households belong to old migrants (households migrated up to the year 1990) followed by 26.7 percent households of non migrants and 10 percent households of new migrants.

This suggests that space for living crisis is severe among households of new migrants (households that migrated after 1990) in the Inner, Outer and Total (Inner and Outer) slum area but it is much more severe in Inner slum compared to Outer slum.

5.10.4: Floor area of House

The size of floor area of slum households also reveals the congestion in the slum households like that of number of rooms. Table-5.10.4 represents the floor area of houses of the slum dwellers

Table-5.10.4: Floor area of House

Slum Type	Floor Area of House (in sq. ft.)					Total
	Up to 50	51–80	81–100	101–120	121 and above	
Inner	7 (7.0)	63 (63.0)	23(23.0)	7 (7.0)	0 (0.0)	100(100)
Outer	0 (0.0)	40 (40.0)	15(15.0)	25(25.0)	20 (20.0)	100(100)
Total	7 (3.5)	103(51.5)	38(19.0)	32 (16.0)	20 (10.0)	200 (100)

Note: Figures in the parentheses are in percentage

Source: Field Survey

It is noticed that among 200 households the highest proportion (51.5 percent) households have floor area of house within 51-80 square feet followed by 19 percent households having floor area within 81-100 square feet, 16 percent households having floor area within 101-120 square feet, 10 percent households having floor area of 121 square feet and above and 3.5 percent households having floor area up to 50 square feet. It is noticed that floor area of slum houses is small. The highest proportion of households in both the Inner slum (63 percent) and Outer slum (40 percent) has houses of 51–80 square feet area. The situation in regard to floor area of house is better in Outer slum compared to Inner slum as it is found that in Outer slum there are no households up to 50 square feet area, there are higher proportion of households of 101-120 square feet in Outer slum (25 percent) compared to Inner slum (7 percent) and also there are 20 percent households in Outer slum with floor area of house of 121 square feet and above while there are no such households in Inner slum.

5.10.5: Supply of Electricity in Slum Households

Supply of electricity in the slum household is an important criterion to determine the living condition of the slum dwellers. Table-5.10.5 (a) represents whether the households have supply of electricity.

Table-5.10.5(a): Response regarding supply of electricity in slum households

Slum Type	supply of electricity in slum households		Total
	Yes	No	
Inner	87 (87.0)	13 (13.0)	100 (100.0)
Outer	90 (90.0)	10 (10.0)	100 (100.0)
Total	177 (88.5)	23 (11.5)	200 (100.0)

Note: Figures in the parentheses are in percentage

Source: Field Survey

Among 200 slum households 88.5 percent households have supply of electricity and 11.5 percent households do not have supply of electricity. Higher proportion of slum households (13 percent) in Inner slum area does not have electricity whereas 10 percent in Outer slum area does not have electricity. Thus situation in this regard in Outer slum is better compared to Inner slum.

The type of electricity connection the slum households have are independent connection, shared electricity connection with other households, connection drawn from neighbour and other connection which includes households living as tenants in rented houses and pay electricity charges to house owners as agreed with the owners.

Table-5.10.5(b) below represents type of electricity connection in the slum households of the area of study.

Table-5.10.5(b): Type of Electricity Connection in Slum Households

Slum Type	Type of electricity connection in slum households				Total
	Independent	Shared	Drawn from neighbour	Others	
Inner	66 (75.9)	1 (1.1)	5 (5.7)	15(17.2)	87 (100)
Outer	62 (68.9)	11(12.2)	1 (1.1)	16(17.8)	90 (100)
Total	128 (72.3)	12 (6.8)	6 (3.4)	31(17.5)	177 (100)

Note: Figures in the parentheses are in percentage

Source: Field Survey

Among 177 slum households that have supply of electricity highest proportion (72.3 percent) households have Independent electricity connection followed by 17.5 percent have other type of electricity connection, 6.8 percent have shared electricity connection among individual households and 3.4 percent have electric connection drawn from neighbours. The types of electricity connection are similar among both Inner and Outer slums. Among 87 slum households having electricity connection in Inner slum major proportion (75.9 percent) households have independent type of electricity connection followed by 17.2 percent with other type of connection, 5.7 percent drawn from neighbour and 1.1 percent shared type of connection. In Outer slum too among 90 slum households having electricity connection major proportion (68.9 percent) of households have independent electricity connection followed by 17.8 percent households having other type of electric connection 12.2 percent households have shared connection and 1.1 percent have electric connection drawn from neighbour. Slightly higher proportion of slum households in Inner slum has independent connection compared to Outer slum.

5.10.6: Availability of Street Lights in the Slum Area

Table-5.10.6(a) below represents the response of households regarding availability of street lights in the slum area.

Table-5.10.6(a): Availability of Street Lights in the Slum Area

Slum Type	Availability of street lights in the slum area		Total
	Yes	No	
Inner	50 (50.0)	50 (50.0)	100 (100.0)
Outer	100 (100.0)	0 (0.0)	100 (100.0)
Total	150 (75.0)	50 (25.0)	200 (100.0)

Note: Figures in the parentheses are in percentage

Source: Field Survey

In the Table-5.10.6(a) it is noticed that among 200 households 75 percent households have availability of street lights while it is absent in 25 percent households. In Inner

slum 50 percent households have no street lights in the area whereas in Outer slum all the households have facility of street light. It thus suggests that the situation of Outer slum is better in comparison to Inner slum. 50 percent slums does not have street light facility because the Inner slums are overcrowded, lanes within the slum area are very narrow and also the slums are situated beside the railway lines and on the river bed which causes problem in construction of street light.

Table-5.10.6(b) represents the working condition of street lights in the slum area

Table-5.10.6(b): Working condition of street lights in the slum area

Slum Type	Working condition of street lights in the slum area	Total
	Yes	
Inner	50 (100.0)	50 (100.0)
Outer	100 (100.0)	100(100.0)
Total	150 (100.0)	150 (100.0)

Note: Figures in the parentheses are in percentage

Source: Field Survey

Among 150 slum households in the Total (Inner and Outer) slum area all (100 percent) slum households have street lights in working condition.

5.10.7: Main Source of Drinking Water of Slum Households

Clean drinking water is an essential requirement for healthy living.Table-5.10.7 represents main source of drinking water of slum households

Table-5.10.7: Main Source of Drinking Water of Slum Households

Slum Type	Main source of drinking water of slum households			Total
	Private hand pumps/wells	Public hand pumps/wells	Pipelines on the road	
Inner	10 (10.0)	22 (22.0)	68 (68.0)	100(100.0)

Outer	55 (55.0)	14 (14.0)	31 (31.0)	100(100.0)
Total	65 (32.5)	36 (18.0)	99 (49.5)	200 (100.0)

Note: Figures in the parentheses are in percentage

Source: Field Survey

Among 200 slum households highest proportion (49.5 percent) of households have pipelines on the road as main source of drinking water followed by 32.5 percent households having private hand pumps or wells and 18.0 percent having public hand pumps or wells as main source of drinking water. Even though highest proportion of the slum households depends on the pipelines on the road for drinking water a few households complain that they have to go to other wards or some distance away from residence for water. The water is not sufficient for all households. This problem is more acute in the Inner slum area. Among 100 households major proportion (68 percent) slum households in Inner slum depend on pipelines on the road for drinking water, 22 percent households in the area depend on public hand pumps or wells for drinking water and only 10 percent have private hand pumps or wells for drinking water purpose. In Outer slum highest proportion (55 percent) of households have private hand pumps or wells for purpose of drinking water followed by 31 percent household having pipelines on the road as main source of drinking water and 14 percent depend on public hand pumps or wells. The Outer slum households have less access to Government drinking water supply through pipelines on road in comparison to households in Inner slum but are more self reliant in this regard as major proportion of households of Outer slum can afford to have private hand pumps or wells.

5.10.8: Type of Drainage of the Slum Area

Table-5.10.8 represents the type of drainage of the slum area

Table-5.10.8: Type of Drainage in the Slum Area

Slum Type	Type of drainage in the slum area					Total
	Underground	Covered pucca	Open pucca	Open kutcha	Irregular water with no drains	
Inner	0 (0.0)	0 (0.0)	85 (85.0)	15(15.0)	0 (0.0)	100(100.0)
Outer	0 (0.0)	0 (0.0)	44 (44.0)	31(31.0)	25 (25.0)	100(100.0)
Total	0 (0.0)	0 (0.0)	129(64.5)	46(23.0)	25 (12.5)	200 (100.0)

Note: Figures in the parentheses are in percentage

Source: Field Survey

Among 200 slum households highest proportion (64.5 percent) households are connected to open pucca drainage system, 23 percent slum households are connected to open kutcha drainage system and 12.5 percent households have irregular water with no drains. Major proportion of slum households in Inner slum (85 percent) are connected to open pucca drainage system and (15 percent) are connected to open kutcha drainage system. The highest proportion of slum households in Outer slum (44 percent) slum households are connected to open pucca drainage system followed by 31 percent slum households are connected to open kutcha drainage system and 25 percent households have irregular water with no drains. It is thus noticed that Inner slum has better drainage system in comparison to Outer slum although the slum area as a whole does not have the better drainage facilities – Underground and Covered pucca drainage systems.

5.10.9: Water Logging during Monsoons

Table-5.10.9 represents the responses regarding water logging during monsoons in the slum area.

Table-5.10.9: Water Logging during Monsoons

Slum Type	Response regarding water logging during monsoons		Total
	Yes	No	
Inner	60 (60.0)	40 (40.0)	100 (100.0)
Outer	54 (54.0)	46 (46.0)	100 (100.0)
Total	114 (57.0)	86 (43.0)	200 (100.0)

Note: Figures in the parentheses are in percentage

Source: Field Survey

It is noticed in the Table-5.10.9 that among the 200 slum households 57 percent households reported that the slum area and especially drains in this area get water logged during monsoons and 43 percent reported that there is no water logging. Thus majority of slum households reported of water logging in the slum area during monsoon. 60 percent slum households in Inner slum and 54 percent slum households in Outer slum area reported of water logging in the slum area and drains of this area. Thus situation of Outer slum area in respect of water logging in the area is slightly better in comparison to Inner slum.

5.10.10: Type of Space used for Bathing

Table-5.9.10 represents the type of space used for bathing in the slum area.

Table-5.10.10: Type of Space used for Bathing

Slum Type	Type of space used for bathing					Total
	Separate arrangement	Public bath	Canal/river	Open space	Private shared arrangement	
Inner	20 (20.0)	25(25.0)	0 (0.0)	9 (9.0)	46 (46.0)	100(100.0)
Outer	57 (57.0)	10(10.0)	0 (0.0)	6 (6.0)	27 (27.0)	100(100.0)
Total	77 (38.5)	35(17.5)	0 (0.0)	15(7.5)	73 (36.5)	200 (100.0)

Note: Figures in the parentheses are in percentage

Source: Field Survey

Among 200 slum households the highest proportion (38.5 percent) households have separate arrangement for bathing, 36.5 percent have private shared arrangement and the bathing place is shared by a few households; either by tenants or by owners of different households, 17.5 percent use public bath for bathing and 7.5 percent households bathe in open space. None of the households in the slum area go to river or canal for bathing. In Inner slum highest proportion (46 percent) of households has private shared arrangement for bathing and only 20 percent households have separate bathing facilities whereas in Outer slum highest proportion (57 percent) of households has separate arrangement for bathing. In this respect it is thus evident that households of Outer slum are better off than their counterpart in Inner slum. This may be because of less space to accommodate a bathroom in households of Inner slum in comparison to Outer slum.

5.10.11: Type of Space used as Toilet

Type of space used as toilet gives a picture of hygiene and how clean and habitable the slum area is. Table-5.10.11 represents the type of space used as toilet in the slum area

Table-5.10.11: Type of space used as toilet

Slum Type	Type of space used as toilet							Total
	Private toilet	Public toilet	Public toilet (paid)	Private shared arrangement	Open space	Road side/rail tracks	Canal/river banks	
Inner	22(22)	25(25)	5(5)	35(35)	0(0)	13(13)	0(0)	100(100)
Outer	58(58)	5(5)	0(0)	26(26)	0(0)	0(0)	11(11)	100(100)
Total	80(40)	30(15)	5(2.5)	61(30.5)	0(0)	13(6.5)	11(5.5)	200 (100)

Note: Figures in the parentheses are in percentage

Source: Field Survey

Among 200 slum households highest proportion (40 percent) households use private toilet, 30.5 percent have private shared arrangement of toilet which is shared by a few households; either by tenants or by owners of different households, 15 percent households use public toilet provided by Government, members of 6.5 percent households defecates beside railway tracks, 5.5 percent on river bank and 2.5 percent

households use paid public toilet (paying Re. 1). 22 percent households in Inner slum have private toilets whereas 58 percent households in Outer slum have private toilets. This suggests that situation of Outer slum is better in comparison to Inner slum. The reasons for the difference are problem of space in Inner slum which causes hindrance in construction of toilets and also the poorer financial condition of Inner slum households as it may not be possible for all households to construct own toilets. There are no septic tanks or flush latrine system toilets in the slum households.

5.10.12: Garbage Disposal

Disposal of garbage is essential in order to keep the slum households and the slum area clean. Table-5.10.12(a) presents the data pertaining to the garbage disposal facility provided by the organization in the slum area surveyed.

Table-5.10.12(a): Garbage disposal in the sample households

Slum Type	Garbage disposal in the sample households	Total
	Corporation	
Inner	100 (100.0)	100 (100.0)
Outer	100 (100.0)	100 (100.0)
Total	200 (100.0)	200 (100.0)

Note: Figures in the parentheses are in percentage

Source: Field Survey

It is evident from table 5.10.12(a) that arrangement of garbage disposal is made by Corporation solely and Siliguri Municipal Corporation staff disposes off the garbage from the sample households in both the Inner and Outer slums.

Table -5.10.12(b) presents the data regarding the frequency of collection of garbage (number of days in a month)

Table-5.10.12(b): Frequency of collection of garbage (number of days in a month) in the sample households

Slum Type	Frequency of collection of garbage (number of days in a month)						Total
	Daily	2 days	3 to 5	6 to 7	8 to 15	More than 15	
Inner	50(50.0)	0(0.0)	50(50.0)	0(0.0)	0(0.0)	0 (0.0)	100(100.0)
Outer	75(75.0)	0(0.0)	25(25.0)	0(0.0)	0(0.0)	0 (0.0)	100(100.0)
Total	125(62.5)	0(0.0)	75(37.5)	0(0.0)	0(0.0)	0 (0.0)	200 (100.0)

Note: Figures in the parentheses are in percentage

Source: Field Survey

Among 200 slum households it is noticed that in majority (62.5 percent) garbage disposal is carried out daily and in remaining 37.5 percent households it is carried out within 3to5 days. In Inner slum in 50 percent households garbage disposal is carried out daily whereas in Outer slum garbage disposal is carried out daily in 75 percent households. It suggests that Outer slum is in better situation than Inner slum in respect of garbage disposal. The workers of the corporation are responsible for not disposing off the garbage daily.

5.10.13: Possession of Documents (Ration Card and Voter Card) by Slum Households

Table-5.10.13(a) presents the data regarding the possession of ration card by slum households of the sample slum area

Table-5.10.13(a): Response regarding possession of ration card for family

Slum Type	Response regarding possession of ration card for family		Total
	Yes	No	
Inner	88 (88.0)	12 (12.0)	100 (100.0)
Outer	89 (89.0)	11(11.0)	100 (100.0)

Total	177 (88.5)	23 (11.5)	200 (100.0)

Note: Figures in the parentheses are in percentage

Source: Field Survey

In Table-5.10.13(a) it is found that among 200 households majority (88.5 percent) of households have ration card for all family members and 11.5 percent households do not have ration card for all family members. In Inner slum 12 percent households do not have ration card for all family members whereas 11 percent households in Outer slum do not have ration card. The situation of Outer slum is slightly better than Inner slum in respect of possession of ration card for all family members.

Table-5.10.13(b) presents the data regarding reason behind not having ration card by slum households

Table-5.10.13(b): Reason behind not having ration card by slum households

Slum Type	**Reason behind not having ration card by slum households**				**Total**
	Due to migration	**Not applied**	**Applied, but not provided**	**Others**	
Inner	5 (41.7)	2 (16.7)	4 (33.3)	1(8.3)	12 (100.0)
Outer	5 (45.5)	0 (0.0)	5 (45.5)	1 (9.1)	11 (100.0)
Total	10 (43.5)	2 (8.7)	9 (39.1)	2 (8.7)	23 (100.0)

Note: Figures in the parentheses are in percentage

Source: Field Survey

From Table-5.10.13(b) it is obtained that among 23 slum households in the total slum area, all family members of which does not have ration cards 43.5 percent households state the reason of migration for not having ration card, 39.1percent mentions that they had applied but were not yet provided, 8.7 percent households had not applied and they are new migrants to the slum area and 8.7 percent households belonging to the ‗Others' group does not have ration card as they do not have the required documents. The reasons for not having ration card in Inner and Outer slums are similar.

Table-5.10.13(c) presents the data regarding getting the essentials from the ration shop properly by slum households

Table-5.10.13(c): Response regarding getting the essentials from the ration shop properly by slum households

Slum Type	Response regarding getting the essentials from the ration shop properly by slum households		Total
	Yes	No	
Inner	14 (15.9)	74 (84.1)	88 (100.0)
Outer	8 (9.0)	81 (91.0)	89 (100.0)
Total	22 (12.4)	155 (87.6)	177(100.0)

Note: Figures in the parentheses are in percentage

Source: Field Survey

The Table-5.10.13(c) reveals that among 177 households in the total slum area that have ration card only 12.4 percent households responded in the positive that they get the essentials from the ration shop properly and 87.6 percent households opine that they do not get the essentials from the ration shop properly. Among 155 households that do not get the essentials from ration shop properly 84.1 percent households in Inner slum and 91 percent households in Outer slum do not get the essentials from the ration shop properly. It may be that the slum households of Inner slum being closer to the city core are more conscious in this regard compared to the households in the Outer slum. Majority of slum dwellers have Above Poverty Line (APL) ration card even though they belong to the below poverty line level and hence also do not get essentials sufficiently.

Table-5.10.13(d) presents the data regarding the possession of voter card by slum households of the sample slum area

Table-5.10.13(d): Response regarding possession of voter card for family

Slum Type	Response regarding possession of voter card for family		Total
	Yes	No	

Inner	97 (97.0)	3 (3.0)	100 (100.0)
Outer	96 (96.0)	4 (4.0)	100 (100.0)
Total	193 (96.5)	7 (3.5)	200 (100.0)

Note: Figures in the parentheses are in percentage

Source: Field Survey

In the Table-5.10.13(d) it is noticed that among 200 households in the slum area 96.5 percent households opine that they have voter identity card for their family members of 18 and above years of age and 3.5 percent households report that they do not have voter card for their family members. 3 percent households of Inner slum do not have voter identity card whereas 4 percent households in Outer slum do not have voter identity card.

Table-5.10.13(e) presents the data regarding reason behind not having voter card by slum households

Table-5.10.13(e): Reason behind not having voter card by slum households

Slum Type	Reason behind not having ration card by slum households				Total
	Due to migration	Not applied and approached	Applied but not provided	Others	
Inner	0 (0.0)	1(33.3)	0 (0.0)	2 (66.7)	3 (100.0)
Outer	0 (0.0)	3 (75.0)	1 (25.0)	0 (0.0)	4 (100.0)
Total	0 (0.0)	4 (57.1)	1 (14.3)	2 (28.6)	7 (100.0)

Note: Figures in the parentheses are in percentage

Source: Field Survey

In the Table-5.10.13(e) it is found that among 7 households in the total slum area the family members of eligible age of those does not have voter card 57.1percent have not applied or approached, 14.3percent have applied but not provided and 28.6 percent have –other" reasons; lose of voter identity card or not having required documents. In Inner slum the highest proportion of slum households 66.7 percent belong to the –other"

group whereas in Outer slum the highest proportion75 percent slum households have not applied or approached for voter card. It suggests that slum dwellers of Outer slum are less aware about the utility of voter card in comparison to Inner slum dwellers, the Inner slum dwellers been close to the heart of the city are more conscious of the facilities provided by the Government.

5.10.14: Improvement in Facilities during last 5 years

Table -5.10.14 presents the data regarding improvement of facilities in the slum area and to the household compared to last 5 years from the time of survey.

Table-5.10.14: Improvement in Facilities during last 5 years

			Option					
S. No.	**Basic service facility**	**Slum type**	**Definitely improved**	**Improved**	**No improvement**	**Worse**	**Very worse**	**Total**
1	Garbage collection	Inner	0 (0.0)	0 (0.0)	100(100.0)	0 (0.0)	0(0.0)	100(100.0)
		Outer	0 (0.0)	0 (0.0)	100(100.0)	0 (0.0)	0 0.0)	100(100.0)
		Total	0 (0.0)	0 (0.0)	200(100.0)	0 (0.0)	0(0.0)	200(100.0)
2	Electricity supply to your area	Inner	0 (0.0)	0 (0.0)	100(100.0)	0 (0.0)	0(0.0)	100(100.0)
		Outer	0 (0.0)	0 (0.0)	100(100.0)	0 (0.0)	0(0.0)	100(100.0)
		Total	0 (0.0)	0 (0.0)	200(100.0)	0 (0.0)	0(0.0)	200(100.0)
3	Electricity supply to your home	Inner	0 (0.0)	0 (0.0)	100(100.0)	0 (0.0)	0(0.0)	100(100.0)
		Outer	0 (0.0)	0 (0.0)	100(100.0)	0 (0.0)	0(0.0)	100(100.0)
		Total	0 (0.0)	0 (0.0)	200(100.0)	0 (0.0)	0(0.0)	200(100.0)
4	Water supply to your area	Inner	0 (0.0)	0 (0.0)	75(75.0)	25(25.0)	0(0.0)	100(100.0)
		Outer	0 (0.0)	0 (0.0)	100(100.0)	0 (0.0)	0(0.0)	100(100.0)
		Total	0 (0.0)	0 (0.0)	175 (87.5)	25(12.5)	0(0.0)	200(100.0)
5	Road in the slum	Inner	0 (0.0)	0 (0.0)	100(100.0)	0 (0.0)	0(0.0)	100(100.0)
		Outer	0 (0.0)	25(25.0)	75(75.0)	0 (0.0)	0(0.0)	100(100.0)
		Total	0 (0.0)	25(12.5)	175 (87.5)	0 (0.0)	0(0.0)	200(100.0)
6	Approach road to the slum	Inner	0 (0.0)	0 (0.0)	100(100.0)	0 (0.0)	0(0.0)	100(100.0)
		Outer	0 (0.0)	0 (0.0)	100(100.0)	0 (0.0)	0(0.0)	100(100.0)

		Total	0 (0.0)	0 (0.0)	200(100.0)	0 (0.0)	0(0.0)	200(100.0)
7	Street light in the slum	Inner	0 (0.0)	0 (0.0)	100(100.0)	0 (0.0)	0(0.0)	100(100.0)
		Outer	0 (0.0)	0 (0.0)	100(100.0)	0 (0.0)	0(0.0)	100(100.0)
		Total	0 (0.0)	0 (0.0)	200(100.0)	0 (0.0)	0(0.0)	200(100.0)
8	Drainage facility in the slum	Inner	0 (0.0)	0 (0.0)	75(75.0)	25(25.0)	0(0.0)	100(100.0)
		Outer	0 (0.0)	0 (0.0)	100(100.0)	0 (0.0)	0(0.0)	100(100.0)
		Total	0 (0.0)	0 (0.0)	175 (87.5)	25(12.5)	0(0.0)	200(100.0)
9	Garbage disposal in the slum	Inner	0 (0.0)	0 (0.0)	100(100.0)	0 (0.0)	0(0.0)	100(100.0)
		Outer	0 (0.0)	0 (0.0)	100(100.0)	0 (0.0)	0(0.0)	100(100.0)
		Total	0 (0.0)	0 (0.0)	200(100.0)	0 (0.0)	0(0.0)	200(100.0)
10	Ration facility for the slum dwellers	Inner	0 (0.0)	0 (0.0)	100(100.0)	0 (0.0)	0(0.0)	100(100.0)
		Outer	0 (0.0)	0 (0.0)	100(100.0)	0 (0.0)	0(0.0)	100(100.0)
		Total	0 (0.0)	0 (0.0)	200(100.0)	0 (0.0)	0(0.0)	200(100.0)
11	Transport Communication facility connecting the slum area	Inner	0 (0.0)	0 (0.0)	100(100.0)	0 (0.0)	0(0.0)	100(100.0)
		Outer	0 (0.0)	0 (0.0)	100(100.0)	0 (0.0)	0(0.0)	100(100.0)
		Total	0 (0.0)	0 (0.0)	200(100.0)	0 (0.0)	0(0.0)	200(100.0)

Note: Figures in the parentheses are in percentage

Source: Field Survey

In the Table-5.10.14 it is noticed that there was no improvement in the last five years in the facilities: garbage collection, electricity supply to the sample slum area, electricity supply to the houses of the sample slum households, approach road to the slum, street light in the slum, garbage disposal in the slum, ration facility for the slum dwellers and transport communication facility connecting the slum area. It may be due to recent change in state government during the period of survey and hence it would take time for new government to settle down and take action in this regard. In the total slum area, slum dwellers of 12.5 percent households (all households belonging to Outer slum area) opine that there was improvement in the condition of road in the slum during the last 5 years whereas 87.5 percent of them report that there was no improvement. In the total slum area case of water supply 12.5 percent households and also in case of drainage facility 12.5 percent households report that these conditions have worsened during the

last 5 years and these cases pertain to the Inner slum only. Slum dwellers of 87.5 percent households reveal that there was no improvement in water supply and 87.5 percent of them reveal that there was also no improvement of drainage facility in the sample slum area during the last 5 years. It suggests that the facilities or civic amenities enjoyed by the slum dwellers of Outer slum area are comparatively better than their counterpart in Inner slum area.

5.11: SUMMARY

The chapter analyses the consumption pattern and housing condition of the sample slum households. As found earlier that monthly income of the slum households is low the monthly household expenditure is also found to be low. Among the food items it is found that highest proportion of the average monthly expenditure is incurred on cereals. The households spend mostly on essential items needed for survival. Among the non-food items highest proportion of the average monthly expenditure is incurred on energy consumption which includes kerosene, gas, electricity and firewood. The expenditure for health and education purpose is less even though these are essential components of social infrastructure which determine the living condition of the people. There is a positive relationship between monthly household income and monthly food expenditure and also between monthly household income and monthly non-food expenditure. It is found that Outer slum households spend more on food and non-food items compared to Inner slum households. Testing the hypothesis-3 a significant relationship is noticed between monthly household income and expenditure on education in Inner, Outer and Total (Inner and Outer) slum households. On testing hypothesis-4 it is found that there is significant variation of average total monthly household expenditure between Inner and Outer slum households; total monthly expenditure of Outer slum households is higher compared to Inner slum households. The Outer slum households are able to save more compared to the Inner slum households even though in the households of Outer slum inequality regarding savings is higher compared to Inner slums. On testing the correlation between monthly household income, monthly total household expenditure and monthly household savings in the households of Inner, Outer and Total (Inner and

Outer combined) slum area a highly significant positive relationship is found which implies that with increase in monthly household income there is increase in monthly household expenditure and monthly household savings in households of Inner, Outer and Total (Inner and Outer combined) slum area. Testing the hypothesis-5 it is found that consumption and hence expenditure on consumer durables is significantly higher in Outer slum compared to Inner slum. There is a positive correlation between monthly household income and consumer durables and therefore with the increase in monthly household income expenditure on consumer durable increases. Using multiple regression technique it is found that Household savings (dependent variable) is positively related with family size and household income and it is negatively related with household food expenditure and household non-food expenditure in the Inner slum and Outer slum and Total (Inner and Outer) slum area. The loan has been taken mostly for business purpose by the sample households that have taken loan.

The housing condition of the slum households is not good. Majority of the slum households are owned by the slum dwellers and also the majority of houses are semi permanent in structure in both the Inner and Outer slums. The permanent houses are only found in Outer slums. Among the 911 slum dwellers of sample households 90 percent slum dwellers live in semi-permanent houses. Majority of slum households have only one room and proportion of slum households having one room is higher in Inner slum compared to Outer slum. Among the households having family size of more than 5 members and those who live in one room proportion of such households are higher (38.1 percent) in Inner slum compared to Outer slum where 3.8 percent households have more than 5 members living in one room. Inner slums are more overcrowded compared to Outer slum. Major proportion of houses of Inner and Outer slums have 51–80 square feet area. Majority of slum households have supply of electricity and the type of connection is independent connection. 50 percent slum households in Inner slum do not have availability of street lights whereas 100 percent slum households in Outer slum have street light facility. The street lights are in working condition. The main sources of drinking water are pipelines on the road and private hand pumps or wells. Majority of slum households in Inner slum have pipelines on the road as source of drinking water

whereas in Outer slum majority of households have private hand pumps or wells as source of drinking water. A few slum households have public hand pumps or wells as main source of drinking water. Majority of households in Inner and Outer slum have open pucca drainage system; in Outer slum a few households do not have proper drainage facility and hence the area has irregular water with no drains. Majority of households in Inner and Outer slums have problem of water logging during monsoons but a slightly higher proportion of Inner slum households have this problem compared to Outer slum households. Major proportion (57 percent) of households in Outer slum has separate arrangement for bathing while the proportion (20 percent) of households having such arrangement is very low in Inner slum. Majority (58 percent) households in Outer slum use private toilet whereas only 22 percent households in Inner slum use private toilet. 13 percent households in Inner slum use rail tracks for toilet purpose while 11 percent households in Outer slum use river-bank for this purpose. In both the Inner slum and Outer the responsibility of garbage disposal rests with the Corporation. In majority of households in the slum area the garbage is disposed off daily and this proportion is higher in Outer slum households compared to Inner slum households. Majority of households in the slum area have ration card and migration is the major reason for not having the ration card for households that do not have ration card for family. Majority of slum households in the slum area do not get the essentials from the ration shop properly and this proportion is higher among Outer slum households compared to Inner slum households. Majority of slum households have voter card and the few that do not have voter card major proportion have not applied or approached for it. During the last five years there was no improvement in the basic facilities available to the sample households: garbage collection, electricity supply to the sample slum area, electricity supply to the houses of the sample slum households, approach road to the slum, street light in the slum, garbage disposal in the slum, ration facility for the slum dwellers and transport communication facility connecting the slum area. There was some improvement in the condition of road in the slum during the period in Outer slum area only while there was some deterioration in water supply and drainage facility in the Inner slum area in the same period.