

**Dimensions of Urban Poverty
A Situational Analysis**

Research Study Number 25

(Prepared for the National Commission on Urbanisation)

National Institute of Urban Affairs
1st & 2nd Floor, Core 4B, India Habitat Centre, Lodhi Road, New Delhi
March 1988

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ABSTRACT

Data on the urban poor are scanty, segmented and scattered. On the one end of the scale are the NSS times-series data on the expenditure levels which form the basis of estimating the number of people living below the poverty line. The other end consists of numerous microlevel studies of low income and slum settlements and households. This study brings together the national-level NSS data and the data from the microlevel studies and attempts to develop a situational profile of the urban poor. It deals with the concept of poverty, that is, the way in which it has developed over time, the migratory and employment characteristics of the urban poor, the effect of the changes in the structure of the urban economy on the quality of life of the poor in urban areas, and the spatial concentration and distribution of the urban poor.

A PREFATORY NOTE
ON THE
PROGRAMME OF RESEARCH ON URBAN POVERTY

In early 1987, the National Institute of Urban Affairs embarked on a major programme of research on urban poverty, with the primary objective of coming to grips with the nature and characteristics of urban poverty in India, and to arrive at a better understanding of the state of the urban poor, that is, "who they are, what they do, and where they live"¹. The reasons for undertaking this programme of research are now history, but two factors which played a decisive role deserve to be mentioned in this note. One was the absence of any systematic work on urban poverty in India, and a total lack of data on the poor. The only nation-wide data that were available related to the number of the urban poor, which was derived indirectly from the expenditure data collected quinquennially by the National Sample Survey Organisation (NSSO). Other studies on urban poverty were of a micro nature, and, therefore, had a limited value.

The second factor that induced us to take up this research programme emerged from the first one. If there were no data on the urban poor, their household characteristics and employment and shelter profiles, then, we asked ourselves, how is the content of the various poverty alleviation programmes determined? Are these ad-hoc exercises based on the judgement of a few? Could the judgement of a few on the needs and priorities of the poor be a substitute for empirical data

1 This phrase has been borrowed from Rakesh Mohan and Nancy Hartline's study on the poor of Bogota. See, The World Bank, "The Poor of Bogota: Who They Are, What They Do, and Where They Live," Staff Working Paper No. 635, Washington, D.C., 1984.

and scientific analysis? Both these factors underlined the need to fill the vast data and knowledge gap about the poor.

In a somewhat imperceptible manner, other factors also influenced us. Ever since the disenthronement of "income growth" as the primary goal of development and the emergence of a new development ethos (basic needs approach, unified approach to development, participatory approaches, and full employment and poverty alleviation strategies), a considerable amount of work had been done on urban poverty at the international level, the results of which questioned in a sense, the traditionally-held notions about the poor and their attributes. Many myths about them were demolished in the process. What was important was that the impact of the evidence collected internationally began to be felt not only on the thought processes but also on the planning modes of several developing countries. The position of the National Institute of Urban Affairs was that irrespective of the merits and strengths of the international evidence and scholarship on urban poverty issues, the Indian policies and programmes should be founded on data from within the country and not of outside. There were no reasons to be overtaken or overshadowed by external evidence. This provided yet another rationale for the programme.

The programme of research on urban poverty thus came to be established at this Institute. The objective of the programme was clear: to create a proper data base on the urban poor and urban poverty questions. The Ministry of Urban Development lent full

support to the programme and provided funds for a primary survey of the urban poor households, and for desk research on poverty issues.

Almost coincidentally, the National Commission on Urbanisation (NCU) set up by the Government of India, constituted a Working Group on Urban Poverty (with the Director, NIUA, as one of the members) to review all that had been done in the country to alleviate urban poverty, and suggest strategies to deal with this growing problem. The Working Group proposed to mount a series of research studies including one on how different population groups perceived urban poverty and the problems and priorities of the poor. This study was entrusted to the National Institute of Urban Affairs. Other governmental departments too showed interest in knowing where we stood with regard to these issues.

The past one year's work at the Institute has resulted in five research studies of a complementary nature. These are:

1. Approach to Urban Poverty: A Position Note
2. Dimensions of Urban Poverty: A Situational Analysis
3. The Media on Urban Poverty: A Content Analysis
4. Urban Poverty: A Study in Perceptions
5. Who the Urban Poor Are, What They Do and Where They Live

The first four are being brought out in the Institute's research studies series. The fifth one, incorporating the results of a primary survey of the urban poor households will be published shortly.

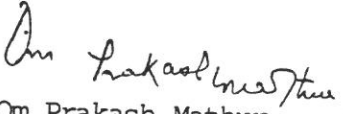
Such a major research effort requires sustained work, not of any one individual, but of a team of dedicated researchers and experts. At this Institute, the coordination of the programme was entrusted to Mrs. Usha P. Raghupathi, a senior colleague of mine. She has designed the field survey and the tabulation schemes, and prepared together with me reports of the first, fourth and fifth of the studies listed above. She has been assisted by several researchers whose names appear in the respective reports.

The study on Dimensions of Urban Poverty: A Situational Analysis has been prepared by Professor D.D. Malhotra, a senior member of faculty at the Indian Institute of Public Administration (IIPA) and a short term consultant to the Institute on this programme. The comprehensive nature of the study is a testimony to his perseverance and hard work. The credit for preparing the report on the Media on Urban Poverty goes to Dr. Gangadhar Jha, Assistant Professor at the IIPA. The National Institute of Urban Affairs would like to place on record its appreciation for their assistance.

Shri Kirtee Shah, Chairman of the Working Group on Urban Poverty and Dr. William Cousins, UNICEF Consultant have continuously interacted with us on the entire programme of research on urban poverty. Their incisive comments have been of utmost help to us in the articulation of our ideas and in the preparation of these documents.

The problem of urban poverty in India cannot be encapsulated in a few research reports. It requires continuous probing and examination. The NIUA proposes to continue research on this subject.

March 1988


Om Prakash Mathur
Director

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POVERTY AND THE URBAN POOR

Poverty has many dimensions: a wide variety of interrelated factors cause it and perpetuate it. Defining poverty, in fact, implies choosing a point from within a complex network of factors forming a vicious circle which represents causal relationships. Often, the choice of selecting the point depends upon the objective of the analysis. If the objective is to reveal the components and characteristics of poverty with a view to identifying the urban poor, the conditions of their survival and existence, their life styles and the places where they live and what has been the impact of government policies and programmes on them, it becomes imperative to understand the meaning of poverty in its wider context, and not just count the number of poor against any defined poverty criterion.

In most simplistic terms, poverty represents the inability of the poor to meet their basic human needs for physical survival and well-being. Failure to meet these minimum needs results in core poverty which Robert S. McNamara describes as "a condition of life so characterised by malnutrition, illiteracy, disease, high infant mortality and low life expectancy as to be beneath any reasonable definition of human decency."

Poverty is both relative and absolute. Relative poverty refers to a state where some people have more goods and services than others. A person is poor when he has an income which is below a certain level. It does not necessarily mean that those who are below such an income level suffer from deprivation of basic needs. On the other hand,

those who are in absolute poverty suffer from insufficiency of the basic necessities of life, which are indispensable for physical existence and productive work activities. They do not possess the economic means to obtain goods and services essential to the welfare of either an individual or a family. In the developed countries, it is relative poverty which is generally referred to. Mass poverty is a state of widespread absolute poverty and is a characteristic of poor countries where a large proportion of people live in miserable conditions of subsistence. The existence of secondary poverty is explained more in terms of the expenditure behaviour of those caught in its trap. Such people have incomes sufficient to exercise command over goods and services, but they cannot lead a healthy life because of irrational spending. The scope of savings and accumulation of resources for improving their economic and social lot does exist, but owing to a lack of proper prioritisation and planning in expenditure, they continue to live under conditions of poverty.

Poverty: Major Causes

Studies of poverty in India have been largely conducted by economists with the primary motive of assessing its magnitude. The number of people who exist below a defined minimum consumption or income line is determined. However, socio-psychological, cultural and political dimensions of poverty have not attracted much attention. Urban poverty has been mainly studied in the context of housing conditions and urban services needs of the people living in the slum areas. A few of these socio-economic studies do throw some light on the life of the people in the slum areas. However, since the coverage and focus of these studies are diffused, (mainly confined to slums and

squatter settlements of larger cities), one has to draw a profile of urban poverty by picking up those elements which have a certain degree of logical coherence and mutual compatibility. In order to do so, it is necessary to reveal how poverty and its causes have been perceived and analysed by the different approaches.

Is poverty a consequence of physical and ecological conditions of living in a particular setting or is it a socio-economic and political phenomenon? The main thrust of physical ecologists in explaining poverty is on demonstrating the interaction between population growth and pressure on resources and the environment. Uncontrolled exploitation of natural resources and population growth disturb the environmental equilibrium and create conditions in which human wants cannot be satisfied, thus leading to the emergence of poverty in the long run. To the extent that the cultivable land per person declines and its productivity decreases owing to population growth, conditions of poverty are created in rural areas. This includes migration of the poor to urban areas where, if labour supply exceeds demand, poverty spreads further. At the local level, each human settlement can ecologically sustain only a certain level of population beyond which, sustaining it creates major distortions in society. The developed countries did not witness the pressure of population growth on their resources or their environments during their development process to the extent that the developing nations are facing today. With no possibility of migration and with the improvement in the survival conditions owing to better health and nutrition, advancement in science and technology, the pressure of population growth on the

resources of the countries, rendered poor through years of colonial exploitation, has enormously mounted, creating conditions of poverty.

Various explanations have been given for the causes of poverty. Social scientists, however, do not entirely agree with the explanation of poverty offered by physical ecologists. They define poverty in social, economic and political terms and with respect to individual behaviour. Sociologists, on the other hand, find the basic cause of poverty in the social structures which breed social and economic inequality. Poverty is essentially a product of traditions and practices which legitimise them and unless they undergo transformation, poverty is less likely to be eradicated. Psychologists essentially view poverty as a problem of the individual who lacks the motivation either to improve his circumstances or utilise opportunities that come his way for his own benefit. Apart from the motivational aspects of improving economic conditions, the attitudes of an individual belonging to the low income group influence his expenditure behaviour. The savings potential of this group is low on account of wasteful expenditures on drinking, gambling, smoking, etc. MacLelland in his achievement-motivation theory places emphasis on the role of psychology of the individual in economic progress. He observes that, "the impulse to modernise in ideal psychological terms seems to consist in part of a personal virtue ... and in part a social virtue -- interest in the welfare of the generalised other fellow. Thus, the two psychological elements essential to economic success are these: the desire to prove oneself better than the other and the need

to promote the common good..."¹ The relationship between the individual and his environment in influencing behaviour has been the subject matter of ecological psychology. Studies in this area have revealed that the structural properties of the environment do influence the psychological profile of an individual in as much as he influences the environment. Further, it has been pointed out that deprivation of various kinds produce multifarious effects on the development and functioning of the human organism. If the individual suffers from deprivation of his basic needs of food, shelter and security, he becomes the target of psychological imbalances which may remain dormant and create a deep-rooted feeling of powerlessness. Powerlessness results in hopelessness, fatalism or mass apathy, and in extreme cases, this results in neuroticism or psychopathic reactions. Studies have found that the persons belonging to low income families experiencing powerlessness are more prone to react impulsively under an increased stress situation. There is also significant impact of poverty on an individual's psychological profile. In a few studies carried out by the Department of Psychology, University of Madras, on the effects of socio-economic status on human behaviour, it has been found that those belonging to low socio-economic families were emotionally unstable. For instance, adolescent boys were found to be more unstable. Anxiety, aggression and depression were found to be dominant among adolescent boys of low income groups. Surveys of mental hospital patients also revealed a higher incidence of psychosis amongst low income families

1. David C. MacLelland, "The Impulse to Modernisation," in Myron Weiner (ed.) Modernisation: The Dynamics of Growth," Basic Books Inc., New York, 1966, pp.28-38.

while more neurotic patients were found belonging to high income families.²

Culture of Urban Poverty

Social anthropologists identify a culture (or sub-culture) of poverty which shapes a distinct life style perpetuating poverty itself. Oscar Lewis in his studies of urban slums found essential attributes of the sub-culture of poverty which had remarkable cross-cultural similarities in "family structure, interpersonal relations, time orientation, value system and spending pattern." The poor exist on the fringe of a stratified, highly individualistic and capitalistic "respectable" society. They have adapted themselves to their condition realising that it is impossible to achieve success in terms of the values and goals of the larger society. Thus, they create their own world where they develop a kind of life style which helps them to cope with the feeling of hopelessness. Some of the key traits of the sub-culture of poverty are fatalism and a low level of aspiration, which together tighten the grip of poverty. Lewis identified the following conditions in which the sub-culture of poverty in urban areas is likely to emerge. They are:

- "(1) Cash economy, wage labour and production of profits;
- (2) a persistently high rate of unemployment and underemployment for unskilled labour;
- (3) low wages;
- (4) the failure to provide social, political and economic

2. E. Shanmugan, "Psychological Studies of Behaviour of People in the Low Socio-Economic Status," in B. Sarveswara Rao and V.N. Deshpande (eds.) Poverty: An Interdisciplinary Approach, Madras Institute of Development Studies, Somaiya, Madras, 1982, pp.26-33.

organisation either on a voluntary basis or by government imposition, for the low income population;

- (5) the existence of a bilateral kinship system rather than a unilateral one; and finally,
- (6) the existence of a set of values in the dominant class which stresses the accumulation of wealth and poverty, the possibility of upward mobility and thrift and explains low economic status as the result of personal inadequacy or inferiority."³

Lewis further observed that once the sub-culture of poverty comes into existence, it perpetuates itself "from generation to generation because of its effect on the children." He identified seventy inter-related socio-economic and psychological traits of the culture of poverty, which are broadly grouped under four categories: "(a) the relationship between the sub-culture and the larger society, (b) the nature of the slum community, (c) nature of the family, (d) the attitudes, values and character structure of the individual." Lack of effective participation and integration of the poor in the major institutions of the larger society can cause alienation leading to the development of a sub-culture of poverty. Lewis found that slum communities have "a minimum of organisation beyond the level of the nuclear and extended family" and "it is the low level of organisation which gives the culture of poverty its marginal and anachronistic quality." He observed that the lower castes in India may not have a sub-culture of poverty though they may be in dire poverty, because they are integrated into the larger society through their social organisations. Yet the manner in which slums and squatter settlements have mushroomed and the increasing number of pavement dwellers in

3. Oscar Lewis, A Study of Slum Culture: Background for La Vida, Random House, New York, 1968, XIII-IV.

metropolitan cities indicates that living conditions for the poor are distinctly approximating those described by Lewis for the emergence of the culture of poverty. Lewis further warned that if this happens, it is much more difficult to eliminate the culture of poverty than to eliminate poverty itself.

POVERTY: MAGNITUDE AND DIMENSIONS

While various approaches to the study of poverty provide explanations for the conditions and causes of poverty and are helpful in understanding it as a phenomenon, it is the economic definition which gives a clear basis for the identification of the poor, the level of poverty and its magnitude. With a low level of income and gross domestic product per capita, India is included among the 30 poorest countries in the community of 160 nations, and the existence of mass poverty is a reality. However, India is one of the very few countries of the world which has, owing to its economic planning, developed a fairly good economic and demographic data base. One of the major contributions of the Indian economists has been to assess the magnitude of poverty and its economic parameters.

In the economic analysis of poverty, the poor are identified as those who do not have a defined level of income necessary for fulfilling the minimum physical requirements. This defined level has been called the poverty line and those who fall below this line are the poor. The basis of drawing this poverty line is the amount of money required to spend on minimum nutritional requirements or on the conventionally determined level of consumption which constitute the minimum level of living.

Since food is the most basic need for survival, it is obvious that poverty can be defined in terms of the food requirement per capita to fulfill this basic need. What is the minimum level of expenditure required for adequate nutrition intake for normal health and productive work? In this connection, the energy required by an

adult body has been taken as the survival standard and it is calculated in terms of calories of food intake. Even though there are other important ingredients of a balanced and adequate diet in India, the calorie intake has been taken as an official criterion for the identification and measurement of poverty.

In July 1962, a high powered study group of the Government of India recommended a bare minimum consumer expenditure of Rs 240 per capita annually (or Rs 20 per capita per month) at 1960-61 prices. This was expected to provide 2,250 calories which was considered to be the basic minimum under Indian climatic conditions by the nutritional experts.

In their pioneering work on poverty in India, V M Dandekar and Nilakantha Rath in 1971 went further to identify the level of consumer expenditure desirable to secure a diet adequate at least in respect of 2,250 calories in rural and urban areas. They found that a minimum of Rs 180 per annum or Rs 15 per month per capita for rural areas and Rs 270 per annum or Rs 22.50 per month per capita was the minimum desirable consumer expenditure at 1960-61 price levels. Based on NSS consumer expenditure data, they identified the percentage of population, who could reach the level of consumer expenditure at which a diet of 2,250 calories could be obtained. They came to the conclusion that "in 1960-61, about 40 per cent of the rural population and about 50 per cent of urban population lived below the desirable minimum level."¹

1. V.M. Dandekar and Nilakantha Rath, "Poverty in India," Indian School of Political Economy, Pune, p.9 (Reprinted from Economic and Political Weekly, Bombay, Volume 6, Nos. 1 and 2, 2 January 1971, and 9 January 1971.

The Five Year Plan Draft (1978-83) following the recommendation of the Task Force on the 'Projection of Minimum Needs and Effective Demand' set up by the Planning Commission in 1977 defined the poverty line "on the basis of recommended nutritional requirements of 2,400 calories per person per day for rural areas and 2,100 calories per person per day for urban areas. In terms of rupees, poverty is the mid-point of the expenditure class (in 1973-74) consumer expenditure data in which the calorie needs are satisfied."² The estimates of calorie intake are derived from the food consumption pattern of corresponding classes and the calorie content of the food items. The expenditure on non-food items included in the poverty line is the actual expenditure in this expenditure class. The mid-points in 1978 were Rs 61.8 and Rs 71.3 at 1976-77 prices for rural areas and urban areas,³ respectively.

The Sixth Five Year Plan (1980-85) adopted the same definition of poverty line, but it revised the mid-points to Rs 76 in rural areas and Rs 88 in urban areas at 1979-80 prices. In the Seventh Five Year Plan also, the same definition of poverty line has been followed. The updated poverty line is Rs 107 per capita per month in rural areas and Rs 122 per capita per month in urban areas at 1984-85 prices. The official ceiling per annum has been fixed at Rs 6,400 per household per annum in rural areas and Rs 7,300 per household in urban areas.

It may, however, be pointed out that this official definition of poverty line based on the minimum calorie intake requirement has

2. India, Planning Commission, Five Year Plan Draft (1978-83), Government of India Press, New Delhi, 1978, p.50.

3. Ibid., p.50.

attracted criticism. The critics have contended that this is a measure of absolute poverty. It ignores very vital and significant indicators of the quality of life. If we consider the minimum nutritional requirements in terms of balanced diet and also other basic needs, such as clothing, shelter, (and in the case of urban areas, such urban services which are crucial for survival) the minimum income required to meet these needs will be substantially higher than the consumption expenditure on food intake of 2,100 or 2,400 calorific value.

Magnitude of Poverty

On the basis of the official definition of poverty line, the number of poor in the rural areas and urban areas of India has been estimated from time to time. The basic data for this purpose have been taken from various rounds of the national sample survey of the private consumer expenditure. It is now obtained through quinquennial surveys on consumer expenditure.

Dandekar and Rath found, on the basis of data from NSS (national sample survey) in 1960-61, that a private consumer expenditure of Rs 261.2 in the case of the rural population and Rs 359.2 for the urban population that, "nearly two-thirds (more than 63.26 per cent) of the rural population lived below this average." This low level of consumption, they contended, was "in the nature of the distribution and it only means that the country is poor. But sizeable sections of the population are much poorer." They estimated that in 1960-61, about 40 per cent of the rural population and 50 per cent of urban

population were below the level of the minimum necessary calorific intake of 2,250.⁴

On the basis of data on consumer expenditure collected from the different rounds of the NSS, the official estimates of poverty used in the Sixth Plan and Seventh Plan are given in Table 1. The Sixth Plan had observed that "nearly 50 per cent of our population has been living below the poverty line over a long period."⁵ While Dandekar and

Table - 1

Percentage of People below the Poverty Line

Year	Poverty Ratio (per cent)		
	Rural	Urban	Total
1972-73	54.1	41.2	51.5
1977-78	51.2	38.2	48.3
1979-80 *	50.7	40.3	48.4
1984-85 **	39.9	27.7	36.9

Source: For Serial Nos. 1 and 3, Sixth Five Year Plan (1980-85), p.51.

For Serial Nos. 2 and 4, Seventh Five Year Plan (1985-90), p.33

* Estimated on the basis of the NSS 32nd round Consumer Expenditure Distribution (1977-78).

** On the basis of NSS, the Consumer Expenditure Distribution 38th round (provisional), 1983.

4. V.M. Dandekar and N. Rath, op.cit., p.3.

5. India, Planning Commission, Sixth Five Year Plan, (1980-85), Government of India Press, New Delhi, 1980, p.51.

Rath found that 40 per cent of the rural population and 50 per cent of urban population were below the poverty line, the official data given in Table 1 suggest that the incidence of poverty is more in rural areas than in urban areas. Moreover, there is an appreciable decline in the percentage of people below the poverty line in 1984-85, both in case of the rural population and urban population. Some doubts have been expressed about these figures which are entirely based on the official sources of data. It is contended that poverty figures are fairly higher than what is given in Table 1.

For instance, even in the basis of the data of the NSS 27th round (1972-73) on per capita energy intake per diem, the poverty figures are substantially higher than those indicated in Table 1. It will be observed from Table 2 that in urban areas, the minimum energy requirement of 2,100 K Cal in 1972-73 was met in monthly per capita expenditure class of Rs 55-75. The urban population below this expenditure class were 58.06 per cent. A minimum monthly per capita expenditure of Rs 63.73 was required in urban areas of India to meet the energy requirement of 2,100 K Cal. Even in the case of those people whose energy intake per diem is less than 1,200 calories, (i.e. cases of undernutrition) they are able to spend only 75-80 per cent on food. In other words, 20-25 per cent of the total expenditure on non-food items seems to be absolutely necessary in urban areas in order to survive even at the level of undernourishment and this percentage is more or less the same for all those whose monthly per capita expenditure is less than Rs 63.73.

Table - 2

Per Capita Energy (K Cal) Intake Per Diem, Percentage of Estimated Number of Persons, Monthly Per Capita Expenditure and Percentage of Expenditure on Food to Total Expenditure by Monthly Per Capita Expenditure Class - All India

Monthly per capita expenditure class (Rs)	Per capita per diem intake of energy(K Cal)	Percentage of estimated number of persons	Monthly per capita expenditure (Rs 0.00)	Percentage of food expenditure to total expenditure
	Urban	Urban	Urban	Urban
0 - 13	624	0.33	9.27	75.55
13- 15	894	0.31	13.95	78.50
15- 18	1,051	0.94	16.64	80.21
18- 21	1,208	1.84	19.63	80.07
21- 24	1,379	2.86	22.60	79.76
24- 28	1,438	5.70	26.01	78.81
28- 34	1,610	10.94	30.98	77.95
34- 43	1,802	17.07	38.39	76.42
43- 55	1,980	18.07	48.58	73.04
55- 75	2,266	18.03	63.73	68.84
75-100	2,563	10.88	86.00	63.89
100-150	2,879	8.26	199.60	58.28
150-200	3,533	2.58	170.98	52.66
200 and above	4,150	2.19	309.53	38.31
All Classes	2,107	100.00	63.36	64.49

Source: Consumer Expenditure Survey, NSS 27th round (1972-73), Sarvekshna, Vol. 6, Nos. 3 and 4, January-April, 1983, S-46.

Another dimension of poverty is that all those who live below the poverty line are not at the same level of subsistence. On the other hand, the disparity between the rich and the poor seems to be widening. An analysis of the distribution of private expenditure given in Table 3 reveals that, (a) the lowest 20 per cent of the population in urban areas have almost the same share of consumption as their counterpart in rural areas, and (b) even though the size of consumption expenditure is significantly large (Rs 108.73) in urban areas compared with Rs 75.61 in the rural areas, the gap in the average monthly per capita consumption for people below the poverty line in rural areas and urban areas is not wide to the same extent. For instance, it was Rs 44.96 for rural areas and Rs 53.87 for urban areas. The inequality in consumption between the lowest and the highest deciles is very wide.

Dandekar and Rath estimated that the consumption of the top rich 10 per cent is more than three times of what is considered to be the basic minimum. The analysis of consumption expenditure in 1973-74 showed that "the lowest 20 per cent accounted for 38 per cent. For urban areas, the corresponding figures were 9.2 per cent and 40 per cent." ⁶ Comparing it with the 1977-78 figures, we find that the inequality has further widened. It was observed that "inequality of income for both groups would be greater than consumption inequalities."

6 Five Year Plan Draft (1978-83), op.cit., p.3.

Table - 3

Percentage Distribution of Total Consumption
Expenditure by Deciles (1977-78)

Decile	Rural	Urban
0 - 10	3.65	3.86
10- 20	5.12	4.67
20- 30	6.24	5.59
30- 40	6.56	6.50
40- 50	8.03	7.39
50- 60	8.66	8.69
60- 70	9.84	9.77
70- 80	11.77	21.31
80- 90	14.55	14.24
90-100	25.58	27.48
0 -100	100.00	100.00
Average monthly per capita consumption for below the poverty line *	44.96	53.87
Average aggregate monthly per capita consumption*	75.61	108.73
People below the poverty line (million)	251.66	51.10
Total Population	495.20	133.80

Source: National Sample Survey 32nd round, quoted from Sixth Five Year Plan, op.cit., p.51

* Rupees at 1977-78 prices as per total consumption given in the National Accounts Statistics, Central Statistical Organisation, 1980.

Spatial Dimensions of Urban Poverty

The incidence of urban poverty varies from state to state and also among different size-classes of cities. Even within a city, the percentage of people living below the poverty line and in slums varies depending upon whether the slums or squatter settlements are of recent origin or are very old, stretching over more than 25-30 years or whether the slums are on public lands or private lands or whether any improvement work has been carried out in the slum areas by public agencies. Squatter settlements, that is, jhuggi-jhonpari clusters of recent origin have a higher incidence of households living below the poverty line than those which may have existed over 25-30 years and declared as slums by the government under the slum legislation. Escalation in land values and construction costs in metropolitan cities, such as Bombay, Delhi and Bangalore has priced out lower income groups who often seek shelter either in slums or in settlements (housing complexes) developed for the economically weaker sections of the population.

Estimates of the proportion of urban population living below the poverty line in 1977-78 and 1983 and those living in slum areas are given in Table 4. If we take the percentage of urban population below the poverty line in 1977-78 and compare it with the estimated (high) percentage of people living in slum areas, we find that at the national level as well as in all the states, except Maharashtra and Punjab, the percentage of the urban poor are more than the percentage of slum dwellers. The differences between the two percentages varies from zero in case of West Bengal to a high of 41 per cent in the case of Kerala. The states which have a difference of less than 10 per

cent are Andhra Pradesh (2), Bihar (6), Gujarat (8) and West Bengal (nil). The difference at the national level is 12 per cent and the difference for other states in ascending order are: Haryana (10), Assam (17), Rajasthan (18), Orissa (21), Tamil Nadu (23), Karnataka (28), Uttar Pradesh (29), Madhya Pradesh (30) and finally Kerala (41). Since the percentage of urban poor is more than the percentage of slum dwellers in these states, it does not necessarily mean that all the slum dwellers are poor. But slums do constitute a very high percentage and thus, a spatial concentration of the urban poor. Depending upon the size of the slum and how old it is, 80-90 per cent of slum dwellers have been found in some cases to be existing below the poverty line. Paul D. Wiebe in his study of Chennanagar slums in Madras City found that "80 per cent of them are below the absolute poverty line."⁷ Wide differences between the percentage of urban poor (those living below the poverty line) and the percentage of slum dwellers suggests that the urban poor are physically scattered in the urban population of these states.

In the case of Maharashtra and Punjab, on the other hand, the number of urban poor is less than the number of slum dwellers. In Maharashtra, 31 per cent of urban population is below the poverty line, but 35 per cent of its urban population is living in slums. Similarly, in the case of Punjab, while the urban poor constitute 24 per cent, the slum dwellers are 27 per cent of its urban population.

7. Paul D. Wiebe, "Interdependence not Duality: Slum Perspectives," in Alfred de Souza (ed.) The Indian City: Poverty, Ecology and Urban Development, Manohar, New Delhi, 1978, p.19.

Table - 4

Estimated Urban Population below the Poverty Line*
and Slum Population of States**

(per cent)

India/State	Urban population below poverty line		Estimated slum population (1981)	
	1977-78	1983	Low	High
All India	38.2	28.1	20	26
<u>States</u>				
Andhra Pradesh	35.7	29.5	28	33
Assam	37.4	21.6	15	20
Bihar	46.1	37.0	35	40
Gujarat	29.0	17.3	16	21
Haryana	31.7	16.9	13	18
Karnataka	43.9	29.2	13	16
Kerala	51.4	30.1	8	10
Madhya Pradesh	48.1	31.1	13	18
Maharashtra	31.6	23.3	30	35
Orissa	42.9	29.5	15	22
Punjab	24.7	21.0	22	27
Rajasthan	33.8	26.1	12	16
Tamil Nadu	44.8	30.9	15	22
Uttar Pradesh	49.3	40.0	11	20
West Bengal	34.7	26.5	29	34

Source: (a) Estimates of people below the poverty line are based on NSS 32nd round (1977-78) and NSS 38th round 1983. See NIUA, India: Urban Data Sheet, 1983.

(b) Estimates of slum population are taken from the Planning Commission, Task Force on Housing and Urban Development Report No. 4 on Shelter for the Urban Poor and Slum Improvement, 1983, pp.37-38.

* NSS 32nd round 1977-78 and 38th round - 1983.

** a minimum population of one per cent of total urban population of India.

As compared with 1977-78, there has been a significant decline in the percentage of urban poor in 1983. The sharpest decline is in Kerala (21 per cent), followed by Madhya Pradesh (17 per cent), Assam (16 per cent) and Haryana (15 per cent). The least reduction in the percentage of the urban poor was in the case of Punjab (3 per cent) but in any case in 1977-78 it already had a low percentage (24.7) of poor in its urban population.

In case, however, we strictly follow the criterion of per capita per diem intake of 2,100 calories, we find from the data available from the NSS 27th round (October 1972 — September 1973), (Table 5 for those states which have a minimum of one per cent of urban population of the country) that the incidence of urban poverty is higher than the official figures released. For instance, the all-India figure (Table 1) for the urban area given for 1972-73 in the Sixth Five Year Plan was 41.2 per cent as against 58.06 per cent if per capita per diem energy intake of 2,100 calories is considered. On comparison with the data given in Table 4, it is found that the incidence of urban poverty in states is higher in Table 5 for the corresponding period 1977-78. If the poverty definition is based on per diem intake of 2,100 calories and if its magnitude is determined on the basis of the same NSS data, the wide difference in percentage of people existing below the poverty line in these two tables remains unexplained.

The city-wise data on energy consumption is not available except for Bombay, Calcutta, Delhi and Chandigarh. The percentage of urban poor and the monthly per capita expenditure at which energy need is met in the case of Bombay were 59.90 per cent and Rs 121.76, respectively; Calcutta: 54.51 per cent and Rs 87.04; Delhi: 56.18 per

Table - 5

Estimates of People below the Poverty Line in Urban Areas *

States	Monthly per capita expenditure at which 2100 K Cal is met (Rs)	Percentage of estimated number of persons below the monthly per capita expenditure class where 2100 K Cal need is met
<u>All India</u>	63.73	58.06
<u>States</u>		
Andhra Pradesh	48.64	43.26
Assam	62.90	57.24
Bihar	63.53	59.69
Gujarat	63.85	59.37
Haryana	48.94	29.17
Karnataka	63.63	62.55
Kerala	87.57	77.90
Madhya Pradesh	48.47	43.30
Maharashtra	86.24	66.92
Orissa	48.88	41.71
Punjab	49.07	24.95
Rajasthan	48.60	38.58
Tamil Nadu	63.46	67.47
Uttar Pradesh	48.59	50.51
West Bengal	63.89	51.16

Source: NSS 27th round (1972-73), Sarvekshana Vol. 6, Nos.3 and 4 1983, pp.46-88.

* Based on percentage of urban population in states below the level of minimum consumption of 2100 k Cal and monthly per capita expenditure at which K Cal needs are met.

cent and Rs 86.87; Madras: 53.14 per cent and Rs 64.51 and in the case of Chandigarh, 29.58 per cent people were below the expenditure class where they could meet their per diem energy requirement. Again, this incidence of poverty may appear to be on the high side. However, some of the independent surveys suggest that this may not be so. For instance, it is estimated in a Report of the Government of India in 1971 that nearly 63 per cent of households in Calcutta were below the poverty line.⁸

Since the slum areas represent a very high concentration of the urban poor and harsh and dehumanising living conditions its magnitude of slum population in various size-classes of urban areas, given in Table 6 reveals that the higher the city size-class, the greater is the

Table - 6

Estimated Slum Population by Size-Class of Urban Areas, 1981
(per cent)

Population size class of cities/towns	Percentage of total slum population in the country	Percentage of slum population to total population
One million and above	43.27	30.78
0.5 - 1.0 million	13.33	20.58
0.3 - 0.5 million	6.47	17.74
0.1 - 0.3 million	14.23	18.12
50,000 - 0.1 million	7.55	12.16
Below 50,000	15.15	10.04
All Classes	100.00	18.04

Source: National Building Organisation, Handbook of Housing Statistics (1982-83), Table 3.15, p.25.

8. K.C. Sivaramakrishnan, "Indian Urban Scene," Indian Institute of Advanced Study, Simla, 1978, p.78, (quoted from a Report).

percentage of its people living in slum areas. Twelve metropolitan cities account for 43.27 per cent of the total slum population of the country. It is also observed that Class I cities (i.e. those with population of one lakh and above) have about 77 per cent of total slum population of the country. The slum population in the twelve metropolitan cities (Table 7) constitutes about 30-40 per cent of

Table - 7

Estimated Slum Population in Metropolitan Cities*

(per cent)

Metropolitan city	Percentage of slum population
Calcutta	35.35
Greater Bombay	38.30
Delhi	30.19
Madras	31.87
Bangalore	10.02
Hyderabad	21.28
Ahmedabad	26.16
Kanpur	40.34
Pune	17.69
Nagpur	33.90
Lucknow	38.83
Jaipur	15.62

Source: National Building Organisation, Handbook of Housing Statistics (1982-83), p.184.

Note: Slum population relates to the municipal corporation area.

* with population of one million and above, 1981.

of the population in their respective municipal areas. However, in cities, such as Pune, Bangalore, Jaipur, there is a substantial number of slum dwellers outside the municipal limits. The highest concentration of slums is in Kanpur (40.34 per cent), followed by Lucknow (38.83 per cent), Greater Bombay (38.30 per cent), Nagpur (33.90 per cent) and Madras (31.87 per cent).

The foregoing analysis indicates the spatial dimension of urban poverty in terms of the percentage of people below the poverty line in different states and in some of the major metropolitan cities, and also the magnitude of population in slum areas of different size-classes of cities and towns including metropolitan towns. Apparently, the urban poor are more concentrated in the larger sized cities and it is in these urban areas that their quality of life is very poor, the degree of hardship and deprivation more severe, and their access to shelter and urban services the least.

MIGRATION AND MIGRANTS IN URBAN POVERTY

If urban poverty is a 'spill-over' of rural poverty, it is because of the character of rural-urban migration. In Table 8 an analysis of rural-urban composition of internal migrants reveals

Table - 8

Rural-Urban Composition of Internal Migrants, 1971, 1981

(in millions)

Nature of Migration	1971	1981			Percentage increase during 1971-81
		Males	Females	Total	
Rural-Rural	109.8 (68.84)	27.5	103.9	131.4 (65.26)	19.85
Rural-Urban	23.3 (14.61)	16.5	17.0	33.5 (16.66)	44.20
Urban-Rural	9.5 (5.95)	4.5	7.7	12.2 (6.15)	30.52
Urban-Urban	16.9 (10.60)	11.3	12.7	24.0 (11.95)	44.31
Total	159.5 (100.00)	59.8	141.3	201.7 (100.00)	

Source : Census of India, 1981, Series 1, Part II, Special, op. cit., p. 67.

- Note :
- i. Figures in brackets are percentages.
 - ii. 1981 figures exclude Assam, while 1971 figures include it.
 - iii. Unclassified migrants are omitted. Otherwise the total number of migrants will be 207.9 million.

that during 1971-81, rural-rural migration has declined from 68.84 per cent in 1971 to 65.26 per cent in 1981. The percentage of rural-urban migrants has gone up from 14.61 per cent to 16.66 per cent during the same period. Rural-urban and urban-urban migrants have registered maximum increase during 1971-81; roughly 44 per cent in each case. This suggests two things : (a) that there has been a greater mobility towards urban areas; and (b) that 57.7 million urban dwellers were migrants in 1981 and they constitute 36.58 per cent of the total urban population.

According to the 1981 Census, out of a total of 201.6 million internal migrants, 23.4 million were the result of inter-state migration of which about 60 per cent went to urban areas.¹ The question arises : is there any relationship between inter-state migration, economic development, degree of urbanisation and the number of people below the poverty line in urban areas? In order to see whether any relationship exists, states which have at least a minimum share of one per cent of urban population of the country have been selected. Since the data on migration and urbanisation related to the 1971-81 period, the data on poverty in Table 9 is also taken from the NSS 32nd round (1977-78) as adopted by the Sixth Five Year Plan (1980-86).

1. Census of India, 1981, Series 1, Part II Special, op. cit., p. 67.

Table - 9

Inter-State Migration: Estimated Decadal Rate, Degree of Urbanisation, Per Capita National Product (1981-82 prices) and Urban Poverty, 1981

State	Share of urban population	Degree of urbanisation	Estimated decadal rate of migration 1971-81*		Per capita national product (1981-82 prices in Rs)	Percentage of people below the poverty line 1977-78	
			Males	Females		Urban	Total
Maharashtra	13.8	35.0	+1.85	+1.50	2,496	32	48
Tamil Nadu	10.0	33.0	-0.35	-0.05	1,373	45	52
Gujarat	6.6	31.1	+0.93	+0.59	2,192	29	39
Karnataka	6.7	28.9	+0.22	+0.39	1,541	44	48
Punjab	2.9	27.7	+0.62	-0.34	3,164	25	15
West Bengal	9.0	26.5	+0.88	+1.61	1,595	35	53
Andhra Pradesh	7.8	23.3	-0.34	-0.42	1,535	36	42
Haryana	1.8	21.9	+0.54	-0.68	2,581	32	25
Rajasthan	4.5	21.0	+0.14	+0.01	1,441	34	34
Madhya Pradesh	6.6	20.3	-0.29	-0.37	1,241	48	58
Kerala	3.0	18.7	-0.49	0.78	1,447	51	47
Uttar Pradesh	12.5	18.0	-1.78	-1.06	1,313	49	50
Bihar	5.5	12.5	-0.57	-0.39	995	46	57
Orissa	2.0	11.8	+0.88	+1.01	1,308	42	66
Assam	1.3	10.3	NA	NA	-	37	51

Source : (i) Census of India, 1981

(ii) Per Capita National Product 1981-82, from NIUA Data Sheet

(iii) NSS 28th round, Sixth Five Year Plan (1980-85).

Note : Positive sign indicates a net immigration and negative sign indicates net outmigration.

* Figures have been rounded off to one decimal wherever given as such.

It is clear from Table 9 that Maharashtra, Gujarat, Karnataka, West Bengal and Orissa are estimated to have gained in population as there has been immigration both in the case of males and females. It is also found that with the exception of Orissa, these states rank higher in the degree of urbanisation of 23.74 per cent at the national level.

In case we consider only the male migrants (since the female migrants move mainly along with the male earner), it is found that, with the exception of Rajasthan and Orissa, all those states which have registered an increase in male population have a per capita national product (at current prices 1981-82) of Rs 1,541 and above, and all those states which have shown a fall in male population during 1971-81 on account of migration have a per capita national product of less than Rs 1,541. Tamil Nadu is the only state which has a very high degree of urbanisation, that of 33 per cent and has lost both male and female population owing to migration during 1971-81, but it has a per capita national product of Rs 1,373.

In all the states which have had a fall in the male population, with the exception of Andhra Pradesh, the percentage of people below the poverty line was between 47 per cent and 57 per cent and the incidence of urban poverty was above 45 per cent. In the case of Andhra Pradesh, 42 per cent of the population was below the poverty line, and in the case of the urban areas it was 36 per cent. It is also very significant to note that in all the states which have gained in male population, the incidence of urban poverty was less than 40 per cent, with the exception of Karnataka (44 per cent) and Orissa (42 per cent). It can also be observed that the states which have gained

the male population and have a population below the poverty line which exceeds 47 per cent are Maharashtra (48 per cent), Karnataka (48 per cent), West Bengal (53 per cent) and Orissa (66 per cent). But in none of the urban areas in these states did population below the poverty line exceed 45 per cent.

In the absence of data on migration and poverty in cities and towns of different size-classes, the growth rate of cities and towns is indicative of the inflow of migrants. If we study the growth rate of cities during the period 1971-81, excluding the increase in the number of urban areas, it is apparent from Table 10 that even though Class I cities had more or less the same rate of growth as other size-classes of towns; they accommodated 60.12 million, that is, about 56.21 per cent of the urban population of the country in 1971.

Table - 10

Annual Increase of Urban Population by
Size-Classes of Urban Areas, 1971-81

		(per cent)
Size - classes (Population size)		Per cent increase excluding increase in the number of urban areas
Class I	(1,00,000 and above)	3.62
Class II	(40,000 - 99,999)	3.44
Class III	(20,000 - 49,999)	5.28
Class IV	(10,000 - 19,999)	3.29
Class V	(5,000 - 9,999)	3.83
Class VI	(less than 5000)	
Classes I-VI		5.52

Source : Report of the Task Force on Planning of Urban Development,
1983, Table 2.3.

An annual increase of 3.62 per cent in their population gives them a share of population increase (on account of migration during 1971-81) which is more than the total share of all other size-classes of towns. Out of a net addition of 49.2 million in urban population during 1971-81 (which also includes the addition on account of an increase in urban areas), 34 million people were added in Class I cities. Obviously, the larger the city size, the greater will be its share of migrants, even at the same annual rate of growth as that of lower size - classes of towns. On the other hand, a small percentage share of migration added to the lower size - classes of urban areas can push up their rate of growth substantially higher than the larger cities which may have a relatively lower rate of growth despite a very large percentage share of migrants.

A substantial proportion of urban-urban migration is believed to be again from towns of lower size - classes to higher ones. In this regard, it has to be kept in view that a vast majority of towns of lower size-classes, particularly with a population of less than 20,000 (i.e. Class IV, Class V and Class VI), have rural characteristics and the migrants from these urban areas to the larger city sizes share more or less similar socio-economic characteristics.

Causes of Migration

There is a direct relationship between urban poverty and reasons for migration to urban areas. Studies on migration in India clearly point out that the main reason behind rural-urban migration is economic and it is predominantly the poor who migrate in search of a livelihood. According to the 1981 census, about 72 per cent of all rural-urban and urban-urban migrants moved either in search of

employment or families shifted along with the wage earner.² Poverty being the main driving force, these migrants cannot afford to remain unemployed in urban areas for even a day. It is not surprising, therefore, to observe from Table 11 that 86.42 per cent of those who reported 'employment' as main reason for migration were the main workers and the figure for males amongst them is as high as 91.23 per cent. On the other hand, 59.03 per cent of the females were non-workers. The incidence of 'marginal worker' or those 'seeking/available for work' is small in the case of male migrants.

Table - 11

Percentage of Urban Migrants who reported
Employment as the Main Reason for Migration
by Worker Status, 1981

Worker Status	Males	Females	Total
Main worker	91.23	39.84	86.42
Marginal worker	0.47	1.13	0.53
Non-worker	8.30	59.03	13.05
Seeking/available for work	2.11	2.01	3.08
Total (in millions)	12.8	1.3	14.1
	(100.00)	(100.00)	(100.00)

Source : Census of India, 1981, Series 1, Part II Special - p.74.

2. Census of India, 1981, Series 1, Part II, Special, op.cit., p. 70.

While the search for employment is no doubt the most dominant reason for migration, a few studies have identified certain internal socio-economic forces within the rural society which act as determinants of the migration propensity of specific groups. These socio-economic characteristics have a close bearing on the profile of the urban poor, more particularly in the case of those people living in slums and squatter settlements where these migrants find shelter. In the rural society, an organic linkage between poverty, lower castes and landless people is evident. Land ownership and the tenancy system follow a caste hierarchy. The higher castes own most of the land in the rural areas and are economically better off. In his study of mobility (migration) in Varanasi, Shekhar Mukharji (1982) observed a direct relationship between the status of an individual belonging to the lower caste and his movement in search of a manual job in a city. He found that from amongst all the moves, "85 per cent of all scheduled castes, 82.9 per cent of all the low-castes and 47.4 per cent of all Baishayas (carpenters, weavers, masons) are leaving their villages or smaller towns in search of manual work."³ He further observed that 82.5 per cent of all moves to urban areas for education were performed by those belonging to the upper castes. The bulk of the rural poor who are pressurised into migration to the urban areas include: the landless, agricultural labour mostly belonging to the scheduled castes or tribes, artisans, carpenters, cobblers, masons, and barbers belonging to the lower castes.

3. Shekhar Mukharji, Poverty and Mobility in India : A Field - Theoretic Perspective, Prajana, Calcutta, 1982, p. 115.

The incidence of indebtedness amongst the lower castes is also significant because of their low income and the peculiar nature of the rural economy wherein they are unemployed or underemployed for at least some part of the year. The NSS Thirty-Second round (1977-78) found that 52.32 per cent of the agricultural labour households were indebted at the national level.⁴ This incidence of indebtedness was more pronounced amongst the lower caste households and for the scheduled castes, it was more than that of the all India level. The amount of loan per household had gone up from Rs 660 to Rs 747 in case of all agricultural labour households with land. In the case of agricultural labour households without land, the major source of loans was the money lender and the main purposes of taking the loan were stated to be household consumption (51.61 per cent) and expenses on marriages and other ceremonies (24.66 per cent).⁵ With the increase in the size of the household, the incidence of indebtedness also increases and conditions of stress are created under which the household sends the able-bodied men at a prime age to urban areas for supplementing its meagre income. The factor is very important as what it implies is that the migrant has to remit a regular part of his income and to that extent the 'disposable income' of a migrant who belongs to the urban poor may not reflect his priorities of living in an urban area.

One of the reasons behind 'leap' migration, that is, migration from the rural areas straight to the metropolitan cities is the gap in the hierarchy and discontinuity of cities and towns which creates economic

5. Ibid.

4. "A Note on Indebtedness of Rural Labour Households, NSS 32 round", Sarvekshana, Vol.3 Nos. 3 and 4, January - April, 1985.

isolation of villages. Mukharji (1982) found that, in the absence of second ranking centres and uneven spatial distribution of central places, the rural poor are increasingly moving towards the larger cities in search of jobs, by-passing the smaller towns and urban centres. "A large number of rural labourers are moving out from economically depressed areas of the north and crowding in the cities, such as Varanasi and Allahabad in the south and scores of them are reaching Calcutta 500 miles eastward and Bombay more than 1,000 miles away."⁶ Metropolitan cities, such as Calcutta, Bombay, Delhi and Madras and fast growing industrial towns attract a large number of inter-state migrants in addition to those who come from within the rural areas and urban areas adjoining their districts.

A large proportion of Indian rural-urban migrants are males in their prime age, that is, between 15-30 years, who are either single or migrate without their families. This is borne out by the fact that the rapidly growing urban areas have a low sex ratio (females per 1000 males). Even though over a period of time the sex ratio improves, the surveys of slums and squatter settlements where the majority of migrants arrive also demonstrate a low sex ratio. Landless labourers and small cultivators having less than three acres of land for the household are more likely to migrate and their background is reflected in the nature of the occupation they choose on arrival in the urban areas. The landless agricultural labour and others belonging to the rural labour force generally pick up manual work, whereas those who are marginal or small cultivators are self-employed as small

6. Ibid., p.82.

entrepreneurs, petty shopkeepers, vendors, and so forth. Both these groups of migrants are predominantly unskilled and illiterate.

Migrants and Slum and Squatter Settlements

The poverty profile of the urban migrants is best revealed by the process in which they secure shelter -- a basic human physiological need after food. Various surveys of slums and squatter settlements confirm the socio-economic characteristics of those who migrate from rural areas to urban areas. The rapid growth of slums and squatter settlements in the larger cities, particularly those with a population of a million and above, is an indicator of the migrants' inability to afford a legal shelter. It is invariably through these settlements that the migrants find their entry into urban life. Most of the socio-economic surveys of these settlements are, however, confined to metropolitan cities, such as Bombay, Calcutta, Madras, Delhi and Hyderabad where their proportion in the city's population is very high. A few surveys of other Class I cities and those towns in the periphery of primate metropolitan cities also throw light on the nature of migration and the reasons behind it. The data from some of these studies have been used for the following analysis.

1. Delhi

Delhi experienced a large inflow of migrants during the period 1961-81. The growth of population according to various factors is given in Table 12. A vast majority (77.81 per cent) of the migrants

Table - 12
Growth of Population in Delhi during (1961-71)

Component	Percentage increase in 1961-71
Natural increase	43.23
Extension of boundary	5.61
Net migration	51.06

Compiled by the Town and Country Planning Organisation (quoted from C.S. Yadav (1987)).

had come from adjoining states during this period. The state of their origin is indicated in Table 13. In his study of 1,000 household distributed amongst five types of colonies which included squatter settlements, regularised colonies, old resettlement colonies and new resettlement colonies, C.S. Yadav (1987) found that in 1980-81, 40 per

Table - 13

Magnitude of Migrants in Delhi (1971)

State of Origin	Percentage
Uttar Pradesh	42.6
Haryana	15.9
Punjab	13.0
Rajasthan	8.2
Migrants from other States	22.10
Total	100.00

Source : C. S. Yadav, "Psychological Implications of Rural-Urban Migration: A Case Study of Delhi" in C.S.Yadav (ed). Perceptual and Cognitive Image of the City, Concept, New Delhi, (1987, Table 13.3).

Table - 14

Pre-Migration Occupational Status and Caste Status in Delhi

Occupational status	Percentage	Caste status	Percentage
Marginal farmers (with less than one acre of land)	40	Upper caste	10
Landless labourers	35	Backward castes	15
Artisans and service occupations	15	Scheduled castes	70
Others	10	Muslims	3
		Sikhs	2
Total	100	Total	100

Source : C. S. Yadav, (1987) Tables 13.4 and 13.5.

cent of the migrants were marginal farmers who held less than one acre of land and 35 per cent were landless labourers.⁷ There is also a preponderance of scheduled castes and backward castes who together constituted 85 per cent of the respondents. A vast majority (65 per cent) were illiterate and about 75 per cent of them were in the age group 15-30 years.

Unplanned, unauthorised or squatter settlements of Delhi accommodate 90 per cent of all migrants from rural areas, while about 10 per cent of the rest belong to small cities. The migrants, as will be seen from Table 15, gave various reasons for their dissatisfaction with their native place. The most dominant reasons behind their migration were 'lack of food' 'indebtedness', 'no land to cultivate', or 'low wages'.

In his survey of squatter settlements during 1973-74, T.K. Majumdar found that "in Delhi in 1951 the ratio of squatter to non-squatter household was 1:2; in 1973 it was 1:45. The population of these bustees has been growing at an overall annual rate of 10.8 per cent, twice that of the growth rate of the city's population since 1951."⁸ Further, "these settlements accommodate 5.52 lakhs inhabitants comprising about 60 per cent of the rural migrants of the city."

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7. C.S.Yadav, "Psychological Implications of Rural-urban Migration: A case Study of Delhi" in C.S.Yadav (ed.) Perceptual and Cognitive Image of the City, Concept, New Delhi, 1987.
 8. Tapan K. Majumdar, "The Urban Poor and Social Change: A Study of Squatter Settlements in Delhi" in Alfred De Souza (ed). The Indian City: Poverty, Ecology and Urban Development, Manohar, New Delhi; 1978, pp.29-30.

Table - 15

Percentage Migrants Dissatisfied with the Native Place :
Important Reasons

Reason for dissatisfaction	Composite percentage
No sufficient food, shelter and clothing	80
Indebtedness	70
No land to cultivate	75
Low wages	65
Caste discrimination	45
Seasonal employment	40
Unemployment	38
Large family	35
Division of land	42
Crop failure	13
Insufficient price of their goods	11

Looking at the growth of Delhi, he observed that, "whatever may be the rate of migration to the city in future, the most effective and dynamic forces will not be simply the increase in the number and sizes of the cities, but their progressive proletarianisation. The future city will be one of the working class recruited largely from the rural migrants and it is they who are likely to shape the social profile of the city." He found 93 per cent of the urban poor came from the villages; their background is given in Table 16. Thirty-five per cent of the heads of households (of the sample of 21,000 from a total 1,42,000 households) were marginal farmers, while 24 per cent were landless labourers. Sixty-five per cent of the households belonged to the scheduled castes and lower castes.

Table - 16

Background of the Migrant Households in Delhi

Category	Percentage
Marginal farmers (owning one to three acres of land)	35
Share-croppers	24
Landless labourers	24
Artisans and occupational castes	15
Urban based occupation	2
Total	100.00

Two more comprehensive surveys of squatter settlements have been carried out by the Delhi Development Authority in 1983 and 1986. The survey⁹ of 1983 identified 1,13,386 squatter households in 536 jhuggi-jhonpari clusters scattered all over Delhi despite large resettlement of over 1, 50,000 squatter families during 1975-76 in various planned and developed colonies in different parts of Delhi. In the survey¹⁰ of 1986 covering the Trans-Yamuna area, it was found that the number of jhuggi-jhonpari families had gone up from 23,500 in 1983 to 29,953 residing in 63 jhuggi-jhonpari clusters. The total number of squatter families was estimated to have gone up to 1,71,000 families within this short period. Also, it is estimated that about 2,00,000 migrants come into Delhi annually and a large percentage of them join the jhuggi-jhonpari clusters.

9. Delhi Development Authority, "Dimension of Squatters Settlements in a Super Metropolitan City - Delhi," New Delhi, December 1983 (mimeo).
10. Delhi Development Authority, "Census of Squatters' Clusters in Trans-Yamuna Area," Report of the Socio-Economic Wing of City Planning, New Delhi, 1986, p.34 (mimeo).

A survey conducted in 1983, covering 12,019 jhuggi-jhonpari households, found that the entire population were migrants, 85 per cent of them were from the rural areas whereas those who belonged to Delhi comprised only 1.75 per cent. Table 17 shows that a vast majority (50.07 per cent) of these migrants came from Uttar Pradesh while three-fourths of the total migrant families came from the adjoining states of Uttar Pradesh and Rajasthan. A survey of the Trans-Yamuna jhuggi-jhonpari clusters conducted in 1986, also showed that 79.93 per cent of the migrants were from Uttar Pradesh alone.

Table - 17

Percentage of Sample Households Migrating from Various States

Source state	Number of households	Percentage
Uttar Pradesh	6018	50.07
Rajasthan	2709	22.56
Madhya Pradesh	941	7.82
Bihar	470	3.91
Haryana	373	3.10
Within Delhi (inter <u>jhuggi</u> migrants)	211	1.75
Others	1297	10.79
Total	12097	100.00

Source: Delhi Development Authority, Survey of Squatter Settlements, 1983, Table 17, p.66.

In a study of four squatter settlements of Delhi, Andrea Menefee Singh found that 84 per cent of the respondents belonged to the scheduled castes, while 82 per cent of the single person households were migrants from Uttar Pradesh although they constituted 24 per cent of the total number of households in the sample. The tendency for the males from Uttar Pradesh to migrate alone to the city has been pointed

out in many other studies as well.

A high proportion of migrants from the adjoining states who are in Delhi is primarily owing to the fact that Delhi is like a city-state and its natural rural hinterland extends to the adjoining states of Haryana, Uttar Pradesh and Rajasthan. Of these states, Uttar Pradesh and Rajasthan are relatively economically backward and therefore, there are great pressures on the poor to migrate from these states, particularly from Uttar Pradesh. The main reason behind migration has been employment (71.4 per cent), economic factors (22.94 per cent), social factors (2.15 per cent) and other factors (3.77 per cent).¹²

2. Bombay, Calcutta and Madras

Bombay

The population of Bombay has almost doubled from 4.2 million in 1961 to 8.2 million in 1981. About 50 per cent (4.2 million) of Bombay's population are migrants; 55 per cent of all migrants are from outside Maharashtra while about 30 per cent are from within the state. About 42 per cent of the migrants are first generation migrants who have stayed in the city for less than 10 years.¹³ It is estimated that on an average nearly 300 new persons arrive every day in search

11. Andrea Memefee Singh, "Women and Family: Coping with Poverty in the Bastis of Delhi," in Alfred de Souza (ed.) The Indian City, op.cit., p.70.

12. Ibid., p.70.

13. Government of India, Ministry of Urban Development, Interim Report of the National Commission on Urbanisation, New Delhi, January 1987, p.68.

of jobs. About 50 per cent of the population of the city live in slums of one kind or another. In a survey¹⁴ of four slum areas, S S Jha (1986) observed that most of the migrants find their way into slums. The state from which migration takes place and reasons for migration are given in Table 18. It can be observed that 38 per cent of the migrants who live in the slum areas are from within the state itself, the economic reasons behind their migration being that they could get a place to live in the slum areas only. However, it is significant to note that 12 per cent of the migrants were from within Bombay.

Table - 18
Migration in Bombay Sample Slums

Source of migration	Percentage	Reason behind migration	Percentage of migrants
Maharashtra	38	Employment as means of livelihood	61
Uttar Pradesh	23		
Punjab	16	Land not sufficient to support family	15
Andhra Pradesh	8	Agricultural work highly oppressive	3
Gujarat	4		
Tamil Nadu	3	To escape 'debt' and 'bondage'	6
Others	8	Born in Bombay (internal migration)	12

Source: S S Jha (1986)

14. S S Jha, Structure of Urban Poverty - The Case Study of Bombay, Popular Prakashan, Bombay, 1986.

Calcutta

The population of Calcutta has grown from 5.7 million in 1961 to 9.1 million by 1981. About 28.58 per cent of the population of Calcutta are migrants of which 26.45 per cent are first generation migrants who have stayed in the city for less than 10 years.¹⁵ About two-thirds of all migrants from outside the state are from Bihar, Orissa and Uttar Pradesh, most of them being from rural areas who find shelter in bustees or other fast growing squatter settlements. Roughly, 35 per cent of the city's population live in identified slums, but it is estimated that population of all slums and squatter settlements exceeds 50 per cent of the total population of the city.¹⁶ In a survey of bustees in 1958-59, it was found that 27 per cent of the dwellers came from Bangladesh (formerly East Pakistan), 22 per cent from Bihar and about 39 per cent from West Bengal and the remaining 12 per cent from other states. Each hut in a bustee accommodates between six and seven families and, on an average, each room has four occupants. It was found that out of the 1,89,000 families, about 35,000 were messing families, that is, comprising two to three or more individuals who were not related to each other¹⁷, but were eating and living together.

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15. Interim Report of the National Commission on Urbanisation, op.cit., p.66.
 16. More than 67.6 per cent of the households in 971 lived in one room units. See National Building Organisation, Handbook of Housing Statistics (1982-83), p.99.
 17. K C Sivaramakrishnan, "The Slum Improvement Programme in Calcutta: The Role of CMDA," in Alfred de Souza (ed.) Indian City, op.cit., pp.133-134.

Madras

The population of Madras has increased from 1.9 million in 1961 to 4.3 million in 1981. About 30 per cent of the population are migrants and more than 75 per cent of all migrants are from within Tamil Nadu. About 47 per cent of them are first generation migrants with a stay of less than ten years in the city.¹⁸ In his study of migrants (from secondary data), N.D. Kamble (1982) found that the majority of the migrants had come from rural areas.¹⁹ On the other hand, the migrants from other states and Union Territories came proportionally more from urban areas. Among migrants from other states, the largest number were from the adjoining states of Kerala, Andhra Pradesh and Karnataka. Migrants from the rural areas of Andhra Pradesh and Kerala account for more than 80 per cent of the migrants from rural areas of other states. Migration takes place mainly for the sake of employment and more than two-thirds of the migrants get absorbed in the service sector. The participation rate of the migrant population in the working force was higher than the participation rate of the non-migrant population of the city as is evident from Table 19. This is true both for males and females. About 38 per cent of the population was living in declared slum areas in 1971. The proportion of migrants in those slums which have come up after 1961 is high. About 54 per cent of the households were living in one room dwellings. Rural migrants in search of employment in the city find shelter in huts in the slum areas.

18. Interim Report of the National Commission on Urbanisation, op.cit., p.69.

19. N D Kamble, Migrants in the Indian Metropolis: A Study of the Madras Metropolis, Uppal, New Delhi, 1982, pp.11-37.

Table - 19

Participation of Migrants and Non-migrants in the
Labour Force - Madras City

Labour force	Males	Females	Total
Migrants	70.4	8.5	42.1
Non-migrants (local population)	40.9	5.1	23.6

Source: N D Kamble (1982), p.37.

Hyderabad

In 1979, the Urban Community Development Project listed 455 slums in the twin cities of Hyderabad and Secunderabad. There has been a good deal of growth during 1962-81 as is evident from Table 20. It will be observed that the slum population has grown about five times and that the number of slum areas has gone up by 4.5 times. The proliferation of slums has been attributed to the recent industrialisation taking place in the area. However, there is a significant proportion of non-migrant urban poor who are living in these slums.

Table - 20

Growth of Slums and Slum Population, 1962-1981

	1962	1972	1981	Percentage growth during 1962-81
Number of slums	106	284	470	343
Slum population (estimated)	1,00,000	3,00,000	5,00,000	400
Slum population as a percentage of city's population (per cent)	9	19	22.3	

Source : S Manzoor Alam, Table 8.1, p. 123.

A common feature in many of the old cities of India is for the urban poor, mostly belonging to the scheduled castes, to be concentrated in a few areas which, because of their poor physical condition are declared as slums. Also, measures to decongest the 'walled city', that is, the old built-up areas where there is excessive over-crowding, have led to the growth of slums with a very low proportion of migrants. The rapid growth of slums where migrants are not in large proportion indicate the spatial spread and mobility of the urban poor within the city. In a sample survey of four slums, S. Manzoor Aalan et al. found that migrants constituted 21.6 per cent of the population;²⁰ their place of origin is given in Table 21. About 92 per cent of the migrants were from within the state.

Table - 21

Source of Migration in a Sample Slum of Hyderabad

Source	Percentage of Migrants
Andhra Pradesh	92.4
Maharashtra	3.2
Tamil Nadu	1.4
Karnataka	2.2
Uttar Pradesh	0.8
Total	100.0

20. S Manzoor Alam, Fatima Alikhan and Manisha Bhattacharji, "Slums in Metropolitan Hyderabad : A Profile," in S. Manzoor Alam and Fatima Alikhan (eds.) Poverty in Metropolitan Cities, New Delhi, Concept, 1987, pp. 127-128.

21

In a survey of slums and squatter settlements covering 1,448 households of the Peta settlement in Vijayawada (Andhra Pradesh), it was found that 801 households were first generation migrants, while 556 households were second generation migrants. With the exception of two households, all the migrants belonged to Andhra Pradesh. Roughly 77 per cent of the migrants stated that they migrated because there was no employment opportunity to earn their livelihood in their native villages. Socially, approximately 85 per cent of the migrants belonged to lower castes or intermediate castes. A majority of those belonging to intermediate castes were either agricultural labourers or small farmers whereas those belonging to the lower/scheduled castes were agricultural labourers or those who were engaged in traditional occupations. It was found that "the lower castes depend more upon prior acquaintance for migration than the relatively upper castes. As against 90 per cent of the lower and scheduled castes heads of households, only 68 per cent heads of intermediate castes had acquaintance in the city prior to migration."²²

Towns in the National Capital Region

In a household survey carried out by the National Institute of Urban Affairs, New Delhi, during 1986-87 in the four cities/towns included in the National Capital Region, the migration of the rural poor seems to depend upon the availability of employment in the service sector. The towns included in the survey are Panipat,

21. K. Ranga Rao and M.S.A.Rao, Cities and Slums : A Study of Squatters' Settlement in the City of Vijayawada.

22. Ibid., p. 48.

Alwar, Samalakha and Khairthal. Table 22 shows that the percentage of migrants varied between 24 per cent and 38 per cent and about two-thirds (varying between 60 per cent and 66 per cent) of these were

Table - 22

Migration in Selected Towns of the National Capital Region :
Sample Households

City/Town	Migrants	Non-migrants	Total	Migration from	
				Rural area	Urban area
Panipat	215 (38.6)*	342 (61.4)	559 (100.0)	73 (66.1)	142 (33.9)
Alwar	284 (24.0)	898 (76.0)	1,182 (100.0)	165 (58.1)	119 (41.9)
Samalakha	68 (28.8)	168 (71.2)	236 (100.0)	45 (66.2)	23 (33.8)
Khairthal	97 (31.6)	210 (68.4)	307 (100.0)	61 (62.9)	36 (37.1)

Source : National Institute of Urban Affairs, Households Survey of Selected Towns of NCR (1986-87)

* Figures in brackets are in per cent.

from the rural areas. Panipat is growing relatively faster and has a broader service sector base and therefore, has a larger share of migrants as compared with other cities. Alwar has been declared a backward district of Rajasthan and has the least share of migrants in its sample population. On the other hand, migration from the rural areas is the least and from the urban areas, the maximum in case of Alwar because of industrial employment as a result of incentives available for investment in the backward district. The services sector apparently has a limited base for the labour intensive informal sector which generally absorbs the poor migrants from the rural areas.

In another study carried out by the National Institute of Urban Affairs on the informal sector, the data available from four cities given in Table 23 reveal that Ghaziabad has the highest proportion of migrants, that is, about 68 per cent, the majority of whom come from

Table - 23

Migrants in the Informal Sector of Four Cities					
Cities	Migrants	Non-Migrants	Total	Migration from	
				Rural area	Urban area
Ghaziabad	50 (67.6)*	24 (32.4)	74 (100.0)	20 (40)	68 (60)
Jaipur	39 (21.6)	142 (78.4)	181 (100.0)	30 (76.9)	23 (23.1)
Wardha	22 (30.1)	51 (69.9)	73 (100.0)	13 (59)	9 (41)
Allahabad	42 (25.6)	122 (74.4)	164 (100.0)		

Source : National Institute of Urban Affairs, 1987, "Structure and Performance of Informal Enterprises: A Study of Four Cities."

* Figures within brackets are in per cent.

the urban areas. This may be attributed to the spillover development of Delhi. Jaipur, one of the largest growing cities during the decade 1971-81, had a substantial in-migration from the rural areas. Allahabad, Jaipur and Wardha are all old cities which have had a good share of their urban poor engaged in the informal sector. There is, however, a substantial proportion of migrants in the slums and squatter settlements which have come up during last 15-20 years. Those katchi bustees of Jaipur which have emerged as squatter settlements since 1971 comprise almost 90 per cent of the migrants, a vast majority of whom have come from the adjoining districts of Jaipur.

URBAN POOR IN EMPLOYMENT AND IN THE INFORMAL SECTOR

The nature and characteristics of employment determine the economic conditions of people. In the case of the urban poor, the employment characteristics are such that while they ensure their survival, kindle their hopes and aspirations thereby attracting more rural poor to migrate to the urban areas yet, a vast majority of them lead a marginalised existence, trapped in poverty. Either unskilled or with low levels of skills, predominantly illiterate with little or no capital or assets, these migrants can only offer their manual labour in the market. The continuous inflow of the rural poor, desperate in search of a livelihood, increases the supply of manual labour more than the demand, and sets in motion a process whereby the poor compete amongst themselves to remain in poverty. They are self-employed as vendors, hawkers, rickshaw-pullers or cart-pullers, labourers, rag-collectors or radhi-walas (waste paper buyers) recycling certain used materials or are engaged in a variety of other low paid occupations which provide them income sufficient to feed themselves but insufficient for them to become an integral part of life. As a consequence, their quality of life becomes worse than what the poor in rural areas are used to. And yet, they contribute enormously to the growth of the urban economy. The beneficiaries of this competition among migrants for low wage employment are those employers who secure the services of the urban poor without paying them minimum wages, providing them allied benefits or ensuring the protection of their health, safety and welfare which is statutory under the law. The urban poor are mostly working in the informal

sectors and service sectors of the urban economy and it is not without reason that the productivity of urban based manufacturing and tertiary sector activities has increased during the last two decades.

One of the factors responsible for the substantial increase in the productivity of the tertiary sector is the close linkage it has with low paid and labour intensive employment in the urban informal sector which provides a source of livelihood to the urban poor. In Chapter 3 it was observed that those rural poor who migrate to urban areas are males in the prime age of 15-30 years. They are physically fit and are more enterprising than those who have remained behind, driven as they are by hope and motivation to improve their lot and not remain trapped in rural poverty. Yet, it is being increasingly realised that the only way of achieving their hopes and aspirations in their life time is through perpetuating the illegal nature of their economic activities. An analysis of their employment characteristics will reveal the struggles behind their existence in an urban economy.

Urban Employment Structure

The employment characteristics of the urban poor are a direct outcome of the general employment structure of the urban economy and the changes that are taking place in the work participation rate of main workers and marginal workers, both males and females in different age groups and educational levels. The poor can ill afford to wait for better employment and often it is the entire family which works for a livelihood. It is the marginal workers who represent the state of under-employment. The Census of 1981, NSS 27th round (1972-73), 32nd round (1977-78) and 38th round (1983) provide the basic data on the structure of urban employment and the changes therein,

particularly in the context of their relevance to the urban poor.

The 1981 Census follows a two-fold classification of workers, that is, main workers and marginal workers. Main workers are those who have worked for the major part of the year preceding the date of enumeration and whose main activity falls under the classified industrial category. Marginal workers are those who have not worked for the major part of the preceding year, but nevertheless have done some work. From Table 24, it is evident that work participation rate of females in the country and particularly in urban areas is substantially lower. Further, the percentage of marginal workers, both males and females, is less in urban areas than in the country. However, there has been a substantial increase in their percentage during the decade 1971-81 and this is evident, both in the case of males and females as well as in the country as a whole and in urban areas. The percentage of main workers in urban areas is less than the overall figure for the country. Moreover, there is a slight decline in the percentage of main workers in urban India during 1971-81. While the percentage of female main workers has gone up during this period from 6.65 to 7.28, in the case of males, there has been a slight decline from 48.80 per cent to 48.54 per cent. If the figures for main workers and marginal workers are combined, it is found that while there has been an increase from 34.14 per cent in 1971 to 36.77 per cent in 1981 in the work participation rate of the country, in urban areas, the increase has been very little, that is, from 29.58 per cent in 1971 to 30.00 per cent in 1981. Of this slight increase, the share of female workers has been slightly more than that of the males.

Table - 24

Work Participation Rate in Urban India, 1971, 1981

(per cent)

Total/ Urban	Category of workers	1971			1981		
		Persons	Males	Females	Persons	Males	Females
Total	Marginal	1.08	0.14	2.09	3.32	1.03	5.77
	Main	33.06	52.61	12.06	33.45	51.62	13.99
	Total	34.14	52.17	14.15	36.77	52.65	19.76
Urban	Marginal	0.26	0.06	0.50	0.77	0.53	1.04
	Main	29.32	48.80	6.65	29.23	48.54	7.28
	Total	29.58	48.86	7.15	30.00	49.07	8.32

Source: Census of India, 1981, Series 1, India, Part II, Special.

Note: Excludes Assam.

From the data given in Table 25, a further analysis of main workers in urban areas by age and sex reveals that while the overall work participation rate of males has declined marginally from 48.80 per cent in 1971 to 48.54 per cent in 1981, the decline is not uniform in all age groups. The most crucial age groups for the urban poor male migrants are 20-24 years and 25-29 years and it is in these age groups that the work participation rate has declined sharply. On the other hand, the female work participation rate has gone up.

It is difficult to say what percentage of main workers in urban areas constitutes the urban poor. But if we consider the fact that a vast proportion of illiterates constitute the poor, it can be inferred from the data given Table 26 that about 30 per cent of the urban main workers who are illiterate are also poor, even though this percentage could be fairly high because of the low level of income. It is also observed that the percentage of male literate main workers

Table - 25

Work Participation Rate in Urban Areas by Age and Sex, 1971, 1981

Age group	1971		1981	
	Males	Females	Males	Females
All ages	48.80	6.65	48.54	7.28
0 - 14	2.75	0.82	2.46	0.88
15- 19	33.13	5.51	31.54	6.19
20- 24	67.49	9.54	63.35	9.29
25- 29	90.54	11.68	86.78	12.17
30- 39	95.45	13.11	94.93	15.14
40- 49	95.15	14.53	95.49	15.34
50- 59	87.85	12.71	86.86	12.42
60 +	55.35	6.46	47.49	5.75

Source: Census of India, 1981, Series 1, India, Part II, Special p.96.

Note: Figures exclude Assam.

Table - 26

Distribution of Urban Main Workers according to Literacy and Age-Groups, 1981

(per cent)

Age group	Percentage of literate persons	Main workers to the total main workers	
		Males	Females
All ages	69.60	73.05	43.44
0-14	33.38	36.87	23.03
15-19	58.69	61.90	39.89
20-34	75 to 78	77 to 80	53 to 58
35-39	72.18	75.83	45.21
40-49	68.26	72.33	35.39
50-59	63.75	68.10	25.05
60 +	51.90	56.73	11.44

Source : Census of India, 1981, Series 1, India, Special, p. 99

in urban areas is substantially higher than female workers and the difference keeps on widening with the increase in age. It is the lowest in the age group, 0-14 years. Since the percentage of literate main workers to total main workers is highest in the age group of 20-34 years, varying from 75 per cent to 80 per cent, both in the case of total workers as well as in the case of male workers it can be assumed that the illiterate urban poor, constitute the rest of the 20 per cent to 25 per cent of the urban main workers.

An analysis of data given in Table 27 on trends in the composition of the urban work force based on quinquennial rounds of surveys that is, 27th round (1972-73), 32nd round (1977-78) and 38th round (1983) reveals that while there has been a slight increase from 39.25 per cent to 40.67 per cent during 1973-83 in the incidence of self-employment amongst urban males, in the case of females, the

Table - 27

Percentage Distribution of Urban Workers*

Category of Employment	Male			Female		
	27th	32nd	38th	27th	32nd	38th
Self Employment	39.25	40.38	40.67	48.40	49.47	46.50
Regular wage/ Salaried work	50.69	46.41	44.58	27.89	24.94	26.23
Casual wage labour	10.06	13.21	14.75	23.71	25.59	27.27

Source: Sarvekshana, Vol.4, No.4, April 1986, p.s-112.

* The figures are for main plus marginal workers according to status by category of employment for male and females.

percentage fell to 46.50 in 1983 after going up to 49.47 in 1977-78.

There has been a fall in the regular wage/salaried employment

opportunities. The decline is more sharp amongst males coming down from 55.69 per cent in 1972-73 to 44.58 per cent in 1983. In the case of females also, regular wage/salaried work opportunities have also declined. The impact of this decline is reflected in the corresponding increase in the percentage of casual wage labour which has gone up in case of males and females during this period. Thus, it is quite apparent that these changes in the work force have adversely hit the employment opportunities for the urban poor.

It was earlier seen that the major reason for the migration of the rural poor to urban areas is the search for employment. However, if we examine the incidence of chronically unemployed¹ and compare it with the employed by current week and current day status, the data given in Table 28 reveal that there are more chronically unemployed, male and female in urban areas than in the rural areas. Since there is a higher incidence of unemployment among the educated and since the literacy rate and also the percentage of people with higher education are concentrated in the urban areas, it is but natural that incidence of chronically unemployed will be more than the rural areas. The incidence of chronically unemployed, male and female in urban areas went up in the period 1972-73 from 2.87 per cent to 3.28 per cent (adjusted), but it came down slightly in 1983.

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1. Chronically unemployed means usually unemployed during a period of one year judged on the basis of relatively longer time criterion. Current week status means number of persons unemployed on an average in a week and it includes both chronic unemployment and the intermittent or short term unemployment. Current day status means number of persons unemployed on an average on a day.

It is not possible for the urban poor to remain chronically unemployed. The analysis of the 32nd round data showed that the educated, that is, persons with secondary level of education and above, form the highest proportion amongst the unemployed males in the urban areas according to the usual status classification. They accounted for 29 per cent followed by the literate or those with some school education, 25 - 27 per cent. The illiterate formed only 7 per cent of the total unemployed. On the other hand, it was also found that the illiterate form the highest proportion amongst the unemployed when current weekly and current data status unemployment rates are considered. This indicates that "those with the lower level of education are engaged in work of casual nature and therefore suffer from intermittent unemployment."² We also find from Table 28 that there has been an increase in the incidence of male workers in urban areas on current day status during the period 1972-83.

An analysis of the data from NSS 32nd round also reveals that 3 per cent of the employed males and 7 per cent of employed females in urban areas are children, that is, the persons in the age group of 5-14 years. If we consider the proportion of employed among the total children in urban areas, about 5 per cent of total male and about 3-4 per cent of the total female children are employed. Moreover, no difference between the three work force rates (usual, current week and current day) has been observed indicating thereby that "the participation of children in work force is neither seasonal nor casual nor intermittent but more or less stable."³

2. Report on the Second Quinquennial Survey on Employment and Unemployment, NSS Thirty-Second round (1977-78), Sarvekshana, Vol.5, Nos. 1 and 2, p.25.

3. Ibid., p.15

Age and education are two important characteristics of population which are highly correlated with the work force participation rates. Both these factors have a great influence on the employment characteristics of the urban poor. The children of the urban poor start working at an early age to supplement the income of the family but in the process they lose the opportunity of acquiring education.

Table - 28

Percentage of Persons of the Age Five Years and Above
Unemployed in the Three NSS Rounds

Round	Usual Status		Current Week				Current Day	
	Rural		Urban		Status		Status	
	male	female	male	female	male	female	male	female
7th	0.75	0.18	2.87	1.00	3.53	1.53	4.76	2.04
2nd adjusted*	0.83	0.79	3.28	2.52	4.06	1.68	5.35	2.11
8th adjusted*	0.97	0.32	3.11	1.05	4.04	1.33	5.45	1.72

Source : Sarvekshna, Vol. 9, No. 4, April 1986, p.s-118

* Note : Adjusted only in case of usual status.

The NSS 32nd round (1977-78) provides data on employment and unemployment according to sex, age and education in eight metropolitan cities, (those cities which had a million-plus population in 1971) and three different size-classes of towns (Class III with a population from 2 lakhs to 10 lakhs, Class II with a population of 50,000 to 2 lakhs and Class I with a population of less than 50,000.

4. NSSO, "Results on Employment/Unemployment in Cities and Towns during Late Seventies : NSS 32nd round," Sarvekshana, Vol. 10, No. 2, October 1986.

The proportion of workers amongst children in the age group 5-14 years was found to be the highest in Calcutta as compared with the other seven cities, both for males (about 6 per cent) and females (about 4 per cent). In the smaller towns, the proportion of male children was about 3-4 per cent. The variation in the proportion of male workers in the age group 15-29 years was between 57 per cent (Ahmedabad) and 64.58 per cent (Kanpur) and it was between 61 per cent and 66.47 per cent in cities with a population of less than one million. The work participation rate in Kanpur was very close to that in the towns with a population of less than 50,000. The variation in the higher age groups amongst cities and towns was found to be smaller.

A substantial difference between the work participation rates of males and females in all age groups was found. Also, the variation in the rate of female work participation in all age groups in cities and towns was found to be high. Amongst the metropolitan cities, Bombay had the highest (14.26 per cent) work participation rate amongst prime age (15-29 years) females, while Ahmedabad had the least amongst all the cities and size-classes of towns.

Education specific work participation rate was highest among graduates. For males it was as high as 91 per cent in Ahmedabad while it was the lowest in Madras (73 per cent). In the case of illiterate males the highest work participation rate was found in Bombay (66.44 per cent) and it was lowest in Ahmedabad (52.04 per cent). As regards illiterate females the highest rate was in Madras (21.71 per cent) while it was the least in Kanpur. The same pattern was found in the case of female graduates whose work participation rate was highest in Madras (42 per cent) and least in Kanpur (14.19 per cent).

Madras city had the highest percentage (8 per cent) of chronically unemployed males followed by Calcutta (7 per cent). In the case of other cities this incidence of unemployment varied from 3 per cent to 5 per cent. For both males and females, unemployment was found to be highest for the persons in the age group 15-29 years, being the most acute in Madras city where it reached up to 20 per cent for males and 15 per cent for females; in Calcutta it was 17 per cent for males and in Delhi it was 11 per cent for females. It was also found that the difference between current weekly status unemployment rates and current day status unemployment rates was very high in Madras, indicating a situation of severe under-employment, that is, lack of employment on all seven days of a week for those categorised as employed according to current weekly status.⁵ Education specific unemployment amongst male graduates was found to be the most severe in Madras (17 per cent) compared with any other city or town. Madras was followed by Calcutta (10 per cent). For all cities and towns, male unemployment was least among the illiterates.

Under-employment is a far more serious problem than unemployment amongst the urban poor, since a vast proportion of those amongst them who are employed are compelled in the absence of availability of suitable regular jobs to pursue whatever work becomes available to them either as 'self-employed' or casual wage labour. Such work may not be available round the year or it may not be sufficient in money terms. The NSS 32nd round (1977-78) provides data on the incidence of under-employment amongst the usually employed. A person is usually employed

5. Ibid., p. 48.

if he or she is found to be engaged in any gainful activity for a relatively long period of time during one year. Such people may not have work during all the weeks in a year. By carrying out cross classification of the usually employed and their current weekly status, the incidence of under-employment of a particular type in urban areas is apparent from the data in Table 29. It will be noticed that Madras has the highest proportion of under-employed amongst the usually employed -- 2 per cent for males and 4 per cent for females. The incidence of under-employment among males and females in towns with less than 50,000 population come next. The percentage of under-employment amongst the usually employed is the least in the case of Ahmedabad.

In case we examine under-employment on the basis of current day status from amongst those who are employed on a current week status, it is possible to identify the percentage of those employed but not working in all seven days of the week owing to non-availability of work or for other reasons. From Table 30 it is evident that for males, about 13-14 per cent of those categorised as currently working do not have work on all seven days of the week in Class I, Class II and Class III cities as well as in Madras and Bangalore. On the other hand, Ahmedabad and Kanpur have the highest proportion of under-utilised (about 22-25 per cent) female work force.

Another way of assessing the extent of under-employment more accurately was adopted in the NSS 32nd round. According to this approach, those who were employed on a usual status were asked whether they are available for additional work. A response in the affirmative was taken to mean that either the respondents did not have enough work in terms of money or enough returns from their present occupation.

Table - 29
Percentage of Working and Unemployed in Different Towns

City/size class of towns	Male			Female		
	Work- ing	Unem- ployed	Not in labour force	Work- ing	Unem- ployed	Not in labour force
Bombay	98.77	1.11	0.12	98.36	0.90	0.74
Calcutta	99.04	0.60	0.36	98.65	-	1.35
Madras	96.76	1.99	1.25	93.34	4.31	2.35
Delhi	99.11	0.72	0.17	98.08	0.76	1.16
Ahmedabad	99.44	0.42	0.14	99.03	-	0.97
Kanpur	99.12	0.55	0.33	100.00	-	-
Hyderabad	98.29	0.90	0.81	93.77	1.61	4.62
Bangalore	98.15	0.77	1.08	98.23	-	1.77
Size class III	97.78	1.11	1.11	94.64	0.92	4.44
Size class II	97.65	1.28	1.07	92.98	1.99	5.03
Size class I	96.57	1.87	1.56	89.58	2.49	7.93
Urban India	97.52	1.38	1.10	92.35	1.93	5.72
Rural India	95.50	2.01	2.49	83.36	2.98	13.66

Table - 30
Percentage Distribution of Persons of Age 5 years and above Working According to Current Week Status by Number of Days Worked in a Week

City/size class of towns	Male			Female		
	on all the 7 days	on 4 days or more but less than 7 days	on less than 4 days	on all the 7 days	on 4 days or more but less than 7 days	on less than 4 days
Bombay	96.84	2.68	0.48	96.41	2.15	1.44
Calcutta	91.52	7.42	1.06	87.61	7.05	5.34
Madras	86.64	9.62	3.74	85.97	7.60	6.43
Delhi	97.15	2.12	0.73	86.62	2.37	11.01
Ahmedabad	93.79	4.55	1.66	77.92	5.13	16.95
Kanpur	94.08	4.07	1.85	77.41	1.33	21.26
Hyderabad	91.36	7.19	1.45	79.95	4.58	15.47
Bangalore	86.41	9.89	3.70	82.20	10.13	7.67
Size class III	89.22	8.38	2.40	75.02	11.21	13.77
Size class II	88.32	8.88	2.80	69.32	13.93	16.75
Size class I	87.78	8.90	3.32	64.98	16.93	18.09
Urban India	89.51	7.93	2.56	71.15	13.44	15.41
Rural India	84.30	10.93	4.77	63.76	16.84	19.40

Table - 31

Proportion of 'Usually Working' who Reported Availability for Additional Work

City/size class of towns	Male				Female			
	self-employed	regular employees	casual labour	all workers	self-employed	regular employees	casual labour	all workers
Bombay	3.85	3.44	54.47	6.27	9.62	4.21	42.11	7.30
Calcutta	13.84	8.41	47.11	14.01	30.52	6.02	30.09	14.09
Madras	21.78	16.31	75.58	27.49	20.65	18.16	66.06	26.57
Delhi	6.57	8.95	50.00	9.41	16.25	9.30	50.00	12.72
Ahmedabad	4.93	4.65	61.07	7.94	7.74	-	-	3.87
Kanpur	14.31	6.72	56.00	12.90	2.52	6.77	100.00	8.52
Hyderabad	21.81	11.20	86.78	19.63	12.76	11.48	90.07	24.00
Bangalore	11.89	11.48	52.33	18.57	18.59	3.13	49.64	16.22
Size class III	12.97	10.04	48.26	15.60	9.15	9.44	35.99	14.55
Size class II	16.87	11.19	53.14	18.98	16.26	11.88	44.92	20.66
Size class I	16.47	10.90	53.97	20.59	11.82	11.05	48.99	24.95
Urban India	15.03	9.81	53.50	17.53	12.08	9.72	46.78	20.73
Rural India	18.25	12.92	54.11	27.34	11.04	14.24	49.51	26.58

The data given in Table 31 shows that under-employment is highest in the city of Madras (about 27 per cent), both for males and females. Hyderabad and Bangalore follow next, while Bombay and Ahmedabad have the lowest proportion of under-employed.

It is quite apparent that the incidence of under-employment amongst casual labour, males and females, is very high as compared with those who are self-employed or have regular jobs. While it ranges between 48 per cent and 53 per cent in cities and towns with a population of less than one million, in the metropolitan cities the under-employment of casual labour goes up to 86 per cent in Hyderabad, 75 per cent in Madras, followed by 61 per cent in Ahmedabad. This indicates the large extent of employment among the urban poor in these cities.

The incidence of under-employment amongst the self-employed is also found to vary. It is highest in the case of Hyderabad (21.81 per cent), Madras (21.78 per cent), while it is the least in Bombay. Next to casual labour, self-employment is the main source of livelihood for the urban poor. Together, these two categories, that is, casual labour and self-employment, form the core of the informal sector activities of the urban poor. The extent of under-employment in these categories in different cities is indicative of the extent to which the informal sector of the urban economy has become competitive with the formal sector or exploitative of the urban poor or both. A high percentage of casual labour and a high incidence of under-employment among them shows the growing exploitative character of the informal sector. In order to probe the occupational characteristics of the urban poor in the informal sector further, the data from the surveys of mostly the slum areas in a few cities have been used.

Informal Sector and the Urban Poor

The employment characteristics of the urban poor have revealed that their main source of livelihood is to be found in the informal sector of the urban economy. The informal sector not only provides the maximum employment opportunities for the urban poor, (because of its labour intensive nature), but it also reduces their scope for economic mobility and delays their integration into the mainstream of urban life. A study of the informal sector in 1978 conducted by the Operations Research Group highlighted its four inter-related characteristics, namely (a) predominant role in the total employment; (b) high rate of growth as compared with the organised sector; (c) a

very high rate of employment creation per unit of investment; and (d) low income and low wages.⁶

It was found that about 50 per cent of the total establishment employment is contributed by the small sector which is mostly unorganised.⁶ Even though there were some doubts about whether as high a rate as 50 per cent total employment in non-establishment category based on 1971 Census data could exist, the study team believed that the majority of the non-establishment employment belonged to the small unorganised sector because of the preponderance of self-employed people. It was also found that employment in the unregistered manufacturing sector grew at 102 per cent as compared with 47 per cent for the registered sector during 1961-71. Similarly, one of the estimates of the growth in employment in small private establishments showed that it grew by 12 per cent during the last five years as compared with a 2.5 per cent rate of growth of large private establishments.⁷

A comparative study (Table 32) of manufacturing enterprises in the informal sector vis-a-vis the organised sector reveals that while it required Rs 12,000 to create a unit of employment in the organised

6. Operations Research Group, "Economic Profile of Madras Metropolitan Area (Phase 1)" 1978, A Study sponsored by Madras Metropolitan Development Authority (mimeo).

7. Ibid., pp. 47-48.

Table - 32

Informal Sector Manufacturing Enterprises vis-a-vis
the Organised Sector

Indicators	Informal sector	Organised sector
Percentage of family labour to total labour	71	Negligible
Capital employed (Rs) per employed	400	12000
Net annual income (Rs) per unit of capital (Rs) employed	3.6	0.71
Net annual income (Rs) per person employed	1500	8500

Source : Operations Research Group, " Economic Profile of Madras Metropolitan Area," 1978, p. 50. (mimeo).

manufacturing activity, the capital employed per man was only Rs 400 in the informal sector. In other words, 30 people could be employed with the same capital required to create one job in the factory (organised) sector. It was estimated that with one-seventh of the total capital employment in the organised industrial sector which employed less than 15 per cent of the total working population, the entire additional labour force for the Madras Metropolitan Area during the next seven years could be absorbed. However, it was also noticed that labour productivity in the informal sector was low; the per capita annual income in this sector was Rs 1,500 as against Rs 8,500 in the organised sector which was very low and was found to be lower than the current minimum wage rates. The NSS 27th round estimated that 46.5 per cent of the households had a monthly income of less than Rs 350 while Madras Metropolitan Development Authority's estimate

stood at 72 per cent in (1974-75). Estimating poverty according to (monthly per capita expenditure), it was found that 40.4 per cent of the households in Madras city were below the poverty line of Rs 55 as against 8.1 per cent in Greater Bombay where the strength of the informal sector employment was estimated to be about 25 per cent as against the estimated figure of 50 per cent in Madras. Extensive under-employment had been identified in Madras earlier, but the study of the informal sector reveals that this under-employment was more in terms of money, that is, low income rather than in terms of utilisation of time or, in other words, lack of adequate quantum of work. The expansion of the informal sector under these conditions has created 'marginal' or 'subsistence' employment. Owing to these characteristics, the Operations Research Group study concluded that the "predominance of informal sector employment explains in a large measure the extent of urban poverty."⁸

Employment conditions of the urban poor and their relationship with urban poverty are evident in another indepth study of a city with over one million population. Ahmedabad, unlike Madras, is a highly industrialised city. A study of the labour market functioning in the informal sector by T.S.Papola brought out estimates of income and employment.⁹ The study was further expanded by another economic base study of Ahmedabad by S.P.Kashyap and others (1984).¹⁰ The

8 Ibid., p. 51.

9. T. S. Papola, "Informal Sector in an Urban Economy - A Study of Ahmedabad," Giri Institute of Development Studies, 1978, (mimeo).

10. S.P. Kashyap, R.S.Tiwari, D.R. Veena, "Facets of an Urban Economy : Economic Base Study of Ahmedabad," Sardar Patel Institute of Economic and Social Research, Ahmedabad, 1984.

work participation rate of Ahmedabad was 28.6 per cent as per the 1971 Census. The structure of employment in Ahmedabad city given in Table 33 reveals the extent to which the informal sector exists in the urban economy. If we take informal sector as comprising regular employees of an establishment employing less than 10 workers, independent workers and casual workers working for small establishments and households, we find that 46.50 per cent of the labour force (in the sample) comprised those who were in the informal sector. Trade, Commerce, etc. (13.40 per cent) and manufacturing (11.95 per cent) accounted for the highest share of the informal sector employment.

It is now well recognised that the contribution of the informal sector to the urban economy is quite significant and it also provides greater employment opportunities to the urban poor. Kashyap and others (1984) found that in Ahmedabad "directly productive activities account for 52.5 per cent of the city's work force and generate 51.5 per cent of the city's income. The value added per worker varies quite considerably across activities. Large-scale manufacturing and construction activity among the directly productive activities have more than the city's average labour productivity. Labour productivity in informal manufacturing units, hotels and restaurants and transport activities though below the average is nonetheless not very far from it." ¹¹ In addition it was found that "the degree of exploitation of workers is certainly higher in this sector than in the formal sector.

11. S. P. Kashyap, R. S. Tiwari and D. R. Veena, "Facets of Urban Economy: Economic Base Study of Ahmedabad," Sardar Patel Institute of Economic and Social Research, Ahmedabad, 1984, p.24.

Table - 33

Structure of Employment in Ahmedabad City by Size
of Establishment and Mode of Employment, 1971

(percentage)

Division of Activity	Estab- lish- ment	Estab- lish- ment	Indus- trial workers	Casual Workers			Total
				Large Estab- lish- ment	Small Estab- lish- ment	House- Estab- lish- ment	
Agriculture and allied activities	negli- gible	negli- gible	1.76	0.90	0.54	0.80	4.00
Manufacturing and gas construction	31.00	7.90	2.50	1.10	1.50	negli- gible	44.00
Trade and commerce, banking and insurance	6.00	8.60	4.74	0.14	0.12	negli- gible	19.60
Transport, storage, communication	1.60	2.20	1.20	0.20	negli- gible	2.20	7.40
Other services	6.80	2.00	3.75	5.06	0.84	3.95	21.60
Total	45.40	20.70	14.00	8.00	4.50	7.30	100.00

Source : T.S. Papola (1978).

Note : Establishment 'A' - regular employees of establishments employing 10 workers or more.

Establishment 'B' - regular employees of establishments employing less than 10 workers.

Industrial Workers - independent workers.

Hours of work are not regulated effectively, a sizeable of proportion of workers having to work for over ten hours a day. Wages in the manufacturing establishments in the informal sector are around one-half of those in the organised sector though labour productivity does not differ between them significantly."¹²

In his findings T S Papola discovered that about 25 per cent of workers in the informal sector had financial links with the rural areas and those who had such linkages remitted on an average Rs 500 per annum. Such a link was less tense in the case of the formal sector. Moreover, "two-thirds of families in the per capita income of less than Rs 20, 79 per cent of those in the income range of Rs 20-30, 63 per cent of those in Rs 30-35, 43 per cent of those in Rs 50-100 or more per capita income are indebted."

In another study by K.R.Pichholiya it was seen that 37 per cent of those who were below the poverty line in Ahmedabad were engaged in the organised sectors. It will be seen from Table 34 that about 30 per cent of these were in the formal manufacturing mill sector. On the other hand, about 63 per cent of the people who were below the poverty line belonged to the informal sector. The largest percentage of people below the poverty line and above it belonged to the services. Apparently, 'personal services', household manufacturing and 'miscellaneous' work were the main activities of those engaged in the informal sector who lived below the poverty line. It was also found that "skilled jobs engaged more workers of poor households than non-poor. This is because one-third of the workers of poor families

12. T.S. Papola (1978), op.cit.

Table 34

Distribution of Workers in Ahmedabad according to Organised and Unorganised Sectors by Poverty Line

(per cent)

Sector	Below poverty line	Above poverty line	Total
A. <u>Organised Sector</u>			
Textile mill workers	15.00	23.57	18.91
Manufacturing and processing (other than textile mills)	14.44	10.19	12.46
Public services	6.67	14.65	10.39
Trade	1.11	12.74	6.53
Sub total	37.22	61.15	48.37
B. <u>Unorganised Sector</u>			
Trade	5.56	3.82	4.75
Manufacturing (household)	10.00	1.27	5.99
Construction	4.44	5.09	4.75
Transport, storage and communication	7.22	4.46	5.93
Personal services	23.89	16.56	20.47
Miscellaneous work	11.67	7.64	9.79
Sub-total	62.78	38.85	51.63
Total	100.00	100.00	100.00

Source: K. R. Pichholiya, "Economic Activities of the Urban Poor (A Case Study of Ahmedabad)," (mimeo)., p.11.

were engaged in household crafts needing skills. Another 17 per cent were autorickshaw drivers." ¹³ An analysis of the economic conditions of self-employed persons revealed that they were engaged in trade (petty trade, retail trade, business), crafts (mainly tailoring, carpentry, black-smithy, pottery, etc.) and transportation (autorickshaw pullers and pedal rickshaw pullers). Pichholiya found the economic conditions of the self-employed persons engaged in crafts miserable as a vast majority of them (83.33 per cent) had income below the poverty line. It is, therefore, not the lack of skills, but the type of skills which influence the economic conditions of the urban poor in the informal sector.

A study conducted by S.P.Kashyap and others (1984) showed that in Ahmedabad the highest percentage of poor amongst the registered (organised) factory workers lived in the slum areas (48.27 per cent) followed by chawls (38.84 per cent) and the 'other' category (25.84 per cent). A comparison of income and expenditure per capita amongst the three sets of households, that is, those living in slums, chawls and non-poor households (flats, tenements and bungalows) revealed that "on an average, the per capita income of chawl dwellers is 2.4 times that of slum dwellers and that of non-poor household is 7.4 times that of slum dwellers. These inequities are narrowed down in the case of expenditure levels. Chawl dwellers on an average have a consumption level 1.7 times those of slum dwellers and the corresponding figures

13. K. R. Pichholiya, "Economic Activities of the Urban Poor (A Case Study of Ahmedabad)," A paper presented at the seminar on Development Programme for the Urban Poor (2 and 3 February 1987) held by the Indian Institute of Public Administration, New Delhi.

for the non-poor households are about 4 times those of the slum
14
dwellers."

In another study carried out by the National Institute of Urban Affairs (NIUA), New Delhi, on the informal sector in four cities, namely Jaipur, Allahabad, Wardha and Ghaziabad, income and activity pattern (Table 35) of those working in the informal sector in cities with less industrialised and dispersed economic base becomes evident. Keeping in mind that the current (1987) definition of urban poverty line is drawn at Rs 122 per month per capita, the study points out that while almost all of them fall below the poverty line, about 40 per cent of them are on the border line. Given the tendency to understate income, it can be assumed that a vast majority of such border line respondents may not fall below the poverty line. While about 22 per cent of those (in the sample) in the informal sector of these cities have a monthly per capita income of less than Rs 75, the highest concentration is in the income group Rs 76-100.

There is almost an absence of 'manufacturing' activity in all the cities. With such low income per capita, it is difficult to visualise any savings for investment even in household manufacturing activity; 'making and selling' category of activity engages about 14 per cent, the variation being Wardha (8.22 per cent) and Jaipur (18.23 per cent). The maximum number of people engaged in the informal sector are in 'trade' which accounts for 47.56 per cent. The 'service' activity is most dominant in Ghaziabad (45.95 per cent) and it is least in Jaipur (10.50 per cent). The variations do reflect the

14. S.P. Kashyap et al., op.cit., p.26.

Table - 35

Income and Activity Pattern of the Informal Sector
Workers in Jaipur, Allahabad, Wardha and Ghaziabad

	Jaipur	Allahabad	Wardha	Ghaziabad	All cities Total
A. <u>Per Capita Monthly Income (Rs)</u>					
Less than Rs 50	1.10	1.83	4.11	9.46	3.05
51-75	14.92	23.17	24.66	17.57	19.52
76-100	41.99	39.63	43.84	47.30	42.27
101-125	41.44	35.37	27.39	25.67	39.96
126 and above	0.55	-	-	-	00.20
Total	100.00	100.00	100.00	100.00	100.00
B. <u>Activity</u>					
Service	10.50	27.44	27.40	45.95	23.98
Trade	44.20	53.66	61.64	28.38	47.56
Making and selling	18.23	11.59	8.22	14.86	14.02
Construction labour	0.55	0.61	1.37	6.76	1.63
Manufacturing	2.76	-	-	-	1.02
Transport	23.76	6.70	1.37	4.05	11.79
Total	100.00	100.00	100.00	100.00	100.00

Source: National Institute of Urban Affairs, 1987, "Structure and Performance of Informal Enterprises: A study of four cities."

differences in the nature of the urban economy of each of these cities. Jaipur is a capital town with limited industrial base but it is assuming the characteristics of a primate city within its region. 'Trade' and 'transport' account for about three-fourths of those in the informal sector in Jaipur. Ghaziabad accomodates the spillover of Delhi's population and economic activity. The income and activity

profile of the informal sector in towns and cities of various size-classes have not been studied in depth, but it is estimated that the percentage of work force engaged in the informal sector will increase with the lowering of city-size and the predominant activities will be 'trade' and 'services'. The NIUA study confirms two important characteristics of the poor in the informal sector: one is that there is a preponderance of illiteracy or a very low level of education and the other is the larger size of the household. It will be seen from Table 36 that more than 37 per cent of them were illiterate, the highest incidence being in Jaipur (56.35 per cent). Among the literate, with the exception of Ghaziabad, more than 85 per cent of them were educated only up to the middle level. In fact, about 50 per cent of them received education only up to the primary level.

The household size is fairly large; about 58 per cent of them had a household comprising 6 - 10 members. If we take the households with five members and above, it will be seen that about 90 per cent of the poor in the informal sector will be covered.

Another phenomenon which is confirmed in this study is that the poverty in the informal sector is not on account of the lack of work but it is basically owing to low income. Above 85 per cent of those in the informal sector worked for eight hours a day or more in Jaipur, Allahabad and Ghaziabad. In Wardha, there seems to be less work available, since about 40 per cent of them had work for 5-7 hours in a day. With the low level of skills, longer hours of work in order to supplement their income could only reduce their productivity and adversely affect their health. The incidence of employment amongst

Table - 36

Education Level and Household Size in the Informal Sector

(per cent)

	Jaipur	Allahabad	Wardha	Ghaziabad	All cities Total
<u>Education</u>					
Illiterate	56.35	37.20	41.10	45.95	46.14
Read and write	43.65	62.80	558.90	54.05	53.86
Total	100.00	100.00	100.00	100.00	100.00
<u>Amongst those who can read and write</u>					
Primary level	68.24	48.54	55.81	35.00	53.87
Middle level	27.06	37.86	44.19	42.50	36.16
Intermediate level and above	4.70	13.60	-	22.5	9.96
Total	100.00	100.00	100.00	100.00	100.00
<u>Size of households (number of members)</u>					
1	-	-	-	-	-
2	-	0.61	-	1.35	00.41
3	1.10	2.44	-	5.41	2.03
4	7.18	4.88	13.70	4.05	6.91
5	29.28	30.49	36.99	36.49	31.91
6-10	60.78	61.58	49.31	52.70	58.13
More than 10	1.66	-	-	-	00.61
Total	100.00	100.00	100.00	100.00	100.00

Source: National Institute of Urban Affairs, 1987, "Structure and Performance of Informal Enterprises."

sector the children and female adults belonging to the poor in the informal sector is very high.

Given the low income levels and the nature of their employment activities, the urban poor can hardly comply with the provisions of a variety of local laws and regulations which directly or indirectly limit the scope of their activities and income generating potential. Such restrictions and requirements for obtaining licences are imposed under planning and municipal laws to ensure public health and safety. Under the municipal legislation, a licence is required for: (a) engaging in activities, such as manufacture, preparation, storing, sale or supply, or for purposes of trade, any article intended as food for human consumption or drink, or (b) using premises for work connected with servicing or repair of cycles and scooters, baking, blacksmithy, the making of pottery or for use by washermen, or running a barber's shop etc. Apart from listing the various purposes for which a licence is required, the municipal laws lay down that no person shall without or otherwise than in conformity with the terms of a licence, hawk or expose for sale in any place any article whatsoever, whether it be for human consumption or not, or use in any place his skill in any handicraft or for rendering services to and for the convenience of the public for the purposes of gain or making a living.¹⁵ Apparently, if all the laws are enforced, the informal sector will be strangulated and the urban poor will suffer the most. Another aspect of their illegality is their shelter in squatter settlements. Their inability to afford legal shelter pushes them to illegal housing activity.

15. Delhi Municipal Corporation Act, 1953, Section 420.

Slums and the Informal Sector

In an earlier section it was made clear that not all the urban poor live in slums. The incidence of urban poverty is higher than what is shown by the percentage of population of cities and towns of various size-classes living in slum areas. In metropolitan cities, such as Bombay and Delhi, owing to very high land values, even people belonging to low and middle income groups are increasingly under pressure to find a reasonable shelter, and in the process they tend to move into slums, particularly into those slums or squatter settlements where there is a reasonable degree of security of tenure and where some services have been extended under the government sponsored environmental improvement of slums programmes. The sites-and-services and other housing programmes for the economically weaker sections often benefit the next higher income groups and the original allottees move again to squatter settlements encashing the subsidies and the difference between the market price and price paid. Therefore, it is apparent that there is a good proportion of people above the poverty line who live in slums in those cities where the land value and pressure on land are very high. A number of socio-economic studies of slum dwellers bring out the mix of people below the poverty line and low income groups, and occupations with wage employment in the organised and informal sectors, etc.

In a comprehensive study of the pattern of employment among slum dwellers in four slums in Bombay which included India's largest slum, Dharavi, (the others being Wadala, Jogeshwari, Cheeta Camp), the characteristics of wage employment and self-employment in the

informal sector were highlighted.¹⁶ It was found that 90 per cent of wage employees in the informal sector were male, their average age being 31.4 years. In terms of educational standards, a high proportion (39 per cent) of these employees were illiterate; about 28 per cent were educated up to the fourth standard while the educational level of another 28 per cent varied from the fifth standard to the eight standard. The jobs of tailors and cutters were the most prominent (16 per cent); people were employed in a variety of other occupations as drivers, carpenters, salesmen, shop assistants, shoe manufacturers, helpers and unskilled office workers, etc. Ninety per cent of the jobs were reported to be full-time jobs, "but only twenty-four per cent of the employees described their jobs as permanent." The main activity of wage employees was found in personal services (35 per cent), followed by manufacturing (23 per cent) and trade and commerce activities (23 per cent). Thus "about eighty-one per cent of wage employees of the informal sector were engaged in these three activities."¹⁷ Temporary and casual workers were employed on an average for about 20-23 days per month and for at least 236 days per year. The monthly mean earnings were Rs 225 while daily earnings worked out to be Rs 11.44.

While comparing the wage employees in the informal sector and the formal sector, it was found that the wage employees from the informal sector came from larger households than did the wage employees from the

16. International Council for Social Welfare, "The Urban Dead-End? : Pattern of Employment among Slum Dwellers," Somaiya, Bombay, 1983.

17. Ibid., pp. 33-34

18
formal sector. Moreover, the number of workers per household was also greater among the informal sector wage employees. The incidence of unemployment was also reported to be higher than those in the formal sector households. Most of the employees in the formal sector worked in mills (12.9 per cent), building/construction activity (10.2 per cent), on as helpers and manual labourers. While the mean wage of all wage employees was Rs 320.45, it was found that the mean wage of employees in the formal sector was Rs 361 and in the informal sector, it was Rs 225. Thus, the formal sector wage employees got as much as 60 per cent more than the informal sector wage employees.

Further, it was found that the wage differential between the male and female wage employees prevailed, both in formal and informal sectors, although the difference is marginally less in the formal sector. On an average a female wage employees earned 56 per cent of the earnings of the male wage employee.¹⁹ The average age of wage employees in the informal sector was found to be lower than the average age of the employees in the informal sector; there was a clear relationship between age and wages in the formal sector, but this relationship is not so apparent in case of the informal sector. Income rises with age in the formal sector, but not necessarily in the in formal sector.

18. Ibid., p. 35.

19. Ibid., p. 38.

Even though there was not a very wide difference in terms of education between employees with no education in the formal sector (39.2 per cent) and employees in the informal sector (34.3 per cent), "illiteracy seems to cost more in the informal sector to the extent that those within it receive only 88 per cent of the mean wage in this sector."²⁰

The self-employed constituted 24.4 per cent of the households (in the sample) of which 38 per cent were males but "the share of females was relatively more in this case as compared to their share in total wage employees."²¹ Nearly two-thirds of self-employed reported that no skill was required for running their enterprise. Almost 40 per cent of the self-employed had been unemployed before undertaking their new venture; only 6.8 per cent had been wage employees in the formal sector before becoming self-employed. Eighty-five per cent of the self-employed were found in three sectors, namely trading sector (41 per cent), preparation and trading of food items (23 per cent), and the manufacturing sector (21.5 per cent). About 62 per cent of the respondents earned between Rs 201-1000, while the median income was found in the Rs 201-300 per month category.²² There was positive coorelation between education and monthly income. Also, roughly two-thirds of those self-employed worked in their slums while only one-third were linked with the outside market.²³

20. Ibid., p. 39.

21. Ibid., p. 51.

22. Ibid., p. 62.

23. Ibid., p. 68.

In a study of the jhuggi-jhonpari clusters of Delhi, covering about 29,000, it was found that 37.25 per cent of the dwellers belonged to the labour class and were unskilled labourers; the skilled labourers were 9.35 per cent. It will be noticed from Table 5.14 that a vast majority of the dwellers are either self-employed or are unskilled labourers. The occupational profile of the slum dwellers showed that about 50 per cent of them were baidars, cobblers, masons, casual labourers, whereas 17.6 per cent were self-employed, engaged in selling of fruits and vegetables petty kiryan shops, etc.; 4 to 5 per cent were rickshaw pullers.

Table - 37

Occupational Structure of Jhuggi-Jhonpari Dwellers in Delhi

Occupation	Numbers (in thousands)	Percentage
Labour		
i. Unskilled	11.8	39.3
ii. Skilled	2.8	9.3
<u>Self-Employed</u>	5.3	17.6
<u>Service</u>	5.4	18.2
Rickshaw pullers	1.7	5.6
Others	2.4	7.8
N.A.C.	0.6	2.2
Total	29.9	100.0

Delhi Development Authority, "Squatters' Clusters in the Trans-Yamuna Area," City Planning, Socio Economic Wing, New Delhi.

In his study of Bombay slums S.S. Jha (1986) found that irrespective of formal or informal sector employment, the jobs are generally menial or low skilled, indicating the low level of acquired urban skills among the slum dwellers. Not only is the income of the slum dwellers in the informal sector low as compared with those in the formal sector, it also tends to stabilise at low levels and remain stagnant, thereafter. Seventy per cent of the slum households belonged to the low income group, the median monthly income per household being Rs 400. Forty per cent of the slum households belonged to the economically weaker section of society and another 39 per cent fell in the low income group category.

Satish Sinha (1985) identified a high percentage of low income families in the slums in Patna. The income and occupational profile of the slum dwellers depended upon the duration of the existence of slums. The slums of recent origin which accommodate the migrant poor from rural areas, tend to have a large percentage of urban poor engaged in informal sector activities.

In their study of slums in Vijaywada K R Rao and M S A Rao found a predominance of people belonging to the lower and backward

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24. S.S. Jha, "Structure of Urban Poverty : The Case Study of Bombay Slums," Popular Prakashan, Bombay, 1986, pp. 13-16.
 25. Satish Sinha, "Slum Eradication and Urban Revewal," in Inter-India Publications, New Delhi, 1985.
 26. K.R.Rao and M.S.A.Rao, "Cities and Slums : A Study of Squatters' Settlements in the City of Vijaywada," pp. 65-66

castes in the slum areas and this had a great influence on their occupational activity. Apart from about 46 per cent of the slum dwellers who were engaged as contract labourers, 17.6 per cent followed caste occupations.

An analysis of the foregoing studies brings out the various dimensions of the urban poor in the informal sector. These characteristics of the urban poor in the informal sector are more or less supported by other studies of slum areas in Calcutta, Hyderabad and Pune.

THE QUALITY OF LIFE OF THE URBAN POOR AND ACCESS TO SERVICES

Despite the fact that an estimated 40-50 per cent of India's population has continued to live below the poverty line since Independence and the net rate of economic growth has been very low, the progress of the country in terms of social indicators is quite impressive. India has achieved remarkable results in social services relative to its per capita income level but the consequent improvements in living standards are not reflected in national income accounts. The impact of social services and consequent changes in the physical quality of life are revealed by such indicators as decline in the death rate and infant mortality rate (IMR) and the increase in life expectancy and literacy rates. The death rate has steadily declined, having come down from 27.4 per thousand per annum during 1941-51 to 11.9 in 1983. Infant mortality rate according to the Sample Registration System (SRS) even though still high, has decreased from 219 during 1916-20 to 105 in 1982. Life expectancy at birth has gone up from 20 years in 1920 to 54.4 years (combined) in 1980. In 1984-85, life expectancy of the male and female population was estimated to be 56.1 years and 57.0 years, respectively. The literacy rate which was 5.37 per cent in 1901 and 16.67 per cent in 1951 went up to 36.23 per cent in 1981. Even though the female literacy rate of 24.8 per cent is still very low, it has been steadily increasing. However, against these indicators there are wide variations between rural and urban areas, between male and female population, within the urban areas, and between the slum population and non-slum population. Indian census data and the data available from the Sample Registration

System (SRS) on these indicators mainly provide measures at the macro level of the city.

There are different approaches in the methods to assess the quality of life of the urban poor. Morris and McAlpin used the physical quality of life index (PQLI) to measure the condition of India's poor.¹ They incorporated three indicators in the PQLI, namely life expectancy at one year of age, infant mortality and literacy rates. They contended that these indicators, being result or output oriented, are a better measure of the performance of the poor countries in meeting the most basic needs of the people. Using these indicators, it is possible to assess the PQLI for rural and urban areas, and for male and female population of a state. But in the absence of disaggregated data on these indicators according to various income/consumer expenditure groups in different size-classes of cities and towns, it is difficult to arrive at a measure of PQLI for the urban poor in India. However, the PQLI of the urban population at the state level does indicate the conditions which surround the urban poor and influence their quality of life.

A more comprehensive assessment of the quality of life of the urban poor can be obtained by including direct and indirect measures of various inputs, such as housing conditions, availability of and access to urban basic services, such as health, education, sanitation, water supply, and so on. Household size, the number of persons living in a room, the number of rooms in a dwelling,

1. Morris David Morris and Michelle B. McAlpin, Measuring the Condition of India's Poor: The Physical Quality of Life Index, Promilla, New Delhi, 1982.

environmental conditions of living can provide those details of the quality of life which PQLI may not be able to bring out in terms of deprivation, destitution and dehumanisation of the urban poor.

The income and employment characteristics of the urban poor have a close bearing on their quality of life, but this may not be the case in the rural areas. Despite the fact that the income of the urban poor is higher and more regular in comparison with their rural counterpart, their quality of life is worse because their living conditions are unsatisfactory and require higher direct and indirect costs to sustain them in urban areas at a level where they can ensure their well-being. While observing that "the lower middle and poorer sections constituting the bottom 40 per cent of urban population have not benefited at all by the economic development of the past decade,"² Dandekar and Rath pointed out a serious deterioration in the living standards of the urban poor. A comparative picture of the urban poor vis-a-vis their rural counterparts was drawn by highlighting the process of migration. They observed, "the new migrants have moved from rural areas into growing urban centres and have been compelled to accept life at a level much below what used to be the case a decade ago and hardly distinguishable from the life they left behind and to escape which they moved into the cities."³ They concluded that "while the character of rural poverty has remained the same as before, the character of urban poverty has deepened further." The resulting growth of pavement and slum dwellers in the cities was attributed to their failure to find adequate means

2. V.M.Dandekar and N.Rath, op.cit., p.32.

3. Ibid., p.35.

to procure shelter for themselves. Since their findings in 1971, there has been further rapid growth of slums and squatter settlements. The pavement dwellers and the homeless in urban areas are increasingly being accepted as an inevitable outcome of the urbanisation process much in the same way as slum dwellers and squatters were considered undesirable and unwanted and their settlements were dismissed as ugly spots on the urban scene in India in the late sixties and early seventies. One dimension of the quality of life of the urban poor which the PQLI does not reveal is their indifferent living conditions: heavily over-crowded slums and squatter settlements, one-room tenements devoid of privacy and security of tenure, unhygienic living conditions lacking even the bare minimum sanitation facilities.

Physical Quality of Life in Urban Areas

Based on data from the Sample Registration System (SRS) and the Census of 1971, Morris and McAlpin developed a composite index of the physical quality of life (PQLI) by taking the average of the computed index number in respect of life expectancy at one year of age, infant mortality and literacy rates.⁴ They maintained that these indicators represent "the result of the total social process, summing the combined effects of social relations, nutritional status, public health and family environment."⁵ Even though both infant mortality rate and life expectancy are related to the health status, they represent, however, different processes. The factors influencing infant mortality are different from those which affect the mortality rate of people over one year of age. The adult population is less

4. Morris and McAlpin, op.cit., p.16 for description of the method of computation of index numbers and PQLI.

5. Ibid., p.15.

exposed and vulnerable to the diseases from which infants suffer. Moreover, the role and position of women within the family and maternal practices substantially influence the infant mortality rate. Literacy "provides information about the potential for development and the extent to which poor groups can share the possibilities and advantages of development activities."⁶ Morris and McAlpin argue that for the poor, literacy in terms of the ability to read is more important than the capacity to read and write since "the potential power of poor initially rests on the ability to read."

It is evident from Table 38 that the PQLI in 12 states, which together account for about 70 per cent of the urban population of the country in 1981, varies from a low of 25 in Uttar Pradesh to a high of 70 in Kerala. The PQLI is low (37 or less) in relatively backward states, such as Rajasthan, Madhya Pradesh, Uttar Pradesh, Orissa and Assam -- states which have a rate of urbanisation (23.31 per cent) lower than the national average. The difference between rural-urban PQLI varies substantially from a low of 5 in Kerala to 30 in Rajasthan. If Kerala is left out as an exceptional case, it is clear that the variation in rural PQLI among states is larger (21) than the urban PQLI (16). Neither rural nor urban (PQLI) nor their difference seems to have any clear relationship with the percentage of people (rural, urban or total) below the poverty line in 1977-78, which is closer to the 1971 data base of PQLI. In Kerala, where PQLI is the highest, 51 per cent of the urban population lived below the poverty line as compared with 46 per cent in rural areas. In Karnataka and Punjab the level of urban PQLI is the same (65) but the percentage of

6. Ibid., p.17.

Table - 38

Physical Quality of Life Index (1971) and
Poverty Rural-Urban 1977-78 in Selected States

States	PQLI	PQLI			Percentage of people below poverty line		
		Rural	Urban	Difference	Rural	Urban	Total
Maharashtra	49	42	62	20	56	32	48
Tamil Nadu	46	39	64	25	56	45	52
Gujarat	40	34	55	21	43	29	39
Karnataka	48	43	65	22	50	44	48
Punjab	50	48	65	17	12	25	15
Andhra Pradesh	43	39	62	23	44	36	42
Rajasthan	33	28	58	30	34	34	34
Madhya Pradesh	37	32	60	28	60	48	58
Kerala	70	69	74	5	46	51	47
Uttar Pradesh	25	21	49	28	50	49	50
Orissa	37	35	59	24	69	42	66
Assam/Meghalaya	37	35	64	29	53	37	51
All India (weighted average)	40	35	61	26	51	38	48

Source: Morris and McAlpin (1982), for PQLI, p.62 and Sixth Five Year Plan (1980-85) for poverty data (rounded off).

urban population living below the poverty line is 44 per cent in Karnataka and 25 per cent in Punjab. Similarly, their overall PQLI is about the same (48 and 50), but there is a wide difference in the percentage of population below the poverty line. In Karnataka, it is 48 per cent whereas in Punjab it is only 15 per cent.

Morris and McAlpin found that in all the states the PQLI for males is higher than for females, irrespective of whether the area is urban or rural. The lowest PQLI (13) was found in the case of females in the rural areas of Uttar Pradesh. In the context of urban areas, Table 39 reveals the difference between male and female PQLI across the states. In urban areas, with the exception of Kerala (75), Gujarat (60) and Uttar Pradesh (55), the PQLI for males varies from 64 to 69, whereas for females, the maximum concentration is between a narrow range of 59 and 61. With the exception of Gujarat, where it is 49, five out of the six states in this group have a degree of urbanisation which is equal to or above the national level of 23.31 per cent. There does not seem to be any relationship between the PQLI for urban females and the percentage of people living below the poverty line in urban areas.

The analysis of PQLI suggests that PQLI is better in urban areas than in rural areas and that the male population is better off than the female population. There are also variations amongst the states but these variations are more suggestive of the relationship of PQLI with degree of urbanisation rather than the incidence of poverty in urban areas. Since PQLI in Table 39 does not reveal the conditions of the urban poor, it is necessary to deal with specific indicators separately, for example, health and nutrition, education, housing and

Table - 39

Physical Quality of Life Index for Males and Females in Urban Areas
Male - Female PQLIs by State, 1971

States*	Male	Female	Combined
Maharashtra	65	59	62
Tamil Nadu	69	59	64
Gujarat	60	49	60
Karnataka	69	61	65
Punjab	69	61	65
Andhra Pradesh	65	59	62
Rajasthan	65	50	58
Madhya Pradesh	66	54	60
Kerala	75	73	74
Uttar Pradesh	55	42	39
Orissa	64	52	59
Assam/Meghalaya	66	60	64
All India (weighted average)	66	56	61

Source: Morris and McAlpin (1982), pp.68-69.

* Ranked in order of degree of urbanisation.

urban services, in order to identify the quality of life of the urban poor.

Access to Health Services

There has been a considerable expansion in health services in India since Independence. Health services cover a wide range of programmes and activities which are broadly grouped under three categories, namely:

- i. curative care which provides health curative facilities and medicines through hospitals, dispensaries and primary health centres, etc.;
- ii. patient-related preventive services extended to special beneficiary groups, such as infants, mothers, pregnant women, family planning services and other community health programmes; and
- iii. non-patient related services which include disease control, sanitation, prevention of food adulteration, control of pests and zoonotic diseases, education and promotion of health and hygiene and other such regulatory activities of local governments which are intended to ensure public health and safety.

Under curative services, norms which are adopted stipulate that there should be one subcentre for a population of 5,000, one primary health centre (PHC) for 30,000 people, one community health centre for one lakh people and one hospital bed for 1,000 persons. In 1984-85, there were 83,008 subcentres, 7,250 PHCs and 7,369 hospitals (4,027 government and 3,342 private) and 514,989 (375,547 government and 139,442 private). As on 1 January 1985, the population served per hospital was 100,177 and the population served per bed was 1,433.

The urban areas enjoy a concentration of health services, which is borne out by the fact that 86.61 per cent (i.e. 446,019 out of 514,989) of beds and 73.60 per cent (5,424 out of 7,369) of hospital

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(as on 1 January 1985) were located in urban areas. The distribution of hospitals and beds state-wise is given in Table 40. It is apparent that 15 states each having more than one per cent of urban population of the country, and Delhi together having 97.56 per cent of total urban population account for 96.65 per cent of hospitals and 95.70 per cent of beds in their respective urban areas. Maharashtra which has the highest degree of urbanisation in India (35.03 per cent) has the largest concentration of hospitals (22.11 per cent) and beds (17.68) while its share of urban population is 13.78 per cent. On the other hand, Uttar Pradesh has 12.46 per cent of the urban population but its share of hospitals and beds in the urban areas is 12.02 per cent and 9.99 per cent, respectively. The wider difference between the percentage of hospitals and beds reveals the dispersal of health facilities in the urban areas. Gujarat has the greatest degree of dispersal with 15.47 per cent hospitals and 6.95 per cent beds for an urban population share of 6.64 per cent. The least dispersal or the greatest concentration of curative health facilities through hospitals (and beds) appears to be in the case of West Bengal where 5.01 per cent of hospitals and 9.88 per cent of the beds cater to a population which is 9.04 per cent of its share of the urban population. Bihar seems to have the least share of hospitals and beds in relation to its share of urban population in the country.

The states which have a lower percentage of beds in urban areas in comparison with their share of urban population are Andhra Pradesh, Haryana, Rajasthan, Madhya Pradesh, Uttar Pradesh, Bihar,

8. Government of India, Ministry of Health and Family Welfare, Central Bureau of Health Intelligence, Health Statistics of India, 1985, p.145.

Table - 40

Statewise Distribution of Hospitals and Beds as on 1 January 1985
in Urban Areas and Percentage of Urban Population (1981)

States*	Hospital (per cent)	Beds (per cent)	Number of hospitals and beds, 1980 (per lakh popu- lation)	Share of states in urban popula- tion of the coun- try (per cent)
Maharashtra	22.11	17.68	4/286	13.78
Tamil Nadu	5.36	8.62	2/226	9.99
Gujarat	15.45	6.95	8/289	6.64
Karnataka	3.48	6.29	2/253	6.72
Punjab (1.4.1984)	2.69	2.56	3/242	2.91
West Bengal	5.01	9.88	2/253	9.04
Andhra Pradesh	8.26	7.22	4/234	7.82
Haryana	1.46	1.59	3/231	1.77
Rajasthan	4.04	4.10	3/214	4.51
Madhya Pradesh	4.37	3.68	2/140	6.63
Kerala (1.1.1979)	3.00	4.81	3/450	2.99
Uttar Pradesh	12.02	9.99	3/205	12.46
Bihar (1.1.1981)	3.82	4.93	3/252	5.46
Orissa	2.91	2.18	5/263	1.95
Assam	1.47	1.95	4/398	1.28
Delhi	1.20	3.27	1/220	3.61
Total	96.65	95.70		97.56

Source: Health Statistics of India, 1985, from Table 8.1 for hospitals and beds and NIUA: Urban Data Sheet, 1986.

* Ranked in order of degree of urbanisation.

Orissa and Assam. Each one of them has a degree of urbanisation which is lower than 23.31 per cent for the country as a whole. Their aggregate share of urban population is 41.88 per cent and they account for 35.64 per cent of beds and 36.88 per cent of hospitals.

Thus, it is evident that the curative health facilities are concentrated in the urban areas of those states with a high degree of urbanisation. These states have proportionally a higher share of these facilities than their share in the urban population of the country. On the other hand, 52 per cent of the urban population has significantly lower availability of these services in comparison with these states. The states with lower availability of these services are also relatively backward, economically.

Apart from the disparity in the availability of curative health services among urban areas of different states, wide variations exist amongst the different size-classes of cities and towns within a state and even among different areas of a metropolitan city or large cities. It is generally believed that the larger cities have a greater availability of curative health services. The question arises : why is it that these services tend to be concentrated in urban areas and more so in larger cities? The explanations offered are the following:

- i. urban areas need more health services than rural areas merely to function effectively;
- ii. simple health services with powerful effects on infant mortality and life expectancy appear to be more effective in urban areas; and
- iii. greater population densities make possible significant economies of scale and the operation of the demonstration effect of health services.⁹

9. Morris and McAlpin (1982) op.cit., p. 67.

Preventive health services are better organised and available in larger cities where the local authorities are better equipped to discharge public health related regulatory functions, implement development controls and provide civic services, such as sanitation and water supply which have a direct impact on the health status of the people.

It is because of the better availability of curative and public health services that IMR (infant mortality rate) in urban areas is significantly lower than it is in rural areas. In 1982, IMR for rural India was 114 in comparison with 65 in urban areas. Figures on the IMR in the urban areas of states with a minimum share of one per cent and above in the urban population of the country and their percentage of slum population and the number of urban poor are given in Table 41. Estimates of poverty based on the NSS 32nd round (1977-78) have been adopted because they appear to be nearer reality (as observed in Section III) than the estimates based on the NSS 38th round (1983). Amongst the top seven highly urbanised states, with the exception of Gujarat, the IMR varies from 47 to 55 and it is related more to the concentration of slum population than the percentage of urban population below the poverty line. Bombay (Maharashtra), Madras (Tamil Nadu), Bangalore (Karnataka), Calcutta (West Bengal) and Hyderabad (Andhra Pradesh) account for the bulk of slum population of these states. Gujarat has the highest IMR next to Uttar Pradesh, but it has a relatively low level of slum population and urban poor. On the other hand, Kerala has a low IMR and slum population but the highest percentage of people living below the poverty line in urban areas. The highest IMR is to be found in Uttar Pradesh, which has

Table - 41

State-wise Distribution of Infant Mortality Rate, Slum Population and People Below the Poverty Line in Urban Areas in India

(per cent)

States*	IMR per 1000 live births (1982) (a)	Slum population (high estimate-1981) (b)	Percentage of urban poor (rounded off) (c)
Maharashtra	55	35	32
Tamil Nadu	51	22	45
Gujarat	89	21	29
Karnataka	47	16	44
Punjab	53	27	25
West Bengal	52	34	35
Andhra Pradesh	50	33	36
Haryana	62	18	32
Rajasthan	60	16	34
Madhya Pradesh	79	18	48
Kerala	24	10	51
Uttar Pradesh	99	20	49
Bihar	60	40	46
Orissa	64	22	42
Assam	72	20	37
Delhi		50	

Source: (a) Health Statistics of India, 1985.

(b) Task Force Report on Housing and Urban Development No.4.

(c) Sixth Five Year Plan (1980-85) based on the NSS 32nd round, 1977-78.

* Ranked in order of degree of urbanisation.

about 49 per cent of the urban population below the poverty line but 20 per cent living in slums. Apart from a few exceptions, it has been observed that the IMR rises as the degree of urbanisation declines and as the degree of concentration of the urban poor increases in slum areas in larger cities.

At the national level, life expectancy at birth of females was 54.7 years (in 1980) which is slightly higher than the figure for males which was 54.1 years.¹⁰ However, infant mortality for females is higher than it is for males. The death rate in the age group 0-4 years for males is 40.1 per thousand as against 43.5 per thousand in the case of females. Greater mortality in the case of females as compared with that of males exists only in the younger age groups. But, Morris and McAlpin found that "on all-India basis, females have a three year shorter life expectancy at age one than do males."¹¹ In the urban areas even though the infant mortality rates, both for males and females was 71 (in 1978) in the age group of 0-4 years, the death rate of male children was 21.4, whereas in the case of females, it was 23.0 per cent.

Health Conditions of Slum Dwellers

Despite better availability of health services in the urban areas, the status of health of the urban poor, particularly of women and children in the slum areas is much worse than that of the rural poor. The Seventh Five Year Plan observed that, "urbanisation is creating serious health problems. The existing urban health services

10. Health Statistics of India (1985), op.cit.

11. Morris and McAlpin (1982), op.cit., p.67.

are under pressure, services in the slum areas being most vulnerable and inadequate. Poor sanitation conditions in urban slums continue to create favourable conditions for disease transmission and health hazards for not only the slum population but the entire urban population.¹²"

In the slum areas, there is either a total absence of or inadequacy of public health facilities and services. As a result, the urban poor are exposed to hazardous environmental conditions, which combined with their poor health care consciousness, unhygienic habits and sanitation practices, incompatible with high density settlements, cause a high incidence of mortality, morbidity and malnutrition, particularly among women and children. Higher average life expectancy and lower IMR in urban areas than in the rural areas are mainly attributed to the social composition of the cities. A proportionally larger middle class in the urban areas with a higher purchasing power are the major beneficiaries of curative health care services available through well-equipped hospitals. The inequality in the access to curative services amongst the different sectors of Indian society is more evident in the urban areas.¹³ Very few cities have compiled data on causes of mortality and morbidity in a spatial context, but a few studies do indicate that the incidence of mortality and morbidity is fairly high in slum areas, where the micro environment, nutritional deficiency and poverty combine together to produce a poor health status. The micro environments are such that 40 per cent of the

12. Seventh Five Year Plan (1985-90), Vol.2, p.274.

13. Radhika Ramasubban, "The Development of Health Policy in India," in T.Dyson and N.Crook (eds.) India's Demography: Essays on the Contemporary Population, New Delhi, 1984.

households live in just one room. In metropolitan cities, this figure goes up to 70 per cent in Calcutta and 82 per cent in Bombay; a vast proportion of the households do not have access to safe drinking water supply; 80 per cent have no private latrine and 72 per cent do not have access to sanitation.¹⁴ Over-crowding and malnutrition create conditions where diseases flourish taking a heavy death toll.

In his study of slums in Madras city, P.K.Nambier found that "the slum area has a birth rate 43 per cent higher than the non-slum areas only to be checked by a parallel (50 per cent) excess in the death rate. The infant mortality rate is also higher in the case of slum areas to the extent of 70 per cent."¹⁵

In a study of disease patterns in Bombay, Radhika Ramasubban and N. Crook found that the poorer inner city wards of Bombay experience very high rates of infant mortality which are comparable with the rates in rural Maharashtra. The IMR in some of the sub-divisions where slum population is concentrated is 112.6 as against an IMR of 65.1 in those areas where concentration is less.¹⁶ Moreover, they observed that, "this difference can be seen across all those diseases where the micro environment particularly is a determining factor." They noticed that "in Bombay and Poona, the cities with relatively quality data on causes of mortality, respiratory cases have increased

14. UNICEF, "Background Paper on UBS," (mimeo).

15. P.K.Nambier, "Slums of Madras City," in A.R. Desai and S. Devadas Pillai, Slums and Urbanisation, Popular Prakashan, Bombay, p.180.

16. Radhika Ramasubban and N.Crook, "Mortality Toll of Cities: Emerging Patterns of Disease in Bombay," Economic and Political Weekly, Special Article, 8 June 1985.

faster than diarrhoeal cases in the recorded mortality and in some specific categories of these diseases, mortality has increased faster than the overall growth of population." The incidence of tuberculosis and other respiratory diseases, such as bronchitis, asthma and emphysema, which contribute to a high mortality rate were found to be greater in the slum areas than in other areas of the city. In the micro environment where the poor live, devoid of adequate shelter, absence of sanitary conditions and use of low quality fuel, etc. morbidity is more easily converted into mortality. Identifying the specific causes behind the increase in the incidence of tuberculosis in cities (in Bombay, it has outstripped the rate of population growth), Ramasubban and Crook point out that poverty, insufficient nutrition and over-crowding around areas where industries are located are the principal reasons for the spatial pattern of mortality. Since cramped spaces encourage the spread of virus and bacteria, they pointed out that "the population density within dwelling place has failed to improve significantly over the last two decades from an average of over five persons per dwelling (which means
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in the slum population at least, five persons per room).

Meera Bapat and Crook in their morbidity survey of slum areas of Pune city attributed the respiratory sickness to the damp conditions of the dwellings (huts). The slums survey of Pune also revealed that "mortality rates, especially children and infants differed rather
18
little from those in the rural areas."

17. Ibid., p.999.

18. N.R.Crook, "The Changing Character of Mortality in the City of Poona," School of Oriental and African Studies, London, 1982.

Andrea Menefee Singh in a study of women in the bustees (slums) of Delhi found that women and children are more prone to illness than men; child mortality rate was 221 per 1,000 children born live and the female children were more likely to die than were male.¹⁹ Interestingly, it was found that the mortality rate varied according to caste. The highest mortality rate (444 per 1,000) was found among the Rajasthani Berwas, which indicated that "a combination of factors including cultural influences such as diet, weaning practices, child-care practices, pre-natal care, mothers' employment has an influence on the mortality rate of the children."²⁰ In a recent survey of a slum area in Madras, 45 per cent of the households reported the following illnesses: jaundice (25 per cent), malaria (5 per cent), tuberculosis (7 per cent), whooping cough (5 per cent), and fever for more than five days (3 per cent). Forty per cent of the households made use of private clinics while the remainder either used the services provided by voluntary agencies or government clinics.²¹

The medical examination of slum dwellers in a study which was conducted revealed that only 9.6 per cent of them enjoyed fairly good health; the rest of them suffered from major ailments or diseases including anaemia and general debility.^{21(a)} The most common

19. Andrea Menefee Singh, "Women and the Family: Coping with Poverty in Bastis of Delhi," in Alfred de Souza (ed), The Indian City, (1978), op.cit., p.86.

20. Ibid., p.86.

21. S.D. Raj and M.A. Slingsby, "Case Study on Housing and Health of Vyasarpadi Tank Slum Improvement Programme," Madras, October, 1986, (mimeo).

21(a)B.S. Mehta, "Social Aspects of Slum Problem" quoted from a study by Department of Economics, University of Bombay, "Housing Conditions in Slums in Greater Bombay" in A.R.Desai and S.Devadas Pillai, Slums and Urbanisation, Popular Prakashan, Bombay, 1970, p.174.

health problems from which the slum dwellers suffered in comparison with the rest of the population in urban areas were: gastro-intestinal disorders including diarrhoea, dysentery, jaundice, cholera, worm infestations, typhoid, tuberculosis, respiratory diseases, polio and viral infections. Women and children were the most vulnerable to these afflictions as they have low immunity owing to undernourishment. The following facts will bear this out:

- The incidence of diarrhoeal disease in urban areas is estimated to be 500 per 1,000 among infants and 229 per 1,000 among school children.
- Nearly 300,000 urban children die annually owing to diarrhoeal dehydration.
- At least 6,000 urban children become blind every year owing to vitamin A deficiency.
- Over 60 per cent of children below three years of age and 45 per cent between the ages of 3 years and 5 years suffer from iron deficiency anaemia.
- Infant mortality rate though lower in urban areas than in rural areas, is high in the slum areas where it is in fact more or less the same as it is in the rural areas.
- Nearly 50 per cent of the infant deaths are neonatal, as a result of complications, such as prematurity arising out of maternal malnutrition and inadequate sanitation.
- Polio is the main cause of paralysis in the case of 44 per cent of the disabled in urban areas, and 28 per cent in rural areas.
- About 29 per cent of the infant deaths and 22 per cent of the deaths among children in urban areas occur because of the lack of trained medical attention.
- Persons belonging to the lowest income categories in the slums seldom obtained medical attention at hospitals, clinics or by trained medical people.²²

The high rates of mortality and morbidity in slum areas reflect the state of health of the urban poor. Dysentery, cholera, guinea worm,

22. UNICEF, Position Paper - Urban Development, New Delhi, 1984, (mimeo).

amoebic infections are more widely prevalent in the slums than in other parts of the urban areas. Even if the urban poor avail themselves of modern curative health services free of cost in dispensaries and hospitals run by the government, the treatment has a limited impact on their health status, because they avail themselves of these services only when the ailment becomes very acute or they take the medicines only until such time as the symptoms disappear. Consequently, many of their ailments become chronic because of inadequate and insufficient medical treatment or constant re-exposure to the same disease and poor physical environments. Even if there is a greater availability of curative health services in urban areas as compared with the rural areas, it is not necessary that the urban poor are in a position to avail of them. There is, perhaps, a critical minimum level of income necessary to make use of these services, apart from other factors, such as education and socio-cultural practices. Environmental services so vital for public health of urban dwellers are insufficient in the slum areas. Therefore, it can be concluded that the overall health conditions of the urban poor living in the slum areas appears to be worse off than the poor in the rural areas.

Nutrition Status

The nutritional status of people is influenced by the lack of purchasing power (poverty), and by other factors, such as ignorance, superstition, food beliefs and practices and the non-availability of food. Poverty, however, is the main cause of undernutrition or malnutrition. A dietary survey by the National Nutrition Monitoring Bureau reveals that nearly 50 per cent of the households in different states of the country consume food which is quite inadequate to meet

their requirement of calories or proteins or both."²³

As regards the urban poor, Dandekar and Rath observed that they appear to be worse off than their counterparts in rural areas, as nearly one-half of the urban population as against one-third of the rural population lived on a diet which was inadequate even in respect of calories.²⁴ Comparing the rural-urban food pattern in Tamil Nadu, Judit Katona-Apte found that the problem of malnutrition in urban areas is aggravated by the difference in the nature of urban poverty. The urban poor have to pay for many items that are either free or available at a very low cost in a rural setting, such as housing. Not only is housing in urban areas more expensive but extra expenditure²⁵ has to be incurred on such necessities as transportation.

As seen in an earlier chapter 58 per cent of the urban population had less than the daily minimum energy requirement of 2,100 calories and their food expenditure was about 80 per cent of their total expenditure. Surveys of a few slum areas strongly indicate that the lowest segment of the poor suffer from malnutrition, spending up to 90-95 per cent of their income on food. In one of the surveys, it was found that even though 95 per cent of an average slum dwellers' monthly income is spent on food, yet 73 per cent of them ate a diet which was deficient in protein and 95 per cent suffered from

23. Seventh Five Year Plan (1985-90), Vol.2, p.313.

24. V.M. Dandekar and N.Rath (1971) Poverty in India, op.cit., pp.7-8.

25. Judit Katona-Apte, "Urbanisation, Income and Socio-Cultural Factors Relevant to Nutrition in Tamil Nadu," in Alfred de Souza (ed.) The Indian City: Poverty, Ecology and Urban Development, Manohar, New Delhi, 1978, pp.97-98.

calorie deficiency.²⁶ Wiebe in his study of a slum in Madras found that "80 per cent of them are below the absolute poverty level - the level at which incomes are sufficient to secure provisions for a minimum adequate diet (in terms of calorie alone)."²⁷ In another study of poverty in the bustees of Delhi, Andrea Menefee Singh observed that the majority of the families did not get sufficient quantities of proteins or calories in their diets.²⁸

The most vulnerable groups suffering from malnutrition are women and children. The Seventh Five Year Plan noted that the children in the age group 0-6 years, pregnant women and nursing mothers, particularly those belonging to slum areas, are the worst victims of under-nutrition or malnutrition.²⁹ The incidence of mortality among infants and toddlers and morbidity patterns have been closely linked with malnutrition and intestinal infections caused by unsafe drinking water, poor environmental hygiene and bad sanitation. Poverty, illiteracy and the inability to utilise the basic services provided aggravate the problems of malnutrition. The infant mortality rate in slum areas is attributed to a considerable extent to protein-calorie deficiency among women and children. Persistent malnutrition or

26. Andrea Menefee Singh and Alfred de Souza, The Urban Poor: Slum and Pavement Dwellers in Major Cities of India, Manohar, Delhi, 1980, p.96.

27. Paul D.Wiebe, "Interdependence not Duality: Slum Perspective," in Alfred DeSouza (ed.), Indian City, op.cit., p.19.

28. Andrea Menefee Singh, "Women and the Family: Coping with Poverty in the Bastis of Delhi" in Alfred DeSouza (ed.), The Indian City, op.cit., p.83.

29. Seventh Five Year Plan, op.cit., p.313.

under-nourishment during the early critical period of development of a child can lead to the stunting of physical growth, which cannot be corrected in later years, even with better diet. This may hamper the full genetic intellectual potential because of the adverse effects on the development of the nervous system. An assessment of malnutrition among children below six years of age revealed "that less than 15 per cent of them could be considered as having a normal status of nutrition; the rest suffer from varying degrees of under-nutrition."³⁰ Studies by the National Nutrition Monitoring Bureau have shown that three-fourths of the pre-school children have body weight below 75 per cent of the expected weight. Of these, 23 per cent suffer from severe malnutrition, and 10-15 per cent from vitamin A deficiency, running the risk of probable blindness. Nutritional anaemia is found in the case of 50 per cent of the expectant mothers resulting in low weight of babies at birth.³¹

In a study of children in slum areas, it was found that, while a large proportion of them depended upon breast feeding for their sustenance, this was inadequate either because of the poor health of mothers or because the mothers' work interfered with the regular feeding of their children. "All the important aspects of minimum daily fluid requirement could hardly be met."³² "Majority of children were under weight and had grade II malnutrition. Only 5 per cent of the children were protected from poliomyelitis, diphtheria, pertusis

30. Ibid., p.313.

31. S.D.Singh and K.P.Pothen, Slum Children of India in New Delhi: Deep and Deep, New Delhi, 1982, p.30.

32. Ibid., p.62.

and tetanus by the age of 12 years. Morbidity pattern up to the age of 2 years revealed that 46 per cent children had marasmic malnutrition, 41 per cent cervical adenopathy, 35 per cent hepatomegaly, 23 per cent rickets, 20.6 per cent vitamin A deficiency 11.5 per cent worm infestations. On the other hand, morbidity pattern in children from 2 to 12 years of age group revealed that the single largest morbid condition was worm infestation which was 24 per cent.³³

In another study of slum areas "on the basis of anthropomorphic measurements (i.e. the upper arm circumference measurement), it was estimated that at least 40 per cent, and possibly as many as 60 per cent of the children between the ages of one and five suffered from various degrees of malnutrition."³⁴ This was despite the fact that these slum dwellers considered their urban diet better than what they got in rural areas both in terms of quality and variety of intake and the regularity of supply. Apparently, in such cases, worm infestations and waterborne diseases and other unhygienic habits and lack of proper sanitation neutralise the good nutritional value of the food intake. The higher incidence of infant mortality among children, particularly among the poor has been attributed to the "generalised female neglect in the very early years." There is a tendency to feed male children better than the female children and this tendency seems to be more marked amongst the poor, who are also illiterate and live in slum areas. As regards pregnant women and nursing mothers,

33. Ibid., p.72

34. Andrea Menefee Singh in Alfred de Souza (ed.), Indian City, op.cit., pp.83-84.

malnutrition is aggravated by large family size (number of children), non-observance of spacing between children and the inadequate energy intake for the requirement of the physical work, such as construction or other hard manual work. Both women and children have poor reserves of vitamin A. Vitamin A deficiency anaemia is found among women of all age groups belonging to the poorer families.

Education

India is one of the very few developing countries which has achieved a massive quantitative expansion in education at all levels since Independence. Educated manpower is estimated to have increased from less than 4 million in 1951 to about 48 million in 1985 and the annual increment is of the order of 3.5 million. The enrolment for post-graduate studies has gone up from a mere 20,000 in 1951 to over 300,000 in 1984-85. And yet, the level of illiteracy is as high as 63 per cent.³⁵ However, it has not been possible to achieve 100 per cent enrolment of children in the age group 6-11 years during the last 40 years of Independence.

Primary education which is imparted through a vast network of government aided schools is free. The private and voluntary sectors are also engaged in primary education. But the enrolment ratio was 92 per cent for primary education and 53 per cent for middle level education in 1984-85. For girls, it was only 69 per

35. Seventh Five Year Plan (1985-90), Vol.2, p.252.

cent and 38 per cent, respectively. ³⁶ The Seventh Five Year Plan pointed out that "the position at the end of the Sixth Plan is that 80 per cent of the out-of-school children are in nine states of Assam, Andhra Pradesh, Bihar, Jammu and Kashmir, Madhya Pradesh, Orissa, Rajasthan, Uttar Pradesh and West Bengal." Poverty was attributed as one of the major factors responsible for the high percentage of drop-outs and non-attendance of schools by children at the primary stage of education.

There are wide variations in the literacy rates for the rural and urban areas and for males and females. In Table 42, it is clear that

Table - 42

Literacy Rates for Ages by Sex: Rural-Urban, 1981

Stratum	Males	Females	Total
Rural	40.79	17.96	29.65
Urban	65.83	47.82	57.40
Total	46.89	24.82	36.23

Source: Census of India 1981, Series 1 - India Part II - Special, p.82.

literacy rates for all ages in urban areas is almost double that in the rural areas. The rural-urban differential in the case of females is very wide. It is almost three times within urban areas. The male-female differential in literacy rate is quite substantial. Even though the overall literacy rate amongst the males (46.82) is about

36. Ibid., p.253.

double the rate for females (24.82), within urban areas, the male-female differential is less but is still quite high.

The higher literacy rate in urban areas is the result of a higher degree of enrolment. A question whether a person was attending a school/college was included in the census of 1981 for the first time. The differences in the enrolment of persons by sex and age in urban areas and for the country as a whole are given in Table 43. The largest proportion of attendance of both males and females in the country as a whole is in the age group 10-14 years; the same holds true for the urban areas. However, what is significant is the narrower differential between urban males and urban females in this age group. In fact, right from the age group 5-9 years upwards, the differential between males and females goes on increasing not only within the country, but in urban areas as well. In comparison with males fewer females attend school in lower age groups and relatively fewer of them continue their study as they grow older. After they cross the age of 19 years, there is a sudden and steep decline in the percentage of females who continue studying.

Table - 43

Distribution of Persons Attending a School/College by Sex and Age, 1981
(per cent)

Age group (years)	Total			Urban		
	Males	Females	Persons	Males	Females	Persons
5 - 9	44.33	32.21	38.45	61.65	55.55	58.69
10-14	62.07	37.47	50.45	77.00	65.60	71.58
15-19	36.03	15.51	26.37	50.24	34.47	42.90
20-24	11.27	2.95	7.15	18.52	7.47	13.42
25-34	1.67	0.48	1.09	2.74	1.12	1.97
35+	0.46	0.18	0.33	0.82	0.40	0.63

Source: Census of India, 1981, Series 1 - India Part II - Special, p.92.

The educational level of males and females in urban areas given in Table 44 conforms to the pattern just mentioned. Apart from the higher percentage of illiteracy amongst females, the percentage of females having formal education up to the matriculation/higher secondary level is 32.51 per cent as against 45.54 per cent in the case of males.

One of the factors responsible for the higher literacy rate and incidence of enrolment in urban areas is the greater availability of and access to the educational services. Schools supported by the government, and the voluntary and private sectors are mainly located in urban areas. Facilities for higher education are concentrated in cities and those people who acquire higher education tend to migrate to urban areas.

Table - 44
Urban Education Level by Sex, 1981 (per cent)

Educational level	Males	Females	Persons
Illiterate	34.17	52.18	42.60
Literate (without educational level)	13.82	12.39	13.15
Primary	16.18	14.15	15.23
Middle	12.37	9.08	10.83
Matriculation or Higher Secondary	16.89	9.28	13.31
Non-Technical diploma or certificate not equal to a degree	0.05	0.06	0.06
Technical diploma or certificate not equal to a degree	0.62	0.16	0.40
Graduate and above	5.90	2.70	4.42
Total*	100.00 (0.83876)	100.00 (72,804)	100.00 (157,680)

Source: Census of India, Series 1 - India Part II - Special, p.82.

* Total figures in thousands.

Not only are there differences in the literacy rates among the different states of India and within the cities themselves, but there are differences between the slum and non-slum areas as well. Literacy rates for different states given in Table 45 reveal that the states with higher degree of urbanisation seem to have higher rates except in the case of Kerala. Initially, data on poverty from the NSS 32nd round (1977-78) was used but later data from the NSS 38th round (1983) was used in which there is significant decline in the percentage of people below the poverty line. With the exception of Kerala, there is some evidence of literacy rates being higher in states with a lower percentage of urban population living below the poverty line. But there does not seem to be any direct relationship with the percentage of people living in the slum areas. It is, perhaps, more related to the concentration of slum population in a few cities rather than its percentage at the state level.

Surveys of slum areas do reveal a very high incidence of literacy. The slums of recent origin accommodating largely migrants from rural areas have the maximum percentage of illiterate people. In a comprehensive survey of 63 jhuggi-jhonpari clusters (squatters) covering about 29,900 jhuggies, about 70 per cent of the families were found illiterate, 30 per cent literate (i.e. those who could sign their names only). Only 1-2 per cent could read and write. In an earlier survey of about 36,000 squatters households in 1983, the Delhi Development Authority found that 91 per cent of the squatters were illiterate, 4.32 per cent had education up to the primary level and

37. Delhi Development Authority, "Census of Squatters Clusters in Trans-Yamuna Area," (City Planning; Socio-Economic Wing), 1986, p.36 (mimeo).

Table - 45

Urban Literacy Rate

States with a minimum of one per cent of urban population *	(per cent)		
	Literacy rate (a)	People below poverty line (b)	People living in slum areas (c)
Maharashtra	63.9	23.3	35
Tamil Nadu	63.5	30.9	22
Gujarat	60.3	17.3	21.0
Karnataka	56.7	29.2	16
Punjab	55.6	21.0	27
West Bengal	62.7	26.5	34
Andhra Pradesh	52.0	29.5	33
Haryana	56.9	16.9	18
Rajasthan	48.4	26.1	16
Madhya Pradesh	54.0	31.1	18
Kerala	76.1	30.1	10
Uttar Pradesh	45.9	40.3	20
Bihar	52.2	37.0	40
Orissa	54.8	29.5	22
Assam	n.a.	21.6	20
Delhi	62.64	17.7	50
All India	57.4	28.1	26

Source: (a) Census of India, 1981.

(b) NIUA Data Sheet, 1986, based on the NSS 38th round.

(c) Task Force on Housing and Urban Development, No.4, pp.37-38.

* Ranked according to the degree of urbanisation. Excludes Assam.

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2.69 per cent up to matriculation. It was further found that "about 80 per cent of the parents have expressed their desire for their children to help them in the domestic work and earning more income for the family than going to school."

The incidence of drop-outs, even where the children are sent to the school, is fairly high. The survey also showed that "between the age-group 10-15 years, there is tendency, to give up education. This tendency is visible more in the girls than boys. When girls attain the age of 10, they are forced to leave school and assist in the household."³⁹ Andrea Menefee Singh, in a survey of women in Delhi bustees, found that about 65 per cent of women were employed but as much as forty per cent of the women had no one to care for their children when they left the house.⁴⁰ In the slums of Hyderabad, the literacy rate was found to be lower than the national average, varying according to the type of communities. It was 82 per cent for Christians, 32 per cent for Hindus and 27 per cent for Muslims.⁴¹ The literacy rate and the school enrolment rate of children tends to be low in those slums which are predominantly inhabited by the scheduled castes and backward castes, as is evident from the survey of slum areas in Vijayawada; 75 per cent of slum dwellers were found to be

38. Delhi Development Authority, "Dimension of Squatter Settlements in Super Metropolitan City — Delhi," 1983, p.56 (mimeo).

39. Ibid., p.56.

40. Andrea Menefee Singh, "Women and Family: Coping with Poverty in Bustis of Delhi," in Alfred de Souza (ed.), Indian City, op.cit., p.73.

41. S.P. Shorey, "Spontaneous Hyderabad," in S.Manzoor Alam and Fatima Alikhan (ed.), "Poverty in Metropolitan Cities," New Delhi, Concept, 1987, p.130.

illiterate while 65 per cent children did not receive any education at all.⁴² In the larger slums and squatter settlements of metropolitan cities, where the ethnic, religious, linguistic and caste composition tends to be more heterogeneous the literacy rate tends to increase.

Access to Housing

Even though shelter is a basic human need, after food and clothing, the priority accorded to it in terms of allocation of income or resources by an individual may vary according to climatic conditions of the area where he lives, his income level and his commitment to social and personal expenditure. Social and psychological dimensions of housing are extremely crucial in the development of personality structure and in the integration of an individual with family and community organisation. It shapes the socialisation process of an individual in his most sensitive and formative years of life, and on it depends the stability of the political and economic order. Another important aspect of housing is that one's access to vital urban services, such as water supply, sanitation, transportation, health, education and even the employment opportunities depends upon where one resides. Those residing in 'developed' colonies have better access to these services than those residing in old built-up areas or slums on the periphery of the cities. Housing, therefore, has enormous influence on human development and integration of an individual. And yet, the urban poor have suffered the most because of the low priority given to their housing needs.

42. K. Ranga Rao and M.S.A. Rao, op.cit., p.39.

One of the most critical components of housing is land. With the accelerated growth of urban population since 1951, the density of urban population has been steadily increasing, indicating a decline in per capita availability of urban land and the emergence of slums. Table 46 shows that the highest population density and the pressure on urban land is in Delhi (9,745), followed by West Bengal (5,462) and Uttar Pradesh (4,364). In Maharashtra, West Bengal and Tamil Nadu, a substantial proportion (62-77 per cent) of urban population live in Class I cities. The high concentration of population in a few cities of these states accounts for the high population density. For example (Maharashtra has 75 per cent of its urban population living in Class I cities). Population density in Maharashtra during 1961-81 has gone up by 120.74 per cent, whereas its urban population increased by 97.03 per cent during the same period.

Interestingly the states with a low degree of urbanisation have experienced a relatively higher increase in urban population during 1961-81, but the density of population has not correspondingly increased. The reason for this is that there has been the addition of new urban areas or reclassification of rural areas which have lower densities. Rajasthan has experienced the highest increase in urban population density primarily because of the growth of Jaipur as a primate city of the region. Even a lower percentage increase in urban population density in states with high density base and concentration in Class I cities exerts a lot of pressure on urban lands and it is in these states that a large proportion of slums and squatter settlements are found.

Table - 46

Increase in Density of Urban Population
(per sq.km.)

State	Urban Population Density			Percentage of urban population of states in Class I towns, 1981	Percentage increase in urban population, 1961 and 1981
	1961	1981	Percentage increase		
Maharashtra	1694	3736	120.54	75.26	97.03
Tamil Nadu	1721	2722	58.16	62.22	77.44
Gujarat	2799	2225	(-)20.51	58.03	99.40
Karnataka	1717	2914	69.71	58.66	103.76
Punjab	3660	3877	5.93	46.38	13.70
West Bengal	5012	5462	8.98	77.04	69.15
Andhra Pradesh	1676	3087	84.19	53.76	99.03
Haryana		3702	-	56.69	-
Rajasthan	598	1603	168.06	46.82	119.75
Madhya Pradesh	2481	2171	(-)12.49	46.80	128.78
Kerala	2284	2669	16.86	53.14	86.80
Uttar Pradesh	3824	4364	14.12	50.40	109.90
Bihar	1915	2727	42.40	54.18	122.76
Orissa	1078	1359	26.07	41.63	180.18
Assam	3043	-	-	-	124.20
Delhi	7215	9745	35.06	99.33	144.51
All India	2050	3002	46.43	60.46	102.35

Source: Census of India, 1981.

Apart from declining per capita availability of urban land, three other factors have contributed towards the rapid growth of slums and squatter settlements. First, the uneven and highly skewed distribution of land among various income groups and its use. The wide disparity in income and wealth in urban areas is reflected by the unequal distribution of the average size of land holdings among different income groups. Second, the land values in these cities have risen at a much higher rate than the income per capita. Though there are wide intra-city variations in land prices, even the minimum price has gone beyond the affordability limit of the economically weaker sections of society as well as the low income and middle income groups.⁴³ The relationship between the density of population and land prices in a few cities is shown in Table 47. There is a considerable degree of variation in inter-city land prices but it is quite evident that the land prices are high in the more densely populated cities. A study conducted by the Town and Country Planning Organisation showed an upsurge in the prices of urban land during the years 1981, 1982 and 1983 compared with the base year 1980.⁴⁴ During the last decade, it is estimated that the land prices in many metropolitan cities have gone up by 6-8 times, that is at a rate which is much higher than the inflation rate and purchasing power of a large proportion of the urban population. Land has become one of the means of protecting one's savings against inflation. Since it requires larger capital to own land, a substantial proportion of

43. Town and Country Planning Organisation, Government of India, "A Study of Urban Land Prices in India," New Delhi, 1984.

44. Ibid., p.48.

Table - 47

Prices of Land and Densities in Selected Cities

City	Density of population in sq. km. (1981)	Price of land Rs per sq.m. (1982-83)
Bombay	13671	15000
Calcutta	10788	2443
Delhi	10594	4500
Patna	8463	1000
Bangalore	7990	1076
Madras	7500	1345
Lucknow	6904	80
Trivandrum	5548	741
Pune	4899	1800
Jaipur	4832	117

Source: Town and Country Planning Organisation, "Study of Land Prices in India," 1984, p.27.

population of these metropolitan cities is not only getting priced out but are also most vulnerable to the ill effects of inflation. Third, the rate of growth of population in slums and squatter settlements is 2 - 3 times more than the rate for these cities. Partly, it is a response to the increasing non-availability of urban land within the affordability levels of a larger segment of urban population and partly, it is owing to the fact that the migrant rural poor can only seek shelter in these areas.

Apart from the decreasing access of the urban poor to land for housing, the building cost index has been experiencing a sharp increase. During 1981-85, the prices of basic building material, such as bricks, wood, cement, etc. increased from 70 - 100 per cent.

45. See All India index number of wholesale prices of selected building materials in National Building Organisation, Housing Statistics at a Glance, Government of India Press, New Delhi, 1987, pp.42-43.

Will the land and cost of construction of a minimal house be within the affordability of the urban poor? From Table 48 it is apparent that 65 per cent of the people with a per capita monthly expenditure of less than Rs 75, (defined as urban poor), have a larger size of households but less space per person. In 1978 K.C. Sivaramakrishnan made the following observation:

"... between 60 to 65 per cent of the households in metropolitan cities report a monthly income of less than Rs 300. At the current cost of about Rs 8000 per pucca dwelling unit of about 250 sq ft. including proportionate land cost, amortization works out to over Rs 60 per month, assuming 20 per cent down payment and the rest payable in 20 years at the lowest available interest rate of 5.75 per cent. If a housing expense-income ratio of 15 per cent is adopted, it will be seen that 11 households with monthly incomes of less than Rs 400 are priced out straightaway."⁴⁶

Since then the land prices and construction costs have risen very rapidly. It is in this context that the Task Force of the Planning Commission on Shelter for the Urban Poor, while reviewing in 1983 the various housing and urban development schemes undertaken since 1954, observed that the bulk of public investment has gone towards the construction of formal housing by government and semi-government agencies; even the cheapest house built by them is beyond the means of the economically weaker sections of society and the low income groups.⁴⁷ Reducing the cost through self-help housing and the use of traditional materials is possible and has been attempted through the sites-and-services programmes, but the supply has been a fraction of the requirement. The Draft Fifth Five year Plan (1974) stated that

46. K.C. Sivaramakrishnan, Indian Urban Scene, Indian Institute of Advanced Study, Simla; 1978, p.91.

47. India, Planning Commission, Task Force on Housing and Urban Development, Report on Shelter for the Urban Poor and Slum Improvement, No.4, New Delhi, 1983, p.2.

Table - 48

Percentage Distribution of Households, Average Number of Persons and Average Area of House per Household per Person in Per Capita Monthly Expenditure Group: All India (Urban) 1973-74

Per capita monthly expenditure group (Rs)	Per cent of households	Size of households	Average area (sq.m.)	
			per household	per person
Below 21.00	2.18	6.28	23.82	3.79
21.00 - 27.99	4.90	6.87	28.99	4.22
28.00 - 42.99	24.87	6.05	30.82	5.09
43.00 - 74.99	33.24	5.07	33.84	6.67
75.00 - 99.99	12.83	3.85	31.99	8.31
100.00-149.99	13.47	2.93	34.01	11.61
150.00 and above	8.34	2.15	36.51	16.98
not reporting	0.17	2.27	35.19	15.50
All	100.00	4.74	32.64	6.79

Source: National Building Organisation: Handbook of Housing Statistics, 1982-83, p.24.

"as a result of highly unequal income distribution, limited savings, large scale indebtedness of the vast masses and the need to spend over 60 per cent of income on food, the lower income group are unable to finance the minimum development cost of land."

Housing shortage has been progressively increasing with each successive five year plan, mainly because growth in housing stock has not kept pace with the increase in urban population. The housing shortage which was estimated to be 5 million in 1981 in urban areas had gone up to 5.9 million at the beginning of the Seventh Five Year Plan.⁴⁸ This is despite the fact that the qualitative aspect of the housing stock is not very vigorous in so far as it includes pucca, semi-pucca and serviceable kutchra houses. It is also estimated that a substantial proportion of urban housing shortage is faced by the low income groups and the poor and the growth of slums and squatter settlements is a direct response to this housing shortage. In fact, even slums have come under enormous pressures and consequently, the number of houseless persons and pavement dwellers has gone up in these cities. The number of houseless persons in the urban areas in India has gone up from 295 thousand in 1961 to 616 thousand in 1981. The percentage of houseless population in different states is given in Table 49, most of whom are concentrated in metropolitan areas.

The growth of squatters in Delhi is given in Table 50. It will be seen that despite a massive resettlement of over two lakh squatter households since 1958, their number has been steadily increasing. The squatter population is growing at an annual rate of 12 per cent in

48. Seventh Five Year Plan (1985-90), Vol.2,p.292.

Table - 49

Houseless Urban Population, 1981

States	Urban (per cent)
Maharashtra	0.5
Tamil Nadu	0.2
Gujarat	0.4
Karnataka	0.4
Punjab	0.5
West Bengal	0.6
Andhra Pradesh	0.6
Haryana	0.3
Rajasthan	0.5
Madhya Pradesh	0.5
Kerala	0.2
Uttar Pradesh	0.2
Bihar	0.3
Orissa	0.3
Assam	N.A.*
Delhi	0.4
All India	0.4

Source: Census of India, 1981.

* NA - Not Available.

Table - 50

Growth of Squatters in Delhi 1951-81

Year	No. of squatter families	Remarks
1951	12749	
1961	42815	
1971	62594	
1973	143000	
1976-77	20000	Resettlement of 1.42 lakhs squatter families during 1975-76.
1980	98709	
1981-83	113386	

Source: Delhi Development Authority, Survey of Squatter Settlements, 1983.

comparison with growth rate of 4.5 per cent for the city.⁴⁹ In Bombay, during 1961-71, there was a 300 per cent increase in mud houses. City specific slum surveys carried out in a few cities to assess the magnitude of slum population and their living conditions suggest that in metropolitan cities between 30 - 65 per cent of the population live in slums and squatter settlements. Such a wide variation in estimates is mainly because of the lack of a common base for determining the magnitude. Some of the surveys concentrate only on slums in the municipal jurisdiction while others only those slums which are declared as such under slum legislations. Slums on the outskirts or periphery of the city are not always covered in these surveys. High estimates of slum population may suggest a higher incidence of urban poverty, mainly because these surveys focus primarily on the poor housing conditions because of low availability of and access to legal and formal urban housing markets.

Much of the growth of slums prior to 1961 was on private lands. The bustees in Calcutta, ahataas in Kanpur, chawls in Bombay were located on private lands and provided accommodation to the industrial workers and the urban poor; the subsequent growth of slums has been mainly on public lands. In Delhi, the surveys of squatters in 1983 revealed that "all JJ (jhuggi-jhonpari) clusters are situated on public lands mainly kept for development of parks, play grounds, open spaces and other public and semi-public facilities. A few of the clusters are situated along the railway land."⁵⁰ Apart from the acute

49. U.N. Conference on Human Settlements (Habitat 76), Country Report: India, p.37.

50. Delhi Development Authority, "Dimensions of Squatters Settlements in a Super-Metropolitan City - Delhi," op.cit., 1983, p.9.

shortage in housing, the availability of developed land for housing within the affordability of the urban poor, the survey identified another powerful force behind the rapid growth and expansion of squatter settlements. One of the powerful reasons is political motivation and the protection of these areas as the vote bank for future elections.⁵¹ "During election these JJ families cast their votes to those only who provide maximum facilities or take care of JJ cluster at the hour of need." Within a short period of three years, the survey of 1986 revealed that the jhuggi-jhonpari (JJ) clusters increased from 536 to roughly 700. Despite large-scale resettlement of over two lakh squatters, the squatters alone are estimated to be over 1.45 lakhs. In addition, there has been periodic regularisation of a large number of unauthorised colonies in Delhi. Insecurity of tenure and constant threat of eviction, makes the squatters hesitant to invest their meagre savings in improving their housing conditions within their settlements.

Access to Basic Urban Services

Traditionally, urban services, such as water supply, drainage, sewerage and other sanitation services, roads, public health, primary education, etc. have been the statutory responsibility of the urban local governments. Over the years, there has been a decline in the quantity and quality of urban services. This is despite the fact that some of these services have been taken over by special purpose agencies of the state government from the municipal authorities.

51. Delhi Development Authority, "Census of Squatters in Trans-Yamuna Area," op.cit., p.9.

Of all the urban services, potable drinking water supply and sanitation facilities are the most basic and critical to public health and safety. Access of the urban poor to these services depends upon their general availability and the influence they can exert on their equitable distribution within urban areas. The Seventh Five Year Plan observed that 77.8 of the urban population was covered by water supply and 27.0 per cent by sanitation by the end of March 1981. However, Table 51 shows that the percentage of urban population having access to safe water supply was only 72.9 per cent and sanitation 28.4 per cent by 1985. Also, in case of water supply "although the average coverage in the country is about 81 per cent it is below 50 per cent in certain states."⁵² It is obvious from this table that there is greater access to water supply and sanitation in states with higher degree of urbanisation. However, access to sanitation is lagging far behind water supply. In fact, there is very wide variation in the access to sanitation amongst different states. In states such as Madhya Pradesh and Rajasthan where the access to water supply is of the order 79.7 per cent and 56.0 per cent, respectively the access to sanitation is a very poor, that is, 7.8 and 9.6 per cent, respectively. The impact of such a wide difference on the overall environment of the urban areas could be quite serious. All the other states with less than one per cent of urban population of the country have been left out as they together cover less than 6 per cent of the total urban population of the country and it is in these states that we find lower coverage of urban population for water supply and sanitation.

52. Seventh Five Year Plan (1985-90) Vol.II, p.304.

Considerable variations in the coverage of water supply and sanitation exist among different size-classes of cities. In Table 52 it can be seen that Class I cities have the maximum coverage both in terms of coverage of towns as well as population. The coverage declines with the decrease in the size-class of towns. Since urban population is concentrated in the larger cities, it is found that about 83 per cent of the total urban population is covered. The Sixth Five Year Plan had observed, however, that many of the newer settlements and areas inhabited by the economically weaker sections continue to be without water supply. In smaller towns "the population served by drinking water facility is 50 per cent or even less." In 1981, it was estimated that about 24 per cent of India's urban population did not receive water from any organised water source. The Seventh Five Year Plan pointed out that the average coverage (of 81 per cent of urban population) for water supply does not "reflect properly either the inadequacy of the water supplied or the deprivation of the urban poor."⁵³

In a study of water consumption in the city of Bangalore, it was found that:

- i. there is a wide disparity in the per capita consumption of water in different localities. The lowest per capita consumption is 20 litres per day and the highest is 119.5 litres per day giving a ratio of 1:6;
- ii. even in public taps, there is disparity in per capita water consumption varying from 10.75 litres per day to 76 litres per day. The number of persons per tap varies from a minimum of 40 to maximum of 428, and
- iii. in slums, per capita water consumption varies from 16 litres per day to 23 litres per day.⁵⁴

53. Ibid., p.304.

54. D.K. Subramaniam, "Bangalore City's Water Supply: A Study and Analysis," in Karnataka State Council for Science and Technology (ed.), Essays on Bangalore, Indian Institute of Science, 1985.

Table - 51

Access to Safe Water Supply and to Sanitation in Urban Areas
State-wise distribution in 1985

(percentage)

State*	Access to safe water supply	Access to sanitation
Maharashtra	87.1	39.8
Tamil Nadu	83.8	47.5
Gujarat	83.2	38.0
Karnataka	81.2	38.4
Punjab	71.2	48.5
West Bengal	63.7	19.5
Andhra Pradesh	52.1	10.9
Haryana	69.1	28.4
Rajasthan	56.0	9.6
Madhya Pradesh	79.7	7.8
Kerala	64.5	28.2
Uttar Pradesh	70.1	14.1
Bihar	59.5	22.9
Orissa	38.1	9.5
Assam	37.5	10.9
Delhi	98.2	73.4
All India	72.9	28.4

Source: National Institute of Urban Affairs, Urban Data Sheet, 1986.

* Ranked according to degree of urbanisation.

Table - 52

Urban Water Supply Coverage According to
Size Class of Urban Areas (1980)

Size class of urban areas	Percentage of towns	Percentage of population served
Class I	98.6	94.7
Class II	94.1	84.4
Class III	83.1	76.4
Class IV	65.7	60.7
Class V	51.6	51.2
Class VI	42.4	10.1
All Sizes	67.1	82.6

Source: Sixth Five Year Plan, (1980-85), p.400.

Even though sewerage facilities covered 198 towns out of 3,119 towns in 1980, yet the coverage of population in these towns has been partial. Only 20 per cent of urban population is covered by sewerage facilities. In Table 53, it will be observed again that the major deficiency in sanitation services exists in all cities and towns and its degree increases with the lowering in the size-class of urban areas. Considering the fact that about 60 per cent of the urban population live in Class I cities and the high density of population in these cities, the non-coverage of 35 per cent of population of these cities by sanitation services is dangerously high.

The access to water supply and sanitation depends upon how equitable their distribution is and whether they come within the affordability of the people. Even if the sewer mains are laid and it is shown that the population is covered by the facility, the number of

households actually connected to the sewerage system, is in fact, small. In the case of water supply too, the figure given of people covered by safe drinking water may be inflated when in fact, the availability is highly inadequate at about two hours a day through public standposts. In this context the Seventh Plan observed that the "urban poor, due to their low paying capacity and also due to the peculiar conditions governing their settlement patterns, are generally deprived of adequate water and sanitation facilities." ⁵⁵ Urban local governments and agencies of the state governments providing these basic urban services are too far removed from the urban poor for them to exert any influence at the local level over the allocation of resources and the distribution of services.

Housing Conditions and the Availability of Basic Urban Services in Slum Areas

The high degree of over-crowding and the lack of basic sanitary conditions in slum areas have been the findings of all the surveys conducted. Overcrowding exists not only at the slum settlement level but also in the dwelling units. The average size of the urban household in 1981 was 5.5 persons and the number of persons per dwelling was 5.74. The average area per person of a household in urban areas is 6.89 sq.m. as compared with 7.81 sq.m. in the rural areas. It will be observed from Table 54 that there is a gradual increase in the number of persons in a dwelling unit and that about 50 per cent of the dwellings consist of one room units. In some of the

55. Ibid., p.304.

Table - 53

Proportion of Population Not Covered by Sanitation

City size class	(percentage)	
	All states (weighted average)	
Metropolitan	23.7	
Class I	35.3	
Class II	31.4	
Class III	33.6	
Class IV	44.4	
All Classes	31.2	

Source: Planning Commission, Report of Task Force on Financing of Urban Development, 1983, p.36.

Table - 54

Average Number of Persons Per Room Classified by Size of Dwelling and Distribution of Size of Households by Size of Dwelling in Urban Areas

Size of dwelling	Average number of persons per room classified by size of dwelling units		Distribution of households by size of dwellings (per cent)	
	1961	1971	1961	1971
One room	1.17	4.57	53.1	50.1
Two rooms	2.69	2.86	24.7	26.9
Three rooms	2.06	2.18	10.3	11.4
Four rooms	1.73	1.83	11.9*	11.6
Five or more rooms	1.28	1.34		
All Sizes	2.62	2.77	100.00	100.00

Source: National Buildings Organisation, Hand Book of Housing Statistics (1982-83) and Housing Statistics at a Glance (1987).

* Includes four rooms and above.

metropolitan cities, however these figures are substantially higher going up to 60 per cent in Pune and 75 per cent in Bombay.⁵⁶ Fifty-three per cent of the population of Ahmedabad lives in one room units while the figure for Kanpur is 50 per cent and for Delhi and Madras it is 49 per cent each.

Similarly, the average number of persons in one room units classified by the number of rooms occupied in metropolitan cities is high going up to 5.26 in Greater Bombay, 5.23 in Madras, 5.14 in Ahmedabad, 4.87 in Pune, 4.58 in Bangalore, 4.50 in Delhi and 4.46 in Calcutta.⁵⁷ However, the parameters of the density of population in slum areas assume different dimensions, because of the nature and size of dwelling units.

In a survey of 29,900 squatter households living in the jhuggi-jhonpari clusters in the Trans-Yamuna area carried out in 1986 to observe the living conditions of the inhabitants, the Delhi Development Authority made the following findings:⁵⁸

- i. The average size of a jhuggi is 2.5 x 3 meters. Building materials used for jhuggies are bamboo, grass, rags, broken asbestos sheets, thatch, etc.
- ii. The average number of persons in a jhuggi is 4 and about 50 per cent of families have 4 or more members.
- iii. The density in these clusters is very the high and there is hardly any open space. The circulation system is very poor. "Lanes are zig-zag and very narrow. It is very difficult to move through these streets. The jhuggies are built in such a way that sometimes it is difficult to identify an individual jhuggi."

56. National Buildings Organisation, Handbook of Housing Statistics (1982-83), p.100.

57. Ibid., p.100.

58. Delhi Development Authority, "Census of Squatters in trans-Yamuna area: Delhi," 1986, (mimeo).

- iv. The drainage pattern is irregular. There is hardly any storm water drain. Dirty water accumulates and stagnates by the side of drains causing inhuman conditions. "Normally, the residents of JJ clusters dig a small pit in front of their jhuggies for the purpose of dirty water. When these pits are filled with water, they are emptied by throwing the water on the street."
- v. Street lights have been provided in some clusters but there is no domestic connection, because, apart from economic factors, the building materials used is subject to fire hazards.
- vi. Filtered water supply is not available. Hand pumps are the main source of drinking water.
- vii. Sewers are completely absent "lavatory blocks on the outskirts of the JJ clusters have been built but 90 per cent of the dwellers are going for excavating in the open areas."
- viii. Many of the clusters are so over-crowded that there is no further scope for any growth. They are located mainly in low lying areas.
- ix. There is no system of garbage collection and it is common to see heaps of garbage and rubbish creating insanitary conditions.

The Basic Development Plan (BDP) for the Calcutta Metropolitan District (1966-86) remarked on the deficit and deterioration in housing in the following words:

"It is characterised by over-crowding, congestion, insanitation, inadequate water supply, extensive bustee areas, high rents and premiums. Everywhere there is a great deal of illegal occupation and squatting on public and private lands - whether in refugees colonies built out of necessity on the vacant lands of absentee landlords, or of pathetic clusters of squatters in tattered and impoverished shelters on public pavements, on the municipal refuse dumps and indeed on any vacant site. The urban environment in Metropolitan Calcutta is probably deteriorating faster through sheer inadequacy of housing, with its attendant evils, than through any other single cause....."59

The BDP observed that out of a total stock of 16 lakh households, over a third were kutchas, only 15 per cent had an independent water tap and only 11 per cent had separate latrines. More than a million people were living in the bustees of Calcutta, that

59. West Bengal, Calcutta Metropolitan Planning Organisation, Basic Development Plan for Calcutta Metropolitan District, 1966-86, Calcutta, 1966.

is one out of every three, and in the industrial suburbs, there was another million in slums. Despite substantial work under the Bustee Improvement Programme, the housing conditions have not improved significantly. While in the bustees there is relatively better availability of water supply and sanitation services, yet there has been a growth in other slum clusters. In the latter the conditions are no better than what they were about two decades ago when the BDP was launched. Moreover, there has been a general decline in the level of services for the city as a whole as the expansion of infrastructure has lagged behind the population growth.

According to the latest figures, more than 50 per cent of Bombay's population is estimated to be living in slums of one kind or another and on pavements.⁶⁰ The maximum number of studies and surveys have been probably undertaken in the slums of Delhi. One of the largest slum settlements in India, Dharavi, is situated in Bombay. The International Labour Office (ILO) and the Regional Office of the International Council of Social Welfare jointly undertook the survey of four major slum clusters to study the employment pattern and income earning potential of the dwellers. One of their findings was that the slums of Bombay are not without small pockets of relative affluence. It was also found that the majority of the slum dwellers have been in the same location for over 15 years.⁶⁰ Both these conditions indicate the declining access to housing for even the relatively better-off, low- or middle income groups leading to low upward mobility.

60. International Council of Social Welfare, "The Urban Dead-End? Pattern of Employment Among Slum Dwellers," Bombay, Samaiya 1983.

According to the slum Census of 1971, about 77 per cent of the slum households of Bombay lived in one room units and 14 per cent lived in two room units. The 1976 Census of slums revealed that between 1961-71, mud houses increased by 300 per cent and there were 627,404 hutments. The following conditions were observed in the hutments:

- i. The huts have an average area of 133 sq.ft. or 12.5 sq.m. and they are constructed with the use of unconventional materials;
- ii. They are mostly single room enclosures;
- iii. Most of the huts do not incorporate sanitary facilities, such as a bath or a WC within the hut.
- iv. Slums in suburbs have mostly come up on lands which were not suitable for development of the shelter, that is low-lying marshy lands prone to flooding in the monsoons, hill tops, open spaces next to railway tracks, road ways, etc.
- v. The average size of the household is 4.38 persons. The average number of workers per households is 1.47 and the average income per household is Rs 419. The average rent paid per household is Rs 15.02 and 47.92 per cent of the households are paying rents.

A sample survey conducted by the Maharashtra Housing Area Development Authority in 1979 revealed that the average size of household was 4.92 persons and 70 per cent of households were single-worker households and 20 per cent were two worker households. Thirty-three per cent of the households had an income of Rs 501 and above and 56 per cent of the labour force was in the formal sector. In his survey of slums of Bombay S.S.Jha observed that 48 per cent of the migrant slum dwellers (in the sample) were willing to go back to their native place, if they could obtain employment because one of the main reasons given by them was that living conditions at their native place were better than in the slums in Bombay where they were prone to physical sickness and ill health. Even though the survey pertained to the relocated slum which had been provided with some amenities, gross

deficiencies in basic civic services, particularly water supply and sanitation were evident. The average estimate of the number of persons per latrine worked out to be 1,000 persons. As a consequence of this shortage a large proportion of the dwellers used open spaces. It was estimated that even though slum dwellers in Bombay constituted 50 per cent of the city's population, they occupied 2 per cent of total land and 12 per cent of total residential land.⁶¹

The slums of Patna present a different picture. Patna is not an industrial city but has slums which occupy a total of 4100.8 acres of land which is 23.27 per cent of total city area.⁶² A survey of three categories of slums according to their locational characteristics revealed the variations in the densities, social composition, demographic features and housing conditions and level of civic services. Population density is highest in slum areas. Housing density varied from 20 persons to 25 persons per acre in the old area of the city to 3.72 persons per acre in the newly developed areas. As against an average of 6.2 persons per household in Patna, the size of the slum household varied between 8 persons and 10 persons. Up to 85 per cent of the houses were single storeyed, but as many as 80 per cent of the houses had two rooms or more, which means there was relatively more space per person as compared with cities, such as Calcutta, Bombay, Delhi, etc. Houses are built in a haphazard manner, streets are narrow and not properly laid out, severely restricting circulation

61. S.S.Jha, "Structure of Urban Poverty - The Case Study of Bombay Slums," op.cit., p.37.

62. Satish Sinha, "Slums Eradication and Urban Renewal," New Delhi, Inter-India, 1985.

and often ending in blind alleys. Even though water supply exists in some areas and individual connections have been provided, the non-existence of sanitary facilities or extremely poor maintenance of open drains cause perennial water-logging and insanitary conditions. Poor conservancy service is observed in all slums. Apart from overcrowding, unplanned and haphazard growth, low coverage of public utility services, it was apparent that these slums comprised mainly scheduled castes, backward castes and communities.

In Ahmedabad, it was found that 84.5 per cent of the total housing shortage was among the families earning less than Rs 250 per month. About 40 per cent of those who need housing earned less than Rs 100 per month. A census of slums in Ahmedabad identified 81,255 families in 1976; about 79 per cent of the slum dwellers were on private lands. The average size of the family was 5.1 persons. The literacy rate was low at about 11 per cent. Households earning up to Rs 400 per month constituted about 83 per cent. Only 5 per cent of the households owned land and huts, while 64.7 per cent paid rent. About 53 per cent of the households occupied a ground area of only 100-200 sq.m. and about 27 per cent of them were on plots of 50-100 sq.m. only.

A survey conducted in Vijayawada found that nine of the eleven slum localities of the city had 17.4 per cent of city's population and 11.9 per cent of the total area of the city. The density of population in slums is 72.4 persons per acre as against 49.10 for the city as a whole. However, there are non-slum areas with even higher

63. Kirtee Shah, "Housing for the Urban Poor in Ahmedabad: An Integrated Urban Development Approach," in Alfred de Souza (ed.) The Indian City, op.cit., pp.147-148.

densities. Slums located within the city have a higher density than those outside the city. They are mostly located on public land. Even though, initially, these slums accommodated mainly people belonging to scheduled castes and backward castes, but over the years, intermediate and higher caste persons have come to stay. But there is spatial segregation amongst the different caste group within slums. There is a general tendency for each caste groups to build their houses as closely as possible. Seventy-five per cent of the households are nuclear households, the average size being 4.3 persons. New settlers and those belonging to the intermediate castes have a larger proportion of nuclear households. Three-fourths of the dwellers are illiterate and constitute mostly women and those belonging to the lower castes. Two-thirds of the children do not receive any education. Most of the houses are thatched mud-huts. While a majority of households live in separate individual huts, those belonging to the intermediate castes construct a long structure to provide accommodation for 3 - 5 households who together erect the structure. As found in all slum areas, the houses are not constructed according to any plan. The slums are either in low-lying areas which during the rainy season get waterlogged or on hill tops where the services, such as water supply are difficult to reach. There are no lavatories; both men and women use open spaces for toilet purposes. The majority of households do not have bathing facilities. Municipal services are either non-existent or are extremely poor in the slum areas. Garbage is not removed; each household tries to clear the street in front of the house.

64. K. Ranga Rao and M.S.A. Rao, "Cities and Slums: A Study of Squatters' Settlement in the City of Vijaywada."

Housing conditions and access to urban basic services are relatively better for the urban poor in those settlements where the slum dwellers enjoy security of tenure (ownership or any other form of legal possession without any threat of eviction) and where the government sponsored programmes have been implemented to improve their conditions of living. The resettlement colonies of Delhi which accommodate about two lakh households, who were earlier squatters, provide not only security of tenure but also provide fairly modest standards of basic services which include, water supply, community baths and latrines at the neighbourhood level, drainage, street lights with provision for individual electric connections, roads, etc. Since these resettlement colonies were located far away from the centres of economic activity, the urban poor faced problems of transportation and a fall in their incomes.⁶⁵ Moreover, the financial resources required to improve their access to housing and basic urban services are so enormous that it has severely restricted the scope of the replicability of settlements and the beneficiaries remain a privileged few. Financial constraints have prompted more squatting as squatters hope to get a plot of land in the future resettlement colonies and those already resettled tend to sell off their plots and resort to squatting again.⁶⁶

In those slums where environmental improvement schemes have been implemented under the minimum needs programme (MNP), water supply,

65. G.K.Misra and Rakesh Gupta, Resettlement Policies in Delhi, Indian Institute of Public Administration, New Delhi, 1981.

66. Delhi Development Authority, "Census of Squatters in trans-Yamuna Area: Delhi," New Delhi, 1986 (mimeo).

community baths and latrines, storm water drains and paving of streets, and street lighting have been provided. Since it does not resolve the problem of security of tenure, slum dwellers are reluctant to spend their meagre savings in improving the housing conditions. On the other hand, large-scale legalisation of squatters settlement by law in Madhya Pradesh gave a sudden spurt to squatting on a massive scale. There is no doubt an improvement in the housing conditions in slum areas covered under government sponsored schemes which aim at providing basic civic amenities; such coverage is generally understood as a tacit recognition that slum dwellers will not be evicted and eventually pattas will be given to those in possession. It has also been observed that the moment a slum area is covered under any scheme, it has a tendency to grow rapidly both in terms of area and families. Consequently, the facilities provided come under enormous strain and cause "malfunctioning of inputs like sewer lines, storm water drains and over-crowdedness and inadequacy of inputs like community lavatories, water stand posts, etc." ⁶⁷ Apart from the problem of sanitation, acute shortage of water supply in slum areas can lead to social tensions and conflicts. It has been observed that:

"the number of PSPs (public stand posts) provided in various slums is highly inadequate for a large number of households. In a majority of slums more than one hundred households use one PSP. Consequently, the PSP remains over-crowded as water is supplied to various localities on alternative days and that too for three to four hours. There is virtually a regular fight among the housewives to collect drinking water and the water supply day is actually a day of mini-wars in the slums areas."⁶⁸

67. G.K.Misra and R. Meher, "Evaluation of Municipal Services in Slums of Hyderabad," New Delhi, Indian Institute of Public Administration, 1987, p.63. (mimeo).

68. Ibid., p.49.

Even though under both the resettlement approach and the slum improvement approach, basic amenities are provided, yet the poor are unable to utilise these facilities to the full because of their poor maintenance. Despite the fact that the Delhi Development Authority spends over Rs 250 million per annum on the maintenance of the basic civic facilities in 42 resettlement colonies, it recovers very little and the availability of services is poor primarily because of the inadequacies inherent in the existing system of delivery. The Delhi Development Authority is unable to collect even a meagre amount of Rs 8 per month towards licence fee in respect of a plot of land. Unless there is community participation and the members of the community are able to contribute towards the maintenance of amenities, no system of delivery of services to the urban poor can be effective. Except for a small proportion of the urban poor who are not in a position to pay, a majority of them do pay for services directly or indirectly but rarely to the public authorities. It is the inability to evolve a suitable system of delivery of services (which ensures participation, affordability, replicability and thus a wider coverage), which is the main cause of low availability of and access to basic urban services for the urban poor. What is required in this context is evolving a process rather than providing a product (services) and the traditional administrative machinery and its approach have not so far succeeded in doing so.

CONCLUSION

The magnitude of poverty in India is measured in terms of the percentage of people who do not have a minimum level of per capita consumption expenditure required for a specified amount of energy intake. Estimates on poverty are derived from the national sample surveys of consumption expenditure carried out by the National Sample Survey Organisation, Government of India. Since the definition of poverty is based on the basic human need of food (calories only), the urban population living below the minimum consumption expenditure required for the intake of 2,100 calories per capita per day are, therefore, living in absolute poverty.

The proportion of urban people living below the poverty line differs substantially. Dandekar and Rath had estimated in 1971 that about 50 per cent of the urban population live below the poverty line. The NSS 32nd round (1977-78) put the figure at 41.2 per cent and the NSS 38th round (1983), at 27.7 per cent. If we take the NSS data on energy intake, the incidence of urban poverty is higher than 58 per cent, which appears to be on the high side even after recognising the fact that energy intake is dependent on the quantity of locally available food and food intake habits and practices. The surveys of slum areas where the urban poor are concentrated do indicate the existence of secondary poverty, that is, there are people who have the necessary income to be above the poverty line but owing to their distorted and wrong priorities in consumption expenditure, the food intake is insufficient to ensure minimum energy intake, which enables them to transcend the poverty line.

Spatially, urban poverty is concentrated in large and metropolitan cities. The percentage of poor in urban population is more than the slum dwellers generally, and these figures vary from state to state, depending upon the level of urbanisation, its degree of concentration in a few pockets and the level of economic development of the state. Within the cities, the urban poor are physically segregated since about 80 per cent of them are found in slums. Not all slum dwellers are poor either; in metropolitan cities, people belonging to higher income groups have been found to live in slums and squatter settlements because high land prices have priced them out of the housing markets. The rapid growth of slums and squatter settlements in these cities during the last three decades strongly suggests changing the socio-economic profile of cities and increasing physical segregation of the urban poor. The forces behind these changes are the same which define the pattern and characteristics of urbanisation in India.

The relationship between urbanisation and economic growth is primarily based on the changes which take place in the structure of employment in the economy. It is contended that as the employment share of the primary sector declines and that of the secondary and tertiary sectors increases, the consequent dynamics of demand and supply of goods and services cause expansion of urban sector activities, and thus urbanisation. In India, however, the employment share of these sectors of the economy has remained more or less the same during this century in spite of thirty-seven years of planned development; two-thirds of the increase in urban population since 1901 has occurred during 1951-81. Identification of the forces behind

urbanisation in this context is crucial to the understanding of urban poverty.

Changes in productivity of each sector of the economy measured in terms of their contribution to gross domestic product (relative to their respective share of employment), indicate that during 1961-81, it has declined in the case of the primary sector, increased marginally in the secondary sector but increased significantly in the tertiary sector. The decline in agricultural productivity reflects the limited capacity of the rural economy to absorb an increase in its labour force on account of population increase and the 'push' factor behind the migration of the rural poor to urban areas. The analysis of changes in the employment structure reveals that :

- i. there is an indication of 'ruralisation' of urban areas;
- ii. while the overall employment share of manufacturing sector has remained the same, the share of labour intensive household manufacturing has gone down in rural areas, but has increased in urban areas indicating that it is becoming increasingly urban based;
- iii. the share of employment of non-household manufacturing sector in rural areas has increased, perhaps in response to policies which favour dispersal of industries, but it has limited capacity to absorb the rural poor and prevent their migration to urban areas; and
- iv. increase in the share of employment in the tertiary sector has been primarily in activities, such as 'construction' and 'trade and commerce' in urban areas, with a corresponding decline in the rural areas. These changes within the employment structure of the economy reveal the economic basis of urbanisation in India and the existence of urban poverty.

Despite a low level of urbanisation at 23.37 per cent and with no major overall shift in the employment structure of the economy, the rate of growth of urban population is quite high at 46.02 per cent in the decade 1971-81; and it is anticipated that the share of urban

population will be more than 50 per cent of the increase in India's population up to the year 2001. It is also observed that the rate of natural increase in urban population is not different from the corresponding rate for rural areas. The addition of urban areas, on reclassification of rural areas and migration, becomes crucial and together, they account for 47 per cent of the increase in urban population during 1971-81. Even though migration may account for 20-25 per cent of the net increase in urban population, yet it is the pattern of the causes behind migration that have a crucial bearing on urban poverty.

The migration data reveal that rural to urban, and urban to urban migration is on the increase. Both types of migration take place towards the larger cities and it is primarily motivated by the search for employment (livelihood) and better economic opportunities. The socio-economic characteristics of migrants have a close bearing on urban poverty. It is generally found that the migrants belong to the lower caste, and occupationally they are landless labourers, agricultural labourers or small cultivators whose land holdings are inadequate to sustain the family even at the subsistence level. The incidence of indebtedness amongst them is high. The migrants are predominantly males in their prime age, that is, from 15-30 years. Mostly illiterate and lacking the skills required by the organised sector of the urban economy, they take up a variety of low-paid occupations in the informal sector as casual workers, coolies, rickshaw-pullers, vendors, hawkers, etc., which no doubt provide them a livelihood but insufficient income to become an integral part of the urban economy. The only places they can afford to get shelter in the

urban areas are the slums and squatter settlements, or even on the pavements.

During the decade 1971-81, there has been a decline, though marginal, in the percentage of main workers in the urban labour force. The fall in regular wage/salaries employment amongst the male population during 1972-83 has been fairly sharp. Correspondingly, there is an increase in the percentage of casual wage labour in the urban work force. The continuous inflow of the rural poor, desperately in search of a livelihood, increase the supply of labour force for low paid jobs with the result that a situation arises where the urban poor vigorously compete amongst themselves for jobs in the urban informal sector. The expansion of the informal sector shows the role it may have played in the productivity gains of the secondary and tertiary sectors of the economy and thus in the urbanisation process. The benefits of this increased productivity have accrued to the better-off sections of the urban population, thereby widening the economic disparity. The expansion of the informal sector, which under the circumstances has become exploitative, leads to marginalisation of the urban poor. The visible affluence of the larger cities is matched by the large spread of slums and squatter settlements and increasing deprivation and dehumanisation which takes place in the urbanisation process.

The growth in economic disparity and growing population pressure on larger cities have pushed a greater proportion of the urban population belonging to the low income groups and economically weaker sections out of the legal land and housing market. No doubt, there is a greater availability of health services and educational facilities

in the urban areas than in the rural areas but these are far from adequate. The deficiencies in civic services, the widening gap between their demand and supply, their inequitable distribution among different size-classes of cities, and within cities amongst slums and developed areas, produce a quality of life for the urban poor living in slums and settlements, which is worse than their counterparts in the rural areas. Health and nutritional status do not depend alone on the better availability of health services and better quality of food or its regular intake; in the absence of basic sanitation facilities, water supply and hygienic conditions within the dwellings and their surroundings in the slum areas, the health and nutritional status of the urban poor, particularly the most vulnerable groups amongst them, that is, women and children, leaves much to be desired. Living in one room, over-crowded dwellings and neighbourhoods, devoid of basic amenities and basic urban services are hardly the conditions under which the slum dwellers can effectively utilise educational facilities, even if they want to do so.

Owing to declining access to housing and basic urban services, social and economic mobility of the urban poor through lawful opportunities is getting restricted and is extremely difficult. A generation born and brought up in slums will most likely spend its life time there. As the growth of slum population is three times to four times greater than the growth of population in the metropolitan cities, the socio-economic profile of the cities and the social-psychological profile of the urban dwellers will inevitably undergo transformation. More than rural poverty, it is the dehumanising condition of living in expanding slums and squatter settlements of

cities which will pose the greatest challenge to institutions responsible for maintaining social, economic and political order within the country.