

Profile of the Urban Poor
An Investigation into their Demographic,
Economic and Shelter Characteristics

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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 work at this Institute in the first year of the programme resulted in four research studies of a complimentary nature. These were :

1. Approach to Urban Poverty: A Position Note
2. Dimensions of Urban Poverty: A Situational Analysis
3. The Media on Urban Poverty
4. Urban Poverty: A Study in Perceptions

These have already been brought out in the Institute's Research Study Series.

The present study that we have titled as "Profile of the Urban Poor : An Investigation into their Demographic, Economic and Shelter Characteristics"* incorporates the results of a primary survey conducted in twenty cities of different sizes and functions. It is important to mention that while the objective of the survey was to identify the demographic, economic, and shelter profiles of only the urban poor households, that is, those with incomes of less than Rs. 7,320 per annum or Rs. 610 per month, the survey has, in fact, covered those households who live in what may be called the low income and squatter settlements. The low income and squatter settlements consist of those households which are below the poverty line and those above this line. A survey of only the poor households presented serious problems of identification and enumeration in the field, and required, to begin with, preparation of a complete universe of such households. This was considered infeasible on account of non-availability of time, funds and owing to definitional problems. What the survey has thus covered consists of the poor households as well as the non-poor households. The poor households number 819 out of a total sample of 2009 households. Results have been tabulated separately for the poor and other households.

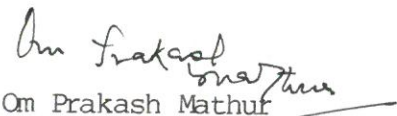
Such a major research effort requires sustained work, not of any one individual, but of a team of dedicated researchers and experts. At this Institute, the coordination of the programme has been

* Originally titled 'Who the Urban Poor Are, What They Do and Where They Live'.

entrusted to Usha P. Raghupathi, a senior colleague of mine. She has designed the field survey and the tabulation schemes, and prepared this report. She has also prepared together with me reports of the first and fourth of the studies listed above. She has been assisted by several researchers whose names appear in the respective reports. I would like to register my deep appreciation for all of them for their sustained work.

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.

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Om Prakash Mathur
Director

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INTRODUCTION

Poverty has emerged as one of the most formidable challenges being faced by the country. With 272.7 million people living below the poverty line in 1984-85 the problem of poverty continues to be serious. Of the 272.7 million, 222.2 million live in the rural areas and 50.5 million live in the urban areas of the country. The focus of most of the poverty alleviation programmes has, therefore, been on the rural poor. Very little attention has been paid to the plight of the urban poor except in the housing sector.

The need to take a serious look at the urban poor has been recognised only recently. Rapid urbanisation and the growing inequalities in income in the urban areas have brought about this change. The problem of urban poverty, if left unattended to, is likely to pose a serious threat to the urban future of the country. According to the projections made by the Expert Committee appointed by the Registrar General, the urban population of the country is likely to reach 326 million by the year 2001. Using the present percentage of urban population below the poverty line (which is 27.7 per cent) it can be estimated that there will be at least 90 million urban poor in the country by the year 2001. The magnitude of urban poverty is, thus, going to be large enough to warrant a closer look.

Urban poverty is a complex and multisectoral problem. The urban poor unlike the rural poor are a heterogeneous group with diverse traits. To make a dent on the problem of urban poverty a multisectoral approach is required. However, the nature of urban poverty has not been fully understood as the data base on the urban

poor in India is still very weak. The only national level data available on urban poverty are those estimated from the surveys of the NSSO. Apart from this most of the information on the urban poor can be gathered only on a piecemeal basis from micro-level studies of individual cities. Further, information on households below the poverty line is almost absent. This poses serious problems in identifying and targetting the urban poor for poverty alleviation programmes. In order to develop an approach to alleviate urban poverty it is imperative to understand the nature and characteristics of the urban poor and what forces and factors sustain and perpetuate poverty in the urban areas of the country.

Objectives and Issues

Against this background the present study examines the composition and characteristics of the urban poor, particularly those below the poverty line. The three basic issues the study addresses are : 1) who the poor are; 2) what they do; and 3) how they live. The objective of the study is to gain a better understanding of the nature of urban poverty and the traits of households living below the poverty line and give policy directions for alleviating urban poverty. In this attempt the study seeks to answer questions such as -- Is poverty the result of large household size? Do the poor have large numbers of dependents? Is illiteracy high amongst them? Are the poor concentrated in certain specific work sectors and occupations? Is unemployment one of their main problems? Are they deprived of basic amenities? and so on. Through the answers to questions such as these

the study attempts to create greater awareness about the urban poor amongst the policy makers to help them design suitable programmes for the redressal of urban poverty.

The present study has used the Government of India's definition of the poverty line as it is the only official figure available. At 1984-85 prices the Planning Commission fixed the poverty line at Rs. 122 per capita per month for the urban areas (being the monetary equivalent of 2100 calories per capita per day). According to this definition, 41 per cent of the sample households fall below the poverty line.*

Study Design

This study focusses attention on the low income households, mostly slum dwellers. Since no information exists on the distribution of households by income groups at the city level selected low income settlements were surveyed and the households below the poverty line were separated for closer examination. The study does not attempt to compare the traits of the poor with the non-poor. However, wherever national level data was available a comparison of it with the sample low income households has been made. The study limits itself to making comparisons of the low income households with those below the poverty line.

* The households that fall below the poverty line have been referred to as 'BPL households' throughout this report while the total sample households have been referred to as 'All Poor Households'.

Location of the Study

The study is based on primary surveys carried out in 20 urban centres in the country. The sample urban centres include two metropolitan cities (million plus) - Kanpur and Nagpur, three cities of 500,000 to one million -- Surat, Madurai and Vishakhapatnam, eight cities of 100,000 to 500,000 -- Moradabad, Warangal, Gorakhpur, Mangalore, Bhagalpur, Sambalpur, Imphal, and Rewa, four cities of 50,000 to 100,000 -- Mednipur, Sivakasi, Shimla, and Kottayam and three cities with populations less than 50,000 -- Nawada, Mandvi, and Nandgaon (See Annex - 1 for details). In the selection of the sample urban centres the main considerations were their geographical location, demographic characteristics and economic activities.

Sample Size

The study covers 2009 sample households, whose distribution is given below.

Sample Size

Size class (population)	No. of urban centres	No. of households covered
Million +	2	700
500,000 to one million	3	330
100,000 to 500,000	8	649
Below 100,000	7	330
Total	20	2009

Organisation of the Report

The present report contains five sections. Section one gives details of the demographic traits of the urban poor such as their household size, age-sex composition, their religion, caste, migration status and literacy level. Section two deals with their economic characteristics including their work participation rates, occupation, income, dependency ratio and unemployment. Section three presents the shelter status of the urban poor and their access to basic services and section four gives their expenditure levels and pattern. The final section summarises the findings and gives the conclusions that emerge from the study.

DEMOGRAPHIC PROFILE

Before embarking upon an analysis of the demographic characteristics of the urban poor households it is useful to establish the identity of the urban poor. In official terms, the poor are those who live below the poverty line. The urban poverty line is based on 2100 calories, the monetary equivalent of which at 1984-85 prices was Rs. 122 per capita per month or Rs. 7300 per household per annum. According to this definition 41 per cent of the sample households fall below the poverty line.

A very rough unofficial revision of this definition at 1987 prices using the CSO's consumer price index for industrial workers, 1987, brings the poverty line to approximately Rs. 151 per capita per month. This unofficially updated poverty line figure will bring another ten per cent of the sample households below the poverty line.

What are the demographic traits of the low income households and those below the poverty line? Many notions exist about the urban poor. The perceptions are that they have large household sizes, they are migrants from rural areas, a large number of them belong to the scheduled castes and scheduled tribes and that they are mostly illiterates. How valid are these perceptions today?

Studies in India and elsewhere in developing countries show that the poor do have larger household sizes than the non-poor. However, there are large variations in their mean household size which depend upon the socio-cultural and economic factors in each region. According to Lipton, historical evidence shows that the poorer

families used to be smaller than the others although recent evidence indicates otherwise. "Almost every recent study, at whatever level of disaggregation for either a particular group or a total population, shows the incidence of poverty and mean household size increasing¹ together".

Migration is often cited as one of the main reasons for the increasing number of poor in the urban areas. The view that the poorest households are those who have migrated to the cities recently has also changed. Migrants do not account for most of the urban poor.² Studies show that migrants are often better-off than non-migrants.

It is thus evident that notions about the urban poor have changed over time. To what extent have these notions changed and what does the latest evidence show? The present survey was undertaken to examine the changing traits of the urban poor and the results are given in the following pages.

Household Size

The mean household size of the urban poor does not differ significantly from that of the rest of the urban households in the country. This is reflected by the fact that the mean household size of low income households is 5.2 while that of the country as a whole is 5.4 (Census of India, 1981, Urban). The BPL households (those

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1. Michael Lipton, Demography and Poverty, World Bank Staff Working Papers, Number 623, 1983.
 2. Rakesh Mohan, The Determinants of Labour Earnings in Developing Metropli, World Bank Staff Working Papers, Number 498, 1981.

below the poverty line) have relatively larger household sizes with an average of 5.9 members per household.

Very large household sizes (of over 8 members) and very small household sizes (of under 2 members) are not very common amongst the urban low income households. Less than one-fifth of the sample households fall in this group (Table 1). Five to seven member households form over 50 per cent of all the sample households. An even higher percentage of the BPL households (over 60%) are concentrated in the household size of 5 to 7 members.

Table - 1
Household Size

Household size	All poor households		BPL households	
	Number	%	Number	%
1	77	3.8	1	0.1
2	85	4.2	5	0.6
3	205	10.2	42	5.1
4	377	18.8	126	15.4
5	484	24.1	230	28.1
6-7	554	27.6	283	34.5
8-10	191	9.5	112	13.7
11+	36	1.8	20	2.5
Total	2009	100.0	819	100.0
Mean Size	5.2		5.9	

Note: BPL : Below poverty line.

Household Size and Income

While the present survey is prima facie a survey of the low income settlements, considerable variations in income can be observed even within these households. The monthly household incomes of these households range from about Rs. 100 to over Rs. 4000 with the median income being Rs. 637. The concentration of most of the households (over 80 per cent) is in the monthly income range of Rs. 301 to Rs. 1200 per month (See Table 2). The median household income of the BPL households is Rs. 480 per month. The concentration of these households is in the monthly income group of Rs. 301 to Rs. 600.

The extent of poverty amongst the low income households becomes evident from Table 3 which shows that almost one-fifth of the households are just below the poverty line and another 11 per cent lie just above it. The median monthly per capita income of the sample households is Rs. 145 which exceeds the poverty line figure by Rs. 23. However, if the roughly revised figure of Rs. 151 is taken as the poverty line then the median income falls short of the poverty line by Rs. 6 which indicates that the average household in these settlements lives below the poverty line. Table 3 also indicates that the median income of the BPL households is about Rs. 100 per month which is Rs. 22 less than that required for survival.

Table 2
Monthly Household Income Groups and Household Size

Monthly household income groups (in Rs.)	Household size											Total no. of households	% of households	
	1	2	3	4	5	6	7	8	9	10	11+			
< 300	28 (1)	24 (5)	28 (28)	39 (39)	19 (19)	14 (14)	-	1 (1)	-	-	-	-	153 (107)	7.6 (13.1)
301-600	45	43	98 (14)	172 (86)	213 (208)	128 (127)	55 (55)	21 (21)	5 (5)	5 (5)	-	-	785 (521)	39.0 (63.6)
601-900	4	11	48	109 (1)	151 (3)	90 (28)	74 (59)	36 (36)	9 (9)	11 (11)	5 (5)	5 (5)	548 (152)	27.3 (18.6)
901-1200	-	5	24	33	66	59	50	23 (6)	12 (7)	11 (11)	7 (7)	7 (7)	290 (31)	14.4 (3.8)
1201-1500	-	1	5	12	15	21	22	10	8	9	8 (7)	8 (7)	111 (7)	5.5 (0.8)
1501-1800	-	1	2	3	7	11	15	4	1	3	3	3	50	2.5
1801-2100	-	-	-	4	6	2	9	-	5	2	3 (1)	3 (1)	31 (1)	1.5 (0.1)
2101-2400	-	-	-	1	1	3	-	3	2	2	2	2	14	0.7
2401-2700	-	-	-	2	2	-	-	2	2	-	1	1	9	0.5
2701-3000	-	-	-	2	2	1	-	-	-	1	3	3	9	0.5
> 3000	-	-	-	-	2	-	-	1	-	2	4	4	9	0.5
Total	77 (11)	85 (5)	205 (42)	377 (126)	484 (230)	329 (169)	225 (114)	101 (64)	44 (21)	46 (27)	36 (20)	2009 (819)	100.0 (100.0)	

Note : Figures in parentheses are the number of BPL households.

Table 3

Monthly Per Capita Income Groups and Household Size

Monthly per capita income groups (in Rs.)	Household size											Total no. of households	% of households	
	1	2	3	4	5	6	7	8	9	10	11+			
< 24	-	-	-	-	-	-	-	1	-	-	-	-	1	0.1
25-49	-	1	1	-	-	3	-	1	2	2	-	-	10	0.5
50-74	-	1	7	14	33	47	32	13	3	8	3	-	161	8.0
75-99	-	-	5	42	65	59	32	17	6	7	8	-	241	12.0
100-122	1	3	29	70	132	60	50	32	10	10	9	-	406	20.2
Sub-total (BPL)	1	5	42	126	230	169	114	64	21	27	20	-	819	40.7
123-149	-	8	15	40	49	47	41	6	9	7	3	-	225	11.2
150-199	3	17	38	97	111	60	30	22	5	6	7	-	396	19.7
200-249	6	15	37	56	62	31	28	3	6	3	2	-	249	12.4
250-299	4	13	26	24	8	10	11	3	1	1	1	-	102	5.1
300-349	13	12	15	16	10	6	1	2	1	2	2	-	78	3.9
350-399	1	5	20	8	2	3	-	1	1	2	-	-	30	2.1
400-449	12	4	6	1	5	2	-	-	-	-	-	-	30	1.5
450-499	9	1	3	2	1	1	-	-	-	-	-	-	17	0.8
500-549	16	2	1	2	2	-	-	-	-	-	1	-	24	1.2
550-599	1	1	2	1	2	-	-	-	-	-	-	-	7	0.3
600-649	6	1	-	-	-	-	-	-	-	-	-	-	7	0.3
650 and over	11	2	-	4	2	-	-	-	-	-	-	-	19	1.0
Total	77	85	205	377	484	329	225	101	44	46	36	-	2009	100.0

Table 4 indicates that the median monthly income of the sample households increases with an increase in the household size. However, the median monthly per capita income falls with an increase in the number of members in the household. What is most striking is the fact that in the sample low income households the per capita income falls with an increase in the number of members in the household while in the BPL households the per capita income does not fall significantly with an increase in household size (Table 4). This indicates that in the poorest households the larger households are not significantly poorer than the smaller households whereas in the overall sample the larger households are poorer than the smaller households.

Table 4
Household Size and Income

Household size	Median monthly household income (Rs.)		Median monthly per capita income (Rs.)	
	All poor households	BPL households	All poor households	BPL households
1	368	60	442	100
2	427	156	240	100
3	528	236	209	106
4	651	383	161	102
5	620	439	129	103
6	674	466	121	89
7	832	609	122	94
8	834	680	113	100
9	1089	768	125	96
10	1078	819	113	86
11 +	1407	1094	117	95
Total	637	480	145	100

Household Composition

The distribution of population in the different age -groups in the sample households does not differ substantially from that of the nation as a whole except in the age group of 5-14 years (Table 5). However, the difference between the BPL households and the all-India figures is sharp particularly in the 5-14 years and 15-59 years age group. In the BPL households the percentage of children (5-14 years) is higher than the national average while the percentage of people in the labour force (15-59 years) is lower. The table also shows that the poor have fewer people over the age of 60 than the national average.

Table 5
Distribution of Population by Age-Groups

Age group (yrs.)	All India average* (urban)	All poor households	BPL households (%)
0-4	11.6	10.2	12.4
5-14	25.0	30.0	35.1
15-59	58.0	57.2	50.1
60 +	5.4	2.6	2.4
Total	100.0	100.0	100.0

*Source : Census of India, 1981, Special-II Vol. B. Sample 5% Abstracts.

The urban poor, for the purpose of poverty alleviation programmes, are generally considered as one homogeneous group. An analysis of their household composition, however, reveals that the dominant sub-groups amongst them are women and children (Table 6). In

the sample households they account for nearly 68 per cent of the population (40 per cent are children and 28 per cent are women). If old people (60 years+) are added to them this percentage rises to about 70. Women, children and old people form a still larger group amongst the BPL households where they account for nearly three-fourths of the population.

Children (0-14 yrs) constitute 40 per cent of the population in the sample households while in the BPL households their percentage is 48 (Table 6). The labour force (15 to 59 yrs) accounts for nearly 57 per cent of the population in the sample low income households while in the BPL households this percentage is only 50. The child-adult ratios in the total and BPL households which are 1.5 and 1.1 respectively clearly indicate that the very poor have almost equal

Table 6
Age and Sex Composition of Population

Age group (yrs.)	All poor households				BPL households			
	M	F	T	%	M	F	T	%
0-4	574 (54.0)	488 (46.0)	1062 (100)	10.2	319 (53.3)	279 (46.7)	598 (100)	12.4
5 - 14	1744 (55.5)	1400 (44.5)	3144 (100)	30.0	935 (55.3)	757 (44.7)	1692 (100)	35.1
15- 59	3203 (53.5)	2789 (46.5)	5992 (100)	57.2	1234 (51.0)	1185 (49.0)	2419 (100)	50.1
60 +	153 (56.5)	118 (43.5)	271 (100)	2.6	66 (55.9)	52 (44.1)	118 (100)	2.4
Total	5674 (54.2)	4795 (45.8)	10469 (100)	100.0	2554 (52.9)	2273 (47.1)	4827 (100)	100.0

Note: Figures in brackets refer to percentages.

number of children and adults in their households. This explains the smaller percentage of population in the labour force in the BPL households.

The male-female ratios are not very different in the different age groups. An average of 54 percent males and 46 percent females is almost uniform over the various age groups with minor variations.

Religion and Caste

The results of the survey indicate that poverty is not concentrated in any particular religious group. The percentage of the poor in different religious groups is proportional to the religious composition of the population in the sample cities under study.

Table 7

Distribution of Households by Religion and Caste

Religion & Caste	All households in sample urban centres	All poor households	BPL households
<u>Religion</u>			
Hindu	81.2	80.4	79.6
Muslim	12.3	12.8	15.5
Others	6.5	6.8	4.9
Total	100.0	100.0	100.0
<u>Caste</u>			
Scheduled Caste	9.3	47.0	60.4
Scheduled Tribe	3.2	6.1	4.4
Others	87.5	46.9	35.2
Total	100.0	100.	100.0

However, the incidence of poverty is higher among the scheduled castes and scheduled tribes (SC and ST). The percentage of SC and ST households among the urban poor is higher than their proportion in the total households of the sample urban areas. The proportion of SC and ST households is 12.5 per cent in the sample urban centres whereas the SC and ST households form 64.8 per cent of the BPL households (Table 7).

Poverty and Literacy Levels

Illiteracy among the BPL population is much higher than that for the urban population of the country. Table 8 shows that while 42.6 per cent of the country's urban population is illiterate as much as 56.7 per cent of the BPL population is illiterate. Almost one-fourth of the sample population is educated only up to the primary level while only about one-fifth of the population is educated beyond this level. Higher education (graduation and above) is uncommon amongst the low income households. Very few persons (0.1%) from these households possess formal skills as is evident from Table 8.

Illiteracy is particularly high amongst the females of the low income and poor households. While over 50 per cent of the males over the age of 5 years are educated up to middle and secondary levels, only one third of the females over 5 years of age are educated up to this level (Table 9).

Table 8
Literacy Levels
(For ages 5 and above)

Literacy levels	(%)		
	All India urban (census, 1981)	All poor households	BPL households
Illiterates	42.6	47.2	56.7
Literates	13.1	6.6	5.8
Primary	15.2	25.2	23.6
Middle & Secondary	24.2	19.4	13.5
Graduates & above	3.8	1.5	0.4
Professional/ Technical	1.1	0.1	-
Total	100.0	100.0	100.0

Table 9
Literacy Levels by Sex (For ages 5 and above)

Literacy	(%)			
	All poor households		BPL households	
	M	F	M	F
Illiterate	36.5	59.8	45.4	69.2
Literate	7.4	5.8	7.3	4.1
Primary	28.0	21.9	27.1	19.7
Secondary	25.7	11.8	19.5	6.8
Graduate	2.2	0.6	0.7	0.2
Professional/ Technical	0.1	0.1	-	-
Total	100.0	100.0	100.0	100.0

Table 9 also shows that the difference between the education levels of males and females become sharper after the primary level. This is not surprising as girls from the poor households are not encouraged to study beyond the primary level.

Although illiteracy is high amongst the low income households, the literacy level amongst children (5-14 years) is relatively higher. Table 10 indicates that almost two-thirds of the children in the low income households are studying. However, relatively fewer children from the BPL households go to school (56%). This is mainly because almost one-third of the children from the BPL households are engaged in domestic duties while 10 per cent of the children work.

Table 10
Activity Status of Children (5-14 years)

Activity status	(%)	
	All poor households	BPL households
Studying	63.4	55.8
Working	9.4	10.2
Others	27.2	34.0
Total	100.0	100.0
Number of Children	3144	1269

Migration Status

An examination of the migration status of the sample households in the present survey shows that only 36 per cent of the households are migrants* (Table 11). The percentage of non-migrant households is larger in the sample low income households than the migrant households.

* A migrant household is one whose head of the household was not born in the sample urban centre.

Table 11
Migratory Status

Migratory status	All poor households		BPL households	
	Number	%	Number	%
Migrants	724	36.0	224	27.4
Non-migrants	1285	64.0	595	72.6
Total	2009	100.0	819	100.0

As can be seen from the table, the percentage of migrant households amongst the poorest, that is, the BPL households is very low (27.4%) indicating that a larger proportion of the poor households are non-migrant. This view is also reinforced by the fact that almost two-thirds of the migrant households are non-poor.

Table 12 shows that almost two-thirds of the migrant households have been residing in the sample urban centres for at least the last 10 years, while recent migrants account for less than 10 per cent of the migrant households. This shows that a very large percentage of the poor have become more or less permanent residents of the urban areas and are unlikely to return to their places of origin.

Table 12
Duration of Residence of Migrant Households
(%)

Duration (in years)	All poor households	BPL households
<1	0.8	-
1-4	8.8	7.1
5-9	23.7	13.8
10-19	39.5	49.6
20+	27.2	29.5
Total	100.0	100.0

However, what is noteworthy is the fact that the most recent migrants are not those belonging to the BPL households. Almost three-fourths of those below the poverty line have been residing in the sample urban centres for over 10 years.

The household size of the migrants is smaller than that of the non-migrants. A comparison of the distribution of households by size (Tables 1 and 13) indicates that nearly 90 per cent of the single member households and 55 per cent of the two member households are those of migrants.

Table 13
Size of Migrant Households

Household size	All poor households		BPL households	
	Number	%	Number	%
1	69	9.5	1	0.4
2	47	6.5	2	0.9
3	90	12.4	14	6.3
4	160	22.1	49	21.9
5	172	23.8	70	31.2
6 - 7	143	19.7	60	26.8
8-10	36	5.0	24	10.7
11 +	7	1.0	4	1.8
Total	724	100.0	224	100.0

Nearly 50 per cent of the small sized households (less than 4 members) are migrants while in the larger sized households (more than 5 members) about 28 per cent are migrants indicating that a larger percentage of migrant households are smaller.

Table 14 shows that the mean household size of the migrant households is smaller than that of the non-migrant households. This holds true for the households below the poverty line also. The mean

size of the migrant BPL households is larger than the total sample households.

Table 14

Mean Household Size of Migrant and Non-migrant Households

Migratory status	All poor households	BPL households
Migrants	4.7	5.4
Non-migrants	5.5	6.1
Total	5.2	5.9

The age group distribution of migrant households shows a preponderance in the age group of 25-39 years. It is likely that these migrants are the most recent as most of the migration takes place in this age group. Surprisingly little variation can be seen in the percentage of children in the migrant and non-migrant households (Table 15).

Table 15

Composition of Migrant Households

Age group (yrs.)	Composition of Migrant Households (%)	
	All poor households	BPL households
0-4	10.3	13.1
5-9	13.9	17.1
10-14	15.6	18.8
15-24	17.0	14.6
25-39	28.7	24.2
40-59	12.5	2.5
60 +	2.0	2.5
Total	100.0	100.0

Table 16 indicates that migrants have almost the same literacy level as the non-migrants. Illiteracy is marginally higher amongst

the migrant households who are below the poverty line. This indicates that the migrants do not come to the cities for highly paid jobs, since half of them are illiterates; they are looking for any employment in any sector. This is the result of distress migration.

Table 16
Literacy Level of Migrant Households

Literacy Level	All poor households	BPL households
Illiterates	48.3	59.0
Literates	5.5	4.2
Primary	26.4	23.3
Middle	12.6	8.9
Secondary	5.9	4.1
Graduate	1.1	0.5
Professional/Technical	0.1	-
Total	100.0	100.0

The survey indicates that over 93 per cent of the migrant households have their roots in the rural areas. Only about 7 per cent of the migrant households have stated urban areas as their place of origin.

The caste factor does not play a major role in the decision to migrate. The survey results indicate that the migrants do not predominantly belong to the scheduled castes and tribes (SC & ST). Only about 50 per cent of the migrants belong to the SCs and STs while the rest belong to the other castes. However, the survey reveals that the poorest migrants do belong to the depressed classes.

Highlights

- (i) The mean household size of those below the poverty line (BPL) is 5.9. This is higher than the mean size of the urban households in the country which is 5.4. The mean size of the sample households is 5.2.
- (ii) The median monthly household income of the BPL households is Rs. 480 while that of the sample households is Rs. 637.
- (iii) The median monthly per capita income of the BPL households is Rs. 100 while that of the sample households is Rs. 145. The median monthly per capita income of the BPL households does not fall significantly with an increase in household size.
- (iv) A significant percentage of the poor are women and children. They account for 73 per cent of the population in the BPL households while in the sample households they account for 68 per cent of the population.
- (v) The very poor have significantly larger percentages of the population in the age group 0-14. Children (0-14 yrs.) constitute 48 per cent of the population in the BPL households, 40 per cent in the sample households, and only 36.6 per cent of the urban population of the country.
- (vi) The incidence of poverty is high amongst the scheduled castes and scheduled tribes (SC and ST). Almost 65 per cent of the BPL households belong to the SCs and STs while in the sample households 52 per cent belong to the SCs and STs.

- (vii) Illiteracy among the BPL population is 56.7 per cent as against 42.6 per cent for the urban population of the country. In the sample households illiterates account for 47.2 per cent of the population. Amongst the illiterates there are more females than males and there are more female illiterates in the BPL households (69.2%) than in the sample households (59.8%).
- (viii) A larger proportion of BPL households are non-migrants. Only 27.4 per cent of the BPL households are migrants while 36 per cent of the sample households are migrants.
- (ix) A very large percentage of the migrant households have become more or less permanent urban residents. Almost 79 per cent of the migrant BPL households and 67 per cent of the migrant sample households have been residing in the sample cities for over 10 years.
- (x) The caste factor does not play a major role in the decision to migrate. Only 50 per cent of the migrants belong to the SCs and STs while the rest belong to the other castes.

ECONOMIC PROFILE

Urban poverty, according to Linn, is mainly caused by the severely limited income earned by the poor through gainful employment.¹ Employment is the principal, and probably the only source of income for the poor since they have very few assets or savings to fall back on. The relationship between urban employment and urban poverty is, therefore, crucial.

The urban labour market is generally divided into 'formal' and 'informal' sectors. It is popularly believed that the entry into the formal sector is restricted and regulated and that the wages are generally high with high skill employment. On the other hand the informal sector has very few regulations, permits easy entry, needs low skills and is characterised by self employment and family employment. However, recent evidence on labour markets in developing countries shows that the urban labour markets are different and more complex than what was understood earlier.

Recent evidence shows that a) the formal and informal sectors are not separate entities but are quite closely linked to each other; b) the principal income earners of urban low income households are found in almost all types of employment and activities; c) entry into the jobs held by the urban poor and the activities carried out by them are not always unrestricted or unregulated; d) most of the activities carried out by the urban poor are not residual or unproductive; and e) open unemployment is not the primary cause of the urban poverty problem.

1. Johannes F. Linn, Cities in the Developing World--Policies for Their Equitable and Efficient Growth, World Bank, Washington D.C., 1983.

In the 1960s unemployment was considered to be one of the major problems of the urban poor. This view underwent changes in the 1970s as more sophisticated concepts of employment and unemployment were developed and as the data base improved.² Recent evidence, however, refutes the earlier view that much of urban poverty is due to unemployment. The urban poor cannot afford to remain without employment, since they do not have any alternative source of subsistence.³ With the erosion of the traditional security systems such as extended families the poor are forced to find employment even if they get paid very little. In the words of Myrdal "unemployment is a bourgeois luxury".⁴ Open unemployment is more common amongst the well-educated middle and higher income groups who can rely on family support until they can find jobs commensurate with their education and wage expectation.

In drawing an employment profile this chapter presents the most recent evidence on urban employment and incomes of the urban poor.

Work Participation Rate

The work participation rate of the urban poor is marginally higher than that of the urban population of the country. Table 17 shows that the work participation rate of the country's urban population was 30 per cent in 1981 while in the sample low income population the work participation rate is 34 per cent. The

2. Michael Lipton, Labour and Poverty, World Bank Staff Working Paper, Number 616, 1983.

3. Linn, Ibid.

4. Gunnar Myrdal, Asian Drama, Pantheon, 1968.

participation rates by sex indicates that the male and female participation rates in the sample population are higher than those shown by the 1981 census for all urban households (Table 17).

Table 17

Work Participation Rate by Sex

Sex	National Average* (Urban)	All Poor House- holds	BPL House- holds
Male	50.5	49.6	41.9
Female	8.3	16.2	16.9
Total	30.3	34.3	30.1

* Source : Census of India, 1981

$$\text{Work Participation Rate} = \frac{\text{Total number of workers}}{\text{Total Population}}$$

One of the very important findings of the survey is that the male participation rate for the poor households is marginally lower than the national average, and it is significantly lower for BPL households (Table 17). In contrast, the female participation rates amongst the poor households is considerably higher than that for the nation. Lower male participation rate could be one of the causes of poverty.

Work Participation Rate and Activity Status of Labour Force (15-59 years)

In the poor households it is expected that most of the males in the age group 15 to 59 would be working. This has been found to be largely true in this survey also. Table 18 shows that nearly 82 per cent of the males in this age group participate in work while only

Table 18

Activity Status of Labour Force (15-59 years)

Activity status	Male				Female			
	All poor households		BPL households		All poor households		BPL households	
	Number	%	Number	%	Number	%	Number	%
Workers	2625	82.0	966	78.3	649	23.3	301	25.4
Unemployed	244	7.6	113	9.2	39	1.4	30	2.5
Others	334	10.4	155	12.5	2101	75.3	854	72.1
Total	3203	100.0	1234	100.0	2789	100.0	1185	100.0

about 23 per cent of the women in the labour force participate in work. A point worth noting from the table is that the male work participation rate in the BPL households is lower than that for the total sample households. The percentage of males reporting 'doing nothing' is as high as 12.5 per cent in the BPL households (this excludes the unemployed). Such a high percentage of males doing nothing can be attributed to their lack of desire to work or can be explained by factors such as their inability to work and their unwillingness to declare their actual occupation which may be socially unacceptable. These occupations could be smuggling, illegal brewing, stealing and so on.

Table 18 shows that about 25 per cent of the women in the 15.59 years age group work. A very high percentage of women (75%) are engaged in house work only. These women look after the children and the family and are not actively engaged in economically productive work. This, however, disguises female participation in petty economic activities. The percentage of female workers could be an underestimate as the survey did not specifically focus on women workers.*

Work Participation Rates of Children

The work participation rates of children in the sample households is low with only 9.4 per cent of the children in the age group 5-14 participating in work. This is largely because the percentage of

* According to a study conducted by the NIUA on 'Women in the Urban Informal Sector' the work participation rate of women over the age of 15 yrs. is 49.3 per cent.

school going children amongst them is high (See Table 10). The percentage of child workers could also be an underestimate as the survey did not focus only on children.

Even amongst the sample low income households the percentage of working children is higher in the BPL households which indicates that there is greater need for children in these households to earn and make contributions to the household kitty. Table 10 also indicates that over one-fourth of the children are neither studying nor working. These children are engaged in household chores with some idling away their time. Such a large percentage of children not doing anything is a waste of national human resource. However, it may not be possible to tap this resource. The economic compulsions of the households often keeps these children at home. They take care of the house and look after the younger children while the parents work and earn. These children contribute to the economic well-being of the household in an indirect way. In the BPL households over one-third of the children are engaged in household work alone. This constitutes one of the most disconcerting features of the urban poverty issue.

Employment Status of Work Force

An examination of the employment status of the workers in the labour force reveals that self employment is more common amongst the urban poor. Table 19 shows that 57 per cent of the workers in the labour force are self employed while 43 per cent are wage employees. It is not very surprising to find such a large proportion of the poor being self employed as employment opportunities are rather limited for them. Self employment generally calls for a very short waiting period

Table 19
Employment Status of Workers (15-59 years)
(%)

Employment status	All poor households			BPL households		
	M	F	Total	M	F	Total
Employer	0.3	-	0.2	-	-	-
Wage Employee	46.9	26.4	42.9	44.2	23.9	39.4
Self Employed	52.8	73.6	56.9	55.8	76.1	60.6
Total	100.0	100.0	100.0	100.0	100.0	100.0
Number of Workers	2625	649	3274	966	301	1267

and therefore more common among the poor. It also provides sufficient flexibility both in terms of location and hours of work.

A point worth highlighting from the table is that a very large percentage of women workers (about 74 per cent) are self employed while only 26 per cent are wage employees. This clearly indicates the preference of women for self employment. Male workers have also shown a slight preference for self employment though the preference is not as striking as in the case of their women counterparts.

Although the survey has not made specific enquiries about employment in the formal or informal sectors, an estimate is possible from Table 19 which indicates that at least 57 per cent of the workers are in the informal sector as they are self employed.

Work Sector

Workers from the urban low income households are found more in the tertiary sector than in the primary and secondary sectors. Table 20 reveals that almost three-fifths of the workers in the sample

households are in the tertiary sector while one-third are in the secondary sector. Only about 7 per cent work in the primary sector. A comparison of these results with the national level data for workers in the urban areas shows that the percentage of workers in the primary sector in the sample households is lower than the national average while the percentage of workers in the tertiary sector is higher. The percentage of workers in the secondary sector, however, is almost the same.

Table 21 shows that the workers from the low income households are engaged in highly diverse forms of economic activities. Manufacturing, services and commerce are three major sectors in which the workers are engaged. Table 21 points to the fact that while the service sector is the largest employer of women workers*, the manufacturing sector is the largest employer of male workers followed by the service sector. Commerce is the only sector in which male and female workers are equally divided. A larger percentage of women workers are engaged in the agriculture and livestock sector as compared to the male workers. A very small percentage of women workers can be found in the construction and transport sectors. In the BPL households the trend is very similar with minor variations. In these households a relatively larger percentage of male and female workers are engaged in the manufacturing sector and a relatively smaller percentage are in the service sector as compared to the total sample households.

* A large number of women work as domestic servants, street vendors, petty shopkeepers, sweepers and labourers.

Table 20

Distribution of Workers by Broad Activity Groups

(%)

Activity groups	National (Urban)*		All poor households		BPL households			
	M	F	M	F	M	F		
Primary	12.8	23.7	5.3	12.8	7.0	6.1	16.9	8.9
Secondary	34.5	28.1	35.1	28.7	33.7	42.3	33.8	40.1
Tertiary	52.7	48.2	59.6	58.5	59.3	51.6	49.3	51.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

* Source : Census of India, 1981

Table 21
Distribution of Workers by Industrial Categories

Industrial categories	All poor households				BPL households							
	M	%	F	%	Total	%	M	%	F	%	Total	%
<u>Primary</u>	150	5.3	100	12.9	250	7.0	65	6.1	65	16.9	130	8.9
Agriculture & Livestock	135	4.8	100	12.9	235	6.6	62	5.8	65	16.9	127	8.7
Mininig & Quarrying	15	0.5	-	-	15	0.4	3	0.3	-	-	3	0.2
<u>Secondary</u>	988	35.1	223	28.7	1211	33.7	453	42.3	130	33.8	583	40.1
Industry	717	25.5	174	22.4	891	24.8	343	32.0	113	29.4	456	31.4
Construction	271	9.6	49	6.3	320	8.9	110	10.3	17	4.4	127	8.7
<u>Tertiary</u>	1676	59.6	455	58.4	2131	59.3	552	51.6	190	49.3	742	51.0
Commerce	533	19.0	148	19.0	681	18.9	182	17.0	70	18.2	252	17.3
Transport	378	13.4	5	0.6	383	10.7	167	15.6	-	-	167	11.5
Services	589	20.9	266	34.2	855	23.8	151	14.1	114	29.6	265	18.2
Others	176	6.3	36	4.6	212	5.9	52	4.9	6	1.5	58	4.0
<u>Total</u>	2814	100.0	778	100.0	3592	100.0	1070	100.0	385	100.0	1455	100.0

Work Sectors of Child Workers

The work sectors of the child workers follows a similar pattern to that of the total workers. More than one-third of the working children are engaged in the manufacturing sector* (Table 22). Services and commerce are the other major sectors in which the children work.

Table 22 shows that agriculture and livestock are the only sectors where there are more female child workers than male. It is also the fourth major sector where children work. These children are engaged more in livestock rearing than in purely agricultural work.

Occupations of the Poor

The urban poor are engaged in a wide variety of occupations. The actual number of such occupations in the sample households number 190 (Annex II) which can be clubbed into 99 occupational codes of the Census of India. The survey results show that the poor are found not only in the lower order occupations but also in the higher order ones. For instance, among them there are sweepers and labourers as well as school teachers and midwives. The poor are engaged in professional, technical, clerical, sales, service, agriculture, production, transport and related occupations. The only jobs in which they are not engaged in are administrative, executive and managerial jobs (Table 23).

* These children do weaving and cotton spinning; they manufacture and sell petty food and non-food items; and they are also engaged in activities such as beedi making.

Table 22

Distribution of Child Workers by Industrial Categories

Sector	All poor households			BPL households		
	M	F	Total %	M	F	Total %
<u>Primary</u>	16	23	39	5	17	22
			13.2			12.6
Agricultural and Livestock	15	23	38	5	17	22
Mining & Quarrying	1	-	1	-	-	-
<u>Secondary</u>	82	44	126	49	32	81
Manufacturing	64	43	107	48	31	79
Construction	18	1	19	1	1	2
<u>Tertiary</u>	76	54	130	40	31	71
Commerce	33	25	58	16	13	29
Transport	4	-	4	3	-	3
Services	30	28	58	18	18	36
Others	9	1	10	3	-	3
<u>Total</u>	174	121	295	94	80	174
			100.0			100.0

Table 23

Distribution of Workers by Occupational Divisions

Division No.	Occupational group	Percentage of workers
0-1	Professional technical and related workers	2.0
2	Administrative, executive and managerial workers	-
3	Clerical and related workers	7.3
4	Sales workers	13.3
5	Service workers	13.3
6	Farmers, fishermen, hunters, loggers and related workers	6.5
7-8-9	Production and related workers, transport equipment operators and labourers	54.3
10	Worker having non-classifiable occupations	2.8
Total		100.0

The table indicates that a very large number of workers are engaged in production and transport related jobs while sales and service workers form the next largest group.

What emerges from Table 23 is that the poor are not always engaged in menial jobs. They also work in occupations that the non-poor work in. The main difference lies in the scale of operation, which is very small in the case of the poor, and the income levels, which are very low.

Weaving emerges as the most dominant occupation of the poor in the sample households. Most of the occupations that are usually associated with the poor find a place amongst the fifteen dominant occupations given in Table 24. A very wide variation can be observed in their monthly incomes. The lowest paid are the domestic servants followed by agricultural labourers whose incomes happen to be suppressed on account of other kinds of benefits such as free food,

occasional free clothing and other items. Drivers, clerks and petty shopkeepers earn more than the workers in the other occupations given in the table. Annex II gives the universe of occupations in the sample households.

Table 24
Fifteen Most Dominant Occupations of the Poor

Occupations	Workers		Monthly income range (in Rs.)
	Number	%	
1. Weavers	299	8.3	200-1200
2. Sweepers	233	6.5	200-1200
3. Labourers	228	6.3	140-1000
4. Street vendors	195	5.4	100-1500
5. Construction workers	191	5.3	160-600
6. Rickshaw pullers	189	5.3	250-900
7. Peons	149	4.1	300-1000
8. Domestic servants	126	3.5	45-300
9. Petty shopkeepers	116	3.2	125-1600
10. Agricultural labourers	109	3.0	100-500
11. Rag pickers and Kabadiwallas	100	2.8	75-1150
12. Bidi makers	96	2.7	100-600
13. Motor vehicle drivers	93	2.6	350-1300
14. Petty salesmen and assistants	78	2.2	150-1000
15. Clerks	67	1.9	300-1500
Total	2269	63.1	

Hours worked daily

Almost three-fourths of the workers from the low income households work for 8 hours or more per day (Table 25). Many of the workers who work for 8 to 9 hours per day are employed in the formal sector where there are fixed working hours. Nearly 24 per cent of the workers work for more than 12 hours per day. Workers with very long

hours of work are the self-employed and they happen to be, as per the survey results, the principal income earners. This also includes employees in the informal sector. A majority of workers who work for less than 7 hours a day are secondary workers which includes women and children.

Table 25
Hours Worked

Hours worked	All poor households		BPL households	
	Number	%	Number	%
7 and below	844	23.5	397	27.3
8-9	1614	44.9	607	41.7
10-11	642	17.9	253	17.4
12 and above	385	10.7	168	11.5
Not fixed	107	3.0	30	2.1
Total	3592	100.0	1455	100.0

Days Worked in a Year

The common notion that there are many marginal workers amongst the poor is not borne out by this survey. The survey shows that an overwhelming percentage of workers (92.6%) work for more than 300 days a year (see Table 26). Table 26 clearly indicates that the percentage of marginal workers (those who work for 183 days or less) is negligible. Most of the self employed workers work almost every day of the year since their families depend upon their daily earnings. Self employed workers who have household occupations also often work every day of the year; however, they get assistance from household members. In these cases except for the principal worker, the other workers, especially if they are women and children, take turns at work.

Table 26

Days Worked in a Year

Number of days worked	All poor households		BPL households	
	Number	%	Number	%
Less than 100	-	-	-	-
100-150	1	0.0	-	-
151-183	10	0.3	4	0.3
184-200	3	0.1	1	0.1
201-250	19	0.5	6	0.4
251-300	72	2.0	30	2.1
Over 300	3327	92.6	1320	90.7
Not fixed	160	4.5	94	6.4
Total	3592	100.0	1455	100.0

Table 26 also indicates that 4.5 per cent of the workers have not specified the number of days worked. These casual workers rely on the daily availability of work. The percentage of such workers is even higher in the BPL households indicating that a part of their poverty is due to the irregular nature of their work.

Income Level of Workers

The incomes of workers vary a great deal depending upon the occupation, work sector, hours and days of work and also upon the number of years worked in a particular occupation. Table 27 shows that nearly one-fifth of the workers earn less than Rs.200 per month. A sizeable percentage of workers (54 per cent) earn between Rs. 200 to Rs. 600 per month. Another one-fifth of the workers earn between Rs. 600 and Rs. 1000 per month. Monthly incomes of over Rs. 1000 are uncommon.

Table 27

Monthly Income Level of Workers

Monthly income level (in Rs.)	All poor households			BPL households		
	Independent	%	Joint*	Independent	%	Joint*
			Total			Total
100 and less	226	7.1	19	149	12.0	15
101-200	401	12.5	14	220	17.7	10
201-400	881	27.6	54	445	35.9	40
401-600	838	26.2	128	341	27.5	78
601-800	475	14.9	69	70	5.6	39
801-1000	213	6.7	41	12	1.0	19
1001-1200	101	3.2	34	4	0.3	13
1201-1400	17	0.5	6	-	-	-
1401-1600	24	0.7	21	-	-	-
Over 1600	19	0.6	11	-	-	-
Total	3195	100.0	397	1241	100.0	214
			3592			1455

* Joint workers are those who do not have independent incomes as they work jointly with other household members.

Extremely low monthly income of Rs. 100 and below are earned by about 7 per cent of the workers. These workers are largely women and children. They are part-time workers, daily wagers and irregular workers. They are not the principal income earners but are the second or third income earning members. They are generally the casual labourers, domestic servants, hand-cart pullers, and some petty vendors. Some of these workers have low monetary incomes because they get benefits in kind, as for example, domestic servants who are the lowest paid workers in this category.

It is worth pointing out that 0.6 per cent of the workers earn over Rs. 1600 per month. These are skilled workers such as carpenters, blacksmiths and masons, mechanics, traders and private employees. They are either employed in the formal sector or are self-employed skilled workers or else they do business in the private sector.

Of the total workers 89 per cent have independent incomes while 11 per cent have incomes combined with other workers in the household. In the BPL households about 15 per cent of the workers have joint incomes. The joint workers or family workers consist of a significant percentage of women and children who work for fewer hours. Family based enterprises have larger number of joint workers than the others.

Table 27 reaffirms the fact that low earning levels is one of the major causes of poverty. The median monthly income of workers in the sample households works out Rs.422 per worker while it is only Rs.514

for the workers in the BPL households. If these figures are seen in conjunction with the dependency ratios (Table 34) it becomes very clear that unless the earning levels of the workers are raised the problem of poverty cannot be overcome.

Income Level of Child Workers

Children who work independently do not earn more than Rs. 500 per month. Almost three-fifths of these child workers earn less than Rs. 100 per month. In the BPL households almost four-fifths of the children earn less than Rs. 100 per month (See Table 28). The table also indicates that the number of children working jointly with other household members is higher than the number of children working independently.

The earning levels of children is low because they work for fewer hours. They are generally engaged in occupations such as livestock rearing, weaving, rag picking, beedi making, shoe polishing and so on. They are also domestic servants and many of them are assistants in shops and in petty vending activities. They are the 'additional' earning members in the households and whatever little they earn adds to the household income. These children are the third or the fourth earning members and are often engaged in trivial jobs. When they work jointly their contribution is small. These children start work at an early age not only to earn money but also to learn the trade.

Table 28

Distribution of Child Workers by Monthly Income Levels

Monthly income levels (in Rs.)	All poor households			BPL households		
	Independent workers	%	Joint workers	Independent workers	%	Joint workers
50 and less	40	27.8	3	29	40.3	3
51-100	47	32.6	16	30	41.7	12
101-150	26	18.1	2	7	9.7	2
151-200	15	10.4	5	4	5.5	5
201-250	1	0.7	-	-	-	-
251-300	9	6.2	4	1	1.4	2
301-400	-	-	16	-	-	13
401-500	6	4.2	20	1	1.4	15
501 and over	-	-	85	-	-	50
Total	144	100.0	151	72	100.0	102
			295			174

Composition of workers

Table 29 shows that of the total workers in the low income households almost three-fourths are men, one-fifth are women and less than one-tenth are children. In the BPL households there are relatively more child and women workers. About one per cent of the workers are above the age of 60. What is striking from the table is that almost one-tenth of the old people (60+) work. Poverty has pushed an even larger percentage of old people from BPL households into the labour market. The aged workers category also includes women workers. These old workers generally manage petty shops or are street vendors.

Table 29

Age and Sex of Workers

Age-groups (yrs.)	All poor households			% to total		BPL households			% to total	
	M	F	Total	%	pop. in the age group	M	F	Total	%	pop. in the age group
5-14	174 (59.0)	121 (41.0)	295 (100)	8.2	9.4	94 (54.0)	80 (46.0)	174 (100)	11.9	10.3
15-59	2625 (80.2)	649 (19.8)	3274 (100)	91.1	54.6	966 (76.2)	301 (23.8)	1267 (100)	87.1	52.4
60 +	15 (65.2)	8 (34.8)	23 (100)	0.7	8.5	10 (71.4)	4 (28.6)	14 (100)	1.0	11.9
Total	2814 (78.3)	778 (21.7)	3592 (100)	100.0	34.3	1070 (73.5)	385 (26.5)	1455 (100)	100.0	30.1

Note : Percentages are given in parenthesis.

Workers Per Household

Table 30 reveals that nearly 80 per cent of the households have one to two workers each. These workers are the principal income

earners. The remaining 20 per cent of the households have three or more workers who are marginal workers and generally consist of women and children.

Table 30
Distribution of Workers by Households

Number of workers per household	(%)	
	All poor households	BPL households
Nil	0.8	0.8
1	52.6	56.5
2	27.3	25.3
3	11.3	7.8
4	4.5	4.5
5	2.0	2.5
6	0.9	1.3
7	0.4	0.9
8-10	0.2	0.4
11 +	-	-
Total	100.0	100.0
Average no. of workers per household	1.8	1.8

Table 30 shows that 0.8 per cent of the households do not have any workers. These households either survive on the remittances sent by the kith of the members or depend on pensions. Nearly 53 per cent of the households have only one worker each while about 39 per cent have two to three workers each. In the BPL households the single worker households form 56 per cent. Less than 8 per cent of the

households have 4 or more workers. These figures are rather critical in understanding the economic situation of the poor. In the single worker households the entire household is dependent upon the income of this single worker. Unemployment, disability, illness or death of this worker can be crucial to the economic survival of the household. The problem is less acute in the households with two or more workers. Households with three or more workers are generally large sized households and the third and fourth workers are mostly women and children.

Table 31 shows that a little over 85 per cent of the households have 1 to 2 workers each in the age group of 15-59 years. About 12 per cent of the households have 3 to 4 workers each in this age group. These percentages are not significantly different in the BPL households. Only one per cent of the households do not have any worker in this age group.

Table 31

Distribution of Workers in Labour Force (15-59) by Households

No. of workers	Distribution (%)	
	All poor households	BPL households
Nil	1.0	1.0
1	55.0	60.6
2	30.6	28.1
3	8.9	5.8
4	3.2	2.9
5	0.7	0.6
6-9	0.6	1.0
Total	100.0	100.0
Average no. of workers per household	1.6	1.5

Female Workers Per Household

Nearly 73 per cent of the sample households have not reported any female workers in this age group. The number of households with one female worker in the age group 15-59 years is only 22 per cent. Surprisingly nearly one per cent of the households have 3 to 5 female workers. These households are very large and have joint families.

Table 32
Distribution of Female Workers (15-59 years) by Households

Number of female workers	Distribution (%)	
	All poor households	BPL households
Nil	73.2	69.7
1	22.1	24.1
2	3.5	4.5
3	0.9	1.0
4	0.2	0.6
5	0.1	0.1
Total	100.0	100.0
Average no. of female workers per household	0.3	0.4

Table 32 also shows that nearly 30 per cent of the BPL households have reported female workers. This indicates that there is a greater necessity for the women in these households to work. This is also substantiated by the fact that while 30 per cent of the BPL households have reported female workers only about 27 per cent of the total sample households have reported so.

Child Workers Per Household

The survey shows that only one-tenth of the low income households have reported child workers while this percentage is a little higher

for the BPL households (Table 33). Most of the households that have reported child labour have only one to three child workers per household. In a negligible percentage of households there are more than three child workers per household. These are generally large sized households which do home based work.

Table 33
Distribution of Child Workers (5-14 years) by Households

Number of child workers	Distribution (%)	
	All poor households	BPL household
Nil	90.6	88.2
1	5.9	6.1
2	2.1	3.3
3	1.0	1.6
4	0.3	0.6
5+	0.1	0.2
Total	100.0	100.0
Average no. of child workers per household	0.1	0.2

The table also shows that there are greater economic compulsions in the BPL households to make the child work since almost 12 per cent of the BPL households have reported child labour.

Dependency Ratio and Household Size

In the low income households there are about 3 dependents to every worker while the average dependency ratio for the country's urban households is 3.3 (1981). Table 34 also shows that in most of the 1 to 2 member households all the members work while in the 3 to 4 member households there are 2.1 to 2.7 dependents to an earning member. However, beyond a household size of 5 the dependency ratio nearly stabilises with 3.1 to 3.4 dependents per earning member. This

indicates that beyond this size the number of earning members increase proportionately to the household size.

Table 34
Household Size and Dependency Ratio

Household size	Dependency ratio*	
	All poor households	BPL households
1	1.0	2.0
2	1.5	1.5
3	2.1	2.0
4	2.7	2.8
5	3.2	3.4
6	3.2	3.6
7	3.3	3.3
8	3.1	3.3
9	3.4	3.8
10+	3.1	2.8
Total	2.9	3.0

*

$$\text{Dependency Ratio} = \frac{\text{Number of household members}}{\text{Number of earning members}}$$

Unemployment

The present study confirms the view that unemployment is not the primary cause of urban poverty. The unemployment rate in the age-group 15-59 years in the sample households is 4.7 per cent while the unemployment rate is marginally higher in the BPL households with 5.9 per cent of the labour force reporting unemployment.

Table 35 shows that while only about one-tenth of the total sample households have reported unemployment nearly 13 per cent of the BPL households have reported unemployment. Of the households that have reported unemployment nearly three-fourths have stated only one

unemployed member while one-fifth have reported two unemployed members. In the households which have reported one or two unemployed members it is generally the male members who are unemployed but in the households with three or more unemployed members it is the females also who are unemployed. The households that have reported four or more unemployed members are very large households. It is important to point out here that in none of the households is the principal earner unemployed; it is only the second or third income earners who are unemployed.

An examination of the male-female composition of the unemployed in the low income households shows that 86 per cent of the unemployed are males and 14 per cent are females. In the BPL households relatively more females and fewer males are unemployed - 79 per cent of the unemployed are males while 21 per cent of the unemployed are females.

Table - 35

Unemployed by Households (15-59 age group)

Number of unemployed members	All poor households		BPL households	
	Number	%	Number	%
Nil	1803	89.8	713	87.1
1	152	7.6	82	10.0
2	39	1.9	16	2.0
3	10	0.5	5	0.6
4	3	0.1	1	0.1
5 and over	2	0.1	1	0.1
Total	2009	100.0	819	100.0

Table 36 indicates that in the sample households 7.6 per cent of the males in the labour force are unemployed while in the BPL households 9.2 per cent of the males are unemployed. As can be noticed the male and female unemployment rates are higher in the BPL households.

Table - 36

Sex Composition of the Unemployed (15-59 years)

	All poor households			BPL households		
	Male	Female	Total	Male	Female	Total
Number of unemployed	244	39	283	113	30	143
% to total unemployed	86.2	13.8	100.0	79.0	21.0	100.0
Population in 5-59 yrs.	3203	2789	5992	1234	1185	2419
% of unemployed to population in 15-59 yrs.	7.6	1.4	4.7	9.2	2.5	5.9

The survey results show that unemployment is higher amongst the younger people than the older people. Most of the unemployed fall in the age group of 15-29 years with almost half of them in the age group of 15-19 years (see Table 36). Unemployment is negligible beyond the age of 30 and is confined only to males.

The unemployment pattern among the urban poor shows that a large percentage of those reporting unemployment are the educated unemployed. Table 36 reveals that unemployment is the highest amongst those with moderate educational qualifications that is, those with middle and secondary education. Next come those who are educated only up to the primary level followed by illiterates, and lastly by those

who are educated beyond the secondary level. Illiterates have lower rates of unemployment. Educated people look for jobs that match their qualifications and also have higher social status. In the BPL households unemployment is highest among those with primary education.

Most of the unemployed have been looking for employment for less than a year. Duration of unemployment shows a variation with age (Table 37). Nearly three-fifths of the unemployed in the age group 15-19 have been unemployed for almost one year while in the 20-29 year age group two-fifths of the unemployed have been looking for jobs for over three years. Such long durations of unemployment among the urban poor seem overstated. Many of those reporting unemployment for over three years are, in many cases, not unemployed but are underemployed. They report unemployment because they continue to look for suitable jobs while carrying on with their present work.

Over three-fourths of the unemployed are new entrants to the labour market and are seeking their first job, while nearly 20 per cent of the currently unemployed have worked before. In the BPL households almost two-thirds of the unemployed are seeking their first job while over one-fourth have worked before (see Table 38). The table shows that those who have worked before are not necessarily those who are older. Even the younger unemployed have worked before both in the total sample households and in the BPL households.

Table 37

Unemployed by Age-group and Literacy Level

Age-group (yrs.)	Literacy level All poor households						
	Illiterate	Literate	Primary	Middle	Secondary	Above sec.	Total %
15-19	18	6	52	31	29	-	136 48.1
20-29	18	4	24	28	48	17	139 49.1
30-39	3	-	1	-	1	1	6 2.1
40-49	1	-	1	-	-	-	2 0.7
Total	40	10	78	59	78	18	283 100.0
%	14.1	3.5	27.6	20.8	27.6	6.4	100.0

BPL Households							
Age-group (yrs.)	Illiterate	Literate	Primary	Middle	Secondary	Above Sec.	Total %
15-19	14	5	27	13	9	-	68 47.5
20-29	15	3	13	15	19	5	70 49.0
30-39	3	-	-	0	1	-	4 2.8
40-49	1	-	-	-	-	-	1 0.7
Total	33	8	40	28	29	5	143 100.0
%	23.1	5.6	27.9	19.6	20.3	3.5	100.00

Table 38

Unemployed by Age-group and Duration of Unemployment

Age-group	Duration of unemployment									
	All poor households					BPL households				
	<1 Yr	1-2 yrs.	3 yrs. &over	Unspeci- fied	Total	<1 Yr	1-2 yrs.	3 yrs. &over	Unspeci- fied	Total
15-19	80	29	9	18	136	44	10	4	10	68
20-29	41	42	55	11	139	24	17	26	3	70
30-39	1	-	5	-	6	1	-	3	-	4
40-49	1	-	1	-	2	1	-	-	-	1
Total	123	71	70	19	283	70	27	33	13	143
%	43.5	25.1	24.7	6.7	100.0	48.9	18.9	23.1	9.1	100.0

Table 39 shows that more than 50 per cent of the females who are unemployed are seeking their first job and most of them are in the age group of 20-29 yrs. Nearly 15 per cent of the currently unemployed females have worked before.

The changing character of the urban poor becomes increasingly clear in the survey. Table 39 indicates that most of the unemployed among them are no longer willing to take up jobs of any kind, they are looking for specific jobs, and this is probably the main reason for their being unemployed. The specific job seekers are not necessarily looking only for wage employment but are also seeking self employment, for which they do not possess the financial resources. Those who are seeking wage employment are either looking for government jobs or jobs in specific work sectors.

The service sector is the most sought after by the unemployed - almost one-third want to work in this sector. This is followed by the industrial sector where a quarter of the unemployed want to work. Nearly one-fourth of the unemployed do not specify any work sector; they are willing to work just anywhere. However, none of the unemployed are looking for work in the primary sector. What emerges from the table is also the fact that most of the unemployed females want to work in the service sector.

One of the employment traits of the urban poor that remains disguised is underemployment. A very large percentage of the urban poor are either underemployed or have irregular jobs. These traits which result in low incomes emerge as the main cause of urban poverty.

Table 39
Unemployed by Their Previous Working Status

Age group	All poor households		BPL households		Total
	Worked before	Never worked before	Worked before	Never worked before	
15-19	106	30	49	19	68
20-29	111	28	50	20	70
30-39	-	6	-	4	4
Total	217	66	99	44	143
%	76.7	23.3	69.2	30.8	100.0

Table 40

Distribution of the Unemployed by Type of Occupation and Work Sector Sought

Occupation Sought	All poor households			BPL households			Total	%
	M	F	Total	M	F	Total		
Specific	183	26	209	89	19	108	108	75.5
Any	61	13	74	24	11	35	35	24.5
Total	244	39	283	113	30	143	143	100.0
Work Sector Sought								
Industry	70	1	71	32	1	33	33	23.1
Construction	13	-	13	10	-	10	10.0	7.0
Commerce	16	-	16	10	-	10	10	7.0
Transport	14	-	14	4	-	4	4	2.8
Services	70	25	95	33	18	51	51	35.6
Others	61	13	74	24	11	35	35	24.5
Total	244	39	283	113	30	143	143	100.0

Highlights

- (i) The work participation rate in the sample households is 34.3 per cent which is higher than the national average (urban) of 30.3.
- (ii) The male work participation rate (41.9) in the BPL households is significantly lower than the national average (50.5). In contrast, the female work participation rate (16.9) in the BPL households is much higher than the national average (8.3).
- (iii) The percentage of working children in the BPL households is 10.2 while that for the sample households is 9.4.
- (iv) In the BPL households only 78.3 per cent of the males in the labour force work while 12.5 per cent do not work. Such a large percentage of men 'doing nothing' forces more women to work resulting in a higher female work participation rate.
- (v) Almost 61 per cent of the workers from BPL households are self employed while in the total sample households the figure is 57 per cent.
- (vi) In the BPL households 76 per cent of the working women are self employed as against 56 per cent for males.
- (vii) Industry, services and commerce are by far the largest employers of the urban poor employing 31.4, 18.2 and 17.3 per cent of the workers (BPL) respectively.

- (viii) Almost 30 per cent of the women workers from BPL households work in the service sector and another 29 per cent work in the industry/manufacturing sector. Amongst the male workers from the BPL households 32 per cent work in the industry/manufacturing sector while commerce, transport and service sectors which are the other major employers, employ 17,15.6 and 14.1 per cent of the male workers from the BPL households.
- (ix) The industry/manufacturing sector emerges as the major employer of child workers. In the BPL households 45.4 per cent of the child workers work in this sector while in the sample households 36.3 per cent of the working children work in this sector.
- (x) In the BPL households 91 per cent of the workers work for over 300 days a year while in the sample households this percentage is 93.
- (xi) The median monthly income of workers in the BPL households is Rs. 314 as against Rs. 422 for workers in the sample households.
- (xii) Almost four-fifths of the children in the BPL households earn less than Rs. 100 per month. Most of the child workers work for less than 7 hours a day.
- (xiii) In the BPL households almost 57 per cent of the households have only one worker each while 25 per cent of the households have 2 workers each.

- (xiv) Almost one-fourth of the BPL households have one female worker each while about 5 per cent have 2 workers each in the labour force. Seventy per cent of the BPL households do not have any female workers in the labour force.
- (xv) Nearly 88 per cent of the BPL households and 91 per cent of the sample households do not have child workers. There are child workers in 6 per cent of the BPL households while 3.3 per cent of the households have 2 child workers each.
- (xvi) There are on an average three dependents to every worker in the sample and BPL households.
- (xvii) The unemployment rate in the 15-59 yrs. age group is 5.9 per cent in the BPL households as against 4.7 for the sample households.
- (xviii) Almost 87 per cent of the BPL households have not reported any unemployed in their households and 10 per cent have reported one unemployed each.
- (xiv) Only about 3 per cent of the females in the 15-59 years age group in the BPL households are reported as unemployed while 9 per cent of the males in this age group are unemployed.
- (xx) Underemployment, irregular jobs and low incomes are the main problems of the urban poor.

SHELTER AND ACCESS TO BASIC SERVICES

According to a survey of the United Nations Committee on Housing, Building and Planning nearly "one-quarter to one-third of the urban populations of most rapidly urbanising developing countries" live in "slum and squatter settlements". Squatter settlements are defined by this Committee as "non-legal or illegal occupation of land or construction of buildings by low income people". India being one of the rapidly urbanising countries has nearly 40 per cent of its urban population living in slum and squatter settlements.

The shelter characteristics of the poor can be analysed by grouping them into four types. These are (a) squatters (b) legal occupants (c) owners, and (d) tenants.

Squatting is very common among the urban poor because the lands they occupy have locational advantages with respect to their employment. Shifting to any other location may result in loss of employment, change in employment or increase in expenditure because of added transportation costs from new location to the work place. The urban poor, therefore, often continue to live in squatter settlements despite the fear of eviction.

The present survey shows that nearly 58 per cent of the poor households are squatters or illegal occupants of land. Of the households below the poverty line nearly two-thirds are squatters indicating that a higher percentage of squatters are very poor (see Table 41).

Table 41
Tenure and Ownership Status

Tenure	All poor households				BPL households			
	Owner	%	Tenant	%	Owner	%	Tenant	%
				Total			Total	%
Legal	572	39.3	268	840	219	36.0	65	30.8
%	68.1		31.9	100.0	77.1		22.9	100.0
Squatter	882	60.7	287	1169	389	64.0	146	69.2
%	75.4		24.6	100.0	72.7		27.3	100.0
Total	1454	100.0	555	2009	608	100.0	211	100.0
%	72.4		27.6	100.0	74.2		25.8	100.0

Ownership of dwelling units is high among the poor because they cannot afford to pay rents. Table 41 shows that almost 73 per cent of the households are owners. It is interesting to note from the table that only 40 per cent of the households legally own the land they occupy. The remaining 60 per cent own the dwelling unit but not the land- they are squatters.

It is generally believed that the poor prefer to construct their own dwelling units, even if temporary ones rather than pay rents. However, it can be observed from Table 41 that 26 per cent of the BPL households are tenants while tenants form almost 28 per cent of all the sample households. What stands out from the table is that even among the squatters there are tenants. Some of the tenant households are migrants who because of their relatively recent entry into the urban areas have not been able to construct their own dwelling units while some other tenants are those who have shifted from one part of the city to the other and hence are new entrants to the localities they live in (see Table 42). Table 42 indicates that 25 per cent of the migrants are tenants with the proportion of tenants being higher in the BPL households (41%) than in the sample households (22%).

Table 42

Ownership and Migration Status

Migration/ ownership status	All poor households					BPL households						
	Tenant	%	Owner	%	Total	Tenant	%	Owner	%	Total		
Migrants	293	22.3	1023	77.7	316	100	92	41.1	132	58.9	224	100
Non- Migrants	262	37.8	431	62.2	693	100	119	20.0	476	80.0	595	100
Total	555	27.6	1454	72.4	2009	100	211	25.8	608	78.2	819	100

Table 43 shows that most of the poor households (68 per cent) live in temporary or kutcha structures. Only about 18 per cent of the households live in permanent or pucca structures. Almost one-fourth of the households live in semi-permanent or semi-pucca structures. Amongst the households below the poverty line 80 per cent live in kutcha structures and 15 per cent live in semi-pucca structures. A point worth highlighting here is that nearly 5 per cent of the BPL households live in pucca structures. Although this figure is not very significant, it shows that it is incorrect to assume that the very poor live only in kutcha structures.

Table 43
Type of Dwelling Units

Type of dwelling units*	All poor households		BPL households	
	Number	%	Number	%
Pucca	159	7.9	38	4.6
Semi-pucca	472	23.6	126	15.4
Kutcha	1378	68.5	655	80.00
Total	2009	100.0	819	100.0

Kutcha dwelling units are more common amongst the squatters because of the constant fear of eviction but a small percentage of them have semi-pucca dwelling units too.

Most of the poor households have only one or two rooms in their dwelling units. These rooms are multi-purpose rooms where all the

* Pucca - Permanent structures

Semi-pucca - Semi-permanent structures

Kutcha - Temporary structures

activities of the household are conducted including cooking. The survey shows that only 18 per cent of the households have separate kitchens while 82 per cent of the households cook in their living rooms (Table 44).

Table 44
Availability of Kitchen

Availability of kitchen	All poor households		BPL households	
	Number	%	Number	%
Yes	362	18.0	101	12.3
No	1647	82.0	718	87.7
Total	2009	100.0	819	100.0

Rental Housing and the Urban Poor

The results of the survey reveal that the rents paid by the poor vary from Rs.4 to Rs.250. No generalisations can be made about rents by city size as rents vary between the urban centres and between different locations within the city.

Table 45 gives the distribution of tenants by income levels and the percentage of income paid as rent. It can be observed from the table that the rent-income ratio of the urban low income household follows the general trend where rent as a proportion of the income declines as the income rises. The table also shows that the very poor tenants with household incomes of less than Rs. 300 per month pay up to 25 per cent of income as rent whereas tenants in the highest income category of Rs. 2701 to 3000 per month do not pay more than 5 per cent. Overall, the rent burden is unequally shared between the low and the high income groups.

Table 45
Expenditure on Housing (For Tenants only)

Monthly household income (in Rs.)	All poor households										Total	
	0-2.5	2.6-5.0	5.1-7.5	7.6-10.0	10.1-12.5	12.6-15.0	15.1-17.5	17.6-20.0	20.1-22.5	22.6-25.0		
Less than 300	7	2	5	14	6	8	6	5	1	4	58	
301-600	42	32	32	61	32	18	4	5	-	-	226	
601-900	40	17	34	22	23	8	8	1	-	1	154	
901-1200	14	11	5	13	13	9	2	3	-	-	70	
1201-1500	11	1	2	2	2	1	1	-	-	-	20	
1501-1800	-	6	1	-	1	1	-	-	-	-	9	
1801-2100	5	3	1	1	-	-	-	-	-	-	10	
2101-2400	4	2	-	-	-	-	-	-	-	-	6	
2401-2700	-	-	1	-	-	-	-	-	-	-	1	
2701-3000	-	1	-	-	-	-	-	-	-	-	1	
3001 and above	-	-	-	-	-	-	-	-	-	-	-	
Total	123	75	81	113	77	45	21	14	1	5	555	
				BPL households								
Less than 300	3	2	4	9	4	5	1	3	1	2	34	
301-600	28	21	23	27	19	14	3	3	-	-	138	
601-900	11	4	10	5	-	1	2	-	-	-	33	
901-1200	1	2	1	-	-	-	-	-	-	-	4	
1201-1500	-	-	1	1	-	-	-	-	-	-	2	
1501-1800	-	-	-	-	-	-	-	-	-	-	-	
1801-2100	-	-	-	-	-	-	-	-	-	-	-	
2101-2400	-	-	-	-	-	-	-	-	-	-	-	
2401-2700	-	-	-	-	-	-	-	-	-	-	-	
2701-3000	-	-	-	-	-	-	-	-	-	-	-	
3001 and above	-	-	-	-	-	-	-	-	-	-	-	
Total	43	29	39	42	23	20	6	6	1	2	211	

There are a few households in the sample who are tenants but do not pay any rent. They contribute their labour to the owners in exchange for rent. Payment of rent in kind is one of the characteristics of low income households and those below the poverty line.

Access to Basic Services

Rapid growth of urban population must be accompanied with adequate investments in infrastructure in order to provide a certain minimum standard of services and amenities to city dwellers. Since investments have not kept pace with increase in population living conditions have deteriorated in the urban areas. The worst affected by this deterioration are the poor. The appalling conditions under which the urban poor live can be gathered by even the most casual observer. One of the main problems of the poor is the lack of basic services. Since the poor cannot afford private connections for water supply and sanitation they necessarily depend upon the local bodies to provide these services for them. Recognising this as a priority area government introduced a programme called Environmental Improvement of Slums (EIS) in its Five Year Plans. In the Seventh Five Year Plan also considerable emphasis has been placed on improvement in the living conditions of slum dwellers. The plan document states 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. Water and

sanitation, therefore, has been accorded a high priority in the programme of Environmental Improvement of Slums".⁵

Water Supply

The present study shows that all the sample low income households have access to water supply within their localities and within a maximum distance of 200 feet from their residences. Most of the poor rely on public sources of water supply with very few households having private sources. Table 46 shows that 89 per cent of the households depend upon public sources of water supply (such as taps, hand pumps and wells) for their daily needs while 11 per cent have private connections. Often taps and hand pumps are used in addition to other sources so as to supplement shortfalls in supply. In the BPL households only 4 per cent have private sources of water supply while 96 per cent depend upon public sources.

Table 46 shows that almost 17 per cent of the legal low income households have private connections for water while among the squatter settlers only about 6 per cent of the households have such connections. This indicates that if legal status is provided to the squatters then more households are likely to opt for private connections, especially if the supply from public sources is inadequate. However, the BPL households are too poor to have their own sources of water supply even if legal status is given to them. They will essentially depend upon public sources until they can afford private connections.

5. Planning Commission, Seventh Five Year Plan 1985-90, Vol. II, New Delhi.

Table 46

Type of Source of Water Supply and Tenure Status

Type of source	All poor households				BPL households							
	Legal	%	Squatter	%	Total	%	Legal	%	Squatter	%	Total	%
Private	140	16.7	75	6.4	215	10.7	17	6.0	14	2.6	31	3.8
Public	700	83.3	1094	93.6	1794	89.3	267	94.0	521	97.4	788	96.2
Total	840	100.0	1169	100.0	2009	100.0	284	100.0	535	100.0	819	100.0

Sanitation

Table 47 indicates that nearly two-thirds of the poor households have no access to personal sanitation facilities either public or private. They use open spaces for this purpose. Only 35 per cent of the households have access to sanitation with 16 per cent having private sanitary facilities and 19 per cent using community facilities. The condition of the BPL households is much worse with over three-fourths of them using open spaces for personal sanitation. Only 10 per cent of these households have private sanitary facilities while 14 per cent use community facilities.

Table 47 also shows that only 50 per cent of the legal occupants have access to sanitation facilities with 27 per cent having private facilities and 23 per cent using community facilities. The fact that 50 per cent of the legal occupants use open spaces for personal sanitation emphasises the need for publicising the low cost sanitation alternatives to the poor households. The table also indicates that over three-fourths of the squatter households use open spaces for personal sanitation while 15 per cent have access to community facilities. Since squatter households do not want to pay for private sanitary facilities as they are always under threat of eviction, high priority must be accorded to providing community sanitary facilities to them.

Table 47

Access to Sanitation

Type of sanitary facility	All poor households			BPL households							
	Legal	%	Squatter	Total	%	Total	Legal	%	Squatter	Total	%
Private	227	27.0	104	331	16.5	36	43	12.7	79	8.0	9.6
Community	196	23.3	179	375	18.7	52	63	18.3	115	11.8	14.1
Open space	417	49.7	886	1303	64.8	196	429	69.0	625	80.2	76.3
Total	840	100.0	1169	2009	100.0	284	535	100.0	819	100.0	100.0

Highlights

- (i) Nearly 65 per cent of the BPL households are squatters as against 58 per cent for the sample households.
- (ii) Almost three-fourths of the BPL households own their dwelling units while the remaining live in rented shelters.
- (iii) Four-fifths of the BPL households live in kutcha dwelling units while 15 per cent live in semi-pucca units. Less than 5 per cent of the BPL households have pucca dwelling units.
- (iv) Among the BPL households those with household incomes of less than Rs. 300 per month pay up to 25 per cent of income as rent. Households in the highest income category of Rs. 270 to Rs. 3000 per month do not pay more than 5 per cent of income as rent.
- (v) An overwhelming 96 per cent of the BPL households depend upon public sources of water supply.
- (vi) Open spaces are used for personal sanitation by 76 per cent of the BPL households while 14 per cent use community latrines. Only about 10 per cent of the BPL households have private latrines.

EXPENDITURE LEVEL AND PATTERN

The expenditure pattern of low income and high income groups vary widely. The low income households generally spend a large share of their income on food items while the high income groups divide their expenditure almost equally between food and non-food items.

The survey confirms the postulate that the percentage expenditure on food decreases with an increase in income. Table 48 shows that in the monthly per capita expenditure class of Rs. 0-30 the households spend 94 per cent of the total expenditure on food while in the monthly per capita expenditure class of Rs. 250-300 the households spend only 58 per cent of the total expenditure on food.

The survey shows that not all poor households spend on non-food items although all of them spend money on food items. Less than one per cent of the households spend money only on food items and do not incur any expenditure on non-food items. Their expenditure on non-food items is very rare and hence does not figure in the responses.

The percentage expenditure on non-food items ranges from 5.9 per cent in the lowest expenditure class to 47.3 per cent in the highest expenditure class. The pattern of expenditure of the different expenditure classes shows that the percentage expenditure on food items falls with a rise in the expenditure level while the trend is vice versa for non-food items.

Table 48

Value (0.00) of Consumption on Food and Non-food Items by Monthly Per Capita Expenditure Classes

Sl. No.	Monthly per capita expenditure class	NIUA Survey - 1987, 2008 households				NSS(38th Round) 1983-84, 41983 households									
		No. of HHs	%	Food	Non-food	Total	%	Food	Non-food	Total					
I	0-30	3	0.1	26.67	4.1	1.67	5.9	28.34	92	0.2	14.57	66.5	7.35	33.5	21.92
II	30-40	6	0.3	32.30	89.7	3.71	10.3	36.01	164	0.4	26.93	75.2	8.88	24.8	35.81
III	40-50	23	1.2	39.88	82.8	8.27	17.2	48.15	409	1.0	34.20	74.8	11.50	25.2	45.70
IV	50-60	61	3.0	47.05	81.0	11.03	19.0	58.08	932	2.2	41.31	74.4	14.23	25.6	55.54
V	60-70	86	4.3	53.18	80.2	13.17	19.8	66.35	1424	3.4	47.81	73.3	17.44	26.7	65.25
VI	70-85	188	9.4	61.32	78.2	17.07	21.8	78.39	3037	7.2	56.27	72.7	21.14	27.3	77.41
VII	85-100	282	14.0	75.16	78.0	21.21	22.0	96.37	3604	8.6	65.38	70.7	27.15	29.3	92.53
VIII	100-125	321	16.0	89.08	77.7	25.54	22.3	114.62	6178	14.7	76.90	68.7	35.10	31.3	112.00
IX	125-150	341	17.0	99.52	71.0	40.62	29.0	140.14	5316	12.7	90.87	66.2	46.32	33.8	137.19
X	150-200	392	19.5	116.79	65.9	60.40	34.1	117.19	7441	17.7	106.76	62.1	65.20	37.9	171.96
XI	200-250	140	7.0	144.18	63.9	81.62	36.1	225.80	4430	10.6	128.40	57.7	94.24	42.3	222.64
XII	250-300	70	3.5	162.92	57.6	119.86	42.4	282.78	2843	6.8	149.24	34.7	123.84	45.3	452.05
XIII	300 & above	95	4.7	217.16	52.7	195.02	94.3	412.18	6113	14.5	202.72	41.8	249.33	55.2	452.05
All Classes		2008*	100.0	100.54	67.9	47.45	37.1	147.99	41983	100.0	96.97	59.1	67.06	40.9	164.03

* This table gives the expenditure pattern of only 2008 households as one sample household lives by begging and hence does not incur any expenditure.

A comparison of the results of the present survey with that of the 38th Round Consumer Expenditure Survey of the NSSO (1983-84) shows that there are significant variations in the pattern of expenditure between the low income households (NIUA survey) and the other households (NSS survey). While the NSS survey shows that the lower expenditure classes do not spend more than 74.8 per cent of their total expenditure on food, the NIUA survey shows that the lowest expenditure class spends up to 94 per cent of its total expenditure on food. Unlike the NSS survey the NIUA survey concentrates only on the poor households and so in none of the expenditure classes does the expenditure on non-food items exceed the expenditure on food items. The NSS survey, however, shows that in the highest expenditure class the expenditure on non-food items forms 55.2 per cent of the total expenditure while only 44.8 per cent of the expenditure is on food items. Among the poor even in the highest expenditure class the expenditure on food items exceeds expenditure on non-food items.

The average monthly per capita expenditure of the sample households is Rs. 148 while in the BPL households it is Rs.98. Table 48 shows that almost 65 per cent of the sample low income households fall below the average of Rs. 148. If this is taken to be the poverty level expenditure for 1987 then it is clear that two-thirds of the sample households cannot afford even this minimum expenditure for their bare survival. At Rs. 148 per capita per month the expenditure per day works out to less than Rs. 5 for the sample households of which the expenditure on food is Rs. 3.35 per day. The very poor in this sample (about 41 per cent of the households) spend less than Rs. 3.00 per capita per day of which expenditure on food is Rs.

2.32 per day. This figure when compared with the prevailing prices is, without doubt, extremely low. It can neither fulfil the minimum calorie intake nor the nutritional requirement prescribed for healthy survival.

The daily expenditure of the lowest 18 per cent of the sample households ranges between Rs.0.95 and Rs. 2.61 per capita as against a daily per capita expenditure of Rs. 7.53 to Rs. 13.74 per capita for the highest 15 per cent of the sample low income households. The lowest 18 per cent of the households spend between 78 per cent and 94 per cent of their incomes on food alone and their daily expenditure on food ranges from 0.89 paise to Rs. 2.00 per capita. In the highest 15 per cent of the households the daily expenditure on food ranges from Rs. 4.81 to 7.24 per capita.

The figures of expenditure of the poor are very revealing. They show the level of poverty amongst the urban low income households. Although about a quarter of the sample households are relatively better off with monthly per capita expenditures exceeding Rs. 150, three-fourths of the households are very badly off spending, on an average, between Rs. 1 and Rs. 4 per capita per day.

A comparison of income and expenditure of the low income households shows that the median per capita monthly income (Rs. 100) of those below the poverty line is not very different from their median monthly per capita expenditure (Rs. 98). However, the expenditure levels of the total sample households show that the poor spend Rs. 30 per capita more than their monthly incomes (the median per capita income is Rs. 145 per month while the median per capita

expenditure is Rs. 175 per month). It is this difference in income and expenditure that results in a large percentage of the poor being in debt.

Highlights

- (i) The average monthly per capita expenditure of the BPL households is Rs. 98 while that of the sample households is Rs. 148.
- (ii) Almost two-thirds of the sample households cannot afford even Rs.148 for their bare survival if this figure is to be taken as the poverty level expenditure.
- (iii) The BPL households spend an average of Rs. 3 per capita per day of which Rs. 2.32 is spent on food.
- (iv) The percentage on food reduces with increase in income. The households in the per capita expenditure class of Rs. 0-30 spend 94 per cent of their total expenditure on food while the households in the expenditure class of Rs. 250-300 spend only 58 per cent of their total expenditure on food.
- (v) The percentage expenditure on non-food items ranges from 5.9 per cent in the lowest expenditure class to 47 per cent in the highest expenditure class.

SUMMARY AND CONCLUSIONS

The foregoing sections have drawn a profile of the urban households below the poverty line and the urban low income households in general. This has been done with the objective of creating a better understanding of the traits of those below the poverty line and also permit formulation of appropriate policies and programme for them. The main findings and conclusions of the study have been summarised below :

1. The mean size of the urban households below the poverty line (BPL) is higher than the mean size of the rest of the urban households (5.9 against 5.4)
2. The median monthly per capita income of the households below the poverty line is Rs. 100 which is Rs. 22 less than that required for healthy survival in the urban areas.
3. The median monthly per capita income of the BPL households decreases only marginally with increase in household size. This indicates that in the poorest households the larger households are not significantly poorer than the smaller households.
4. The number of children (5 - 14 yrs.) in the households below the poverty line is significantly higher than that in the urban households of the country (35% against 25%). Consequently the population in the labour force (15-59 yrs.) is lower in the BPL households than the national average. The child-adult ratios in the sample low income households and the BPL households are 1.5 and 1.1 respectively.

5. The incidence of poverty continues to be high amongst the scheduled castes and scheduled tribes. The various poverty alleviation programmes focussed on the SCs and STs have not had the desired impact and, therefore, need to be pursued vigorously.
6. Illiteracy is widespread amongst the low income households and those below the poverty line. While male illiteracy is itself high, female illiteracy is even higher. Any attempt at poverty alleviation must, therefore, recognise this fact and design special programmes for educating the poor. Non-formal education must be promoted and functional literacy must be provided to the urban poor.
7. Migrant households do not form a major proportion of the sample low income households. The ratio of migrant households to non-migrant households is 1.8. The percentage of migrant households amongst the poorest is even lower indicating that the migrants are better off than the non-migrants. The low percentage of migrant households in the sample low income households is a proof that urban poverty will persist even if migration to urban areas stops.
8. The age-sex composition of the workers in the poor households is very different from that of the total urban households.

- a) The work force in the poor households is higher.
 - b) Male work force in total work force in the poor households is low.
 - c) Female work force is significantly higher.
 - d) Child workers are a phenomenon peculiar to the poor households. Lower male work participation rate could be one of the causes of poverty.
9. Self employment is more prevalent amongst the urban poor than wage employment. Women from the low income households show greater preference for self employment than their male counterparts. Therefore, special programmes need to be devised for creating greater self employment opportunities for the urban poor, particularly for women. The prevailing credit schemes must make special reservations for women. New schemes for providing credit to the urban poor for starting new enterprises and upgrading current enterprises must be undertaken. The urban poor must also be provided marketable skills to increase their wage employment and self employment opportunities.
10. The income levels of workers from the urban low income households are very low. Low income emerges as one of the foremost causes of poverty. The irregular, seasonal and ad hoc nature of their employment further reduces their incomes. Therefore, attempts must be made to promote regular employment to the urban poor. The fact that the incomes of the urban poor are low calls for providing assistance for increasing their productivity. This can be done by providing both credit and technical assistance and also helping them with marketing their products.

11. A very large percentage of the urban poor work as sweepers, rickshaw pullers, labourers, weavers and street vendors. This helps in the identification of the poor who need assistance. Programmes could be devised to help each occupational group separately which will address their individual needs.
12. The dependency ratio amongst the urban poor is marginally lower than that for the average urban household. The fact that there are fewer dependents per worker indicates that the poverty of these households is not because there are fewer earning members but because their incomes are low.
13. Over half the sample households have only one earning member per household. This has serious implications. The death or disability of the principal earning member can be disastrous for such households. Insurance cover must, therefore, be provided to all the workers from the low income households in order to protect their families from acute suffering.
14. Unemployment is not very high amongst the urban poor. Only about 5 per cent of the population in the labour force is unemployed in the sample low income households. Underemployment is more common amongst them than unemployment.
15. The percentage of marginal workers amongst the urban poor is also not very high. A majority of them work for over 300 days a year.
16. Squatting is one of the characteristic features of the urban poor. A majority of them live in ownership dwelling units though their units are mostly kutcha structures. Unless tenurial status

is provided to the poor along with loans for building shelters the quality of their dwelling units is unlikely to improve.

17. The access of the urban poor to basic services is very poor. A majority of the low income households (94%) depend upon public sources of water supply and almost three-fourths of the low income households use open spaces for personal sanitation. Environmental improvement of urban slums, therefore, assumes great importance. Providing sanitary latrines to the urban poor must take precedence over other programmes if the urban areas are to be environmentally clean and disease free.
18. A comparison of the income and expenditure of the low income households reveals that their median monthly per capita expenditure (Rs. 175) exceeds their median monthly per capita income (Rs. 145). It is this difference in income and expenditure that results in a large percentage of the poor falling into debt traps. This also indicates that provision must be made to give small amounts as loans to the urban poor for their sundry expenditure.
19. The poorest households spend up to 94 per cent of their total expenditure on food items alone. Most of these households do not have expenditure on non-food items on a regular basis.
20. The average monthly per capita expenditure of the sample households is Rs. 148. If this is taken to be the poverty level expenditure (1987) then two-thirds of the sample households live below this minimum expenditure level.

Annex I

Population and Functional Classification of Sample Urban Centres

City/Town	Population 1981	Growth rate (%) 1971-81	Functional classification 1971
<u>Million +</u>			
Kanpur	16 39064	28.53	Ind., Serv.
Nagpur	1302066	39.94	Ind., Serv.
<u>500,00 to 1 million</u>			
Surat	913806	85.36	Ind.,
Madurai	907732	27.58	Ind., Serv.
Vishkhapatnam	603630	66.08	Serv., Trans., Ind.
<u>100,000 to 500,000</u>			
Moradabad	345350	26.66	Ind., Serv.
Warangal	335150	61.50	Ind., Serv., T & C
Gorakhpur	307501	33.17	Serv., T & C, Ind.
Mangalore	306078	42.28	Ind.
Bhagalpur	16 2214	54.36	Ind., Serv., T & C
Sambalpur	16 2214	54.36	Serv., T & C, Ind.
Imphal	156622	56.05	Ind.
Rewa	100641	45.47	Serv., Ind.
<u>50,000 to 100,000</u>			
Mednipur	86 118	20.74	Serv.
Sivakasi	83072	36.74	Ind.
Shimla	70604	27.52	Serv.
Kottayam	64431	7.90	Serv., T & C, Ind.
<u>Below 50,000</u>			
Nawada	38759	63.22	T & C, Serv., Ind.
Mandi	32114	15.31	T & C, Serv., Ind.
Nandgaon	17768	22.67	Pr. Act., Ind., T & C.

Note : Ind.- Industry, Serv.- Service, T & C - Trade and Commerce
Trans.- Transport, Pr. Act. - Primary Activities.

Annex II

Occupations of the Urban Poor

Sl. No.	Divisional code	No. of workers	Occupation
1	071	6	Ayurvedic physicians
2	079	3	Quacks
3	080	2	Compounders
4	085	6	Midwives (Dais)
5	137	13	Local leaders
6	153	8	Primary school teachers, balwadi/ nursery school teachers
7	159	10	Private tutors
8	180	10	Musicians
9	184	11	Snake charmers, monkey-dance performers, magicians
10	301	5	Work supervisors/ inspectors
11	321	3	Typists
12	330	3	Accounts clerks
13	350	67	Clerks (General)
14	351	3	Store-keepers
15	358	149	Peons
16	359	16	Tracers, proof readers, court crier
17	371	6	Bus conductors
18	380	1	Postman
19	381	1	Messenger
20	389	10	Mail distributors and related workers
21	400	4	Dealers: vegetable and tobacco

22	401	116	Shopkeepers: pan, garments, fish/ meat/ eggs, groceries.
23	430	78	Shop assistants/ salesmen: plastic goods, tin/iron, leather, orange juice, pan, readymade food items, sweets, paper goods.
24	431	195	Pavement/ street vendors: fruits, vegetables, garland flowers, chat/ snacks, cutlery, bangles, bhelpuri, fruit juice, gloves, sweets, fish, tea, toddy, chappals/leather goods, lottery tickets, country-made liquor, datun, wood, weighing- machine.
25	439	63	Traders/businessmen: general, shoes, textiles, leather
26	443	8	Brokers, property dealers, travel agents, tonga/rickshaw hire
27	499	15	Contractors: general, labour, repair/ service, salesmen of used zinc and silver
28	500	26	Tea stall/petty hotel owners
29	520	7	Cooks
30	521	21	Bearers and waiters
31	529	2	Tea stall/hotel employees
32	531	126	Domestic servants, maid servants
33	540	2	Building caretakers
34	541	233	Sweepers, Khalasi/ cleaners (Transport)
35	542	6	Watermen
36	549	2	House painters
37	550	17	Washermen/ Dhobis
38	599	21	Clothes pressers
39	560	9	Barbers
40	571	7	Policemen
41	574	17	Watchmen/chowkidars

42	610	12	Cultivators
43	620	4	Planters
44	621	43	Livestock farmers (goats, pigs)
45	622	28	Dairy farmers
46	623	2	Poultry farmers
47	629	18	Grass-cutters
48	630	109	Agricultural labourers
49	652	9	Gardeners/malis
50	662	3	Wood-cutters
51	681	4	Fisherfolk
52	752	8	Spinners
53	755	325	Weavers
54	759	65	Textile-mill workers
55	761	65	Tanners
56	774	5	Butchers and meat preparers
57	777	8	Bakers, confectioners, sweetmeat makers
58	779	14	Mahua wine makers/brewers
59	784	110	Bidi makers
60	791	57	Tailors
61	795	4	Embroiderers
62	801	33	Cobblers/mochis
63	811	27	Carpenters
64	813	16	Wood-cutting machine operators
65	821	6	Stone-cutters
66	831	9	Blacksmiths
67	833	28	Grill makers, brass workers
68	835	7	Machine tool operators

69	836	4	Kalaiwala, utensils/ coaters furniture polishers toy/ dol polishers
70	840	2	Foremen
71	842	4	Machinery fitters
72	843	15	Motor vehicle mechanics
73	845	28	Repairmen:umbrellas, cane-chair, cycle, utensils
74	851	11	Electrician
75	857	1	Electrical lineman
76	871	1	Plumbers
77	872	4	Welders
78	881	5	Jewellers
79	889	10	Diamond-cutters
80	892	6	Potters
81	923	8	Printing
82	927	9	Book binders
83	932	16	Painters
84	92	5	Basket weavers
85	949	187	Production workers:matches, sports goods, agricultural implements, edible oil, wooden toys, soaps stainless steel ware, fireworks, tiles, envelopes, kites, spices, idol, brooms, rope, cycle rickshaw bodies, steel-furniture, rice-mill.
86	951	58	Masons, bricklayers
87	959	191	Construction workers
88	971	44	Truck labourers, railway porters, market coolies
89	976	3	Packers
90	986	94	Motor drivers:bus, truck, tractor, car, lorry, auto

91	987	32	Bullock/horse cart drivers, donkey driver
92	988	220	Rickshaw pullers, thela pullers
93	989	3	Dockyard workers
94	228	228	Labourers:general (without any definite occupation).
95	X10	74	Unidentifiable/ unclassifiable occupations - ragpickers manure collectors, kabariwalas, shoe-shine boys, prostitutes
Total	97	3592	119 Occupations

NIUA'S PUBLICATIONS OF RELATED INTEREST

- Approach to Urban Poverty
A Position Note
- This position paper presents the existing approach to alleviation of urban poverty in India. It discusses in specific terms how the five year plans have looked at urban poverty questions, and analyses the principal policy responses as well as the contents of the various poverty alleviation programmes.
- Dimensions of Urban Poverty
A Situational Analysis
- This study brings together the national-level NSS data and the data from the microlevel studies on urban poverty and attempts to develop a situational profile of the urban poor. It deals with the concept of poverty, the migratory and employment characteristics of the urban poor, their quality of life and also their spatial concentration and distribution.
- The Media on Urban Poverty
A Content Analysis
- This paper analyses the scope and coverage given to urban poverty by the media. Eight major English language dailies have been surveyed for this purpose and information culled out from them. The report provides an illuminating reflection of the kind of interest that urban poverty evokes in the media.
- Urban Poverty: A Study
in Perceptions
- Commissioned by the National Commission on Urbanisation, this study examines the extent to which people's perceptions on different aspects of urban poverty diverge or converge. The study establishes the need to complement the quantitative base with qualitative information and sets out its use in policy making exercises.
- Urban Poverty
A Status Paper
- This paper brings together the highly scattered statistical data on the urban poor, includes a brief analysis on the responses to urban poverty issues in the successive five year plans; gives an overview of the principal poverty alleviation programmes, and summarises the NCU's approach to combating poverty in urban areas.