BOMBAY'S WEAKER SECTIONS-A SURVEY OF THEIR LEVELS OF LIVING

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This paper presents the findings of a large sample survey conducted by the Tata Institute of Social Sciences in 1978 for understanding the nature of poverty in greater Bombay. Aspects covered in the enquiry include migration, employment, housing and access to amenities, in addition to the enquiries of socio-economic parameters. The results show that, contrary to the popular belief, majority of the migrants in Bombay have come from other districts of Maharashtra rather than from other states. Other revelations relate to income levels from a caste-based distribution of the sample; to factors responsible for entitlement to housing; to intra-poor differences in access to amenities and finally to the prevalence among the poor of a 'resource-sharing' phenomenon, whereby the hardships arising out of economic pressures are sought to be countered partially through sharing.

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I. Introduction

The post World War growth of big cities in the third world has been accompanied by a far more rapid growth of the population of the poor in these cities. The principal reason for the population concentration is migration from the villages and towns. The natural growth of these cities has been in the range of 1 to 2 per cent per annum while the total growth has been 3 to 5 per cent.

Amongst the identified causes of their migration are, (a) the continued adverse terms of trade between rural and urban areas in favour of the latter (Upton 1977), (b) a relative neglect of small and medium towns, which has forced the people to flock towards larger cities since the latter possess more potential for sustenance; and (c) a (deliberate) policy of preservation of the outmoded agrarian structures in the rural areas, which not only thwart (an egalitarian) growth process but also use the various complex configurations of caste, class, land and political power for exploitation of the underprivileged (Byres 1974). During the sixties and seventies, the rate of population influx has been so rapid in absolute terms that the rate of urbanization has been faster in the third world countries, compared to anywhere else and anytime before in history.

The people who migrate, are composed of the rural poor in general, the service and tiny business classes from the small and medium towns, the young unemployed and those who are evicted from their land. The bulk of these people are poor. They come to the city more due to 'push' factors and less due to 'pull' factors. Keeping in view their limited (zero) purchasing power, they come and settle down in slums and open spaces. Much of their economic activity is a combination of miscellaneous jobs of low skill and little work rationality, in undefined workplaces—a combination often referred to as the urban informal sector. The informal sector today comprises a very

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cheap source of labour for all economic activities, and in many senses it has made itself indispensable to the economies of these countries through a complicated weaving of the formal and informal sector labour markets (Acharya, 1983, Santos, 1975).

Historically, some of the old time migrants and the fresher ones with more skills have been able to enter the so-called formal sector. Their earnings have, however, not changed much *vis-a-vis* the cost of living since the labour productivity and wages are generally low in all sectors. Their places of dwelling are also heterogenous. They range from concrete structures to mud thatched huts. Some are legal settlements and the land/tenement transaction/ownership is as per the law of the land, while others are illegal and forced occupations which are perpetuated through bribes, compromises and lack of alternatives.

The pavement dwellers are often the poorest though not necessarily so. Some people may possess a living space due to their longer stay in the city but their earnings may not be high while others may be earning more but living in more uncertain spaces. There is, therefore, an existence entitlement' which has its origins in the duration of stay.

The city of Bombay presents a typical example of a third world megapolis, which has achieved a high industrial growth of over 6 per cent over the last thirty years (1950-80). This is an island city which is (inadequately) linked with the mainland. Many industries are located on the island itself though the latest figures show that the industrial growth has been more prominent in the mainland, while the island city is becoming denser with commercial establishments and residential complexes over the last two decades. The southern tip of the city presents a general high density and a still higher spot density during working hours. The total population of Bombay was 8.24 millions as per the 1981 census, a rise of 38 per cent over the year 1971. With an area of 603 square kilometres, the density of population is 13,665 persons per square kilometre. This density is unevenly distributed, with certain areas like Bhuleshwar touching 0.4 million persons per square kilometre while in some areas it is less than one thousand. It is interesting to note, that many of the heavily congested city areas have decongested over the period of 1971-81, while the suburbs have witnessed a rise in the population density. The total population has, however, steadily increased over the last four decades. The literacy rate is 68 per cent, with 74 per cent literacy among the males and 61% among the females. The average size of a household is 5.07 as per the 1981 census. About 39% of the population lives in slums, 21% of whom are in the main city and 79% in the main and extended suburbs.

Who are the poor? Where do they come from and what do they do? Where exactly do they live? What is their life style, their quality of life, consumption pattern and access to basic amenities? The purpose of this paper is to answer some of these questions through generating statistical profiles of poverty: social, economic, ethnic, educational and attitudinal.

There are many studies which have been conducted on Bombay for a diagnostic understanding of the labour market (Papola and Subramanyan, 1974; Deshpande, 1980), on the informal sector (Joshi and Joshi, 1975; Prakash, 1984), and on the pavement dwellers (Ramachandran, 1976). It is not our intent here to review these studies. This study was conceived in the late seventies when a permanent settlement' of the slum problem was being debated along with the problem of re-building dilapidated structures.

The data for this study were collected in 1978 from 2,000 households, of which, 1,000 households were drawn from hut/slum/dilapidated settlements on a multiple stratified sample basis, and 1,000 households were drawn from pavement dwellers, on an arbitrary basis. Arbitrariness in the latter sample was necessitated since there was no known scientific method of collecting data systematically on this population. The sample represented 0.5 per cent of the identified weaker section population of Bombay at that time.

In the next section, the demographic and socio-economic details of the sample are presented; in section 3, the income distribution and levels of living are discussed; and in section 4, the types of housing and other amenities are looked into. The report ends with a short note on identification of the priority groups from the point of view of remedial action for the removal of poverty.

II. **Demographic, Economic and Social Characteristics**

Demographic Characteristics

In Table 1, the frequency distribution of the households per ward is presented. This table shows that the sample households are highly concentrated in wards E, F, G and H, a characteristic seen in the census data too. These wards are in the business district. The poor prefer to stay near their workplaces, to save travel expenses. It may be stated that in Bombay transport is more expensive compared to most other cities in the world in relation to the earnings. Also, the population to transport facility ratio is heavily adverse. Between the housed and the houseless households, it is seen that the housed households may enjoy a higher income status and thereby are able to travel, and secondly, the housed households are already entrenched in their abodes which they would not easily give up, in spite of transport costs. Hence, they are more evenly spread.

Table 1

PERCENTAGE DISTRIBUTION OF THE HOUSEHOLDS BY GEOGRAPHICAL LOCATION WITH RESPECT TO HOUSED/HOUSELESS

Ward	A	B	C	D	E	F	G	H	K	P	R	L	M	N	T	Total
Housed	2.93	3.13	3.74	5.05	8.79	11.41	16.97	10.61	9.29	5.86	3.23	4.85	6.06	6.63	1.72	100
Houseless	0.10	2.44	5.79	6.29	31.17	23.35	15.03	4.26	6.19	2.05	—	—	2.34	—	1.02	100

The average size of the households is 4.81, out of which 1.55 are earning members; and that of the houseless is 3.70, out of which 1.60 are earning members. Both these figures indicate the larger security and stability of the former. This aspect is discussed later.

Table 2

PERCENTAGE DISTRIBUTION OF THE HOUSEHOLDS BY CASTE AND HOUSED/HOUSELESS

Caste	*Scheduled Caste ISC) (2)*	*Scheduled Tribe (ST) (3)*	*Other Backward Caste (OBC) 14)*	*Others (5)*	*Total (6)*
Housed	**9.21**	**0.61**	**7.19**	**83.00**	**100**
Houseless	**18.60**	**5.79**	**10.87**	**64.74**	**100**

Table 2 shows the distribution of the poor by caste. It is seen that the population of the scheduled caste is concentrated much more on the pavements compared to the non-scheduled ones. It is further noticed that among the housed, the SCs and STs constitute a similar proportion compared to the all India average of about $22^1/_2$ per cent. These figures indicate that if houselessness indicates the extent of poverty, the scheduled (castes and tribes) are poorer than others.

Illiteracy in Bombay is high but not as high as in the rest of India. Among the weaker sections, however, this percentage is particularly high compared to the general in Bombay standards. Table 3 shows that among the housed population it exceeds a little over 20 per cent while among the houseless it is as high as 78 per cent. The frequency distribution in Table 3 shows that while the modal frequency of the housed persons is in the class of matriculates, among the pavement dwellers the modal frequency is in the class of illiterates. It is presumed that this should be reflected in the occupational status of the workers also.

Table 3

PERCENTAGE DISTRIBUTION BY LITERACY STATUS AND HOUSED/HOUSELESS

	Illiterates	*Literate upto Class IV*	*Matriculates*	*College Educated & above*	*Total*
<1)	*(2)*	***0)***	*(4)*	*(5)*	*(6)*
Housed	21.26	19.37	45.88	13.49	100
Houseless	78.58	13.15	8.10	0.17	100

From table 4, it is evident that there are few professionals and technically trained persons in the housed households and negligible among the houseless. On the other hand, the unskilled labourers are more than 23 per cent among the housed households and over 42 per cent among the houseless. Further, it is indicated that occupations in columns (3) and (4) in Table 4 may engage a large number of unskilled

Table 4

PERCENTAGE DISTRIBUTION OF WORKING PERSONS ACCORDING TO PROFESSION AND HOUSED/HOUSELESS

Occupation	*Professional Technical & Desk Jobs*	*Sales & Services*	*Workers in vegetable trade & urban agriculture*	*Production*	*Casual Unskilled labour*	*Total*
	(2)	*(3)*	*(4)*	*(5)*	*(6)*	*(7)*
Housed	18.17	40.61	9.66	8.52	23.04	100
Houseless	2.97	22.23	28.89	3.94	42.04	100

illiterate persons, which may explain the occupations of the illiterates in jobs other than unskilled labour. A relatively large frequency concentration of the houseless in column (4) also reflects the rural origins of people. It is of interest to note that comparatively few persons are employed in actual production jobs. This is a clear indication of the lack of skill which inhibits them from getting employment on the production line. An industrial classification of the workers (not shown here) corroborates the same result. Also implicit is the fact that industries do not attract labour. The push factor brings people to the city.

All the above statistics show that the housed are, by and large, better off, they are better educated, they work in supposedly better payed jobs, compared to the houseless. Though accurate data on the length of stay of the residents in Bombay could not be obtained, the sketchy figures show that the housed have resided in Bombay for over 10 years while the houseless had been in the city for 5 years or less.[2]

Origins and Subsistence

Most of the persons in today's Bombay are migrants. The migration process had begun early in this century when the cotton textile mills were established and labour was brought for working in the mills from Ratnagiri and other places. Since then, both push and pull factors have contributed to the migration in Bombay, though in the last few decades, the push factor has been more prominent due to the persistent rural-urban gap and the increasing population pressure on agricultural land. It is now accepted that the urban poverty is an extension of rural poverty (see Dandekar and Rath, 1971).

In this sample, the place of origin of person or a household was identified on the basis of whether the household has tangible roots at another place, like possession of land or other property, has a family link, sends money out, or is a first generation migrant. Limitations of recall have proved a hindrance to going beyond these details. The bulk of these people are from Maharashtra, followed by Gujarat and Uttar Pradesh, among the housed households (Table 5). In the case of the houseless households the order is Maharashtra, Uttar Pradesh and then Gujarat.

Table 5

PRECENTAGE DISTRIBUTION OF THE HOUSEHOLDS BY NATIVE ORIGIN, AND BY HOUSED/HOUSELESS

Native State (1)	*Maharashtra* (2)	*Gujarat* (3)	*Uttar Pradesh* (4)	*Others* (5)	*Total* (6)
Housed	56.46	14.55	10.40	**18.59**	**100**
Houseless	48.12	6.19	13.91	**31.78**	**100**

Table 5 also shows that Bombay city is still an ethnic Marathi majority city, at least as witnessed from the data on the weaker sections, with no immediate possibility of a major ethnic composition change.[3] The table further indicates that, proportionately, more Maharashtrians are housed and more outsiders are houseless, which shows that the people of the State are more firmly rooted in the city, possibly through relatives, friends, linguistic fraternity and initial migration induced by the growth of cotton mills in the earlier part of the century, which largely attracted people from the Konkan districts. The findings of this table are further corroborated by the data on linguistic distribution (not presented here).

In Table 6, the data on the distribution of the households are presented according to the place of origin. The definitions of villages, towns and cities are the same as those followed by the census authorities. The table shows that the majority of the city is composed of one time villagers, which explains the reason for the unskilled population. There are more villagers who are houseless which indicates that the poor,

2. Migration and Employment are discussed in another sub-report based on these data. It is so far unpublished.
3. This is contrary to the claims of several political parties who feel that the ethnicity is changing fast.

the landless and the illiterates tend to migrate from villages in search of livelihood. Additionally, about 32 per cent of the houseless come from other towns and cities. It is known for some time that the small and medium towns in the country are stagnating and the metropolitan cities are growing at a very rapid rate. It is interesting to note that less than 20 per cent of the housed, and only about 5 per cent of the houseless, belong to the category of those who originally belong to Bombay The latter figure could possibly include the physically or the mentally retarded persons while the former category perhaps contains 'old timers' who may have voluntarily chosen to live in slums in view of their occupation in the informal sector, their socio-economic background, lack of opportunity, family compulsions or some combination of these. This is why, in spite of belonging to Bombay, they are where they are.

Table 6

PERCENTAGE DISTRIBUTION OF HOUSEHOLDS BY PLACE OF ORIGIN AND HOUSED/HOUSELESS

Origins (1)	*Villages (2)*	*Towns (3)*	*Other Cities (4)*	*Bombay (5)*	*Total (6)*
Housed	51.54	14.65	16.91	16.91	100
Houseless	61.57	12.44	20.90	5.10	100

It is evident from the above that the bulk of the settlers in this sample are migrants. A logical inquiry would demand background information for the reasons and the style of their migration and what links they maintain with the place from which they moved. In Table 7, a frequency distribution of the households, according to the reasons for moving is presented.

Table 7

PERCENTAGE DISTRIBUTION OF THE HOUSEHOLDS BY DIFFERENT REASONS FOR MIGRATING TO BOMBAY AND BY HOUSED/HOUSELESS

Reasons for moving (1)	*Moved with parents (2)*	*For Education (3)*	*For Employment (4)*	*On Transfer (5)*	*Lack of livelihood- (6)*	*Marriage (7)*	*Other reasons (8)*	*Non-migrants (9)*	*Total (10)*
Housed	**6.82**	**6.92**	**46.74**	**2.75**	**2.86**	**3.94**	**13.03**	**16.91**	**100**
Houseless	**7.17**	**0.51**	**59.09**	**0.40**	**12.52**	**3.64**	**11.57**	**5.10**	**100**

This table shows the prominence of the employment motive for migration, both among the housed and the houseless households, though the houseless moved for employment in larger numbers compared to the housed. If one terms the employment motive as the 'push factor' in migration, it is noticed that this, the compulsion to move to the city for survival, accounts for over 45 per cent of the migration among the housed and about 60 per cent among the houseless. A change of location during the period when the respondent was dependent on parents, is a small number and comparable in both the samples. A migration on marriage is a form of cultural migration. It is of interest to note that these two non-economic, and in a way unintended motives of movement, are strikingly similar for both, the housed and houseless. Against this, the economic compulsions are contrasting. Few move for educational purposes, a characteristic expected in the weaker sections.

It has been stated earlier that data on the comparatively long history of the respondents are not accurately available. A *priori,* however, one can hypothesize that the poorest sections migrate with their families and have little to look back to at home, i.e. the place from which they came, while the not so poor would not sever their links with the origins so easily. Some may have families back in the villages/towns and they commute periodically while others may maintain a two way cash/kind flow. Table 8 shows a definite link the housed households maintained with their origin since the time they migrated. Most of them left their families and came. The houseless, on the other hand have, by and large, migrated with their families. These trends indicate two possibilities which could co-exist. In the past, the relatively better-off people had come to Bombay seeking work in the organized (cotton textile) sector. Due to shortage of space and their requirement of a shelter they came alone . They lived in chawls, houses or huts. Their off-spring possibly dwell in the same places today. They have links with their places of origin. The data on the number of visits they make, dependents outside Bombay (not presented here), vindicate this position for the housed population. As for the houseless, the people who came could have largely been pushed out from the rural areas. They could have been destitute migrants who had little choice but to come after severing all links. Further, they may have come at a time when Bombay was already densely populated.

Table 8

PERCENTAGE DISTRIBUTION OF HOUSEHOLDS BY ACCOMPANYING MEMBERS/ ALONE AT THE TIME OF MIGRATION AND HOUSED/HOUSELESS

Persons Accompanying	*None* (2)	*Family* (3)	*Total* (4)
Housed	85.71	14.29	100
Houseless	16.35	84.65	100

Part of the hypotheses described above are verified by the recorded statements of most of the heads of housed households about job appointments. They had already fixed their jobs before they came to Bombay while most of the heads of the houseless households sought jobs after they arrived in the city. Further, the heads of housed households, to a large extent, were helped by friends and relatives through advances in cash and kind during their process of settling down while this facility was less available to the houseless (tables not presented here).

III. **Income and Expenditure**

Income Distribution

Analyses of incomes and expenditures in India are widely available. These studies largely draw upon data from the publications of the National Sample Survey. Very often, these studies concentrate on India as a whole or on the States. City level studies are few, and the samples sizes/entries often do not permit micro analysis. Further, there are limitations when one operates with grouped data. In this section, the different facets of the income and expenditure pattern are studied from the point of view of identifying the homogeneity/heterogeneity of the income distribution and types of commodities. The elasticities of income and expenditure are also estimated.

The mean per capita monthly income of the sample households was 139.45 rupees, the mean per capita income of the housed households being 167.44 rupees and that

of the houseless households being 111.22 rupees[4]. The per capita annual income of India in 1977-78 was Rs. 1250.00 at current prices, which on a monthly basis amounts to 104.20 rupees. The figures are presented in Table 9. On the face of it, the average per capita income of Bombay chawls, slums and squatter settlements is higher than the national income per capita. Two possibilities are indicated here. Firstly, there could be an overestimate of the income in this sample since these data were collected on a one time recall, and it, therefore, leaves out possibilities of unemployment of the casual workers in some periods of the year. Perhaps it also leaves out possibilities of fluctuating incomes in the case of the self-employed. The second possibility identified is the rural-urban gap which keeps the overall national income low. Since, roughly, 45 per cent of the national income originated from rural areas which constituted about 76 per cent of the population in 1977-78, a crude estimate shows the average urban income to be 3.7 times the average rural income in nominal terms and 2.3 times in real terms.[5] Even in urban areas, there is a differentiation since Bombay wages are higher than say, the wages in Sholapur. The reality is a combination of these possibilities.

Table 9

PER CAPITA INCOMES OF THE SAMPLED HOUSEHOLDS AND THAT OF ALL INDIA, 1977-78, AT CURRENT PRICES

	Per Capita Income	
Household type	*Mean*	*Standard Deviation*
(1)	*(2)*	*(3)*
Housed	167.44	40.71
Houseless	111.22	29.98
All India	104.20	-

The computed frequency distribution of the households according to the per capita income interval classes (Table 10) shows a modal frequency in the interval class of Rs. 201-250 for the housed and Rs. 51-100 for the houseless, respectively. It can, unequivocally, be pronounced that the houseless are considerably poorer compared to the housed.

Table 10
PERCENTAGE DISTRIBUTION OF HOUSEHOLDS BY PER CAPITA HOUSEHOLD INCOME AND HOUSED/HOUSELESS

Interval Class ***(V***	Housed *(2)*	*Houseless (3)*
0 - 50	9.42	21.21
51-100	16.36	30.71
101-150	16.87	21.41
151-200	12.53	11.11
201 -250	22.77	8.08
200+	22.05	7.47
Total	100	100

4. All the figures are at the current prices of 1978.

5. Nominal and real figures for rural and urban areas are different since the prices in rural areas and urban areas are different.

The two distributions also show that at least 25 per cent of the housed households earn less than Rs. 100 per capita per month while, at least 15 per cent of the houseless earn more than Rs. 200 per capita per month. Thus, while generally the houseless are poorer compared to the housed, not all are, if income is the only measure of poverty/affluence. In a city like Bombay where physical space is limited, a relationship between housing and income is neither continuous in space nor in time. Thus, comparatively higher income people, who may have come to the city much later than some low income early migrants, may not be able to have the opportunity of housing while the latter, due to their early migration to the city have access to housing. This is so since, firstly the general price level, of house/land prices and incomes has not moved in the same proportion over time; the land/house prices have risen at a much faster rate. Secondly, in several cases, house/land may not be for sale at all at any price, unlike other commodities. This particular phenomenon may be referred to as the concept of non-exchanged entitlement', and is developed further in the next section.

The disaggregated form of these data were used for measuring the inequality of the income distribution. The values of the Gini coefficient for the housed and the houseless are, 0.27 and 0.20 respectively. The inequality among the houseless is less pronounced, which is expected since the floor income cannot be lower than the survival level. The overall inequality also is less than the All India or State level figure, since the top income class is also not high by absolute standards.

It has been argued earlier that the geographic distribution of the (poor) population generally follows the pattern of demand for labour in each area. The data were tabulated in a two-way classification with geographic locations and different income classes.[6] This distribution showed no specific recognizable pattern, both for the housed and the houseless. There are all levels of incomes in the different settlement wards. One can, therefore, conclude that in a sample where the variations are limited, i.e., when the bulk of the people have low incomes and their occupations are classified as ones which fetch them limited income, it would not make much sense to look for explanations across space.

To adjudge the income distribution by caste, the income distribution of the households is tabulated by caste in Table 11. The table shows that among the housed population, both the scheduled castes and scheduled tribes are distinctly more poor compared to the others. The modal frequency for the SCs is in the Rs. 51—100 income bracket while that of the STs is in the Rs. 0—50 bracket. Thus, between the SCs and STs, the latter are poorer. These are the tribals who have migrated from the

Table 11
PERCENTAGE DISTRIBUTION OF HOUSEHOLDS BY INCOME, CASTE AND HOUSED/HOUSELESS

Income Class		*0—50*	*51-100*	*101—150*	*151—200*	*201—250*	*250+*	*Total*
Housed	SC	10.3	30.9	24.1	13.9	10.4	9.9	100
	ST	44.4	11.1	11.1	0.0	22.2	11.1	100
	Others	9.0	14.9	16.3	12.6	14.2	22.9	100
Houseless	SC	28.5	30.0	19.5	11.5	6.5	4.0	100
	ST	15.3	36.0	21.3	12.0	8.7	6.0	100
	Others	20.2	29.8	22.0	10.9	8.6	8.5	100

6. Data not presented here for saving space. In any case, its presentation does not serve any purpose.

adjoining areas. It may be stated here that Bombay is surrounded by a large tribal belt on its east, north and south, from where the tribals migrate to Bombay since rapid urbanization is fast encroaching upon their rural occupations. Among the houseless, the income differences between the scheduled and the non-scheduled categories is not so distinct. How does one explain the distinctly poorer position of the scheduled categories among the housed while the houseless show no marked difference? One explanation is that the houseless are generally poor, with modal frequency in the class of Rs. 51—100 for all castes. Persons can be poor only to an extent because below it, survival itself is threatened. Since recent history has not recorded any mass starvation leading to death/major catastrophe in the city, it is evident that people are earning at least a floor income. The survival is at a very low level where there is little or no scope of inequality, since any further inequality will perhaps starve that population which lags behind. Second, in the last section, it was observed that the houseless are, by and large illiterate, unskilled labourers. Their earnings could be similar in an urban setting since urban labour markets do not differentiate much between castes for wage determination.

A more pertinent classification would be the one which would identify education-income linkages. In Table 12, the educational status of the head of the household,[7] is cross tabulated with the income levels. The row and column percentages, given separately, clearly show a strong relationship between education and earnings. If Rs. 100 per capita is taken as any arbitrary cut off point, then about 40 per cent of the illiterates earn less than this amount among the housed and over 50 per cent earn less than this amount among the houseless. On the other hand, less than 10 per cent of the housed and none of the houseless earn less than Rs. 100 among the category of the persons holding educational qualifications of SSC plus.

Table 12

PERCENTAGE DISTRIBUTION OF THE HEADS OF THE HOUSEHOLDS BY PER CAPITA INCOME AND HOUSED/HOUSELESS (ROW AND COLUMN PERCENTAGES)

Income Class / *Education* (1)	0-50 (2)	57-100 (3)	*101-150* (4)	757-*200* (5)	207-250 (6)	*250+* (7)	*Total (Row)* (8)
							Housed
Illiterate	**14.4**	25.5	22.9	15.3	12.0	10.0	100
	18.5	18.6	16.3	14.2	5.8	5.9	
Upto Class IV	17.4	23.3	20.7	14.7	14.0	10.0	100
	28.3	22.4	28.7	17.3	8.1	8.0	
S.S.C.+	6.1	2.0	1.0	7.6	33.0	50.2	100
	12.0	2.5	1.2	11.8	35.3	39.0	
Total	100	100	100	100	100	100	
							Houseless
Illiterate	22.4	30.4	21.5	11.5	9.5	4.7	100
	64.7	64.8	64.2	66.4	60.6	54.5	
Upto Class IV	23.7	28.4	22.8	7.7	12.4	5.3	100
	18.8	16.9	17.9	11.8	21.2	16.4	
Class V to SSC	19.1	30.1	20.2	12.2	9.8	7.7	100
	16.9	18.3	17.5	20.9	18.2	25.5	
S.S.C.+	0.0	0.0	25.0	25.0	0.0	50.0	100
	0.0	0.0	0.5	0.9	0.0	3.6	
Total	100	100	100	100	100	100	

7. The educational status of the head of the household and that of all working persons were tabulated. The results are strikingly similar. Therefore, only the former is presented.

Table 13

PER CAPITA CONSUMER EXPENDITURE (Rs. 0.0) FOR A PERIOD OF ONE MONTH BY BROAD GROUPS OF ITEMS AND PER CAPITA INCOME CLASS

Items (1)	Per Capita Income Class (Housed) 0-13 (2)	13-15 (3)	15-18 (4)	21-24 (5)	28-34 (6)	34-43 (7)	43-55 (8)	55-75 (9)	75-100 (10)	100-150 (11)	150-200 (12)	200+ (13)	All Classes (14)
Wheat & Rice	—	—	—	—	—	6.6	13.1	16.4	18.0	22.5	25.4	34.6	24.5
Other cereals (Bajra/Jowar)	—	—	—	—	—	1.7	3.0	4.0	3.2	3.7	4.4	5.5	3.4
Pulses	—	—	—	—	—	4.6	3.0	3.8	4.7	6.6	8.0	12.9	8.7
Milk	—	—	—	—	—	2.8	3.9	5.2	8.0	14.7	21.6	45.1	19.0
Sugar	—	—	—	—	—	3.5	2.7	2.2	1.3	2.1	2.8	3	2.4
Edible Oil	—	—	—	—	—	2.2	4.3	4.2	6.0	8.3	11.3	19.4	9.4
Vegetables & Fruits	—	—	—	—	—	2.2	6.1	6.3	7.6	12.0	18.0	37.0	21.3
Meat, Fish, Eggs	—	—	—	—	—	0.3	3.6	6.1	6.2	10.7	13.1	27.1	12.8
Tea, Beverages Coffee	—	—	—	—	—	3.5	4.3	4.7	4.8	6.6	8.6	18.5	10.0
Others	—	—	—	—	—	5.0	5.5	6.6	7.9	10.0	12.9	16.0	10.1
Total Food	—	—	—	—	—	32.4	49.5	59.5	67.7	97.2	126.4	219.6	121.6
Non Food	—	—	—	—	—	9.1	4.1	11.3	22.2	37.5	50.3	110.1	40.7
Total	—	—	—	—	—	41.5	53.6	70.8	89.9	134.7	176.7	329.7	162.3

Table 14

PER CAPITA CONSUMER EXPENDITURE (Rs. 0.0) FOR A PERIOD OF ONE MONTH BY BROAD GROUPS OF ITEMS AND PER CAPITA INCOME CLASS

	Income Class													
Items	*0-13*	*13-15*	*15-18*	*21-24*	*24-28*	*28-34*	*34-43*	*43-55*	*55-75*	*75-100*	*100-150*	*150-200*	*200+*	*All Classes*
(1)	*(2)*	*(3)*	*(4)*	*(5)*	*(6)*	*(7)*	*(8)*	*(9)*	*(10)*	*(11)*	*(12)*	*(13)*	*(14)*	*(15)*
Wheat & Rice	–	4.0	–	–	–	6.2	6.4	13.2	18.2	20.4	22.8	26.9	33.0	17.4
Other cereals (Bajra/Jowar)	6.2	3.0	–	4.0	8.0	0.0	1.2	2.6	3.8	3.0	3.7	4.0	5.1	3.8
Pulses	–	1.0	–	1.8	0.8	2.1	2.9	2.8	3.4	3.9	5.3	8.3	12.1	6.9
Milk	0.7	–	–	–	–	0.8	1.1	2.6	3.1	4.7	6.4	8.1	10.4	6.0
Sugar	–	–	–	0.3	1.0	3.0	3.0	2.3	2.3	1.0	2.1	2.6	3.8	1.9
Edible Oil	–	1.0	–	1.1	1.1	2.3	2.6	3.4	3.2	5.0	5.4	10.5	16.2	6.8
Vegetables & Fruits	0.5	–	–	0.7	0.8	2.8	3.1	4.4	4.9	6.2	8.3	11.8	19.6	6.3
Meat	–	–	–	1.7	1.4	2.2	3.9	3.9	4.8	6.3	9.1	12.7	21.0	5.6
Beverages	0.5	0.6	–	0.5	1.6	2.9	3.2	4.5	4.9	5.0	5.8	7.0	14.5	5.9
Others	0.5	0.8	–	1.8	2.3	3.8	4.9	5.3	6.7	7.5	9.8	13.3	15.8	6.1
Total Food	8.4	10.4	–	14.9	17.0	27.0	32.3	45.0	55.3	63.0	78.1	105.2	151.5	60.5
Non Food	1.0	3.5	–	7.5	9.6	7.0	7.1	8.5	10.8	20.5	35.2	38.0	40.3	15.5
Total	9.4	13.9	–	22.4	26.6	34	39.4	53.5	66.1	83.5	113.3	143.3	191.8	76

An analysis of variance exercise was conducted to test the robustness of the education-earnings nexus. The F value was significant at 99 per cent confidence level, statistically validating the result.

Levels of living

Levels of living are often discussed from three points of view. Firstly, levels of living are discussed by computing the poverty status and the extent of deprivation, so that appropriate policies of employment, wages, prices and food rationing can be evolved. Secondly, and this is more for rapidly growing economies, the levels of living are discussed for calculating the income elasticities of demand with a view to plan production. And lastly, these are discussed for comparative studies. In this paper, we present all the three points of view. The data on levels of living are tabulated according to the per capita expenditure interval classes evolved by the National Sample Survey for the seventies. This was done since comparison with the NSS data would be possible.

Data on consumer expenditure by 14 income classes are given in Tables 13 and 14 for the housed and houseless, respectively.[8] A comparison with the 32nd round NSS data on consumer expenditure for urban Maharashtra[9], for the year 1977-78, shows a marked similarity of the NSS figures with the figures for the houseless households for both, the total expenditure in each income class as well as item-wise expenditure (Sarvekshana, 1986). In the housed sample, there are a number of households in expenditure classes above the upper end brackets of the NSS urban Maharashtra tables. This shows that, in spite of the problems of habitat and utilities so often voiced in the literature about Bombay, the levels of food consumption are higher in Bombay compared to urban Maharashtra. The NSS has not provided data on the city since 1973-74, denying a direct comparison. Two further propositions are indicated here. First, it is possible that the expenditure data are not an appropriate indicator of levels of living and inequality. This is specifically true for the higher expenditure groups. The aim should be to collect data by incomes in large NSS samples even though experience shows that expenditure data is more reliable compared to income data in sample data collection. Second, after a certain level of consumption, a further propensity to consume daily items diminishes rapidly. A comparison of routine items thus shows no major differences.

A poverty line has been described by the Government of India as one at which the level 6f consumption is the critical minimum for the metabolic process to continue without disturbing the reserves of a human body. This has been worked out at Rs. 89 per capita per month on food at 1977-78 prices (including carbohydrates for calories and pulses and meat for proteins)[10]. According to this definition, about 30 per cent of the housed households and about 55 per cent of the houseless households live below the poverty line. This, however, is only an indicative exercise since, in view of the present debate on poverty measurement, a multiplicity of indices have emerged. There is no concensus on who are the poor (see Sen, 1980; Kakwani, 1981; Dandekar, 1982). The most persuasive argument has been that of Sen who maintains

8. The difference between Tables 13 and 14 and the NSS tables is that the latter classifies groups by expenditure classes.
9. The NSS has not published a city level disaggregation for the 32nd round so far.
10. See Sengupta and Joshi (1978).

that the poor are the ones who lack entitlement to the basic means of living, irrespective of whether they consume their entitlement. Sen's concept is only notional and as such cannot be operationalized unless a large element of subjectively is introduced. Irrespective of these arguments however, two facts stay: that the poor in Bombay are not so poor as elsewhere, and Bombay does continue to harbour a large population of people who are poor from any objective criterion.

Table 15 shows the proportion of cereal consumption to total food consumption and total food consumption to total consumption.

It is seen that cereals constitute a larger proportion in the total food basket of the houseless compared to that of the housed. This is an expected result since cereals are the first priority in the choice of foods (Radhakrishna and Murty, 1980). Food, as a proportion of total expenditure, shows a secular falling trend after the Rupees 34-43 income class for the housed. As against this, the houseless population shows no secularity in this trend. The proportion is high and fluctuates (randomly) with increase in the income levels. This indicates that the houseless population has not stabilized its expenditure pattern, a manifestation of the transitory nature of the group itself.

The expenditure-income relationships, normally referred to as the Engel elasticities, have also been calculated. These show the proportional rise in the expenditure on individual items as the overall income rises. The elasticity estimates 'e' show whether the proportional expenditure on a particular item rises faster than ($e > 1$), equal to ($e = 1$) or slower than ($e<1$) the proportionate rise in the total income. These estimates can effectively be used for fixing prices, output targets and distribution of essential/luxury consumer goods.

The first regression equation fitted is of the per capita income to total per capita expenditure relationship. If Y is the total income and E is the total expenditure, then the equation estimated from the pooled data for the housed and the houseless households sample is,

$$E = 312.67 + 0.21\ Y \qquad R^2 = 0.37 \qquad N = 1955$$
$$(33.94)$$

where the figure in the bracket is the 't' value. It is evident that the coefficient of Y is significant at 0.05 level of confidence. The value of the elasticity is calculated in accordance with the following formula,

$$e = \frac{dE}{dY} \cdot \frac{Y}{E}$$

This value for the pooled sample of the housed and the houseless is, 0.40. In other words, for every extra per cent of income earned, the amount spent is 0.40. It is evident that the overall consumption propensity is not very high. The conventional economics proposition, that the poor have a high spending propensity, is not confirmed by these data.

The next equation fitted is the Engel curve for cereals. Let CE represent the per capita expenditure on cereals. The equation is as follows:

$$CE = 89.97 + 0.02\ Y; \qquad R^2 = 0.19 \qquad N = 1955$$
$$(14.03)$$

Table 15

PERCENTAGE OF FOOD AND NON-FOOD TO TOTAL EXPENDITURE

Items	0-13 (1)	13-15 (2)	15-18 (3)	18-21 (4)	21-24 (5)	24-28 (6)	28-34 (7)	34-43 (8)	43-55 (9)	55-75 (10)	75-100 (11)	100-150 (12)	150-200 (13)	200+ (14)
												(Housed)		
Cereals/Total Food	—	—	—	—	—	—	—	25.6	32.9	34.3	31.3	26.9	23.6	18.3
Total Food/Total Exp.	—	—	—	—	—	—	—	78.1	92.4	84.0	75.3	72.2	71.5	66.6
												(Houseless)		
Cereals/Total Food	74.0	70.1	—	—	47	47.1	26.3	23.5	35.1	39.8	37.1	33.9	29.3	25.1
Total Food/ Total Exp.	89.4	74.8	—	—	66.5	63.9	79.4	82	84	83.7	75.4	68.9	73.4	79

The coefficient of Y is significant at 0.05 level of confidence. The Engel elasticity is 0.11, indicating that, of the additional per cent of income earned, about 0.11 will be spent on cereals. It is indicated from this equation that the cereal demand is (surprisingly) not very high; it appears that non-cereal items assume a precedence.

The Engel curve for non-cereal food (NCF) is as follows:

$$NCF = 206.5 + 0.40\ Y \qquad R2 = 0.18 \qquad N = 1955$$
$$(18.45)$$

The coefficient of Y is again significant at 0.05 level of confidence. The Engel elasticity of non-cereal food is *0.77.* This is a high figure, indicating that as the income rises, a significant portion is spent on non-cereal food, an observation corroborated from the equation earlier.

Lastly, the Engel curve for non-food items (NF) is as follows:

$$NF = 508.33 + 0.61\ Y \qquad R^2 = 0.27 \qquad N = 1955$$
$$(26.80)$$

Once again, the co-efficient of Y is significant at 0.05 per cent confidence. The Engel elasticity is 2.42, which indicates a very high propensity to consume/acquire non-food commodities. These commodities are clothes, footwear, fuel, lighting and consumer durables.

These statistics show a design of consumption which points to a low additional propensity to consume cereals, a little higher elasticity for non-cereal food, and a very high elasticity for non-food consumption. The elasticity estimates suggest that the most sought after commodity in the city is not food—there is no mass starvation—instead, other commodities are increasingly sought after. The city's poor are not among the poorest in the country. For a price stabilisation and commodity augmentation policy, one could, perhaps, identify individual commodities which could be controlled for supply and prices. Some empirical exercises at the macro level have already been attempted for selected commodities under the 'Minimum Needs Programme' by the Planning Commission, and the rationed commodities sold by the fair prices shops are an outcome of these exercises. However, a disaggregated exercise for a larger number of commodities at the city level may provide much more spatially relevant figures. Unfortunately these data do not permit much dis-aggregation.

Savings Behaviour

The poor save little, according to common sense economics. Savings increase as the incomes increase, since the propensity to consume falls after a certain consumption level. The question often raised is, what is the extent of saving, once the incomes increase? In other words, what is the marginal propensity to save? From these data, however, the flow rate of savings cannot be estimated since the questions posed to the respondents were related to the total stock savings only in cash, bank deposits, jewellery and insurance. The data are presented in grouped form in Table 16. This table shows that in over 80 per cent of the housed and over 95 per cent houseless households there is no saving. The data are not subjected to further statistical analysis since the distributions are highly skewed.

Table 16

PERCENTAGE DISTRIBUTION OF HOUSEHOLDS BY MONTHLY SAVINGS AND INCOME CLASSES AND HOUSED/HOUSELESS

Income Class Savings (Rs.) (1)	0-50 (2)	50-700 (3)	*100-150* (4)	*150-200* (5)	*200-250* <6)	*250+* (7)	*Total* (8)
							[Housed)
0.00	7.7	14.4	15.5	10.2	16.2	16	80.1
1-20	0.2	0.1	0.0	0.1	0.7	0.2	1.3
21-100	0.6	0.5	0.6	0.8	1.3	1.0	4.8
101-200	0.0	0.1	0.0	0.5	1.0	0.6	2.
201-400	0.3	0.4	0.1	0.5	0.9	1.9	3.2
401 +	0.9	0.1	0.5	0.6	1.0	5.2	8.4
Total	9.7	15.7	16.7	12.7	21.2	24.0	100
							(Houseless)
0.00	22.7	28.3	21.1	10.6	8	6.8	97.6
1-20	0.2	0.1	0.0	0.3	0.3	0.0	0.8
21-100	0.2	0.3	0.2	0.2	0.0	0.1	1.0
101-200	0.1	0.0	0.0	0.0	0.0	0.2	0.3
200+	0.0	0.0	0.0	0.1	0.0	0.1	0.2
Total	23.2	28.7	21.3	11.2	8.3	7.2	100

IV. **Dwelling and Space**

Type of Housing

The city of Bombay presents a unique contrast of extremely packed dwelling units along with vast open spaces of thousands of acres of land (Gonsalves, 1982). The geographical distribution shows a very heavy concentration in the southern peninsula though the extreme south is not so heavily crowded. Open spaces are normally at places which are away from the railway tracks or areas which have not been released by the authorities for any purpose as yet.

In this section, it is intended to look into the spaces people live in, the facilities they have access to, and the kinds of difficulties they face. After viewing these statistics, it may be possible to adjudge the magnitude of the effort needed to meet these demands.

To begin with, we look into the kinds of dwelling people possess. In Table 17 the distribution of the households is shown by the type of dwelling. This table shows that the housed mostly live in chawls. While the exact conditions of the flats and chawls could not be ascertained so as to further sub-divide this interval class, a casual look at the sample flats and chawls revealed run down facades with crumbling walls. In fact,

Table 17

PERCENTAGE DISTRIBUTION OF THE HOUSEHOLDS BY THE TYPE OF DWELLING AND HOUSED/HOUSELESS

Type (1)	*Housed* (2)	*Houseless* (3)
Independent House	2.4	
Flat	26.8	
Chawl	58.8	
Hut	11.3	4.4
Pavement	0.5	84.6
Any other	0.2	11.0
	100.0	100.0

the flats were the better quality chawls. The huts were earthen/baked roof structures supported by earthen/wooden walls. The houseless, by the very definition, live on the pavements where they have constructed huts made out of rags, waste metal, wood and synthetic plastic waste. The 4.4 per cent hut dwellers on the pavement are those households which have built temporary huts in slums and open spaces, but were unlikely to construct permanent structures. The category of others' includes households which have made temporary/quasi-permanent arrangements with other households to stay with the latter as household help or in some other informal capacity.

The ownership and tenancy status of the households *vis-a-vis* their dwelling is shown in Table 18. In this table, the tenants have been grouped into three categories, namely, the general category tenants, who stay in other people's houses on contract and do not have any immediate threat of losing their hold over the houses (they

Table 18

PERCENTAGE DISTRIBUTION OF THE HOUSEHOLDS BY OWNERSHIP/ TENANCY STATUS AND HOUSED/HOUSELESS

Status (1)	*Housed* (2)	*Houseless* (3)
Owners	23.23	
General category tenants	69.09	
Lease tenants	1.42	
Sublet tenants	1.41	
Pavement Dwellers	0.50	95.94
Others	4.80	4.06

include a very large percentage who have no formal agreement *on* tenancy); the lease category tenants, who at the time of interview had a fixed time tenancy agreement with the landlords; and the sublet category tenants who had entered into an informal agreement with the general category tenants. The category of 'others' includes those households who were unable to offer any clear answer regarding the status of their dwelling. This table shows that the bulk of the people are general category tenants among the housed population. About a fifth are owners, and together with the tenants, they exhaust almost all of the sample. The tenants in the chawls have been living since a long time, while those in the huts are of more recent origin. This categorisation is, as expected, not applicable to the pavement dwellers.

In the last section, it was argued that *all* the houseless need not be more poor than *all* the housed. The length of stay in the city, to an extent, determines the entitlement to a house. This entitlement cannot be exchanged with money by the houseless population and this concept was described as 'non exchanged entitlement'. For further analysing the validity of this argument, we tabulate the relationship between the kind of dwelling of a household and the per capita income. In Table 19 these data are tabulated in the same frequency intervals which were followed in section III.

This table shows no specific trend, indicating an indifferent correlation between the increase in per capita income and the type of dwelling. The only discernible observation is the distribution of households in the row on 'flats' in the data of the housed. A rising trend is observed, indicating that more persons from higher income groups stay in flats. In the table for the houseless, a falling trend is seen for the pavement dwellers but the same inference cannot be drawn since this distribution is a mere reflection of the overall income distribution of the houseless, considering the

Table 19

PERCENTAGE DISTRIBUTION OF THE HOUSEHOLDS BY THE TYPE OF DWELLING AND PER CAPITA INCOME CLASS FOR HOUSED/HOUSELESS

Income Class IV	0-50 (2)	50-700 (3)	700-750 (4)	750-200 (5)	200-250 (6)	300+ (7)	*All* (8)
Dwelling Type							(Housed)
Independent House	0.40	0.20	0.10	0.10	0.60	1.00	2.4
Flat	1.60	1.20	1.50	2.22	0.02	11.22	26.8
Chawl	5.91	11.12	12.12	8.62	11.22	9.42	58.8
Hut	1.80	3.01	2.91	1.80	1.20	0.60	11.3
Pavements	0.00	0.10	0.00	0.30	0.00	0.30	0.5
Others	0.00	0.10	0.00	0.00	0.10	0.00	0.20
Total	9.7	15.7	16.7	12.7	22.8	22.2	100.00
Dwelling Type							(Houseless)
Independent House	0.00.	0.00	0.00	0.00	0.00	0.00	0.00
Flat	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Chawl	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Hut	0.10	1.00	1.54	0.72	0.42	0.40	4.2
Pavements	18.15	15.54	18.26	9.54	7.18	5.95	84.6
Others	4.72	2.15	1.54	1.03	0.50	1.12	11.00
Total	22.00	28.69	21.34	11.29	8.10	7.47	100.00

fact that more than 30 per cent of the observations are from this segment of the population. An analysis of variance exercise was carried out to test the extent of variation in the rows with variation in the columns. The results did not prove to be significant at 5 per cent of confidence. It is, therefore, suggested that the hypothesis of non-exchanged entitlement, referred to above, is supported by these data. The observation that the housed population in this sample has been resident in Bombay for a longer period compared to the houseless population, further strengthens the hypothesis. The non-exchanged entitlement hypothesis can, however, be suggested for a certain income range only. It would not hold for all income ranges. The hypothesis can certainly not be generalized to include the upper-middle and higher income classes.

Size of the Dwellings

The area covered by each house is yet another indicator of the quality of dwelling and this would provide information for studying the disparities 'within' the types of houses rather than differentiate between the types of houses. In Table 20 a frequency distribution of the households by size of the living area is given for the housed sample. The last column of this table shows that more than half the households reside in houses the area of which is less than 250 square feet. The single largest concentration is in the bracket 100-150 feet. The municipal authorities have chosen to distibute plots of about 270 square feet to the poorer sections under the sites and services' schemes. More than 70 per cent of the households in this sample lie below this limit. The (weighted) average size of the space is about 330 square feet, which is higher than the average but the average is high because of the large size of the interval classes towards the lower end of the table. The United Nations Habitat authorities have prescribed a space size to be of a minimum of 100 square feet per person. The per person availability for the households in this sample works out to be at about 68 square feet. On a casual observation, it was noticed that the bulk of the habitats constituted of one room and in some cases, the unit also contains a kitchen.

Water source and water closet facilities were mostly a common facility for the community.

To adjudge the relationship between the size of space and the per capita monthly income, the data were grouped in the same size classes of the lived-in space and tabulated in a two-way classification with the income classes. These data, also presented in Table 20, were subjected to an analysis of variance exercise to adjudge the variation in the area lived-in, with the rise in incomes. The F value is significant only at 10 per cent confidence level, indicating a weak relationship between the dwelling area and the incomes. In view of this result, it is once again indicated that the 'non-exchanged entitlement' proposition is a feasible one.

Table 20

PERCENTAGE DISTRIBUTION OF HOUSEHOLDS BY THE SIZE OF DWELLING (sq. ft.) AND INCOME CLASS FOR THE HOUSED HOUSEHOLDS

Income class Area of the space (1)	0-50 (2)	50-700 (3)	*100-150* (4)	*150-200* (5)	*200-250* (6)	*250+* (7)	*All classes* (8)
0-99	1.30	1.40	1.00	1.70	9.80	0.40	6.61
100-149	2.81	5.51	3.91	3.91	2.91	2.00	21.04
150-199	1.91	3.51	4.01	1.80	3.40	2.21	16.83
200-249	1.10	1.30	2.30	0.90	3.00	2.11	10.72
250-299	0.50	0.80	1.30	1.00	1.40	1.21	6.21
300-349	0.40	0.40	1.30	0.90	2.69	1.02	6.71
350-399	0.10	0.50	0.70	0.40	0.90	0.90	3.51
400-449	0.20	0.50	0.70	0.50	1.00	1.10	4.01
450-499	0.20	0.20	0.50	0.30	1.80	1.90	4.91
500-599	0.10	0.10	0.10	0.60	2.00	2.71	5.61
600-799	0.20	0.60	0.10	0.20	1.60	2.01	4.71
800-999	0.30	0.30	0.20	0.00	0.50	1.80	3.11
1000+	0.60	0.60	0.60	0.50	0.70	3.01	6.01
	9.72	15.72	16.72	12.71	22.80	22.38	100.00

Amenities

In this section, the extent of availability of amenities is tabulated for the housed and the houseless sample, with a view to examining the extent of the overhead shortfalls and requirements for the poor. This would (in a limited fashion), determine the quantum and range of efforts the municipal authorities are required to put in, in order to meet these needs. The overheads included here are electricity, water, bathroom facilities and latrine facilities.

In Table 21, the distribution of households is shown according to availability/non-availability of basic amenities: water, electricity, bathroom and latrine facilities in the entitlement structure of the household. For electricity, the count is in accordance with whether the house has the power connection while, for the others, the count is according to easy accessibility, like a private/common tap near the house, a private/common bath or a private/common latrine adjacent to the dwelling place.

For those who possessed electrical connections, over 95 per cent had legal connections and they paid the bill, according to the meter, to the authorities or the house owners (in case of those tenants who did not have independent meters). Less than 2 per cent were illegal connections. These figures are for the housed. The houseless do not have power connections.

Amenities	*Housed*		*Houseless*	
	Yes	*No*	*Yes*	*No*
(V	*(2)*	*(3)*	*(4)*	*(5)*
Electricity	87.1	12.9	0.1	99.9
Water	52.4	47.6	33.5	66.5
Bathroom	78.9	21.1	3.0	97.0
Latrine	85.9	14.1	4.8	95.2

Water is available easily only to about 52.4 per cent in the households from the housed sample and to about 33.5 per cent in the houseless sample. Of those who complained of the difficult availability of water, 82.6 per cent from the housed and 27.4 per cent from the houseless reported that acute shortage of water supply was the *sole reason* for their not being able to avail of water. The other complaints related to the timings when water is available, excessive time wasted in fetching water, exhorbitant payments to be made to private wells/taps, and a combination of these. A small percentage also depended on water from drains, hotels and similar sources, which were unhygienic and uncertain.

Bathrooms, in the context of the poor, refer to a closed space, with or without a water connection, within or in the vicinity of the house, which is privately or collectively used by the households for bathing/washing purposes. Of the housed population, about 79 per cent expressed no complaints about the bathrooms, as such, except for the shortage of water. The remaining 7 odd per cent complained of insufficiency of space, too many people using the same facility, unclean conditions, and a combination of these. Some 97 per cent of the houseless had no bathrooom access, while the rest complained of having to pay excessively for availing of these services.

Again, like in the case of the bathrooms, the question posed by the respondents was on accessibility, sufficiency and cleanliness of the latrines. These latrines are both private as well as common facilities. Of the 86 odd per cent households among the housed, who reported accessibility to them, 54 per cent reported no difficulty, 15 per cent found too many people using the same facility, 9 per cent found them to be very dirty, and the rest, 8 per cent, complained of a combination of problems stated above. Among the houseless, over 95 per cent of the households reported no access to latrines. About 3 per cent complained of excessive payment for using these facilities, and the rest gave answers which indicated multiple difficulties.

In a nutshell, the single striking fact that one can infer is that the total sampled households complained of acute water shortage. The sample of the housed experienced degrees of insufficiency in the basic amenities. The houseless suffered from the non-availability of amenities.

With a view to assessing people's own initiatives in solving the problems related to different amenities, a direct question was asked about what they did, if at all, to enhance their reach to the amenities. In Table 22, the responses are presented.

Table 22

PERCENTAGE DISTRIBUTION OF THE HOUSEHOLDS ACCORDING TO THE STEPS TAKEN FOR FACILITATING THEIR ACCESS TO AMENITIES AND HOUSED/HOUSELESS

Steps Taken *IV*	*Housed* *(2)*	*Houseless* *(3)*
Did nothing	77.4	97.6
Approached Municipal authorities	14.9	0.6
Requested the house owner	6.2	0.0
Approached a leader	0.1	1.8
Approached Municipality as well as housed owner	1.4	0.0

it is evident that the bulk of the people did nothing. The houseless households could not have done anything since they are "unauthorised" occupants of land; they as such cannot claim rights over common/public utilities. But the data show the placidity of the housed people also. A direct probing question was asked about possible corruption and bribing involved in the municipal offices for extending the amenities. Less than 5 per cent of the respondents reported to have given bribes or complained of corruption. This further indicates the placidity. A possible explanation is the informal support system which the people have evolved within the community. This is not directly captured in this study since the questionnaire was not designed for it. Perhaps, another study can be done to understand these informal support systems.

In addition to the above, a subjective question was asked on the immediate requirements of amenities by the households. Many households were not very specific on their needs and listed everything as their requirement. A distribution of their articulated needs is given in Table 23.

Table 23

PERCENTAGE DISTRIBUTION OF HOUSEHOLDS BY AMENITIES REQUIRED AND HOUSED/HOUSELESS

Amenities *IV*	*Housed* *(2)*	House/ess *(3)*
Electricity	3.7	0.1
Water	12.9	16.2
Bathroom	0.9	0.0
Latrine	7.5	3.3
Water + Bathroom	0.3	0.1
Water + Latrine	12.5	31.8
Water + Bathroom + Latrine	6.8	0.6
Bathroom + Latrine	0.0	0.0
Everything (including amenities not stated above)	55.8	47.7
	100.0	100.0

The table indicates two consistent problems faced by the households, the problem of water and the problem of general dissatisfaction with the available facilities.

This table shows no clear distinction between the housed and the houseless households in the context of demands. A further observation in this table is the dissimilarity within the data on actual availability of amenities. For instance, about 87 per cent of the households in the housed sample have electricity, while only about 3.7 per cent want electricity. This leaves about 9 plus per cent in the housed sample who do not have electricity and do not desire it. Such examples are more striking in the houseless sample. One can find the answer in the large residual category, i.e., those who want everything. When the extent of deprivation is all—encompassing, identification of a single variable like power or water, perhaps, appears meaningless to the respondents.

The data on amenities were also disaggregated by income classes to seek a possible correlation between access to amenities and income levels. The data show a very similar pattern to that of housing versus income class, which was discussed earlier. This indicates that most of the amenities are linked with the type of house and space. For the houseless too, the pattern of accessibility to amenities is very similar to that of the housing access to amenities except for water. Water accessibility is the same for everyone because public taps, drains, railway stations, hotels, provide it uniformly. In any case, no significant correlation between income and water availability has been found. These data are, therefore, not presented.

V. **An Approach to Identify Priority Groups**

Poverty eradication programmes often begin with identification of the impaired groups by the type of impairment. For instance, while planning for minimum needs', the general approach is to identify people who have no access to such facilities as health centres, primary schools, roads and drinking water, which may have no linkage to per capita calorific consumption *per se.* A single parameter to identify the poor as such, may not be very helpful. In this section, the priority groups are identified after taking into consideration a set of three factors, namely, the per capita income, houselessness and illiteracy. These are only illustrative and not an exhaustive list of priorities.

Consider a set P to be all those households whose per capita income is below a stipulated amount, HL to be the houseless households, and I to be the illiterate households.[11] Then P, HL and I will constitute different priority groups. These categories are not mutually exclusive. They could be overlapping. The general category of priority groups (PG) constitute the union of these 3 priority groups. These could be depicted as follows:

$$PG = P \cup HL \cup I$$

In a diagrammatic representation, these are shown in illustration 1. The different categories could be rated by priorities also. For instance, the subset of households, which is impaired by a single handicap, would receive a lower priority compared to an overlapping category which is impaired by multiple handicaps. A Venn representation of the different subsets is represented in Table 24. Set U is the universal set of all households.

11. The illiterate households are identified in accordance with the illiteracy status of the heads of the households.

Table 24

VENN REPRESENTATION OF DIFFERENT SUBSETS OF PRIORITY GROUPS

Subset Number as in Illustration 1	*Venn Representation*	*Priority Rating*	*Percentage Distribution of Households*
5	P ∩ HL ∩ I	I	16.90
2	(P ∩ HL) ∩ I'	II	9.03
4	(P ∩ I) ∩ HL	II	2.37
6	(HL ∩ O) ∩ P'	II	15.09
1	P ∩ (HL ∪ I)'	III	10.29
3	HL ∩ (P ∪ I)'	III	8.93
7	I ∩ (P ∪ HL)'	III	3.88
8	U ∩ (P ∪ HL ∪ I)'	–	33.50
			100.00

It is evident from this table that subset 5 is constituted of those households which have a low per capita income, who are illiterate and are houseless. Thus, they should receive the top priority in any effort towards poverty alleviation. The next priority category is constituted of subsets 2, 4 and 6 since they constitute those households which are devoid of at least two needs, namely, either income and house, or income and education or house and education. The subsets, 1, 3 and 7 are constituted of those households which are devoid of only one need and, therefore, rated as the third priority. The rest of the households in the set U are non-priority households, i.e., subset 8. It is also clear that the remedies for each subset would be different. For example, in subset 5, the effort would be to create facilities so as to augment income, promote literacy programmes as well as provide shelter. For the other subsets, the effort would be a (smaller) combination of these three efforts.

The empirical computation of the subsets is presented in the last column of Table 24, as determined from the pooled data of the samples of the housed and houseless. If one can project this sample to represent the population, then the number of households in each priority subset, can be determined for the city as such.

This table shows that 16.90 per cent of the sample households are very poor (subset 5), while about 33.5 per cent households are in the non-priority category. Among the housed households, the low income illiterates are very few. Similarly among the housed, non-low income illiterates are few. Priority II covers a total of 26.49 per cent of the households and priority III covers a total of 23.10 per cent households.

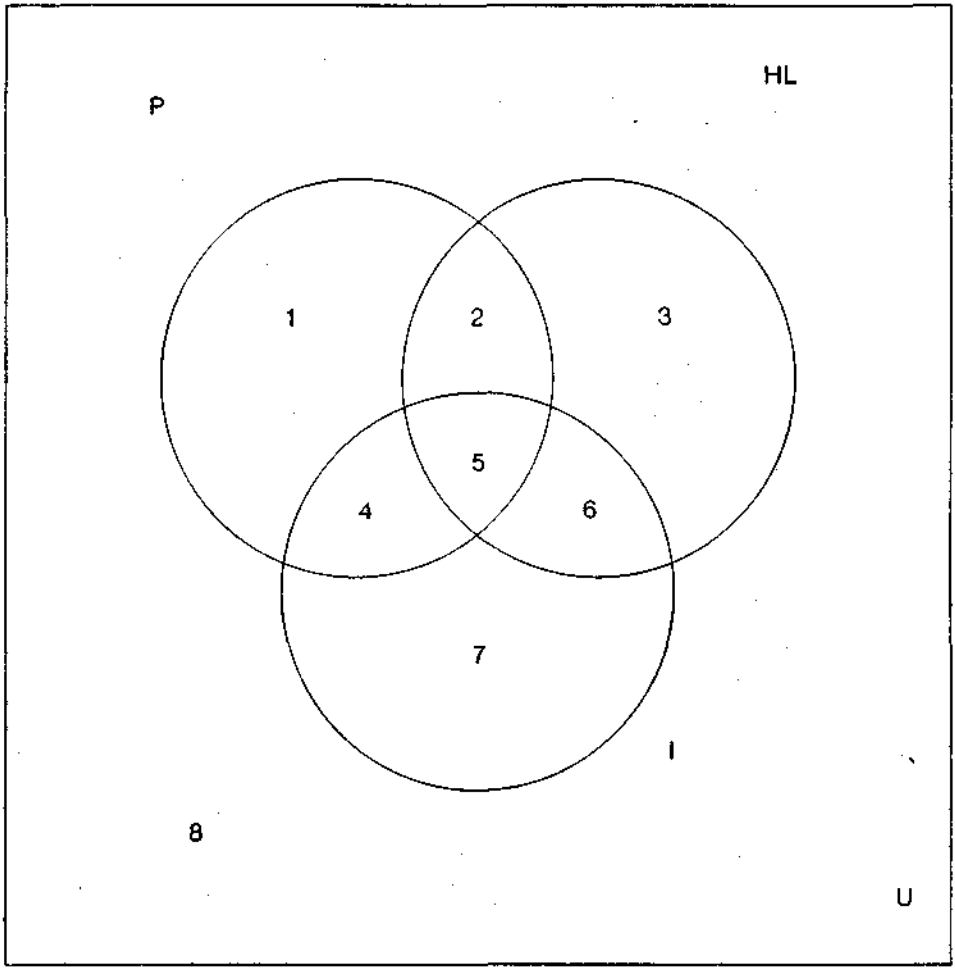
A more detailed exercise of this type, which would cover the type of house structure, amenities, migration status, extent of education and such variables may exactly identify the priority subsets by the type of the help needed. This is not being attempted here, since an exercise of that kind for a (not-necessarily representative) sample would not make much sense.

Conclusion

This paper presents the survey findings of a large sample survey conducted by the Tata Institute of Social Sciences in 1978. The conclusions can be summed up in the following points:

Illustration I

REPRESENTATION OF PRIORITY GROUPS IN A VENN DIAGRAM



1. The bulk of the sampled households are migrants who had/have come to the city in search of a livelihood. The length of their stay determines their level of living. The majority of these people are from the state of Maharashtra itself. Between the housed and the houseless population, the former are better endowed.

2. The income distribution shows that the poor in Bombay are less poor compared to the general urban levels of living in Maharashtra as well as in India. Engel elasticities show that cereals are not the most desired item of expenditure as the incomes rise; it is non-food items. Among the poor, the scheduled categories and the illiterates are poorer. The inequality among the poor as such is not very high, possibly because the floor incomes cannot be lower than subsistence earnings. The savings are near zero. Housing and incomes are not necessarily linearly associated, indicating that factors determining entitlement to a house are different from those affecting incomes.

3. The sizes of the houses are smaller than the area prescribed by the municipal authorities in their rehabilitation programmes. In most dwellings, water is in acute shortage. Most other amenities are also in short supply. Most of the respondents seem to exhibit a sense of placid indifference towards 'non-availabilities' for reasons which need further exploration.

4. Poverty identification by priority shows that about 16 per cent of the households are very poor.

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