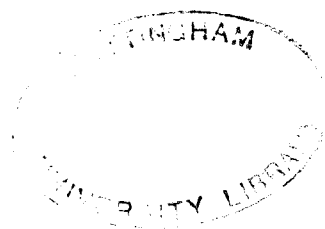


ENVIRONMENTAL UPGRADING AND INTRA-URBAN MIGRATION
IN CALCUTTA

By

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To my parents, Thomas and Veronica Foster

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ABSTRACT

Environmental Upgrading and Intra-Urban Migration in Calcutta.

Approximately a third of the population of Calcutta live in slums and an estimated 43% live below the poverty level. This work examines the connections between three types of slums or low income settlements within the metropolitan area and investigates how recent attempts at improving one type, the Calcutta bustees, has affected the urban poor.

Bustees are rented rooms in legal, traditionally designed, single storey buildings within the city. Since 1971 a large scale improvement programme has been implemented by the Calcutta Metropolitan Development Authority with the objectives of improving the health and sanitation, as well as the employment prospects, of bustee dwellers.

However the bustees occupy valuable urban land in a city of severe shortage. Intra-urban migration, created by the natural increase of bustee tenants, is exacerbated by increasing land prices. Rent control exists but rather than offer protection it appears to be driving the real cost of obtaining accommodation underground, demands for large key money payments and evictions of sitting tenants have been reported. Some bustee landlords are rebuilding their properties into expensive, middle class apartment blocks.

This has meant that those who were targeted for help have actually moved out of the area, often to settlements with far worse facilities than the bustees. Some moved to suburban slums far away from their work, while others became illegal squatters in the city close to job opportunities.

Poor people are therefore moving out of the city to peripheral, legal, rented slums where there is space - but no employment, infrastructure, or services. As they seek accommodation in the suburbs, rents there are beginning to rise sharply. Suburban residents are suffering from the 'domino effect' of rising costs. They are priced out of the area and join the illegal squatter settlements back in the city.

This study questions the appropriateness of area based investment strategies for the long term benefit of the urban poor.

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The Grand Trunk Road passing through Pilkhana earlier this century

CHAPTER ONE

INTRODUCTION

Community development programmes cannot afford the waste of resources obvious in developing environmental improvement programmes aimed at a population which has left the area. The most crucial determinant of the effectiveness of any programme of public investment is, did it reach the target population? If the people intended to benefit have moved on for any reason, then an improvement policy anchored in a specific location, although perhaps effective in the environmental or economic sense, cannot be said to have helped residents.

Such a criticism is especially true if the location of the new settlement makes life more difficult in any way. This is exactly what Sen and Roy fear has happened in the case of the Calcutta slums or 'bustees' which have been the target of environmental upgrading by the Bustee Improvement Programme.

"The natural effect of this process, however gradual, is that the poor are being forced out of the bustees onto the pavements and to the formation of new squatter settlements." (Roy and Sen 1980)

If this is the case and intra-urban migration is occurring, it would certainly cancel any social benefits derived from investment in environmental upgrading. By using scarce resources the programme cannot merely be judged ineffective, it could also be accused of being detrimental to the interests of the poor of the Calcutta metropolitan area. Not only has it failed the original residents of the upgraded bustee but it has also deprived all of those in the region who are desperate for decent housing, clean water, sanitation and the chance to earn a living wage.

Should these 'improvements' lead to the growth of new squatter

encampments, as Roy and Sen predict, then the phenomena of spontaneous settlements can be seen,

"as integrated aspects of prevailing models of urban planning and development" (de Souza 1978)

The squatter areas in this case are an almost inevitable outcome of the narrow, spatial focus of the upgrading programme.

1. ISSUES FOR INVESTIGATION

This study asks if it is really the case that upgrading programmes are helping to dispossess the poor. With their emphasis on physical and economic improvement, have they succeeded in improving the city environment by driving the original poor tenants away from the area?

Why is it, that, with the best of intentions and with huge sums of public money invested in the attempt to improve standards of housing for the urban poor, the number of people without any sort of shelter increases? Even as schemes for environmental upgrading rather than removal claim to have improved conditions in the inner city without creating homelessness, makeshift squatter settlements are springing up faster than older slum areas can be upgraded. Each of our succeeding theories for the creation of decent housing seems to have been proved inadequate.

Slums have been recognised as making positive contributions to the shelter stock, as well as to the economic and social life of our cities. Rosser found the bustees of Calcutta to have much to offer in the early seventies; an infinite range of housing at affordable prices; a reception centre for rural migrants; small scale employment and training in the various skills; mobility, offering a range of employment locations and homes close to jobs; social security in times of need, and finally to represent the

benefits of small scale, private entrepreneurship so respected by the 'self helpers' (Rosser in Dwyer 1972).

Squatters also have their role in modern urban development in poorer countries, they have been dubbed as the upwardly mobile from village and from city slum (Abrams 1965, Turner 1967, Lloyd 1979), the pioneers, the 'bridgeheaders' in their 'slums of hope'. For so long they were not acknowledged, now they are acknowledged and even planned for, but does this make their situation any better?

We now know that the great wave of migrants from rural areas towards the primate cities is ebbing, at least in Asia. Many of today's urban poor are the children of those who years ago attempted the transformation into an industrialised world by migrating to the city. How have policies encouraging rural development and city slum upgrading affected them? Why are they still moving between settlements, always towards what seems to be deteriorating circumstances?

Dwyer pessimistically compares the rented bustees of Calcutta with the optimistic, self-improving, owner-occupying squatters of Turner's work in South America. (Dwyer 1975) With increasing numbers of squatters in Calcutta the comparison can be made more direct, with those of similar tenure. Does the pessimism still hold true? Is there any reason to be optimistic about shelter policy in Calcutta? Have the theories and investment of the last dozen years gone any way to improving the lot of the urban poor, who are also, incidentally, the rural poor?

This study resolves the problem into four main, interrelated questions. Why are poor people moving out of the improved areas and forming new slums and squatter settlements? Why cannot the

urban poor afford to live in upgraded slums? Why has investment failed to provide employment opportunities for slum dwellers? How has intra-urban migration affected the welfare of the urban poor?

2.OBJECTIVES OF THE RESEARCH

The research attempts to illustrate the linkages between the different sectors of low-income housing. It also endeavours to establish the part played by upgrading programmes and increasing land prices in the causes and effects of intra-urban migration. It does this by establishing the origins of those now living in three types of urban low-income settlements, the reasons for their mobility, effects on their quality of life, as well as the environmental and employment consequences of current planning policies.

This more detailed identification of the people living in upgraded bustees, urban fringe slum areas and inner city squatter settlements may emphasise the necessity for sensitivity and meaningful representation in designing shelter policies. It may also highlight the dynamic processes at work which quickly become obscured to the outsider more concerned with demonstrable results, decreasing disease rates or improved access to clean water. None of these things matter if the people to be helped cannot afford to live in the area, have had to move away and perhaps to move to conditions much worse than those they previously had!

Such information may support the growing conviction that 'part planning' can generate its own Pandora's box of troubles. Many Indian planners such as Sudhendu Mukherjee (1976) and Santosh Gosh (1976) are already critical of this quest for short term, sectoral results which may not be in the interests of long term egalitarian development. They advocate more robust decisions about the

theoretical, social and physical directions of urban growth. They condemn anything 'temporary' when it is connected to planning human habitation, preferring investments in permanent infrastructure equitably delivered.

The reality of slum life cannot be understood like a policy document, the physical environment, the dirt, disease and squalor exist in the context of poverty. The key to identifying the actual beneficiaries of environmental upgrading lies in the existing patterns of land control. Policy must take the whole picture into account, it cannot expect to ignore a major aspect of the socio-economic reality, tenure, and still accurately anticipate results. Upgrading affects tenants and hutowners differently.

The 'urban poor', be they bustee dwellers or squatters are not a homogenous group. Their vulnerability and their ability to benefit from government action varies considerably. Throughout this study attempts were made to consciously separate effects on the most vulnerable groups within 'the poor'. Although evaluation was concerned with differential effects, there is however little benefit in treating sections of society as marginal, the elderly, females heading households, the sick, are all essential components of any community, they are not aberrations. For this reason it is argued that policies targeted specifically to them, should nevertheless be set in the community context. A just society by its very nature will support the more vulnerable.

More detailed knowledge of 'the planned for' may well reveal unexpected but affordable priorities. These can only be expressed by effective and meaningful representation, the experts live in the area. A recurring need is that for justice, equitable treatment by authorities, especially planning authorities,

schools, police and law. The poor pay more than their fair share, not only in legal taxation but more often by way of licences, permits and bribes. An important planning priority in order to tackle poverty must be the determination to enforce human rights and equity.

Honest evaluation of the beneficiaries of public investment can help in reimbursing the public. Those who benefit most should pay most in the form of taxation and their contributions can help fund new, more refined investments. This is one way in which the Bustee Improvement Programme may yet prove to have been a success for the urban poor!

3. RESEARCH HYPOTHESIS

This study attempts to test Roy and Sens' prediction that the consequences of upgrading programmes cause the poor to form new slums and squatter settlements.

It examines the hypothesis that areal improvement programmes tend to contribute to the improvement of the area physically, rather than support the socio-economic development of the urban poor. Superimposed onto an unequal system of urban land ownership these programmes play a part in the spiralling land prices which effectively drive poor people away from the locations where they were once able to support themselves. The most vulnerable find themselves outside of that network of official or social support which they require in order to survive in a non-traditional society.

This process may have a domino effect both on groups other than the very poor and on areas other than those in prime locations. Initially affecting only the most vulnerable, over time changing land-uses spread, eventually affecting all but the most secure of

city slum dwellers, until the area has totally changed character. As rising inner city prices force out even the more affluent bustee residents, rents in areas at the urban periphery, once affordable, increase out of the range of both former residents and the new out-migrants. The effect is that all those legal options once open to the poor urban majority become constrained in terms of both cost or availability. The most vulnerable of slum dwellers are consequently forced into seeking shelter in squatter settlements.

It is postulated that:

1. Poor people are moving out of the upgraded slums.
2. Poor people cannot afford to live in the upgraded slums.
3. Investment in job generation within the upgraded areas has not benefited the original residents.
4. Socio-economic conditions for the urban poor have deteriorated as a result of the increasing intra-urban migration.

These hypotheses are considered in the light of a case study of low-income housing in the Calcutta region of India. There has been an environmental upgrading programme taking place in the city slums or bustees of Calcutta and Howrah since 1972. Bustees provide one type of legal, rented housing for the urban poor in the metropolitan region.

As the upgrading process has been implemented in the rented city slums, illegal inner city squatter settlements, as well as legal but uncontrolled urban peripheral slums have rapidly spread. This study asks if there is a connection between these phenomena. It examines the issues of migration, affordability, employment and the social as well as economic consequences of public investment.

4.THE SUBJECT OF THE RESEARCH

Bustees are constructed in the rural tradition, usually mud brick, single storey buildings around a central court. Despite the fact that officially they are described as 'temporary', many are very old, M.S.Moitra noted that they were in existence before the Calcutta Corporation defined them in law in 1899. (Moitra 1978)

They are legal and highly organised. Most of the residents are tenants, even the owner of the building (hutment) is theoretically a tenant, the 'thika tenant,' for she or he is seldom the owner of the land the hutment stands on. This complex system of ownership reflects the antiquity of the system and has always complicated efforts at improvement.

Bustees are areas of great deprivation but they are certainly not the worst places to live in Calcutta, there are several other types of low-income housing. There are the refugee settlements, both legal and illegal, of the millions of refugees who have fled to the Calcutta metropolitan area since Partition in 1947. There are city tenements and workers slums, squatter settlements and pavement dwellers. The 1971 census showed 48,802 people were living on the streets of Calcutta city alone.

Bustee tenants are protected by restrictions on rent increases, indeed this legislation has had the effect of suppressing rent levels to an average below ten percent of income. Landowners and building owners or 'thika tenants', have little incentive for improvement or expansion.

In order to create a healthier urban environment the Bustee Improvement Programme (BIP) installed sanitary latrines, potable water, lit pavements and improved drainage. To avoid the lengthy litigation anticipated in establishing ownership rights, no

attempt was made to alter tenure patterns in the improved areas or to initiate any claw-back charges from owners. It was felt that existing legislation could adequately protect the tenants. In the later stages efforts were made to encourage community development programmes and generate employment in the informal sector of the economy. Environmental improvements were then envisaged as seed investment for economic growth.

However, the physical environment which has so recently been the recipient of improvement money is changing beyond recognition. Single storey mud hutments are being replaced by high rise 'pucca' or brick constructions. These often include formal shops and offices at ground floor level and several floors of middle-income apartments above.

Pressure on land in the centre of Calcutta and Howrah cities is extreme, transport is a nightmare. It is all but impossible to find accomodation within reasonable travelling distance of the CBD. The land the bustees stand on is far too valuable for poor people. A transformation process is in operation and the benefits of public investment are out of the hands of the public sector.

"It might appear paradoxical that the provision of the slum improvement programme would forestall any further development programmes in the slumsfor a period of ten years."
(Muckerjee 1976)

In other words, because of the improvements, the authorities cannot exercise their ability to compulsorily purchase the land on behalf of the city for at least another ten years. By that time of course the land will have been sold to more enterprising developers and the fate of the residents ignored.

5.CASE STUDY

Initially three improved bustees were studied to examine the effects of the improvement programme. Two of these were located within the city of Calcutta and one in Howrah, the second largest city in the Calcutta Metropolitan Area (CMA), lying directly across the River Hooghly to Calcutta city.

Two other types of low-income settlements were then considered in order to measure the possible 'ripple' effects of what was happening within the bustees. Efforts were made to test Sen and Roys prediction. Those recently moved into the unimproved settlements, one of which is an urban fringe slum and the other an inner city squatter settlement, were asked their reasons for leaving their previous dwelling.

6.SPECIFIC RESEARCH QUESTIONS

In order to address these issues data collection was designed to respond to the following research questions;

1. Why are the original slum residents moving out of the improved bustees?
2. Why are bustee tenants unable to afford accommodation in the improved areas?
3. Why has investment, intended to create jobs, not benefited the urban poor?
4. What has been the socio-economic impact of intra-urban migration on the urban poor?

7.RESEARCH METHODOLOGY

The research takes the form of a comparative study of three types of low-income housing settlement in the CMA :

- (i) Upgraded city bustees, ie. traditional private rented housing within the city of Howrah subject to rent control.
- (ii) Unimproved peripheral slums, ie. recently developed private rented housing at the edge of Howrah municipality.

(iii) Unimproved city squatter settlements, ie. illegally occupied land where settlers pay for shelter but not land.

A longitudinal study of upgraded bustees was conducted over a three year period and the results compared with those of a new unimproved slum at the urban fringe and a new inner-city squatter settlement.

These settlements were chosen as being reliable representations of many others in and around the metropolitan area with the proviso that most low-income settlements throughout India tend to be dominated by groups from either the same occupational caste, village or point of origin. Many neighbourhood groupings in Howrah for example, are dominated by migrants from Uttar Pradesh or Orissa, an understandable phenomena given that Howrah is the westerly extreme of the CMD.

In order to respond to the first research question, which investigates intra-urban migration, it is necessary to obtain data about the identity of new settlers in improved and unimproved slums and the reasons for their mobility. Incomes of new and established residents allow comparisons to be made about changing socio-economic status of the newcomers. Mobility was measured by determining place of origin, length of residence and reason for moving. Evidence from families who claimed to have been evicted or compelled to move out of the improved bustee because of rent increases or salami demands, was closely reviewed.

Research question two raises the issue of affordability. If the area is improved it is likely to become more expensive, land values may rise. The study looks for evidence of increasing land costs which serve to drive the existing residents away from their homes. The parameter used to establish land cost was shelter cost; in the case of tenants, rent, and for squatters, shelter

construction and any site reservation costs. In both cases salami or 'key money' payments may be added.

The cost of building a house for a squatter represents the cost of alternative accommodation in the bustees, ie. the cost of the rent to the tenant in the bustees. The effects of increases in cost were also measured in terms of ownership patterns, density and multi-family occupation. Evidence from individual interviews was used to assess the relative importance of changes in the cost of shelter over other considerations in family decisions to move.

Question three looks at the effects of shelter cost and the possible resultant migration on the employment prospects of slum dwellers. Parameters used include categories of occupation, income, access to loan schemes and the commercial use of property, as well as anecdotal and photographic evidence from the area.

'Quality of life' was used as the parameter to measure the qualitative changes in circumstances which mobility may have imposed. Such measures as income and dependency, illness, hospital births, infant and child mortality, education and literacy were used as indicators of quality of life. Certain social groups with special vulnerability were identified from a breakdown of population in terms of sex and migrancy status. In each area the employment, income and household responsibilities of such residents were assessed and compared to the sample population.

Comparisons were made between conditions for those still in the improved bustee and conditions for those who had moved to the two unimproved settlements. If other things such as income are comparable, if new residents in the unimproved slums at the edge of the city or in the inner city squatter camps are similar to those who moved into the improved areas before the improvements,

the resultant difference in 'quality of life' could then be said to be due to migration.

8. RESEARCH TECHNIQUES

This research is a sequel to work done in four Calcutta bustees in 1980. By means of a comparative study between improved and unimproved city bustees, that study investigated the effect of the improvement programme on rent and security of tenure. The 1980 survey was used as a pilot for this research.

The field work was carried out in three sessions in the Spring of 1982, 1983 and 1984, taking a total of seven months. During this time extensive contacts made in 1980 allowed introductions to Indian academics, planners, officials, businessmen, aid agencies, banks, social workers and slum residents. A prepared questionnaire was used to structure interviews with community leaders, social workers and residents. Sketch maps were produced of the three areas and individual plans were made of each hutment included in the interview. Structural conditions were noted and all CMDA improvements inspected.

Considerable emphasis was placed throughout on adopting anthropological interviewing techniques as well as the collection of quantifiable data. In addition to short form filling visits, longer conversations were held as a result of closer relationships which developed with some of the women in the neighbourhoods studied. Interpreters were invariably social workers connected with planning, some were anthropology graduates who helped considerably in perfecting an acceptable approach towards the slum dwellers. Invitations were received and accepted to betrothals, weddings, funerals and festival productions, schools were visited, as were factories, health dispensaries, nurseries and nutrition

centres. Results of all interviews were recorded in detail. (Appendix 1-3) Quantifiable data was coded and submitted to the Statistical Package for the Social Sciences (SPSSX) from which frequency and cross tabulation tables were extracted. (Appendix 4)

9. STRUCTURE OF THE THESIS

The thesis is arranged into twelve chapters. Chapter two reviews the literature concerned with industrialisation and migration, those two strands which together form the contemporary view of urbanisation. Chapter three looks at the Indian context of development as a background for appreciation of the historic roots of the problems which beset Calcutta today. Chapter four considers the enormous hinterland of Eastern India which Calcutta serves as the only major metropolis. Chapter five investigates Calcutta itself, the slums and the Bustee Improvement Programme.

Chapter six considers the case study areas within the Calcutta Metropolitan Area in more detail, drawing from the observations made during the three year survey. Chapter seven describes the methodology and techniques employed in the case study while chapters eight to eleven each represent the findings of one of the four research questions.

In Chapter Twelve the thesis concludes by reviewing the findings within the wider context of low-income housing. It attempts to present the human costs of upgrading which are sometimes overlooked by official estimates of declared rent increases in a situation of rent control. Ideas and suggestions collected from those most concerned, the slum dwellers themselves, are presented in the light of long term development policy. The study ends with an assessment as to the possibility of a compatible fit between the interests of planners and those they plan for.

CHAPTER TWO

THEORETICAL CONTEXT : PEOPLE AND STRATEGIES

"Self help is not a new idea but a very old one. The new idea in fact is that people do not and should not build their own houses. It is only in the last two centuries or so, and in relatively restricted areas of the world, that the majority of people have not had to build their own houses." Burgess (1978).

This chapter looks at recent theories concerned with housing the poor in poor countries. It asks who 'the poor' are and who decides their fate, before going on to review contemporary housing policies within their political context.

1. FRIGHTENING FIGURES

By the year 2000, 44% of the population in less developed regions of the world will be living in urban centres, 50% of these will be in slums and shanties, (John Donohue 1982). From 1975 to 2000 the percentage of the population in urban areas in less developed countries will rise from 28% to 44%. Estimates indicate that at present 50% of the urban population live at a level of extreme poverty. In some cities this percentage in desperate need is as high as 79%. Of the total population growth by 2000, 83% will be urban.

A recent United Nations Population Division study shows that natural increase is responsible for an average of 61% of urban population growth in developing countries compared to only 39% from rural migration. Figures such as these however obscure vital inter-relationships. It is important to keep in mind the understanding that together urban and rural environments compose one national socio-economic reality in which poor people live. (Donohue 1982). Relationships between people are often not severed by migration, so that if migration rates seem less important than

natural growth rates, the varied linkages between city and hinterland can remain of vital importance.

These figures indicate the critical change taking place in the growth of the urban areas. Hardoy and Satterthwaite describe the scope and effect of the problem:

"Although the Third World's rural population doubled between 1920 and 1980, the urban population grew from around 100 million to almost one billion. In 1980, almost two-thirds of these urban people lived in cities of 100,000 or more, while one-third inhabited metropolises of at least one million."

"For one quarter to one half (or more) of the inhabitants of most Third World cities, readily available drinking water, sewage systems, garbage collection, disease prevention measures, and primary health care are lacking. As a result, diarrhoea, dysentery, typhoid, food poisoning, and other diseases are endemic, exacerbated by cramped conditions, malnutrition, and the household accidents that inevitably occur when many people live elbow to elbow in one room..... environmental quality gets sacrificed to food, education or the purchase of, for example, a second hand sewing machine to bring in extra income." (Hardoy and Satterthwaite 1985.)

There is now less land close to job opportunities, land values are higher than ever before and so cities are inevitably spreading outwards as the population increases. It is now economically feasible, using new technologies, to develop the marginal land previously left to the poor.

Despite the fact that the migration of those 'masses of humanity' seems to have slowed, the future in the city still looks bleak for their children. Cornelius (1975) in Mexico City found that urban opportunities were closing off. Karpas (1976) in Istanbul found that second generation migrants are more alienated than those who came earlier. Ibrahim (1982) in Egypt, finds a slowing of social mobility since the mid sixties.

2. WHO ARE THE URBAN POOR?

Many writers in the past have neglected the great variety of housing tenure patterns of the urban poor. The encouragement of

legal tenure for squatters does nothing for the slum dwellers and those who are squatting on private land. Often the term 'squatters' is used incorrectly to refer in general to the urban poor. Very often squatter settlements are thought to contain rural migrants. Abrams (1965), Mangin (1967) and Turner (1967) have, among others, pointed out how fallacious is this presumption.

However, much of the work has concentrated on squatters and this may well prove to be at the expense of other groups. Efforts at improvement for one section of a community may well adversely affect another. Portes (1971) asserts that the apparent homogenous appearance of settlements obscures critical differences even within squatter areas, which can be crucial for assessing the potential for development. He sees as vitally important the original reasons for settlement, was it the result of popular initiative or government action? Do the inhabitants regard themselves as permanent city residents or just passing through? Adolf Tragler points out that the 'average' slum dweller does not exist,

"We must realise that slums are the common habitat of a great variety of people, from the beggar to the well-to-do, from the hard-working to the exploiter, from those employed by the organised industrial sector... to the self-employed and casual labourer." (Tragler 1984)

Today, the occupants of either inner city slums, urban peripheral slums or squatter settlements are quite likely to be second or third generation migrants with very varied connections with the rural areas.

Equally there has been a misunderstanding of the cost of squatter housing, few poor people live rent free. They pay private landlords who may themselves be squatters, or they pay exorbitant interest rates for the cost of building their own rudimentary

shelter.

Differences between the tenancy patterns of the urban poor play an important role in their treatment. Between for example, those on illegal subdivisions (privately owned and more expensive for the settlers) on the one hand and squatters on government land on the other. Squatters have constant government harassment and no services; no water, drainage, sanitation, public transportation or primary health care. However low income tenants in the inner city slums probably fare worst, despite any government attempts to protect them from the unequal battle with the market. Indeed such attempts as rent control and protected tenancies sometimes have the opposite effect, driving up prices because of the reduced supply and sometimes encouraging illegal evictions or threats to force tenants out.

It is vital that these categories of low-income housing are not seen as disparate. The inter-connections between slums, urban fringe satellite housing and squatter settlements need to be seen in the light of the role they play in migration and intra-urban movement. As an important aspect of this study, this is illustrated by the mobility of Calcutta slum dwellers between inner city bustees, urban peripheral slums and inner area squatter settlements.

Urban populations seem to be shifting within the urbanised areas. As cities grow, journeys to downtown jobs add many hours to a worker's day. For this reason it may be that in some areas inner city slums are growing faster than peripheral shanties. The cost of the journey to work can well become an unacceptable cost of suburban housing.

The housing problems of the city are increasingly being treated

within the wider socio-political context of urbanisation. We are beginning to note the immense complexity of the linkages, links between the formal and informal sectors of the economy; between housing and jobs; between local, national and international spheres of interest.

In the 'World Development Report' 1979, Linn claims that policies to address urban problems must consider employment, income redistribution, transport, housing, and social services. They should include policies to increase the efficiency and equity of urban development, and the effectiveness of policy instruments, eg. public investments, pricing, taxation, and regulation. He emphasises the institutional framework of urban government, administrative and financial.

Inevitably, covering so many aspects of life creates a theatre of contention among the concerned professionals.

3. WHO ARE THE POLICY MAKERS?

Shlomo Angel (1983) identified six interest groups in the slum and squatter upgrading process, the housing professionals, generally architects; the municipal engineers; the community organisers; the politicians; the international funders; and finally the slum dweller. The last, the only one whose life will be totally affected by the outcome is the only one who is generally excluded from the decision making process.

By their very nature policy makers do not represent the poor. Attitudes of elites and policy makers towards 'the poor' are fundamental to their understanding of those urban problems which vitally affect the majority of urban dwellers... who happen to be poor. There has been a great deal of political and academic interest in 'the poor' but very little in 'the rich', perhaps this

is what is required.

Ethnocentrism leads to misconceptions and the formulation of ideas and projects which may be destabilising, eg. the creation of 'beautiful cities' in the Philipines in 1971, described by Hollsteiner. The objectives of policy makers may not reflect those of the residents,

"Certainly few site and service projects or schemes for squatter upgrading can compare visually with the image of a new high rise apartment on ribbon cutting day." Perlman 1976.

Evidence exists in the inner cities of wealthy countries as well as the shanty towns of the poor; the bulldozers of the fifties and sixties attested to the sensibilities of those who lived far from the slums.

Those policies which are to succeed in helping the people who live in upgraded areas require the most vulnerable groups to be carefully targeted. Yet there are few points of contact between the planners and the planned for, policy makers have little opportunity to learn. Some indigenous officials know less about the poor in their own cities than they know about life-styles in the West.

4. A CRITIQUE OF POLICIES

Current policy focuses on the reality of job and shelter provision for most poor people, the 'informal sector' of housing and employment. Policy in the eighties attempts to encourage small, unofficial enterprises and to integrate them into the wider society. It is generally considered progressive to encourage private enterprise in poor areas, no matter how polluting, unsuitable or exploitive.

However some commentators believe the current 'self-help' strategies to be no more than an updated, 'laissez-faire'

government attitude. For this reason this approach has received a great deal of criticism.

"The problems of access of low income groups to the housing market cannot be adequately solved without more fundamental changes in the institutions which control land allocation and prices." Peattie 1982

Criticism such as this questions the possibility of housing reform without land reform.

Critics accuse 'self-helpers' of adopting palliative measures. Some go further and highlight the underlying function of the slum within the capitalist economy. Burgess (1978) feels that squatter settlements allow a large, permanent, industrial reserve army of labour to be cheaply installed in the cities. They take pressure off wage demands because they reduce housing costs. They give a measure of political stability, allowing the establishment of patron-client relations on a large scale.

Nevertheless, aided self-help has formed the basis of some of the most successful housing projects of the last twenty years. (Hardoy and Satterthwaite 1985). Some governments have abused the self-help approach, using it as an excuse for inaction. Where self-help means constructing unaided it is the same as no help at all. The last thing the over-worked and under-paid require is an obligation placed on them to build their own shelter.

5. SELF-HELP AND UPGRADING... HOUSING STRATEGIES OF THE EIGHTIES

The World Bank Research News of 1983, reviews Bank housing policy in the early seventies. It claims that early policies were seeking unrealistically high building standards in developing countries. Forty to sixty per cent of urban dwellers were unable to afford even the lowest cost housing being provided by the Bank sponsored public sector programmes.

In 1972 the first Policy Paper demanded that the Bank bring down the cost of housing. The way to do this was by upgrading squatter areas and creating site and service developments. These programmes became the core of the Bank's early urban development strategy in the decade 1972-1982.

"Underlying the new approach was acknowledgement that the urban sector could and should pay for itself and provide services that the urban poor needed and could afford ... the Bank would not 'solve' urban problems; rather it would exert a catalytic influence on the patterns of growth by integrating water supply, transport, education and industry into a framework that took advantage of the many complementarities between shelter, infrastructure, employment location, and transport,"

"Research on urbanisation processes focused on urbanisation within the larger phenomena of economic growth and industrialisation. Most development economists, both inside and outside the Bank, contrite about decades of neglect of rural populations, tended to focus on rural-urban relationships. This impeded for some time the development of a program to address equity and efficiency in urban and regional patterns of development, the cluster of work that has been slowest to develop."

Advancing beyond self-help as the central concept, the idea was that progressive development, defined as a method of housing construction or upgrading, should be achieved through the following:

1. Staged development.. infrastructure by contractor, the rest by the household.
2. Flexibility in housing design, construction time and materials.
3. Self or mutual help components. (Keare, 1983)

It is generally acknowledged (Ferchiou 1981) that such programmes are not reaching the poorest families, indeed it is difficult to assess the true impact of such policies on them. It seems that filtering (the process by which households moving to new units free their old units for occupancy by households of lower socio-economic status) has not occurred, due no doubt to expanding housing demand and a shrinking supply.

"Characteristically, both direct housing construction by government agencies and the provision of credit are directed toward the top half of the income distribution. The present problem is one of encouraging public sector agencies to attend to the housing needs of lower income groups, but without disrupting the mechanisms that now provide housing for them. Fostering the private rental housing market and extending utility services may be the most effective means of meeting the short and medium term housing needs of the poor." (Keare 1983).

Keare acknowledges that in site and service programmes most beneficiaries are between the 20th. and 50th. percentile of household incomes, not the poorest people in the city. The target population of upgrading programmes have similar incomes to those of site and service schemes, but more of the poor are included. Thirty to forty per cent of beneficiaries are in the lowest two deciles.

The income range in upgrading programmes is broader. This means that poor housing does not equate with poor people. It is more difficult than originally expected to target benefits. However, Keare believes this range of incomes is not necessarily bad, such a community is more generally representative of society and maybe contains more income earning opportunities for all.

Initially policy makers felt that squatter upgrading would perpetuate existing slums and that site and service developments would create new ones. However studies show that housing prices invariably increase and housing quality improves after this sort of investment, and that this stimulates more private investment. Age is correlated with value because improvements take time, and longevity, for the resident, is a sign of security. The study claimed that access to credit increases the speed of completion of the dwellings.

The World Bank acknowledges the fact that upgrading schemes rarely reach the poorest city residents. In the Bank City Study 1983 in

Colombia and Bogota it is noted that low-income families, that is those below the 30th. percentile, usually rent. The report found no correlation between cost recovery and income, yet rather than explore alternative access to ownership it placed importance on programmes emphasising rental.

"Though less can be said, and with less authority, about the impact on the socio-economic conditions of participants, the process of house construction and upgrading has generated substantial amounts of employment and income."

This of course avoids the issue of exactly who it is that benefits from such schemes.

"Sites and services and upgrading have consequently become the new orthodoxy in some countries. Concepts such as affordability, replicability, low-cost design and an integrated urban perspective are now central principles in the urban lending of all key agencies."

"The accumulated evidence confirms the progressive development model as a substantial step forward in urban project design."

(All above quotations from World Bank Research News.)

In Brazil however, large numbers of favela dwellers claim to have previously had a better housing situation (Batley 1977). Peattie and Doebele 1976, claim that site and service programmes syphon off the more established members of the working class, and so impoverish further the remaining population.

It is apparent that the complexities of relationships between employment, social services, education, health, nutrition etc. and poverty will not be solved by any housing strategy. Policy makers search for more successful refinements, but much of the theory is coming, not from those offering concrete, affordable, technical alternatives such as Turner and the 'housers' present, but from those who seriously question that any remedy exists within the prevailing economic structure.

6. THE POLITICAL CONTEXT

Ruth Glass claims that it may be:

"the last protecting illusion in the crisis of our time, that it is not capitalism which is injuring us but the more isolable, more evident system of urban-industrialism."

Kathleen Logan reviewed seven books dealing with urbanisation from the perspective of the urban poor; Collier 1976, Cornelius 1975, Eckstein 1977, Lloyd 1979, Nelson 1979 and Perlman 1976. She discovered the basic findings of these books to be:

"that structural constraints operating outside the control or influence of low-income people are more responsible for poverty than any characteristics of the poor themselves." It is the position of the poor within power relationships and international economics which is the most important issue. (Logan 1982)

Many writers claim that current strategies are not the normative, technical solutions they initially appear to be, but rather are short term, inevitably doomed palliatives, given the nature of our social system.

In 1877 Engels wrote in "The Housing Question";

"In reality the bourgeoisie has only one method of solving the housing question after its fashion - that is to say, of solving it in such a way that the solution continually reproduces the question. This method is called 'Hausmann' By 'Hausmann' I mean the practice which has now become general in making breaches in the working class quarters of our big towns, and particularly in areas which are centrally situated ... the result is everywhere the same; scandalous alleys disappear to the accompaniment of lavish self-praise from the bourgeoisie on account of this tremendous success, but they appear again immediately somewhere else and often in the immediate neighbourhood The same economic necessity which produced them in the first place, produces them in the next place also."

In 1841 William Farr commented on the demolition of the rookeries:

"You take down the dwellings of the poor, build houses in their places for which only the middle classes can afford to pay the rent, and thus by diminishing the amount of cheap housing accommodation, increase the rents and aggravate the evil you attempt to cure." (in Steadman-Jones 1971)

There are however theorists who insist that it is not really a

matter of politics, but rather a shift in priorities and allocation which is quite possible within the existing power structure. Turner claims that the 19th. century polemic of early socialism versus primitive capitalism is now cut across by the increasingly evident contradiction of corporatism and devolutionism. In other words the political system is no longer relevant! (Turner 1978) A point of view which is vigorously challenged by Marxist writers such as Burgess, who insists that conceiving the housing problem in such terms is simply an effort to depoliticize it.

"The diagnosis is one that fervently attacks the symptoms in the conviction that these are the disease." (Burgess 1978)

"The housing problem in Third World societies can best be understood as the product of the general conditions of capitalist development rather than the product of particular technological or organisational systems as theories of the Turner type would have us believe."

As evidence of such conspiracy he asks:

"Why there has been absolutely no interest shown in alternative housing strategies for that sector of the population who undoubtedly suffer from the worst housing conditions, low-income tenants?"

He hazards an opinion,

"The ideological and material impact of private property on the social responsibilities of squatter settlers (fictitious though it may be) could give a clue, as does the unwillingness of planners to intervene on behalf of low-income groups in those instances where crucial class conflicts arise over the use of inner-city land."

Burgess claims that even the term 'self-help' has distinct ideological connotations.

"It is a word that was used widely in the nineteenth century and today many of its proponents argue its merits in ways that are very similar to Victorian ideas of self-improvement the presumption at least, behind much self-help philosophy is that people should do more for themselves."

"Hence the revival of interest in self-help systems despite their self-proclaimed radicalism, and hence the overriding concern of self-help theorists, such as Turner, to frame their

argument in policy terms, and at the same time to conceal or deny the political character of what they recommend under a blanket of technical arguments."

Turner is accused of a conservative reaction very different from the conservative anarchism he claims. He for his part believes that Burgess regards housing as a dependant product of society rather than as a paradigm for society; Turner does not dismiss politics but rather feels that changes in housing policy require physical, economic and social as well as political activity.

7. JOBS AND HOUSES

Housing is about location and location is about employment. People come to cities for various reasons but they need to earn a living. Linn (1983) believes that strong urban institutions are required in order to implement urban growth. His diagnosis is that labour supply expands more rapidly than demand, thus limiting wage growth especially for unskilled labour.

Todaro (1969) believes there to be a balance between migration and unemployment at any point in time. Depending on the urban wage premiums, population increase and industrial output will result in attracting more migrants from impoverished areas as long as there is a difference between rural and urban wages. The result is that unemployment will not be reduced, indeed it may be increased.

Demand for urban services, transport, housing, and public services expands more rapidly than supply, this results in rising prices which most affect the urban poor. Linn sees these imbalances as being largely the result of inefficient management of labour demand and service supply by governments. Urban malaise is therefore a function of the regulation of production. He points out that the poor are rarely 'unemployed', indeed they work long

hours. They are all however immediately affected by employment and labour market policies.

As early as 1955 W.A.Lewis noted the problems of large towns as such things as: unemployment, political instability and the growth of service occupations; in effect the 'informal sector'. This 'informal sector' is still the only means of providing employment and shelter for most people in poor countries.

The concept of an 'informal' sector in housing and employment envisages two interdependant communities, one, formal, regulated, large scale and standardised, the other informal, unregulated, small scale and individual. The term 'informal' was first coined in a description of the economy of poor areas in an ILO report on Kenya in 1972.

Eckstein maintains that government policies to encourage the informal sector in housing and employment, actually benefit the large scale capitalist interests and allow the poor no chance to rise economically. Governments encourage small scale jobs which are not productive in terms of maximising industrial output, or giving the poor a genuine chance of mobility. However such jobs absorb labour and forestall political confrontation.

Several writers define the nature of the relationship between the two. Frankenhoff (1967) claims the informal plays a positive role within the urban economy, but that the whole operates to the disadvantage of the poor. Nelson (1969) described the unskilled and semi-employed as 'marginal' to the life of the city. Marginal, in the sense of being culturally attached to their rural traditions, lacking influence in the urban power base, as well as often being geographically remote, living on the edge of the city. This dualist theory was first challenged by Milton Santos in 1979

in his book 'The Shared Space', in which he asserted that the main function of the existing system is to maintain poverty and thus massive supplies of cheap, unrestricted labour. These criticisms were reinforced by Mazumdar in 1976 and Brennan in 1980 who pointed out the dangers in perceiving the 'informal' and 'formal' sectors of the economy as isolated systems. In the Calcutta context A.N.Bose felt that the two present a continuum rather than a dichotomy:

"The under development and the backwardness of the informal sector are necessary conditions for the development of the organised sector which is dominated by a few monopolistic firms." (A.N.Bose 1978)

Both systems are interdependent with critical linkages between them.

Rather than this symbiotic, albeit unequal, relationship, some theorists have described the urban economy as a single system simply polarised between extremes, they talk of a 'core' (the formal) and a periphery (the informal). It is the very lack of regulation in the periphery which enables the core to produce profit. Workers in the periphery, often women and children, have no job contracts, they are unorganised, non-unionised workers. Wage rates are much lower and rates of interest charged in the unorganised are much higher than in the organised sector. This is a great inducement for the intervention of formal capital.

If indeed the division is artificial and both sectors are supporting the present economic status quo there is really little prospect of developing the 'informal' if it is at the expense of the formal. Such a policy may well prove disastrous for established business and not a popular policy! It appears that one cannot assume that informal jobs would necessarily be replaced by formal jobs as the sector expands, because the urban economy is an

essential composite of both.

8. URBAN OR RURAL DEVELOPMENT?

People often keep land and houses in the countryside when they go to the city to find work. (Todaro 1969, McGee 1971, Almond and Coleman 1961). Bienen (1984) and Dandekar (1987) found that better off migrants are more able to keep up rural ties by means of frequent visits or maintaining land in the village.

The rural / urban dichotomy has been replaced by the concept of a continuum by which the individual experience of migration is reflected in the continuing close relationship between city slum and village. Research supports the idea that migrants are assisted by the kinship and community help of 'village outposts' in the city. (Lewis 1952, Dandekar, 1987)

Janice Perlman (1976) reveals the 'rootless masses' theory about the destitute rural poor becoming the urban poor, to be far from accurate. Indeed she describes the migrants as the 'cream of the crop'. Other writers found migrants to be better educated and skilled, with stronger associational lives and a more cohesive family structure. (Mangin 1967, Karpat 1976,)

Generally it was found that where pull factors operate, the better off migrate to the towns, when push factors operate the destitute, often female headed households, are forced to migrate. Nelson (1979) claims that more recent migrants are better educated than earlier ones in many countries. Working in a village in the hinterland of Bombay, Hemladar Dandekar found that remittances as well as gifts from urban areas are having a considerable impact on village tastes and consumption.

9.SUMMARY

This chapter draws on contemporary studies to illustrate current understanding of the 'urban poor' and policies to help them.

9.i.Migration

The experience of the poor reveals the fallacy of categorising aspects of human life. The rural / urban debate is irrelevant in the case of slum dwellers in Calcutta for example, where many people have homes in both city and village. Migration today is often intra-urban, moving around the city searching for affordable housing and work, rather than one move in from the country.

As city land prices increase and choices become more restricted, there is movement of the dispossessed poor to new, cheaper settlements, or even to illegal ones where they can find work. Policies to upgrade their original homes become irrelevant, perhaps benefiting the fortunate few who owned their houses and were able to make a profit.

9.ii.Affordability

Single men are more adaptable and can find shelter much easier than the worker with children. A family requires somewhere safe and healthy, affordable and, most important, close to work. The problem occurs when jobs are in the city and the only affordable accommodation is in the suburbs.

Various forms of low-income housing are inter-related. As cities expand, rents increase, real incomes shrink and workers move out of the slums. At the urban edge, they must now add travelling costs and time to increasingly expensive food and long working hours. Sometimes people cannot afford any rented accommodation or simply do not want to leave their old neighbourhood. In this case they remain in the area as squatters.

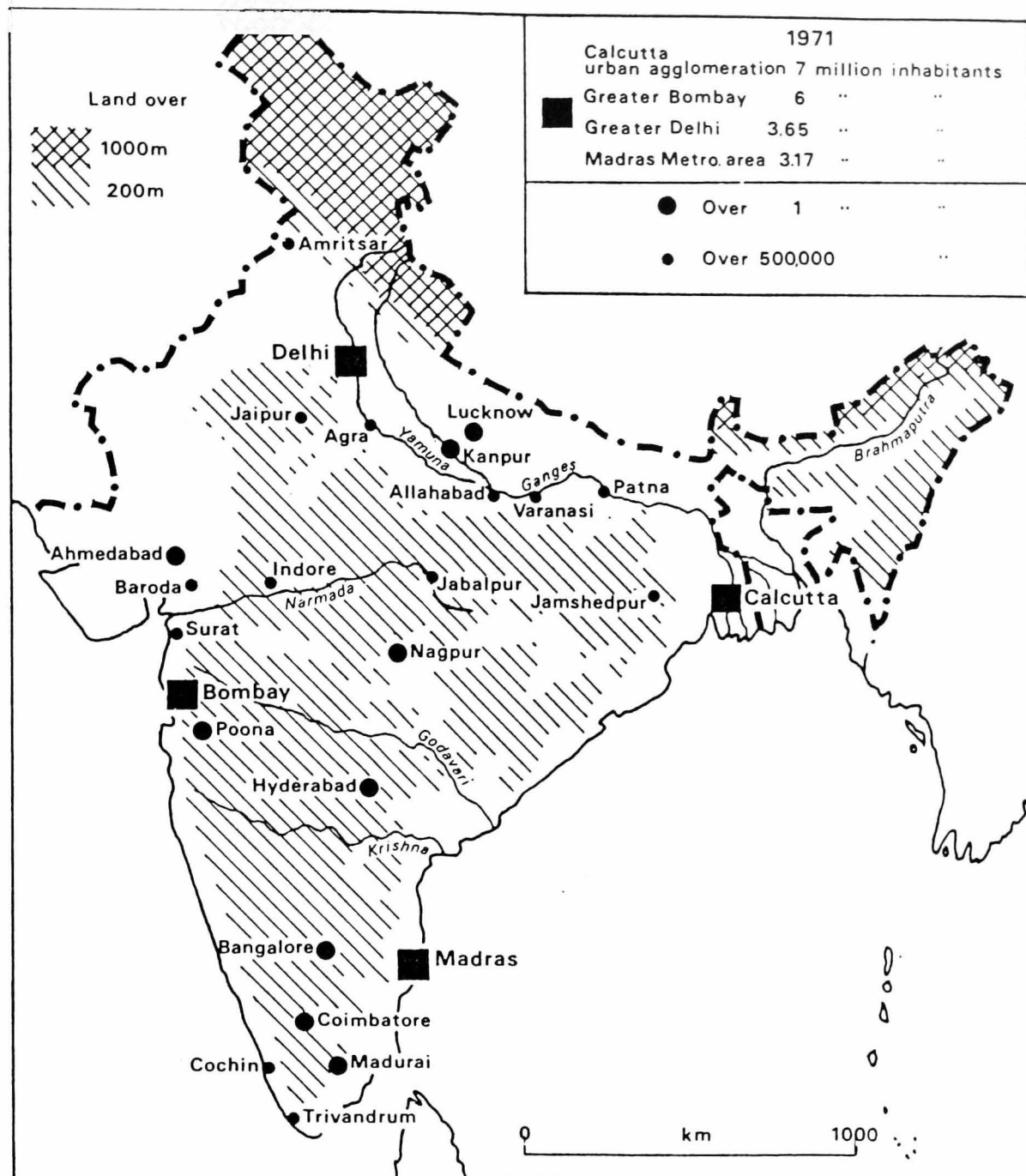
9.iii.Employment

Public investment programmes have concentrated on the encouragement of small scale, informal industries, often in the tertiary sector. There is evidence that such industries, in a situation of gross under and unemployment do not help increase either the supply of jobs or the level of wages. Workers are sometimes exploited by the formal sector and used as a supply of cheap and unprotected labour.

9.iv.Social Welfare

Environmental upgrading programmes intended to reduce illness have largely failed in their task because they ignored underlying inequalities in tenure patterns. Public health improvements have not affected the poorest city dwellers because they have been forced to move away from the improved areas. Moving away from the city centre makes it likely that they lose any access they might have had to public services, to schools and health provision. As the traditional community breaks up, there is little support for the most vulnerable groups.

In Asia especially, many people have lived in the city a long time, perhaps most of their lives, but often they retain contact with their land and family and most plan to retire back to the village. They stay in the city to work, but the provision of shelter, for example for male migrant workers or the very poor, may well be secondary to making a living or investing in a farm. Yet shelter is not unimportant and policies which concentrate on shelter or employment to the exclusion of either, do not help poor families. It is dangerous to generalise. Those who came to the city because they were landless or because they were women alone, cannot survive in the rural areas, they will never go back. .



CHAPTER THREE

INDIAN DEVELOPMENT

"The reality of India is its masses, and the masses are poor whether they are resident in rural or in urban areas. Urbanisation is not going to bring about an affluent society in India, let alone either a healthy or a good society." (Gandhi, in Noble and Dutt 1977)

India covers 1.28 million square miles of the earth's surface and is entirely in the northern hemisphere. Although this represents only one fiftieth of our planet, India contains almost a sixth of the human race. Today it is a major industrialised state but despite this it has one of the worlds lowest GNPs. In 1986 this was \$260 which, although average for Southern Asia, is less than half the \$700 of less developed countries generally. (Figure 3.1)

1. DEMOGRAPHIC PROFILE

"Not only is India itself a large multi-cultural nation organised politically on a federal basis, but it is characterised by a wide range of economic and demographic contrasts. These inevitably affect the nature of its urban development and the character of its problems" (Dutt and Chakrovarty 1963)

The population of India in 1986 was estimated at 785 million people. This is the second largest population in the world after China. The years between 1930 and 1970 saw a population increase of 75%. The reason for such a meteoric rise has more to do with the decline in the mortality rate rather than any increase in the birth rate, what Kingsley Davis called "the combination of pre-industrial fertility and post-industrial mortality." (Davis 1969)

The death rate fell from 49 per thousand in 1920, to 17 in 1950 and 13 in 1986, compared to Western levels around 9 per thousand. In 1978 the population density was estimated at 200 people per square kilometre. India remains an agricultural country, with 74% of the population dependent on the land for their livelihood and

over 40% of the national income derived from agriculture. According to the 1981 census 24% of the population, or 156 million people were living in urban areas.

In India an urban area is defined as having more than 5,000 inhabitants, three quarters or more of whom are employed in the non-agricultural sector, with densities of 1,000 people per square kilometre.

- * All demographic data for 1986 was obtained from 1986 World Population Data Sheet (PRB 1986)
- * All demographic data for 1983 was obtained from UNICEF (The State of the Worlds Children 1986)
- * All demographic data for 1981 from Census of India, 1981 (Registrar General and Census Commissioner of India 1981 Provisional Population Totals, Rural-Urban Distribution, Paper 2)

2. HISTORY

The sub-continent has enjoyed an urban based culture for over four thousand years since the Dravidian period, 3000BC until 1500BC. This was followed by the Aryan or Hindu period from 1500BC to 1206AD and then the Moslem, from 1206 until 1757, when the British claimed India until 1947. Except for short periods of emergency rule, the Republic of India has been the world's largest democracy since that time.

It is the latest occupation which many hold responsible for current poverty, in the historic past India was considered to be one of the world's most prosperous countries.

"One of the main reasons for current poverty lies in its lack of deep involvement in the industrial revolution during the British Colonial Period." (Dutt 1983)

Today, India's first, second and fourth largest cities are the sites of the major Colonial ports. Hardoy and Satterthwaite (1981) claim settlement patterns in India, as in other former colonies, "are still showing the profound influence of colonial rule".

3. MORTALITY

Before the first world war life expectancy in India was 27 years at birth, in the 1930s it was 30 years, in the 1970s, 50 years and in 1986, it was estimated at 53 years. The figure for more developed countries is 73 years. These statistics invariably hide gross regional variations in a country the size of India. Morris (1982) claims there are urban / rural differences of more than six years in favour of urbanites, and a gender variation of three years in favour of men. In more industrialised countries female life expectancy is consistently higher (Waldron 1976). As the length of life increases for both sexes life expectancy has risen less for Indian women than men and so the gulf is widening.

The 1986 estimates put the infant mortality rate at 110 deaths per thousand, compared to 17 per thousand in the more developed countries. Once again the all India figures conceal the difference between rural and urban rates of 130 and 82 respectively. There is a noticeable variation in infant deaths in favour of males. This is against the biological norm for female infants, as they are generally hardier than males, (Waldron 1976) .

Throughout India life expectancy is higher for men. In five Indian states however, Gujarat, Madhya Pradesh, Punjab, Rajasthan and Uttar Pradesh, there are exceptionally high female mortality rates;

"These are differences that cannot be a function of what might be called culturally agreed upon differences, in the need for females and males to be literate. They reflect real differences in the survival chances of females." Morris (1982).

Some data (Padmanabha 1979) suggests that although female life expectancy is less than male at birth, it actually exceeds male from the age of 15 years in rural areas and 5 years in urban areas. This suggests a pattern of generalised female neglect in

early years which is a theory supported by Harris and Watson (1987) in their studies of the sex ratios in Southern Asia.

4. LITERACY

Despite the fact that throughout British occupation English was the medium of education in India, there are still in fact fifteen national languages within the Republic. Perhaps considered illiterate by Western standards, many people speak three or four languages fluently.

In 1981, 40% of the total adult population was literate. Once again this figure obscures sectoral discrepancies, in 1961 although 54% of urban adults could read, only 24% of the rural population was literate. The gender breakdown of literate adults is interesting, in 1970, 47% of men were able to read compared to 20% of women, a decade later 55% of men and 26% of women. Although more people of both sexes are literate, the gulf between male and female literacy is, once more, increasing. In 1983 only 68% of female children were enrolled in primary school compared to a reported 100% of male children, and only 24% of girls are going to secondary school compared to 44% of boys.

5. SEX RATIO

In 1981 there were 900 women to 1000 men throughout India. As expected therefore, there are fewer women than men of child bearing age. The male bias is most pronounced in the highly industrialised areas; Calcutta has 612 women and Bombay 663 while there are 950 women to a thousand men in the rural areas. (Noble and Dutt 1977) Higher female infant mortality rates and higher childbirth deaths contribute to this phenomena, however rural to urban migration in India is still predominantly a masculine

endeavour. (Dandekar 1987)

The fertility rate of 4.5 is lower than for many developing countries, in Pakistan for example, the rate is 5.8 children per woman of child-bearing age. In more developed countries however it is 1.9 per woman.

6. CASTE SYSTEM

"Why do they shun your touch my friend
and call you unclean
Whom cleanliness follows at every step,
making the earth and air sweet
for our dwelling,
and ever luring us back
from return to the wild?"

'The Sweeper' by Rabindranath Tagore (1938)

For three and a half thousand years the caste system has regulated rural social and economic life, caste and subcaste has prescribed occupation and marriage partners. Untouchables are the poorest and most underprivileged section of society, there were 80 million Untouchables in India in 1971. Examples of some other caste occupations are the Jat caste who are farmers, the Mistri who are artisans, the Brahmin are priests and the Khatris are merchants or moneylenders.

Such a system, so deeply embedded in the cultural heritage of a people, is not that easily destroyed by exposure to cosmopolitan city values. It is surprising to what extent occupation is still restricted by birth within the cohesive social structures that exist even in the urban areas. Majumdar, working in Delhi found,

"horizontal mobility within the same occupational status is becoming increasingly possible for low caste groups, though vertical mobility as a movement from one structure to another is still very limited." Majumdar 1979.

Both Singh and Gideon Sjoberg noted the resilience and adaptability of such systems,

"The most obvious pattern is the reshaping of pre-industrial forms; familial, economic, political, and so on, to accord with the needs of the emerging industrial-urban system. Many of these structures are tending toward the industrial model.. In India some facets of the traditional caste are dying out, whereas others are being remoulded along extracommunity lines and are acquiring new and novel functions. The castes, for example, serve as special interest groups in the political arena on both the regional and the national levels." Sjoberg 1965

"In fact it is these caste and kinship networks which shape the direction and size of migration streams to the city and this is one reason for ethnic concentrations in squatter settlements as well as in occupations." Singh in De Souza 1978

Within the city there are urban groupings of migrants from the same village or region in the hinterland. This helps to maintain the old values. Harold A. Gould (1970) felt that such subsystems in transitional cities perform at least three major functions:

1. They help the new migrant become oriented to the city
2. They maintain rural ties among the urbanites
3. They carry urban ideas back to the village

"Caste then, ceases to be a 'system' in the sense suggested by Bougle(1908), Pocock(1957b), Mitler (1954), Leach(1960), Srinivas(1957), Majumdar(1959) and so many others - that is, a localised hierarchy of occupationally specialised and ritually differentiated groups orientated to local Brahmins - but comes to operate as a kind of social interlacing within the emerging industrial civilization" (Gould, in Mangin 1970)

7. ECONOMY

At 260\$ per capita GNP, India is certainly not a rich country despite its growing industrial worth. Agriculture now produces 40% of national income. A wide range of industrial products are being made, including machinery, textiles, and clothing, all of which are major exports. However, only 11% of the labour force worked in industry in 1978, the same percentage as in 1960. The service sector absorbed 15%, while agriculture still accounts for 74%.

India is now a

"major economic power in Asia with a large and powerful industrial base and a comparatively well-developed transport and communications network and a large supply of educated manpower." (Hardoy and Satterthwaite 1981)

Industry is concentrated in four areas, Calcutta in West Bengal, Bombay in Maharashtra, Ahmedabad in Gujarat and Madras in Tamil Nadu. In both Bombay and Calcutta, two of the most important concentrations of manufacturing activity, less than 30% of the workforce is employed in manufacturing. Here as elsewhere in every Indian city, the service sector is the largest single employer.

The average annual growth rate of the economy between 1965 and 1983 was 1.5%, with the rate for 1980 to 1983 being 2.7%, still with single figure (7.7%) inflation rates. In terms of central government spending during the year of 1982: 2.2% was allocated to health, 1.9% to education and a sizeable 20.2% went to defence. India received the equivalent of only one per cent of its GNP in official development assistance in 1983. It is servicing existing debts at a rate, in 1983, of 10.3% of total export income.

The percentage of the urban population below absolute poverty level between 1977 and 1983 was 40% compared to 51% of the rural population.

"Despite clear and explicit national planning efforts, the economy has not grown fast enough to keep up with rising needs and expectations. Much of the benefit from the last thirty years development has gone to a comparatively small elite. In 1967 - 1968, figures for family income distribution showed the richest 10 per cent sharing 35 per cent of total family income while the bottom 20 per cent had less than 5 per cent. Depending on the norms used, between 40 and 60 per cent of the population are below the official poverty line. The Sixth Five Year Plan (1978 - 1982) added together the number of person years for which the total labour force is unemployed (that is, including both unemployment and underemployment) and found that it totalled 16.5 million in rural areas and 4.1 million in urban areas." (Hardoy and Satterthwaite 1981)

8. EMPLOYMENT

Urban employment is therefore more likely to be in service industries with much of this in the small scale and informal sector. The definition of 'small scale' in India is less than ten

people. Figures of employment and unemployment should be treated with a measure of suspicion, they probably reflect a small portion of the possibly productive but underemployed work force, unlikely as they are to include women, except in the rare case of a woman working in the formal sector.

The very definition of 'employment' may have considerable culturally specific interpretations. Most people in India, as in other poor countries work without the security of a job contract, many are underemployed and many simply do not regard themselves as a possible part of the formal work force. With industrial growth has come what Dwyer calls "the growth of unemployment opportunities". Dwyer (1974)

In the informal sector earnings are less than half the same job in the formal sector. In addition are the added benefits of working 'officially', for example pensions and sickness insurance. It is in the employers' interest therefore, to divert more jobs into the informal sector, then as work there increases, so too does the abundance of cheap labour coming into the city from the poor hinterland.

With the increase in numbers, the wage rates for the job fall and more family workers must be found to maintain the same real standard of living. Piece rates for making cow pats, 1.25Rs. per hundred in 1967, became 1R. in 1975; bidi (cigarette) making 2Rs. per hundred in 1969, became 1.5Rs. in 1975; glass ampoule making 7Rs. per hundred in 1970, became 5Rs. in 1975. (Banerjee 1979) These are all jobs done primarily by women in their own homes.

Despite the fact that these jobs are generally acknowledged as womens' work, Bannerjee claims that women are denied the status of socially productive workers and therefore lack any social support

in their desperate survival attempts. Yet women made up 26.22% of the urban and 35.74% of the rural informal workforce in 1973. They made up 9.92% of the urban and 32.22% of the rural formal workforce. It should be remembered that there are fewer women than men, especially in urban areas.

"The status of women in India is decreasing at the present time, and is likely to continue decreasing in the foreseeable future ...it is probable that lower caste women will continue to decline in relative status if the jobs at lower levels continue to shrink. Moreover, if traditional stratification should weaken in such a way as to allow men improvements in jobs, without allowing equal opportunities for the women, the status gap will widen still further." (Alexander and Jayaraman)

Among the lowest paid, least protected workers, it is women who set the lowest limit to the conditions for all workers. Forced into the labour force by increasing poverty, the numbers of women working in the informal sector are rapidly increasing. Even here their earnings, decreasing in real value over time, are on average 58% those of male earnings. (National Sample Survey 27th. Round Oct. 1972 - Sept. 1973). Andrea Menefee Singh (1978) claims that when women migrate into urban areas it is the least educated who are most likely to look for work. In other words those least able to compete in the city are more likely to be the ones that need work, the more educated women will be less motivated or more constrained by social pressures.

9. POLITICAL ENVIRONMENT

Independence was followed by the adoption of a number of socialist policies existing alongside the private sector, the nationalisation of banks and coalmines, state ownership of railroad and major bus operations.

Until 1976 there was a federally based parliamentary democracy with national elections every 5 years and a president elected by

members of the central legislature. This mildly socialist vein continued when in 1977, the Janata party, a coalition of several of those opposing the Congress party, gained power. In 1980 Indira Ghandi led the Congress party to victory and after her assassination in 1984, Rajeev Ghandi, her son, took the leadership of the New Congress party.

A strong bureaucracy exists from federal down to district level, village, town and city enjoy a local self government which is elected for four or five years.

10 PLANNING STRATEGIES

This outline of the varying emphasis of five year plans in India since 1951 is taken from Ashok K Dutt and Frank J Costa (1978)

'Ideological Orientation of the National Planning Process in India'

1st. Five Year Plan 1951,

This concentrated on huge multi-purpose power projects including the Damodar Valley Project as well as irrigation and hydrothermal power generation, village planning (Gandhian development) and much investment in agriculture.

2nd. Five Year Plan 1956,

This saw the establishment of a socialist society in India, it emphasised basic and heavy industries (with the resultant disinvestment in agriculture) but suffered from lack of financial capital and poor management.

3rd. Five Year Plan 1962,

Was, in effect, a re-issue of the 2nd. Heavy industry and industrial infrastructure were emphasised while labour intensive economic activities were neglected.

1965 The Indo-Pakistan war created inflation, there was high defence spending, heavy industry spending was not working, there were severe deficits in food production and much foreign exchange was being spent on imports. There was disenchantment with the existing planning approach, ...the emphasis here was on heavy industry, agriculture and family planning.

1966-69 There were 3 annual plans.

4th. Five Year Plan 1969,

A dramatic reversal in emphasis which reflected all the hope of the green revolution, saw interest in agricultural development, fertiliser plants, high yielding seeds etc. Along with a strong basic industry commitment, there was a return to village self-sufficiency and a labour intensive agricultural economy.

Realistic low-income housing strategies were adopted, such as the Calcutta slum improvement programmes.

5th Five year Plan 1974,
This was revised in 1975 because of inflation, the effects of the oil price increase and the after effects of the Indo-Pakistan war. Once again heavy industry and fertiliser production were featured with two new strategic goals, the removal of poverty and the promotion of self reliance. A more equitable access to services was the objective of a minimum needs programme. To this end the following strategies were proposed:

1. large scale production of food and essentials
2. increasing employment potential
3. structural reforms to bridge the gap between rich and poor, eg. land reforms
4. increased agricultural and industrial production
5. state aid to backward regions and deprived populations

In terms of urban development this plan proposed the following objectives:

1. To augment civic services in urban centres and to make them fit for a reasonable level of living
2. To make efforts to tackle the problems of metropolitan cities on a more comprehensive and regional basis
3. To promote the development of smaller towns and new urban centres to ease the pressure of increasing urbanisation
4. To assist in the implementation of projects of national importance such as those related to metropolitan cities or inter-state projects
5. To provide the necessary support for the enlargement of the scope and function of the industrial townships to make them more self-contained.

The 6th. Five Year Plan 1979,
This plan placed more stress on self-help and strengthening of the Housing and Urban Development Corporation. Current development theories were acknowledged by a continuing commitment to the basic needs programme, with further support for rural health, the provision of clean water and adequate sanitation.

Dutt and Costa (1978) point out that almost without exception these plans were unrealistic and Utopian. Their cyclical nature reflected an ad hoc response to economic problems. Such plans emphasised the sectoral approach and also highlighted the conflicts in planning philosophy and methodology which were expressed in their changing emphasis.

11.PLANNING PHILOSOPHY

The philosophical model of these five yearly plans is Soviet Marxist, that of centralised planning emphasising multi-year plans with objectives quantifiably specified. This within an institutional framework which is essentially democratic in organisation. Such a philosophy reflects a form of Fabian incrementalism, a heritage of the British educational experience of many Indian leaders. (Dutt and Costa 1978) An important aspect of Indian planning philosophy however remains those Gandhian principles of spiritual equality and humanism.

There are therefore, conflicting aspects in such an approach. The Soviet model of equality based on the fruits of an expanding industrial and urban base strikes discord within Gandhian rural values.

"Mechanisation is good when the hands are too few for the work intended to be accomplished. It is an evil when there are more hands than required for the work as is the case in India." Gandhi (in Dutt and Costa 1978)

This then is the conflict between Marxism and Gandhism:

"The old society was based on the oppression of all workers and peasants by the landlords and capitalists. We have to destroy this society" (Lenin 1933 in Dutt and Costa 1978).

Dutt and Costa contrast Gandhi; individual, spiritual, with emphasis on self-reliance on the one hand with Marx; corporate, modern, non-religious on the other. They claim that in this ambivalent value system, Indian planners sometimes use Gandhian values as a basis for rural planning and Marxist values as a basis for urban planning.

Nehru said:

"I believe in no argument, economic or other, which is based on the creation of slums" (Nehru in Turner R. 1962).

He hated the difference between the village and the city. It seems

that in no other country the dichotomy between urban and anti-urban, reflects such a deeply felt philosophical orientation; the ruralness of India is at the heart of Gandhian development philosophy;

"The good society he fought for was neither an urban nor an affluent society.." (Noble and Dutt 1977)

The Gandhian approach to development does not include the kind of urbanisation and urban dominance elsewhere characterising development, it seeks instead medium sized towns and cities and larger self contained villages, the Upanishadic ideal. (Norton Ginsberg 1972)

12 RURAL DEVELOPMENT

In 1980 78% of the total population lived in rural areas and 74% of the workforce were engaged in agriculture, this figure is the same as it was in the 1960s. The rate of natural increase in rural areas is slightly higher than the overall national rate of 2.5%. (Asok Mitra 'Micro Planning of Space 1971). Growth in the rural areas has occurred in larger villages, those of between 100 and 5,000 people and this growth has mostly helped the rural elite, the large landowners and farmers.

Since 1960 there has been more attention paid to rural housing. Yet in 1975 90% of rural homes had no latrine and less than 2% had piped water. It must be remembered that almost all families in rural areas build their own home, usually of mud. The Basic Minimum Needs Programme of the Fifth plan, from 1972 until 1977, includes education, health, nutrition, drinking water, provision of home sites, roads and electrification for rural areas. However S.Muckerjee claimed that rural poverty in West Bengal was still increasing in 1983 due to the continuing urban bias in planning

priorities. (Conference on Rural-Urban Relationships, Calcutta, May 25th. 1983)

13 URBANISATION

Between 1901 and 1981 the urban portion of the population increased at an average of 64% per decade. However between 1971 and 1981 the urban increase was 46% (a decline in growth) but still twice the overall growth of the population and two and a half times the rate of rural population growth. (Census of India 1981). Ashish Bose (1977) estimates that natural increase accounts for half the total growth in urban areas.

Although only 22% of the Indian population live in urban areas, and the country is still indubitably rural, that is 24% of a huge population which includes 156 million people. This amounts to the fourth largest urban population in the world.

By 1981 there were fourteen cities of more than one million inhabitants. Between 1971 and 1981 these cities registered a slightly lower growth rate, both compared to their own histories and to that of smaller cities, 45%, in comparison with cities in the 200,000 to 1,000,000 class which expanded by approximately 50%. (World Bank Working Paper 730, 1985)

There is growing evidence that in India the urban growth rate is slowing down, the National Sample Survey (UN 1972) data shows the rate of natural growth of the urban population to be lower than that of the rural population.

"From 62.4 million in 1951, Indias urban population rose to 78.9 million in 1961, an increase of 26.4 per cent. In the fifty years ending in 1961 the increase was more than 200 per cent, or about 53 million. In the same period total population rose from 252 million to 439 million or about 75 per cent, growing evidence of a deceleration in the rate of urban increase during the census decade 1951-1961 as compared with the preceeding two decades." (Brush in Dwyer 1974)

14 HOUSING

"There is a clear need for a major overhaul of many of the government policies and regulations such that housing supply may be more responsive to demand from all income levels. Prime candidates for revision include urban land policy, rent control, housing standards set by urban land zoning and building by-laws, the provision of infrastructure and security of tenure to the poor, and a streamlining of the approval process for home building....housing finance which might reach the poor." (World Bank Staff Working Papers No 730 Devendra B. Gupta)

14.i.Housing Policy

Any discussion of housing in India inevitably focuses on low-income urban housing. The slums or 'bustees' of Calcutta are famous. Surprisingly, despite the fact that the bulk of the population live in poor rural housing, the word 'slum' implies a shelter definitely in an urban location. In fact the word 'slum' is defined legally in India under various slum clearance and improvement acts.

Improvement programmes aimed at these areas date back to the 1956 Slum Clearance and Improvement Scheme by which Central Government awarded financial assistance to States for acquiring slum areas and rehousing residents, for improving environmental conditions and building night shelters for pavement dwellers. In 1969 the responsibility passed to State governments although Central Government continued to provide block grants or loans.

The 1956 Slum Clearance and Improvement Scheme gave local government the power to compulsory acquire areas of unfit housing and demolish them. The idea was to proceed with simultaneous rehabilitation close to existing sites and provide people with homes close to their old neighbourhood.

In the early seventies there was a major revision of policy with the acceptance of the idea that slums could not be replaced by housing of an 'acceptable standard'.

"The existence of the slum is, at the same time, a solution to inadequately met housing demand as well as an indicator of inappropriate housing policy." (World Bank Report 1975)

In 1972 Central Government agreed to finance a scheme of environmental improvements in slum areas. This was to provide drinking water, latrines, sewerage and street lighting as part of the minimum needs programme. Such a programme was the Calcutta Bustee Improvement Programme (BIP).

Although State governments could now obtain Central aid to purchase and develop urban land for development, the option was rarely used. Improvement was preferred to clearance. Upgrading avoided the interminable legislation created by the complicated ownership patterns as well as the public resentment to demolition. Such a policy stretched the inadequate resources, and was more equitable.

"The main drawback is that this policy does not touch the issue of security of tenure nor of the improvement of existing dwellings in slums. In this respect it is striking that more than half of the area covered by slums in urban areas is government owned land." (World Bank Report 1975)

The scheme gave LAs the power to carry out projects, and accorded priority to slums on public land.

"The ones located on private land would be considered only after obtaining an undertaking from landlords that rents would not be raised consequent to such improvements".

The 1972 scheme is now a component of the 'minimum needs' programme the Government of India is currently applying to all urban areas irrespective of size.

The share of housing in public investment has fallen from 16% in the First 5 year plan to about 1.6% in the Sixth. Public and private investment in housing as a percentage of total investment in the economy has fallen from about 34% in the early 1950s to about 8% in the late 1970s. (Gupta 1985)

14.ii.Housing Demand

The Housing and Urban Development Corporation, founded in 1970 is the Central Government's major mechanism for funding 'social housing', built through State housing boards, municipal corporations etc. Although HUDCO helped to construct 151,409 units in its first five years of operation, new urban households alone were increasing the demand by 600,000.

"Overall the housing supply can be assumed to be a function of the cost of land and building construction, tenure and availability of funds. Demand has three major factors, household size, household income and trends in urban population" (Gupta 1985))

Increased demand creates one of three reactions:

- 1.new construction, restrained by the availability of building materials and land.
- 2.smaller apartments and subdivisions from existing houses leading to environmental deterioration because of inadequate services.
- 3.squatting, leading to further deterioration, congestion and inappropriate use of inner city land.

14.iii.Slums

"The problem of squatting is not so widespread as slums and is confined to a few cities only. The initial impulse of the government policy was to forcibly remove these squatters and rehouse them in alternative resettlement colonies. Recently, the trend has been to regularise the squatter colonies through provision of common public services" (Gupta 1985)

Slums in India are generally environmentally substandard, low-rental units; squatter settlements are also generally substandard but they are illegal. There are squatters on private and public land. In terms of programmes of upgrading they are often lumped together with slums, the environmental problems may be similar but outcomes are likely to be very different, as they are between rented and owner-occupied legal slums.

Slums exist in all Indian cities, 18% of all urban families live in slums with the proportion much higher (29%) in cities with over a million inhabitants, and higher still in the industrially

developed regions (1980 survey). Only 69% of the population were covered by the minimum needs programme by 1980, with access to services generally more concentrated within the larger cities.

Within the urban population of 1975, 41.7% lived in one room at an average of 4.6 people per room and more than 70% of families have less than 300 square feet. In urban areas 64% of dwellings were not connected to a sewage system. This should not disguise the fact that most urban dwellers in India are actually renting their accommodation, they are not squatters. Although nationwide the figure for rented property is only about fifty per cent, generally urban families rent and rural families build their own.

(Habitat Report 1982)

14.iv.Housing Infrastructure

The Sixth Plan still gives no clear policy on the provision of urban infrastructure,

"There is no city in India with an adequate water or satisfactory environmental sanitation." (Gupta 1985)

Access to services is more widespread in the larger cities which are usually the target of improvement programmes. Although the National Sample Survey of 1976-1977 found that almost 80% of the urban slum population took their drinking water from public taps or tubewells, and only 40% of all households have water supplied within their own dwelling. Thirty per cent of households have to go more than 50 yards to get water. Large cities are still better supplied than small ones. Of those with populations over one million, 93.5% have access to potable water, in cities under a million, 80%, in large towns 86%, while in small towns the percentage is only 39%.

In cities with over a million population, 82% of those living in slum areas (at least a quarter of total city residents) have no

toilet facilities, with 90% of the slum population sharing community facilities. (Special Survey 'Condition of slums in Cities' 31st. round of National Survey 1976-77)

14.v.Housing Land

"The major supply constraint in housing has been the supply of developed urban land" (World Bank 1975)

The political environment in India since Independence has provided opportunity for legislation to rationalise the supply of urban land for housing. The 1972 programme gave local authorities the power of compulsory purchase and the Urban Land Ceiling Act of 1975 restricts holdings of prime land.

Despite the political rhetoric and legislative power, very little has actually changed in patterns of ownership. Policy has been to acquire land ahead of development in order to gain the rewards of betterment for the public good, this too however has failed to achieve results. Legislation has not been implemented but sometimes even used against the poor, squatters have been evicted from undeveloped urban land to free it for 'low-income' housing, often low-density, which has proved far too expensive for most of the community. Limited public resources have made it difficult to develop land fast enough to influence growth.

The 1975 Urban Land Ceiling Act allowed public authorities to acquire the excess land held by individuals over a certain permissible holding of, for example, 500sq. metres in the largest cities. However the result was to freeze the supply of land. There was not enough surplus land and lot sizes and shapes were difficult to utilise. This legislation allowed many possibilities for corruption.

The Land Ceiling and Regulation Act of 1976, in addition to putting a ceiling on urban land holding, empowered state

governments to acquire vacant land by paying eight times the net annual income during 5 consecutive years. Land for low income housing is exempt. The legislation was, once more, not implemented.

14.vi.Regulation

As a result of rent control, which was first introduced in Bombay in 1918, the supply of rented housing has been reduced and maintenance has been neglected. There has been a six-fold increase in the cost of building materials between 1950 and 1980 which it is difficult to recoup from rents in any legal manner. It is also just about impossible to legally evict tenants.

The National Building Organisation claim that the amount of legal rent landlords get is not adequate to cover normal maintenance. Most landlords wished their properties would collapse so that they could sell the land! In such circumstances illegal methods appeal to some, blackmarket rents are much higher than legal ones, based as they are on current market values. 'Salami' or key-money payments in Calcutta are sometimes as much as the market value of the property. Demand for accommodation is so acute that available housing never reaches the open market.

"In summary, the rent control acts must be adjudged as serious impediments to the expansion of housing supply in urban India and urgent measures must be taken to amend them" (Gupta 1985)

Government regulation of the supply of building materials, especially cement and steel, creates unnecessary shortages. They are often only available at the inflated prices of the black market. Increased energy prices make brick prices high and increasing deforestation means a higher price for timber. Antiquated building by-laws and regulations applicable to housing construction discourage the introduction of cost reduction

techniques and affordable housing for the majority.

"The vast majority of the poor have then little choice but to live in dwellings which cannot be legalised under existing by-laws." (Gupta 1985)

Within the Calcutta metropolitan area 63% of the households earned less than 300Rs. a month in 1973, when 400Rs. was required for a balanced diet. (Sivaramakrishnan 1974) Average rents in the slums were between 15 and 18Rs. a month. Although this is a smaller portion of income than the 20% to 25% often recommended as reasonable rent, income is so low that it allows no elasticity for rent increase, otherwise diet and probably health will undoubtedly suffer.

"The problems of urban housing is not a question of finance so much as the consequence of the social stratification of the urban population and elitist values which determine the structural elements of housing policies embodied in building codes and the unrealistic standards enforced by urban authorities and city planners." (DeSouza 1978)

Separate guidelines for housing the poor are now being suggested, an amended National Building Code recommended at national level is yet to be implemented by local authorities.

14.vii.Housing Finance

Housing finance in India, like other forms of credit, is more easily available to the better off. Credit, like other essential components of the construction industry is rationed in India. Banks are generally not permitted to lend for housing purposes. HUDCO is the refinancing agency for housing boards and authorities. The unit cost of public sector construction, even that targeted to the 'Economically Weaker Sector' (EWS), is too high for those with a low-income, 63% of families in Calcutta!

15 CONCLUSION

At least one quarter of the population in every Indian metropolitan centre lives in a slum. Almost half of all urban families live in one room. However India is a huge country with the second largest population in the world and a low per capita income. Any policy she decides to pursue to improve the welfare of her cities must consider the fact that most people still live in the country-side, in conditions much worse than the towns. Investment must be spread in an equitable fashion to try to undo some of the regional imbalances created by colonialism.

Regional imbalances in development are echoed by rural / urban inequalities and also gender imbalances. In every indicator the condition of Indian women is worse than that of men, especially in Northern India. Females can expect to live shorter lives than men and many more female children die in infancy, some writers believe as the victims of selective care. Poor people exercise priorities to protect the patriline, in poverty women suffer more than men.

Recent urban housing policies have tended to concentrate on the environmental improvement of slum areas in the largest cities such as Calcutta and its Bustee Improvement Programme. The overall effect of such schemes in areas of rented accommodation can often be to increase the deprivation of the poorest families by making their homes too expensive for them to afford.

Critics have however pointed out that any housing policy, even those in the best self help traditions, are still at the mercy of the control and supply of urban land. Increasing demand for urban housing has created even more insanitary squatter settlements.

Many Indian cities do not have an adequate water supply or even any sewerage system. Until recently Howrah had a total of 25 Kms.

of sewer for 742,000 people. Perhaps an important priority, rather than projects to improve ever increasing slums, would be to create an adequate urban infrastructure which might guide the future direction of growth.

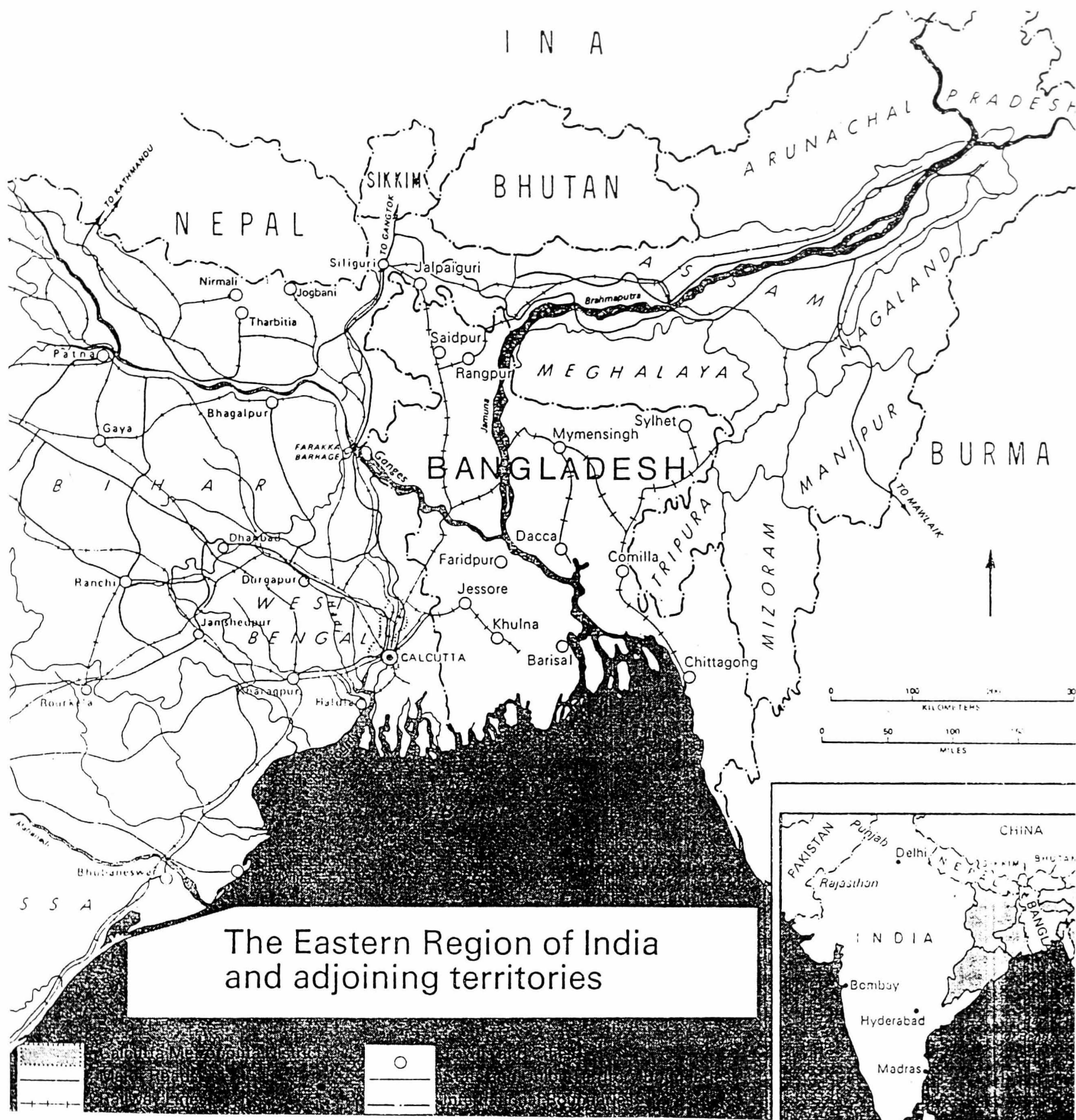
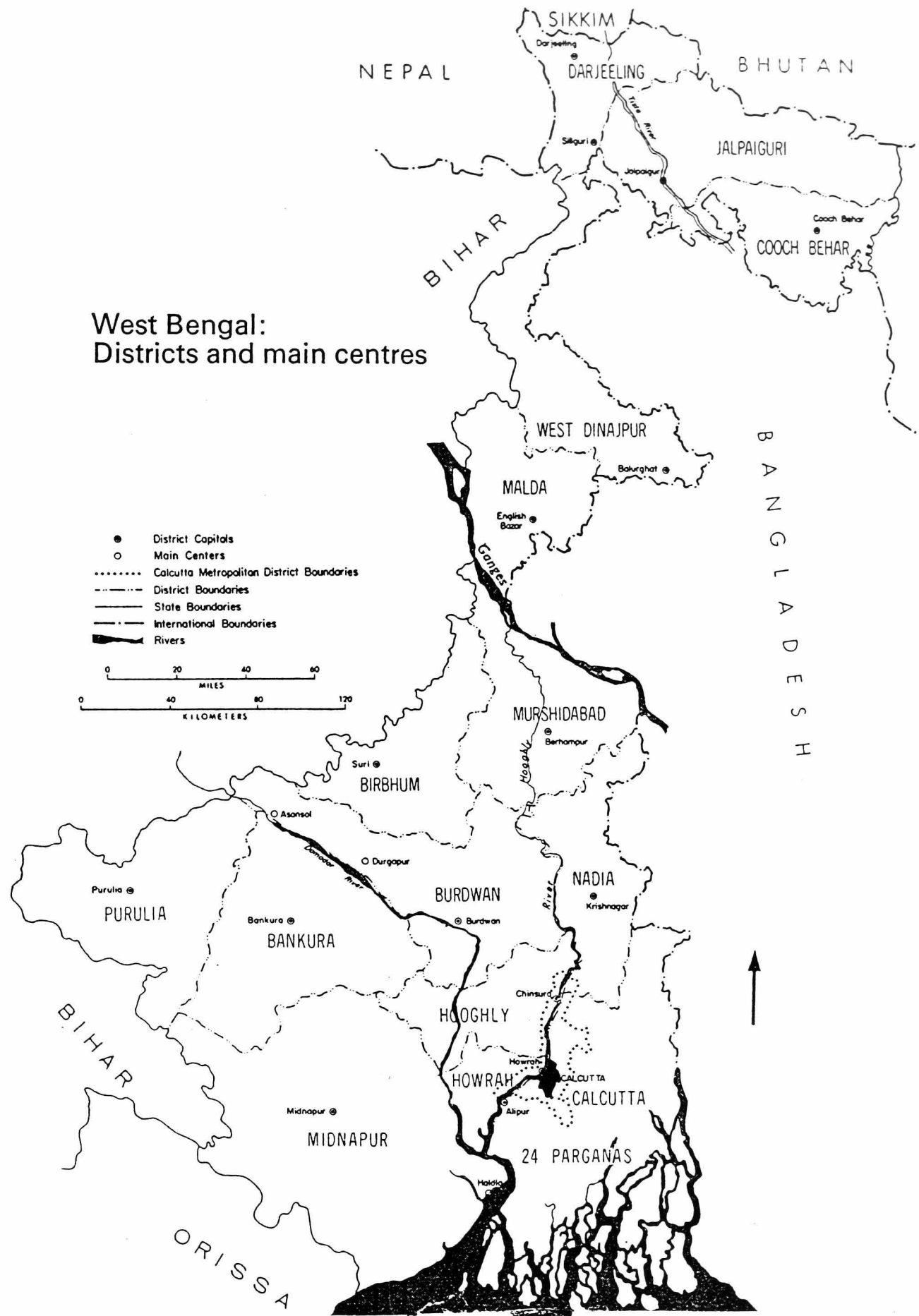
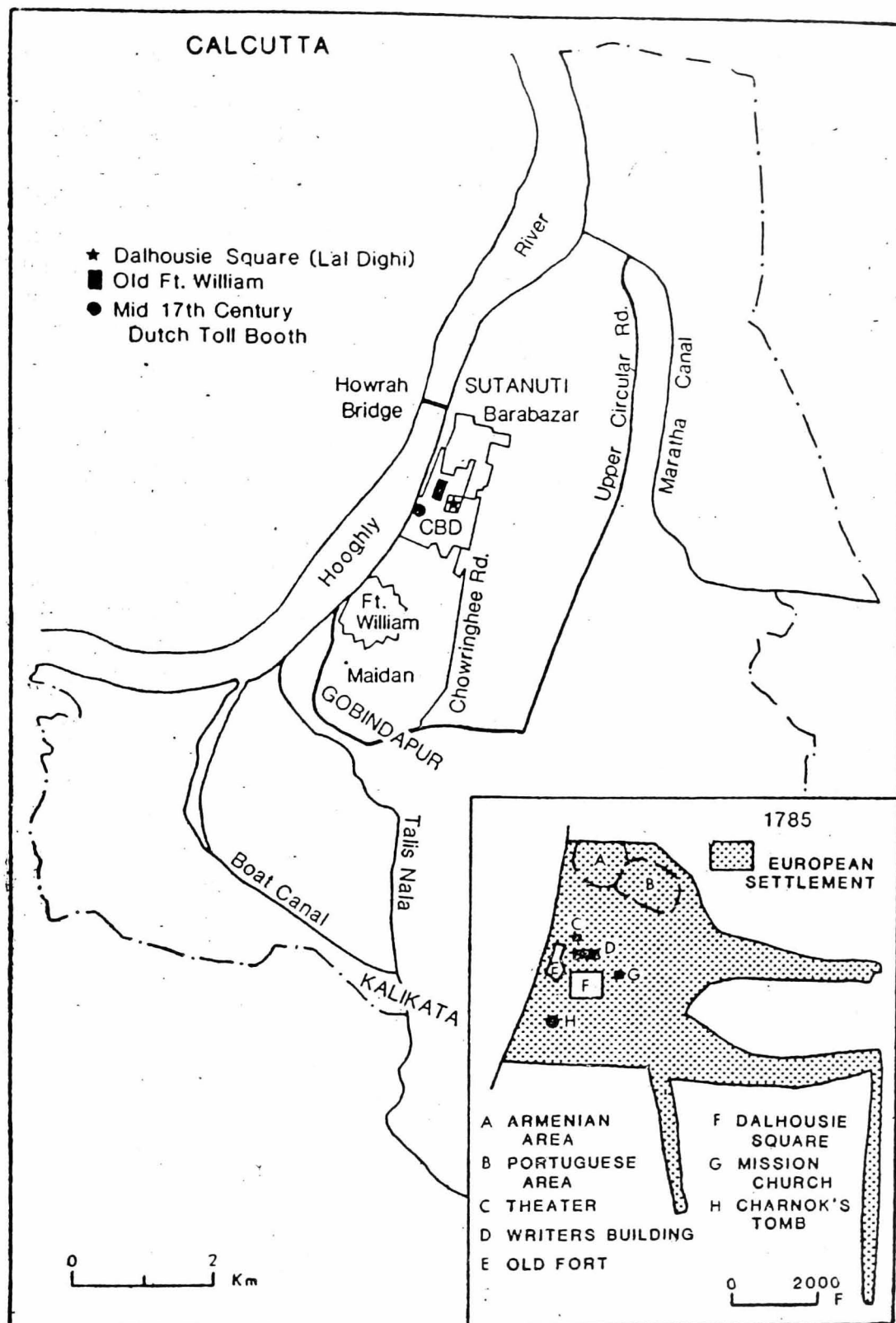


Fig 4.1



West Bengal: Districts and Main centres



Tripartite division of mid-nineteenth century Calcutta, based on Sinha (1978).

CHAPTER FOUR

THE EASTERN REGION

"The largest Indian agglomeration rules, paradoxically the most anaemic urban network of the country. Colonial heritage largely explains this imbalance due to the crushing of traditional towns, concentration of jute industries near the Hooghly, the hyper concentration of financial, commercial, administrative and political functions in Calcutta, the harbour city. Deprived rural emigrants or refugees from Bangladesh know that their chances of survival are greater in the city." (J. Racine 1981)

1. THE FIFTH LARGEST STATE IN THE WORLD

If this region of India were independent it would be the fifth largest state in the world! The states of Uttar Pradesh, Bihar and West Bengal alone contain more than a third of the national population with large areas having population densities exceeding 400 persons per square kilometre. The hinterland of Calcutta covers at least 780,000 square kilometers with a population in 1971 of 170 million people. (Hardoy and Satterthwaite 1981)

Despite this the Eastern region is the least urbanised in India, only 14.3% of its population live in urban areas compared to a national average of 19% and in the South and West regions, 20% to 21%. Even the 14% drops to 9% if the Calcutta Metropolitan District is excluded. Patna, capital city of Bihar and the largest of the twenty old cities in the area, is the next largest in the region to Calcutta with a population of half a million, fourteen times smaller than Calcutta.

The metropolitan area of Calcutta lies in the Ganges Delta about eighty miles inland from the Bay of Bengal. The deltic plain is surrounded by mountainous areas, the Himalayas to the north, the Assamese Highlands to the northeast, the tribal plateau of the Western Deccan lies to the west (where one third of all the tribal peoples of India live). The delta itself is composed of large

paddy growing wetlands and fertile alluvial lowlands where some of the major centres of Indian civilisation were established.

To the east is the Bengal barrier, the division between East and West Bengal. Bengal has been divided three times in its history, in 1905, 1947 and 1971. The 1947 partition made enemies of the two halves of the state for nearly 25 years. After 1947 when East Pakistan, later Bangladesh, was partitioned, Calcutta lost an essential component of its hinterland. It lost land and resources but gained three million Hindu refugees who fled to West Bengal between 1946 and 1956, many to the Calcutta metropolitan area. The city grew as a result, "not so much of migrants seeking as refugees fleeing from disaster".

Partition destroyed a vital economic link. The jute processing industry suffered a critical blow, with the best jute being grown in the East, the jute mills lining the Hooghly were starved of essential raw materials. (Figures 4.1, 4.2)

At present the whole of North Eastern India is held together with the rest of the union by a stretch of land, where in 50 Kms one can pass from Nepal to Bangladesh via Bihar and Bengal.

"The stirring genesis of Independent India gave birth to an amputated and deformed Bengal." (Racine 1981)

Calcutta itself is located in a low lying marshy area, which makes modern construction difficult and expensive. Salinity within the river system creates a difficulty in obtaining fresh water. One hundred million cubic feet of silt are deposited by the Bhagirathi-Hooghly distributory every year. This process, begun 2,000 years ago, has been greatly accentuated since the 17th. century and ships now spend two or three days waiting to move up and down the river. In the Calcutta / Howrah docks the maximum draft which can be accommodated today is 26ft. and 10,000 tons.

For this reason the new port of Haldia has been constructed 40 miles downstream. A barrage at Farakka 80 miles north of Calcutta has been constructed to help control the fluctuating levels and the shifting channels of the great river system.

2 HISTORY

In 1650 it was the Portuguese who first took colonial trading interests into Eastern India. They founded a trading camp at a village called Sutanuti and were closely followed by the Dutch who established a toll booth for Hooghly river traffic. In fact the Kali temple in Calcutta is said to have existed on its present site since 1545, at a village on the river called Kalikatta, which means the landing place of the god Kali. (Dutt 1977)

Job Charnock on behalf of the East India Company bought the three villages of Sutanuti, Kalikatta and Govindapur from the Moslem rulers in 1690. He turned Sutanuti into a defended trading camp where Fort William was erected in 1696. Today the site of Writers building, it lies at the heart of the Central Business District.

Lying in the Gangetic delta at the mouth of the largest river system in the country, Calcutta became the centre of British trading and military interests in India. From Calcutta the river made it possible to control all of Northern India;

"The history began in 1690 with the city acting mainly as a suction pump, sucking up much, redistributing little, profits first. London agents squeezed the maximum." (Dutt 1983)

British acquisitive ambitions were made easier by the comparatively weak defences of local princes, enabling the Company's Governor General of Bengal to achieve predominance over those of Madras or Bombay, the other presidency ports.

During the 16th. century the Grand Trunk Road was constructed from Calcutta to Peshawar. A road spanning the width of the

subcontinent, it ensured the protection of British trading interests. The Calcutta / Assam waterway network extended throughout the Sunderbans and Bangladesh, helping with the road and rail radial transportation corridors centred on Calcutta to create a spatial structure which endures to this day.

The choice of site for the capital city was a colonial coup, despite the marshy ground, killer cholera, malaria, poor drainage and limited space for expansion;

"Establishment of site emphasised extraordinary victory of situation over site. The situation, the meeting place of the ocean and the Gangetic plain" (Bhattacharyya 1969)

- an ideal choice for an occupying force. (Figure 4.3)

Nineteenth century imperialism was matched by growing industrialism in Britain which was fed by colonial production. The extensive railway system centred on Calcutta, rail terminus for the enormous hinterland. Through this channel raw materials were exported to England and, having value added by industry there, were returned as consumer goods. Although the first cotton mill was built near Calcutta in Fort Gloster in 1818, trade tariffs to support United Kingdom products spelt the end of the Bengal textile industry, the famed 'calicut' of the Victorian era. Through this network the British reaped the benefits of a huge hinterland with a very rich agricultural and mineral based economy.

By 1757 the population was already 400,000. In 1900 Curzon talked of a million souls. From 1772 to 1911 Calcutta was the capital of British India, the second city of the Empire only to London, what Nehru dryly observed as the "principal headquarters of British capital." Unlike Bombay or Delhi, Calcutta was totally a product of colonialism and eventually earned a reputation as a centre for

radicalism and resistance.

"Where the Babu drops inflammatory hints, In his prints"
(Kipling, 1891, 'Tale of Two Cities')

As a result of perceived political threats it lost its political dominance in 1911 when the capital was moved to Delhi. The Bengal famine lasted from 1942 to 1943; the result of massive Colonial errors it gave rise to communal riots in the city in 1946.

"More than any other city it witnessed the genesis of modern India." (Racine 1981)

The growth of Calcutta, so dynamic until the middle of the twentieth century began its decline, today it looks like losing even its numerical supremacy.

Economic importance went with the start of World War Two. Independence heralded partition of Bengal in 1947 and the economy of Calcutta was economically wounded both by the removal of a productive part of its hinterland and the reception of millions of refugees. The reorganisation of Indian states in 1956 created further tension within the region and resulted in the division and dissolution of regional resources such as the Damodar Valley Corporation between the respective governments.

3 RESOURCES

The region is rich in mineral deposits. Manganese, copper, bauxite, coal and iron ore have formed the basis for the most important industrial concentration in the country. The Ganges delta contains the largest area of paddyfields in the union, as well as food and more commercially oriented crops. The plains also contain a remarkable network of waterways which represent a potential source of hydro-electric power. Despite the fact that there is invariably too little or too much water in Calcutta.

The river constantly silts up, in the dry months it is cut off

completely from the main Ganges. Yet every other year the rainfall is insufficient for the sowing and transplanting of rice. Traditionally the land was irrigated by hand but even in 1927 Arthur Geddes noted the decline of such traditional methods. Later the Damodar Valley project attempted to harness the Ganges to ensure more fertile land.

During the monsoon however there is too much water. Two thirds of annual rainfall arrives in just four months and the city is frequently flooded. The banks of the river are only six metres above sea level and run off is very slow through the heavy clay subsoil. Calcutta is often awash in waist high, dirty water.

The breathtaking Himalayan barrier to the north offers a natural border and remarkable forest potential which is fortunately currently protected to preserve tribal societies. Another tribal area is the Eastern Deccan Plateau, once more this represents the potential source of extensive silviculture.

Perhaps the greatest resource of the Eastern region is its people, one third of the nation, most of whom live out their lives in the rural areas, struggling daily against huge odds to make a living from a scrap of land in an unpredictable and potentially disastrous climate.

4 RURAL AREAS

Despite the potential fertility of the alluvial plains less than 35% of the area is under cultivation. Rural densities are high, the highest in India, and the average farm size is less than 1.7 hectares. (Racine 1981) The yield is low, less rice per hectare than Gujarat where conditions are much less favourable. Only 20% of the land is cropped more than once a year, rural incomes are extremely low, landlessness and injustice in land disputes a major

reason for migration. Gross social inequalities protecting the power of major landlords and feudal casteism make the lives of the poor a misery, especially in Bihar. Rural housing conditions are far bleaker than even in the city slums, in rural areas 90% have no latrines and less than 2% have piped water.

5 MIGRATION

The proportion of the national population living in the Eastern region has remained stable over six decades, in-migration and out-migration balance each other out. Most people migrate within the area, although a certain amount of international immigration has brought in Chinese shoemakers, drycleaners, restaurateurs and hairdressers. Marwaris, businessmen from Rajasthan are a powerful force in the Calcutta economy and tempt the accusation that much Bengali capital is reinvested outside of the state.

Apart from big business it is true that large amounts of smaller remittances find their way from the CMD into the rural areas of several surrounding states. Between 1960 and 1961 two hundred and seventy-six million rupees were sent into the hinterland by postal orders alone.

Although the national urban population figure is 18%, that for Bihar is 8.4%, for Orissa 6.3% but for West Bengal 24.5%. In 1961 the average per capita income nationally was 335Rs., in Bihar 221Rs., in Orissa 276Rs, but in West Bengal 469Rs. (National Council of Applied Economic Research 1961). Evidence indeed for the reason why migrants go to West Bengal.

Immigrants to the Calcutta conurbation can be grouped into four major categories, refugees, those from rural areas of the state, those from neighbouring states and those from other regions of India or overseas. By far the largest group, about 60%, come from

other parts of West Bengal. The second largest group are refugees from East Bengal, now Bangladesh, an estimated 1.5 million settled in Calcutta between 1946 and 1961. Almost all of the ten million who arrived during the War of Independence in Bangladesh returned with the cease fire. In the last group, neighbouring states, the three states of Bihar, Uttar Pradesh and Orissa sent 600,000; 250,000 and 100,000 respectively in 1961.

Many rural migrants still have wives and families on their plots of land in the village and return home for the harvest. They live sparingly in town, sharing accommodation in 'chummeries' and eating in 'messing' groups, perhaps catered by a village woman. They send home regular remittances.

The investment of such money, especially by the more prosperous villagers has led to sharp increases in the cost of village land in the hinterland of Bombay. (Dandekar 1987) This is what A. Bose calls 'Turn Over Migration', semi-permanent migration, where although perhaps working in the city all their working lives the worker has no intention of making a permanent home there.

The landless and destitute however usually travel as a family to settle where they can, these are the families who make a home for themselves on the pavements of Calcutta. Initially the migrants make camp against a wall, on a roundabout, in a train station. An encampment probably near to earlier village migrants, until they adjust to city life. For them Calcutta is the ...

"scene of a major confrontation between the enduring institutions of old India, her caste and diversity of ethnic heritages and the pressures and values arising from the process of urbanisation that presages India's Industrial Revolution" (Bose N. 1965)

6 ECONOMY

Since the second of the five year plans, there has been increasing emphasis on heavy industry, especially steel production. The national deposits of iron ore, manganese, limestone and coal are mainly concentrated in the north-eastern Deccan Plateau. The Calcutta / Hooghlyside region is therefore one of the major industrial concentrations in the country, containing the greatest single concentration of the countrys manufacturing activity, 15%. However the portion of the workforce employed in industry has not grown,

"To a large extent, the stagnation in industry is to be explained by the colonial nature of the economy in the metropolitan district which had been sustained mainly through cheap raw materials, low wages and production for export."
(Dutt 1977)

Most engineering activity is concentrated in Howrah which acts as the CMD transportation hub. For lack of large export contracts, recent production has become geared to the domestic market while steel production has had its share of recent labour problems.

Calcutta contains 90% of the countries jute mills, but manufacture is now virtually static since partition, when West Bengal lost the best 23% of its raw material. Bangladesh is now the major competitor, with superior local jute and more modern mills.

The Calcutta area is the leading centre for publication in India, everything from books, periodicals to newspapers. Connected to this is the important paper making sector, producing the material for the printed word from imported pulp.

India is now self-sufficient in the production of modern drugs, and Calcutta is one of the three major producers, others being South India and Bombay. The chemical industry is of increasing importance, the 1973 output twenty-five times that of 1948. Rubber

and plastic products are also of importance in the CMD.

The Calcutta / Haldia combination is now the second largest of Indias ports, handling 42% of the nations exports, but it too has had a share of troubles. Shipping, perhaps more than other industries, needs access to rapid, reliable surface transport; despite the extensive rail services, the roads of the CMD are unbelievably congested. The main difficulty for the port however is the silting up of the river entailing an expensive and continuous dredging operation. Haldia has now taken over all deep water operations from Calcutta.

A considerable proportion of secondary and tertiary employment is marginal or informal in nature. The informal accounts for 82% of the units of production and 30% of employment in the CMD area.

Two schemes to help small businesses have been set up, one a state and one a CMDA operation. District Industries Centres have been created by the CMDA and the State of West Bengal has set up the Small Industries Development Corporation to help channel development into the new growth areas such as Haldia or Siliguri. In the Basic Development Plan of 1966 the growth of cottage and small scale industries was particularly emphasised as was the expansion and improvement of the public sector. It was also acknowledged that economic growth for the city was inherently linked with the development of the region and hinterland. It was therefore suggested that there should be a gradual shift in the resource concentration away from the metropolitan region, with subsidies and incentives for the cost of moving or expanding outside the CMD conurbation, especially into 'backward' areas.

Although no longer the 'centre of British capital', Calcutta still is a major financial centre handling about a third of India's bank

clearances. It still claims however, to be the cultural and educational centre of India, Calcutta university is one of the largest in the world in terms of students enrolled, and there are a further two universities in the CMD region. The area provides for about a third of all the country's college education.

Despite the many advantages in favour of a thriving economy, a rich supply of natural resources, major international transportation networks, a concentration of managerial and technical expertise, India's largest productive capacity, a vast, underemployed labour pool and the head start of early industrialisation, there are corresponding disadvantages within the region. The hinterland has suffered acutely from colonial exploitation, climatic disasters, partition and war. Political unrest within the CMD has brought anarchy and instability at times which, when linked with the inadequacy of the cities services, water, sewerage and electricity, does not inspire the confidence of investors.

7 POLITICAL RELATIONSHIPS

"Although Calcutta had largely contributed to the birth of the independence movement at the beginning of the century, today it remains a bastion of Marxism. Bengal never did play a major role in the national politics of Independent India." (Racine 1981)

Many Bengalis believe a major reason for their stagnating economy is the state of political and economic dependance in which they are held by central government. They cite the centres discriminatory policies, refusals and delays in industrial licences and crippling taxes. They call themselves, 'the unloved state' and this reflects the ideological gulf between the Marxist State and the New Congress party in Delhi.

Bengal is the only state dominated by the communist party. As a

state it has never played a serious role in national politics since Independence, reflecting today the earlier suspicions that prompted a British change of capital city. Of the thirty-one states in the union, four monopolise more than a third of the seats in the Lok Sabha; Uttar Pradesh ('nursery of Prime Ministers'), Bihar, Madhya Pradesh and Maharashtra.

In response to this charge, Delhi points out that Calcutta was among the first to receive massive Government and World Bank aid for agriculture, power and education. However 'India Today' in November 1978, after the catastrophic floods, reported a speech by the Prime Minister of the State of West Bengal;

"We can safely infer that West Bengal is not a part of India, from the hitherto unresponsive attitude of the Centre to our request for assistance".

8. CONCLUSION

Calcutta metropolitan centre serves a hinterland of 170 million people, the equivalent population to the whole of East Africa!

The region itself is well endowed with raw materials, skilled workers, and with a primate city that sits at the mouth of the country's major river system and next to the railway terminus for the whole of the Eastern region. Despite a growing industrial sector the economy is stagnant, Calcutta is poor.

The history of the region has been turbulent with the partition of the state, wars, famines and floods. Each catastrophe in its turn yielding millions of destitute refugees onto the totally inadequate streets of the city. Calcutta, to a degree, is still reeling from the onslaught.

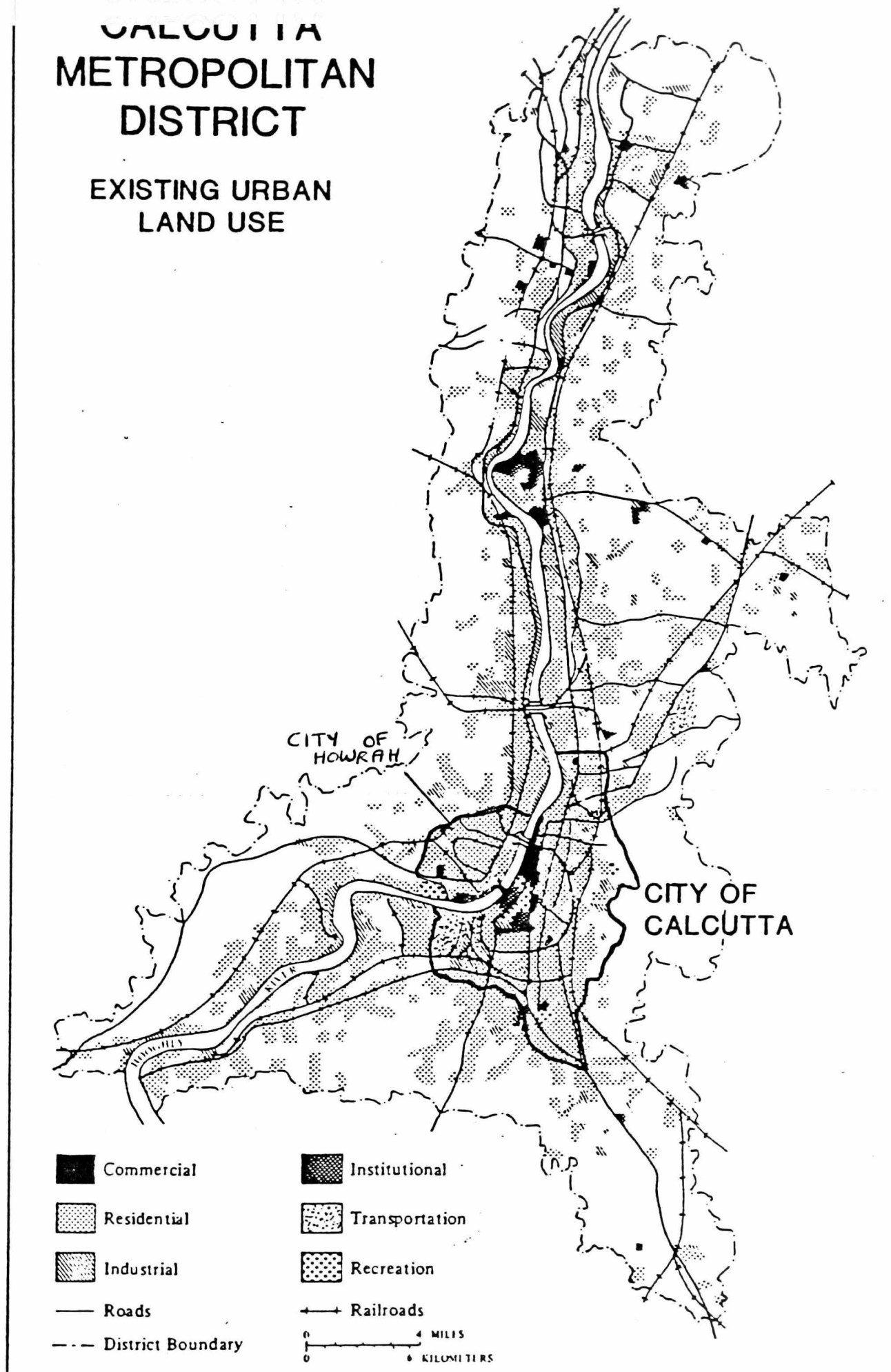
The result has been a crippled economy and a heterogeneous population of several religions and languages. Not surprisingly a characteristic political radicalism grew up which has annoyed

successive rulers since the British.

Many Bengalis from this region feel that not only have they had to cope with extraordinary demands on their patience and endurance, but that they have in fact been left to cope alone. They believe that many problems are the result of Central Government neglect and suspicion of their Marxist administration.

CALCUTTA METROPOLITAN DISTRICT

EXISTING URBAN
LAND USE



Calcutta Metropolitan District: Existing Urban Land Use

CHAPTER FIVE

CALCUTTA : A METROPOLIS FOR TWO HUNDRED MILLION PEOPLE

"It is a truth that from the western extremity of California to the eastern coast of Japan, there is not a spot where judgement, taste, decency and convenience are so grossly insulted as in that scattered and confused chaos of houses, huts, sheds, streets, lanes, alleys, windings, gullies, sinks and tanks which jumbled into an undistinguished mass of filth and corruption, equally offensive to human sense and health, compose the capital of the English Company's Government in India" (William MacKintosh in 1782, in R.W.Bradnock "Indias Cities: Hope for the Future?' 1981)

1 THE CALCUTTA METROPOLITAN DISTRICT

'Calcutta' refers in the first instance to the core city on the east bank of the Hooghly where the population, currently 3.3 million has remained virtually constant over the last decade. Calcutta also refers to a metropolitan region which ribbons both sides of the River Hooghly and had a population of 9.5 million in 1980. This metropolis covers 580 square miles and contains 35 municipalities, 61 corporations and 500 villages. It is not, therefore a single administrative unit.

Howrah, the city which faces Calcutta across the River Hooghly, together with Calcutta city, contains about half the total population of the CMD. The five centres of Howrah, Hooghly, Burdwan, 24 Parganas, Nadia and of course Calcutta, form the core of the developed area with higher levels of urbanisation, literacy, industrialisation and agricultural development than elsewhere. Density levels in the urban centre can be as high as 12,000 people per square kilometre.

Discussion of the Eastern region inevitably seems to centre on West Bengal and any discussion of Bengal centres on Calcutta, Calcutta totally dominates the Eastern region. Sixty-eight per cent of West Bengal's urban population lives in the Calcutta

Metropolitan District. (Figure 5.1)

Much of the growth of Calcutta occurred in the thirties when a growth rate of almost 70% was achieved. Decade growth from 1961 to 1971 showed that Calcutta lagged other major Indian cities, at the same time as growth in Bombay was 43.75% and Delhi 53.85%, Calcutta was only 7.57%. The metropolitan area achieved a decade growth of 24% compared to State decade growth of 26.9%. From 1960 to 1980 the average annual growth has been only 3.3%. There has been a considerable dispersal of population from the city of Calcutta to the rest of the CMD, and additionally the spread into rural areas has increased from 14.6% to 21% within the last twenty years. (Sukumo Sinha in Agarwala 1985)

Between 1971 and 1981 Calcutta city ranked 16th. in the region in terms of percentage growth, with a rate of 4.54% compared to Jalpaiguri with 84.94%, Burdwan at 59.83%, Darjeeling at 55.58%, Howrah at 31.95%, Calcutta had the lowest growth of the sixteen larger towns with Howrah almost as low. The reason for this is not only industrial stagnation and lack of space but also the fact they both had a high initial urban base in 1971, the cities with a low urban population in 1971 achieved high growth rates with only moderate population increases.

2 ENVIRONMENTAL PROBLEMS

It was the fourth five year plan which pointed out the significance of environmental quality in the promotion of a better standard of living. Much environmental degradation in Calcutta centres on the inadequacy of the sewerage system.

Untreated waste, the contents of millions of service privies, is dumped untreated in the River Hooghly, which is still the major source of drinking water for the whole river basin. There is no

sewerage system in Howrah and all wastes are either dumped, trenched in the ground or composted with refuse. The sewer network in Calcutta was laid in 1910 and is now serving three times the area and five times the population it was intended to. Sewage from three pumping stations is pumped into an open channel and into either the Kulti or the Hooghly. (Bladen and Karan 1978)

During the monsoon season from July to September, when 80% of the annual rain falls, there is serious flooding and the polluted water which overflows storm drains and broken pit latrines sometimes lies waist deep in city streets. In addition to human waste is that of the intensive industry in the area. Blocked drains prevent any reasonable runoff. Flatness of the terrain and the Hooghly upstream tidal flow, siltation, and other severe environmental problems have spread cholera, typhoid and dysentery throughout the region. (Basu 1969)

Water supply is intermittent in most areas and pressure usually low, with the result that unfiltered water from the street stand pipes, intended only for fire fighting and street cleaning purposes, is used for domestic purposes. Water provision declined from 52 to 35 gallons between 1932 and 1965. The minimum standard requirement per head is 60 gallons. (Dutt and Chakravarty 1963)

Increasing urbanisation to the south and east have led to the tapping of mineralised ground water which renders tubewells and distribution systems inoperative because of encrustations. River water is used and this loss of Hooghly water affects the operation of the port. (Dutt 1978)

People obtain their water by digging wells which need to be very deep to reach fresh water, this is an extremely expensive and inappropriate solution for urban areas. More recently the water

works at Palta, constructed in 1865 and situated 14 miles north of Calcutta has been extended. Two more works were built in 1976 and 1982 in Garden Reach and Howrah, enabling a 20.5% increase in supply between 1976 and 1982. This heralded a sharp decrease in cholera after 1975. (CMDA 1987)

Air pollution surveys show that Calcutta is the most polluted city in India despite the fact that there are fewer cars. Engine performance of these few cars is so poor that they produce high levels of carbon monoxide. Many people cook using solid fuel, cakes made of coal dust or cow pats as a result the air in any residential neighbourhood is thick with smoke. There are many small industries, often noxious, tanning leather or even smelting iron. There are frequent temperature inversions and very low wind speeds in winter which result in poor air quality, many respiratory complaints, burning eyes, poor visibility and a lot of dust. (Bladen and Karan 1978)

Transportation in the urban centre is totally inadequate. Roads are always congested, only 6% of land use is circulation space in Calcutta city and in Howrah city even less, only 3%. This is compared to 20% in Delhi. Sixty-five percent of Calcuttas commuters are daily while many of those into Howrah are weekly or bi-weekly and transportation must accommodate both sets of workers. Mass transit is inadequate, there is at least three times the undercapacity on buses and trams. (Dutt 1977)

The underground system presently runs on a north / south axis from Dum Dum to Tollygunge. It was designed by Russian engineers and funded by the National Government, it will reduce the existing two hour bus trip to a ten minute commute. By 1990 it should be transporting 10,000 passengers an hour in each direction at

optimum speeds.

3 DEVELOPMENT IN CALCUTTA

The Calcutta Municipal Corporation was established by the British in 1827. One hundred years ago an improvement lottery was initiated to raise funds for civic amenities such as a new town hall, new roads, bathing ghats etc. Calcutta Improvement Trust was created in 1912 to develop the city in terms of wider streets, open spaces and parks.

The physical and emotional consequences of the Bengal famine during the years of 1942-43 centred on Calcutta. The starving and destitute flocked to the city where communal rioting began in August 1946. The flow of population after partition in 1947 added to the pressure on resources. The result was that insanitary settlements were established in low-lying, water logged areas bordering the urban area. Within thirty years these unplanned colonies were firmly established. Subnata Sinha claims that the epicentre of Calcuttas activities shifted south-eastwards at this time due to population pressure and inertia. (Agarwala 1985)

Some efforts had been made under the Calcutta Municipal Act in 1951 but the real initiative for improvement began with the Calcutta Slum Clearance and Rehabilitation of Slum Dwellings Act in 1958. Power already existed under the Land Acquisition Act 1894 which enabling the government to acquire land under eminent domain for 'public purposes'. Such purposes may be that it is either unfit or unsafe for human habitation or that repairs cannot be carried out without eviction; or that the premises are required for building, rebuilding or substantial additions or alterations. (D.B.Gupta 1985)

Calcutta Corporation declared certain areas of Calcutta and Howrah

'slums'. These were typically built of brick or mud walls, with tiled or asbestos roofs on a bamboo frame and with an average density per acre of 485 persons. The 1956 Slum Clearance Improvement Scheme had given Government the powers to compulsorily acquire areas of unfit housing and demolish them.

The Salt Lake New Town was planned on four square miles at the eastern limits of the city, to be built on a foundation of dredged Hooghly sand, piped eight miles through a pipeline. This was to provide an alternative residential, institutional and commercial centre to Calcutta. The CMDA itself moved its headquarters into the new town.

The Calcutta Metropolitan Planning Organisation was formed in June 1961 under orders from the West Bengal government. Dr. Roy, Chief Minister of West Bengal set up the CMPO to tackle the obvious problems of housing, sanitation and transport. The directive from the State was to prepare a plan for the physical, political, economic and social improvement of the whole area. In 1966 this organisation produced the Basic Development Plan. The Calcutta Metropolitan Planning Development Authority, the CMDA, was formed in 1970, beginning work in 1971, to execute the plan for the whole metropolitan area.

Dwyer (1971) noted that the fate of Calcutta depended on the wider context...

"The CMPO organisation has no mandate for areas outside West Bengal, yet in regional terms and especially in respect of immigration, it is clear that Calcuttas problems hinge upon developments in the four state area of Eastern India, West Bengal, Bihar, Assam and Orissa."

4 THE BASIC DEVELOPMENT PLAN 1966

The Basic Development Plan urged massive investments in infrastructure in order to stop further deterioration. At the time

of the plan only 15% of the 1.6 million homes had an independent water supply and 11% had separate toilet. One in three families in the conurbation lived in a slum. In the Third Five Year Plan Central Government awarded \$80 million towards the CMPO to redevelop Calcutta, an amount to be matched from the U.S. Wheat Loan Fund with consultants funded by the Ford Foundation, World Bank and World Health Organisation. The Plan identified three tasks:

1. To arrest deterioration
2. To make better use of the existing resources
3. To make provision for massive new growth.

It was to be in two stages. The first was to improve living conditions and develop infrastructure. The second was to underpin these physical improvements by socio-economic development.

Having identified the root cause of poverty as under-development and inequality, the goal was to reinforce this political commitment to social justice and to use expenditure on the physical environment in a way which would encourage economic growth. This was not simply to be restricted to the urban areas, the urban poor were identified as those who had been the rural poor. The Calcutta Metropolitan Development Agency or CMDA was formed in 1971 with a directive to address reform throughout the metropolitan area.

Priority areas were identified as housing, clean water, the prevention of water logging, the eradication of malaria, better nutrition and the elimination of economic bottlenecks. City-wide investments were made in water supply, sewerage and transportation. Two new water works were to be built and the existing Palta works extended. Traffic congestion was to be addressed by widening roads and building a new bridge across the

Hooghly. The prestigious underground system, when completed, would be the first of its kind in Southern Asia. Rural areas were to be supplied with drinking water and all weather roads.

Colin Rosser (1977) lists the major conceptual reforms contained in the Plan. The first he believes to be a new 'broad brush' approach with emphasis on action, and planning and implementation seen as a continuous process. The second is a shift from the traditional planning sectoral focus such as transportation, landuse etc. to a minimal needs approach, the provision of basic utilities at standards perhaps below those formerly considered desirable.

The third is the recognition that even squatter housing is a part of the stock of shelter and as such should be preserved by the provision of minimal sanitary services. Fourthly is the recognition of the fact that the only new housing which can be afforded will be a minimal site and service provision at densities similar to those in existing unplanned settlements, ie. 300-400 persons per acre.

Finally is the acknowledgment that Calcuttas problems lie within a regional and indeed national context. They require involvement at these levels, especially in the urbanisation policy of Eastern India. A strategy to reduce immigration pressure throughout the region might give the Calcutta area a breathing space in which to halt the process of a declining industrial base.

The Bustee Improvement Programme was started in 1972. The objective was to quickly improve the environmental quality of the Calcutta slums. Clean water, sanitary latrines, storm drains and paved pathways were to be taken into the crowded bustees to prevent the spread of disease, especially cholera. Cattle colonies

were created outside of the built up areas and a regular programme of solid waste removal adopted. The existing three tier tenancy arrangements and land-ownership patterns in the bustees were to remain undisturbed in order to avoid litigation and delays to the programme.

It was observed that 30% of the population growth of the CMD during the decade of the fifties was due to the inflow of migrants and refugees. The 1970 Municipal and Anchal Development Programme was concerned with increasing access to outlying areas. After 1977 the IDA II Programme was entrusted to district local self government.

By the West Bengal Town and Country (Planning and Development) Act 1979, Section 13, CMDA were given power to prepare a detailed Development Plan and to coordinate the development activities of all departments and agencies of the State Government or local authorities within its area of operation. This acknowledges the fact that the development of the physical infrastructure of the metropolis cannot be divorced from economic development, that integrated development is a necessity. (Kutty 1980)

5 SLUM IMPROVEMENT

The Calcutta Metropolitan Development Authority (CMDA), was set up as part of the 1971 development drive. Under a special statute, it has the authority to administer the development fund of \$80 million which comes from the Government of India. One of the most important components of the development programme was slum improvement for the following reasons:

1. In the interests of the health and welfare of the wider population it was imperative to improve health standards in the densely populated central areas.
2. Although the long term goal must be the eradication of slums,

this was not possible in the foreseeable future and so a scheme to bring "The basic amenities of sanitation and environmental decency to the hundreds of thousands of bustee dwellers" was the reasonable alternative.

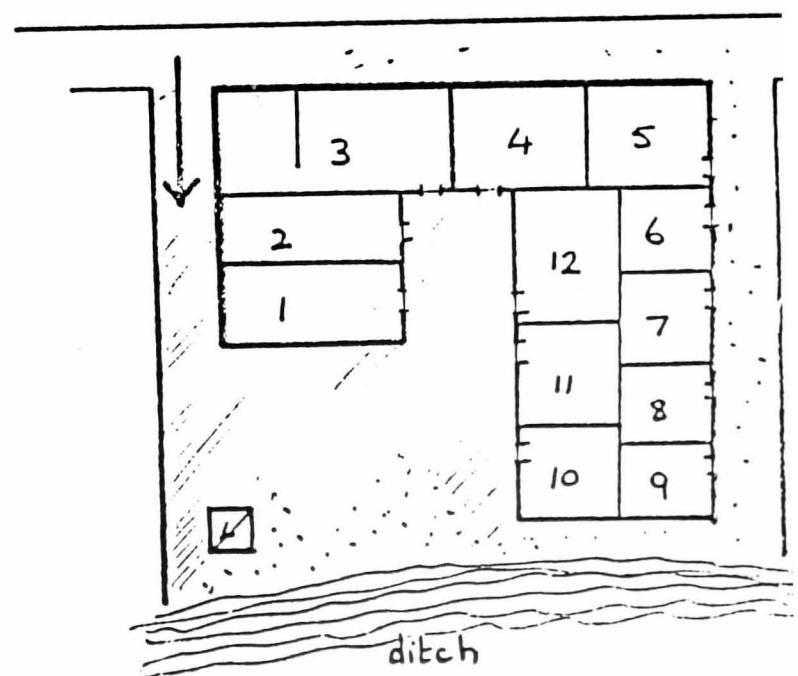
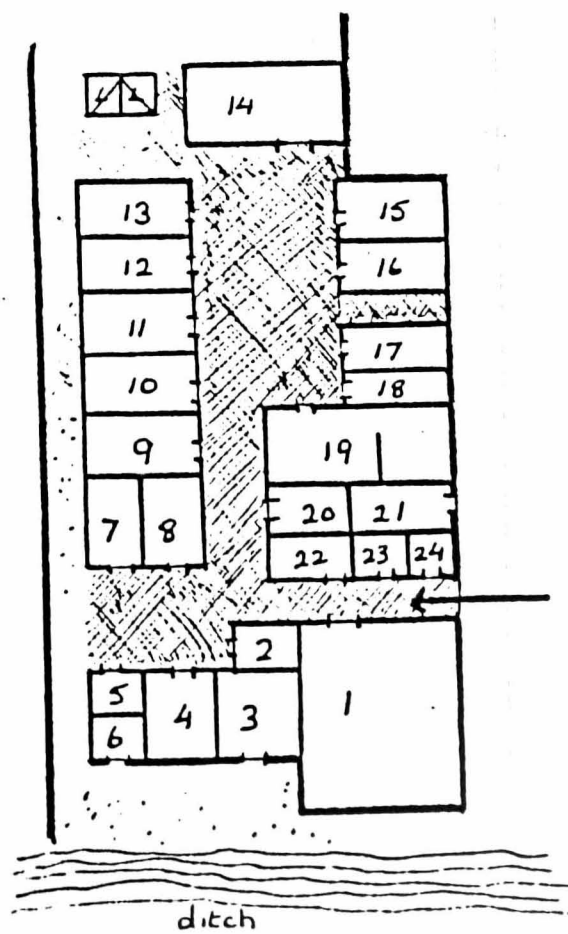
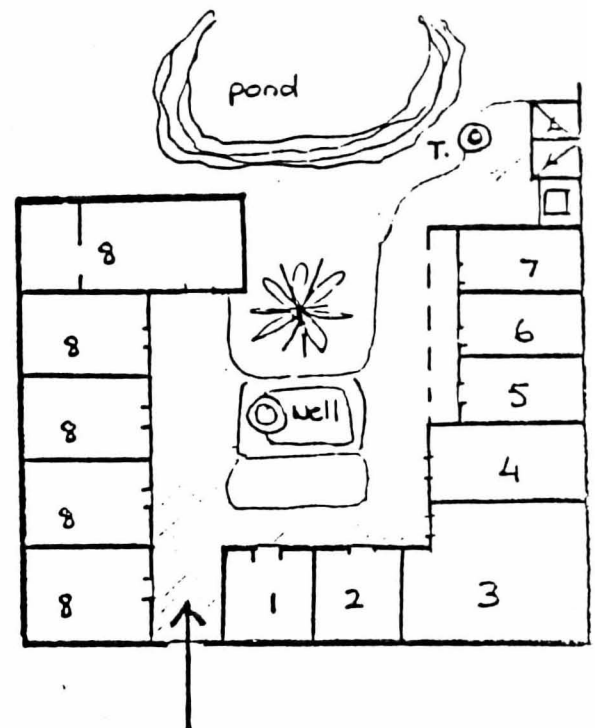
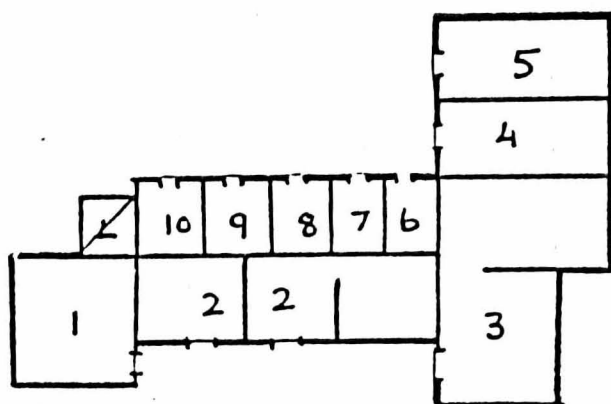
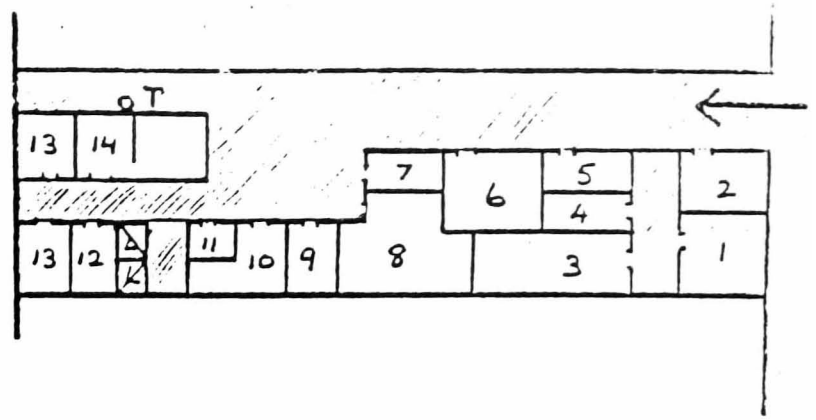
3. Economic and health considerations require clearance in the central areas and improvement in the rest.
4. The programme for such environmental improvements as water supply, drainage, filling in tanks, paving passageways and street lighting was financially feasible and realistic.
5. The legal complications of confused and complex land ownership rights must be overcome by a bold and direct approach, as allowed in the new legislation.
6. A satisfactory solution of the bustee problem would rapidly benefit not only the bustee dwellers but every citizen of the CMD. One third of the population of Calcutta city and one quarter of the population of metropolitan Calcutta live in slums. There are over three hundred registered slum clusters in the metropolitan area.

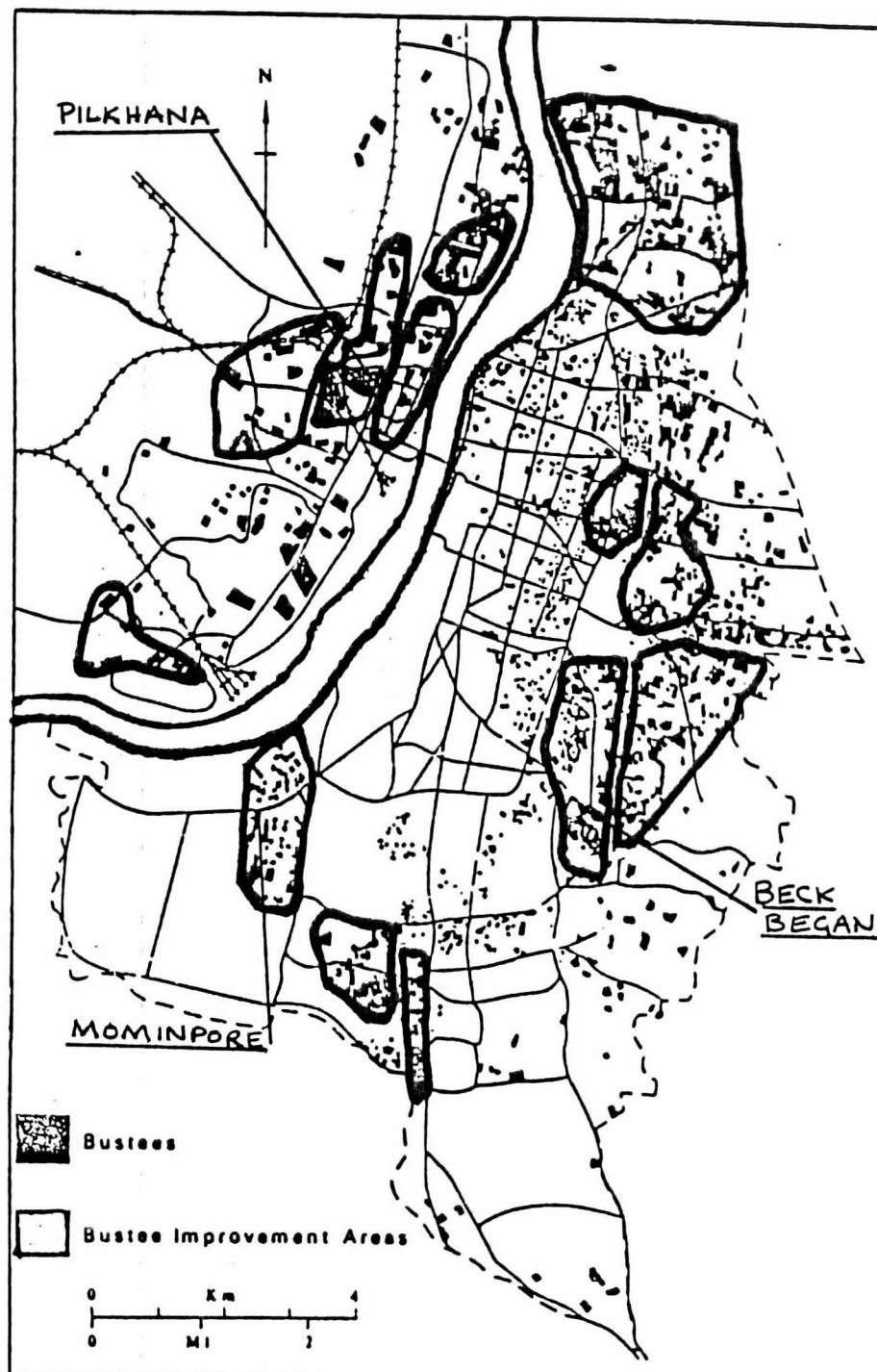
Between 1971 and 1981, 1.7 million slum dwellers were affected by the programme. Only about one fifth of those who live in Calcutta's marginal settlements live in bustees and so they are by no means the only settlements for the urban poor. However the initial 1971 development drive was targeted specifically at the bustees within the city of Calcutta and later Howrah and other urban areas. (Ribeiro 1981)

Although a huge programme, the BIP was not addressing the problems of the poorest urban dwellers. The 1971 census registered 48,000 shelterless people, mostly on pavements, many from adjoining districts who came in seasonal flows depending on agricultural conditions. It is estimated that during the 1974 drought, 100,000 were living in this way in Calcutta. (S.Mukherjee 1979)

6 BUSTEES

The 1899 Calcutta Municipal Act had defined 'bustees' in terms of materials and permanence. 'Katcha' is temporary construction, of unburnt brick, bamboo, mud, grass, leaves or reeds with a roof of





CMDA area showing bustee improvement areas

tile on bamboo or thatch. 'Pucca' is one of burnt bricks, stone, cement, concrete or timber and a roof of tiles, galvanised iron, stone or asbestos. It also defined them in terms of size and density,

"an area containing land occupied by or for the purpose of any collection of huts standing on a plot of land not less than ten Kattas (one tenth of an acre) in area."

There is a three tier tenancy arrangement in operation with land belonging to one person and the hut buildings to another. Although the hutowner or 'thika tenant' may often live on the premises, frequently in rather superior accommodation to the rest of the residents, slum dwellers are usually tenants.

The word 'bustee' historically has a legal definition, but its use today has become more generalised. It is still used of the particular holding, the building owned by one hutowner and divided into many dwelling units. It is also used to denote a particular neighbourhood of hutments, for example, 'the Pilkhana Bustee'. Increasingly it is being used to describe new settlements, sometimes squatter settlements. It seems to the author that it is only used about single storey slums regardless of tenure. Squatter settlements and new peripheral rented slums alike are called by the people 'new bustees'. It seems the term colloquially has more to do with the materials of mud and thatch and the traditional layout than patterns of tenure. (Figure 5.2)

Between 1958 and 1959 the West Bengal State Statistical Bureau held an extensive survey, it defined the taxable unit as a bustee and this could include several huts. It found that there were usually 4 occupants to each room, and that 90% of the families lived in one room. Sixty percent of the buildings were 'katcha', and 32% less than 1,000sq. ft. in area. Of these rooms 40% were

used for some sort of petty manufacturing or trade. Of the inhabitants 27% came from East Pakistan, 22% from Bihar, 39% from West Bengal and 12% from other states; 31% were casual labourers or factory workers, 23% engaged in handicrafts or petty manufacturing, 22% in trade and other services.

Electricity and water supplies to the bustee areas are frequently affected by load shedding, and tap water, even when it is supplied, is usually of very low pressure. Most often the people don't bother with the newly supplied CMDA taps but rather use the corporation pump in the road. Water problems make the difficulties with flooding, blocked drains and latrines all the more difficult to handle. Each hutment interviewed had complaints about lack of water and reduced pressure.

The water table in the Calcutta urban district is often at the surface, especially during the monsoon season. Few bustee dwellings have constructed floors or are elevated above the level of the surrounding areas, which are often polluted. Blocked storm ditches and broken latrines overflow into the storm water which waterlogs the homes.

On one occasion during the survey the flood water throughout most of the city was at waist level. This is especially dangerous for street and slum dwellers who have nowhere else to take shelter or store their belongings.

Another constant complaint in all bustee areas is the presence of rats, "rats as big as cats" the people claimed. Mosquitoes are an obvious hazard, especially where there is so much standing water. Snakes and other reptiles often find cover in the crumbling roofs and some tenants had rigged polythene ceilings under the tiles to do two jobs, to keep unwanted visitors as well as rain out! Most

food as well as any valued possession is stored on rafters or tied to the ceiling out of the way of vermin. Good clothes are kept locked away in suitcases by those lucky enough to have them, or in the roof space tied on ropes.

7. THE BUSTEE IMPROVEMENT PROGRAMME

The 1971 Bustee Improvement Programme had the basic objective of improving the environment quickly. In order to achieve this and reduce waterborne diseases the emphasis initially was on clean water and sanitary latrines. One tap was provided for each hundred people and there was to be a sanitary latrine for each twenty-five people. This level of provision disguises the scarcities due to poor construction and bad maintenance. Water shortages and reduced pressure added considerably to sanitation problems.

The BIP was to become one of the largest slum renewal efforts in the world. From the outset it has advocated the use of simple technology. After an initially brusque start during which engineers ignored the opinions of residents, a greater degree of participation has been incorporated into the scheme. Social workers were recruited by CMDA, often themselves residents of the bustees. It was their job to liase between the CMDA, local organisations and bustee dwellers, in order to develop schools and dispensaries as well as select suitable locations for the taps, sewers and latrines. Unfortunately the employment of such workers has been abandoned.

The estimated cost of the slum improvement programme in 1980-81 was Rs.40 million. This is in terms of capital expenditure and the CMDA took no responsibility for continuing maintenance, a situation which has not yet been resolved. Maintenance remains a major problem. In the case study area of Pilkhana there are

crumbling, leaking, seven year old septic tanks which present a considerable health risk to residents. The Corporation and Municipalities lack the resources to maintain the CMDA installations as the slum area tax base is understandably low, 18% of the annual value compared to 33% in other neighbourhoods.

The 1980 Socio-Economic Survey in the Bustees of Calcutta is a metropolitan wide survey by CMDA and State Government which is funded in part by the Ford Foundation. This will establish benchmarks which can be renewed periodically.

The sex ratio in 1980 in the CMD bustees was 52% male 48% female and the average household size 5.2, the State urban average is 4.08. Of the adults 15% are illiterate and 57% were educated up to primary level. Earnings amounted to Rs76 per capita, per month (approximate exchange rate Rs10 = \$1US) which may effectively be less when one deducts money sent back to the villages. The average West Bengal per capita income is Rs80. Workers in employment account for only 26% of the population of the bustees compared to 35% in the CMD and 38% in urban West Bengal. There are apparently more skilled workers as a percentage of the workforce in the bustees than generally in urban West Bengal, 38% compared to 15%.

The 1980 report concludes that there is considerable need for improved quality in the end product to bring goods to a standard required for the open market. The production process, it claims, is restricted at every stage by the control of 'middlemen', the supply of raw materials, credit, access to the market are all out of the control of bustee small businesses.

8. THE BUSTEES OF HOWRAH

The twin cities of Calcutta and Howrah are similar in many respects, and share a common destiny. Howrah has, since the

industrial expansion of the area , been the railway centre of the whole of the North-Eastern region of the sub-continent. Its colonial development pattern, unlike the administration headquarters of Calcutta, being that of a transportation hub. The docks are lined with jute mills and behind these lies a great belt of land housing several million people in slums or Bustees. This is dissected by wide tracts of railway lines fanning out from here to all parts of the country.

The Bustee Improvement Programme was initiated in the bustees of Calcutta City and later extended to the bustees of Howrah, where conditions, if anything, were worse than in the city of Calcutta. Bustees in Calcutta City are usually fairly small areas of slums sandwiched between more formalised housing. It is rather more difficult to separate the effects of changes within the bustees from wider changes in the city as a whole. People living in bustees have access to the same job opportunities, health facilities, transportation provision etc. as those living outside the bustee; the obvious constraint being income as opposed to location. This is especially true of those areas situated closer to the city centre.

In Howrah the bustees form a long belt, this must be one of the largest continuous slum areas in the world. They are not, as in Calcutta, pockets of deprivation separated by middle-class areas. In Howrah the bustees run into each other. What happens in the bustees directly affects many citizens of Howrah. It is almost inevitable that many more people in Howrah work in the small scale and informal workshops of the bustees. In Calcutta many find work in large factories or in the homes or service of the better off. Changes in the bustees will not only affect those who live but

also those who work in the Howrah.

8. SUMMARY

The metropolitan area of Calcutta expanded most dramatically during the 1930s. Since that time it is seeing a gradual decline in growth and a dispersal to the smaller towns of the CMD and even into the surrounding rural areas.

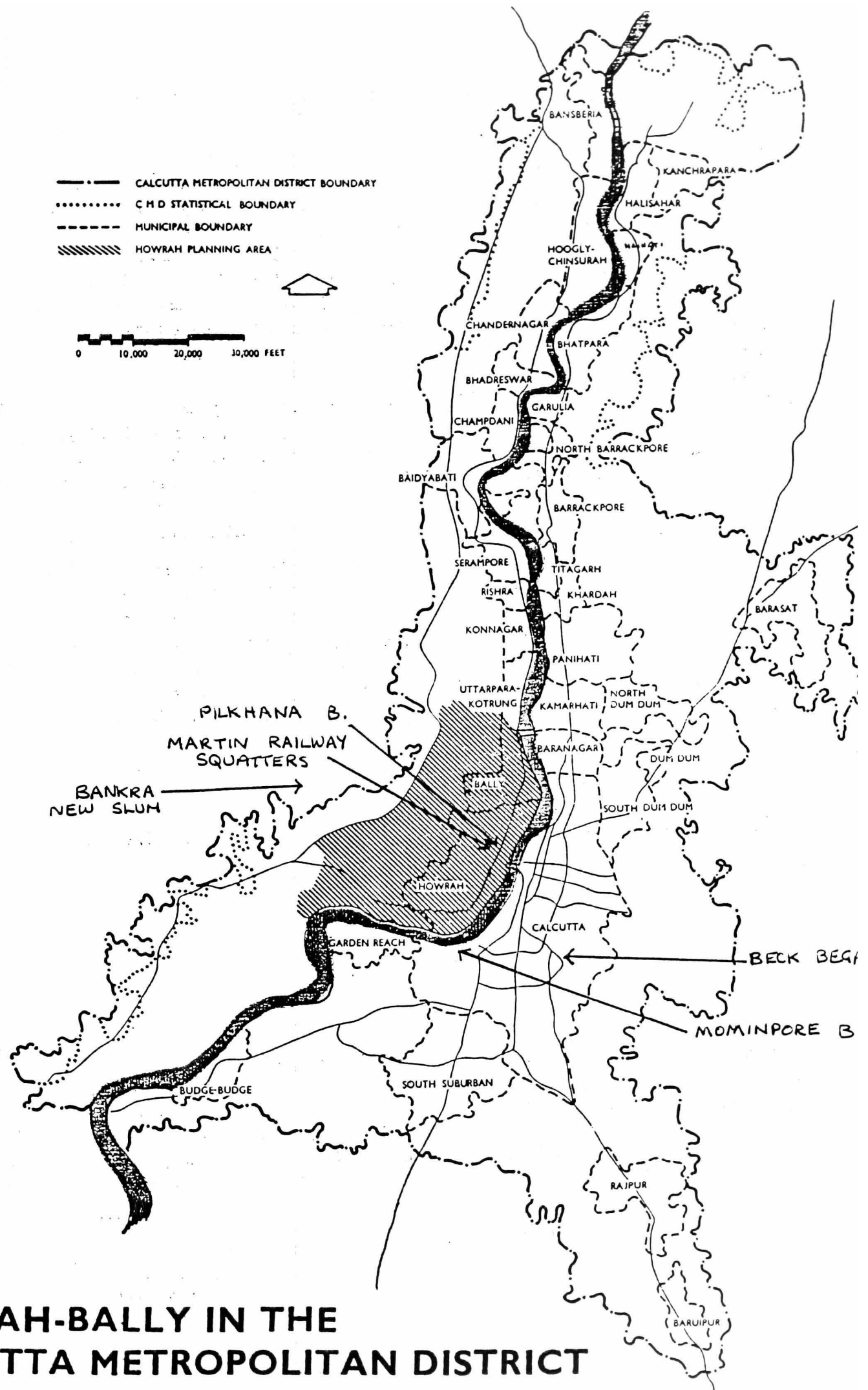
The Corporation of Calcutta, established in 1827, has been the basis for a well developed system of Local Authority involvement in community development programmes. The legislative framework exists for compulsory purchase and clearance of inner area slums. However the Calcutta Development Authority (CMDA) has the mandate for development throughout the entire metropolitan region. This includes the other municipalities than Calcutta city, as well as the 500 villages in the more rural areas. It is responsible for designing and implementing the Basic Development Plan (1966) which sets out to improve the physical, economic and social life of the area. The specific goals of this plan were to arrest the spread of deterioration, make better use of existing resources and to make provision for the expected massive new growth. It proposed to improve services to the whole city, two new water works, new sewerage systems and bridge and road works, as well as the improvement of the slums. Rural and urban development integrated programmes were to be created simultaneously.

The Bustee Improvement Programme itself was to proceed without disturbing the existing complicated three tier ownership system. Most of the original land-owners were not contactable and hut-owners or 'thika tenants' were the operational landlords.

There were however poorer people in the city living in worse conditions than in the rented slums, there were street people and

squatters. The environmental improvement programme was not to include squatter areas. During the course of the programme their numbers were to increase and their composition change from landless rural families to those who could not find accommodation within the slums.

In 1980 there were more men than women in the bustees, almost all of whom had at one point migrated from the hinterland. Most adults were literate and more than half had attended primary school. There were more skilled workers in the bustees than elsewhere in the urban areas of the CMD. Although their homes were not of permanent construction and there were on average 4 people to a room, 40% used their homes for some sort of income earning employment. In the four years since this survey was completed by CMDA the situation in Pilkhana, the case study area in Howrah, has changed considerably. (Figure 5.3)



HOWRAH-BALLY IN THE CALCUTTA METROPOLITAN DISTRICT

CHAPTER SIX

THE CASE STUDY AREAS : THREE TYPES OF LOW-INCOME HOUSING:

This chapter discusses conditions in the upgraded bustees of Calcutta before going on to describe in more detail both the improved and unimproved areas studied in the three part survey which took place in 1982, 1983 and 1984.

In 1982 three inner city bustees were surveyed, two in Calcutta city and one in Howrah city, all three had been upgraded by the Calcutta Bustee Improvement Programme (BIP) some years earlier. In 1983 Pilkhana, the Howrah bustee, was the only settlement studied in more detail, although with a different sample. In 1984 this same bustee, again using a different sample was compared with two other low-income settlements in Howrah which had not been upgraded. One of these, Bankra, is a newly expanded slum on the outskirts of the city and the other, Martin Railway, is a new squatter settlement near the central area.

Figure 6.1 shows the CMD area with all the surveyed areas marked.

1. CONDITIONS WITHIN THE IMPROVED BUSTEES

1.i.Flooding

In Calcutta the water table is often at the surface, especially during the monsoon season. Few bustee dwellings are elevated above the level of the surrounding areas, which are often polluted. Blocked drainage ditches and broken latrines overflow into the storm water which waterlogs the homes.

On one occasion during the survey the flood water throughout most of the city was at waist level, not an unusual occurrence, during the monsoon season. This is especially dangerous for street and slum dwellers who have nowhere else to take shelter or store their

belongings. Most of those interviewed complained of flooding, but it seemed most severe in Mominpore.

Even septic tank latrines constructed only six or seven years ago are crumbling and leaking the contents of their tanks into courtyards which, when flooded, spread disease in a way that service privies never did. (Plate 11.2) On the frequent occasion of heavy rain, surface drains are unable to cope, for they are usually blocked with rubbish. Many people complained that this was one of the most obnoxious things about living in the slums. It was especially disturbing if one had young children who crawled on the floor. Several cases were reported of children falling into drains, with tragic consequences.

1.ii Provision of Services

Electricity and water supplies to the bustee areas suffered disproportionately from load shedding. Some improved bustees especially in Kidderpore and Pilkhana were not provided with water taps within the compound, while others claim the taps are already useless. Despite upgrading, the majority of families are still using Corporation street pumps for drinking water and shallow wells for washing water.

CMDA tap water, even when it was supplied, was usually of very low pressure. In anticipation of the supply being cut off, women spent valuable time queuing. Most often the people didn't bother with the new supply but used the corporation pump in the road, where the water may not be pure but is certainly more available. Water problems made the difficulties with flooding, blocked drains and latrines all the more difficult to handle. Each hutment interviewed had complaints about lack of water and reduced pressure.

A considerable benefit of living in Beck Began, near to Park Circus, is that water pressure is usually normal. Supplies are rarely cut off and as the main electricity distribution centre is located here, electricity supplies are also almost never cut. A rare and fortunate thing in Calcutta and one which adds a great deal to the value of living in the area.

Electricity is often pirated but rarely by tenants. Those few tenants who have electricity, used to provide lighting, invariably pay their landlord for their supply in addition to rent. What they pay is often included in a lump sum payment, this for electricity the thika may have obtained free of charge.

The municipal collection of solid waste varies considerably between areas. Some respondents in Mominpore claimed that they never had a collection. Here as elsewhere most residents pool money to pay a private sweeper, it usually cost about 10Rs a month per hutment.

Postage services for slum dwellers are almost nil. Residents complain that in a country with a good urban mail service for those living in middle class areas, thousands of people in the Bustees may have only one postal address. The chances of them receiving their mail are minimal.

Health provision is scarce. Residents from all the survey areas travelled to Howrah General and even Calcutta Medical College hospital for serious illness. In most cases they were unable to afford prescribed drugs, especially for common, chronic illnesses such as asthma.

For mother and child care they relied mostly on voluntary organisations such as the Sisters of Charity or Servas and Samite. There is an acute need for increased prophylactic programmes

against polio and TB. Child care centres which may help prevent rickets and diarrhoea are largely left to voluntary agencies. Health care is therefore a matter of luck, for those who live in Beck Began and Pilkhana have more access than those who live in Mominpore.

1.iii Vermin

Another constant complaint in all bustee areas was the presence of vermin, "rats as big as cats" the people claimed. Residents in Mominpore, near the docks, described how the rodents walked over sleeping people to steal food. There were several reports of children who had died from snake bites and also one from the effects of being bitten by a rat.

1.iv. Summary

Despite the investment of the BIP, sanitation is still bad. The worst aspect is the latrines which were poorly built and not maintained and as a result leak. Although taps were provided water supply is very intermittent and pressure low, taps are therefore useless much of the time.

2. 1982: BECK BEGAN, MOMINPORE AND PILKHANA, THE UPGRADED INNER CITY BUSTEES.

(The reference notation BB is used for Beck Began, MP for Mominpore and Pa for Pilkhana in 1982, this is followed by the hutment number and then the household number.)

Two of the three improved bustees are situated within the city of Calcutta; Beck Began is in the Park Circus district, a residential high rent area close to the city centre and Mominpore, which is part of the slum area of Kidderpore to the south of the city. This is a working class district containing several large factories. The third of the improved bustees, Pilkhana, lies across the River Hooghly to Calcutta in its twin city of Howrah.

2.i.Beck Began

The survey was held during a rather unsettled period politically for Calcutta. There were demonstrations throughout the city. Because of this the survey being conducted in Calcutta city was cut short and moved to Howrah, as a result the Beck Began sample is small. Being in the residential district of Park Circus this area benefits from a regular water supply and a virtually uninterrupted electricity supply. It is very well served by transportation, buses, mini buses and trams, yet lies within easy walking distance of the city centre.

It was in Beck Began that the surprising physical change happening within the bustees was first observed. Several new two or three storied brick buildings were being constructed. Tenants reported that hutment number 2 in the survey was developed into a two storey building two years ago, with sections still under construction at the time of the survey. Existing tenants were given the smallest rooms and the landlord has yet to decide on the new rent.

These rooms are very small, about 50 square feet each, some without windows, opening onto a dark internal passage. Illness rates in this hutment were very high, jaundice, leprosy, several cases of malaria, bronchitis and heart complaints were reported. The rooms were very hot, without ventilation and full of the smoke of cooking fires or kerosene stoves.

Beck Began is primarily a Hindu bustee composed of well established residents. The survey however included Hindu, Muslims and a Christian family. It has the most established population, the median stay being 19.5 years compared to 18 years in Pilkhana and only 12 years in Mominpore. Only just over 18% of the

population has moved into the area in the last five years. (1% less than Pilkhana but 5% less than Mominpore).

Rent here is now the lowest of the three areas and it has hardly increased at all within the last ten years. The three new tenants in the first hutment surveyed all have good salaries; BB1.2 is the business partner of the landlord, he moved in one year ago. The Calcutta Electricity Supply clerk in BB1.4 and the policeman in BB1.8 report suspiciously low rents, Rs20 and Rs22, similar to long standing residents. The policeman is a new migrant who came from a village in UP two years ago.

In the light of extreme housing shortages, especially in this area, it is most likely that these reported rents are not accurate. Accommodation is scarce and understandably tenants would not want to upset any arrangement which may have been reached between the landlord and themselves.

None of the households surveyed had more than one room despite the fact that some 4.5% use their home for commercial activity. However there are fewer people in each dwelling, only 4 compared to 6 in Mominpore and 5 in Pilkhana.

Although it has the most established residents it also has the highest number of recent family migrants from rural areas, but at the same time having the least migrant workers or single men whose main home is in a village. The majority of residents keep up strong associations with their villages, 59% of all families compared with 21% in Mominpore and only 14% in Pilkhana keep up regular visits or keep a house there. It requires money to visit and support country kin, the residents of Beck Began are relatively wealthy compared to the other two areas.

There is a higher proportion of widowed heads of household than in

either Mominpore or Pilkhana. An elderly woman in BB2.11 lives with her daughter and three grand-children. Her daughter supports them all by working in a private nursing home, she is in fact a Muslim. The elderly Muslim widow next door is supported by her neighbours. The widow in BB1.5 supports her grand-daughter with three part-time servant jobs, she earns a total of Rs60 a month. In Beck Began a surprising 28% of the total work force is female, all but the nursing home worker are domestic servants. This compares with only two women in Mominpore, 2% of all earners, a widow who makes cushions in her home and a professional cook. In Pilkhana where one widow is a fish trader, 7% of the workforce is female. The rest are servants, including two small girls of seven and eight years old.

There are (probably because of age and sex) fewer employed heads of household here than in the other two areas. There are also more joint families and single person families. Beck Began, despite its older population and larger percentage of widowed heads of household, has more people working than the other improved areas, 35% of the population. Only 55% of families have only one earner or less, compared to 79% in Mominpore and 76% in Pilkhana. Perhaps the second earner is a domestic servant, as are 24% of all earners in Beck Began, compared to only 1% in Mominpore and 3% in Pilkhana. More people here work in small factories belonging to other people, 34%, compared to 23% in Mominpore and 16% in Pilkhana.

Income per capita in this area is the highest of the three bustees, Rs75 compared to Rs64 in Mominpore and Rs63 in Pilkhana. However it is slightly lower than Mominpore in terms of household income. A much higher proportion of households are

affected by illness than in either of the other areas, 90%, three times as many as in Mominpore. This may be indicative of an aging population. As usual in the slums many people suffer from TB.

2.ii.Mominpore

Mominpore is in Kidderpore, a large area of slums near the docks; of the three improved areas it is the latest to be upgraded and the farthest from the central area of Calcutta city.

Although having the average proportion of owners living within the bustees, Mominpore has the greatest number of relatives or friends of owners living rent free, this is in keeping with the traditions of bustee life. There are 6 people per dwelling here compared to only 4 in Beck Began and 5 in Pilkhana. This area has the most nuclear families and over 10% of families have more than one room, more than the other two areas. It has the shortest length of tenure, 41% of residents have been here less than ten years.

Rents in Mominpore are the highest of the improved bustees. They used to be the same as Beck Began but they began to increase sharply over five years ago at approximately the same time as the upgrading work was completed, and they appear to be still rising. Rents for new tenants are much more than for those who have been in the area more than five years. Even those who moved 3 years ago are paying less than more recent arrivals, between Rs25 to Rs35, compared to between Rs50 and Rs60.

Many of the new tenants have better jobs than those who are already established. Both MP1.5 who moved in two years ago and MP5.9 who came one year ago have permanent jobs with the Dock Labour Board; MP5.6 has two earners who run their own shop; MP3.2 has his own leather shop and MP5.1 has a permanent job as a marine engineer. Although MP5.8 has only a temporary job, it is as a

lorry driver and his salary is good; MP5.4 is a temporary labourer who moved in only a month ago but he is a relative of the landlord. These newcomers have moved from other hutments within the area. It is clear that many new tenants have moved into hutment 5. Changes in the bustees do appear to be concentrated within a few hutments, at least at first.

The two new tenants in hutment 6, which only has two rented rooms, are both from a village in Bihar. The new family in MP7.2 are also from Bihar. All these migrants arrived in the city with either money to set up business or possessing useful job skills.

Perhaps reflecting a younger population, Mominpore has fewer earners per family and also as a proportion of the population. Although having the highest mean income per household it has a per capita income much lower than Beck Began. More houses are used for commercial activity than in the other areas while there are many more people who have permanent jobs in the formal sector, 29%. Most of these work in large factories within the area. Most 'permanent' jobs, ie. in the formal sector, are inherited from relatives who are retiring. There are hardly any domestic servants or beggars. This area has the lowest incidence of illness, probably as a result of a more youthful population.

One working mother in MP7.10 supports her son and daughter by making cushions at home, with the help of her daughter she earns Rs400 a month and her son is studying medicine. Another widow who lives with her daughter in MP3.7 has a full-time permanent job in a factory as a cook but she earns only Rs50.

Almost everyone in Mominpore complained about the CMDA septic tank latrines. Most residents cooperated in paying for a sweeper to clean them out but they invariably get blocked and often back up

and flood the courtyards. The children defecated in the drains and if there were two latrines in the hutment the inside one was reserved for ladies and the outer facing one for men. Quite often those opening into the street were used by outsiders. Many people suffered from gastro-intestinal and other diseases. In Hutment 7, families in 6 of the 11 dwellings had someone suffering from TB. In MP7.9 the man recently lost his wife with TB, he is left with four young children to rear.

2.iii.Pilkhana

Pilkhana, the large bustee in Howrah is bounded by the Grand Trunk Road, the Imperial highway which spanned an Empire from Calcutta to Peshawar. It runs parallel with the line of jute mills, docks and warehouses bordering the Hooghly. The narrow, congested streets contain the bulk of the small but heavy industries that support the primary sector; small foundaries, engineering firms and steel works as well as the more usual tailors and joiners.

Of the three improved bustees Pilkhana had the highest proportion of owners to tenants. Although there were slightly more single migrant workers than in Mominpore, the population as a whole was the least likely to keep up relations with their village of origin. Pilkhana had the least female, disabled, retired or widowed heads of households.

Earners in Pilkhana are more likely to work in the informal sector than either of the other two areas, 76% are thus employed. There are more 'transfers', that is beggars or those supported by relatives who live outside of the area. There are many more day workers, a large proportion of rickshaw pullers and also those who are self employed, often milkmen or petty hawkers in fish or fruit. Incomes both per household and per capita are the lowest of

the three areas.

Environmental quality in Pilkhana is very poor, the atmosphere is smoky, noisy and smelly. There are many highly noxious, totally uncontrolled industrial processes occurring throughout the residential neighbourhood. It is often impossible, even for those with healthy lungs, to breathe properly. Hutment 2 is a metal trunk factory as well as the home of 13 families. The noise level is unbearable and it continues throughout the hours of daylight. Factory owners lucky enough to have electric light continue after dark.

Hutment 6 contains a washer factory, thirteen homes and some goats. Hutment 7 includes a factory making cigarette lighters as well as a room for goats and chickens in addition to 12 dwellings. Animals are generally kept as a source of income rather than food, most people cannot afford to eat animal protein. Cows, goats and pigs roam the streets freely and khattals, containing water buffaloes, are interspersed with homes.

Respiratory illness is high, affecting 17% of households compared to 10% in Beck Began and 5.5% in Mominpore. TB is especially prevalent; 3 of the 9 families in Hutment 1 and 11 of the 25 families in Hutment 4 have at least one case, while most other hutments are affected to some extent. Many victims are youngsters as children are the most vulnerable to the heavy metal pollution in the air. Other frequently reported illnesses in this area were rickets and polio, both primarily affecting children.

In Pilkhana rents seemed to freeze five years ago, a few years after the improvement work. They are now very similar to Beck Began and in both inner city areas rent increases are below the allowable legal amount. Even for newer tenants rents are not

disproportionately high, that is if they are as reported by the new residents.

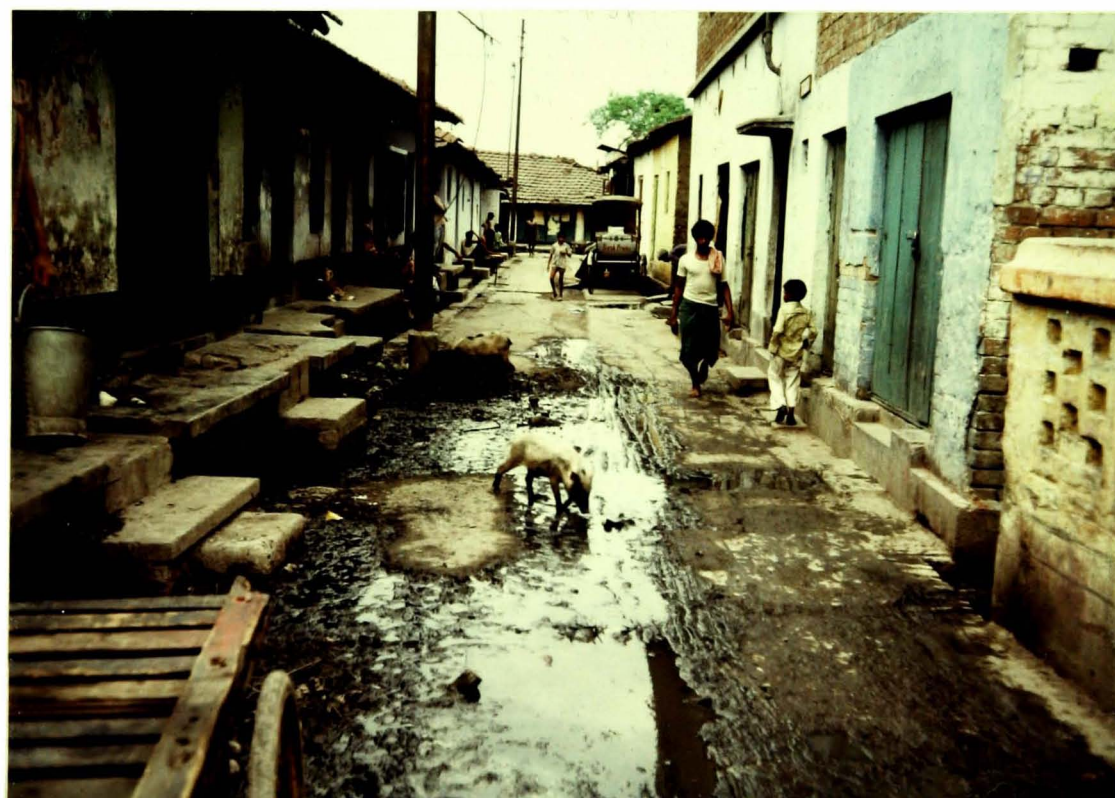
New tenants in Pilkhana do not necessarily have well paid jobs, as they seem to have in Mominpore. However, three recently arrived rural migrants from Bihar have started their own shops in stationery, betal and greengrocery. Nine of the 17 newcomers are migrants from Bihar. They join several of the established tenants who are also from Bihar. This is the only rural place of origin for the new migrants. Other recently moved tenants come from 'nearby'. Many of the other new residents are actually expanding established families, AP4.17 is the recently married niece of the thika tenant.

Although there was a lower proportion of widowed heads of household, 11% compared to 12% in Mominpore and 23% in Beck Began, the sample in Pilkhana was larger. As usual most working women were generally domestic servants. One woman however, worked with her son as a fish trader and one owned a bustee hutment elsewhere, although living with a maid servant in a room in the hutment owned by her son.

All the rest of the working women were servants; one woman (Pa4.7) whose young husband had died after a fall from a ladder while working as a casual painter, sent her two little girls of 7 and 8 to work as maids. Together with the mother they earned Rs100 a month. One woman in Pa4.20 is a single working woman, although she has lived in the city some time she still visits her village in Bengal once a year. She works as an ayer (nurse-maid). The grandmother and grand-daughter in Pa5.4 are supported by money remitted by a grand-son working elsewhere.



Pilkhana Upgraded Bustee



Street conditions in the upgraded slums



Fig 6.2

3. 1983: PILKHANA

(The reference notation Pb is used for Pilkhana in 1983.)

Families in this sample seem to have lived in the area for many years. The median length of stay is 30 years compared to 18 in Pilkhana in 1982 and 20 in 1984. Indeed in this sample only 1% of families have moved into the area within the last 5 years. There does appear to be a relationship between rents paid and length of tenure as the median rent paid is now only Rs15, Rs5 lower than Pilkhana in 1982.

This sample contains a much larger percentage of extended families, 32%, compared to 19% in the same area in 1982 and 13% in 1984. This figure is probably as a result of the length of stay in the area. Many families have married children living with their parents.

There is an exceptionally high number of owners in this sample, over 24% compared to 6% in 1982 and 9% in 1984. The reason is that it includes two hutments (Pb5 and Pb6) with a total of fifteen families of Hindu refugees who left East Bengal in 1947. They settled in Pilkhana 33 years ago. They have the freehold of their homes and pay only Rs20 annual ground tax to the city.

These refugee homes are unusual hutments. The occupants have fared differently over the years but obviously preferred to remain in the same compound. As a result the homes vary considerably. One extended family live in a two storey, brick home with a verandah, separate kitchen and electricity. In the same 'pucca' structure, in a smaller room, lives a police clerk and his family.

Across the courtyard which contains a small shrine, the huts are basic, mostly mud with straw ceilings and a few brick walls. One elderly couple explained how they bought one or two bricks

whenever they could afford them. They slowly added them to one wall in the hope that one day they would have a solid 'pucca' house. These people were not tenants and they were proud of their status as home owners.

Occupations also varied, the well established family in the two storey building were reticent about occupations but some of the other residents were hawkers, like many refugees, working at stalls in specially reserved markets. One man was working in the courtyard doing delicate highly skilled painting on saree material. (Plate No 10.1) Several men and a few women worked in their homes making paper bags. There is the highest percentage of home workers in this sample, 19% compared to none in 1982 and 4% in 1984. Two men were Railway employees, one worked for the GPO and one as a mechanic for State Transport. One woman was a teacher.

Few families in this 1983 sample are new arrivals, however Pb4.4 came here 5 years ago from Bihar, although his family is with him he still has a home in the village, he is a cart painter. Pbl.6 has been here 6 years and moved here from Calcutta because he works for the railway, he has a permanent job.

Although illness rates were not abnormally high, rates of respiratory illness were. One third of all households were affected. Asthma was widespread, with many victims again being children. TB was common, especially among women, and children suffered from rickets, polio, ringworm, liver complaints and gastric disorders.

4.1984: PILKHANA THE IMPROVED BUSTEE, BANKRA THE SUBURBAN
UNIMPROVED SLUM AND MARTIN RAILWAY THE SQUATTER SETTLEMENT

(The reference notation used for Pilkhana in 1984 is Pc and for Bankra it is B, followed by the hutment number and the household number. for Martin Railway it is MR followed by only the household number.)

In 1984 the three areas surveyed represented three different types of low income settlements, Pilkhana, the upgraded city bustee already studied in the two previous years; Bankra, the unimproved newer slum at the edge of the city; Martin Railway Go-Down, the new unimproved squatter settlement near to Pilkhana, in Howrah city centre. Figure 7.1 shows central Howrah with Pilkhana and Martin Railway squatter settlement marked. Bankra suburban slum is off the map.

4.i Area No.1, Pilkhana

Figure 6.2 shows a sketch map of the area of Pilkhana surveyed. Once off the Grand Trunk Road and inside the lanes of Pilkhana one is astounded by the variety of occupations visible and certainly audible. These give a whole new meaning to preconceived ideas about 'cottage industries', or the 'informal sector', as romantic, rustic craftsmen toiling away in their pleasant homes.

People do work in their homes, but one is as likely to discover them stoking a small furnace in their one room house as weaving cloth. The work they do is usually hard, dirty, smelly, noisy and often dangerous when one considers fire risk, poor lighting and the likelihood of tiny children exploring, unattended by their busy mothers. The atmosphere is thick with smoke from industrial as well as from cooking fires and one of the most common of bustee sounds is of a choking cough.

In the centre of Pilkhana, as in most areas there is a large 'tank' or drainage reservoir, it is foul looking and foul

smelling. (Plates No 6.1, 6.2) On its banks are two mosques and nearby, the community centre and small school. Young social workers organise the local businesses to contribute to various community ventures, the most outstanding being their primary and secondary school for girls. At the same time they are helping to continue the education of the women teachers who are young women from within the area.

Within Pilkhana there is a childrens home run by Mother Theresa's order, the Sisters of Charity. The sisters offer a creche to working mothers, as well as temporarily taking care of children in times of illness or family crisis. There is also an excellent clinic run by two Swiss doctors on behalf of an organisation called Servas and Samite.

As well as providing health care to Pilkhana residents, Servas and Samite are making a courageous attempt to eliminate polio and TB from the area. The organisation supports the local economy by employing as many local people as possible, on a rota basis, as does Mother Theresa's organisation. Those who are taken on learn skills which they may be able to use later. One example is the development of a very effective weaning food, made from cheap and easily available foods, which is issued to local mothers. It is possible that those who have been trained could turn this into a business for those who can afford to buy. The doctors also train local people as health care workers.

Although by now very familiar with Pilkhana, this being the third annual visit to the area, the neighbourhood had noticeably changed. It seemed that the pace of development had radically increased, those changes suspected a year ago were now no longer simply a suspicion. Construction work and alterations previously

limited to the main road, especially adjacent to the Grand Trunk Road, had expanded into the surrounding lanes.

Compared to the previous two years the 1984 survey results showed that generally people now living in Pilkhana were wealthier and had fewer dependants. There was more space in homes than in 1982, slightly fewer people per dwelling and more houses with two or more rooms. All categories of illness were down and more people had their own small business employing others.

However were things quite as they appeared? In fact income distribution was now much wider, so although some bustee dwellers were wealthier than before others were poorer. There was a Rs60 increase in the median income but a huge Rs231 increase in mean income. In 1982 earners were 26% percent of the population but in 1984 it was 40%.

One view might be that upgrading programmes had been an unqualified success, however there was another possibility. It may be that the population profile in the bustees had changed, this was the alternative favoured by local people. The survey showed that there were more newcomers, 28% of residents in 1984 compared with 19% in 1982 had been living in the bustee less than five years before. Social workers felt that this increase in newcomers probably under-represented the numbers who had actually left the bustee. Hutowners had developed their holding into brick apartment buildings of several storeys. These provided attractive, conveniently situated accommodation for middle class people, not those they had misplaced, bustee dwellers. The bustees had ceased to provide affordable accommodation for this group.

Residents suggested that much of the development is in fact illegal, built without any authority and not conforming to any



BANKRA: The New Suburban Bustee
Facilities are minimal



BANKRA: The new Suburban Bustee

A hand-drawn sketch of a road layout. A thick, dark line represents a road running vertically. At the top, the words "BUS TERMINAL" are written in capital letters. Below this, the road curves slightly to the left. Further down, the words "HOWRAH AMTA RD." are written in capital letters, oriented vertically along the curve of the road. Below this, the road continues straight down. Further down, the words "NEW LARGE FACTORY" are written in capital letters. At the bottom, the words "NEW NURSING HOME" are written in capital letters.

A hand-drawn sketch of a road layout. A thick, dark line represents a road running vertically. At the top, the words "BUS TERMINAL" are written in capital letters. Below this, the road curves slightly to the right, and the words "HOWRAH AMTA RD." are written along this curve. Further down, the road curves back to the left, and the words "NEW LARGE FACTORY" are written in capital letters. At the bottom, the road continues straight down, and the words "NEW NURSING HOME" are written in capital letters.

A hand-drawn sketch of a road layout. A thick, dark line represents a road running vertically. At the top, the words "BUS TERMINAL" are written in capital letters. Below this, the road curves slightly to the left. Further down, the words "HOWRAH AMTA RD." are written in capital letters, oriented vertically along the curve of the road. Below this, the road continues straight down. Further down, the words "NEW LARGE FACTORY" are written in capital letters. At the bottom, the words "NEW NURSING HOME" are written in capital letters.

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A hand-drawn sketch of a burial ground. It features two star-like symbols, each with a central point and several radiating lines. The text "BURIAL GROUND" is written in capital letters above the symbols. To the left of the symbols is a simple outline of a building or structure.

SHOPS
FLATS
OVER

SHOPS
FLATS
OVER



LANDLORDS
HOUSE

A hand-drawn sketch of a building facade. It features two vertical columns of windows. The left column has a label 'IRON DEALER' written vertically next to it. The right column has a label 'CABINET MAKERS' written vertically next to it. The drawing is simple, with lines representing the building's structure and the windows.

regulations other than those the developer chose to include. They hinted that some development money may come from organised crime syndicates. People from the area were said to have been evicted so that landlords could develop their holding. Such families were now living in new slums which were rapidly growing. Local people were known to be now living in Bankra, at the edge of Howrah municipality and also in a nearby squatter settlement, Martin Railway GoDown, the field of a disused railway.

In order to get a more balanced view on current bustee conditions it was necessary to interview those who had left the area.

4.ii Area No.2 Bankra.

Figure 6.3 shows a sketch map of the area of Bankra included in the survey.

Bankra is a semi rural area on the fringe of the city. Many of the buildings now permanently occupied were originally built to house seasonal workers who came from the surrounding countryside to work on the farms. In the area surveyed there are many such settlements, one was chosen and every family in 6 hutments were interviewed.

The environment is much more cheerful and superficially clean than that in the other two survey areas in the inner city. Surrounded by fields, not now under cultivation, the pace of life, even for those recently moved from the city, is slower. The air is cleaner, there is more space between the buildings and, at least away from the main Amta Road, children are safe from traffic. There are country sounds, geese and ducks swimming in the central ponds, children swimming in the dirty water or flying kites. It certainly seems a nicer place to be a child than in the bustees of Pilkhana or the squatter settlement of Martin Railway Godown.

A good mini-bus service runs from the main road into the city but it is expensive and very time consuming because of the congestion as well as the distance. The mini bus costs Rs2 and the regular bus costs Rs1. The bus takes much longer than the mini bus and is more difficult to get on. There are some shops on the main road but people told us they were expensive and it was cheaper to go into market in Howrah, especially when making many purchases, however there was then the bus fare to pay.

There is no municipal provision of services, only a few badly constructed pit latrines and no reliable water service. (Plates No 6.3, 6.4) At the centre of this settlement were several very polluted tanks (reservoirs) and women were seen washing babies and utensils in the dirty water. Not very far away there was a burial ground. There is no school of any kind near by. The nearest school is in any case Bengali, and unlikely to be patronised by the predominantly Muslim bustee dwellers. Many of the new Muslim residents felt out of place in this Hindu area.

Evidence exists of a long term link between this neighbourhood, one hour away from Pilkhana by bus, and the Pilkhana Bustee. Several of the landlords claim to have moved out many years ago from Pilkhana, and some older residents came here in the early days to escape the pollution of the city. Most residents who have chronic illnesses travel in to be treated at Servas and Samite in Pilkhana.

Local landlords are increasingly investing in property rentals rather than farming. Some of the long term residents told us that much of the land covered by the survey used to be owned by one man, he was a good man. Seven years ago this man died and his 5 sons inherited the land, dividing it up amongst themselves. The

tenants describe them as all "wanting to be kings", unlike their father, they have no sense of justice towards their tenants, neither do they cultivate their fields. Now that there is so much money to be gained from renting rooms, the fields lie in weeds.

The buildings are single storey terraces of rooms, in a few cases with a private yard, not unlike the city bustees. There are fewer central court-yards, perhaps because of reduced density and the resultant natural privacy. The households in Bankra were located in several different buildings, as in Pilkhana. They were therefore enumerated by Hutment and then household number within each building.

There are two new businesses in the settlement, one producing radio cabinets and the other dealing in iron. Both have been set up in the last year and both are run by recent rural migrants, both sets of men come from villages in Bengal.

The third hutment surveyed in Bankra contains three rooms which house migrant workers. In B3.2 live 10 unrelated men from the same Bengal village, the village has kept the room now for 20 years with workers coming and going, changing places. The two brother-in-laws currently living at B3.4 are from a village in Orissa, the village has kept the room for 20 years, they described it as 'the village guest room'.

They explained that schools and conditions are much better in the village for their families but that they could earn more in the city. In B3.7 live 8 men from the same Bengal village as B3.2 and they are bricklayers like them. These rooms are still maintaining their original use as temporary accommodation for rural migrants.

Rents in Pilkhana are constrained by rent control while they are not in Bankra, which is at the edge of the metropolitan area, and

outside any effective legal constraint. This may be one reason why those rents reported in the survey were higher in Bankra than in Pilkhana.

Within the city landlord intimidation must be done discreetly and rents must not be seen to exceed the legal maximum. This is not the case in Bankra. One family, B1.1 complained bitterly of the growing power of their landlord, they pointed out that because he is outside of the municipal area there is no restriction on his actions. This is reflected in rent levels, individual reports of rent increases and fear of the power of the landlord. It seems there is no reason for subterfuge in Bankra, intimidation is more likely to go unreported and it certainly is not punished.

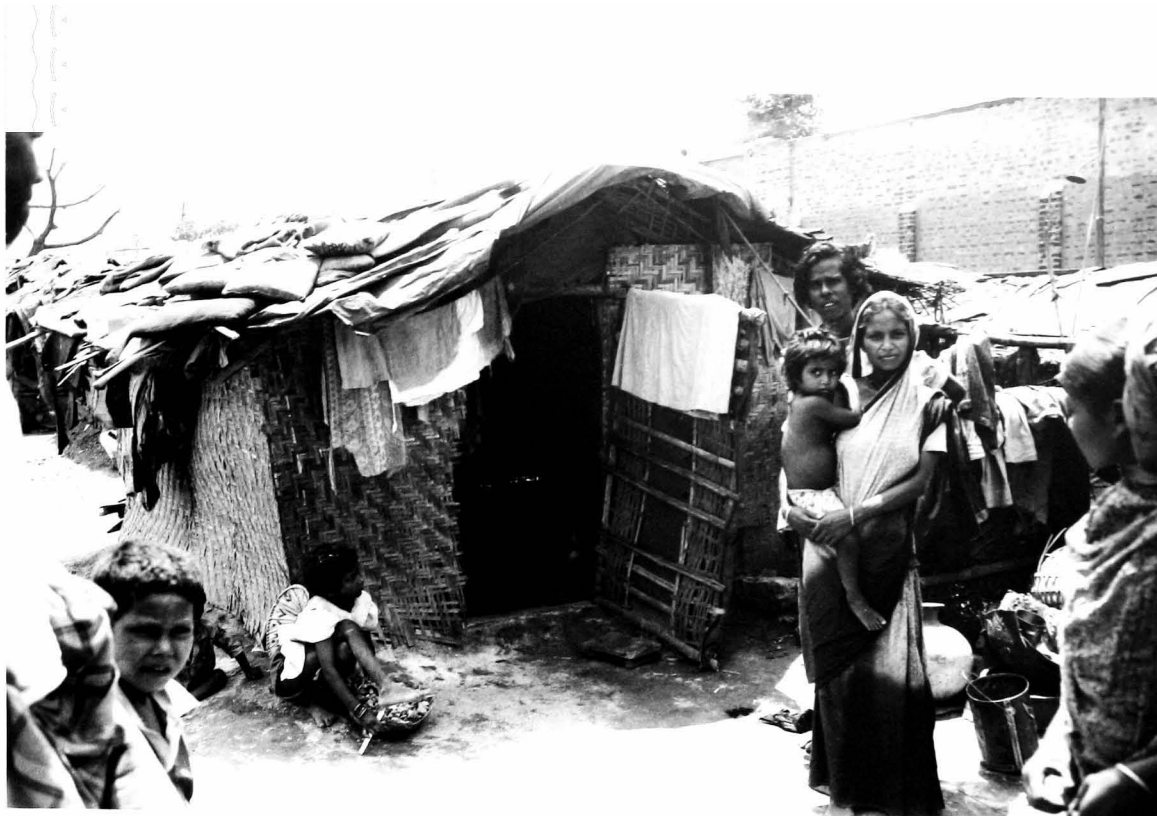
Families who have lived in Bankra for some time claim that their rent has also recently increased, often over 100% in five years. Such a family live at B4.1, although living here for 30 years their rent went up from Rs25 to Rs50 5 years ago. The family living at B2.5 came originally from the Bankra area but moved to this particular bustee 5 years ago when the rent was Rs20, now it is Rs40. The established families noticed that the major influx from the city started between five and six years ago and then rents started to increase sharply.

Fear of the landlord seemed very prevalent in Bankra, B4.4, B4.5 and B1.11 all refused to answer saying that they were afraid of the landlord. Two women who live alone in B2.1 are constantly being harassed by their landlord to move, he refuses to do any repairs and their house has a large hole in the wall, this is because he realises that they cannot afford any rent increase. A family now living in the squatter settlement at Martin Railway M28, explained how they had left their overcrowded room in the



The Squatters of
Martin Railway Godown





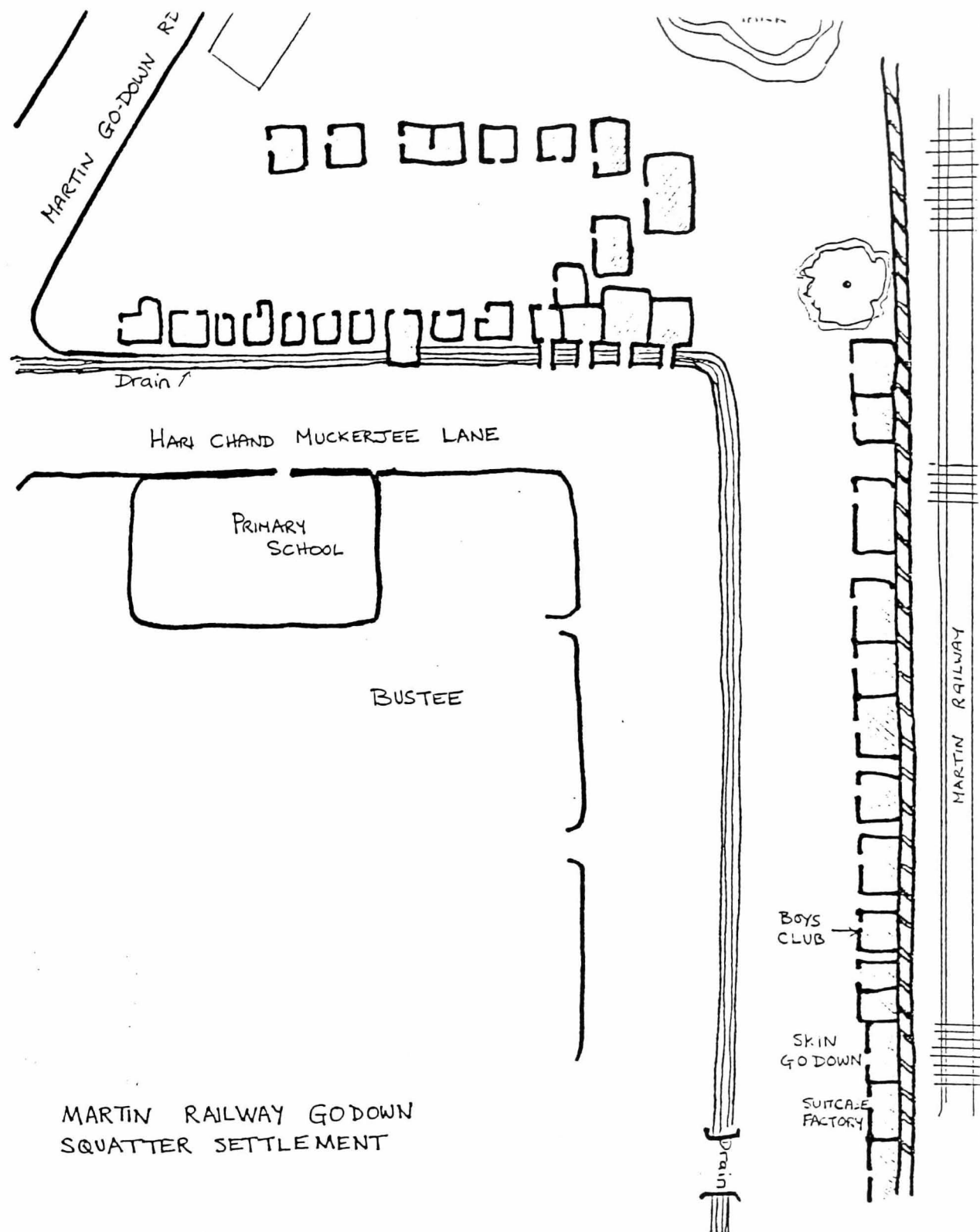


Fig 6.4

city bustee which they shared with other relatives. They moved to Bankra, after only one year the landlord put the rent up from Rs20 to Rs50 and they could not afford to pay, they were evicted and moved back to their old neighbourhood in the city as squatters.

4.iii Area No.3 The Squatters of Martin Railway Go-Down

Figure 6.4 shows a sketch map of Martin Railway squatter settlement.

Martin Railway Godown is the disused loading field of an old railway, the land is privately owned by the Brown Company. It lies across the main railway tracks from Pilkhana. There are no sanitary facilities of any kind, people relieve themselves in the field and take water from the corporation tap in Belliose Rd. This tap is so over-used that it is frequently broken. The field is used to tip rubbish, and this provides a much needed opportunity for earning money by recycling and selling waste. (Plate No 10.2) It is well known in the area that a 'new bustee' or a squatter settlement is rapidly forming on this site and the local social workers believe that many of the people are moving from the adjacent bustees where redevelopment is taking place. There are a few 'old-timers' who have been on the site, virtually since the time of the old railway, but most of the settlers are recent.

On the field there are two distinctly separate settlements, both consisting of about fifty households. On the advice of social workers and of the residents themselves, only one of the two settlements was surveyed, it was totally covered in a 100% survey. People advised that the other bustee was largely devoted to illegal production, (probably illicit liquor) and that I would not be welcomed there.

Despite their own illegal occupation of land and often semi-legal

employment, the inhabitants of this surveyed bustee were confident of their inherent respectability. Some residents were however involved in producing illegal hormone injections to increase the milk yield of buffalo. They were nevertheless friendly and enthusiastic about telling their story.

At the time of the survey, Spring 1984, there was a virulent cholera epidemic raging in Howrah and its rural hinterland. This was especially affecting the squatters. Many families had children lying extremely sick in their makeshift shelters. Although the Government was distributing water purifying chemicals these were not available to the squatters, rumour had it, and some media reports supported the fact, that civil servants had diverted the supplies for their own use.

Some of the squatters had the experience of being forced out of their home in Pilkhana, trying to settle in Bankra, failing because of increasing rent costs and then moving back to the inner city. Some told us of the increasing rents out in Bankra which had forced them, old Bankra residents, to leave and try to settle in the city, as squatters.

The households in Martin Railway Go-Down were located in long lines of huts, some attached to each other, some as lean-tos against the railway wall, some standing alone, there was no natural grouping and for this reason the households were simply numbered. Purely commercial buildings being given letters. There were no refusals and 49 households completed the questionnaire.

One family now squatting in Martin Railway, M47, had lived in Belliose Road bustee for 15 years when their rent went up from Rs25 to Rs50. None of the tenants in that hutment could afford to pay and everyone was evicted. The landlord then built a 'pucca' or

modern brick building of three storeys. For this brick building he demanded a salami payment of Rs1500 from existing tenants and a rent of Rs150 per month.

For families already living and working in the inner city improved bustees and those whose children are growing, marrying and producing families of their own, there is little chance of obtaining expansion room nearby without such a payment. Most people who were evicted tell of previous demands for rent increases of about 100% which, when not met, were used as excuses for evictions.

One family who were desperate to remain in the Pilkhana area near to the husbands ailing, elderly mother explained that they would need to pay a salami of Rs5,000 to Rs10,000 to get a room as new tenants and then rent of Rs150 per month. Their squatter shelter only cost them Rs900 and so they now live as squatters in Martin Railway.

Most of the shelters are inadequate to protect against weather, many being constructed from rattan mats, older ones are very small and so low they are difficult to enter. (Plates 6.5, 6.6) Although many squatters, especially those more established, claim to have built their homes themselves (two were built by mother-in-laws, M.1 and M.34; one of whom was actually constructing the cement skim floor as we spoke) several explained that part of the structure was built by the 'mistri' or carpenter. A few reported that the mistri had built the whole house. (M.11 and M.33)

One such mistri lives in M20, he has lived in the field for 15 years since coming with his family from a village in Diamond Harbour. He built his own house after living on the side of the road for some time. This became his business and he has built some

of the other houses.

The most recent arrangement, M.47, involves a reserved space with no house as yet built. It has been 'commissioned' by a woman from a nearby bustee who has a growing family of two daughters and five sons living in one room. She needs an extra room for her sons to sleep in. It will cost her between Rs2,000 and Rs3,000 for mats to build the walls. It is difficult to say if this cost includes a reservation fee for the site, perhaps in the form of a deposit to the mistri.

The money lender or 'kistie wallah' comes to the field everyday to collect his interest or 'sude', many families haven't yet started to pay off the principle. Such a family is M25 who after 2 years are still paying interest on their loan of Rs700 "What else could we do?" they ask, they were evicted from the bustee when their landlord tore down the house to rebuild. They salvaged their roof and lived under it on the pavement, it was the monsoon season and their daughter gave birth to her first child. The floods came and the baby got pneumonia and died after only one month of life. At their wits end they took the loan and moved to the squatter settlement.

Most families here have more space than they would have in the bustees, there are an average of 4 people to a room here compared to 5 in both Pilkhana and Bankra. There is also the fact that many, while acknowledging the dangers of removal, do feel that they are working towards freedom from landlords, their own home. This last is important to young families and the squatter population is younger than in either the other two settlements, 46% adults compared to 52% in Bankra and 59% in Pilkhana.

5.CONCLUSION

Conditions in the improved bustees still leave a great deal to be desired. The upgrading programme did not affect the shortages of water nor of electricity, nor the low pressure of the water supplied. Poor maintenance of taps and poor construction methods of septic tanks have sometimes created more problems than they solved. The collection of waste is still intermittent at best, with the result that the area is plagued with vermin and mosquitoes. Rubbish blocks storm-drains and causes flooding, despite the newly constructed paving.

In terms of tenure, the two areas which were improved first have the longest staying residents. Yet strangely they have the lowest rents and densities. The most recently upgraded and the farthest from the city centre has the highest rents, highest densities and shortest tenancies. It seems that rent control is protecting the security of some tenants, but is it? Are rent levels a reliable indicator of what is actually happening to the tenants, or are rents misreported, key-money payments ignored and threats of eviction going undefended?

The two unimproved areas surveyed reveal marked recent expansion. At about the time of bustee upgrading the suburban slum experienced out-migration from the city and large increases in rent. Many newcomers who had left the city bustees report more than 100% increases in rent, landlord harassment and changes in use from bustee to middle income apartment buildings. They left these conditions in the improved city bustees only to find them beginning in the suburban slum because of increasing demand from city residents looking for cheaper accommodation.

The squatter settlement is situated close to the improved bustee,

on a privately owned field with no sanitary arrangements. Many squatters left the bustee because they could not afford to pay high rents, because they were living with relatives in grossly overcrowded circumstances, or because they were evicted. Some squatters, originally from the city left because of high rents, went to the suburbs where in a few years the same process began, forcing them once more to return, this time as squatters, to the city.

CHAPTER SEVEN

METHODOLOGY: THE THREE PART CASE STUDY

This chapter considers previous work conducted within the bustees before going on to describe the methodology and procedure employed in this study.

1.BACKGROUND TO THE STUDY

The objectives of the Bustee Improvement Programme (BIP) were to improve public health and living standards and, in later phases, to provide an impetus to the economic regeneration of the area. It sought to achieve this by environmental improvements and increased employment opportunities. By 1982 approximately 1,100,000 persons occupying 1,400 ha. of land had been served.

2.THE RESULTS OF PREVIOUS RESEARCH 1981

Previous research conducted as a comparative study of improved and unimproved bustees, (Foster 1981) has revealed that, when compared to unimproved Bustees, those slums which had experienced environmental improvements showed the following effects:

2.a.Rent

There was extensive city wide pressure on housing at the time of the survey in 1980 yet reported rent increases were not disproportionate. However more people paid higher rents in the improved rather than the unimproved areas. People who had lived in the area less than 5 years paid considerably more rent than those who had been there more than 10 years.

In fact the results of the 1981 study showed a sharp increase in rents for new tenants, at approximately the same time as the improvements were completed. Rents for existing tenants mostly conformed to the reasonable annual percentage increases allowed by

the law. It was from the new tenants that landlords could demand large increases in rent as well as unofficial 'salami' payments or 'key money' outside of the law. However those bustees which had benefited from the improvements for the longest time were also situated in the most desirable parts of the city, a city under tremendous land pressure.

2.b.Tenure

The study then considered the effects of this rent increase for new tenants on security of tenure. It was shown that rents still represented a reasonable percentage of the median income and the threat of eviction seemed minimal.

Despite this, and although there was no computed evidence of evictions, the study showed two cases where existing tenants, unable to pay the much higher rents new tenants could afford, have been harassed by hutowners. There were also cases where residents were forced to move into smaller rooms when unable to pay the increased rents.

Higher rents, although not it appeared forcing people out of the bustees, coincided with other tenure changes. There were more joint families in the improved areas and more people per room. It appeared likely that new families being created by the married children of bustee residents, were sharing accommodation with in-laws in the improved areas because additional housing was proving too expensive in terms of rent and 'salami' or key money.

2.c.Income

The study showed that newcomers to the improved areas are of a higher income group than those who have lived in the area longer than 10 years or than those recently moved into unimproved areas.

2.d.Physical Change

There was visual and anecdotal evidence of a change in the socio-economic character of the areas surveyed and also that the momentum of this change was increasing. In the 1981 study there were signs of construction within the bustees, however most new buildings seemed to be larger, 'pucca' bustees. That is, they offered accommodation which despite rent increases, could still be classified as low-income housing.

These buildings were brick built, two or three storeys high, but incorporating many very small rooms, some without windows, Each room was rented, even during construction, at relatively high rents. Resembling tenements more than bustees, they nevertheless offered accommodation for the better off bustee tenants.

These physical changes appear to indicate changes in the economic character of the residents. Those moving into the bustees no longer seem to be rural migrants, nor necessarily those who would find employment in the informal sector of the economy, the small scale workshops and service industries within the bustees.

Rather than bustees continuing to provide housing, employment, training and opportunity for small scale indigenous entrepreneurs, (Rosser 1972) they appear increasingly residential in nature. Occupying as they do a valuable central location, in a city with an acute land shortage and desperate transportation bottlenecks, inner city bustee land offered tempting rewards for speculators.

3.LAND VALUES

Some writers have indicated (Roy and Sen 1980) that the programme of improvements has aggravated an already desperate housing situation for poor people by increasing the value of the land.

The outcome of the improvement programme in the bustees, the

original topic of research in 1981, was not separated at this time from the effects of increasing cost of land city-wide. It is, however, becoming apparent that the real link between land prices and the bustees may be more to do with the location of the bustee within the city than the physical conditions it contains.

Some slum areas which have so recently been the recipient of improvement money are changing beyond recognition; single storey, mud brick, or 'kutcha' bustee buildings are being replaced by high rise 'pucca' constructions, often including formal shops and offices at ground floor level.

It is not possible to be explicit as to the reasons for these changes, certainly the BIP has played a part, as it seems that rents, reflecting land values, are increasing differentially depending upon improvements. (Foster 1981) This research has shown that, at least at first, the provision of a sanitary environment has made the area acceptable to higher income groups. The area surveyed in 1980 which was not improved and which had lower rent levels was also different in other respects, location within the city being the most important. It is difficult to predict accurately to what extent rent levels do reflect land values in the presence of legal rent restrictions.

There is also anecdotal evidence by those working close to the people in these areas, that legal restrictions on rent increases are not effectively protecting the most vulnerable from threats of eviction. Incidence of eviction has not been adequately investigated in previous research. In a free market economy, rent control is not enough to counter the market pressures on prime land but it is difficult to accurately gauge rent levels if a black market is in operation.

The findings of this original research raised the suspicion that if indeed some residents were not able to cope by increasing occupancy and 'doubling up', and if some hutowners were not restrained by rent control from demanding higher rents, those most affected might have left the area. The evidence of changing land-use surrounded us visually, yet people would not volunteer evidence of illegal evictions and the victims themselves were no longer available for interview. This led to a more exhaustive investigation of the possible effects on residents and an attempt to locate settlements now occupied by former bustee tenants.

4.OBJECTIVES OF THE RESEARCH

The research attempts to reveal those consequences of slum upgrading within a context of urban land scarcity which most affect the poor; the possibility of eviction, overcrowding and escalating rents and the consequences of these on health, education and income. Such priorities over-shadow the possible environmental or economic benefits of an upgrading policy.

4.a.Quality of Life: A Measure of Effectiveness.

What are the consequences of those increasing land values on the quality of life for the poor? Quality as measured by certain indicators such as health, infant mortality, literacy and income. In particular the study considers the changes brought about in the lives of the most vulnerable. Bustee tenants were shown not to be an homogenous community, (Foster 1981), indeed some groups may have actually benefited, while others have suffered. The research looked for different effects on the poorest, children, women and the elderly.

4.b.Research Questions

There is no evidence as yet of unreasonable rent increases in the

improved bustees, nevertheless poor people do seem to be leaving the area. The following questions arise from this observation and form the basic structure of the research:

1. Why are new squatter settlements and peripheral slums growing so fast? This question looks at intra-urban migration.
2. Despite the fact that rents do not appear to be increasing in the improved areas, why is it that bustee tenants are unable to afford accommodation in these areas? This question highlights the issue of affordability.
3. Why has public investment, intended to create more jobs, not benefited the urban poor? This question looks at the interconnections between housing and employment.
4. How have the consequences of current housing policies affected the lives of the urban poor? This question measures costs and benefits by considering certain quality of life indicators.

The results of such an enquiry may highlight the human consequences of public improvement programmes which are not specifically targeted to the poor, and those which ignore, for even the best of motives, structural injustices and inequalities.

5.METHOD

The research involved a longitudinal survey, conducted over three years, 1982, 1983 and 1984 which examined the wider effects of the Bustee Improvement Programme (BIP) initiated by the Calcutta Metropolitan Development Authority (CMDA) as a mechanism of improvement for low-income housing.

5.a.Technique

Personal interviews were conducted with residents and community leaders in three improved bustee areas as well as a squatter settlement and a suburban slum. Interviews were set up with officials involved with low-income housing policy and programmes, non-government agencies interested in the area - including planning organisations and national and international aid agencies - and officials in the main banks included in the low

interest loan programme. (Appendix 7)

Interviews with residents were structured around the completion of a questionnaire, however there was an explicit expectation that much information would be gathered by anthropological techniques, asking open ended questions for example and allowing people to elaborate answers to questions at their leisure.

Observation was an inherent aspect of the research. In several particularly hospitable slums the researcher spent the whole day, simply sitting and occasionally talking to residents. Attempts were made to include as much participation in slum life as possible, time was allowed in the interview schedule to allow for group discussions with slum dwellers.

5.b.Survey: Rationale, Timetable and Location.

Initially the study included three improved bustees, two in Calcutta City and one in the city of Howrah which lies directly across the River Hooghly to Calcutta. The survey examined rent levels as an indicator of increasing land prices and the effects of such increases on bustee dwellers in terms of density, mobility, income and health. At this time, Pilkhana, in Howrah was selected as being representative of the upgraded bustees.

In the second year this questionnaire was restricted to the Howrah bustee, Pilkhana. In the third year however, although still within Howrah, Martin Railway Go-Down, a nearby unimproved squatter settlement was included as well as Bankra, a new, unimproved slum at the very edge of the municipality. The questionnaire was expanded at this time to include reasons for migration and more detailed indicators of quality of life.

Survey Timetable:

Spring 1982

- (i) Beck Began: Improved bustee in central Calcutta.
- (ii) Mominpore: Improved bustee to the south of Calcutta.
- (iii) Pilkhana: Improved bustee in central Howrah.

Spring 1983

- (i) Pilkhana: Improved bustee in central Howrah.

Spring 1984

- (i) Pilkhana: Improved bustee in central Howrah.
- (ii) Bankra: Unimproved slum at the edge of Howrah.
- (iii) Martin Railway Go-Down: Unimproved illegal squatter settlement in central Howrah.

Pilkhana was surveyed in each of the three yearly surveys.

6. SELECTION OF AREAS

6.a.1982

Initially, three very different but all improved bustees were chosen. Particular attention was paid to their location within the city, two of the bustees were thought to represent areas of rapidly increasing land values, close to the city centre and in prime development locations. One of these was thought to have considerable residential and the other commercial possibilities. The third area was a bustee in a less desirable location, an industrial, working class neighbourhood, still within Calcutta, a city of acute land shortage.

In 1982 the three areas surveyed were:

i. Beck Began

This is a small traditional bustee of about twelve hundred families of mixed religions, Hindu and Muslim. It is situated in a central area of Calcutta, Park Circus. This is a Bengali area and a highly desirable middle-class residential district. This slum was upgraded about ten years before the survey.

22 households were interviewed, including 116 people.

ii. Mominpore

This bustee is in Kidderpore, predominantly Muslim, to the south of the city of Calcutta and fairly close to the docks. This is a largely working class area containing a total of about 25,000 bustee hutments within a slum belt of four different districts. Improvements are more recent, being carried out about five years before the survey.

57 households were interviewed, including 358 people.

iii. Pilkhana

This bustee is predominantly Muslim, part of the Howrah slum belt, is situated near the central city, running parallel to the River Hooghly and the Grand Trunk Road. This is an area of intensive industrial development. Pilkhana contains 2,037 families but is part of a continuous cluster of nine slums, comprising one of the largest slum belts in Asia. Improvements here were carried out about eight years before the survey.

72 households were interviewed, including 501 people.

6.b.1983:

In the second year of the study Pilkhana in Howrah was selected for closer scrutiny. It was felt to be representative of those areas like Beck Began where land prices were already going up, and Mominpore which may be in that position fairly soon. As a large slum which is part of a huge slum belt, the area could not be described as constituting any sort of 'special case' but must be accepted as being representative of many inner city-slums.

For logistical reasons too, Pilkhana proved an ideal location. The social worker was extremely interested and knowledgeable about the area and the residents were most hospitable.

93 households were interviewed, including 461 people.

6.c.1984:

In the final year, the study recognises that any evidence of intra-urban migration which began in the improved areas would be experienced outside of those settlements. People who may have been evicted would, by now, be living elsewhere.

In the event two areas were located which were felt by the researcher and the local social workers to be representative of what the social workers describe as a recent phenomena of 'new bustees'. These are Martin Railway Go-Down, a growing squatter settlement near to Pilkhana, and Bankra, a newly expanded slum (ie. low-rent, single storey, traditional design) settlement at the edge of the urban area. Figure 7.1 shows a map of central Howrah with Pilkhana and Martin Railway Squatter Settlement marked. The reason they claimed them as a 'new' phenomena is that people were reported leaving the bustees and settling either as very insecure squatters (given the recent Indian experiences of squatter clearances) or accepting lengthy and costly journeys to work from the new suburbs. These are not recent rural migrants, nor people who were destitute, they had been legally protected bustee tenants. This phenomena, claim those who live in the bustee, has never happened before on such a scale.

No statistical evidence is presented that either the squatter settlement or suburban slum are representative of others. Nevertheless the informed intuition of the social workers inspires confidence, that were we to devote more time to the search, we would find many such settlements throughout Howrah and Calcutta.

In 1984 the three areas surveyed were:

i. Pilkhana

The traditional bustee in central Howrah, already surveyed in 1982 and 1983, has been the target for considerable public expenditure on environmental upgrading. Residents are tenants with legal rights.

182 Households, including 963 people were interviewed.

ii. Bankra

This is an urban fringe settlement, just outside the Howrah Municipal area and about one hour away from Pilkhana by bus. There are limited employment opportunities and most people must travel into Howrah for work. Tenants often occupy hutments built originally as transit accommodation for rural migrants. However there is evidence of new construction of single storey hutments being built specifically for rental. There has been no public investment in environmental improvements. There are inadequate services privately provided. Residents are tenants, theoretically with legal rights but being outside the municipal area means that legal protection is actually minimal. An area known to contain Pilkhana residents was chosen and a 100% survey conducted. The households in Bankra were located in several different hutment buildings, as in Pilkhana. They have therefore been numbered by Hutment, then household number within the hutment.

6 Hutments, 70 dwellings, 2 refusals, 68 Households, including 384 people were interviewed.

iii. Martin Railway Go-Down

This is a new squatter settlement beside a derelict railway line, on privately owned land close to Pilkhana. There has not been any public investment in environmental improvements. No services are provided. Residents have no legal rights to occupy the land but

they do, nevertheless, own their own dwellings. Many are paying off loans taken out to buy building material in order to construct these basic shelters. Environmental conditions are extremely bad. Within the squatter field are two separate settlements, one was chosen and a 100% sample surveyed.

The households in Martin Railway Go-Down were located in long lines of huts, some attached to each other, some as lean-tos against the railway wall, others standing alone, there was no natural grouping and for this reason the households were simply numbered. Purely commercial buildings being given letters. There were no refusals and 49 households completed the questionnaire.

49 Households, including 223 people were interviewed.

7. SELECTION OF FAMILIES

During the first two years, the survey was conducted exclusively in traditional bustees where most of the households live grouped in 'hutments', or single buildings containing up to 30 households. Each household generally occupied one room.

A cluster sample of hutments was selected by the social workers. They attempted to choose hutments which accurately represent size, affluence, length of residence, size of family and condition of structure. They also had to consider the security aspects of being seen asking a series of personal questions. In a sense they had to select hutments in relatively safe areas. This was especially true in 1982 at election time when there was the possibility of encountering demonstrations in the bustees. At this time one area, Dara Para, originally planned for inclusion was abandoned completely and the anticipated sample size of the other two Calcutta bustees was reduced considerably.

It need not however be assumed that this was a biased sample in

terms of all respondents being prepared to answer the questionnaire. The areas, although selected as relatively friendly, did not guarantee that each family would agree to cooperate. All households were approached in each hutment chosen. In the final year this technique was adopted in Pilkhana but in Bankra and Martin Railway a hundred per cent survey was conducted in each of the smaller communities chosen.

8. SELECTION OF QUESTIONS

The first questionnaire in 1982 was based, with modifications, on the one used in the 1981 work done by Foster in the Calcutta bustees. It was kept as short as possible in order not to make unacceptable time demands on the households.

Questions related to rent increases over ten years and length of residency, if the tenancy was recent, respondents were asked for their origins. Other questions asked for details of the household; number of people, ages and sex of children, sex of adults and household structure. Yet another group of questions asked about employment and income, generally incomes were estimated by social workers to avoid embarrassing questions. Households were also asked about acute illness over the last year and any chronic illnesses in the family. This exact format was adhered to in the second year of the survey, 1983. In 1984 however, the questionnaire was enlarged considerably to provide more detailed information about tenure and quality of life. (Appendix 5)

9. ANSWERING THE RESEARCH QUESTIONS

9.a. Intra-Urban Migration

Why are squatter settlements and peripheral slums growing so fast?

In order to answer this question evidence is required about the origins of migrants, length of stay and their reasons for moving. People move because of subjective experiences. It is important therefore to establish the degree of choice migrants perceived, did they feel they were evicted? Patterns of ownership are considered, are landlords reducing the number of tenants or are the number of absentee landlords increasing?

9.b. Affordability

Why is it that bustee tenants cannot afford accommodation in the improved areas?

Evidence is required which identifies the economic status of residents and gives information about increasing land costs and affordability such as rent levels, alternative accommodation costs and density.

9.c. Employment

Why has investment intended to create jobs, not benefited the urban poor?

In order to answer this question, data is required about the type and location of employment of the residents in the three low-income settlement areas. Occupations of newer residents, the elderly, and of women are examined closely, as are any examples of young people receiving training. Incomes are compared between the areas and over time. Commercial use of the property is studied in conjunction with interview transcripts and photographs in order to assess changes in land-use which may affect employment opportunities.

9.d. Quality of Life

How has this mobility affected the lives of the urban poor?

It is necessary to obtain some indication of quality of life and

such things as income levels and health were included. In the final year there were additional questions about infant and child mortality, education and literacy, and how these had been affected by the pressure on land. In order to show that mobility was the cause, a comparison is made between new residents and those of five years ago. If the occupation and income of new residents in the unimproved settlements resembles that of the upgraded bustees several years ago, it can reasonably be assumed if their social circumstances are different, that this is due to their location rather than income.

Early attempts at interviewing the new residents of the high rise apartment blocks now replacing bustee hutments in certain parts of Pilkhana were totally unsuccessful. However this was felt to be irrelevant to this research which is effectively interested only in the original tenants of the bustees. The new residents are by no means low-income, bustee dwellers.

One approach might have been to study the official records of approved changes in land-use. However, in this case this would not be feasible. In Howrah as in other developing country situations much development which occurs is uncontrolled. Although planning legislation exists, current resources are totally inadequate for effective development control.

10. LIMITATIONS OF QUESTIONNAIRE

Informal observations were kept in notebooks, as were the results of several structured interviews with community leaders and informal conversations with residents and friends made during a total of more than seven months in Calcutta. This quasi anthropological technique was intended to supplement the structured interview based on the questionnaire, which we

recognised had considerable limitations. Interviews are reported in full in Appendix 1, 2, 3.

Rent levels as reflections of land value must be considered in relation to location within the city. It is of course possible that, when 'saturation point' is reached within the bustees, rents will no longer be seen to be increasing. It would then be a matter of accommodation being unobtainable, 'neither for love nor money'. It could also be that rents were not increasing because tenants were leaving and not being replaced, or that declared rents failed to include substantial lump sum 'salami' payments.

There is no way to accurately assess the number of people who may have been evicted from the bustee. It is impossible to locate everyone who has moved and discover the reason and manner of their move. The people who reported to us that they had been evicted may be a very small percentage, but they illustrate a trend. It is also difficult to define 'eviction'. At the point when a tenant feels that life is too difficult to stay, because of acute overcrowding, harassment or exorbitant rent demands, they voluntarily move, is this eviction?

It was accepted that there are considerable cultural constraints concerned with discussing the death of a child and so responses may be considerably understated. Similarly it was understood that tenants may feel intimidated by landlords, although every effort was made to conduct interviews in private. It is likely therefore that rent levels may have been under-reported.

Social scientists recognise the difficulty in conducting an accurate medical survey without a great deal of time and trained medical personnel. The estimates of illness are therefore not intended to be more than indicative.

As stated, incomes were estimated and we were aware that it was unlikely that Muslim women would report any employment outside of the home. Often it was difficult to get people to talk about informal occupations they may conduct in their dwelling. This was not felt to be because they wanted to deceive, but rather because they simply did not separate their domestic activities in that way.

Indeed it became increasingly obvious that there was a major conceptual difficulty in the idea of 'income'. Those who work in the 'informal sector' or are 'temporarily' employed (even when it lasts for years) are paid by the day or the piece. Many simply go out each morning hoping to find the wit to make a few rupees, such people really do not think in terms of 'income'.

Earnings may be in kind rather than money, they certainly are neither regular nor reliable. It is almost ridiculous to talk about an income, as though it were an amount guaranteed each month, when reality for poor people is that everything is uncertain, jobs end, the police arrest you, your cart breaks, your employer finds a child worker cheaper. Our ideas of income are based on our experience of formal employment. One of the most difficult things about a 'temporary' job is the insecurity and inability to plan expenditure.

The results of all the household interviews undertaken in 1984 are reported in full in Appendix 3. The sample size in the two new settlements is small and the conditions and opinions of the residents so central to the argument of this research that every detail is worth considering, in the individual household context as well as the statistical context when compared with the representative area of origin, Pilkhana.

In Pilkhana itself it was not easy to obtain reliable information about a process of land exploitation which certainly does not have official approval. Persistent rumour has it that much development has been funded by capital invested from organised crime. Even without 'Mafia' style involvement the development was at best semi-legal, constructed without permission. If evictions were necessary to clear the land before construction, they were illegal.

No-one was likely to tell us about how much money they had made. Bustee residents remaining were interviewed about the changes but evidence about physical and economic changes depends heavily on photographs, observation and hearsay.

11.PROCEDURE

Two preliminary surveys were conducted in 1982 and 1983 in order to establish land price increases and possible reactions to these by residents within the cities of Calcutta and Howrah. Enquiries were made at this stage to establish the possible whereabouts of previous bustee tenants. The third survey (1984) examined the reasons for migration by previous bustee tenants and subsequent effects on their lives, comparing results with those existing conditions in the bustee they had left.

11.a. Introductions

Contacts established during the 1981 study proved invaluable in establishing links with social workers within the bustees. Although many people in the slums speak English, and there was never a lack of volunteer interpreters, the training and experience of the locally resident social workers ensured acceptance and calmed fears of intrusion.

In addition to introducing the researcher to the area, they

invariably arranged community meetings for local people to ask questions and offer opinions. The survey demanded a great deal of their time and patience in difficult, sometimes potentially dangerous situations. Especially important to the work was the social worker from Pilkhana who continued with the project for three years. It was he who initiated the search for those who may have been evicted from the area.

11.b. The Research in 1982 and 1983

The purpose of the first two yearly surveys was essentially to lay the foundations for the in depth study in 1984. In order to evaluate how people were coping with increasing land values it was necessary to know how these were being experienced by the bustee dwellers. Were they being charged higher rents or were they simply and quietly disappearing from the bustees?

Findings from the first part of the research were the reverse of what may have been expected. Rents were hardly increasing, densities were not increasing. In fact the most desirable areas showed almost no increases at all. There was no evidence in the findings that land values were going up and poor people were suffering. There was plenty of visual evidence however that bustee hutments were being replaced by brick built apartment buildings of several storeys.

The employment situation was investigated, with special attention being paid to the BIP initiative of low interest loans to small businesses located within the slums. Local businessmen and women, bank officials, as well as social workers hoping to encourage small businesses were interviewed.

Interviews were conducted in either English, Bengali or Urdu and sometimes conversations contained a mixture of all three. The

interpreter read from a prepared sheet in the appropriate language, in order to standardise presentation.

Each interview began with an introduction of the personnel involved and the purpose of the questionnaire, sometimes copies of the 1981 study were passed around as a means of explanation. Assurances were given of absolute discretion, especially in relation to official sources. It was explained that the work was a purely personal indulgence which could not, in any way, directly benefit them. Yet almost invariably people responded enthusiastically and refusals were extremely rare.

Sometimes after an initial refusal we would later be invited privately indoors for explanation. Perhaps we had arrived at an inconvenient time, once in the midst of a family row! It is impossible to imagine a population more interested, involved and considerate than those interviewed in the Calcutta area slums.

The second stage of the survey, conducted in the spring of 1983, was restricted to Pilkhana. The same questionnaire was used as the previous year. Notes were made of the rapidly changing character of the bustee. At this stage investigations attempted to locate settlements to which previous bustee residents might have moved. It was believed likely that many people from the area would have moved to the same locations. In India as elsewhere, poor people tend to rely heavily on the support of friends, relatives and neighbours.

11.c. The Research in 1984

Although the bustee dwellers as an economic group were being replaced, results from the surveys in 1982 and 1983 failed to show that individual households were at risk from eviction or rent increases which may cause removal. As anticipated rent increases

were not telling the full story. It was indeed strange that in Pilkhana, as in Beck Began, rents were not increasing as much as in the less desirable location of Mominpore. Rents in Pilkhana seemed to have become frozen about five years ago.

Local people volunteered information that many people who had moved from the slums in Pilkhana and adjacent Belliose Road had recently settled on disused land near an old railway. The social worker most familiar with the area and himself convinced of many evictions ignored by the police, located some previous tenants across the railway tracks from Pilkhana. They had settled as squatters where there used to be another narrow gauge railway which is no longer operational. This is the area known as Martin Railway Godown, that is the goods yard or 'go-down' of the old railway.

Conversations with these squatters and other local sources revealed that there was a 'new bustee' settlement in Bankra, on the Amta Road at the edge of the city of Howrah, about one hour's bus ride away. It was said that many Pilkhana people had recently moved there, indeed some of the squatters had quite recently moved back into the city from Bankra. One of the families who had been interviewed the previous year in Pilkhana had moved out to Bankra. In order to stay current with developments in Pilkhana and to make a limited comparison in life styles between the three groups, presumed once to have been neighbours, a further survey, the third consecutive yearly survey, was conducted in Pilkhana.

12. CONCLUSION

Previous work has failed to show any substantial rent increases in the upgraded bustees for established tenants. Rent control exists and would legally restrict such increases. However it did reveal a

'gentrifying' process at work, new tenants earned more, and paid more in rent than newcomers to unimproved bustees. It may therefore be anticipated that the upgraded bustees to be studied would show new tenants to be in a higher economic group than established tenants.

In the intervening years the process of change has visibly altered. Some accommodation offered within the upgraded bustees is now in middle class apartment buildings of several storeys which have replaced demolished, traditional hutment buildings. It may be assumed that rents are out of the reach of even the best paid bustee dwellers. Perhaps the central location within the city rather than the investment in environmental upgrading has made the bustee areas so attractive.

The research sets out to investigate the social and economic effects of such a process on the urban poor by means of a survey. A comparative study was conducted between improved bustees and two other unimproved low-income housing settlements. It asks the question, are people moving out of improved bustees? If they are, why are they moving and what effect is this having on their social welfare?

CHAPTER EIGHT

INTRA-URBAN MIGRATION

Why are squatter settlements and peripheral slums growing so fast? In previous research (Foster 1981) no evidence was found that improvements had increased mobility or weakened the security of tenure for bustee residents. Newcomers to the environmentally improved bustees however were of a higher income group than new residents to unimproved bustees. Although it seemed that individuals were not being forced to move out of the bustees, people like them were not moving in, the original tenants as a socio-economic group were leaving.

In the years after 1982, it became visually obvious that the character of the bustees was changing. Some old bustee buildings were being demolished and new, expensive apartment buildings were being built in their place. Local people believed that in a few cases landlords had put the rents up so high that tenants could not afford to pay and they were forced to leave. The empty hutment was then redeveloped. It could be that the new growth in peripheral slums and city squatter settlements is due to such tenants leaving the bustees.

This chapter will examine the 1982 - 1984 survey findings for indications of intra-urban migration between the improved bustees Beck Began, Mominpore and Pilkhana and two other types of unimproved low-income housing, a peripheral slum in Bankra and an inner-city squatter settlement, Martin Railway. Statistical evidence of mobility may be found by examining:

1. Reason for migration
2. Place of origin
3. Length of residence
4. Income levels of recent tenants compared to established tenants

1. REASONS FOR MIGRATION

People move either from choice or as a result of force. This may seem an artificial division when one considers the amount of real choice they may have when confronted with threats, huge demands for money, or the need to find an income to survive. The family now living in B4.11 were fed up of their landlord trying to evict them, they decided to just move out, was that forced or voluntary removal?

Table 8.1 shows the reasons why families who had moved into the areas studied in 1984 within 10 years, made the decision to move. (figures as % of all new residents within 10 years)

Table 8.1

Area	Reasons For Moving				
	Evicted	Rent	Over-crowded	Work	Environment
P.K.	1.8%	1.8%	5.3%	86%	*
B.	15.9%	*	56.82%	2.27%	6.82%
M.R.	28.57%	12.24%	26.53%	32.65%	*

Overcrowding was the main reason for moving to the suburban bustee Bankra. Two thirds of the Bankra households earned over Rs500 yet they could not find affordable accommodation in the city bustees. In Martin Railway, the squatter settlement near to Pilkhana however, the chance of finding work was only slightly more of a reason for moving than eviction from rented accommodation. The overwhelming reason for movement into Pilkhana, job opportunities, reinforces the findings that many of the new residents are single rural migrants.

Of all the squatter families, 28.6% were evicted from their previous home and 16.3% claim to have been evicted specifically from Pilkhana by their landlord. This is their definition, they believe themselves to have been forced to move out. In individual explanations each one claims that the dispute was about increasing

rent. (see M.6, M.9, M.12, M.13, M.31, M.38, M.41, M.45 and M.49.) Far more decided to leave for the same reason before it came to actual confrontation. Of the squatters, 8.16% claim to have been evicted from Bankra, the suburban bustee, also as a result of rising rents.

One squatter family, M.13 claimed to have been evicted by the Government in 1976 when the bustee in which they were living was destroyed in order to make way for roadworks in Belliose Road. The family in M.16 (their daughter lives in M.17) was evicted as from their pavement shelter just in front of this field by police, seven years ago.

In the suburban bustee at Bankra 16% of new residents claim to have been evicted from bustee tenancies. In fact every family now living in Bankra who claims to have been evicted came from the Pilkhana bustee.

Most newcomers moved to the improved city bustee for better employment opportunities, most moved to the unimproved peripheral bustee because their city bustee home was overcrowded (although a significant percentage were forced to move because of eviction). The squatters were more evenly divided in their reasons for moving, roughly just under one third were evicted, one third moved for employment and over one quarter because of overcrowding.

2. PLACE OF ORIGIN

The suburban bustee of Bankra traditionally housed seasonal rural migrants, usually single men who came from the village to find temporary work in the city. It is only in the last six or seven years that whole families began to move out of the city to live in Bankra. Similarly squatters in Calcutta were usually thought to be rural migrants, landless families drifting from the hinterland or

refugees from famine or war. Initially these families would camp on the street or in railway stations inevitably being moved on by police. In Calcutta most established urban families eventually managed to secure a room in a bustee or tenement. Few if any poor families left the slums to become squatters. This however seems to be changing. The established squatters in Martin Railway encampment were rural migrants who came from Bihar or Diamond Harbour ten or fifteen years ago. They remember when there were a total of 23 families in the two settlements, all of them from the villages. Where do the most recent arrivals come from?

2.a. Rural or Urban Origin

Table 8.2 shows the percentage of those in each settlement who are established residents of the city, have moved from rural areas during the last ten years or who are 'migrant workers', i.e. having their main home elsewhere no matter how long they have lived in the settlement. Migrant workers are invariably men who live either alone or with others like themselves in a room, sometimes called a 'chummary'. They commute between once a month and once a year back to their village to visit their family. Often a whole village or extended family group will rent a city room to provide accommodation for a varying flow of migrants. Many of these migrants have worked in the city many years.

Such a community was the first bustee hutment surveyed in Pilkhana in 1984. It is a community of potters who all come from a village in Uttar Pradesh. There are 19 rooms. At the time of the survey there were 53 potters working in the compound, producing clay cups for tea shops and dairies. There was one woman, mother to the three young men in P.1.15 who had left her village home to take care of her son who had had a nervous breakdown. As well as these

54 people there were 36 at that time at home in the village on their three month 'working vacation'.

Table 8.2 (figures as a % of all residents)

	Upgraded Bustees			Suburban	Squatter
	BBegan	M'pore	PK'hana	Bankra	MR'way
1982					
Established	86%	81%	84%	*	*
Less than 10 years	14%	14%	11%	*	*
Migrant Worker	0	5%	5%	*	*
1983					
Established	*	*	96%	*	*
Less than 10 years	*	*	1%	*	*
Migrant Worker	*	*	3%	*	*
1984					
Established	*	*	68%	91%	80%
Less than 10 years	*	*	8%	1%	16%
Migrant Worker	*	*	24%	7%	4%

In the 1982 results there are no recorded Migrant Workers in Beck Began, yet it has the highest percentage of recent rural family migrants in the three city bustees. The highest percentage of migrant workers is in Pilkhana.

The 1983 results are biased by the number of well established families it includes.

The 1984 results there reveal a considerable increase in the percentage of migrant workers living in Pilkhana. Although the sample may well be biased in this respect, including as it did the bustee containing 53 single potters, this finding however is confirmed by a closer examination of the newer residents.

Why is it that there is an increase in the number of migrants in Pilkhana, an area alleged to be in the process of a renewal which is helping to increase land prices? In fact migrants constitute a higher percentage of the new arrivals than their representation in the existing community. Half of new households who moved in the

last year were rural migrants. Each migrant household is more likely to contain more earners and fewer dependants. Single workers are often more willing to pay higher rents because costs are shared between more people, they may also be easier to remove when the time comes, after all they have homes elsewhere.

Newer rural migrants coming to Pilkhana seem to have good prospects of getting a job or even starting their own business, they also seem to be more literate than the general bustee population.

Unlike Pilkhana, where recent arrivals include many more rural migrants than before, the squatter settlement of Martin Railway has recently seen a decline in the number of new rural migrants. Recent arrivals come mostly from city bustees. There is only one man who could be counted as a temporary migrant worker, he still has a home and wife in the village, (M16). He and his son are beggars and a married daughter lives next door. They came from their village in Diamond Harbour 7 years ago. The widow who lives alone in M18 left the same village one year ago, she said she left because she had, "no land, no money, no food" she is now a beggar in the city.

All those who came from rural areas to this squatter settlement came because they were landless. All but one came with their entire family intending to stay permanently. On average they have been here about seven and a half years.

In conclusion it appears that there has been a change in the origins of settlers in the three low-income areas. The improved bustees which formerly housed the more established urban dwellers seem to be attracting increasing numbers of migrant workers. The suburban bustee, traditionally the seasonal home of rural migrants

is increasingly occupied by families moving from the city. Similarly the squatter settlement, formerly a temporary stage in the urbanising process of rural migrants is increasingly being occupied by established city dwellers who are leaving the bustees.

2.b. Origins of those recently arrived in the three settlements surveyed in 1984.

The growth of the 'new bustees' in the suburbs and squatter camps in the city does not of course prove that those who have recently moved in came from the old, improved bustees. The following table shows where, in the metropolitan area (or village), the new settlers moved from.

Table 8.3 (% of all who have moved within 10 years)

Now Area	Bankra	Areas They Moved From			
		Calcutta	Howrah	Village	Streets
P.K. (57)	*	*	61.40%	38.60%	*
B. (44)	6.82%	13.64%	68.18%	11.36%	*
M.R. (42)	9.52%	11.90%	54.76%	16.67%	7.14%

Most people now living in the unimproved suburban bustee in Bankra moved from Howrah, as did most people now living in the squatter settlement of Martin Railway. Those who came from Howrah actually came from the improved bustees in Pilkhana or Belliose Road (See Appendix 3) The fairly high number of rural migrants currently living in Pilkhana is accounted for by those single migrant workers living in the bustee in households of other single men without families and with main homes elsewhere. Each man was counted individually on the survey as his housekeeping arrangements were separate.

It is rather odd that in Bankra, an area traditionally housing rural migrants, most people recently moved from the urban areas, indeed it has the lowest percentage of rural migrants of the three

areas.

Looking closely at the 'newest' bustee, the squatter settlement in Martin Railway Godown, 46.9% of all the residents come from the Pilkhana area, 10.1% come from other city bustees, 16.3% from living on the pavements, 12.2% from the rural areas and, significantly, 14.3% come from the newly expanding suburban bustee in Bankra. Examples are the families now living in M2, M7, M32, M28, M34 and M30 who were evicted from Bankra, and even the mother and daughter still living in B2.1 but about to lose their fight against eviction because they cannot afford the new rents.

In conclusion it appears that 47%, almost half the squatters in Martin Railway, moved from the Pilkhana bustee. Of those who have lived in Bankra the suburban bustee less than ten years, 75.6%, more than three quarters, are also from Pilkhana. It is interesting that almost a tenth of the squatters came into the city from the suburban bustee of Bankra. In interviews they claimed that they could not afford the new rent increases in the suburbs which they claimed were caused by city people moving out. This may be the result of a 'domino effect' of rising rents in Pilkhana the upgraded city bustee, driving people to seek cheaper accommodation in the unimproved suburban bustee of Bankra, in turn driving up rents in Bankra, forcing existing residents to move back into the city.

Increased shelter cost in the suburban bustee would prove especially hard for low-income workers needing to travel into the city to make a living. It may even be possible to show the chain continuing into the squatter settlement Martin Railway where it appears that the reservation and allocation of housing land to newer settlers is becoming more controlled and expensive as demand

increased.

3. LENGTH OF RESIDENCE

In this section data was gathered in 1982 and 1983 as well as in 1984 so that variations in mobility between upgraded bustees in different locations within the city can be observed.

Any increase in the number of short term tenancies reported may indicate increasing mobility. Table 8.4 shows length of residence in years.

Table 8.4 (figures as % of all Dwellings)

	Upgraded Bustees			Suburban	Squatter
	BBegan	M'pore	PK'hana	Bankra	MR'way
1982					
Median stay	19.5	12	18	*	*
% less than	27%	43%	39%	*	*
10 years					
% less than	18%	24%	19%	*	*
5 years					
1983					
Median stay	*	*	30	*	*
% less than	*	*	8%	*	*
10 years					
% less than	*	*	1%	*	*
5 years					
1984					
Median stay	*	*	20	8	1
% less than					
10 years	*	*	31%	63%	86%
% less than	*	*	28%	39%	74%
5 years					

The 1982 figures show that more new tenants have moved into the more recently upgraded bustee of Mominpore than the two more central bustees of Beck Began and Pilkhana. This is despite higher rents and more crowded conditions. (Table 9.1, 9.2)

In 1983 the figures were influenced by the inclusion of refugee families who had been in the area since 1947.

When one considers the 1984 comparison between the rates of growth of Pilkhana the upgraded bustee, Bankra the unimproved urban fringe bustee and Martin Railway the squatter settlement, there is

a much wider variation than between the three improved bustees. Most of the influx has occurred in the last five years in Martin Railway, indeed 53% of the squatters moved there within one year or less. They were not replacing other residents, they were building new shelters where there were none before. Most of the squatter settlement therefore is very recent and it is growing very fast.

The suburban bustee in Bankra is also growing very fast, 40% of its residents moved there within the last five years. Although it cannot be said with the same conviction that they were not replacing other residents, it seems from interviews with older Bankra tenants that until about six years ago the rooms were generally used on a seasonal basis. Some of the hutment buildings have been constructed within the last five years.

Pilkhana in 1984 appears to have received more newcomers in the last five years (28%) than was the average for improved bustees in 1982 (20%). There are 8% more new arrivals but how many families left the area? It seems likely that more people left than were replaced. The data unfortunately, is exclusively about the tenants now in the area, it tells us nothing about those who have left and were not replaced by new bustee residents. Previous tenants of the Pilkhana bustee M2, M46, M31 reported that landlords have been clearing hutments of established tenants so that they could rebuild brick apartment blocks several storeys high. M9 was evicted so that the landlord could turn their home into a plastics factory. B4.13 claims that their landlord simply kept the property empty.

It appears that landlords are not now necessarily looking for higher rents from bustee dwellers as residents reported in

interviews but some may have progressed to rebuilding their property as high rent apartments or for even more lucrative uses. The evidence for this is not to be found in the improved Pilkhana bustee, where only those who have so far survived the redevelopment efforts were interviewed but in the the expanding unimproved suburban bustee and the growing squatter settlement.

4. INCOME AND LENGTH OF RESIDENCE

A comparison between the income levels of new and more established residents may indicate a recent change in the character of the areas studied. In a situation of land shortage is the increased demand by higher income groups forcing residents of the improved bustees into squatter settlements and unimproved suburban bustees? The 1984 results in the city bustee Pilkhana, suburban bustee Bankra and the squatter settlement Martin Railway show the median income for all three settlements was 300Rs., (for P.K. it was 400Rs., for B. it was 300Rs. and for M.R. it was 200Rs.)

Table 8.5 shows the percentage of households in each residency category earning more than 300Rs.

Table 8.5 (% of all households)

1982	Years Of Residence				
	0 - 2	2.1-5	5.1-10	10.1-15	15.1 >
Upgraded BB	100%	100%	100%	75%	50%
Upgraded M	50%	86%	81%	50%	62%
Upgraded PK	30%	75%	72%	75%	55%
All Upgraded	45%	82%	77%	65%	57%
1984					
Upgraded PK	40%	73%	67%	61%	74%
Suburban B	59%	18%	35%	60%	67%
Squatter MR	29%	0	0	50%(2)	67%(2)

Results show that only some of the longest staying residents in Beck Began earn less than 300Rs. Newer residents are all earning more than this. This Beck Began sample therefore confirms the

earlier finding. (Foster 1981) However recent tenants in Mominpore are not earning as much as those who moved in between two and ten years ago. Before the 1981 study this would have been the expected finding, as people become more settled they move to better paying jobs. (Rosser 1972) Those who have been in the area over ten years may be elderly or widowed and not as likely to earn as much as younger people. This finding equally applies to Pilkhana.

It seems that the 1982 and 1984 result in Pilkhana does not reflect the 1981 study, newcomers to Pilkhana are not of a higher income bracket than those existing tenants. In fact, on average, they earn considerably less.

The figures may disguise variations between the newer residents. It seems that there are two groups of new residents in the improved bustee. The first are migrants, 52% of households who have moved into Pilkhana during the last 10 years are rural migrants. This is a higher figure than in previous years. In 1982 there were 11% of survey households who were classed as migrant (having moved directly from the rural areas within 10 years) and 5% as single migrant workers (still having their main home in the village). In 1983 only 1% of households in Pilkhana were migrants (main home now in the bustee) and 3% migrant workers (main home still in the village).

The second group of newcomers are those who have moved within the area, possibly including rural migrants who have been in the city longer than ten years. This group have their whole family with them, many have permanent jobs and good salaries. Some are earning a lot more than the average, P4.6 earns 2,000Rs. as a milkman, P6.1 is in the Railway Police earning 700Rs., P6.2 has a permanent job in an iron factory earning 600Rs. P7.31 is a landlord of

another bustee hutment as well as having a biri shop.

Like the rural migrants some of these newer residents are relatives or friends of those more established bustee tenants or landlords.

Those most recently moved into the suburban slum are three times more likely to earn above the median income than those who moved in between two and five years ago. Similarly, those recently moved into the squatter settlement are, on the whole, better off than those who moved between two and ten years ago, none of whom earned 300Rs. Squatters are getting richer. M37 works at a jute mill and earns 800Rs. The man who owns the new suitcase factory M39, is a hutowner in the nearby bustee where he lives, as does the owner of M44, the suitcase frame factory.

It can be seen from the table that the percentage of new families earning more than the median income in the squatter settlement of Martin Railway in 1984 is similar to that of new residents in Pilkhana in 1982. The percentage earning more than the median in the suburban slum in 1984 is even higher than in Pilkhana in 1984 and higher than the average for bustee dwellers in 1982.

Those families therefore who are currently moving into both the unimproved suburban slum and the unimproved squatter settlement have approximately the same percentage earning above 300Rs. as had newcomers to the improved bustees in 1982.

5. SUMMARY OF FINDINGS

Why are squatter settlements and peripheral slums growing so fast? According to those who have recently settled in these areas there are three main reasons, to find accommodation at affordable prices, to find work and finally because they had no choice, they had been evicted.

The first reason was common to residents in both the squatter camp and the suburban slum, they needed more room. As households within the traditional bustees expanded and children married, conditions became so overcrowded that families became desperate for space. They were prepared either to take a loan to build themselves a shelter which may well be bulldozed quite soon or to accept the costs of travelling from the suburbs into the city to work.

The second reason was more relevant to squatters. They often risked a great deal of family security by taking high interest loans from money lenders because they needed to live close to the centre of the city in order to find work. Some of them had tried moving to the suburbs but had been forced to move back into the city where there was more chance of finding marginal employment.

The third reason affected both communities, 29% of squatters and 16% of tenants in the suburban bustee were evicted from their previous homes. Social Workers reported in 1984 that they estimated that at least 229 families had been evicted from the area known as Pilkhana, where fifty-five new buildings have been constructed of more than four storeys. Of the squatters 16% were evicted from the improved bustee in Pilkhana alone, as were all of those now living in Bankra who had been evicted. As rents increased out in suburban Bankra 8% of the squatters had been evicted from that bustee and had then moved into the city to Martin Railway.

Why was it not possible for them to find affordable accommodation within the improved bustees as there appears to be little evidence of unreasonable rent increases? In order to answer this question one needs to examine who is moving into the improved city bustees. It appears that they are not particularly wealthy people. However

on closer examination it becomes clear that the more permanent newcomers are wealthier, they are more likely to have a permanent job or their own small business. About half of the newer residents are not wealthier, they are migrant workers who came from the village without their families and are now living with other men and sharing the rent of one room. They are probably more tolerant of poor conditions and more likely to move away when the time for redevelopment approaches.

There is a noticeable change in the origins of those living in each of the three types of settlements. Pilkhana, the improved city bustee used to be the home of the more established city dwellers, increasingly, single male workers are moving directly here from the rural areas. Over half of the new arrivals are migrant workers.

Bankra, the unimproved slum on the outskirts of the city, used to house seasonal workers from the rural areas, it is now being settled by city families moving out from the city bustees. Three quarters of all residents in Bankra are from Pilkhana.

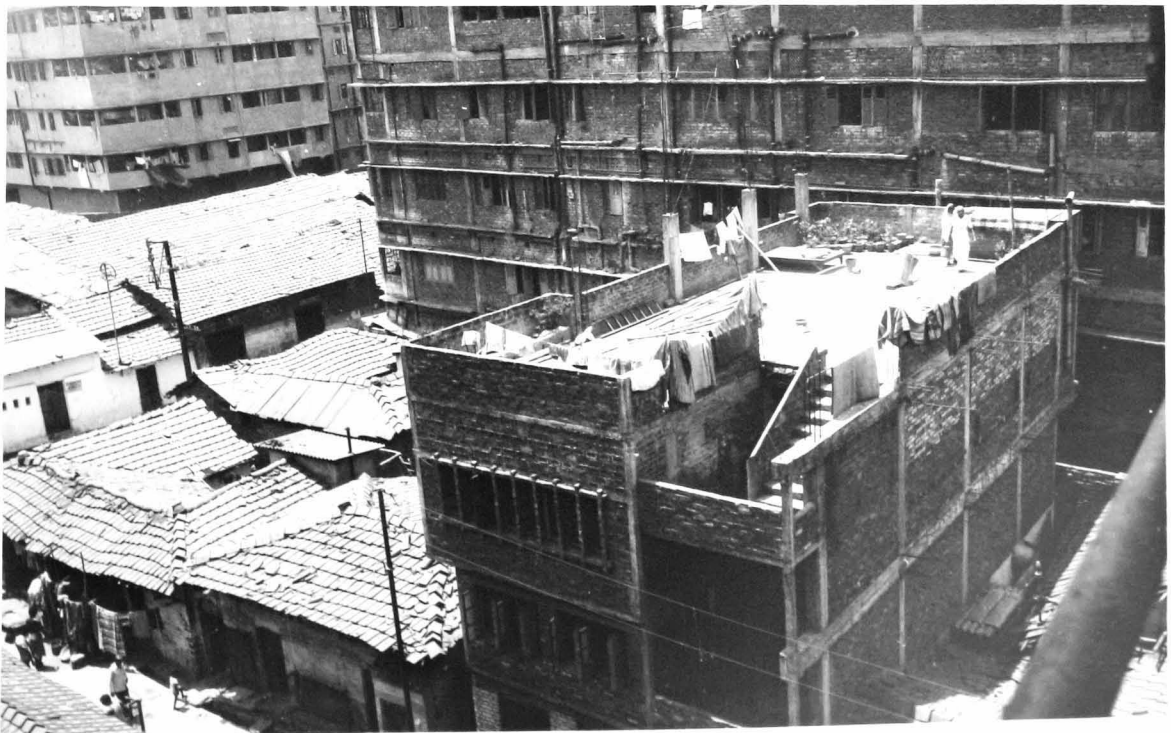
The squatters used to be the most desperate of rural migrants, usually whole families, often female headed, who had left the countryside for ever. The occupants of the squatter camp in Martin Railway are increasingly city people from the nearby bustees. There are extensions or warehouses of small bustee businesses located in the squatter field and some bustee families are using both a room in the bustees and a room in the squatter settlement. Half of the Martin Railway residents are from Pilkhana.

In conclusion the squatter encampment surveyed in Martin Railway is growing very fast, it has increased one hundred per cent in the last year alone! The suburban slum Bankra is also rapidly

increasing, 40% of households moved in within the last five years.

A large percentage of these families moved from the improved bustee Pilkhana while at the same time it appears more people are still actually moving into Pilkhana, 28% have moved in within the last five years.

These figures don't reveal the total number of people who have moved out from Pilkhana, or how permanent are the new residents who have recently moved in. These newcomers are now able to take advantage of the environmental upgrading programme, an investment intended to benefit those who are now living in Bankra and Martin Railway.



the Pilkhana Bustee



New buildings going up
within the Pilkhana Bustee



CHAPTER NINE

AFFORDABILITY

Why is it that bustee tenants cannot afford to remain living in the bustees?

Chapter eight claims that poor families are leaving the bustees. New settlements on the periphery of the city and squatter encampments within the city are being created by those who might previously have found accommodation in the newly improved city slums. Even those who had actually been living in the bustees are moving out. Any available rooms are being filled either by single male migrant workers sharing accommodation or by city dwellers, often with good jobs, moving closer to their work.

Some families claim to have been evicted and some claim that they were forced out by sharp rent increases or overcrowding. However a previous study have found no evidence of unreasonable rent increases in the improved bustees.

If it is the case that bustee land is becoming attractive to outsiders, what are the effects of such increases on the cost of bustee rent and of low-income shelter elsewhere? As a result of a scarcity of affordable accommodation are people 'doubling up'. Are landlords increasing the number of rental units because of increasing land costs? Is density increasing?

This chapter considers these questions by examining the following research findings for the original residents of the improved bustees, as well as for occupants of the two other low-income settlements studied:

- 1.Shelter costs for tenants
- 2.Shelter costs for squatters
- 3.Density
- 4.Patterns of ownership

1. RENT LEVELS FOR BUSTEE TENANTS

Rent levels represent the cost of shelter for the bustee residents who are legal tenants and pay rent to a landlord. For recent tenants rent is probably not the full story, they may well have had to produce a sizable down payment, a 'salami' or keymoney, in order to be considered as a tenant. It was not possible to obtain reliable, consistent information about salami payments and they have been left out of results illustrated by tables and graphs. They have however been described in case study details.

Three aspects of rent levels will be extracted from the data:

(a) Rent increases over the last ten years were examined using the 1982 and 1984 data. Tenants were asked what rents they had paid ten and five years before, if they were in the same accommodation, as well as their current rent.

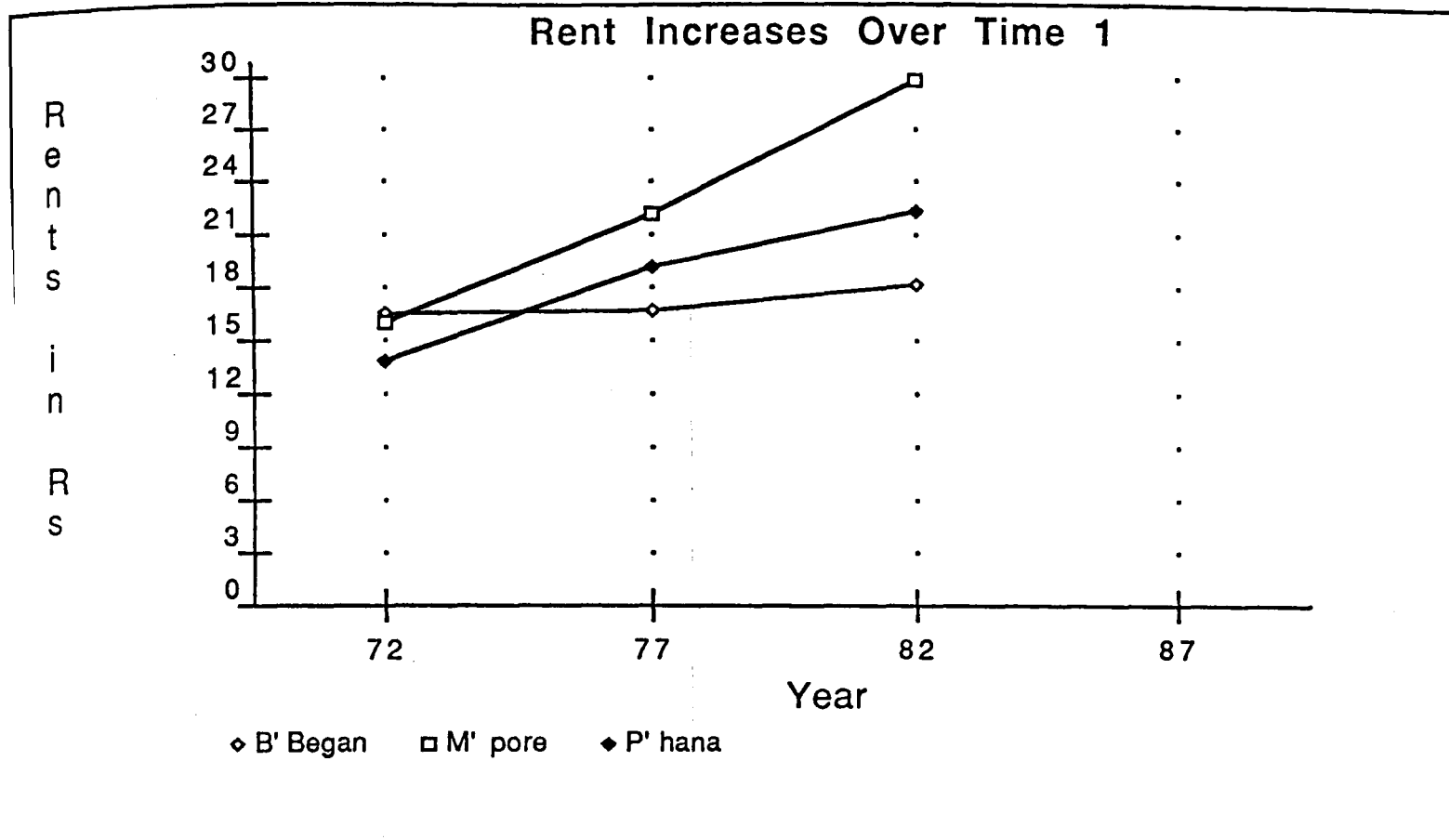
(b) Median values are deceptive and may obscure variations in the number of tenants paying much higher rent. For this reason current rent levels will then be divided into categories in order to show the percentage of households in each area who pay higher or lower rents. This will be done for 1982, 1983 and 1984.

(c) Finally the average present rents for both 1982 and 1984 will be plotted in order to show how they have varied with length of residence and if newer tenants are paying significantly more than established residents.

1.a Rent Increases Over Ten Years

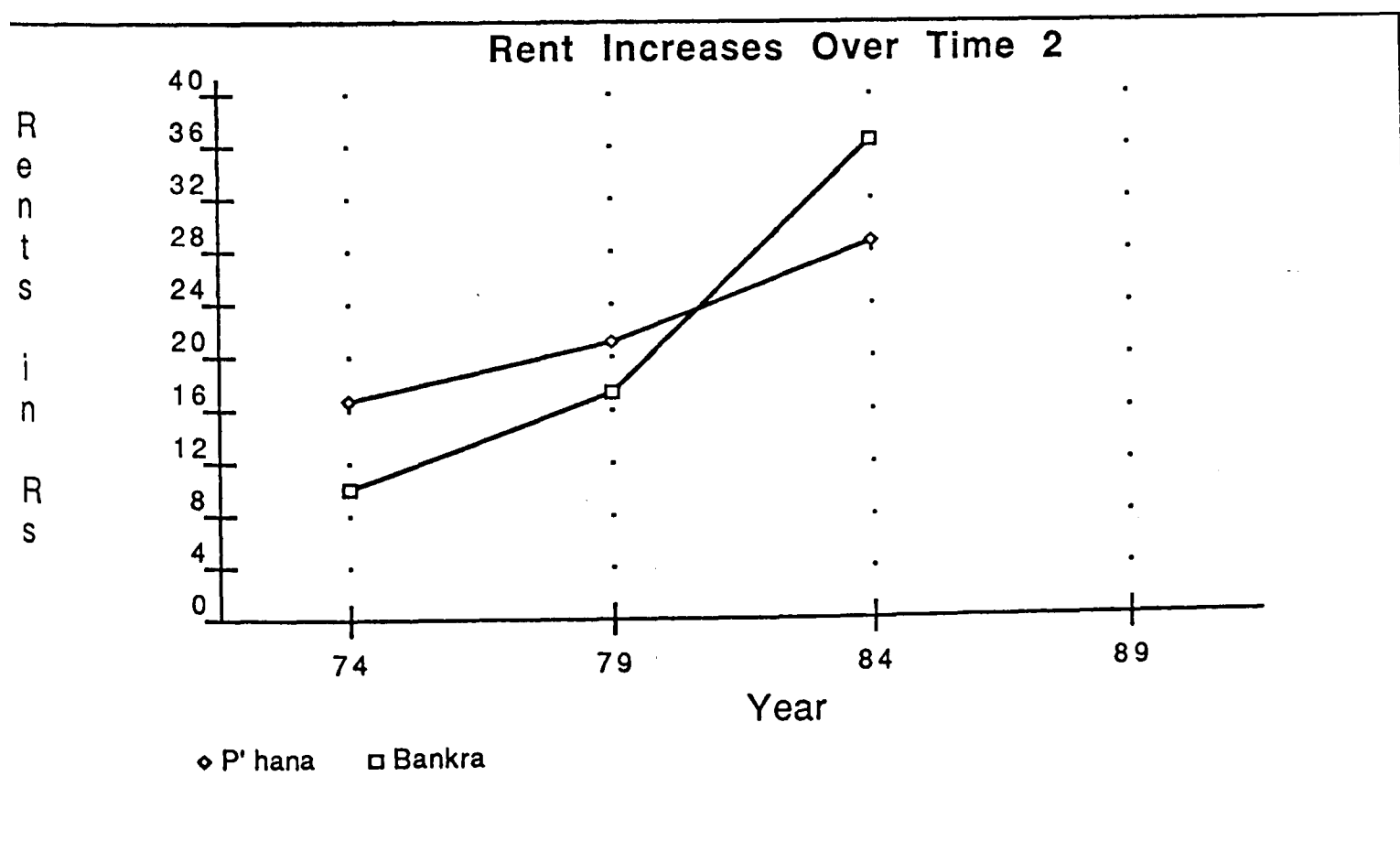
Figure 9.1 illustrates the 1982 results and shows a disparity in rent increases over the last ten years between the three CMDA improved bustees.

Rents in Beck Began, the slum within the middle-class residential area close to the city centre of Calcutta and probably the most



Rent increases over ten years: 1982 results

Fig 9.1



desirable residential location, seem to have hardly increased at all in ten years. However the graph shows the cost of accommodation in Mominpore to be considerably higher than the other two areas and to be increasing more rapidly. Mominpore is within a large tract of slum housing close to the docks and the industrial area of Calcutta city.

There is no evidence here of unreasonable rent increases in any of the three settlements, indeed rents in the two central areas have remained static despite increased housing demand and inflation. If this result should represent the whole picture of the cost of accommodation then policies on upgrading slum areas seem to have had no disadvantageous effect on the cost of shelter for tenants. Rent control appears to be working by protecting tenants from large rent increases. However these figures tell us nothing about constraints on the supply of shelter to the urban poor or the possibility of illegal payments made to landlords.

Constraints have been caused by the extreme scarcity of central land. Another way of interpreting this data may be that the market in low-income housing has already dried up in both Beck Began and Pilkhana, and only in Mominpore is the situation as expected, rental accommodation is still available but at increasing cost. Rent control and the various methods of evasion such regulation stimulates may well be creating an illusion about just how affordable and available housing is.

Figure 9.2 compares rent increases over the ten year period before 1984 between a different sample from the same area of Pilkhana and Bankra, a 'new bustee' which is growing rapidly on the fringe of the city of Howrah.

Unlike Pilkhana, Bankra has not benefited from any public

investment in either infrastructure or environmental improvements. Outside of the jurisdiction of the municipality it is relatively unrestricted by rent control and local landlords still maintain a greater rural power over their tenants.

The third type of settlement, Martin Railway squatter encampment, also surveyed in 1984, does not involve rent payments, although it does involve accommodation costs and it will be dealt with in the next section.

The graph shows that rents in Bankra, the unimproved suburban slum to be higher and to be rising more rapidly than those in the inner city improved bustee of Pilkhana.

In the 1983 sample, the rent in Pilkhana is going up, but steadily and at the legal rate. The rent in Bankra however, is going up much faster. Rent is now considerably higher in the suburbs, an hour or more outside the city centre, than in the city itself. It seems that rents in Pilkhana, unlike Bankra, are not reflecting demand so much as the existence of rent controls. Are people really willing to pay more to live far from the city where facilities are primitive?

It is possible that the rent levels declared in the improved slum do not reveal the whole picture. The findings in figure two are not supported by the testimony of those who have left Pilkhana or the adjacent slum in Belliose Road. Many families left because they could not afford the huge rent increases or 'salami' key-money payments. Those now in the Bankra suburban slum and Martin Railway squatter camp had personal experience of rent increases in the improved bustees of the city centre.

The bustee hutment where the family now at M31 used to live before becoming squatters in Martin Railway was extended into a two

storey brick building. The landlord required a salami of 3,000Rs. and 90Rs. rent was demanded even from existing tenants. Without plans for any new building the landlord of those now living in M27 demanded a salami of 3,000Rs. and an increased rent from 20Rs. to 50Rs. Similarly for those now at M12 who had their rent increased from 22Rs. to 50Rs. and a demand for 500Rs. salami. The family now squatting at M12 had their rent increased by their Pilkhana landlord by 150% at one go!

Despite these cases tenants are more protected in the city in Pilkhana, than in the outskirts in Bankra, or perhaps Bankra residents are more willing to openly discuss their problems with landlords. Rents in Pilkhana are more affected by rent control than they are in Bankra, which is outside the metropolitan area, and outside any effective legal constraint. This may be one reason why those rents reported in the survey were higher in Bankra. Within the city any possibility of landlord intimidation must be done discreetly and rents must not be seen to exceed the legal maximum. This is not the case in Bankra where probably less attention is focused on the plight of the bustee dwellers, they are certainly felt to be less politically important.

The respondents in Bankra pointed out in the interviews that rents started to go up about six years ago, at about the same time as the city people began to move out from the city bustees. This corresponds with Figure 2 which showed that rents in Bankra began to rise sharply at approximately that time.

1.b. Proportion of Households in Each Area Paying Low, Medium and High Rent:

Table 9.1 shows the distribution of high and low rents in each of the areas in each of the three years. An adjustment was made

increasing the medium rent to 35Rs. in 1984.

Table 9.1 (as a % of all tenants)

	Improved Bustees			Suburban	Squatter
	BBegan	M'pore	PK'hana	Bankra	MR'way
1982					
Up to 15Rs.	35%	8%	8%	*	*
15-24Rs.	50%	28%	60%	*	*
25Rs and over	15%	62%	31%	*	*
1983					
Up to 15Rs.	*	*	45%	*	*
15-24Rs.	*	*	49%	*	*
25Rs and over	*	*	6%	*	*
1984					
Up to 15Rs.	*	*	6%	3%	*
15-24Rs.	*	*	29%	9%	*
25-34Rs.	*	*	41%	37%	*
35Rs and over	*	*	23%	51%	*

Looking initially at the 1982 results it appears that most people in Beck Began and Pilkhana are paying less than 25Rs. while most people in Mominpore are paying over 25Rs. Rents are, once again shown as being higher in the working class, industrial district than in the middle-class, residential area. This may be because the only available accommodation for new residents is in Mominpore and not necessarily because Pilkhana is cheaper!

It is possible that land costs have increased so much in Beck Began and Pilkhana that new bustee families cannot move into these areas. The median length of tenancy for Mominpore is 12 years, with 43% of tenants having lived there 10 years or less. This is compared to that of Pilkhana with a median stay of 18 years and only 21% having moved in the last 10 years, and Beck Began with a median of 19.5 years and 27% having moved in the last 10 years.

According to the 1984 results the majority of households in the unimproved suburban settlement of Bankra are paying more than 35Rs. a month for their accommodation while people in the city bustee of Pilkhana are paying less than that amount. When the

interview transcripts are studied, it is clear that almost without exception, people who have recently moved out from Pilkhana would have preferred to remain living in the city. Of all new tenants only two preferred Bankra where they claimed the air was cleaner. Why then are the great majority prepared to pay more for accommodation in Bankra, in a place where they really don't want to live? It is probably because they do not have any choice. They cannot find accommodation in Pilkhana even at the increased rent they are now paying on the outskirts.

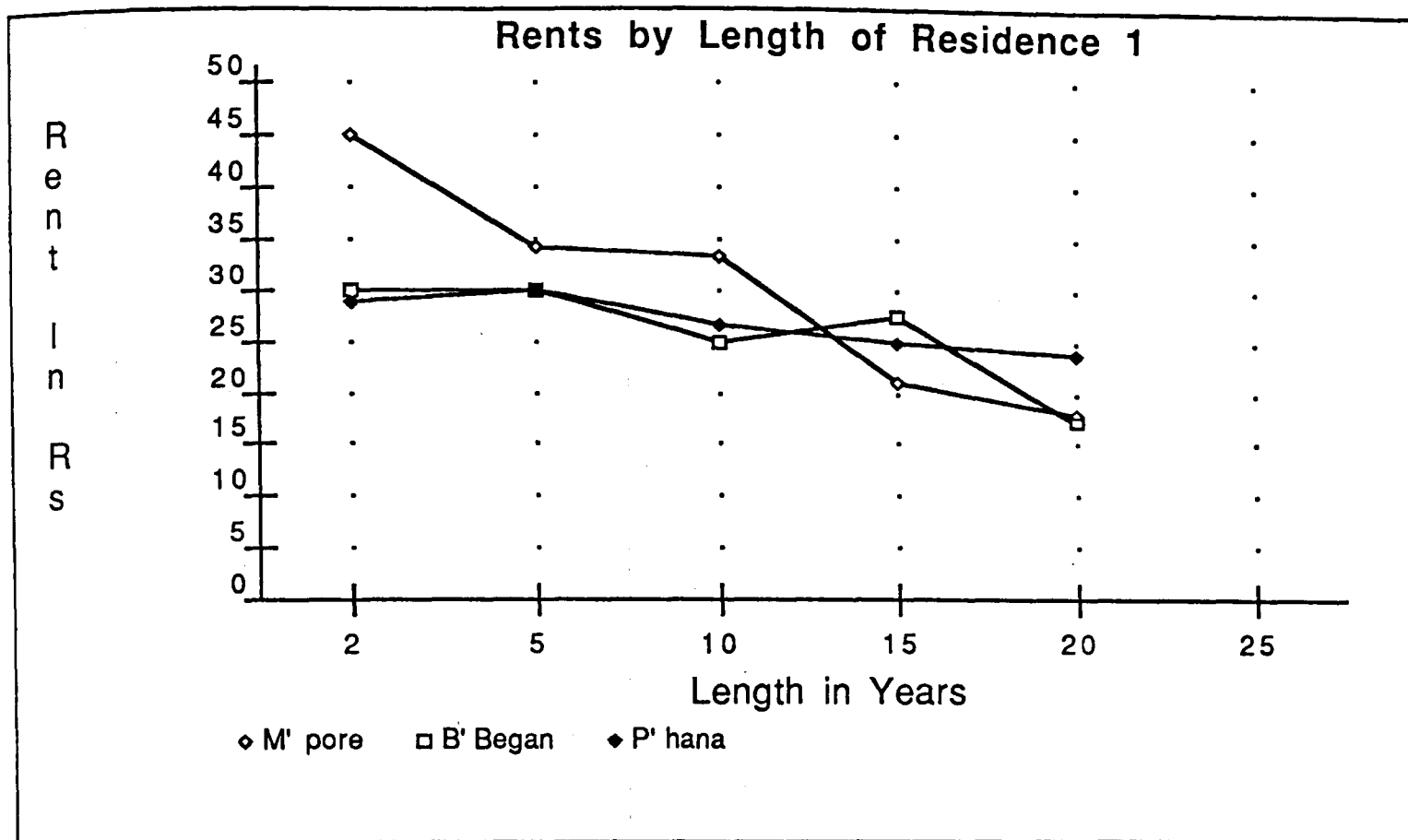
Fewer people have been able to find accommodation recently in the improved bustee, Pilkhana. The median length of stay is 20 years, with 31% of residents having moved in the last 10 years. This is compared to a median stay of 8 years in the suburban slum and 63% of residents coming to the area in the last 10 years. If one also considers the squatter settlement of Martin Railway, the median residential stay is only one year and 86% of the squatters moved within the last 10 years.

1.c. Rents as a function of length of residence:

Figure 9.3 shows current 1982 rents as a function of length of residence for each of the three upgraded bustees.

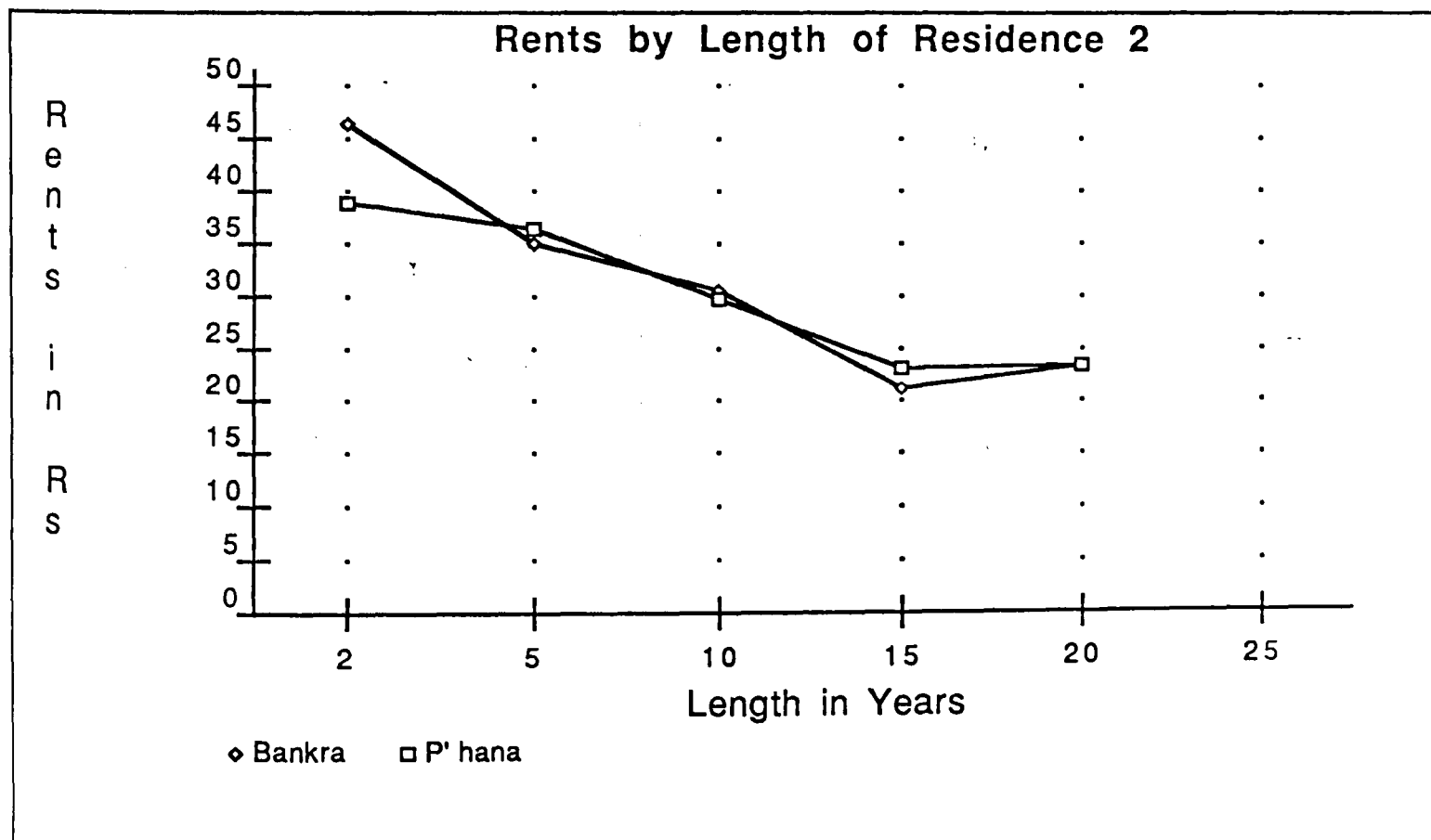
The median rents shown in Figure 1 disguise the considerable differences in rents paid by recent as opposed to established tenants. Newer residents in Mominpore are paying about 15Rs. more in rent per month than those in either Pilkhana or Beck Began. In Mominpore the rents are seen to have increased sharply for tenants moving into the area in the last five years, just after the upgrading programme was complete.

For the last ten years rents in Beck Began and Pilkhana have kept pace with each other in a very slight legal increase. For the last



Rent as a Function of Length of Residence: 1982 Results

Fig 9.3



Rent as a Function of Length of Residence: 1984 Results

Fig 9.4

three years there has been no increase at all in either area. The difference between the performance of rents in these two areas and rents in Mominpore may well be that Mominpore is more accurately revealing the state of the housing market than in either Beck Began or Pilkhana. Land and therefore accommodation are likely to be more in demand in the city centre. This metropolitan area has geographical and geological limitations on space as well as severe circulation problems. It may be that invisible manipulation of the housing supply, caused by land scarcity, is creating adaptations ultimately harmful to poor people but not, at first sight, obvious from a study of rents.

It remains however unlikely that people would prefer to live in Mominpore or that they would choose to pay more rent - after all, Beck Began is closer to the centre and more work is available for women. Even if it were the case that people preferred to live in Mominpore, at higher rents than in the other two more centrally positioned improved bustees, there is still the anomaly of rents in the other two bustees showing virtually no reported increase.

Figure 9.4 shows current (1984) rents as a function of length of residence for each of the two areas where rents are paid, the improved, city bustee and the unimproved suburban slum.

This graph shows that rents payable by new residents in the unimproved suburban slum of Bankra are higher than in the improved city bustees for the first time in twenty years, and that the difference is increasing.

There is evidence here that something strange is happening. Rents in Bankra have increased much more than in Pilkhana. It can be assumed that people would prefer to live in the city yet they do not do so, why is this? It is obviously not just a matter of rent

but the availability of accommodation. Rent levels are not telling the whole story.

Within the improved bustees the landlord is restricted by law from increasing the rents of existing tenants by more than a small percentage. The rent of established tenants has therefore increased very gradually, not even keeping up with inflation and certainly not keeping up with demand.

However in such conditions of acute housing shortage other methods may be employed. New tenants can be asked to provide a salami or key money, totally outside the law, to ensure that they are considered as a tenant. Such payments have been recorded as being the equivalent of the legal cost of the house. This is happening at all levels of the market and it is unlikely that the extent could be revealed in a survey such as this, except in the occasional case of a particularly outspoken tenant. Even existing tenants may be asked for a salami to ensure their security of tenure.

In summary, an examination of rent levels in those slums of Calcutta and Howrah which have been upgraded in the CMDA programme initially gives no cause for alarm. Rents, especially in the city centre upgraded bustees, do not appear to have increased. On closer examination however, it appears that there is evidence in favour of Sen and Roy's contention that shelter costs in the improved areas would rise beyond the reach of existing tenants.

For those families entering the housing market, rents and key-money payments in the improved bustees are beyond the means of the economic groups previously housed in the area. There are fewer people moving into vacated rooms in the area than moving out, for low rent units are disappearing as new buildings are constructed.

2. SHELTER COSTS FOR SQUATTERS

In the squatter settlement, although residents are illegally occupying the land and pay no ground rent to the legal owners, the cost of accommodation is not free. Residents have to pay for the building materials, usually straw matting. Sometimes they pay a 'mistri' or carpenter for construction costs and increasingly a site reservation cost. These costs will be reviewed in lieu of rent. In this case the technique used will be to look at individual case studies rather than tables or graphs.

One alternative for those who cannot afford to pay the rent and salami demands in the improved bustees is to take up residence in a nearby squatter settlement. Such a settlement is the Martin Railway Godown field off Belliose Road. How has the increased demand affected the cost of shelter for these squatters?

Although the residents of the squatter area, Martin Railway, do not pay rent, they do nevertheless pay interest on the loans many took out to buy building materials. In the future rents may well be charged by those 'entrepreneurs' who currently reserve sites and build shelters for families moving in.

If the mistri who lives on the site is in charge of this transaction (this is difficult to discover), it may well mean that he actually offers a package; reserved site, building materials, basic construction expertise; as well as financing arranged through the regular money-lender. If this were to be the case it would certainly exclude the poorest even from the squatter settlements. This is largely conjecture, but it is a possibility. The cost of the materials necessary to build a shelter in Martin Railway Godown is currently about 2,000Rs. or ten months salary for a family with the median income for the settlement of 200Rs.

Although about 12% of the families were lucky enough to be offered interest free loans by relatives or friends, for many it meant going to the money lender. Approximately 25% of the squatters volunteered information about the money lenders to whom they were in debt. Some may have felt nervous or afraid to discuss their financial arrangements: the figure are probably higher than this. For families making such a marginal living it is difficult to estimate the repayment of such loans as a percentage of income. Earning as they do on a day to day basis, sometimes in kind rather than cash, they pay what they have to pay. Repayments probably depend on the pressure the money-lender is applying compared to the immediacy of other expenditure demands. The amounts they pay each day are probably not regular. Most people insisted that this was the worst aspect of their situation, it was a constant worry to keep up the repayments.

The rate of interest is 10% each month, so a loan of 1,000Rs. means a repayment of 100Rs. a month in interest alone, most repay by the day, at a few rupees a day; M50 repays 8Rs. a day, M46, 15Rs. and M26, 25Rs. M27 pays 24Rs. a week. Several families, M26 and M25 for example reported threats of violence if repayments of interest were 2 or 3 days behind. The majority of people in debt felt very pressured to repay as quickly as possible to get out of the hands of the moneylender and to reduce the interest payment.

The cost of credit to the squatters cannot be realistically compared with the cost of rented accommodation. For one reason most people believe that they have no choice, there is no rental accommodation available here in the area where the residents feel they have a hope of making a living or where they need to stay for family or other reasons. Another reason repayment is different

from rent is the fact that they are buying space, most have moved from severely overcrowded bustee rooms. This overcrowding has often led to severe family friction. Turner (1972) quoted Patrick Geddes' priority in housing, "I have to remind all concerned that the essential need of a house and family is room and that the essential improvement of a house and family is more room."

3. DENSITY

Previous research (Foster 1981) showed increased densities in areas of improvement. Households tended to 'double up', there were more extended families, more married children staying with parents etc.; all as a manoeuvre to enable new households to remain in the same neighbourhood and avoid paying the high rents demanded from new tenants. The inevitable outcome is overcrowding. Although this is a peculiarly individual concept, whether or not one feels 'crowded', it is clear that more than one family in a small room constitutes crowding. Indeed more than half of those who moved to Bankra and more than a quarter of those in the squatter settlement claim to be there because of crowding.

Density is considered here by examining (a) the number of people (b) the number of rooms and (c) the structure of the family.

3.a. Mean number of People Living in the Dwelling (% all Dwellings)

	Improved Bustees			Suburban	Squatter
	BBegan	M'pore	PK'hana	Bankra	MR'way
1982					
Median	5.3	6.2	5.4	*	*
% 5+ People	50%	63%	59%	*	*
1983					
Median	*	*	6.9	*	*
% 5+ People	*	*	86%	*	*
1984					
Median	*	*	5.3	5.6	4.5
% 5+ People	*	*	51%	59%	47%

In 1982, the highest density is in Mominpore, the least in Beck Began, although Pilkhana is almost the same as Beck Began. The difference cannot easily be explained by an increased number of migrant workers sharing dormitory accommodation as there are actually slightly fewer migrant workers in Mominpore than in Pilkhana, 5.3% compared to 5.4%.

The findings are not the expected in terms of length of residence: generally the longest residents would have more people because their families would have expanded over time; yet Mominpore with shorter terms of residence has more newer tenants than either of the other areas, yet it still has more people per dwelling.

One explanation may be that only Mominpore of the three is still in the situation revealed in the 1981 study. That of increased rents and salami payments but with bustee-type accommodation still available, albeit at increased cost, and with no evidence yet of forcible eviction. If higher payments are necessary to acquire tenancy rights, then to avoid these hidden costs of new accommodation people tend to 'double up' with their families.

Once more the 1983 figures should be considered in the light of a sample which contains a high percentage of large, well established, joint families.

The 1984 figures show Bankra as having the highest number of people to each dwelling, not the expected result if accommodation is difficult to secure in Pilkhana and it is the preferred position regarding available employment. 57% of people in Bankra moved there because of overcrowding, so conditions in the bustees they moved from must indeed have been grim! 76% of those who have moved into Bankra in the last year moved from Pilkhana.

Perhaps then this is the reason for falling densities in Pilkhana.

In the squatter settlement space is not yet at a premium and many of the families have only recently moved there because they were previously living in overcrowded conditions, generally with in-laws, 53% have lived there for a year or less and 27% moved because of overcrowding.

Despite the 1983 figures, a reduced density is shown between 1984 and 1982. When Pilkhana is compared with Bankra it can be seen that in fact densities are considerably higher in the suburbs. The table also shows that whatever may be said against living in the squatter settlement at least it is not so overcrowded as either of the rented areas. This may be due in part to the family composition of the squatters, for they have fewer joint families than either of the two rented areas, 4% compared to 13% in Pilkhana in 1984 and 10% in Bankra.

What did those now resident in Bankra and Martin Railway have to say about their personal experience of overcrowding in Pilkhana and adjacent bustees?

Of those who had moved to Bankra within the last ten years 76% had moved from Pilkhana and 57% gave overcrowding as their main reason for moving. Of those who had moved to Martin Railway in the last ten years, 47% were from Pilkhana (14% were from Bankra some of whom had previously moved from Pilkhana) and 27% gave overcrowding as a reason for moving. It is possible that those now living in the squatter settlement of Martin Railway who came from the suburban slum of Bankra, originally moved away from Pilkhana, the improved inner city bustee because of crowding. After a short time however they may have been forced to move back into the city because of lack of employment in the suburbs.

This section has endeavoured to show that density may be a sounder

estimate of increasing shelter costs than reported rent levels, especially in an area controlled by rent legislation. Density may rise initially with rising costs as people double up, but then may fall off as the population changes and the poor move away to find affordable accommodation elsewhere.

4. OWNERSHIP

Are hutowners increasing the number of rental units in order to maximise their income in the light of rising land costs and the restrictions of rent control? Are more absentee landlords taking advantage of the investment opportunities of low-income rental in the slums? If either of these possibilities exist then the percentage of owners compared to tenants will be falling. The following table shows the percentage of owners to tenants :

Table 9.3 (% of all dwellings)

	Improved Bustees			Suburban	Squatter
	BBegan	M'pore	PK'hana	Bankra	MR'way
1982					
Owners	4.6%	5.2%	6.5%	*	*
Relatives	4.6%	17.2%	10.8%	*	*
Tenants	90.9%	77.6%	82.1%	*	*
1983					
Owners	*	*	24.3%	*	*
Relatives	*	*	5.4%	*	*
Tenants	*	*	70.3%	*	*
1984					
Owners	*	*	9.2%	2.8%	97.9%
Relatives	*	*	6.5%	2.8%	0
Tenants	*	*	84.3%	94.4%	2.1%

Traditionally hutowners or 'thika tenants' live within their holding, in the 1964-1965 CMPO Howrah bustee survey 23% of families living within the bustees owned huts. This seems a very high figure compared to the results for all three improved bustees in 1982 and for Pilkhana in 1984. (Table 2). Although the 1964 findings is similar to the 1983 results, 1983 was felt to be

unrepresentative, including Hindu refugee families who are all owner-occupiers. Generally therefore it would appear that there are more absentee landlords than in the sixties.

The 1984 results however show an increasing proportion of owners to tenants in Pilkhana than in the improved bustees in 1982. Surprisingly at the same time there was a reduced proportion of relatives or others living rent free, compared to 1982. It may be as some former tenants reported, that tenants are being evicted or forced to move and new tenants are not moving in.

There are more owners as a result of fewer tenants rather than more owners per se. This would be consistent with the view that owners are 'sitting tight' or actually in the throes of converting their premises to a 'higher use' such as a factory or a high rent apartment block.

There is only a 3% owner-occupancy rate in Bankra, so that it would appear there are more investment properties in the unimproved suburban slum than in any of the improved city slums. In interviews people reported that landlords from the city were investing in property in Bankra as were local landlords whose interest had previously been in agriculture.

Almost all of the residents of Martin Railway Godown are owners, owning their shelters, if not the land they stand on. The exceptions are the two men who live and work in the suitcase factory which belongs to a hutowner from the nearby bustee.

5.SUMMARY OF FINDINGS

Bustee tenants cannot afford to remain living in the improved bustees because, despite any evidence to the contrary, rent levels are going up. Large key money payments are demanded and there are very few vacant rooms becoming available.

Landlords prefer to rent the rooms which do become vacant to groups of single, male migrant workers who have another home to go to, either that or to relatives or friends who would probably be easier to move out.

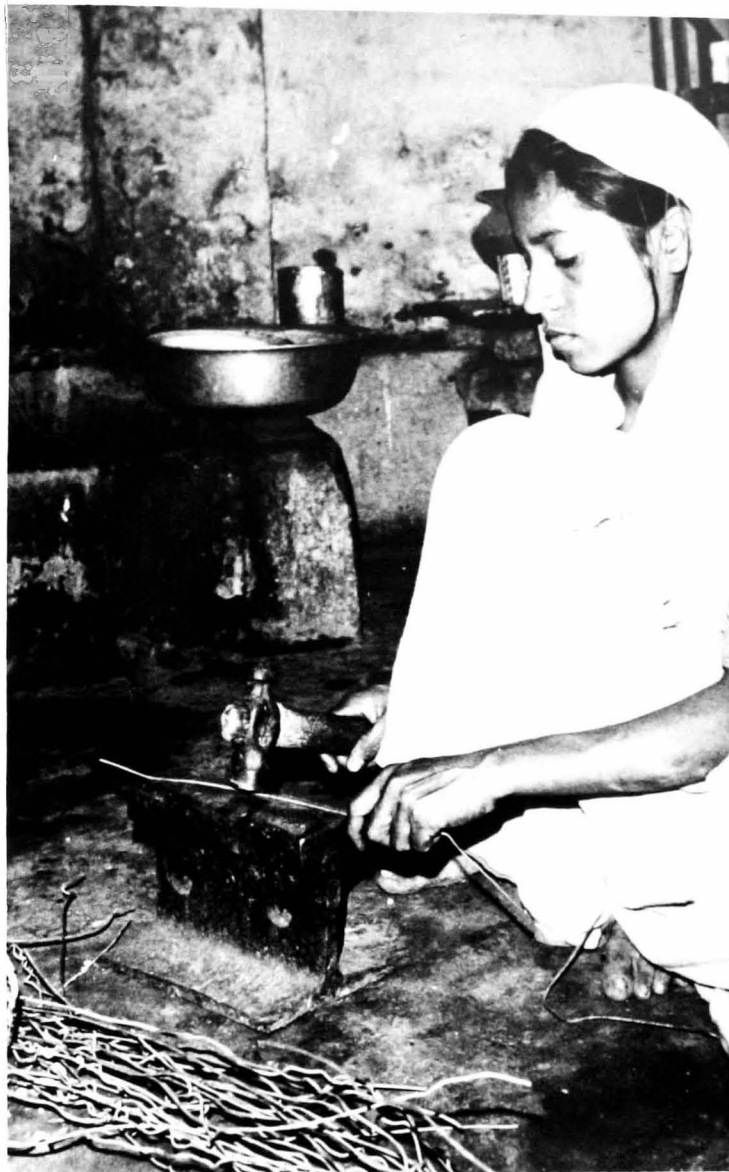
This has meant that families have been forced to move away from the area to find affordable accommodation. They have moved to places like Bankra, on the edge of the city of Howrah. Initially at least, they could get a room here at a reasonable rent. However, because of increased demand in the last few years, rents in Howrah are going up fast and some families have again been forced to move out. Rents are now higher in Bankra than in Pilkhana, the inner city, improved bustee; but then it is not possible to find a room in Pilkhana these days.

For those who simply cannot afford the bus fare out to Bankra, and need to be near the centre of the city to make a living, the alternative is to squat in a field near to Pilkhana. The cost of accommodation in the squatter settlement however is also increasing as pressure on housing builds up. New squatters are paying the equivalent of 10 months salary, obtained by an expensive private loan, in order to reserve a site and pay for building material.

Although extremely insecure, the squatters at least have found housing free of landlord intimidation and they are close to possible income sources.

THE STAPLE MAKER

A woman making staples,
using an old tram rail as
an anvil



THE SAREE PAINTER

Small industry in Pilkhana





Drying cow pats in Martin Railway Field



The rubbish is recycled by the squatters



Squatters in Martin Railway Godown

CHAPTER TEN

EMPLOYMENT

Why have the improvement strategies which were intended to create jobs for bustee dwellers not succeeded in benefiting the urban poor?

The Bustee Improvement Programme is a programme of environmental improvements meant to support the creation of employment opportunities within the bustees. This was to be achieved by encouraging confidence in the area in terms of the physical amenities, while at the same time offering more direct assistance to the small slum businesses which constitute the major part of bustee economic life.

Under the auspices of the CMDA and beginning in 1978, low-interest loans were offered by most major banks to small scale businesses. They offered interest rates of 4% on sums up to Rs6500, with a differential rate being charged over that. Firms benefiting were mostly small traders, some small manufacturers and a few servicing industries. By March 1984, 2345 loans had been made at a total cost of 1.01 crores. (Interview with Small Scale Industries Directorate, April 1984) Only 84 of these units were officially registered as Small Scale Industries. The Allahabad Bank made 848 loans, the highest number among those banks involved. The State Bank of India was the only bank working in Pilkhana.

In 1981 Racine noted that 69% of those working in the small industries of Pilkhana lived in the bustee, at that time there was an almost total lack of recent migration. It might be assumed therefore that assistance given to bustee businesses should aid bustee dwellers. However, Muckerjee (1984) claims that 90% of those working in small scale industries are day workers, working

for extremely low wages, possibly only 2 or 3 rupees. The only way recent investment could help them is if it either increased the number of jobs or the amount of their income. It seems neither of these effects have occurred.

The data so far presented in this study has indicated that although official rent levels have not increased as a result of environmental improvements, the upgraded bustees are no longer providing accommodation for the urban poor. Unofficial rent demands, salami payments and even evictions have increased as a result of spiralling land prices.

These increases have forced low-income groups away from the upgraded areas where new jobs might be located, to other unimproved settlements, settlements sometimes far away from any employment opportunities. Low rates of in-migration do not necessarily equate with low out-migration. The target population is leaving the area.

This chapter examines relationships between investment and jobs, jobs and people, and jobs and income. The next chapter will consider the quality of life in each of the three types of low-income settlement, improved bustee, unimproved suburban bustee and squatter settlement. From this an assessment can be made of the real cost of the employment strategies adopted by the development agencies.

In order first of all to ascertain if public money has really resulted in greater earning potential for the urban poor the following data will be examined:

- 1.Occupations of residents
- 2.Income
- 3.Changes in land use and commercial use of property
- 4.Outcome of low-interest loan scheme.

1. OCCUPATIONS

Previous evidence (Rosser 1972, Racine 1981) has shown that people tend to work, as well as live, in the bustees. The jobs people do now should therefore tell us about changes in the economic nature of the bustees themselves.

If investment has been successful in promoting more employment for the urban poor, specifically the bustee dwellers, there may be an increase in the number of those employed in small enterprises. This increase should not be as a result of any reduction in those employed in the formal sector, but there may become obvious a reduction in the percentage of the population outside the workforce or in domestic service, or of those dependant on the transfer of income from relatives or from begging. It could also result in an increase of the proportion of women employed in jobs other than domestic service.

If there is more involvement in the informal sector, does this necessarily mean more people have started their own businesses or that more people are being employed in reasonably secure small businesses? Despite the conflicting evidence of the more general 1981 census data, a CMDA report within the bustees of Calcutta in July 1980 had claimed that far fewer workers were employed by bustee informal businesses. The 1353 businesses surveyed by CMDA employed a total of 2869 people, just over two per unit. The scale of the enterprise is important in terms of both job security and training opportunities.

Have small bustee businesses therefore been encouraged into existence when their chances of survival are minimal and their chances of providing stable employment for others remote?

Table 10.1 shows a classification of occupations (% all earners):

	Improved Bustees			Suburban	Squatter
	BBegan	M'pore	PK'hana	Bankra	MR'way
1982					
All Informal...	59%	65%	76%	*	*
All Permanent..	12%	32%	13%	*	*
Servant....	24%	1%	3%	*	*
Transfer....	5%	1%	7%	*	*
1983					
All Informal...	*	*	79%	*	*
All Permanent..	*	*	17%	*	*
Servant....	*	*	8%	*	*
Transfer...	*	*	1%	*	*
1984					
All Informal...	*	*	85%	88%	75%
All Permanent..	*	*	8%	10%	2%
Servant....	*	*	4%	1%	6%
Transfer...	*	*	3%	2%	17%

Among the three improved bustees in 1982, results show that Pilkhana has the highest percentage of informal occupations, Mominpore has the highest percentage of permanent jobs and the highest percentage of jobs in domestic service are in Beck Began, surrounded as it is by a large middle-class residential district. In India both sexes may act as servants but women predominate in this extremely badly paid sector. In this survey all domestic jobs are taken by women. If one counts servants as within the informal sector, for they work without any protections, then Beck Began has the highest percentage of informal employment.

Mominpore has a high number of permanent jobs in the large factories which are situated in that area. The relationship in this case between jobs and housing is probably that people who have a permanent job move into the area, rather than that they succeeded in getting a valuable permanent job because of living near the factory. In India most formal sector jobs are inherited, passing from father to son, son-in-law or nephew. For this reason the area does not necessarily represent opportunity for any

outsider who doesn't already have a relative with a permanent job. Transfer payments or remittances from outside the area either from pensions, relatives or begging, are highest in Pilkhana than in either of the other two improved bustees. Pilkhana also has the highest percentage of unemployed household heads, 4.3% compared to 1.7% in Mominpore and none recorded in Beck Began. However there are no recorded unemployed household heads in Pilkhana in the 1983 sample and only 1.6% in the 1984 sample.

The 1984 comparison between the three different types of settlements: Pilkhana, the improved slum; Bankra, the unimproved suburban slum and Martin Railway, the squatter settlement, reveal surprising similarities in the percentages of sector classifications. This is further evidence for the socio-economic overlap between residents in improved bustees, suburban unimproved bustees and squatter settlements. There are fewer jobs in domestic service out in the suburbs, the highest percentage of domestic servants are in Martin Railway squatter settlement, but there are more female heads of households here who need to work, and few jobs other than domestic service available to women.

The 1984 results show the greatest number of occupations in the informal sector are in Bankra, the unimproved suburban slum. If however one includes domestic service in the informal total, the percentages for Bankra and for Pilkhana, the improved city slum, are the same. The percentage of people working in the informal sector in the improved bustee of Pilkhana has, however steadily risen in the three years shown.

The sources of transfer payments are likely to differ between the three settlement types because of the demographic differences. The percentage is highest in the squatter settlement, 17%, with most

of these being beggars (except in one case) rather than those living on pensions or family remittances.

Are more people owning small firms or working in them? Table 9.2 shows a more complete view of the breakdown of employment in the area over the three years of the study:

Table 10.2 Occupations of Income Earners (% all Earners)...

	Upgraded Bustees			Suburban	Squatter
	BBegan	M'pore	PK'hana	Bankra	MR'way
1982					
1.Servant	24.4%	1.3%	3.4%	*	*
2.Transfer	4.9%	1.3%	6.7%	*	*
3.Day Worker	7.3%	10.4%	33.6%	*	*
4.Homeworker	2.4%	3.9%	*	*	*
5.Self-employed	9.8%	14.3%	22.7%	*	*
6.Temp. Small Co.	34.1%	23.4%	16.0%	*	*
7.Own Small Co.	4.9%	13.0%	4.2%	*	*
8.Perm. Small Co.	*	3.9%	2.5%	*	*
9.Perm. Large Co.	12.2%	28.6%	10.9%	*	*
1983					
1.Servant	*	*	2.6%	*	*
2.Transfer	*	*	0.9%	*	*
3.Day Worker	*	*	20.7%	*	*
4.Homeworker	*	*	19.0%	*	*
5.Self-Employed	*	*	12.9%	*	*
6.Temp. Small Co.	*	*	19.8%	*	*
7.Own Small Co.	*	*	6.9%	*	*
8.Perm. Small Co.	*	*	2.6%	*	*
9.Perm. Large Co.	*	*	14.7%	*	*
1984					
1.Servant	*	*	3.6%	0.8%	6.3%
2.Transfer	*	*	3.4%	1.6%	17.2%
3.Day Worker	*	*	18.1%	32.8%	12.5%
4.Homeworker	*	*	4.2%	0	1.6%
5.Self-Employed	*	*	30.3%	16.0%	42.2%
6.Temp. Small Co.	*	*	17.9%	24.8%	18.8%
7.Own Small Co.	*	*	14.8%	14.4%	*
8.Perm. Small Co.	*	*	2.1%	5.6%	*
9.Perm. Large Co.	*	*	5.7%	4.0%	1.6%

Looking first at the three upgraded bustees, it would appear that day workers are becoming fewer in Pilkhana, the upgraded slum, as are home-workers. However those who are self-employed and those with their own small firms are increasing. The numbers of those who work for the owners of small industries have hardly changed

and those with permanent jobs seem to have decreased. It would appear therefore, either that the jobs formerly taken by the very poor, such as day labouring, have either been replaced by a growing percentage of small unit ownership, or that the poor themselves have left the area. Despite the fact that the former would support the success of the programme, it is the latter interpretation which is supported by the evidence revealed in Chapter Eight and the fact that although more firms are starting up, it appears that they do not employ as many bustee dwellers. Of the 123 employed now living in the suburban slum of Bankra, 60 actually work there. Just two houses of migrant workers account for 18 men, both are groups of bricklayers from the same village who have worked in Bankra for 20 years. They usually work locally. Two new businesses account for a further 39, the iron business, which was started a year before the survey and the cabinet makers which was started six months before the survey. Both enterprises employ members of related families from the same villages. Although new to this bustee they have worked in Bankra since childhood. The rest of the Bankra workers are rickshaw pullers. Most of the recent out-migrants from the Pilkhana area to the suburban slum of Bankra have not found local jobs. They travel daily back into Howrah and even Calcutta. B2.3 is a bricklayer in Calcutta, The old man in B2.7 hand pulls a rickshaw in Calcutta where his son-in-law works in a greengrocers. He moved from Calcutta when he married his second wife. The father and two sons in B3.9 are self-employed painters working mostly in Calcutta and the man in B3.10 is a porter at the Calcutta bus stands. He takes the bus to Howrah and walks the rest of the way. There are many others; 12% of Bankra workers travel into Calcutta city and 35%

into Howrah city to work. The journey by bus takes a minimum of one hour and costs at least one Rupee; the porter earns 4 or 5 Rupees a day. Of those who work in Howrah, 60% actually work in their old neighbourhood of Pilkhana, many as rickshaw pullers. The 1981 census data reveals that although the number of small scale units was then increasing, the number of workers each unit employed actually decreased quite dramatically. The almost 300 percent increase in units produced only a 50 percent increase in the number of jobs.

1970-71	469 units	8114 employed, 17.3 workers per unit
1975-76	912 units	9758 employed, 10.7 workers per unit
1978-79	1335 units	12015 employed, 9 workers per unit

So an increase in the number of small businesses does not necessarily mean a proportionate increase in the number of jobs. In conclusion there seems to be little connection between upgrading and improved employment opportunities for the people of the bustees. Among the three improved areas surveyed in 1982 the area upgraded first, Beck Began, being in a middle-class residential area continues to rely on domestic service in the surrounding community. On the other hand the latest area to be improved has a healthy proportion employed in the formal sector because of its position close by the industrial area. It appears therefore that location is more important in the employment fortunes of a neighbourhood than the environmental condition of its streets.

Talking about the 'informal' sector may well disguise the difference in the size and stability of the small scale enterprises included. There are many more day workers, (paid on a daily basis, mostly rickshaw pullers) now in Bankra, the suburban slum, than in Pilkhana, the upgraded city bustee, 33% compared to

18%, and many more self employed in Pilkhana, 30% compared to 16% in suburban Bankra. The increase in the informal sector of Pilkhana shows more self employed people owning their own small company but not as many residents working in such units.

In fact the encouragement of such small and vulnerable industries may act as a deterrent to the expansion of larger and more stable small scale enterprises which could offer more secure and better paid employment and perhaps training to slum dwellers.

2. INCOME

The upgrading programme set out to encourage earning opportunities in the bustees. It is appropriate therefore to consider to what extent it has assisted in increasing income.

The 1981 census data reveals that despite the fact that the legal minimum fixed wage in West Bengal was 8Rs. a day in 1981, a rate far below the poverty level of Rs90 in September 1981, 37.6% of workers earned less than that amount. Racine (1981) claims that 82% of those in the informal sector earn less than the lowest paid in the formal sector. Most work between 8 and 17 hours on 6 days a week, with a one hour lunch break geared to power cuts or production needs rather than employee convenience. The obligatory bonuses paid in the formal sector are paid in only 17% of informal businesses. The lowest rates of pay in the informal sector are those paying by the piece and 60% of all informal units use piece rates. The lowest piece rates are those paid to workers who work in their own homes, mostly women, who therefore earn the lowest of all workers.

Although most women reported that they did no work outside the home we were discreetly told that several women did in fact work. It appears that they travel outside the area where they would be

recognised to find work in small factories. It was possible to confirm this by visiting a local pen factory in Pilkhana and talking with the women workers there. Indeed almost all the workers were women or children. The employer preferred them because their pay was lower than he would be forced to pay men.

These women workers came from the other side of the city in order that neighbours would not find out that they were working. It seemed extremely likely that women from Pilkhana were also working out of the area. Not only were the women paid much less than the men but they were forced by social pressure to add the time and expense of hours of travelling, on to an already overburdened routine of house, family and work.

In 1979 Bandhapadhyay found that the average wage for working women doing piece work at home (still the only real option to domestic service) was between 40 and 50Rs. a month. West Bengal has the lowest national rate of female employment and in 1973 less than 15% of Calcutta women were in the labour force, the majority in the informal sector. (Banerjee 1975) Are the majority of Calcutta women 'unemployed', do they really lead an idle life? Most bustee dwellers regard themselves as being outside the 'permanent' workforce for one reason or another. Many are chronically sick, have long ago been 'locked out' of some factory, are too young, too old, or have physical disabilities often acquired at work without being awarded any compensation.

Because 'employment' rates are notoriously suspect, the following table uses the percentage of the population reporting any paid occupation, as the 'workforce'. In each area approximately half the population are adults, there is child labour legislation but many children work.

The CMDA Report Number III in 1980 gives comparisons between the employment situation in the Calcutta metropolitan area and the rest of urban West Bengal. It claims that despite the fact that the bustees have more skilled labour than the rest of urban West Bengal, 38% compared to 15%, in the bustees 6% of the population are under-employed, 5% are un-employed and 26% are employed. This compares to figures for all of urban West Bengal of 38% employed, 3% unemployed and 38% in the workforce. In the case study areas studied, the three upgraded bustees together had 24% of their population in the labour force in 1982, however the total in 1984 of unimproved, improved bustees and squatter settlement was 36%.

Table 10.3 shows household and per capita income and dependence.
(% of all households)

	BBegan	Upgraded Bustees M'pore	PK'hana	Suburban Bankra	Squatter MR'way
1982					
income in Rs.					
per h'hold	396	402	340	*	*
per capita	75	64	63	*	*
no. earners	1.86	1.33	1.28	*	*
% earners to pop.	35%	22%	26%	*	*
1983					
income in Rs.					
per h'hold	*	*	486	*	*
per capita	*	*	70	*	*
no. earners	*	*	1.57	*	*
% earners to pop.	*	*	23%	*	*
1984					
income in Rs.					
per h'hold	*	*	571	360	211
per capita	*	*	104	64	47
no. earners	*	*	2.12	1.81	1.31
% earners to pop.	*	*	40%	33%	29%

Beck Began, despite having a lower per household income has a per capita advantage because of smaller household size (Table 9.2), less dependancy and more women working in domestic service (10.2).

It seems unlikely that income levels have been increased because of slum improvements.

Beck Began in 1982, with its higher per capita income is the bustee with the longest staying residents, they are therefore older with fewer children and dependants. Despite family size being smaller in 1984 in the squatter area than in either the improved or unimproved bustees (4.5 compared to 5.3 in Pilkhana and 5.7 in Bankra) the per capita income is much lower. The household income is almost a third of income in Pilkhana.

Incomes in Pilkhana have progressively improved over the three years shown. Incomes in Bankra, the unimproved slum in 1984 are similar to those in Pilkhana, the improved bustee in 1982, but then 64% of the current Bankra population came from the Pilkhana area. Incomes in the squatter settlement, Martin Railway, in 1984 are more than a third lower than in Pilkhana in 1982, yet 47% of the squatters moved from Pilkhana.

Table 10.3 on page 178 uses mean incomes; these are much higher than median incomes in the areas studied. In Pilkhana in 1982 the median wage was Rs300 and the mean Rs340, this had risen to a median of Rs360 and a mean of Rs571 by 1984. So although in either case the income has increased, the much greater increase in the average shows a growing discrepancy of incomes. The income range is widening.

The 1984 findings in this survey show a sharp increase in the participation ratio, with 40% of the Pilkhana population, the only improved bustee, 32% of the unimproved suburban slum Bankra and 29% of the squatters in Martin Railway being in the workforce. Income does not appear to have increased proportionately.

The percentage of earners to the population has risen in Pilkhana,

there are far fewer dependants compared to all three improved bustees in 1982. The percentage in the unimproved areas of Bankra and Martin Railway in 1984 are similar to those in the improved bustees in 1982. There are fewer children in Pilkhana, the improved bustee, compared to the unimproved slum of Bankra, 41% of the population compared to 48%, and 54% in the squatter settlement of Martin Railway where there are also more unemployed household heads, 16% compared to 2% in Pilkhana and none declared unemployed in Bankra. Joint families are more likely to earn above the median income in each of the areas studied in 1984. Table 10.4 shows the percentage in each household type in each area earning more than Rs300, the median income for all three settlements.

Table 10.4 Households earning more than Rs300 in 1984
(% households in each category)

	Pilkhana Improved Bustee	Bankra Suburban Slum	Martin Railway Squatter Camp
Family Type			
Joint	83%	86%	100% (2)
Simple	65%	44%	24%
Single	66%	83%	22%
Female Headed Households	62%	50%	0%

In conclusion incomes are not increasing in any real terms and certainly not enough to offset the actual, rather than the official cost of housing. For this reason people are moving away from the area. In many cases they are travelling back to the city to work, their subsistence salary intolerably strained by the cost of transport and their long days labour extended by the time and effort of travel. For those able to take advantage of subsidies and weather the bad times, incomes are improving but for the majority of poor people government schemes have not effected their

work as day labourers, domestic servants or low level self employed producers.

Those improving their financial position seem to be doing so because of their location, perhaps near to a middle class area requiring servants; their stage in life; length of stay in the city; family type, or because there are jobs available for women.

3. COMMERCIAL USE

If the programme has indeed inspired the creation of more businesses then more homes may be used for commercial purposes.

Table 10.4 shows the commercial use of dwellings (% all Dwellings)

	Improved Bustees			Suburban	Squatter
	BBegan	M'pore	PK'hana	Bankra	MR'way
1982					
Some Commercial Use of property	4.6%	7.0%	3.2%	*	*
1983					
Some Commercial Use of property	*	*	19.5%	*	*
1984					
Some Commercial Use of property	*	*	24.5%	8.5%	25.9%

The 1982 results show the highest percentage of residential property being used for commercial purposes within the three upgraded slums to be in Mominpore. This is surprising in the area most recently upgraded, where household incomes are highest and more people have employment in the formal sector. However this was also the area, a working class neighbourhood located out of the city centre, where there was the least opportunity for women to find employment as domestic servants. It may be that because of this women are more likely to do piece work at home.

The 1983 results for Pilkhana, the upgraded city slum, show a sharp increase in the use of the dwelling for commercial purposes

and this is supported by the 1984 findings in the same area. According to the 1984 results, Pilkhana, the improved city bustee and Martin Railway squatter settlement both have approximately one quarter of households using their home for some income earning activities. This may reflect the higher levels of self employment in these areas, 30% in Pilkhana and 42% in Martin Railway compared to only 16% in suburban Bankra. The types of self employment are considerably different however, a woman working alone producing cow pats in Martin Railway compared to a small firm employing 7 cabinet makers in Bankra.

As mentioned many people living in the suburbs in Bankra travel into the city each day to work, either as day workers, 33%, compared to 18% in Pilkhana and 12% in Martin Railway, or in small scale informal firms, 25% compared to 18% in Pilkhana and 19% in Martin Railway. There just doesn't appear to be the market available to support private enterprise so far out of the city and for this reason domestic dwellings are not so much used for commercial purposes.

In conclusion it does appear that many more homes in the city are being used for income earning purposes. In Pilkhana, the upgraded bustee almost a quarter of homes are used in this way. However, even more are used in the squatter settlement, an area without amenities of any description. It seems unlikely therefore that the improvements per se have been the cause of more home based production.

Once again it is difficult to generalise about small informal businesses or to assess how welcome the move to encourage home work might be. There is the issue of appropriateness in encouraging industrial use of dwellings that are already severely

deficient by any reasonable standards of space, sanitation, ventilation, light or security. This is especially true in the light of the growing volume of evidence which shows that the encouragement of the informal sector can have a detrimental effect on the living standards of the poorest workers, often women working at home. Such workers may well constitute an exploited and defenceless production unit tied to a large, formal enterprise. Plates 10.1 and 10.2 show photographic evidence of land-use changes in the Pilkhana bustee. It can be seen that such changes reflect the rebuilding of low-income housing sites to provide high rise, middle-income, apartment blocks rather than changes in use from housing to industry. As higher rent accommodation takes over, small scale enterprises may be forced away from the area.

4.ACCESS TO LOAN SCHEMES

The evidence so far shows increasing numbers of small businesses have started up in Pilkhana, the improved bustee, despite the fact that this has not increased the percentage of people who work in such businesses. To what degree has the loan scheme contributed to the creation of more businesses in Pilkhana?

The Pilkhana Bustee Improvement Committee provided information about this aspect of economic development. Loans to Pilkhana businesses started in November 1978 and the latest loan obtained before the survey in Spring 1984 had been in January 1981. There had not been a loan granted for more than three years.

Since that time the frustrated and overworked social workers had given up applying. The application forms took a great deal of their time to complete. A balance sheet had to be submitted, often by the illiterate applicant, and photographs had to be included which cost between 10 and 15 Rupees. A total of 175 applications

had been submitted from the area and 31 had been successful, but then only 13 had actually been refused, the rest seem to have been ignored. Only one applicant however had received the full amount requested, the others had had the amounts reduced. One hawker who had requested Rs5000 had been given Rs200, he had spent it and cannot repay. The latest 16 applicants included 15 Hindu and 1 Christian despite the fact that Pilkhana is a largely Muslim area. There had been 8 women applicants, all wanting to purchase second hand sewing machines, 4 of whom had been successful in obtaining part of the requested loan. Other applicants from the area had wanted to purchase their hired rickshaws or to set up pen or cooking utensil factories.

The Pilkhana committee felt that they had not been fairly treated by comparison with bustees in Calcutta city. They had been told that there were too few leaders in their community, too many illiterate applicants, too much religious and political conflict and that applicants had no security. They suspected religious and political prejudice.

The banks had refused further loans until repayments were made on earlier advances. Social workers explained how under-financing had encouraged even the most determined small businesses to get into debt. Without enough money to make the initial investment they had tried to save enough money from their existing enterprise to top up their capital. Inevitably they dipped into the account when times were hard, eventually they were worse off than before the loan, still having to repay the capital with 4% interest.

Racine (1981) claims that credit is only one problem the informal sector of Pilkhana must face, although it was the most important for three quarters of the businesses surveyed. Other important

constraints were deficiencies in power provision, shortage of orders, shortage of skilled labour, scarcity of raw materials and marketing procedures controlled by middlemen which prevented producers influencing selling prices. Despite the fact that 78% were forced to deliver finished goods to the middlemen on credit, credit was not extended to them for supplies of raw materials. In Pilkhana 61% of producers had no alternative but to sell to Calcutta market wholesalers.

The 1980 CMDA Report III lists the problems in Calcuttas informal sector as those of quality control, the supply of raw materials, the existence of middlemen and the outdated tools and techniques used. The report highlights the relationship between the economic climate of the small urban industries and that in the huge hinterland of the urban area. Unless the levels of expenditure are increased, there will be no discriminating local demand which could tune production to a healthy level of competition.

5. SUMMARY OF FINDINGS

The Howrah Bustee Survey of 1964-1965 found that 59% of all earners in the city work in the bustees of Howrah or close by. Bustees were therefore of considerable importance in terms of sites of employment generation.

However this may well have changed with increasing out-migration from inner city bustees. Although Racine, working exclusively in Pilkhana in 1981, found 69% of Pilkhana bustee workers lived within Pilkhana, 24% lived elsewhere in Howrah and only 7% outside the immediate urban area, it appears likely that more recently workers are travelling from new peripheral slums like Bankra.

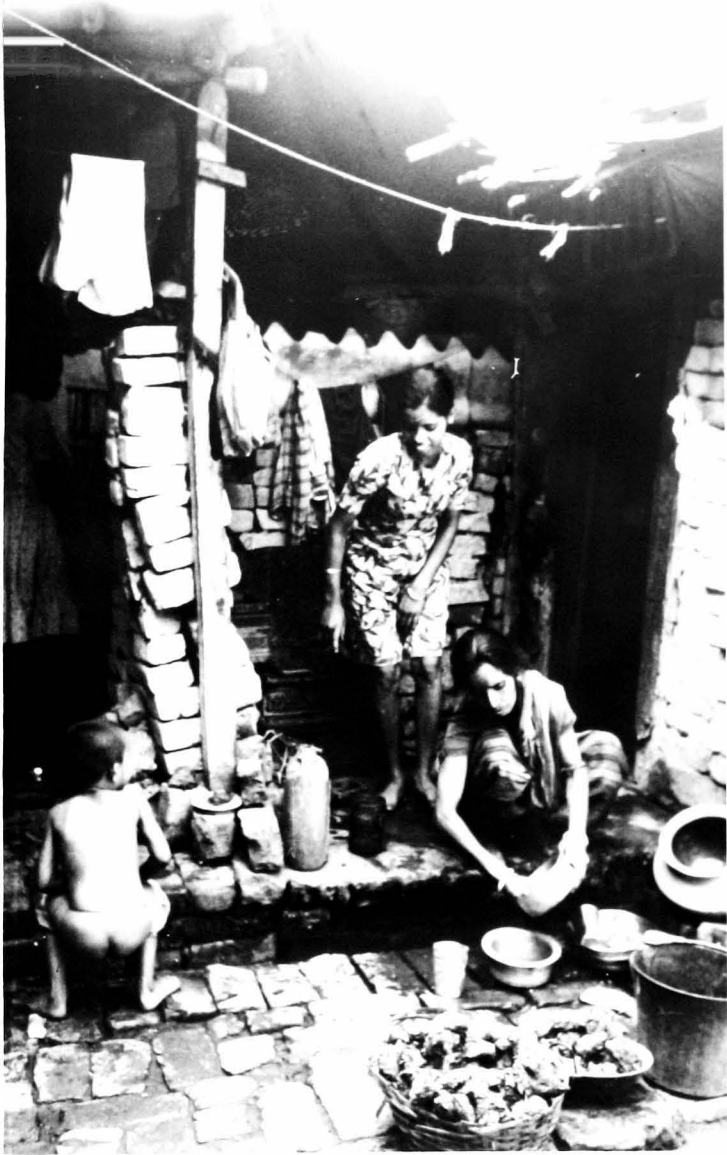
This chapter has analysed the occupations of bustee dwellers in order to reveal any changes in patterns of employment. Occupation

relates to land-use and photographic evidence of changing land-use has been presented.

The Bustee Improvement Programme initially set out to improve environmental conditions in the slums. The second phase, beginning in 1976, was intended to have more of an impact on industry and jobs in the area. Investment in infrastructural improvements were meant to stimulate industry, to create more jobs for those living in the area. If however, the character of the area changes, if it becomes for example more residential, then it is unlikely that employment opportunities will be enhanced. It seems that this is what is happening. Residents are being forced to move away or to travel back to the old neighbourhood if they want to find a job.

Although involvement in the informal sector is growing, there is little evidence that it is providing any quality employment or training. Women especially are being forced into the informal sector which is able to reduce incomes because of the demand for work. Female headed households such as those in the squatter settlement have not been assisted by the scheme. The potential for female employment and any informal initiative lies in the suburbs but so far attention has been focused on the upgraded bustees.

Finally it is necessary to be very specific about the scale of the industry which should be encouraged. Illiterate, unemployed, unskilled individuals may receive more lasting assistance from schemes which train, educate and employ for a decent wage than those which tempt them into further debt. The encouragement of bustee industry is hardly the province of the large commercial banks who cannot be expected to understand or empathise with bustee dwellers. Small scale co-operative banks and those dedicated to the needs of women may be more appropriate.



Inside the Bustee Dwelling



Plate No 11.1

PLATE NO 11.1
PLATE NO 11.1
PLATE NO 11.1



CMDA constructed septic tank
latrines with crumbling
mortar and missing manhole
covers



Plate No 11.2



Women at marriage and in old age

CHAPTER ELEVEN

SOCIAL EFFECTS

What social effects have increasing land prices and subsequent migration had on the poor of the Calcutta area?

Previous chapters have shown that rising land prices are forcing the more vulnerable of bustee tenants to leave the environmentally improved areas for cheaper but more insanitary housing.

New slums are growing at the edge of the city. However, even here rents are rising sharply as demand increases even though there are few locally available jobs. Government investment intended to encourage job opportunities is mostly concentrated within the improved central areas. Transport to the city is expensive and inconvenient. Many cannot afford to live in the suburbs and even some original suburban dwellers are now priced out of the area. The alternative for them is a squatter settlement nearer the city centre. Here they may be able to survive by finding their own marginal employment.

In 1982 three upgraded bustees within the Calcutta urban metropolis were studied for evidence of such mobility. In 1983 attention was focused on one of them, Pilkhana, an inner city slum district of Howrah. In 1984 Pilkhana was compared to the two unimproved settlements. Bankra, on the Amta Road at the very edge of Howrah Municipality and about an hour's bus ride from Pilkhana was taken as an example of the new, unimproved, peripheral bustees growing up around the city edge. The sample population here includes 40% who have moved into the area within the last five years, 75% of the residents are from Pilkhana: 57% moved to Bankra because of overcrowding but 16% were actually evicted from their previous bustee home.

In the case study example the squatter settlement is in a field belonging to a private company at Martin Railway Godown close to Pilkhana. This is a former goods yard of a defunct railway, with no sanitation or water facilities. At the time of the survey there was a serious cholera epidemic affecting the squatters. Of those now camped in the field 53% moved there during the twelve month period before the survey and 74% within the last five years; 47% are from Pilkhana; 29% came because they were evicted from the bustee, 27% moved because they were living with relatives and seriously overcrowded and 12% moved because they couldn't afford the higher rents being demanded.

However accommodation in the squatter settlement is not free. Despite the constant threat of government demolition, it currently costs Rs2000 to build a shelter on the squatters field. This amounts to ten months of the squatters average income. Many have taken out high interest rate loans with private moneylenders to finance the purchase of building materials.

This chapter examines the social consequences of intra-urban migration in terms of the 'quality of life' of the urban poor. It compares various indicators between the three settlement types and considers these in relation to the most vulnerable groups within these communities. Such groups include female headed households, children, the elderly and recent rural migrants.

In order to do this the following data is examined:

1. Demographic characteristics of the three low-income settlements studied in 1984
2. Gender and employment status of head of household
3. Rural migrancy
4. Households affected by illness
5. Infant mortality, child mortality and hospital births
6. Education and literacy

1. DEMOGRAPHIC CHARACTERISTICS

An examination of the demographic profile of each of the three types of settlement studied in 1984 might give an indication of certain vulnerable groups within the general population of the improved bustee of Pilkhana, the unimproved suburban bustee of Bankra, and the squatters in Martin Railway GoDown.

Table 11.1 Demographic characteristics of the areas studied in 1984

	Improved Bustee Pilkhana	Suburban Bankra	Squatter Martin Railway
0 - 5 years	13%	16%	19%
Male	6%	8%	12%
Female	7%	8%	7%
6 - 10 years	11%	17%	19%
Male	6%	9%	10%
Female	6%	7%	9%
11 - 18 years	17%	15%	16%
Male	10%	9%	10%
Female	7%	6%	6%
Adults	59%	52%	46%
Male	37%	32%	26%
Female	21%	20%	21%
Total			
Male	59%	59%	58%
Female	41%	41%	42%

One third of the population of Bankra, the unimproved suburban slum, and over one third of Martin Railway, the squatter settlement, consists of children under the age of eleven. Indeed 54% of the total population of the squatter settlement is under 19 years of age. The population of Pilkhana, the improved bustee, is the oldest and the squatter population in Martin Railway is the youngest.

Martin Railway, the squatter settlement also has the highest percentage of infants. There are almost twice the amount of boys to girls in the under 6 age group. The sex difference in the 6-10

age group is less pronounced in all three areas.

There are more youngsters in the adolescent group in Pilkhana than either infants or children under 11, indeed all areas have about one sixth of their population in this age group. It is at this age that the male bias is again very noticeable, 3% more in Pilkhana and Bankra and 4% more in Martin Railway. At this age girls are beginning to marry and leave home to live with their husbands family. They have also embarked upon the second most hazardous time in their lives, when they begin to bear children.

The 1978 all India data revealed that 20% of all women marry before the age of 14 years, (Pryor 1987). Harriss and Watson (1987) point out that female mortality in India peaks in infancy and again during their reproductive years. Females are most at risk in early childhood and when bearing children, both times which are especially important for health and nutrition.

The dominance of males in the adult group in Martin Railway is the same as it was in infancy, 5% more males. In Bankra it is 12% more males and Pilkhana 16%. Despite there being far fewer women than men throughout Calcutta, 636 females per thousand males, there are proportionately more adult females in the squatter settlement than in either of the other two areas.

The State-wide sex ratio is 52% men to 48% women and so there are therefore fewer women living in the bustees than is representative of the population generally. Families quite often send their daughters away from the overcrowded family home and the dangers of city life, to stay with childless relatives or to relatives in the country side. Migrant workers leave their wives and families behind in the village, sometimes bringing their sons with them to be educated or to find employment. The women may therefore simply

be elsewhere, but the State statistics give cause for some doubt, even including the country areas there are considerably fewer women than might be expected.

Uttar Pradesh, where many bustee migrants come from, is one of the areas in Northern India where female mortality under age four can be as high as 50%. This is an area where the social and economic value of women is very low. They are frequently denied access to property and marriage costs for parents of daughters are very high. In West Bengal an anthropological survey showed uniformly larger incidence and severity of undernutrition among female children under 72 months than among male children. (Sen 1984)

In nearby Bangladesh -

"Most household members are acutely and/or chronically undernourished, but women and young female children are particularly so: the average BMI (Body Mass Index, weight in kilograms divided by height squared in metres) of adult females is 14.35, in comparison with 17.38 for adult men. Any level under 20 is considered to have a higher risk of mortality." (Pryor 1987)

Fifty-six percent of female children compared to 12% of male children are either second or third degree undernourished, ie under 80% of expected weight for height.

The sex ratio in all the areas of this study is biased towards men. In their work in South Asia, Barbara Harriss and Elizabeth Watson (1987) felt that such a bias may sometimes be due to conscious or unconscious discrimination against female children, perhaps selective feeding in times of extreme hardship in an effort to preserve the patriline.

"In South Asia, masculine sex ratios are associated with high levels of mortality among very young girls and among women of childbearing age. These levels have been related to the economic undervaluation and low relative social status of women."

Harriss and Watson quote the work of Visaria 1967, Bardhan 1974, Mitra 1978a, Miller 1981, Sen and Sengupta 1983 and Sen 1984.

It therefore appears that in the most vulnerable of settlements, the squatter area, those most at risk are children. Among the children, female infants are the least likely to survive. There are also more women of childbearing age than elsewhere, yet the average household size in Martin Railway squatter camp is only 4.5 compared to 5.3 in the upgraded bustee of Pilkhana and 5.6 in the unimproved suburban bustee of Bankra. These figures can be compared to the State average of 5.2 (CMDA Report III 1980).

If unsuccessful employment policies and the effects of increasing land prices are causing families to become squatters in unhealthy areas such as Martin Railway it appears that the most likely victims are female infants.

2.GENDER AND JOB STATUS OF HOUSEHOLD HEADS

Bustee dwellers traditionally took pride in the level of social support available within the community to the elderly, widows or invalids. There was mutual understanding and respect between hutowners or 'thika tenants' who usually lived among their 'bharatias' or sub tenants, and the tenants themselves. Many people feel that this respect has been eroded very recently because of land speculation and greed. People regret the deaths of old landlords and blame evictions and increased rents on younger sons or newcomers, people who do not understand a culture in which it is a spiritual obligation to feed and support the poor, especially widows or women alone.

Table 11.2 shows the percentage of female headed households and those with heads of households outside of the workforce:

Table 11.2. (Female and not employed h.hs. as % of all households)

	Improved Bustees			Suburban	Squatter
	BBegan	M'pore	PK'hana	Bankra	MR'way
1982					
Head of h'hold					
Female	23%	12%	11%	*	*
Not employed	32%	16%	15%	*	*
1983					
Head of h'hold					
Female	*	*	14%	*	*
Not employed	*	*	14%	*	*
1984					
Head of h'hold					
Female	*	*	14%	6%	14%
Not employed	*	*	18%	9%	24%

2.i. Female headed households

The 1982 results reveal that within the improved bustees most female household heads are in Beck Began. This is an area which is more settled and containing older people. Many of these women are elderly widows, some of whom are supported by their working children.

In Bankra families are younger than those in the inner city upgraded bustee of Pilkhana and wealthier than the unimproved squatter settlement of Martin Railway. The fact that there are fewer female household heads in suburban Bankra is probably a reflection of the average age of the population and the cost of accommodation there. There are fewer older widows, and younger women alone with young children could not afford to live there.

The highest percentage of female headed households is in Pilkhana, although it is only slightly higher than the squatter settlement. Although percentages are similar, women in Pilkhana and women in the squatter camp are probably alone for different reasons. There are more widows as household heads in Pilkhana, 13% of all households compared to 6% in Bankra and only 2% in Martin Railway.

In the improved bustee of Pilkhana female heads of families are probably older and their family income is more likely to be near the average wage. 52% earn more than Rs300. For women who need to work to survive, there is slightly more choice in Pilkhana. A few women do jobs other than domestic service or low grade production jobs. In Pilkhana some are employed as private religious teachers, work for the aid organisations of Servas and Samite and the Sisters of Charity, or do piece work at home producing paper bags, bidis or cards of buttons.

There are far fewer lone women in suburban Bankra and 50% of those who do live there earn more than Rs300. In the squatter area of Martin Railway however, female headed households are more likely to be those of young widows or abandoned wives than the other areas.

The woman in M21 was deserted and left to support three children under the age of ten. Although she has a serious, undiagnosed or treated circulatory illness which makes it difficult for her to walk, she supports her family by making and selling cow-pats. She earns Rs30 a week. There are few jobs available for women and those forced to work are either maids or they produce cow-pats or coal dust cakes or they beg. A widow in M38 with a handicapped son and three other children under eleven works long hours, seven days a week as a maid. She earns Rs100 a month. None of the female heads of households in the squatter camp earn more than Rs300. In Pilkhana 21% of the total population are adult females compared to 37% males, in Bankra 20% are females to 32% males, while in Martin Railway there are 21% females to 25% males.

2.ii. Employment of head of household

Looking at the employment status among the three upgraded city

bustees surveyed in 1982, Beck Began also has the highest rate of unemployed heads of households. This result probably reflects the greater age of household heads in Beck Began, many of whom are retired or widowed. In this area older people sometimes have another means of support such as working children and several of them are hutowners.

Far more people report themselves 'unemployed' or disabled among Martin Railway squatters than either of the other two areas surveyed in 1984, although the population is the youngest among the three areas. The unimproved suburban bustee of Bankra is far more homogeneous, almost all household heads are working men, despite living away from the city and the job market. In this sample it is Pilkhana, the only upgraded bustee in the survey, that shows the signs of an ageing population. Although Pilkhana has a similar proportion of unemployed household heads to the squatter settlement of Martin Railway, most of those in the inner city bustee are retired or widowed.

This evidence may make it appear that being an hour away from the city has not had a detrimental effect on the job chances of those who moved out to suburban Bankra. However these figures represent employment of household heads and not employment generally. Families in Bankra are younger, with more young children at home. This table should be read in conjunction with that showing income and dependancy. Perhaps the high level of head of household employment shown here, when compared with income (Table 10.3), occupation (Table 10.2), and the fact that 47% of Bankras' workers travel to Calcutta or Howrah daily, sometimes walking, says more about the determination and energy of the Bankra migrants than about the availability of employment.

3. RURAL MIGRANCY

Formerly it was the rural migrants who came to find work and a home in the bustees of Calcutta. However it now appears that rents are increasing and job openings and training possibilities in the informal businesses of the slums are decreasing. What then is happening to those rural poor who once found hope in the city? The following table reveals migrancy status in the various settlements.

Table 11.3 Households with rural links, as a % of all households.

	BBegan	Improved M'pore	Bustees PKhana	Suburban Bankra	Squatter MRway
1982					
Established retaining village ties	59%	21%	14%	*	*
Migrant less than 10 years	14%	14%	11%	*	*
Migrant Worker home elsewhere	0	5%	5%	*	*
1983					
Established retaining village ties	*	*	14%	*	*
Migrant less than 10 years	*	*	1%	*	*
Migrant Worker home elsewhere	*	*	3%	*	*
1984					
Established retaining village ties	*	*	8%	13%	12%
Migrant less than 10 years	*	*	8%	1%	16%
Migrant Worker home elsewhere	*	*	24%	7%	4%

Table 11.3 shows as a percentage of all households those families who have been in the city longer than ten years yet still maintain strong association with their village, they either visit regularly or keep an additional home there. It also shows those who arrived within the last ten years, the 'migrants' or those who have left

the village to start a new life in the city. 'Migrant workers' on the other hand, despite perhaps being in the city all their working life, still consider themselves to 'live' in the village in their family home.

Although the three upgraded bustees surveyed in 1982 had approximately the same percentage of migrants to established residents, far more families in Beck Began maintain contact with their village. The high percentage of communication between the Beck Began established residents and the village may be related to the fact that Beck Began has the highest per capita income and an older population than the other improved bustees.

It may be that first generation ties with the village are becoming weaker with time. The Hindustan Thompson 1970 survey shows a much lower share of total income being remitted from the slums to dependants in the hinterland than the Government of India Labour Bureau Report showed in a 1958 survey among industrial workers.

It costs money to visit and to send gifts. Many of those who have lived in the city with their family all their working lives still aspire to retire to the village. It may well be that the older residents of Beck Began have already moved back and family ties are being maintained.

The 1983 figures are rather biased by the inclusion of many well established refugee families.

Communication with the rural areas was considerably reduced in the 1984 sample. It could be that more recent rural migrants, more likely to maintain contact, have already left the upgraded bustee of Pilkhana. The squatter settlement of Martin Railway, despite having the highest percentage of full family migrants, maintains only an average communication. It could be that squatters are too

poor to visit regularly. Many people are illiterate and it costs money to have a letter written. Many of the rural migrants who live in the squatter settlement were the very poor and landless. When they left their village home they knew they would not be back.

As has been shown in Chapter 8 half of all newly arrived residents in Pilkhana are rural migrants. In the upgraded inner city bustee of Pilkhana the new rural arrivals are not badly paid, 70% of single male migrant workers are earning more than the average income of Rs300. Of migrant workers in Bankra only 13% earn that much, and none of those in the squatter settlement earn Rs300. Recent rural migrants are considerably more literate than established males from the Howrah area. Of all the male rural migrants 61% are literate compared to 36% of the Howrah males who are literate. This confirms Nelsons' 1979 finding that more recent rural migrants are better educated and that in conditions of rural hardship when 'push' factors operate, the poorest and most unprepared migrate. Under better rural conditions, when 'pull' factors predominate, the better educated move to the city.

When the landless, with their families and all their possessions arrive, they usually make camp on a pavement near others of their village. Many of those who are 'pushed' are women with dependents, B2.2 is a widow with a teenage son and daughter who left the village when her husband died, she was landless and unable to support her family. Eventually the new city dwellers graduated to the squatter settlements where they became more established over time.

There is no evidence these days however of poor rural migrants moving into any of the settlements surveyed. Although the highest

percentage of migrants are in the squatter settlement, most moved there six or seven years ago before the recent wave of those who left the city bustee because of evictions or overcrowding.

Recently arrived migrant workers are better off and better educated, more likely to start their own business or get a good job. The rural workers who arrived a year ago in Bankra are a group of 14 men from a Bengal village who operate a scrap iron business of their own. Migrant Workers constitute half of newcomers to Pilkhana, they share accommodation with others and earn more than the average wage.

3. ILLNESS

Before considering ill health it is as well to remember that where there is poverty, sickness is most often the result of neglect, malnutrition and inadequate public health facilities. Good food and appropriate hygiene are the best medicines.

Definitions are also crucial to the measurement of illness and 'feeling ill' is a relative concept. It is possible that many people living constantly at a level of poor nutrition and exposure to the elements, have never really felt well and have therefore no good health standard on which to judge illness.

During the year 1975 - 1976 respiratory diseases were the major cause of death in Calcutta, 4117 people died. TB caused 1298 deaths and dysentery 1009. That year there were 177 deaths from cholera.

The incidence and categories of sickness which trouble families can indicate the effectiveness of public health investment. The Bustee Improvement Programme was, after all, primarily a sanitation programme, initially intended to halt the spread of cholera. It is possible however that as the incidence of waterborn

disease reduces as a result of the environmental improvement projects, if the project did not have any beneficial socio-economic impact those diseases more associated with poverty, malnutrition and overcrowding will not show any reduction.

Households affected by illness (% all households)...

Table 11.4

	Improved Bustees			Suburban	Squatter
	BBegan	M'pore	PK'hana	Bankra	MR'way
1982					
% of households					
with one illness	73%	25%	34%	*	*
with more than one	18%	7%	15%	*	*
total %hh affected	91%	32%	49%	*	*
1983					
% of households					
with one illness	*	*	32%	*	*
with more than one	*	*	10%	*	*
total %hh affected	*	*	42%	*	*
1984					
% of households					
with one illness	*	*	34%	41%	29%
with more than one	*	*	12%	6%	14%
total %hh affected	*	*	45%	47%	43%

Of the three upgraded bustees studied in 1982, Beck Began has almost double the illness rate of the other two bustees. This is probably due more to the fact that there are many more elderly people in this area who are suffering in old age from the effects of a life time of deprivation. Although the area has the usual environmental pollution of Calcutta it by no means has the extensive heavy metal pollution of Pilkhana.

Although the percentages of households affected by illness in the 1984 survey of Pilkhana the upgraded bustee, Bankra the unimproved suburban slum and Martin Railway, the highly insanitary squatter settlement are similar, the figures may mask considerable differences in the types or severity of illnesses as well as

whether or not they are chronic or acute.

Table 11.5 Categories of illness (% all illnesses)

	Improved Bustees			Suburban	Squatter
	BBegan	M'pore	PK'hana	Bankra	MR'way
1982					
waterborn	5%	6%	9%	*	*
airborn	45%	50%	50%	*	*
respiratory	10%	6%	17%	*	*
other	40%	28%	22%	*	*
more than one	0	11%	2%	*	*
1983					
waterborn	*	*	3%	*	*
airborn	*	*	20%	*	*
respiratory	*	*	33%	*	*
other	*	*	43%	*	*
more than one	*	*	0	*	*
1984					
waterborn	*	*	7%	6%	19%
airborn	*	*	32%	28%	38%
respiratory	*	*	12%	38%	0
other	*	*	44%	22%	6%
more than one	*	*	5%	6%	5%

These percentages do not reveal the seriousness of the illnesses or whether they are acute or chronic. Although only 19% of the squatter households are shown as suffering from waterborn illness, there was in fact a virulent cholera epidemic in the camp at the time. In M12 a little girl of ten lay on the floor of a delapidated hut very ill indeed, none of the cholera victims were receiving treatment.

Illness is actually shown as rarer in the squatter settlement where conditions are much worse. This could be related to the fact that the population is younger and the settlement much more recent. Perhaps healthier people are more likely to become squatters. However medical surveys are notoriously difficult to conduct, people have great difficulty remembering illnesses and their degree of severity is often associated in our minds with being away from our employment. This measure may not affect those

who have to struggle to earn a few rupees each day in order for their families to eat, regardless of their own health.

More waterborn diseases are however reported in Martin Railway as are airborne diseases. There is no sanitation at all and clean water available only from the Belliose road taps. TB is very prevalent throughout the slum areas, a situation made worse by overcrowding. Servas and Samite, the Swiss financed, locally organised aid organisation is making a determined attempt to eradicate TB in the Pilkhana area by BCG inoculations and comprehensive family follow ups.

Illness is not generally due to the lack of curative facilities.

"Curative health programmes become redundant if adequate preventive health measures are taken."
(S.Mukherjee at 1984 Conference)

Nevertheless when sickness strikes help is needed. Although the various aid dispensaries are free, a visit to the regular doctor costs money and it always costs to fill a prescription. There are no free dispensaries in Bankra and people travel to Servas and Samite dispensary in Pilkhana in order to receive treatment and prophylactic medication. Those with acute illness and especially families with sick children travel to Howrah General and even Calcutta to receive treatment.

The higher rate of respiratory illness in Bankra could be the result of a biased sample, several people mentioned that they moved out of the city to avoid pollution, their reasons may have been that they already suffered from chest complaints before moving into the area. However it may well be that the area is a bad place for allergy sufferers. Respiratory disease is often chronic. This is certainly one of the more obvious illnesses of the slums in Calcutta. During the survey we met several people in

the throes of an asthma attack and in terrible distress. Many could not afford the comparatively cheap medication which would alleviate the worst symptoms. Asthma was the most frequently reported illness in Bankra. The children in the squatter settlement at Martin Railway all appeared undersized and to be suffering from malnutrition, M49 now has one boy of 6 who is the size of a 3 year old, they have already had a son and a daughter die.

In India women live shorter lives than men. Their health is particularly at risk in early childhood and during their child-bearing years. As well as this they are among the first to feel the nutritional effects of economic crisis, often, even at the best of times, suffering from nutritional anaemia.

"If there is a shortage of food priority is always given to the men in the family; women have to be satisfied with whatever is left. Women are brought up to neglect minor ailments and do not attend to their own health problems until they become serious" (Dandekar 1987)

Poverty is hard on everyone but women seem especially susceptible to the stress, they are often the ones who must manage the family resources and make excessive demands on their own health in extremely difficult circumstances. It has been reported that hypertension, mental illness, suicide and drug dependency among the general population are increasing yet there is almost no provision in the National Health Plan for the treatment of mental illness. During the survey several cases were reported of nervous breakdowns, one of them the young potter who tried to expand his business. In the 1980 survey one man was interviewed whose young wife had recently taken her life by dousing herself with petrol and burning herself to death.

Elderly people quite often are the mainstay of poor families,

taking a full and vital part in child rearing, food preparation and even house-building! Within the culture they expect to live out their lives with their children. Sons especially are expected to take care of their parents in old age. With the pressure on housing and the subsequent increase in movement around the city, old people are being separated from their families. They are either being left in the older settlements while young family members seek accommodation in the outskirts, or they themselves are moving out to allow their children to be accommodated near their work.

In the suburban bustee of Bankra, an older couple live in B2.4 who have left their Pilkhana room to their married children. One delightful older man in the squatter settlement of Martin Railway, M10, left his bustee room to his son and family. His shelter is not weatherproof but he goes back to his old room when it rains. Elderly people without the support of their families manage to survive by begging. In the upgraded bustee of Pilkhana, the lady in P7.30 is 80 years of age and suffers understandably from painful arthritis. She lost her husband 10 years ago in a road accident and now lives rent free in a cupboard underneath the counter of a small kiosk shop. She begs food from neighbours who support her. Many elderly people continue to work as long as they retain their strength. The man from B2.7 in the new suburban bustee out at Bankra, still travels to Calcutta daily and hand pulls a rickshaw, he is well into his seventies!

Elderly women without the support of family are especially vulnerable. Society expects widows to live fastidious and reproachless lives yet leaves them no opportunity of income other than begging or domestic service until death.

4. INFANT AND CHILD MORTALITY AND HOSPITAL BIRTHS

The demographic profile has revealed that a high percentage of the population in all areas are children. It also showed considerably more boy children than girls in the poorer areas, the unimproved suburban bustee and the squatter settlement. It appears that the most vulnerable people in any of the settlements studied are the very young. The following table examines the proportion of households who have been affected by child deaths.

This data was collected only in 1984, there is no comparable data available therefore for Beck Began, Mominpore and Pilkhana in 1982 and Pilkhana in 1983.

Households affected by infant (under 2 years) and child (2-10 years) mortality in the last ten years, and households having one or more children born in hospital in the last ten years, this is as a percentage of all dwellings.

Table 11.6

	Improved Bustee Pilkhana	Suburban Bankra	Squatter Martin Railway
1984			
% H'holds with			
One baby died...	14%	20%	10%
More than one...	10%	13%	26%
Total h'holds... affected	24%	32%	36%
One child died..	10%	16%	10%
More than one...	3%	8%	6%
Total h'holds... affected	13%	24%	16%
One hospital birth	11%	7%	16%
More than one...	17%	21%	8%
None....	72%	72%	76%

More than a quarter of all the families in Martin Railway squatter settlement have had more than one baby die in the last ten years and over a third have had at least one baby die.

Bankra has the highest rate by far for child rather than infant

deaths, this may be the result of having a higher percentage of children in that age group. It may also be affected by location, closer to the dangers of the countryside, and possible accidents for city reared children. Several families reported cases of death by snake bite. It may also be that the deaths occurred before the families came to Bankra, while they were still, for example, in the city. The average length of stay is only 8 years and people were asked to report deaths over the previous 10 years.

The infant mortality rate in India in 1980 was 114 per 1000 babies. It is difficult to calculate an accurate mortality rate from the data collected within this study but it is obviously at an unacceptable level. Individual family experience helps to illustrate the devastating regularity of child deaths.

The family in B4.16 had moved out of Pilkhana from the wire straighteners hutment and into Bankra in 1983 and had thus been interviewed twice. Once in Pilkhana and again in Bankra. Fifteen days before the 1984 survey their baby had died from rickets. They had lost five children in five years, all as small babies and all with rickets. Their 10 year old son was very ill with asthma at the time of the interview. Many of their neighbours from their old hutment in Pilkhana had suffered from asthma. The family now squatting at M12 had two sons of 12 and 5 years die within an hour of each other. This happened 4 years ago when they lived in the bustee. They don't know what the illness was exactly but the children had severe stomach pains.

In the improved bustee of Pilkhana (the largest sample) 133 children died, 75 boys and 58 girls, 15 died of rickets, 11 of cholera, 9 of liver complaints (hepatitis?) and 2 of snake bites, many died at birth or died undiagnosed. People claimed many 'cot

deaths', they simply didn't know why their children had died.

In Bankra, the unimproved bustee at the edge of the city of Howrah 37 children died, 20 girls and 17 boys. The main killer for those who survived birth was rickets which took 9 lives, then cholera, TB and various stomach complaints.

In the squatter settlement of Martin Railway 22 children died, 12 boys and 10 girls. They died mostly of fever, 'stomach pains' and rickets; 68% of the reported deaths in the squatter settlement occurred within the last three years.

The figures for hospital births show little difference between the areas, this may conceal the fact that more children have been born in Bankra and Martin Railway in the last ten years than in the older, improved bustee of Pilkhana. The alternative to going to hospital was to have a local midwife attend or a relative. Several women reported that their babies had died soon after birth as a result of infection "from a dirty knife".

5. EDUCATION AND LITERACY

Access to education varies considerably between the three areas surveyed in 1984. In 1982 Howrah had a total of 24 primary schools which were maintained by the municipality. Pilkhana has two corporation schools in the district and also a girls school, the Haliman Memorial Girls School supported by the Bustee Committee and Cuscon which pays the teachers salaries. Classes are in Urdu, Bengali and English. There are no adult education classes or handicraft classes.

The school opposite Martin Railway squatter field, although theoretically free, charges Rs5 to each child for books. In suburban Bankra, residents must pay Rs31 a year to attend the Muslim school and the people believe that their children are not

allowed at the Bengali school. The family in B4.17 who have lived in Bankra for 27 years and run the grocery store, have 2 sons at Bankra High School. The man at B4.3 moved to the suburbs 3 months ago from Pilkhana and he takes his 7 year old son to school each day on his way to work as a tailor in his old neighbourhood.

Racine (1981) claims that 45% of Pilkhana children attend primary school and 27% attend secondary school but it seems unlikely that this percentage will still apply in the light of the intra-urban migration due to land price increases. How has this movement affected childrens' access to education? In the following table no difference is made between primary and secondary, and private schools are counted if the child attends a full curriculum.

Data to construct these tables of comparison was only collected in 1984 and not in the previous visits to Calcutta.

Table 11.7 Children at school (% of all children 6 - 18 years) and literate adults in 1984.

	Improved Bustee Pilkhana	Suburban Bankra	Squatter Martin Railway
1984			
Children at School	63%	10%	9%
Males	61%	8%	11%
Females	65%	12%	6%
Literate adults	59%	41%	21%
Males	65%	50%	30%
Females	49%	25%	11%
H'holds where no-one reads	32%	41%	68%

The highest percentage of children attending school is, as expected, in Pilkhana the improved city bustee and the wealthiest area. It seems that three years on from Racines study, 18% more children are attending school. However, of the children now living in Bankra, many of whom have moved from Pilkhana in the

last few years, only 10% are at school. There is little to choose in the low rate of school attendance between Bankra and Martin Railway, but for different reasons. Although there is a school directly opposite the squatter settlement in Martin Railway, a charge is made which is beyond the means of most families.

There is no convenient Muslim school near Bankra. The nearest school is a Bengali school and the majority of recently arrived tenants are Muslims. They accuse the school of refusing to teach their children and claim only landlords children can get an education in Bankra.

In both suburban Bankra and Martin Railway squatter settlement residents were at pains to emphasise just how important they believed education to be. They pointed out that their children were not at school because their priority had to be food and all schools cost money. Parents in Bankra wished they were closer to the schools in the city.

It is interesting that more females than males attend school in both Pilkhana and in Bankra, although figures for all areas taken together show only 15% of girls at school compared to 21% of boys. Quite often families would make the sacrifice required to send their daughters to private tutors, usually women, where they were educated mostly in religion.

Many families had firm ideas about their daughters education. They wanted them to be protected from the roughness of slum life, to protect their sensibilities and their modesty and to give them a sound religious instruction. Daughters, although expected to work very hard in the home from an early age, were less likely than boys to be sent out to work, although they were sometimes sent out as maid servants, working only for their food, from the age of

about 7 years. There was a widely reported court case in 1984 about the ill treatment of just such a child.

Another reason why there may be more girls in school is the fact that although illegal, child factory labour is extensively used.

Results of a CMDA Socio-Economic Survey of the Bustees in July 1980 reported that 19% of the units surveyed had children illegally hired at less than half the wage of an adult. The employment of children inevitably means that their education is curtailed. Sometimes it is unavoidable to ensure the survival of the family.

The Education Department of West Bengal say that less than one quarter of all bustee children ever reach secondary education. The informal sector which employs the children has no means of teaching skills except through family and friends. It is unlikely therefore that they are acquiring skills appropriate to current demands. Some employment is instructive and often children like to work but during this survey small children, probably under ten years old, were seen working in dark, Dickensian factories looking very miserable indeed.

Although literacy rates for the State of West Bengal are 33%, and for the CMD 43%, in Calcutta generally 60% of the population are literate. (1974-1975 Year Book) In 1971 40% of the adult women in Calcutta were literate.

In the three settlements however the results concerning literacy are as expected with the highest rates being in the wealthiest area, that is in the city bustees, where schools are available. It isn't just a matter of location however, as the adjacent squatters in Martin Railway have the lowest rates of literacy despite living directly opposite the primary school. An interesting finding was

that the literacy rate among new migrant workers in Pilkhana bustee is comparatively higher than those established in Howrah. This may well be due to the fact that the best educated people are leaving the village to work in Calcutta. It may also be due to the fact that access to education in the city is falling off.

The outlook is bleak, as people move away from the central area their access to education becomes very limited, there are no suitable schools near Bankra. For those squatters who live in the central area the situation is no better for they cannot afford the required fees, struggling as they are with low incomes and large debts to repay.

6. CONCLUSION

In conclusion it appears that the poorest and most insanitary area, Martin Railway squatter settlement, has the most vulnerable population. There are more children and adult women than in either upgraded Pilkhana or suburban Bankra. The squatter settlement contains almost half the number of baby girls to boys, a strange situation as far as the biological norm is concerned. It is a situation which has been noted by other researchers elsewhere in Northern India. It seems that the poorer the community the more female infants are at risk.

Children are approximately half the population of all the settlements yet provision for them in terms of basic health care, preventive medicine and education is minimal. Babies and infants at weaning are extremely susceptible to disease and slums are full of disease. Dirty water, poor sanitation and inadequate nutrition kill children. Children are dying now from easily preventable diseases without ever having seen any sort of trained health professional. All three of the settlements surveyed are literal

death traps for children. In addition to the filth, the blocked drains where children drown, the rats and snakes, the open cooking fires, there are the dangers of industrial processes. All within easy reach of the neglected child whose parents have to spend so much time on domestic duties, fetching water and fuel and then long hours trying to earn a living.

The welfare of women relates closely to child welfare. It is extremely difficult for a woman to find a living wage. Any education she might have got will not equip her for employment. Her society does not approve of her in the job market therefore the work she does must be invisible, uncontrolled and exploited. Jobs open to her are paid far below the poverty line and she needs to work long hours, sometimes 7 days a week, to enable her family to survive. Women have a high mortality rate in childbirth and are therefore less likely to be around to care for their children.

One quarter of the squatter household heads in Martin Railway Go-Down are 'unemployed', the word in parenthesis because however they manage they have to produce some income in order to survive. Although most men are employed in Bankra, they must travel into Calcutta or Howrah each day through some of the worst traffic in the world.

The jobs most people do are badly paid and insecure. Over time incomes have actually decreased, even when the informal sector is expanding. CMDA backed schemes to make loans to small businesses are on the whole unsuccessful. Too much is expected of the applicant and not enough money or support is actually given. Some industries being encouraged within the residential areas are poisoning the environment so that it is almost impossible to breathe. People, especially children and the elderly, are

suffering from asthma and TB without any medical assistance at all. But sickness is about poverty, 75% of all the households affected by illness earn less than Rs300 per month.

Migration resulting from the search for shelter or jobs is pulling families apart and the older members of the family are becoming separated from their married children. As costs of shelter in the city spiral, rural migrants can no longer afford even the outlying bustees or squatter settlements, it is beyond the scope of this work to suggest where these landless rural families are now.

Currently three fifths of adults in Pilkhana, the improved bustee can read, two fifths of those in Bankra, the suburban bustee, can read and only one fifth of those in the squatter settlement of Martin Railway can read. The future however looks bleak indeed, fewer adults will have any form of education in the future. In the new settlements at the edge of the city there are no available schools. For the poorest who were evicted from the bustees and now live in the squatter settlement they cannot afford to pay for education. Without even the standards of education their parents received the children of the bustees and squatter settlements will inherit a worse employment situation even than currently exists.

CHAPTER TWELVE

SUMMARY, DISCUSSION AND RECOMMENDATIONS

"The improvement of the quality of life of human beings is the first and most important objective of every human settlement policy" World Bank Report 1979.

This final chapter initially examines the major findings associated with the four research questions. To what extent has development policy, geared towards environmental improvement of slum areas and the encouragement of small scale industrial units, affected intra-city movement of slum dwellers, the affordability of their shelter, their chances of employment and their quality of life? It then takes these issues as a basis for certain housing policy recommendations. It finally considers how such recommendations might fit within the stated long term planning goals of the Calcutta Metropolitan Development Authority.

1. SUMMARY OF FINDINGS

The best evidence that intra-urban migration is taking place is the recent growth of both urban peripheral unimproved slums and inner city squatter encampments, along with the fact that most of those who have most recently moved into these 'new bustees' came from upgraded city bustees.

Eighty-six percent of squatter households and 63% of suburban slum households in the survey moved in within the last 10 years. Of these more recent arrivals, 68% of those in the suburban slum sample and 55% of the sample of squatters came from the Pilkhana area.

The percentage of squatters moving from the upgraded bustees increased recently, 73% of those who moved into the squatter settlement within the last 2 years are from the Pilkhana area.

Within this time, a further 16% moved as squatters into the city from the suburban bustee, many of these had originally moved out to the suburbs because of the shortage of affordable accommodation in the city bustees. The growth rate of this squatter settlement is accelerating and new residents are increasingly from the nearby upgraded slums.

However there are still some newcomers moving into the upgraded city bustees, but these tend to be different types of people to those who are moving out. There are more migrant male workers moving in who share accommodation. New people moving into the upgraded bustees are more likely to have the skills to start up businesses or the connections to find permanent work.

It is appropriate to make comparisons between the three types of settlements studied, the upgraded city bustee of Pilkhana, the unimproved suburban bustee of Bankra and the squatter settlement of Martin Railway. The occupations, incomes and literacy rates of the residents of the different areas are within the range of those that existed in the inner city bustees three years ago. There is an age difference now between the three communities but it is reasonable to suppose that were it possible for demand for low-income housing to be met within the city slums, the majority of those interviewed in the suburban slum and the squatter settlement would prefer to be living in the upgraded bustees of the city.

1.a.Migration

Why are the original slum residents moving out of the improved bustees?

The reasons given in answer to this question include, rent increases, eviction, overcrowding, work and environmental pollution.

i. Rent Increases

Not one of the sample residents in Bankra and only 12% of those in the squatter settlement gave rent increases as the immediate cause of moving out of the improved bustees. This supports the 1982 and 1983 survey of the improved bustees as well as earlier findings (Foster 1981) that neither an increase in mobility nor an unreasonable increase in rent is apparent from data obtained within the upgraded areas.

However most of the people who were evicted from the upgraded bustee and many who moved because of overcrowding, described demands for extremely high 'salami' payments, sometimes accompanied by high rent. It is likely that the new tenants interviewed in the upgraded bustees would not admit to such payments to us in case by so doing they jeopardized their security. Nevertheless a few people in the upgraded bustee of Pilkhana did feel strongly enough to discuss this.

ii. Eviction and overcrowding.

Generally however land price increases were not experienced as higher rent levels within the improved bustees because rent control legislation exists. It appears from the evidence that the build up of such pressure might find an outlet in a change of use away from low-income housing provision.

This may well involve some evictions, but it certainly means a shortage of affordable housing for family expansion. Evictions and overcrowding were the main reasons families had moved away from the upgraded areas to both of the unimproved settlements. They moved either far out of the city centre to suburban Bankra, or they risked having their homes bulldozed when they became squatters in the Martin Railway field near to their old home.

57% of the suburban slum residents and more than 29% of the city squatters moved specifically because of overcrowding. Of those now living in the suburban slum 16% were evicted from their upgraded bustee homes. Of those now squatting in Martin Railway, 29% were evicted from the improved bustees.

iii. Work

People did not move out of the upgraded bustees in order to find work but it was however the reason they moved in, both to Pilkhana and to the squatter settlement nearby. It was also the reason they left the suburban bustee in Bankra to become a city squatter or resisted moving out to Bankra in the first place.

Thirty-three per cent of the squatters in Martin Railway field and 86% of the new residents in Pilkhana, the upgraded city bustee, moved there because of employment compared to only 2% who moved to Bankra, the suburban slum for this reason.

The newer residents to Pilkhana were often single men who came from rural areas to take up jobs in town. They left their families in the villages and shared accommodation among several workers to save expenses. They were frequently better educated or skilled than those they were replacing.

The squatters however were usually families and often female headed families, who had moved from the surrounding bustees or from the suburbs. They came in order to find affordable accommodation close to the marginal employment opportunities the city offered. For women these jobs were usually in domestic service or in petty production and sales, such things as making cow-pats, recycling rubbish etc.

iv. Environment

A small number of people, 9%, moved out of the city into the

unimproved suburban slum because of environmental pollution. This can be seen in the light of the high number of respiratory diseases in the upgraded city bustees and the high incidence of asthma among the new suburbanites. This percentage may well be on the increase as industrial processes and the inevitable environmental pollution in Howrah intensifies.

1.b. Shelter Cost

Why are bustee tenants unable to afford accommodation in the upgraded areas?

Poor people cannot afford to live in the upgraded bustees because they are located on prime urban land ripe for development. Their location, the acute housing shortage throughout the CMD area and, to a degree, the improvement programme itself, have made the area attractive to private developers.

However the survey results from within the improved bustees did not reveal unreasonable rent increases. Despite this, it appears that movement is taking place and that it is due to increasing land values. The most convincing evidence for this can be found outside the upgraded areas in the unimproved slums, among those who have been forced to leave their old neighbourhood.

The reasons they give for moving either to the suburbs or to the city squatter encampment, although perhaps not directly due to high rent, are related to the gradual change in land-use away from the provision of low-income housing. Evictions and overcrowding were common causes for intra-urban migration. Photographs show that new uses for inner-city bustee land are more likely to be for high rise buildings housing middle-income groups, rather than the low-rise, temporary constructions which are the only affordable choice of the poor. (Plate 9.1, page 156; plate 9.2, page 162)

With a decreasing supply of affordable urban housing and a growing demand from natural population increase, as well as from newer migrants, people had to seek alternative shelter. Accommodation was available at the edge of the city where it was still possible to obtain a room without holding some privileged relationship to the landlord or paying exorbitant salami payments.

However increasing demand for available housing meant that rents in the suburban unimproved slum were actually higher in 1984 and going up faster than in the city. This is despite the fact that the new bustee is an hour away from the city by bus and almost all of the residents stated that they would have preferred to live in Pilkhana.

New arrivals were still moving into Pilkhana, the improved bustee, so there was still some accommodation available there, but this appeared more likely to be on a fairly temporary basis, to migrant male workers using the rooms as dormitory accommodation.

For those who could not afford the increasing suburban rents or the time and money in travelling to the city for work, the other available shelter in the city was to be found in the squatter settlements.

This however is not necessarily a much cheaper option. More recently arrived squatters were taking out large, high interest loans to secure a site and construct a shelter in a field near to Pilkhana. Repayments on these loans were often costing them most of their earnings. Just like the other two types of settlement studied, the cost of becoming a squatter seems to have increased recently.

The residents of both the urban fringe slum and the squatter settlement claimed that accommodation in the improved inner city

bustee is now out of the reach of those people who used to live there. The majority in both settlements would have preferred to live in Pilkhana if they could have found a room for the same amount as they now paid in rent or loan repayments.

The 'domino' effect of increasing land values had been felt by those households who had moved out from Pilkhana, settled in Bankra but were then unable to meet rising demands for rent. They had been forced to move back and become squatters near to their old home. Outside of the municipal area landlords appeared more brutal and mercenary, there were several tales of threats to tenants unable to pay the steadily increasing rents.

1.c. Employment

Why has investment, intended to create jobs, not benefited the urban poor?

It is difficult to evaluate the employment generation strategies of the slum upgrading programme when it appears that so many potential beneficiaries have actually left the area. Even if they travel in to work, the increase in the number of new businesses does not reflect a proportionate increase in jobs, or in household income. Households must cope with the additional cost of travel in a situation of stagnant wage rates.

Little has been done to address the real blockages to productivity; shortages of raw materials, the monopolistic control of middlemen, power shedding, lack of space and the scarcity of educated and skilled workers. Little has been done to assist women to break into main-stream employment rather than remain in the very badly paid domestic service and petty commodity production which seems their only choice.

Certainly more bustee dwellers within the upgraded bustee of

Pilkhana own small businesses than in previous years. However fewer people are working in such businesses. Incomes in the improved bustee of Pilkhana are going up, but this effect is not being felt in the suburban slum of Bankra, although 64% of those who moved into Bankra within the last 10 years moved out from Pilkhana. Many Bankra people still travel to work each day in Howrah. Most of them are day labourers and many pull rickshaws but they do not appear to have benefited from any increase in employment opportunities.

Current income levels among those living in the suburbs are comparable to the average income in the improved bustees in the 1982 survey. Since 1982 however household incomes in Pilkhana have risen 68%. The disparity of incomes in Pilkhana has widened; there are now some wealthy people living in the upgraded bustee. Incomes in the squatter settlement of Martin Railway, close to Pilkhana, are now only two thirds of what they were in Pilkhana three years before, yet half of the squatters came from Pilkhana. There are many self-employed people in the squatter settlement but they are involved mostly in marginal production or services.

Incomes were taken as household incomes and in all three settlements more people are working in each household than three years before. The poorer families however, even with more workers, appear to be getting poorer.

Women work as domestic servants, do piece work in their home or they produce cow-pats or coal dust cakes to sell for fuel. They earn less than half as much as men. There was only one example of a woman in Pilkhana who successfully applied for a bank loan. A tailor by profession, she got the loan by giving her brothers name.

No loans have been awarded in the Pilkhana area for three years. Each application was difficult, expensive, and time consuming for the social workers and the business person. Even if successful, applications were generally underfinanced.

Land-use changes within the improved bustee appear to be towards higher rent apartment building rather than to the extension of the kind of commercial or industrial use which might have provided more employment opportunities.

1.d.Social Welfare

What has been the socio-economic impact of intra-urban migration on the urban poor?

The study examined the effects of recent intra-urban migration on the quality of human life; as measured by health, infant mortality, literacy and school attendance. The findings of the survey reveal that in terms of these indicators, life for those now living in Martin Railway squatter settlement is worse than it was in the upgraded slum. School attendance and literacy are noticeably reduced. Even in Bankra, the suburban slum, the out-migrants chances of obtaining an education for their children and increasing the family income have been reduced.

The squatter settlement, the most recent product of intra-urban migration, was the poorest. It contained proportionately more women, more female headed households and more children than the other areas.

i.Vulnerable Groups

Demographically the improved bustee, the suburban slum and the squatter settlement differ. It seems that the more vulnerable groups within the improved bustee have become stratified as a result of increasing land prices. As the original community has

disintegrated the heterogeneous nature of the bustees of Calcutta has been revealed. Certain groups have remained in the bustee while others have been forced to leave. Some hutowners have become wealthier while tenants have become less secure.

Families in the middle range of incomes, young, stable families containing an able-bodied working man, have moved out to suburbs such as Bankra. This unimproved peripheral bustee has the least unemployed or female headed households and a population younger than Pilkhana but older than the Martin Railway squatters.

The squatters on the other hand have a more unstable household composition, almost a quarter household heads are unemployed and 14% have female heads of households. This is the same proportion of women household heads as Pilkhana but in Martin Railway the women are more likely to be younger and supporting young families alone on a very low income.

All three settlements have a high percentage of children, 41% under 19 years in the improved bustee of Pilkhana, 48% in Bankra, the unimproved, suburban bustee and 54% in the squatter encampment of Martin Railway. There are therefore more female headed households and families with young children in the squatter camp. Throughout Calcutta there is a bias in the sex ratio in favour of men, however there is comparatively a higher proportion of adult women in the squatter area. There are also twice as many male as female infants in the squatter camp, this may be an example of the life threatening 'selective care' of males in conditions of extreme poverty noted by other writers. (Harris and Watson 1987, Sen 1984, Miller 1981, Mitra 1978a)

ii. Rural Migration

These days few rural families are migrating into any of the

settlements surveyed. Although the squatter settlement has the most rural migrants, they arrived six or more years ago, before the flow of people from the city bustees began.

This sample revealed more single rural migrants in the improved bustee of Pilkhana in 1984 than in either 1983 or 1982. The more recent arrivals are frequently more literate and better able to find serious employment than men who are established in Howrah.

iii. Health

There was a cholera epidemic in the squatter settlement during the time of the survey and understandably there was a higher rate of water-born illness among squatter families. The field contains a rubbish tip, has no latrine and no close source of water. Most shelters are not weatherproof.

Bankra in the suburbs had the highest rate of respiratory illness. Some Pilkhana hutments seemed to suffer disproportionately from asthma and TB, and it seemed likely that they were affected by proximity to the toxic industries which were often located in the midst of the housing.

iv. Child Mortality

Over a third of the families in the squatter field of Martin Railway and just under a third of families in the suburban bustee of Bankra had had at least one baby die. The deaths of children between 2 and 10 were counted separately from infant deaths and the suburban bustee had the highest rate of child deaths, a quarter of the families there were affected. Most deaths after birth were from rickets, fever, TB, and undiagnosed gastric problems, although some were caused by snake and rat bites, and small children falling into drains.

v.Education

Although 63% of children in Pilkhana attended school, only 10% in Bankra and 9% in Martin Railway were able to do so. The main reason given for non-attendance in the suburbs was the lack of a convenient Muslim school. The squatters in the city however lived directly opposite a school but could not afford the monthly charge of Rs5 per child.

Strangely enough more girls than boys attended school in Pilkhana the upgraded bustee, and in Bankra the unimproved suburban bustee, but only half the number of girls to boys attended in Martin Railway, the squatter area. Female children, like women, seem to be the first to suffer in hard times. Literacy rates in the three settlements reflect other indicators, 59% are literate in Pilkhana, 41% in Bankra and only 21% in Martin Railway.

2.DISCUSSION

The findings from the data collected in the questionnaires and from the interviews and observations help to highlight some processes which may be at work within the three types of settlements examined.

2.a. Pilkhana, the inner city bustee.

Bustees like Pilkhana were upgraded by the B.I.P. to a higher standard of environmental quality. The improved standards, existing as they did in an atmosphere of intense housing pressure made the areas more acceptable to those of higher income from the original tenants. This was especially true in the most desirable residential districts or in commercially attractive areas close to major arterial roads.

Despite the fact that reported rent levels do not appear unduly high in the upgraded bustees there is evidence from previous

residents that even established tenants were subject to illegal demands for increased rent and salami payments. However it seems that density levels are dropping. Far fewer people are moving into the area and some evicted tenants speak of demolition and new 'pucca' apartment blocks being built. Some others say that landlords, having evicted all the tenants, are not doing anything with their hutments. Perhaps these landlords are becoming increasingly aware of the possibilities of their land and they have started to look away from low-income housing to other development strategies.

Whatever the reasons it has become increasingly difficult for new families forming within the bustees to find independent accommodation and so they tended to remain living with relatives even when their own families were increasing in number. The resultant overcrowding is the main reason why people decided either to leave the city and travel to the outskirts, or to risk their security by investing in a shelter of their own in a squatter settlement.

Rumours persist of an organised but illegal development force at work within the bustee of Pilkhana. Outsiders approach hutowners and offer to finance the redevelopment of the hutment site. Because of the extreme shortage of housing, the entrepreneur is able to extract the market value of each apartment as a Salami or key money payment from desperate house hunters. Despite this payment tenants do not acquire the property, that stays in the hands of the hut owner who then has a valuable 'pucca' investment. Having paid the high salami the new tenants have a firm hold on rented property which, protected by rent legislation, should not increase in cost too much in the future. The only real losers are

those original tenants who were moved out to make way for this rapid transformation of their old neighbourhood.

The former bustee residents believe the financiers to be rich merchants from the Bara Bazar in Calcutta. Some informants also hinted that the money being used was being 'laundered', perhaps even the proceeds of organised crime.

An agreement would be made with the Thika tenant although she or he was often not the land-owner. This uncertainty of ownership had constrained public investment in the bustees. Often the land owner was not traceable and in fear of protracted litigation, public purchase was deemed inappropriate. Without the scruples of the Municipality, the entrepreneurs had moved quickly. The Thika tenant got rid of his sitting tenants by fair means or foul, then the developer financed the building of several storeys of middle-class apartments, often with formal sector business premises at ground floor level.

As the type of housing altered, the small workshops and informal industries also began to change in character. Public investment in infrastructure had been meant to underpin employment generating strategies aimed at the underemployed, poor bustee dweller. As the character of the slum changed and the poor moved out they were in no position to take advantage of any possible increases in employment .

Traditionally the bustees of Calcutta provided a generous social support for those without the means of survival. However as this traditional community began to collapse, the most vulnerable were abandoned. Women, alone and with children, the disabled and the elderly, gravitated to the streets and to squatter settlements. Water-borne diseases such as cholera, initially the reason for the

upgrading programme in the bustees, became more common in the squatter settlements than they originally had been in the bustees. Although the improved standards of hygiene and reduced disease initially made improved bustees such as Pilkhana much more attractive to outsiders, it was really the location, convenient for the city or close to desirable districts, which made them admirable sites to develop.

At first the provision of clean water and pavements within the old bustees made the dwellings more acceptable even to those in white collar occupations. However it was not until those dwellings were torn down and new, high class, middle income apartments were built that the bustees became integrated into the surrounding area.

2.b. Bankra, the new slum on the urban periphery.

Some city landlords had anticipated the increase in city land prices and already invested in cheap agricultural land at the edge of the urban area. There were already buildings there which had been built for seasonal agricultural workers and these became the new homes of out-migrating bustee people.

At first rents were approximately what the migrants had hoped to pay in Pilkhana, if accommodation had been available. Services however were not comparable, sanitary and water provision were primitive, there were no schools, hospitals or local employment but there was more space. This situation however did not last. In the event tenants who had left the improved city bustees found a similar situation beginning to emerge in suburban Bankra, a rent spiral with which they could not keep up. After only a few years rents began to rise higher even than in the city. Landlords seemed more brutal in their dealings with newer tenants and faster to react to the demand. Outside of the municipal area the tenants

were not protected by the law. It was costly and time consuming to commute to the city but there was little local employment and some families had no choice but to return to their old neighbourhood. At first they stayed on the roadside before managing to secure loans, albeit at high rates of interest, in order to stake their claim to a site in the squatters field.

2.c. Martin Railway, the city squatter settlement.

To the poorest from the city slums who could not afford the risk of leaving the city, to the suburban poor forced out by richer city people and to those who tried the suburbs and failed and were forced to return, shelter was less important than finding some source of income. They stayed close to their old area, by a city garbage dump where it was possible to earn a few rupees a day recycling rags, bottles and cans. They built rudimentary shelters at the edge of the field.

There had been some squatters on the field for over 10 years, since the old railway had been open. There were only a few families until about three or four years ago. The original squatters were migrants from the rural areas and some are still here. One or two of these established residents had developed small businesses around the construction of such shelters. As more squatters arrived it became necessary to reserve a site by paying the resident mistri to build the shelter. As the squatters became more established and the government didn't immediately react with clearance, the squatter housing became an extension of the nearby bustees. Cost of shelter became more expensive and even some nearby businessmen decided to use the available space to construct a factory or storage facilities in the area.

Within the last year of the study 53% of the total population of

the squatter settlement moved into the field! Some local slum dwellers object because of the lack of sanitation and the strain on the already restricted resources, street taps, etc. Even existing squatters object to the newcomers, fearing that the increase will attract official attention, and removal! For those who lost their homes in the upgraded slums, were forced into the suburbs, priced even out of that housing market, returned to the city and took on huge loans at exorbitant rates of interest to live in the squatters field, the future looks grim. The policy is to remove squatters, especially from private land. Once more they stand to lose all they have built up.

It seems that Roy and Sens' 1980 prediction has been vindicated, "the poor are being forced out of the bustees onto the pavements and to the formation of new squatter settlements." As people move out of the upgraded city bustees to find affordable accommodation, the process has a domino effect, eventually increasing the cost of that range of low-income housing once available to them, even squatter housing. As they move on, they move away from the possible benefits of public development programmes, leaving those benefits to those who are better equipped to exploit them.

2.d. Vulnerable groups

It appears that the only group to benefit from land price increases in the bustees are those enterprising hutowners who are able to increase the value of their 'rented' land. Many hutowners are not yet cashing in on the opportunity and there are undoubtedly still bustee dwellers paying legal levels of rent.

The process has considerably weakened the security of all the original tenants of the city bustees. Younger families with a working male head have moved away from their in-laws and gone to

live in the suburbs. Their incomes are stagnant yet they must now pay transport costs and higher prices for food obtained far from city markets. Now they cannot afford to educate their children. They feel alien in a predominantly Bengali neighbourhood. For whatever reasons many in the suburbs are sick with respiratory illnesses, yet there is no health service out there. Yet these are the most fortunate of the ex-bustee tenants, they are young with male wage earners able to work and motivated to tackle the daily journey into town. Even so, the process has succeeded in making them poorer, sicker and less educated.

For the poorer bustee dwellers the recent changes have been catastrophic. Unable to afford rising bustee rent demands and unable to cope with transport costs and higher rents in the suburbs, they took up residence on a field near their old neighbourhood.

Most are desperately poor, but newer residents seem to be of a slightly higher income group. Just like in Bankra there are business interests already investing in the squatter settlement. Small firms are starting up, established companies are building stores or godowns, or expanding from the nearby overcrowded bustees.

From all three communities the most vulnerable groups are women, children, the sick and the elderly who are becoming the isolated victims of this intra-urban migration and community disintegration. Elderly parents are being left behind in the hunt for affordable space. Widows and abandoned wives once cared for within the community are alone and often no match for aggressive hutowners.

Children, the real wealth of any society, are concentrated in the

poorest and most insanitary settlement where they often die of easily preventable and curable diseases. They grow up without education and begin the arduous task of finding enough food before they are in their teens. Female children especially are in danger of perishing, and perhaps not even showing up on infant mortality statistics.

Women, the carers, are also at risk of illness and early death and because of their vulnerability their entire family's welfare is in jeopardy. There is so much about the hardship of women's private lives that we can't know, nor have any right to know in a survey such as this. The scale of prostitution, often the only means of survival; the number of abortions, often the only effective and affordable method of birth control; lack of pre and post natal care and sometimes no care at all on delivery; the search for work, the harassment and harsh treatment of maid servants and women home workers by middlemen; the indignities and humiliations of public bathing and toilet; the violence and fear associated with living as a squatter. Considering the key developmental role women play in any community, the condition of their personal and economic lives seems to have been totally ignored by the policy makers.

3.POLICY RECOMENDATIONS

3.a. Migration

"One of the physical problems of town planning in Calcutta is consequently to divert growth to the periphery of the metropolis and to decongest at least the main access routes to the centre" (Lubell 1974)

Industrial, commercial and residential areas targeted to the very poor need to be located in such a way as to provide space for families to grow, adequate employment and cheap transportation.

Money spent on inner city bustee improvement would have been better spent on almost any permanent service provision in areas which would allow this.

In the context of a confused planning policy the people themselves took their decision to decentralise. Their difficulties arise because where they can find shelter they cannot find employment, or education for their children. They are living now where the 1966 plan hoped they would live but without the services it anticipated they would need. Their migration should be encouraged, public investment needs to support their decisions.

Recommendations addressing the issue of migration reflect the finding that people moved out of the city because they were evicted, because they were overcrowded and because they wanted fresh air, and into the city because they needed jobs.

1. Out-migration should be planned for, as detailed in the 1966 Basic Development Plan, not left to the outcome of a land grab.
2. Guided migration should provide jobs, services, transport, education and health facilities in the peripheral areas and not waste money upgrading bustees which will soon disappear.
3. The repeal of rent control legislation will help to bring covert housing charges under control and to enable them to be taxed. Fair rent tribunals could replace such legislation and might be administered by local organisations such as housing co-operatives. Those controls which do exist, for example laws against unjust eviction, should be strictly enforced.
4. Public subsidies for housing or business should be concentrated in suburban growth centres. 'Projects' based in specific areas should however be avoided in favour of a more

equitable spread of resources.

3.b. Affordability

"And ultimately, the general problem must be recognised: despite normal expectations, the Bustee Improvement Programme does not address people of the lowest income levels. On the contrary, there is much to suggest that the programme has aggravated their situation." Roy and Sen 1980

In a city with the spatial constraints and transportational bottlenecks of Calcutta it has been apparent for some time that the central land which houses single storey slums is far too valuable for such use. Unfortunately, while accepting this truism but unwilling to adhere to any aggressive, long term solution, a great deal of time, money and effort have been wasted.

Rents in the new slum at Bankra are increasing because of the demand for affordable housing. At the same time those families who have moved out from the city have to pay transport costs and higher food costs in the suburbs while their incomes have not increased.

Recommendations therefore address the cost and control of land, (within the present political context) and the economic strength of the people.

- A. Buy central slum land at existing use values, service it and sell it for development. Betterment profits and increased land taxes can fund the purchase of suburban land banks.
- B. Buy suburban land at existing use values along proposed major arteries for commercial development. Profits to provide infrastructure and services.
- C. Repeal rent control legislation, let the rich in and tax the beneficiaries.
- D. Create stronger consumers by the provision of jobs, training, and education, able to compete equitably in the housing market.

E. India has successful co-operatives, especially in rural areas.

Housing co-operatives can offer protection, share out subsidies, make representation, operate as a credit facility, more co-operatives are needed in the suburbs and small towns.

F. To make housing affordable eradicate poverty. Emphasis on shelter neglects basic injustices in the economy.

3.c. Employment

"In cases of higher productivity, wages remain the same, which indicates a higher degree of workers exploitation when value added and capital invested per unit rise. A policy encouraging growth of these units, which is justified in terms of production, employment and capital, should go along with regulations on the working conditions and wages of this sector." (Romatet 1980)

There has been no real growth in the industrial sector in Calcutta despite investment. Increasing dependence on the tertiary sector, trade, commerce and office work, has actually increased the economic vulnerability of the very poor.

It is important to pay careful attention to the scale, location and appropriateness of new industries rather than simply the amount. Many small firms, especially when there are many in competition with each other tend to fail with depressing regularity. The 1980 CMDA report 110 and 118 claimed that most units had started up within the last 5 years and one quarter had started in the previous year. Most individuals start out on their own because they have no choice. Increasing the number of units does not necessarily mean increasing jobs, any more than does increasing production mean increasing wages.

In the light of falling incomes, widespread discrimination against women and a failure of employment generating tactics to reach the majority of the poor, the following recommendations are presented.

A. Credit facilities by genuinely interested banks, best arranged

through co-operatives.

- B. Reliable provision of electricity and water.
- C. Fair access to raw materials and contracts without bribery and the involvement of 'middlemen'.
- D. Expansion space.
- E. Literate and skilled workforce. This could be provided by Government sponsored apprenticeship schemes, for both sexes, administered within the co-operative and perhaps paying a small wage.
- F. Use PR techniques to encourage technical education for women and an allocation of real jobs at equal rates of pay.
- G. All assistance only to environmentally sensitive businesses.

3.d. Social Welfare

"the Bustee Programme would seem to be failing at an essential level: the protection of rights. The market process is evidently more powerful than any legal or technical process." Roy and Sen 1980.

Any policy which will allow people access to land in a planned, serviced environment with reasonable employment opportunities and an adequate income, is obviously going to do a great deal to improve the social conditions of the population. There are nevertheless aspects of social development which people cannot easily or legally provide for themselves.

- A. If utilities are provided they need to be operational and adequately maintained. Responsibility should be established at the outset.
- B. Provision of services should be as equitable as possible.
- C. Priority should be given to provision of clean water and sewer construction throughout the urban areas, especially laid ahead of development in fringe development areas. (See Appendix 6.e)

- D. Rubbish should be removed regularly and disposed of in a sanitary way.
- E. Education for all, especially children. Schools to be used as community centres, health education centres, adult training centres, women's centres. Classes in Urdu, Bengali and Hindi. Classes allowing segregation of sexes. (See Appendix 6.b) Absolutely no charge for education. Advertise this fact!
- F. Preventive medicine for all. Homeopathic local health centres and hospital referral systems.
- G. Effective local representation and participation, perhaps through non political co-operatives.

"All the major schemes which have benefited the poor, have had the poor themselves as the main executors." (A. Tragler, 1984)

The most important point however, the one thing which might prove to be the catalyst for all the rest, is community organisation, getting people involved in creating their own destiny. People only give up their valuable time to do this when they perceive that they have real power to change things, that their participation is not an empty gesture but a way of getting things done.

4. THE PLANNING OBJECTIVES FOR HOWRAH

4.a. The Basic Development Plan

The rationale of the Bustee Improvement Programme, as set down in the Basic Development Plan of 1966, was to provide an:

"overall policy framework for guiding the developmental action in the metropolis.

- A. In the interest of public health and welfare, a massive attack is required without delay to improve the living conditions in the densely populated central areas of the metropolis, particularly to eradicate endemic and epidemic diseases such as cholera.
- B. The long term goal must be the total clearance of all Calcutta and Howrah bustees and provision of adequate sanitary housing but this is not possible for decades, therefore a programme of

improvement devised to bring the basic amenities of sanitation and environmental decency to the hundreds of thousands of bustee dwellers should be implemented.

- C. Economic as well as urgent health considerations require the adoption of a basic policy of intensive bustee clearance in the central areas of Calcutta and Howrah and extensive bustee improvement in the remaining areas.
- D. Per capita cost of improvements (sanitation, water supply, drainage, filling in of insanitary tanks, paving of passageways and street lighting) are comparatively low and a programme covering several hundred thousand inhabitants is financially feasible.
- E. Legal complications must be removed by a bold and direct approach expressed in new legislation.
- F. The satisfactory solution of the bustee problem would rapidly benefit not only the bustee dwellers but every citizen of the CMD."

This means in fact that the improvement programme in the bustees was never meant to be a final solution. It was to be a stop gap solution, spending a great deal of money, in order to immediately improve the unhealthy conditions of the bustees for the benefit of everyone, not just bustee dwellers. Nevertheless there is evidence of the inherent conflict in seeming to cater for the bustee community while being realistic about the long term fate of the inner city land the bustees occupy.

"CMDA seeks to preserve and develop bustees as socio-economic entities while improving their environmental condition"

It may also seem that the hurry to spend money on the famous cholera-ridden bustees was more in deference to the international community. The World Health Report of 1960 advised speedy action and focused on the physical inadequacies of inner areas of Calcutta, rather than on the problems of poverty and the results of colonialism, war and famine in the Eastern Region as a whole. Therefore a sectoral, physical programme with the aim of clearing disease from the central areas of the metropolis was funded.

"Foreign donors tinkering with development programmes for hundreds of millions of poor people in the third world is another kind of insanity" S.Muckerjee 1984.b.

The Howrah Area Development Plan of 1967 was a series of plans designed to apply to Howrah the policies set down in the Basic Development Plan. Almost all the recommendations made in section 3 of this study were already enshrined in the HAD Plan in 1967! The planners knew how they should guide development but for some reason the plan was hardly implemented. The plan acknowledged that the central area would attract upper income groups and that this should be encouraged for the benefit of the whole community.

In 1967 the urban fringe was already growing faster than any inner city area and proposals were aimed at planning for that growth. Calls were made for the public acquisition of large areas which might be provided with necessary infrastructure and provide a land bank for expansion in future years. Bankra itself was predicted to be one of the most rapidly growing areas.

The Plan notes that the area around Pilkhana is the most densely populated of any part of the city. It also notes the traffic congestion on the Grand Trunk Road which borders the south side of Pilkhana. (Plate No. 1.1) The road was, and is, only 50ft. wide between property lines. Although admittedly the Plan recommends a bye-pass, the implication is that development should be set back to allow for expansion of the road. It is at this point, with the same property lines, that the newly developed brick buildings have been constructed.

5. CONCLUSION

There is a similarity to the policy recommendations for each of the four issues; providing for natural growth; affordable shelter; jobs close to cheap housing; and the social welfare facilities to

ensure a healthy and educated nation. What is required is education and training; affordable access to land and credit; increased grass roots organisation, representation, participation and power; and equity, in the provision of services and especially in the protection of rights.

Government should do what governments do best, construct the grand regional plan and share out resources, organise and co-ordinate the provision of infrastructure and ensure fair play. There is a role for both private and public provision of low-income housing but both sectors need to be monitored in order to protect the most vulnerable.

Sometimes it is necessary to look closely at the assumptions being made in the implementation of these tasks, to target more precisely those vulnerable groups who definitely must not suffer as a result of change. The differential effects on various groups within society should be carefully considered before the adoption of any course of action, and after implementation it should continue to be monitored. Bustees are full of all sorts of people and even families are not necessarily a single economic unit.

The CMDA seems to have been influenced away from the original far-sighted objectives within the 1966 plan. It has been seduced by the media appeal of short term objectives and sectoral thinking, as well as the misguided interference of International agencies. By adopting the BIP it has avoided confronting the threat of escalating land prices, preferring to spend public subsidies on what it felt was the less controversial option to public purchase, environmental improvement.

Accepting that although the BIP may not have been the sole cause for the increasing cost of land in Pilkhana, the expenditure on

such a programme in an area which was so ripe for change, represents a huge cost in wasted resources. The BIP may therefore be said to have, however inadvertently, helped to create some of those conditions which confront all the poor, even those not even fortunate enough to live in the bustees.

In this way, by diverting precious resources, by what the programme failed to do rather than what it accomplished, it may be judged as being a dubious catalyst, not only in the lives of Bustee dwellers but also of those who live beyond the bustees, of all the urban poor.

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APPENDIX 1

THE 1982 SURVEY IN THREE UPGRADED BUSTEES IN THE CALCUTTA METROPOLITAN AREA.

Area No.1 Beck Began

Beck Began is in the Park Circus district of Calcutta city. This is a mainly residential, middle class area, with pockets of working class slums. There is a good market nearby, the area is well served by public transport, trams and buses, it is within easy walking distance of the city centre and nearby is the location of the tram terminus and electricity distribution centre.

Hutment No.1

This is a Muslim hutment, 6 of the families have electricity. A room facing outside is used as a school and run by the Terra Des Hommes organisation. The room is not part of the hutment. The screened bathing area is tidy and there are 2 latrines, one inside and one outside. Residents object to the fact that so many people from the area use their latrine and leave it dirty.

Hutment No.1, Household No.1

This is the family of the hutowner who has been here for about 70 years. They say the hut was built by their greatgrandfather in 1912. There are 9 people, a married couple, the wife's brother and 6 children. The hutowner earns Rs400 as a partner in a small factory employing another 3 people. His brother-in-law earns Rs300 as a 'temporary' driver. The children suffer from occasional bouts of fever. The owners home is built of brick and tile with a bamboo ceiling. They have one room which is twice the size of those of tenants. Their home contains an electric fan and light.

Hutment No.1, Household No.2

This is the family of the hutowners business partner. They have lived here for a year and now pay Rs30. The man earns Rs400 from the factory. There are 4 people here, a couple and their 2 children. They have an electric light.

Hutment No.1, Household No.3

This family visits Bihar once a year but have in fact lived here for 20 years. Their rent is now Rs20, and 11 people live in the room which measures 8' by 6'. They have electricity. This is a joint family of 3 married couples, a brother and wife, their 4 children; a sister, her husband and child, this couple's brother-in-law and his wife. There are 2 earners, both self-employed hawkers earning Rs300 a month.

Hutment No.1, Household No.4

This family of 6, a couple and their 4 children, have been here 4 years and pay Rs22 rent. They have electricity. They came from a Bihar village. The man has a permanent job with Calcutta Electricity Supply earning Rs600.

Hutment No.1, Household No.5

This widow and her grand-daughter have lived here for 27 years and pay Rs10 rent. The room is open to the elements under the eaves, with a plastic sheet over as a ceiling over the bed, they have no electricity. The grand-mother works as a maid and earns Rs60 a month by doing several jobs. The old lady has had a major operation for gastro-enteritis.

Hutment No.1, Household No.6

This is a 2 roomed household of a father and his 4 sons, daughter in-law, her 2 children, daughter and her 2 children. The father and 3 single men live in one room and the married couple, their children and the woman and her children live in the other. It seems likely that more of the family are in the village in Bihar as the family visit frequently. They pay Rs12 and Rs13 rent for the rooms. All except the father and a son have TB. The father and one son are labourers earning up to Rs15 a day and another son is a radio mechanic. The father supports his married son who is too ill to work.

Hutment No.1, Household No.7

This family of 8, couple, son and wife and their 4 children, have lived here for 10 years and now pay Rs25 rent. The father earns Rs450 as a temporary driver and his son who used to work in a hotel but is unemployed at the moment earns Rs3 a day by stitching buttons on men's shirts.

Hutment No.1, Household No.8

This couple and their children migrated from UP 2 years ago, however their baby died just 8 days before the interview. He is a policeman earning Rs300 a month. They pay Rs22 rent. The woman cooks for 3 of the 6 men next door.

Hutment No.1, Household No.9

6 men from a village in Bihar live here. There are 2 friends each with their 2 sons, all the men have families in Bihar. They go home every year. One man is a temporary driver earning Rs250, the other has a permanent job in a factory earning Rs400, one son of each family works as a storekeeper earning Rs400, the other 2 people do furniture upholstery at home while they are unemployed at present. One of the older men suffers from asthma.

Hutment No.2

This is a mixed Hindu and Muslim hutment with a single Christian family. About 2 years ago the owner developed the site into 2 storeys. He gave existing tenants very small rooms and has told them that he will soon decide what amount to increase the rent. The building is now a concrete construction with very small, unventilated rooms, some have no natural light reaching them.

Hutment No.2, Household No.1

This family of 6 came from Bihar 17 years ago, they now pay Rs15 rent. 6 people live in the room, a married couple with the man's mother and brother and wife and sister. They now pay Rs15 rent. The mother and sister both work as maids earning Rs40 a month. One brother works in a small shoe factory earning Rs250 and the other is a mechanic in a small garage, earning Rs150 as an apprentice. The mother suffers from leprosy. This family are

Hindu.

Hutment No.2, Household No.2

This is a family of 11, a married couple, their 2 daughters and son, his wife and their 5 children. They have lived here 15 years, they came from Canning, a village in North Bengal and now pay Rs16 rent. The woman and her 2 daughters are maids and the son is a building labourer earning about Rs15 when he can get work. It is a Hindu family. Their 3 month old daughter suffers from jaundice.

Hutment No.2, Household No.3

The family of these Hindu brothers have been here 30 years, they come from Bihar and visit their parents frequently. They pay Rs13 rent. One is a mechanic with a small company earning Rs200, and the other is a student at college.

Hutment No.2, Household No.4

This Muslim, Bihari family of 4, a couple and their 2 children, have lived here 26 years and pay Rs15 rent. The man is a hawker and earns Rs5 while his son is a cloth salesman earning Rs260. The man suffers from heart disease and his wife with high blood pressure.

Hutment No.2, Household No.5

This older couple and their grand-daughter have lived here 40 years and now pay Rs10 rent. The woman works as a servant for Rs100, the girl is a student. The man is blind. The family are Muslim.

Hutment No.2, Household No.6

This is a family of 7, a married couple and their 5 children. The wife is from Darjeeling and the husband from Bihar. They pay Rs20 rent, their room is dark and stuffy, they cook inside without adequate ventilation. The man is a cook for a wealthy family earning Rs250 a month. This is a Hindu family. Currently the man is suffering from malaria.

Hutment No.2, Household No.7

This family of 4 are also from Darjeeling. They have been here 15 years and pay Rs30 rent for a room which is very hot and dark. They cook inside with coal. The family consists of a couple and their 2 children. The man works as a temporary driver for Rs25 a day. This family also suffer from malaria.

Hutment No.2, Household No.8

This is another Hindu family from Darjeeling. A family of 7, they have been here for 22 years (or rather in the owner's previous hutment) and now pay Rs20 rent. There is a woman and her 2 sons, one married with 3 children. One son is a bearer in a shipping company and the other is a salesman in a small clothes shop. Each earn about Rs200 a month. The mother suffers from bronchitis yet the family must cook inside using either kerosene or coal.

Hutment No.2, Household No.9

This is another Hindu family from Darjeeling who have been here for 5 years. The married couple have no children and both work, the wife as a servant and the husband as a temporary security

guard in a restaurant. The woman earns Rs100 and the man Rs200.

Hutment No.2, Household No.10

This is a Muslim widow who has been here 2 years and pays Rs13. She has no source of income and is supported by neighbours. She suffers from high blood pressure.

Hutment No.2, Household No.11

This Muslim widow and her family have lived here all their lives. They now pay Rs10 rent. She now lives with her daughter and her 3 children. The daughter works in a temporary nursing home and earns Rs150 a month.

Hutment No.2, Household No.12

This is a Christian family of 4, a couple and their 2 children. They have been here 13 years and pay Rs35 rent. The man is a temporary office clerk with CMDA earning Rs730.

Area No.2 Mominpore

Mominpore is in Kidderpore, a predominantly Muslim, working class area close to the docks and industrial district of South Calcutta city. There are several large factories in the area, which is well served by public transport into the city centre.

Hutment No.1

The major complaint in this hutment was vermin, 'rats as big as cats'. In the courtyard there were ducks, hens and a monkey. There are 2 latrines for 15 families, one is kept for men and one for women. The children use the drain. It frequently overflows and flows into the courtyard.

Hutment No.1, Household No.1

This couple now are retired and their family has now moved back to the village of Chapta. The man received Rs5,000 when he retired 6 months ago. They have been here 25 years and now pay Rs25, the rent 5 years ago was Rs17.

Hutment No.1, Household No.2

This is a household of 3 men, 2 brothers and the son of one, who all have their families in the village of Darbhanga. They have been here 22 years and pay Rs18 in rent. One man is a permanently employed dock labourer earning Rs1,000 and the other two are hawkers.

Hutment No.1, Household No.3

This is an extended family occupying 3 rooms. They have lived here for 45 years and pay Rs20, Rs30 and Rs21 for their accommodation. The patriarch has 2 wives and the number of resident family members was vague, at the very least there were 2 daughters and a son as well as a widowed daughter with her 3 daughters, 2 sons, 2 daughter-in-laws and 3 great grand-children. 4 or 5 members of the family are earners making about Rs15 a day, working market, the family owns its own saree printing shed. They use dried coconut fibre as cooking fuel and this is heaped in the courtyard.

Hutment No.1, Household No.4

This man is currently alone, his wife and child are in the village. He has lived here 5 years and pays Rs25 rent. He has a permanent job in an emporium selling sarees and earns between Rs200 and Rs300 a month.

Hutment No.1, Household No.5

This couple have been here 2 years and pay Rs60 rent, they paid a months rent in advance. The previous tenants split up and the wife now lives on the street and the man returned to his village. These tenants lived in another room and then paid Rs40 but agreed to pay more in order to have this room. The man has a permanent job with the dock labour board earning Rs500, he walks a mile to work.

Hutment No.1, Household No.6

This family of 8 have been here 7 years and now pay Rs40, it was Rs25 when they first moved in. Although they came from a village in Bihar they have lost all contact with the village. There are a married couple, 3 daughters, 2 sons and daughter-in-law. The father and a son have their own saree printing shop, a small business, and they take Rs400 a month.

Hutment No.1, Household No.7

This family are related to No.6, there is a widowed mother and her 3 sons. One son has a job in a large company. They have been here many years and now pay Rs30 in rent.

Hutment No.1, Household No.8

This family have also been here many years and now pay Rs30. There are a couple and their 4 daughters. The man has a temporary job on the docks as a loader. He earns Rs100 a month. The woman is suffering from dysentery.

Hutment No.1, Household No.9

This mother, daughter and son-in-law have been here 25 years and now pay Rs21 rent. 3 members of the family are in the village of Mungar. The man has a temporary job with the Railway as an electrician, he earns Rs240 a month.

Hutment No.1, Household No.10

This joint family consists of a mother, 2 sons, a daughter-in-law and 2 daughters. They come from Asansol and go back about once a month. They have been here 5 years and pay Rs40 rent. The married son works on the launch service on the river and earns Rs400.

Hutment No.1, Household No.11

This is another Mungar family who have nevertheless been here 35 years. They now pay Rs27 rent. There are 12 people in the 10' by 7' room. There are the couple and the mans 2 brothers, their 4 sons, 2 daughters and also his 2 uncles. The 3 brothers operate their own market stall and each take Rs400.

Hutment No.1, Household No.12

This family described themselves as being here 'temporary' despite the fact that they have been here 10 years. They pay Rs40 rent. Their mother is still in their Bihar village and they visit every year. The couple have one child. The man is a self-employed

vegetable hawker earning Rs400.

Hutment No.1, Household No.13

This is a family consisting of a mother and her 2 sons with their wives and their 5 sons. They have been here 40 years and pay Rs40 in rent. One man sells fruit and earns about Rs500 while the other works in a tea company.

Hutment No.1, Household No.14

This couple, their 4 sons and 2 daughters have been here 6 years and pay Rs50 rent. They are from Bihar and return every year or so. The man works permanently for the Port Trust and earns Rs450.

Hutment No.1, Household No.15

This family of 9, a married couple and their 4 sons and 3 daughters have been here 40 years and pay Rs35 rent. The man and a son are vegetable sellers in the market earning Rs400.

Hutment No.2

There is one septic tank latrine in this hutment which the residents keep in good condition. They use the corporation tap in the street for drinking water, they believe the water there is good.

Hutment No.2, Household No.1

This family of 7 consists of a couple and their 3 sons and 2 daughters. The man is permanently employed as a dock labourer earning Rs500 a month. The family are from Bihar and have been here for 25 years, they pay Rs25 rent.

Hutment No.2, Household No.2

This family of 5, a couple and 3 children, have been here 'a long time' and now pay Rs25 rent. The man, like his neighbour works as a dock labourer.

Hutment No.2, Household No.3

This family of a married couple and their 3 sons left their village in UP 5 years ago but have never been back. They pay Rs40 rent. The man has a permanent job shipping coal, he earns Rs150.

Hutment No.2, Household No.4

This family have lived elsewhere in Kidderpore before moving here 6 years ago. They come from a village in Bihar and return every 6 months. They pay Rs40 a month. There are 7 people in the family, the couple and their 4 sons and a daughter. The man is permanently employed by the Port Trust. He earns Rs500 a month. One child suffers from jaundice.

Hutment No.2, Household No.5

This husband, wife, 2 daughters and 2 sons pay Rs23 rent and have been here 30 years. They come from Bihar and go back every year. The man is a permanent metal worker with Borough Company earning Rs700.

Hutment No.2, Household No.6

This family came to the city at the same time as No.5 and they pay the same rent. The couple have 2 daughters and 2 sons. The man works for the Dock Labour Board and earns Rs500 a month.

Hutment No.3

There is a single latrine for 7 families. This is often jammed and floods out into the courtyard. The residents put money together in order to pay a sweeper every 15 days. All the households in this hutment are related.

Hutment No.3, Household No.1

This family of 7 have been here 13 years and pay Rs25 rent. The couple have 3 sons and 2 daughters. The man works temporary on the docks and earns Rs150. One of the children has polio.

Hutment No.3, Household No.2

This couple have been here 2 years and pay Rs25 rent. They came from the Calcutta area. The man has his own leather business and earns Rs200.

Hutment No.3, Household No.3

This family also operate their own leather business, they have been here 7 years and pay Rs35 rent. The family consist of a couple and their 6 children.

Hutment No.3, Household No.4

This family of 6, a couple and their 4 children, is the family of the landlords son. They have been here for 10 years. The man has a permanent job on the docks.

Hutment No.3, Household No.5

This is another son of the landlord who has been in this room for 8 years. The couple have 2 children and the man has a permanent job working on the docks.

Hutment No.3, Household No.6

These 2 rooms are used by the owner's own family, his wife and 6 children. He inherited the hutment. He is a seaman and earns Rs600 a month.

Hutment No.3, Household No.7

This mother and daughter have been here only 2 years and pay Rs30 rent. They came here from elsewhere in Kidderpore. The woman is a cook for ICDS, a permanent job paying Rs50 a month.

Hutment No.4

There is one latrine between the 5 families and one good water tap inside the courtyard.

Hutment No.4, Household No.1

This is the family of the landlady's daughter, her husband and 2 children. They have had the room 18 years and do not of course pay rent. The man is a mistri, employed temporary and earning Rs150.

Hutment No.4, Household No.2

This is the landlady's family, although she lives with her husband and 3 children, she, rather than her husband, was referred to as the owner. Her husband and son are both labourers earning a total of Rs300. The children suffer from skin diseases.

Hutment No.4, Household No.3

This family of 12 lived in one small room. The widowed mother lives with her 5 sons, daughter-in-law and 5 daughters. They have been here 12 years and pay Rs20. Three of the sons are temporary labourers earning Rs450 a month each.

Hutment No.4, Household No.4

This family have been here 16 years and pay Rs20 rent. The couple live with their son and his wife their child. The son is a seaman earning Rs500.

Hutment No.4, Household No.5

This is a family of 6, a couple and their 2 daughters and 2 sons. They have been here 13 years and pay Rs20 rent. The man is a dock labourer earning Rs500 a month. The children suffer from skin disease.

Hutment No.4, Household No.6

This family of 6, the couple and their 4 children have been here 11 years and pay Rs20 rent. The man is self-employed, selling vegetables in the neighbourhood. He earns Rs300.

Hutment No.5

There are 2 latrines for 9 families and a water tap inside the compound, however the water pressure is very low.

Hutment No.5, Household No.1

This couple and their 2 children have been here for 3 years and pay Rs25 rent. The man has a permanent job with Marine Engineers and earns about Rs350.

Hutment No.5, Household No.2

This family have been here for 40 years and now pay Rs14 rent. There is a grandmother, her son and daughter-in-law, another son and 3 daughters. Her married son has a temporary job with a small leather company, earning Rs250.

Hutment No.5, Household No.3

These 2 rooms are used by the landlord, his wife, 4 sons and 2 daughters. His family have been here for about 50 years. The father is retired from Liptons Tea Company and 2 sons have temporary jobs as labourers, earning Rs200 each.

Hutment No.5, Household No.4

This family have only been here a month and pay Rs40 rent. There is a mother, 2 daughters and a son. The son is a temporary labourer earning Rs200.

Hutment No.5, Household No.5

This family moved here 8 years ago from Bihar, they go back to the village every year. They now pay Rs25 rent. There is a mother, her son and his wife and their 4 sons and 2 daughters. The man has a permanent job as a labourer with Port Trust, he earns Rs500 a month.

Hutment No.5, Household No.6

This family have been here only a month but moved here from within the area. Their rent is now Rs50. The couple live with

their married son and his wife. The family own and run an egg shop. They earn Rs400.

Hutment No.5, Household No.7

This family of 7 have been here 30 years, they are relations of the owner and pay no rent. The couple live with their 2 sons and 3 daughters. The family earns about Rs100 by making paper bags in the house.

Hutment No.5, Household No.8

This family came here 3 years ago and now pay Rs35 rent. The couple have 2 children. The man has a temporary job as a labourer with a transport company. He earns Rs300.

Hutment No.5, Household No.9

This husband, wife and 5 children moved here a year ago and pay Rs50 rent. The man works for the labour board permanently and earns Rs800.

Hutment No.6

Although there are only 3 families sharing the latrine it still manages to block 4 or 5 times a month and flood out into the courtyard. There is no water tap within the compound and people use the Corporation tubewell in the street.

Hutment No.6, Household No.1

These four single men have only arrived in the Calcutta area 2 months ago from their village in Bihar. They pay Rs50 rent between them. 2 have permanent jobs as labourers earning Rs400 each and 2 are unemployed.

Hutment No.6, Household No.2

The landlord's niece lives in these 2 rooms and pays no rent. Her family has been here 50 years. There are 16 people, the mother, her son and his wife, their 4 sons and 6 daughters, and daughter-in-law and her 2 children. There are 2 earners, one son has a permanent job as a watchman with a shipping corporation and the other has a temporary job. The daughter-in-law has broncho-pneumonia and gastric problems at the moment.

Hutment No.6, Household No.3

This single man arrived 2 months ago from a Bihar village, he pays Rs50 rent. He is a chauffeur and earns Rs250.

Hutment No.7

This hutment contains 2 latrines which the residents say overflow regularly into the yard. There is no water tap so drinking water is brought from the pump in the street. There is a well inside the court which is used for washing. 2 sweepers are paid Rs10 a month to clean the latrines twice a week.

Hutment No.7, Household No.1

This family, parents, son and daughter-in-law and their child. have been here 4 years and pay Rs30 in rent. The man works for a small company making battery covers and earns Rs500. The family complains that moles keep breaking up their floor and their roof leaks. The daughter-in-law has TB.

Hutment No.7, Household No.2

Although this family came here 3 years ago from Bihar they have had no contact since then with the village. They pay Rs25 rent for their room which houses 8 people, the couple and their 6 children. The man is self-employed selling milk, he earns Rs300. The daughter has polio and a son has TB.

Hutment No.7, Household No.3

This couple and their child came here from Bihar 15 years ago and visit the village every year. They pay Rs15 rent. The man works in a small firm supplying motor parts, he earns Rs300.

Hutment No.7, Household No.4

This family of 5, a couple and their 3 children, have been here 12 years and pay Rs15 rent. The man is a rickshaw puller earning Rs250 a month, his wife has TB.

Hutment No.7, Household No.5

This family consists of a couple and their 6 children, they have been here 6 years and pay Rs20 rent. They do not keep in contact with their village in Bihar. The man works as a hawker selling earrings and bangles, he earns about Rs200 each month.

Hutment No.7, Household No.6

This family of 9 consists of the married couple and their 6 sons and one daughter. The man works as a rickshaw puller earning Rs250 approximately each month. They have lived here for 25 years and pay Rs12 rent.

Hutment No.7, Household No.7

This family of 4 have been here 6 years and pay Rs20 rent. Although they left Bihar only 6 years ago they do not maintain contact with their village. There are 2 children in addition to the parents. The man works in a pen factory in Calcutta, he earns Rs450 a month.

Hutment No.7, Household No.8

The family here are from UP and they go back every year. They came here 12 years ago and now pay Rs12 rent. There are 4 children, the parents and the husband's father. The man works in a small company supplying motor parts to bus companies. This family have 2 rooms, one opening to the street and the other into the court.

Hutment No.7, Household No.9

This family from Bihar visit their village twice a year, they came here 11 years ago and pay Rs15 rent now, the same as they were paying 10 years ago. There is a man and his 4 children. His wife died of TB. He works making bidi at home earning Rs150.

Hutment No.7, Household No.10

This family are from a village in UP, they go back twice a year, although they have lived here for 35 years. They now pay Rs35 rent for 2 rooms. There is a mother and her son and daughter living here. The son is studying medicine. The woman supports her family by making pillows, she and her daughter work on the verandah of the house and earns Rs400 each month.

Hutment No.7, GoDowns

There are 2 rooms rented by an aluminium factory as storage space. The rent is RS35 a month. Another large room, although a part of this hutment is owned by someone else and used as a rickshaw repair shop.

Area No.3 Pilkhana

Pilkhana is a large slum in Howrah, the other side of the river to Calcutta city. It is now a predominantly Muslim area ribboning the Grand Trunk Road. There are a large number of small industrial units in this area.

Hutment No.1

This hutment has no water tap inside the compound, an old well is used for water for bathing and washing clothes. The 2 CMDA latrines frequently overflow into the yard and block because of lack of water to flush. The tenants pay Rs10 each month to the sweeper to clean it. There are hens and goats in the yard.

Hutment No.1, Household No.1

This is the landlord's family, his mother, his wife and 8 children. They have a comfortable 2 roomed home, with a kitchen, electric light and a fan. As well as the income from the hutment he has a permanent job with a large Anglo-Indian Company, he earns Rs800 each month. He inherited the property from his parents. One of his daughters is paralysed and the other has TB.

Hutment No.1, Household No.2

This dwelling also has 2 rooms but it is dark and without electricity but it is occupied rent free by the 3 sisters of the hutowner, their husbands and their children, a total of 15 people. There are 3 earners, all 3 work at the jute mill, 2 have permanent jobs and one temporary. One man is unemployed.

Hutment No.1, Household No.3

This couple have been here for 30 years and pay Rs13 for one room. They have 7 children. The man is the only earner, he is a self-employed fish trader.

Hutment No.1, Household No.4

The brother of the landlord lives here with his wife and 2 children. He has his own business, he earns RS9 a day as a meat trader. There is electricity here.

Hutment No.1, Household No.5

This family have been here 50 years and pay Rs17 rent, 10 years ago they paid only RS5. The mother lives with her son and daughter-in-law and their 3 children. The man works casually in a tailors shop and earns Rs10 when he has work. The children suffer from diarhoea and a son is mentally disturbed.

Hutment No.1, Household No.6

This family have been here 25 years and pay Rs19 rent. The widowed mother lives with her widowed daughter, her son and the daughters' 4 children. Both mother and son work, they are fish traders earning about Rs15. The children suffer from diarrhoea.

Hutment No.1, Household No.7

This Bihari family go home once a year. They have lived here for 5 years and pay Rs30 rent. The couple have 4 children. The man runs his own small stationary shop. The mother has TB.

Hutment No.1, Household No.8

This family have been here over 25 years, they now pay Rs20 rent, and they have electricity, a light and a fan. There are 7 people in the family, the couple and their 3 children as well as the woman's 2 brothers. There are 3 earners, one brother is a permanent fish trader earning about Rs20 a day. Another brother is temporary in a medium sized company earning Rs800 a month and the third is a casual worker in a small pen company, he earns Rs2 or Rs3 a day. 5 years ago they took the room next door and pay Rs20 for that. The family suffers from intermittent fevers and skin diseases and one child has TB.

Hutment No.2

There is no tap in this compound and, as usual the latrines suffer from lack of water. The noise in this hutment from the surrounding small industries was almost unbearable. Most of the noise came from the metal trunk factory and it went on all day long.

Hutment No.2, Household No.1

This family moved here about 5 years ago and pay Rs46 rent. There are 2 married couples and their children, the women are sisters and there are a total of 9 people in the room. The men are rickshaw pullers earning Rs15 a day.

Hutment No.2, Household No.2

This family have also been here less than a year, but moved in before No.1. They pay Rs26 rent. There is a married couple and their child. The man works in a small factory in a temporary position, he earns Rs200 a month.

Hutment No.2, Household No.3

This is the landlord's house, he has been here 31 years. He lives with his wife and 7 children in 3 rooms and a kitchen. He owns the metal trunk factory attached to the hutment. He earns about Rs500 a month.

Hutment No.2, Household No.4

This family have been here for 24 years, they pay Rs25 rent, they paid Rs18, 10 years ago. There is a married couple with their 3 children. The man works in a small factory and earns Rs500.

Hutment No.2, Household No.5

This couple and their child moved in 2 years ago, they pay Rs25 rent. They go back to their village in Bihar every year. The man is a religious teacher in the mosque, he earns Rs250.

Hutment No.2, Household No.6

This couple live with their son and daughter-in-law and 2 children. They have been here 16 years and pay Rs32 rent, 10 years ago it was Rs18, and 5 years ago it was Rs25. The man is self-employed as a greengrocer and his son is a rickshaw puller, both earn Rs10 a day.

Hutment No.2, Household No.7

This father and son came here from Bihar to find work. They arrived 2 years ago and they pay Rs18 rent for a very delapidated mud and bamboo room. They are both rickshaw pullers earning Rs10 a day.

Hutment No.2, Household No.8

This couple and their child have been here 3 years and pay Rs20 rent. The man is a rickshaw puller earning between Rs7 and Rs10 a day.

Hutment No.2, Household No.9

This is the landlords mother who lives with a maid servant. She is landlady of another bustee elsewhere in Pilkhana and lives on the income that yields.

Hutment No.2, Household No.10

This widow lives with her 6 children supported by 2 of her sons. One works casually in the fish market and earns Rs80 a month and the other works in a small pen factory, also earning Rs80 a month. They have lived here 6 years and pay Rs37 rent.

Hutment No.2, Household No.11

This father and son come from Bihar, like those in No.7. They visit their village each year. They have been here 8 years and pay Rs22 rent. They are both cart pullers earning Rs10 per day.

Hutment No.2, Household No.12

This man is also from Bihar, he lives alone, his wife and daughter are in Bihar and he visits them twice a year. He has been here 5 years and pays Rs22 rent, he paid Rs18 when he first arrived. He has a temporary job in a small pen factory earning Rs300.

Hutment No.2, Household No.13

This couple with their 3 children came here 11 years ago and now pay Rs29 rent. The man works casually as a bricklayer, earning Rs15 a day.

Hutment No.3

The tenants in this hutment complained that their homes were infested with rats and mice. There are 2 CMDA latrines which are always blocked because of the shortage of water. There is no courtyard tap so water is carried in from the Corporation tube well in the street. There is no electricity.

Hutment No.3, Household No.1

This is the landlord's family, he lives with his wife and 2 children. He has a job in a temporary trunk factory and earns Rs200 a month. He and most of his family suffer from chest complaints.

Hutment No.3, Household No.2

This is the brother of the landlord who lives here with his wife and child. He has been unemployed for 6 years. The little girl suffers from a chest complaint.

Hutment No.3, Household No.3

This is another brother of the landlord who also lives rent free. He lives with his wife and child. He works in a steel trunk factory and earns Rs200 per month.

Hutment No.3, Household No.4

This couple come from Bihar and have been here 15 months. They pay Rs15 rent, but the room is a very basic construction in bamboo and mud. The man is a temporary porter earning Rs180.

Hutment No.3, Household No.5

This couple and their 3 children have been here 20 years and pay Rs15 rent. The man works in the metal trunk factory earning Rs200.

Hutment No.3, Household No.6

This couple have only been here 6 months although they moved from quite nearby. Their room is neat and their belongings very well organised in the cramped room. They pay Rs15 and the man works temporary in a jute mill, earning Rs200.

Hutment No.3, Household No.7

This father and his 3 daughters have lived here 12 years and pay Rs15. The man is a baker in a hotel earning Rs100.

Hutment No.3, Household No.8

This family have also been here for 12 years, they pay Rs30, and they paid Rs20, 5 years ago. The couple have 6 children. The man is a hawker selling fruit, he earns Rs300 to Rs400 each month. One of his children is currently in Medical College Hospital with bone TB.

Hutment No.3, Household No.9

This is the landlord's brother, a single man he works in the metal trunk factory earning Rs200. His room measures only about 6' by 3'.

Hutment No.3, Household No.10

This family have been here less than 4 years and pay Rs15 in rent. They came from a nearby hutment. The mother lives with her 2 daughters, son-in-law and son. The mother is a maid servant and her son-in-law pulls a rickshaw.

Hutment No.4

This large hutment has a total of 4 CMDA latrines, 2 facing outside and 2 inside. There is no water tap. The courtyard was full of rubbish and the drains were blocked despite the fact that each family contributed .25p each week to pay a sweeper.

Hutment No.4, Household No.1

This family has been here 30 years and pays Rs20 rent, it has not increased in 10 years. The couple have 4 children, the man is a temporary rickshaw puller earning about Rs200 per month.

Hutment No.4, Household No.2

This father and son came here 6 months ago from a village in Bihar, they pay Rs30 rent. They are self-employed greengrocers earning about Rs500 between them.

Hutment No.4, Household No.3

This couple have 5 children and they moved here 5 years ago, they pay Rs23 rent. This house is constructed of mud and bamboo. The man works as a casual painter and earns about Rs350. He suffers from TB.

Hutment No.4, Household No.4

This family have lived here all their lives, they pay Rs40 rent for a nice brick room measuring about 9' by 9'. The couple have 5 children and the man works repairing watches, he earns Rs350. He suffers from TB.

Hutment No.4, Household No.5

This family have also lived here all their lives, they too pay Rs40 for a brick room. The mother lives with her son and his wife and their child. The man is a greengrocer earning Rs350 a month.

Hutment No.4, Household No.6

This couple and their 8 children have lived here for 7 years and pay Rs20 for their bamboo and mud house. The man is a fish seller who is self-employed and earns Rs600.

Hutment No.4, Household No.7

This widow and her 3 children have lived here 10 years and pay Rs20 rent. The husband was a casual painter and he fell off a building and died, she received no compensation. They now exist on her earnings as a maid, as well as those of her daughter aged 7, who also works as a maid. Together they earn Rs100.

Hutment No.4, Household No.8

This couple and their 6 children came here 5 years ago from Bihar. They now pay Rs30 rent. Every year they go back to Bihar. The man is a rickshaw puller who earns Rs100. Their son has TB.

Hutment No.4, Household No.9

This family have been here for 7 years and pay Rs23 rent. There is a couple and their 4 children. The room measures 6' by 10' and is made of mud and bamboo. The man works for Howrah Municipality in a permanent position as a sweeper, he earns Rs300. The son has TB.

Hutment No.4, Household No.10

These people have lived here for more than 25 years and now pay Rs21 rent. The mother lives with her brother, son and daughter-in-law and grand-child in this small mud house. The son is a hawker, he sells toys, and he earns Rs180. The 2 year old little boy has TB.

Hutment No.4, Household No.11

This family came from Bihar 7 years ago, they go back every year or so. They pay Rs20 rent. The man is a barber and he earns Rs10 a day. The room has no window and is in poor condition. The couple have 5 children and one suffers from TB.

Hutment No.4, Household No.12

This couple live with their 3 sons and daughter-in-law. The son is a cart puller earning Rs250 each month. They have been here 22 years and pay Rs18 rent. The father suffers from glandular

problems.

Hutment No.4, Household No.13

This family came from a village in Howrah 8 years ago. They pay Rs30 rent. The couple live with their 4 sons and daughter-in-law. The father and eldest son have temporary jobs in a small galvanising factory. The father earns Rs300 and the son Rs200 each month.

Hutment No.4, Household No.14

This family have been here 9 years and pay Rs25 rent. The father lives with his 3 sons and 2 daughter-in-laws and a total of 6 grand-children. The room is 14' by 10' and the room has no window. The 3 sons are all rickshaw pullers earning Rs10 a day.

Hutment No.4, Household No.15

This family came from a village in West Bengal about 65Kms from Pilkhana 10 years ago. They go back about once a year. The couple have 2 children. The man works on a construction site, but his work is casual. When in work he earns Rs300.

Hutment No.4, Household No.16

This family have lived all their lives in this hutment, they pay Rs15 rent for a room 6' by 6' of mud and bamboo with no window. The couple live here with their 3 children. The man works as a casual bricklayer earning Rs180.

Hutment No.4, Household No.17

This is the daughter of No.18 who is the landlord's sister. The young couple have no children yet. They moved in 6 months ago after marriage. They pay Rs40 rent. The man is a rickshaw puller earning about Rs10 a day. This room is made of mud and bamboo and measures about 10' by 14'.

Hutment No.4, Household No.18

Although the landlord's sister this woman pays Rs20 rent compared to the Rs12 she paid 10 years ago. The room is made of brick, measures 14' by 7' and has a room divider. The couple live with their son and daughter-in-law and 2 grand-children. The father is retired from his permanent job on the railway, he receives a pension of Rs150, his son pulls a rickshaw and earns about Rs10 a day.

Hutment No.4, Household No.19

This is the landlady and her family. She lives with her 4 daughters, 2 son-in-laws and 4 grand-children. The room measures 10' by 14' with a room divider. One daughter has polio. The 2 men are both rickshaw pullers earning about Rs10 a day. One of the daughters and her family eat separately.

Hutment No.4, Household No.20

This is the son of the landlady who lives with his wife and 3 children. He is unemployed.

Hutment No.4, Household No.21

This family have been here 10 years and pay Rs20 rent. The couple live with their daughter, a widow and her 3 children and their son, his wife and their child. The father has TB and he is a

beggar earning Rs5 a day. The son pulls a rickshaw, he earns about Rs250 a month.

Hutment No.4, Household No.22

The woman who lives here alone came from a village in West Bengal 10 years ago, she returns once a year. She pays Rs24 rent. She is a maid servant and earns Rs100 a month.

Hutment No.4, Household No.23

This couple live with their son in this room. They pay Rs12 rent and have been here for about 10 years. The man has a temporary job in a small company making aluminium utensils, he earns Rs320.

Hutment No.4, Household No.24

This family moved here 20 years ago from Nepal, they never return. They pay Rs20 rent for their room. The couple have 3 children. One of their daughters suffers from a gastric complaint and one from a glandular problem. The husband has gastric problems. The man is a porter earning Rs300.

Hutment No.4, Household No.25

This father and son come from Bihar. They have had the room for 24 years but still go back every 6 months. They pay Rs16 rent for their room. The father is a porter and earns Rs500 a month.

Hutment No.4, Factory

This is a leather bag manufacturer employing 10 workers.

Hutment No.4, Household No.26

This couple and their 2 children came from Bihar 3 months ago, they are paying Rs45 rent. The man works in his own betel shop and earns Rs200 per month. The woman has TB. The family still have a home in the village where their son and daughter-in-law live at the moment.

Hutment No.5

There are 2 CMDA latrines here, they are 5 years old and crumbling to dust because of the poor quality cement mortar. There is no tap inside the yard.

Hutment No.5, Household No.1

This couple came from UP 25 years ago and still go back every year. They pay Rs15 rent. The man is permanently employed by Bridge and Roof and paid Rs700.

Hutment No.5, Household No.2

This couple live with their 2 daughters and 2 sons and 2 grandchildren. One baby has rickets. The family have lived here for 32 years and pay Rs13 rent. The man is a fish seller, self-employed and earning Rs200.

Hutment No.5, Household No.3

This couple live with their 6 children. They have been here 20 years and pay Rs14 rent. They go back to their village in Bihar every year. One young child has rickets. The man has a permanent job in a large, steel drum factory. He earns Rs450.

Hutment No.5, Household No.4

This family consists of a grand-mother who is paralysed and suffering from TB and her grand-daughter. The woman has been here 32 years and pays Rs13 rent. They survive on money sent to them by her grand-son

Hutment No.5, Household No.5

This couple live with their daughter and son-in-law and their 4 children. They have lived here 30 years and pay Rs14 rent. The man sells fish and earns Rs200. The son-in-law has TB.

Hutment No.5, Household No.6

This family consists of the couple, their son and daughter-in-law and their daughter and son-in-law. Each couple has 2 children, all 10 people live in this room. They have had the room for 14 years and still go back to Bihar each year. They pay Rs17 rent. The father and one son work as cart pullers earning Rs300 each month. The other son works in a small factory making seats for buses, he earns Rs200 each month.

Hutment No.5, Household No.7

This is the son of the landlord. He lives with his wife and child. He is a self-employed fish seller in the market earning Rs200.

Hutment No.5, Household No.8

This couple own the hutment and have lived here all their lives. They have 2 children. The man works as a self-employed greengrocer and earns Rs200.

Hutment No.5, Household No.9

This family of 8 have lived here all their lives, they pay Rs15 rent. The couple have 6 children. The man works as a self-employed greengrocer and earns Rs250. His son has polio.

Hutment No.5, Household No.10

This couple and their 4 children pay Rs15 rent. They have lived here for 25 years. They still visit their village in UP every year. The man is a clothes hawker going door to door., it is his own business and he earns Rs600.

Hutment No.6

This hutment includes a washer factory owned by the hutowner. Part of the court and hut floors had been built up to prevent flooding. There were chickens and a goat inside the court.

Hutment No.6, Household No.1

This family has lived here 7 years and pays Rs30 rent. The couple have 3 children. The man sells fish, he is self-employed and earns Rs300.

Hutment No.6, Household No.2

This man is a hawker who sells clothes door to door. He earns Rs300 and pays Rs15 rent. He has been in the room 20 years. The couple have 5 children. He has an electric light on his verandah.

Hutment No.6, Household No.3

The mother lives with her daughter and son-in-law and 9 grand-

children. The family have had the room for 28 years and now pay Rs20. The man works in a small washer factory and earns Rs7 each day. Their son has TB.

Hutment No.6, Household No.4

This family have had this room for 20 years and pay Rs25 rent. The couple have 6 children. The man works for Remington earning Rs600 a month. Their room is in good condition, built of brick and divided into two. It measures 15' by 12' and has electricity.

Hutment No.6, Household No.5

This couple have lived here 15 years and pay Rs15 rent. The man is a cart puller and earns Rs300 a month.

Hutment No.6, Household No.6

This family have been here 10 years and pay Rs15 rent. The couple have 5 children. The man is a rickshaw puller and earns Rs300 a month. The room is in a bad state and very dark, the roof lets in the rain. The young daughter has TB.

Hutment No.6, Household No.7

This is a friend of the landlord who has lived here all his life, inheriting the room from his parents. The family pay Rs20 rent for this room which is in good condition with an electric light shared with the man's brother who lives next door. The father lives with his 2 daughters. He is permanently employed by Crown Aluminium which is 3 kms away, he travels there by bus.

Hutment No.6, Household No.8

This is the brother of No.7, he lives here with his wife and 4 children. This man has also been here all his life and he too pays Rs20 rent. The couple have 4 children. One son suffers from a spinal injury and the woman from asthma. The man works for Remington in a permanent position and earns Rs600.

Hutment No.6, Household No.9

This man is a holy man who lives here alone. He has been here 20 years. He gave up his job in the fish market, he now spends his time in prayer, the other tenants look after him.

Hutment No.6, Household No.10

This family came from Bihar 40 years ago and still go back every year. They pay Rs20 rent for their room which is in good condition. The couple have 5 children. The man is a tailor master who owns his own business, he earns Rs300 a month.

Hutment No.6, Household No.11

This couple have been here 7 years and pay Rs15 for the room. The man is a clothes hawker earning about Rs300 a month.

Hutment No.6, Household No.12

This family have been here 15 years and pay Rs28 for the room. They go back to their village in UP every year. The couple live with their 4 daughters, son and daughter-in-law and their 4 children, a total of 10, in a room 8' by 10' which is kept neat and tidy. There are 2 earners, the father has a permanent job with the State Transport and earns Rs500, while his son has his own business printing names on pens, he earns Rs300.

Hutment No.6, Household No.13

This family consists of the couple, their 2 sons and their daughter-in-law and her child. The father is a railway sweeper earning Rs200, while both his sons are presently out of work. One is a construction worker currently unemployed and the other works in a cotton mill which is on strike.

Hutment No.7

This hutment includes a factory making lighter parts and a pen for goats and hens. There is an attractive guava tree providing shade in the courtyard. There is one latrine shared with the hutment next door. The tenants pay a sweeper Rs10 every 2 weeks to clean it. The yard is lower than the street and it floods whenever there is rain.

Hutment No.7, Household No.1

This family have been here for 20 years and they pay Rs17 rent. They still visit their village in UP every year. There is a widowed mother and her daughter. The woman works as a maid servant and earns RS40 a month.

Hutment No.7, Household No.2

This family have lived here 10 years and pay Rs16.5 rent. They come from Bihar and they go back about 3 times a year. The father lives with his son, daughter-in-law and their 2 children. The man is a rickshaw puller who earns about Rs350. The youngest child has rickets.

Hutment No.7, Household No.3

This man lives alone, he is a rickshaw puller who has only been here for 2 months. He came originally from a village in Bihar but recently moved from within the Pilkhana area.

Hutment No.7, Household No.4

This family have been here 15 years, they pay Rs28 rent. The couple have 6 children. The man works as a bearer in a Calcutta hotel. He travels to work by bus and earns Rs150.

Hutment No.7, Household No.5

This is the landlord's home. He has been here 40 years, his house is pucca and very comfortable. He lives here with his wife, his 3 sons, 2 daughter-in-laws, 2 daughters and 2 grand-children. There are 3 earners. 2 sons sell wood earning about Rs250 each. One son makes stoves in a large factory where he has a permanent job, he earns Rs300.

Hutment No.7, Household No.6

This family have been here 18 years and pay Rs23 rent. The couple have 6 children. The man works for himself selling milk to hotels, he earns Rs300 a month. Both son and father have got asthma.

Hutment No.7, Household No.7

This man lives alone as his wife and son are staying in the village in Bihar. He goes back every 6 months. He has had the room for 20 years and pays Rs25 rent. He has a permanent job as a dock labourer earning Rs600.

Hutment No.7, Household No.8

These 4 men all have homes and families in their village in Bihar. They have had this room for 10 years and pay Rs25 rent. They are all cart pullers earning a total of about Rs700.

Hutment No.7, Household No.9

This family of a father and 2 daughters have just arrived here today! They are paying Rs15 rent. They have come from a nearby bustee. The father paints metal trunks and earns Rs200. The room is made of bamboo with a tin door, it is in a very bad condition.

Hutment No.7, Household No.10

This family consists of a mother, her son and daughter-in-law and their 4 children. They have been here for 25 years and pay Rs22 rent. They still go back to Bihar every year. The son is a cart puller and earns Rs200. The room is in a very bad condition and it is very dark. The woman has TB.

Hutment No.7, Household No.11

This couple and their 3 children have been here 7 years. They pay Rs35 for a reasonable room. However they explain that they are plagued with huge rats and the roof leaks during the rains. The man is a hawker selling clothes and he earns Rs300. The son is suffering with fever at the moment.

Hutment No.7, Household No.12

This is the family of a mother who lives with her 5 children. One son is a rickshaw puller who earns about Rs300 a month. They have been here 10 years and pay Rs24 rent.

APPENDIX 2

1983: PILKHANA : THE UPGRADED SLUM IN HOWRAH CITY

Pilkhana is a large slum in Howrah, the other side of the river to Calcutta city. It is now a predominantly Muslim area ribboning the Grand Trunk Road. There are a large number of small industrial units in this area.

Hutment No.1

There are 2 latrines, the one for men faces the street and for women the court. the septic tank is leaking and the latrine itself usually blocked. There is no tap inside the compound but a Corporation tap and tubewell is in the street. It leaks and the water gets polluted with mud. When it is not possible to use this, the next source of water is 3 minutes away in the next lane.

Hutment No.1, Household No.1

This family of 6 have been here 10 years and pay Rs22 rent. The couple have 4 children and the man is a greengrocer earning Rs400. Their 18 month old daughter has glandular TB.

Hutment No.1, Household No.2

This is the owner's own home which he inherited. He lives with his wife, his brother-in-law and his 2 children. He has a permanent job as a welder with Bridge and Roof Company. He earns Rs500. His wife has TB.

Hutment No.1, Household No.3

This family of 8 came from Bihar 15 years ago. They pay Rs15 rent a month, they paid Rs11, 5 years ago. The couple have 6 children and the woman suffers from TB. The man works as a rickshaw puller earning Rs150 a month.

Hutment No.1, Household No.4

This joint family of 2 brothers, one with his wife and 2 children and one just his wife, live with their mother. They have been here for 8 years and pay Rs40 rent, 5 years ago they paid Rs30. The brothers have their own business selling milk and earn about Rs1000 each month.

Hutment No.1, Household No.5

This family of 8 has been here for 22 years and pays Rs20 rent. There are 2 sisters and 4 brothers as well as the parents. The man is a gatekeeper and earns RS300.

Hutment No.1, Household No.6

This is the landlord's room where he lives with his wife and child. He works in a blade factory and earns Rs500.

Hutment No.1, Household No.7

The owner's sister lives here with her husband and 3 children. The man works in Bridge and Roof in a permanent job, earning Rs500.

Hutment No.1, Household No.8

The family here consists of a mother with her son and his wife, and their 3 children. They have been here 6 years and pay Rs22. The man works for the Railway in a permanent job, he earns Rs500. This room is only about 5' by 7' and 6 people live here.

Hutment No.1, Household No.9

This is a family from Bihar who have been here 16 years and pay Rs20 rent. The couple live with the man's brother and their 5 children. Both men are rickshaw pullers.

Hutment No.1, Store for marriage drums

Hutment No.1, Household No.10

This family of 10 came from UP 21 years ago. It consists of a couple and their 2 sons with their wives and 4 children. There are 3 earners, 2 sell clothes in the market and the other is a peon in Central Bank. Their total income is Rs2000.

Hutment No.1, This room was a hotel but it is now closed.

Hutment No.1, Household No.11

This family from UP have been here 35 years and pay Rs14 a month. There is the married couple, the man's father and their son. The man is a tailor who works at home, he earns Rs150 a month.

Hutment No.1, Household No.12

This Bihari family of 5 have lived here for 11 years and pay Rs22 rent. There are 5 brothers who all have families in the village and all work as cartpullers in the city. They earn between Rs600 and Rs700 each month.

Hutment No.1, Household No.13

This family are from a village in West Bengal, they have been here for 12 years and pay Rs20 in rent. The widowed mother lives with her son and his wife, her daughter and her husband, and an unmarried son. There are 2 earners. One son makes and sells coal pats and the other pulls a rickshaw.

Hutment No.1, Household No.14

This family came from Rajasthan 12 years ago and now pay Rs24 in rent. There is a father and his 2 sons who all 3 work as milkmen, delivering cream to hotels. They make the cream themselves and earn about Rs2000.

Hutment No.2

This hutment has 2 latrines, a male and a female one. They leak as well as jam because of the shortage of water.

Hutment No.1

This is a soap factory owned and operated by the hutowner.

Hutment No.2, Household No.1

The family of 6 living here consists of a husband and his 2 wives and their 3 children. They have been here for 10 years and pay Rs20 rent. The man is a builder and earns Rs1000.

Hutment No.2, Household No.2

This family have been here for 30 years and pay Rs13 rent. The couple live with their 2 sons, daughter-in-law and her 4 children. The 2 sons work, one has a permanent job on the docks and the other pulls a rickshaw.

Hutment No.2, Household No.3

This family of 12 live in this room which is 7' by 8'. They have been here 32 years and pay Rs13 rent, 5 years ago it was Rs10. The couple have 10 children. There are 2 earners, the father works in a pen factory and his son in a small greengrocers.

Hutment No.2, Household No.4

This family from Bihar have been here 20 years and pay Rs13 rent. The couple have 5 children and the man is a self-employed greengrocer.

Hutment No.2, Household No.5

This family have had this room for 50 years and pay Rs18 rent. The mother lives with her son and his wife and their 6 children. The man works at Bridge and Roof as a fitter, he earns Rs600.

Hutment No.2, Household No.6

This room is home to a widowed mother, her daughter and her husband and their 5 children. They have been here 15 years and pay Rs15. The man is a rickshaw puller.

Hutment No.2, Household No.7

This family have been here for 15 years and pay Rs13 rent. The couple have 5 children and the man, the only earner, is a bus driver earning about Rs700. The man suffers from a heart condition and a son from TB.

Hutment No.2, Household No.8

The family here consists of a married couple and their 5 children. The man has a permanent job with Bridge and Roof as a fitter earning Rs600. The family has lived here 16 years and pays Rs20 rent.

Hutment No.2, Household No.9

This joint family consists of a mother and her 2 sons with their wives, one with 2 children and one with 6 children. The family have been here 30 years and pay Rs20 rent. The brothers are drummers at weddings and earn about Rs500 between them.

Hutment No.2, Household No.10

The family here consists of another widow living with her son and his wife and their 3 children. The man works temporary as a furnace man in a small aluminium factory. They have been here 15 years and pay Rs18 rent, it was Rs15, 5 years ago.

Hutment No.2, Household No.11

This is a family of 3 children and the parents who have lived here for 7 years. They came from UP. The man sells soap and earns Rs500 each month.

Hutment No.2, Household No.12

This is the hutowner's family, his wife and 5 children, as well

as his small factory he has a permanent job in a large paint factory earning RS500. He inherited the hutment.

Hutment No.2, Househoild No.13

This is the family of the hutowner's brother, his wife and 5 children. The man works for Bridge and Roof in a permanent position.

Hutment No.2, Household No.14

This family have been here for 16 years and pay Rs18 rent. Once again there is a widowed mother and her 2 sons, the wife of one and her child. The 2 men work in a small washer factory earning Rs300 a month.

Hutment No.3

There are 2 septic tank latrines in this hutment both of which are invariably jammed for lack of water. People use the street tubewell which is occasionally polluted by mud. The residents say that the thika tenant or hutowner is very good.

Hutment No.3, Household No.1

The wife here lives with her mother and sister as well as her husband and 4 children. They have been here 18 years and pay Rs25 rent, they paid Rs20, 5 years ago. The man has a permanent job on the docks earning Rs700. One of the boys suffers severe stomach trouble.

Hutment No.3, Household No.2

This family has lived here for 25 years and pays Rs15 rent. There is the widowed mother, her 3 sons and daughter-in-law, her daughter and 2 grand-children. There is one earner, a son works in a small thread factory and earns Rs300. This family of 11 lives in a room 9' by 12'. They have been here 40 years and pay Rs10 in rent. The daughter-in-law suffers from paralysis.

Hutment No.3, Household No.3

This family have been here 40 years and pay Rs10 rent which has increased by Rs3 in 10 years. There is the mother, her son and his wife and their 8 children. There is one earner, the man is a painter earning Rs250 a month. The mother has asthma very badly.

Hutment No.3, Household No.4

The family here from Bihar have been here 20 years and pay Rs10 rent. The couple here live with their 3 children. The man pulls a rickshaw and earns Rs150.

Hutment No.3, Household No.5

This family have been here for 40 years and now pay Rs14 rent. The couple live with the man's mother and their 2 children. The man owns his own betel shop earning Rs500.

Hutment No.3, Household No.6

The 10 people here, couple, son and wife and their 6 children live in one 8' by 10' room. They have been here 35 years and pay Rs14 in rent. The man is a self-employed hawker selling fruit. He earns about Rs500.

Hutment No.3, Household No.7

This couple have 8 children and there is one earner, the man is a greengrocer earning about Rs500. The family have been here for 35 years and pay Rs10 rent.

Hutment No.3, Household No.8

This family from Bihar has been here 35 years and pays Rs10 rent. There is the mother, 2 sons and their wives and 3 grand-children. The 2 men are both rickshaw pullers, earning about Rs300.

Hutment No.3, Household No.9

The family here consists of a couple, their son and his wife and his daughter and 3 sons. There are 2 earners, the father is a driver and the son is an ibedic doctor.

Hutment No.3, Household No.10

The family here consists of a couple and their widowed daughter-in-law and her 4 children, they have been here for 35 years and now pay Rs15 rent. The man is a permanent dock labourer earning Rs700.

Hutment No.4

There are 2 latrines in this hutment, one facing inside and one outside. The people blame poor materials and construction for the fact that the septic tanks are leaking, the metals are rusting and the brick work crumbling. There is no tap within the compound. People from this bustee moved out to Bankra and were interviewed there in 1984. It appears from these interviews that few rent increases have taken place in this bustee in 10 years.

Hutment No.4, Household No.1

The family here has 2 rooms and pays Rs10 and Rs14 for them. They have been here for 16 years. The couple have 6 children. The man has a permanent job as a port engineer earning Rs600.

Hutment No.4, Household No.2

This family consists of a couple and their grandson and his wife and their 4 children. They have been here 35 years and pay Rs12 rent. The man is a rickshaw puller and earns Rs150. The grandfather suffers from ringworm and the baby from liver problems.

Hutment No.4, Household No.3

This is the family of a friend of the hutowner who does not pay rent. He has lived here 40 years. The couple have 8 children. There are 2 earners, The father works on the Hooghly docks earning Rs800 and the son is a mechanic in a cycle rickshaw shop, it is his own small business, he earns Rs300.

Hutment No.4, Household No.4

This family is split between here and their home in Bihar, the man and his 3 children are here and his wife and 2 children are in Bihar. The man is a cart painter earning Rs200. They have been here 5 years and pay Rs25 rent.

Hutment No.4, Household No.5

This couple have 6 children and they have lived here 17 years.

They pay Rs15 rent which has not changed since they first moved in. The man has a temporary job in a carpentry shop and sometimes he also pulls a rickshaw. The child has rickets.

Hutment No.4, Household No.6

This couple have 9 children, most of the family work making metal staples out of scrap iron. If 3 are working they can earn Rs12 a day. They have been here 30 years and pay Rs14 in rent. The man suffers from asthma.

Hutment No.4, Household No.7

This family have been here 25 years and pay Rs10 in rent. The couple have 5 children and the man works as a cycle mechanic when he can, he has asthma very badly. The small child also suffers from asthma. His wife works making staples with the neighbours.

Hutment No.4, Household No.8

This couple have 4 children. The man works as a rickshaw puller and earns Rs200 a month. They have been here 12 years and pay Rs15 rent. The woman suffers from asthma.

Hutment No.4, Household No.9

This family consists of a couple, their son and daughter-in-law, their daughter and son-in-law and their 6 children, 12 people in all. There are 2 earners, the 2 men are self-employed greengrocers earning about Rs500. The family have lived here 33 years and pay Rs10 rent. The little girl has TB and the baby boy has asthma.

Hutment No.4, Household No.10

This family have been here for 25 years, they pay Rs15 rent. The mother lives with her 3 daughters, 2 sons and daughter-in-law and their 2 children. The man is a rickshaw puller and the mother and daughter work at home making staples. The child is very weak with asthma.

Hutment No.4, Household No.11

This couple and their child have been here 20 years and pay Rs10, the same rent as 10 years ago. The man sells old furniture.

Hutment No.4, Household No.12

This family have been here 30 years and also pay only Rs10 rent. The family consists of a brother and 2 sisters whose parents are dead. Their aunt lives nearby in No.3. Their family has been here 30 years and they pay Rs10 rent. The brother rides a cycle rickshaw and earns Rs200.

Hutment No.4, Household No.13

This couple have 5 children. They moved here 17 years ago and now pay Rs15 rent. The husband works in a small furnace and earns Rs500. His wife has asthma.

Hutment No.4, Household No.14

This family have been here for 30 years and pay Rs10 in rent. There are 2 widowed sisters and a daughter and 2 sons. One son is a rickshaw puller earning Rs200. The other son works straightening wire, he earns Rs9 a day. The 2 sisters also straighten wire.

Hutment No.4, Household No.15

This family came here 30 years ago as well and still pay only Rs10 rent. The couple live with their son and daughter-in-law and 4 children. The man works on a cycle rickshaw, he earns Rs200. The child is suffering from stomach trouble.

Hutment No.4, Household No.16

This family is that of the son of No.15. The room has been theirs for 30 years and the rent Rs10. The son and daughter-in-law have 3 children. The man has a temporary job as a cart puller earning about Rs250. The baby has rickets.

Hutment No.4, Household No.17

This family have been here 15 years and pay Rs15 rent. The mother lives with her son and daughter-in-law, her daughter and 2 other sons as well as 2 grandchildren. One son straightens wire, one son makes umbrella rings in a small factory and the other son works in a small paint factory. The little girl suffers from severe stomach trouble.

Hutment No.4, Household No.18

This couple have 7 daughters. The father, the only earner, works in a small furnace earning Rs300 a month. The family have lived here for 25 years and pay Rs12, the same as 10 years ago. The man has TB and asthma.

Hutment No.4, Household No.19

This couple have 8 children and the father works in a small washer factory earning about Rs250 a month. The family have been here 17 years and pay Rs12 in rent.

Hutment No.5

This hutment does not have a thika or hutowner as all the tenants own their own room. They are refugees who came from East Bengal, now Bangladesh 33 years ago. They are Hindus. They pay Rs5 tax every 3 months.

Hutment No.5, Household No.1

This family consists of a couple, their son and daughter-in-law, 3 daughters, son and grandchild. They have been here like the rest 33 years. The father has a gastric ulcer and lost his job in a cinema because of ill health. He is now unemployed and getting help from Servas and Samite. His married son makes paper bags. Their income is Rs150.

Hutment No.5, Household No.2

This is a family of a married couple and their 6 children. The man is a clerk for the police, it is a permanent job earning Rs700.

Hutment No.5, Household No.3

This family consists of the mother, her 2 sons, 2 daughter-in-laws and 2 grandchildren. There are 3 earners, 2 are self-employed hawkers and the third son works in a small plastics factory, he earns about Rs200 or about 20\$.

Hutment No.5, Household No.4

The woman here lives with her 2 sons, daughter and daughter-in-

law. There are 2 earners, one son paints sarees and the other works as a signalman on the railway, he earns Rs300.

Hutment No.5, Household No.5

The father here lives with his son, daughter-in-law and 2 children. The son works in a small plastics factory and earns Rs200 a month.

Hutment No.5, Household No.6

The couple here have 7 children. There are 2 earners, the son works in a paint factory and the father is a hawker. However the women work at home making paper bags. The man didn't count them in the tally of earners.

Hutment No.5, Household No.7

This family of 4 consists of a mother and her 2 sons and one daughter. One son is a hawker, working for someone else, he earns Rs150.

Hutment No.5, Household No.8

This couple have 3 children, the man makes paper bags at home earning Rs3 or Rs4 a day.

Hutment No.5, Household No.9

This is a family of 6, a couple and their 4 children. The man has a permanent job with the Railway. The eldest brother is mentally ill.

Hutment No.5, Household No.10

This couple have 2 children. The man is a mail guard with the GPO, it is a permanent job earning Rs500. The 2 sons of 20 and 22 years are unemployed. The woman suffers from eye problems.

Hutment No.5, Household No.11

This man is divorced and lives alone. He has a permanent job with the State Transport as a mechanic earning Rs600.

Hutment No.5, Household No.12

This couple have 4 children. The man is a driver of an auto-rickshaw earning Rs600 and as well as this the whole family make ladies purses.

Hutment No.5, Household No.13

This couple have one child and the husband is a self-employed hawker earning Rs300, the wife works as a private teacher earning Rs100 a month.

Hutment No.5, Household No.14

The couple here live with their 3 sons, 3 daughters and daughter-in-law. One son works in a plastic factory and earns Rs200 and the other is a self-employed hawker earning Rs300.

Hutment No.5, Household No.15

This couple have 3 children. The man works in a cloth store in the market and earns Rs250.

APPENDIX 3

1984 : REPORT ON THE HOUSEHOLD SURVEY IN THREE SETTLEMENTS, PILKHANA, the improved city slum; BANKRA, the unimproved rented slum at the edge of the city; MARTIN RAILWAY, the unimproved squatter slum.

PILKHANA BUSTEE IN HOWRAH CITY

(The reference Pc is used for Pilkhana in 1984)

Hutment No.1

The first hutment was a rather unique one in that it consisted of a group of potters, all from the same village in Uttar Pradesh. They were all related, and lived in the 19 rooms in smaller groups of individual families. The hutment had been owned for 45 years by a villager whose son now lived and worked in one of the rooms.

The rooms were set well back under a large canopy where the potters worked at their wheels in virtual darkness. The wheels are huge circles of stone balanced on a metal point in the ground which the potter kept in motion with hand or foot while he threw the pot. The pots rapidly produced were the tiny demi-tasse tea cups used at roadside tea stands and smashed after each use, and the larger ones, in several sizes, which hold yoghurt or curd and are used by dairies and sweet shops.

Inside the tiny black room the men slept at night and during the day gave the pots a rudimentary firing, the kiln was at the back of the bedroom. The courtyard was a crowded storage and drying area which contained a much used well and covered heaps of clay and fuel.

Apart from the 53 men and one woman at present in residence there were 34 men at home in the village. The only woman was the mother of the brothers who lived in Pc1.15. She had come from the village to look after her son who was ill. The potters spend an average of six months or so in the village each year. They work on the land and also in the pottery there but the time at home with less pressure of work allows their hands, deeply cut by the burning lime, to heal.

Every potter had horrible sores on their hands caused by the lime in the clay, deep cuts which were impossible to heal while they continued working. Many also had some sort of respiratory disease, several had asthma and many suffered with pain in their back.

They had constant problems with the supply of the clay and with delivering the pots to Calcutta. Although they managed to pay the Rs300 for a licence for a handcart they had to cross the bridge before 8 in the morning, otherwise the police stopped them and they lost their market. They had to pay a lot to get black market coal supplies, essential to their trade. They said that every delivery of clay was increasing in value, the latest cost Rs2 for 40Kgs.

There are 3 septic tank latrines in the court, built by CMDA 10 years ago. They are constantly blocked because of lack of water. Water is brought from the Corporation tap in the street. They have a well in the courtyard which they use for bathing. The atmosphere is thick with smoke from the kilns and cooking fires.

Hutment No.1, Household No.1

4 men live here who come from U.P. They are all married with families in the village. They pay Rs23 rent a month now, it was Rs17, 5 years ago. They have held the room since the beginning, 45 years. Each year they take 6 months in the village. One of them can read. They work all the time they are in the city, every day and sometimes, when the light allows, up to 18 hours a day.

Hutment No.1, Household No.2

7 married men live here, all with families in UP. There are 4 here at the moment. All of them suffer from chronic back ache, asthma and skin disease on their hands. They cannot read and only know how to sign their signature.

Hutment No.1, Household No.3

3 men live here, all have families in UP, another brother of the family is a doctor and he lives nearby. They have a motorised potters wheel. All are literate. They talk about the difficulty in obtaining good quality clay and the fact that strikes often disrupt delivery.

Hutment No.1, Household No.4

There are 3 men here and another currently in UP. They also have a sister in the village. All claim to be able to read a little.

Hutment No.1, Household No.5

2 brothers live here, one at the moment in UP. Both can read and speak a little English.

Hutment No.1, Household No.6

3 brothers live here but they are at present in the village. All three can read. They pay Rs200 train fare and a reservation cost of Rs60 to go home, they will stay there for 3 months.

Hutment No.1, Household No.7

3 men live here, 2 at the moment are in UP working in the pottery there. Only the youngest can read.

Hutment No.1, Household No.8

4 men live here, 2 in UP now. All can read. This room, No.9 and No.10 are flimsy buildings of mud and bamboo unlike the rest which are of mud brick.

Hutment No.1, Household No.9

An uncle and 2 brothers are here at the moment with 4 other cousins in the village. All can read. They talk about the difficulties in getting a licence for a hand cart to take the pots to Calcutta. It costs Rs19 for 6 months. They have to leave early to take their place in the congestion to cross the bridge, if they do not manage it before 8am. then the police will turn them back.

Hutment No.1, Household No.10

One man lives here, he returns to the village every 6 months where he has his family. He can read and says that he prefers his family to be in UP where the school is good.

Hutment No.1, Household No.11

This is one of 2 sons of the landlord who lives here. The other brother is currently in the village. Neither can read. He tells of the difficulty in obtaining coal supplies for the furnace, they have to take black market coal which is illegal but it is the only way they can get enough.

Hutment No.1, Household No.12

There are 2 men here at the moment, 3 more in UP. No-one can read.

Hutment No.1, Household No.13

A father and 3 sons live here, 3 at the moment are in the village. All can read and one son wants to become a lawyer, he will take his LLB after some more years study he hopes. A municipal licence costs them Rs300 a year.

Hutment No.1, Household No.14

One man lives here, his 2 brothers are in the village. He can read Hindi. He complains about problems with delivery and the police who will remove his cart if he leaves it in the lane while he loads up.

Hutment No.1, Household No.15

The only woman lives here with one of her 3 sons, the other two are in the village. One of them can read. She came to Pilkhana to look after her son who has had a severe nervous breakdown from which she does not believe he will ever recover. He had the idea of buying a small lorry to start a delivery service for the other potters. He borrowed money from the moneylender but was unable to overcome problems with licences etc. He could not repay the money and the interest at 5% per month increased the capital very quickly. He suffered a complete breakdown, his wife is still in the village with his three children.

Hutment No.1, Household No.16

3 brothers and a cousin live here, 2 are currently in UP. All can read.

Hutment No.1, Household No.17

A man and his nephew live here, their families are in UP. Neither can read.

Hutment No.1, Household No.18

3 brothers live here, their father comes sometimes but he is in UP now. They can all read.

Hutment No.1, Household No.19

2 men are here now and 3 more are currently in the village. No-one can read.

Hutment No.2

This is the rented hutment of two families of brothers who operate a small frame-making business between them. They make the frames and sell them. They need to purchase a licence for their factory each year, it costs Rs75. The business suffers from lack of credit. They purchase wood through a middle man but there has been a shortage of wood because of the trouble in Assam. As a result of this the factory was forced to close for 4 months. All

the men in the family learned their skills in the workshop, they estimate that it takes about 4 years to become skilled.

Hutment No.2, Household No.1

This is a family including an older couple, 4 sons, 2 daughter-in-laws, 2 daughters and 3 grand-daughters and 1 grand-son. This extended family live in 2 rooms. They came from a village in UP, 30 years ago, and now they pay Rs90 rent per month, 10 years ago they paid Rs50. The father has had TB for 20 years. All the children and grand-children over 5 attend school, all adults are literate and all children were born in hospital.

Hutment No.2, Household No.2

This family consists of the younger brother and his wife and their 2 sons and daughter. This man is responsible for selling the frames in the market. The son and daughter of school age attend school. The wife cannot read. All the children were born in hospital.

Hutment No.3

This hutment has 13 rooms opening into the court yard and 3 opening into the street for the male workers or 'muftis'. This is a mixed Muslim and Hindu hutment.

Hutment No.3, Household No.1

This couple have lived here 45 years and they still only pay Rs10 rent. The man used to work as a fitter in a large factory but he is now retired and does occasional work as a messenger. The woman suffers with her eyes and neither are literate.

Hutment No.3, Household No.2

This man is a driver who has a home in a village in UP. His wife, son and daughter are currently there, where the children go to school. He is a driver and has lived here for 25 years, he pays Rs25 rent now, he paid Rs20 5 years ago.

Hutment No.3, Household No.3

The 3 men living here all have families in UP. They have lived here for 30 years and now pay Rs12 rent, they paid Rs10, 5 years ago. They are all door to door hawkers earning about Rs5 per day.

Hutment No.3, Household No.4

This man moved here only 2 months ago from another Howrah bustee. His family lives in Bihar. He works as a mistri earning Rs10 a day. He pays Rs30 rent per month.

Hutment No.3, Household No.5

This is the family of the son of the couple in No.1, so the man has lived here all his life. He pays only Rs11 rent. The couple have 3 daughters and a son. He was employed by a factory producing galvanised steel but it closed down 3 years ago and his salary dropped dramatically from RS700 when he became a rickshaw puller. He claims that his daily income is decreasing, he must pay the owner of the rickshaw Rs5 a day so an 8 hour day of hard manual labour produces only about Rs7. None of his children attend school, although he himself can read. Within the last 10 years the couple have lost 2 sons of 5 years and 20 years, both of them with asthma.

Hutment No.3, Household No.6

This is the family of another son of the older couple in No.1. However the family only moved into the room 4 years ago and now pay Rs25 rent. They have 2 baby daughters and a son of 5 years who goes to school. They had a little girl of 7 months die, 2 years ago. The man is a fitter in the large factory, Brown and Martin and he earns Rs850 a month. This was his father's job probably.

Hutment No.3, Household No.7

This is a family of a widowed grand-mother, her widowed daughter and her 3 sons and daughter. All are adults. They have lived here 50 years and pay only Rs10 rent. The mother is a maid and her daughter ties yarn at home, earning about Rs2 for 4 hours work. The father died a year ago while he was employed by the railway and the son has been trying for his job since then. The son works as a cartpuller. The sons are literate.

Hutment No.3, Household No.8

This is a family of a couple with 3 young daughters. The man has lived here all his life and they pay only Rs11 rent. He works at a large galvanising factory and earns Rs700.

Hutment No.3, Household No.9

This is the family of a lorry driver, his wife and 2 daughters. They have been here only 3 months and pay Rs25 rent. They came from another bustee in Howrah. The man earns Rs600 a month.

Hutment No.3, Household No.10

This family is headed by a widow with 7 children aged between 20 and 6 years. They have lived here for 20 years and now pay Rs30. The mother suffers from heart trouble and works as a housemaid, earning about Rs3 a day. Two of the daughters work in a plastic factory and earn Rs5 a day, one has been there for 8 years since she was 12. The son works in a pen factory earning Rs5 a day. Although none of the adults can read, the youngest daughter and 2 youngest sons now go to school.

Hutment No.3, Household No.11

A sister and 2 brothers live here with the wife of one of the brothers. Their mother died recently of TB. The family have lived here for 60 years and now pay Rs11 rent. One man is a driver earning Rs500 and one a lorry cleaner, the third is unemployed. He used to work in a general store which closed down. The men can read.

Hutment No.3, Household No.12

The man is here with the children as his wife has gone to Bihar for a short holiday. The three children, 2 girls of 10 and 11 and a boy of 16, all go to school. The father works as a railway cleaner on a temporary basis earning Rs10 a day.

Hutment No.3, Household No.13

This room opens to the street rather than the court. The 8 men who live here are all related and their families live in Bihar. There are 2 brothers, 2 brothers-in-law, their 2 sons and 2 cousins. They have had the room for 6 years and pay Rs35 rent. Except for 3 of them who are rickshaw pullers, all the rest are hawkers, selling puri in cinemas and public places. Their home is

very dilapidated and they often suffer from fevers and allergies.

Hutment No.3, Household No.14

This is another outside room. This is the home of the owner and 3 employees of a carpentry shop making furniture. All their families are in Bihar. The men are all literate and the labourers earn Rs20 a day. They have been here 15 years and pay Rs20 rent.

Hutment No.3, Household No.15

This room opens to the street. This house is also a tea shop and the family own another one nearby. He earns about Rs20 - Rs25 a day. They have been here a year now and pay Rs60. Normally the man lives here with his wife and 2 sons but he is alone just now as the family are in the village in Bihar. The children are too young for school and only the man can read.

Hutment No.3, Household No.16

A couple, their 6 sons, daughter-in-law, and 2 daughters live in this room. The man has a permanent job as a sweeper for the Corporation and he earns Rs500. All his sons are private sweepers earning about Rs50 a month. The 2 year old daughter has been ill for 2 months with severe fever and a 4 year old son died of TB a year ago. Everyone is illiterate.

Hutment No.4

This was a very hospitable and happy Muslim hutment dominated by an extended family.

Hutment No.4, Household No.1

The joint family of the owner lives here. The grand-father, mother and father, 5 sons, 2 daughter-in-laws and their families, one of 5 sons and a daughter and the other one son. All the grand-children go to school and all the adults are literate. The father earns Rs15 a day working in a small bag factory, one son is still at school and the other sons work, one owns his own pen factory, one is a Corporation teacher like his wife and another a private tutor. They use 4 rooms.

Hutment No.4, Household No.2

This is a couple and their nephew who have lived here for 20 years. They pay Rs25 rent and paid Rs20, 10 years ago. The men are hawkers selling bettal in a small shop near to Howrah station and earning about Rs1,000 each month. The man, who is 50 years old has cancer in his neck and the nephew is 30, he has had TB for 6 years. Only the nephew can read.

Hutment No.4, Household No.3

A widow and her 25 year old son live here. They have been here for 40 years and pay Rs20 rent. The son had to give up work 5 years ago because of illness, he has TB. The mother is a maid in 3 different houses and manages to earn Rs150 a month. The son can read.

Hutment No.4, Household No.4

A widow, her 4 sons and daughter-in-law as well as 3 grand-daughters live here. They have been here for about 12 years and pay Rs30 rent. The mother works for Servas and Samite in the boys home, she earns Rs300. One son is a rickshaw puller, earning

Rs150. 2 sons attend school, the little girls are too young. Only the women cannot read.

Hutment No.4, Household No.5

A young couple and their one year old son have lived here for a year and pay Rs40 rent. They came from another bustee in Howrah. The man owns a share in 5 buffalo and works as a milkman earning Rs2,000, by selling milk and manure. Both adults can read Urdu. They recently lost a baby at birth although both births were in hospital.

Hutment No.4, Household No.6

This is a family of 9, a couple, their 4 sons and 3 daughters. They have been here 10 years and pay Rs25 rent. The man is a milkman with a share in buffaloes earning Rs2000. Both parents read Urdu and the children attend school.

Hutment No.4, Household No.7

Another milkman lives here, a wealthy man who owns 30 buffalo. His earnings are about Rs5000 a month. He has been here 20 years and pays Rs20 rent. The couple have 6 sons and 3 daughters. The middle 2 sons and youngest 2 daughters attend school. Both parents can read.

Hutment No.4, Household No.8

The daughter of the owner lives here with her family, husband, son and 4 daughters. They occupy 2 rooms. Her husband is a mistri in a small factory where he earns Rs3000. All the children of school age attend school and both parents are literate. A five year old daughter died 2 years ago of a liver complaint.

Hutment No.4, Household No.9

A couple and their 3 sons live in this room. The man is a retired driver and 2 sons work in small factories earning Rs50 a week. The youngest son is still at school.

Hutment No.5

One extended family run a business and work in this hutment.

Hutment No.5, Household No.1

This is the extended family residence of a small business of washer-makers. They live in 3 rooms and have a workshop the other side of the courtyard. There are the parents, their 4 sons and daughter as well as a daughter-in-law and grandson and son-in-law and 2 grandsons. Twelve people in all. The family started the business on a gift of Rs10,000 from the father. They now employ another 3 workers. They feel very insecure at the moment as work is getting scarce. They applied for a low interest bank loan to small businesses 3 years ago. They wanted Rs20,000 to expand but despite the fact that they kept enquiring about the loan and the bank finally approved it the scheme was stopped and they did not get it. As hut-owners they do not pay rent but they pay Rs15 a month land rent and a Corporation tax of Rs27 a quarter and a trade licence of Rs40 a year. Because their trade is noisy, they pay a Health Licence of Rs80 to Howrah Municipality. Because there are load shedding power cuts during working hours they need to install a generator, this would cost them Rs20,000. They cannot work at night because their business is too noisy in a

residential neighbourhood. If they ever do get the loan they will be able to take on another 5 workers. The 2 grand-daughters go to school and everyone can read except the mother.

Hutment No.6

The latrine in this hutment was installed by CMDA 10 years ago, it broke 8 years ago and has never been inspected or repaired. There is no tap within the property but water must be fetched from the street. The level of the well water is going down. There is much standing water, mosquitoes, cockroaches and mice. This is a Hindu hutment.

Hutment No.6, Household No.1

This is the family of a Railway Policeman, his wife, 4 sons and 3 daughters. They have lived here for 10 years and pay Rs30 rent, 5 years ago they paid Rs25. He earns Rs700 a month and has been in the police for 20 years. Only the husband can read and only the youngest son and eldest daughter attend school. Within the last 10 years a son of 6 months and a daughter of 3 days have died. Only the last child was born in hospital.

Hutment No.6, Household No.2

A couple and their 4 daughters have lived here for 8 years. They pay Rs30 rent and paid Rs20 when they first arrived. Only the husband can read and the girls are still too young for school. The man works in a large iron factory and earns Rs600 a month. All the children were born at home.

Hutment No.6, Household No.3

This is the brother of No.2 who works alongside him at the iron factory. He has been here 5 years and pays Rs40.

Hutment No.6, Household No.4

This family consists of a husband, wife and 3 sons. They have lived here 10 years and pay Rs30 now, they paid Rs25 when they first arrived. The man is a sweeper in a cinema, employed permanently, he earns Rs300. He has had TB for 2 years and receives treatment from Servas and Samite. None of the children attend school but the husband can read. Within the last 10 years they have had 2 sons die aged 2 and 8 months.

Hutment No.6, Household No.5

A couple live here with their 2 sons and daughter. Their daughter is not with them now as she suffers with leg trouble and was sent by Servas and Samite to Darjeeling for 2 years. The father has TB. They have lived here for 4 years and pay Rs30 rent. The man is a greengrocer and earns about Rs150 a month. The man can read but the elder son of school age does not go to school. The family lost 2 children, one in hospital at birth and one at 18 months old with cholera. This happened about 4 years ago. All the children were born at home.

Hutment No.6, Household No.6

This family have lived here for 20 years and they pay Rs25. They have 3 sons and 3 daughters but only the youngest son goes to school now. All the adults can read. The man of the house is chronically ill with asthma and had to give up his job as a docker. The woman works at Servas and Samite looking after

children, she gets Rs300. Her sons of 19 and 16 are unemployed and her 20 year old daughter does not work. Only the last child was born in hospital.

Hutment No.6, Household No.7

Brother Gaston, the Swiss born doctor from Servas and Samite has lived in this room for 12 years and he pays Rs40 rent.

Hutment No.6, Household No.8

A couple live here with their 20 year old son, they have another son living in the village in Bihar. They have been here for 8 years and pay Rs30 rent. The man is a cleaner in a small iron factory where he earns Rs250 a month. He has suffered from TB for 3 years. The whole family can read.

Hutment No.6, Household No.9

This family has been here for 10 years and pay Rs30 rent. There is a couple and their son who is unemployed. The father works temporary in a newspaper printing press. He earns Rs400.

Hutment No.7

This is a very large hutment in 3 sections, comprising 31 households, a biri shop, and a coal shop. One section has 2 storeys, with a very precarious 4 rooms added to the top of ancient, kutcha, mud buildings. This storey moves in the wind! The hutment is next to a very noisy factory and a filthy sewer. The 2 CMDA latrines serving a total of 177 people have 2 open manholes over the septic tank where the cast iron covers were stolen 5 years ago. The old latrines cannot now be used as there is no night soil collection. There is no well and all water must be carried 500 yards. The construction was never inspected by CMDA and the cement joints are little more than sand, the contractor made extra profit by saving on cement. This is a Muslim hutment.

Hutment No.7, Household No.1

The family who live here have been here for 7 years and pay Rs40 rent. They are a couple and their 2 sons and daughter. The man used to be a sailor, but after 10 years with the same company they sold the boat and he was unemployed, now he is a hawker who earns about Rs5 or Rs6 a day. Both parents suffer from Asthma and the 15 day old baby has rickets. Within the last 10 years they have lost 2 sons and 3 daughters! A daughter of 13 died of pox 10 years ago, a daughter of 8 and one of 12 days died of cholera 2 years ago, a son of a year died of cholera 4 years ago and a son was still born a year ago. All children have been born in the house. Neither of the school aged children attends school.

Hutment No.7, Household No.2

This couple have been here only 2 years and pay Rs40 rent. The man is a rickshaw puller and earns Rs7 a day, despite the fact that he suffers a severe stomach ailment. Neither of them can read.

Hutment No.7, Household No.3

This is the landlord's family who occupy 3 rooms. They have lived here for several generations. 14 people live here together. The landlady, a widow, her 2 sisters, her son and daughter-in-law and

their 4 sons and 5 daughters. All of them live on the rent from this hutment. All the children go to school and all the adults are literate. All the children were born at home and one child died soon after birth 11 years ago. This is a 35 year old woman who has had 10 children.

Hutment No.7, Household No.4

This family of 9 people have lived here for 35 years and now pay Rs30. There are a husband and wife, 2 sons and 4 daughters. The man has a permanent job with bridge and roof and earns Rs900. They have a single son of 20 who has gone to Bombay to work. Neither parent can read but all the children can and the younger ones are still at school. Within the last 10 years this family have lost 3 sons, a boy of 9 died in his sleep, one of 2 died of pneumonia and one born dead. All the children were born in hospital.

Hutment No.7, Household No.5

This is another family who have been here a long time, 45 years, they now pay Rs30 rent. There is a married couple, their 2 daughters and son. The man is a tailor in a small company, earning about Rs6 a day. Both parents can read Urdu and the 2 school age children attend school. Last year they had a 2 year old daughter die with rickets.

Hutment No.7, Household No.6

This family have also been here for 40 years and now pay Rs30 rent. There are a widowed mother, her 2 sons and daughter-in-law. The son is a rickshaw puller earning about Rs7 a day. The daughter-in-law and a son suffer with gastric ailments. One of the sons can read Urdu. The family lost 4 daughters, a 12 year old and a 3 year old of fever, an 18 month old with TB and one born dead. All children were born at home.

Hutment No.7, Household No.7

A father and his 3 married sons live here while their families live in a village in Bihar. They have had the room for 25 years and pay Rs30 rent. They are all greengrocers and earn Rs10 each. None of the men can read.

Hutment No.7, Household No.8

4 brothers live here while their families remain in Bihar. They have had the room for 8 years and pay Rs35 rent. They all work as cart-pullers, earning about Rs10 a day after paying for the hire of the cart. The men can all read both Urdu and Hindi

Hutment No.7, Household No.9

The milkman who lives here has 2 rooms, one he uses for milk collection. He is self-employed and earns Rs1000. The family consists of the couple, their 3 sons and 2 daughters. All the children go to school. The man cannot read but his wife can read both Urdu and Arabic. The house is comfortable with electric light, fan etc.

Hutment No.7, Household No.10

The cousin of No.9, another milkman has lived here for 4 months, he pays Rs50 rent and Rs6 for electricity. The family consists of the couple with their 2 sons. The man can read Urdu.

Hutment No.7, Household No.11

The family living here have gone to their village in Bihar for a month's holiday. They have been here 10 years and now pay Rs35 rent. There are a widow and her 3 brothers, 3 sons and a daughter. 2 of the mothers brothers are married and their families are in Bihar. The men are all green grocers earning about Rs8 a day. None of the adults can read and the children do not go to school. All the children were born at home.

Hutment No.7, Household No.12

This is another family who have gone to Bihar and their answers are given by neighbours. They have been here 15 years and now pay Rs30 rent. There are 2 brothers living here both of whom are married with families in Bihar. Both brothers are greengrocers and neither can read.

Hutment No.7, Household No.13

This family have been here 15 years and pay Rs30 rent. There is a widowed mother, her 2 sons, daughter-in-law and grand-daughter. Both sons are brick-layers and earn Rs10 a day. The little girl is only 5 and not at school yet. No-one in the family can read.

Hutment No.7, Household No.14

This family of 11 have lived here for 30 years and pay Rs20 rent. The mother is a widow and she lives with her 4 sons, 2 daughter-in-laws, one with 2 grand-daughters and grand-son and the other with a grand-son. The 4 sons work in a small factory earning about Rs4 a day. The mother works for a building contractor doing construction work. It is very irregular and she must travel, often into Calcutta by bus or sometimes walking. She works an 8 hour day for about Rs3. None of the children go to school and only the 2 daughter-in-laws can read. The family have had 2 daughters and a son die, all the children were born at home.

Hutment No.7, Household No.15

This newly married couple have only lived here 2 months. They are paying Rs65 a month and they came from Bihar. The man is a tailor master and he earns Rs15 a day with a small firm. Both man and woman can read.

Hutment No.7, Household No.16

This family have been here for 25 years, they pay Rs30 rent. The couple live with their 3 year old son. The man pulls a rickshaw, earning Rs7 a day and the woman is a maid who takes children to school, she earns Rs60 a month. Neither can read. They had 2 daughters die within a year very recently, one was 6 months old and the other was 12 months old. All children were born at home.

Hutment No.7, Household No.17

The second wife of the landlord lives here.

Hutment No.7, Household No.18

An uncle and nephew live here while their families live in Bihar. The family has had the room for 20 years and they pay Rs30 now. They are both greengrocers earning about Rs6. Both men can read.

Hutment No.7, Household No.19

The man who lives alone here has his family in Bihar. He too is a

greengrocer. He has had the room for 14 years and pays Rs29 rent.

Hutment No.7, Household No.20

This is the brother of No.19, but this man has only been here 9 months and he pays Rs80 for this room. His family is also in his village in Bihar, and he is also a greengrocer.

Hutment No.7, Household No.21

Two men, a father and son have also lived here for only 9 months. The mother sometimes comes and stays here but generally she is in Bihar. This family also pays Rs80 rent. They moved from their old room in Pilkhana because that room was overcrowded with 5 other workers sharing. Both men are greengrocers and both can read.

Hutment No.7, Household No.22

Another 2 men from the same village in Bihar live here, this time brothers, again both greengrocers. They have lived here for 8 years and they now pay Rs35 rent.

Hutment No.7, Landlords Store

Hutment No.7, Household No.23

A relative of the landlord lives here rent free, in fact 18 people live in 2 rooms. The family consists of a widower and his 6 sons, 5 daughters, one daughter-in-law and her 2 daughters, and another with a son and daughter. His wife died 4 years ago with stomach cancer and one son's wife died 7 years ago, aged only 20, with TB. The man runs his own washer-making factory. He was able to start it with machines he was given as compensation by his previous employer. Two years before he had been employed in a washer factory and he had an accident with a machine and lost half of his finger. The employer gave him 2 second hand machines so that he could start up his own business. He takes about Rs1000 each month as salary and he has a trade licence which costs Rs75 each year. He has a good relationship with his old boss who sells most of his production for him. This man also allows him credit. None of the children goes to school at the moment, despite the fact that there are still 2 boys and 2 girls of the original family who could be at school, all the grandchildren are too young.

Hutment No.7, Household No.24

This is a family of 8, a married couple, their 2 sons and 4 daughters. They have lived here for 12 years and now pay Rs33 rent. The man owns a trunk factory and employs 8 employees, he takes a salary of about Rs1000. All the school age children attend school, but the mother cannot herself read. All the children were born at home with the help of a midwife and 5 years ago, a son was born dead.

Hutment No.7, Household No.25

A very old widow lives here alone, she has been here for about 12 years and pays Rs33 rent. She works 3 jobs as a housemaid and earns a total of Rs190. She manages to work despite "illnesses typical of her age".

Hutment No.7, Household No.26

This family consists of a married couple and their daughter as

well as the wife's sister. They have lived here for 10 years and pay Rs40 rent for a room on the precariously built second floor. The man is a furnace worker in a small business. He earns Rs400 a month. Their home is very clean and tidy although the wife is suffering badly from menstrual problems and severe weakness. She is probably anemic but hasn't seen a doctor. The 16 year old daughter goes to school and the whole family can read Urdu. Their son aged 6 died of a perforated gastric ulcer a few years ago.

Hutment No.7, Household No.27

This is a room is on the second floor containing 5 related men, an uncle and 5 nephews, all with their families in a village in Bengal, although not all the men are married yet. They have had the room for 12 years and now pay Rs30, they paid Rs25, 5 years ago. They operate between them a painting and decorating business and each earns about Rs7 a day. They claim that business is actually getting more difficult. Each month they return to the village. All the men can read Bengali.

Hutment No.7, Household No.28

A family of 3 have lived in this room for 25 years and now pay Rs35 rent, it was Rs20, 10 years ago. There is a father and a son with his wife. The son is a rickshaw puller earning about Rs7 a day. The room is on the second 'floor'.

Hutment No.7, Household No.29

This is a family of 6 people who have lived here for 3 years, they pay Rs40 rent, the same as when they arrived. There is a widow and her 3 sons, daughter and daughter-in-law. The mother works as a housemaid in Calcutta, she does 2 hours in 2 houses each day and earns Rs40 from each job. In order to save the 80paise bus fare the woman walks to Calcutta, she needs to save money for her daughters dowry. Her son works in a small trunk factory and earns Rs8 a day. Their home is precariously situated on the second floor of the building. Apparently it shakes in the wind and tiles fly off the roof. When one moves about the mud walls crack and fall to the ground. The daughter in law has TB but is doing well with treatment from Servas and Samite.

Hutment No.7, Household No.30

This very old widow lives in a cupboard under the counter of the biri shop. She does not pay rent. Now unable to work she begs for food, mostly provided by her neighbours. She suffers from asthma and had to give up her job as a maid 10 years ago. Her husband died in a road accident about the same time.

Hutment No.7, Household No.31

This is the family of a man who is a landlord of 4 rooms elsewhere in Pilkhana, he also runs a biri shop here. He pays Rs55 for this room and shop and he has been here for 7 years. He lives with his mother, his wife and their 5 sons and one daughter as well as his widowed sister and her 5 daughters. 15 people in all. All the children go to school and all the adults can read.

Hutment No.7, Household No.32

This family of 12 pay rent to the landlord despite the fact that they claim they built their room themselves on open land, 30 years ago. They pay Rs60 rent now, 2 years ago it went up from

Rs38. It is a joint family of 2 brothers and their wives, one with 2 daughters and the other with 5 daughters and a son. They have their own business selling coal and wood. They receive a quota of wood from Assam and buy the coal from the civil supply. They have a licence from the Municipality costing Rs36.5. They take out Rs1000 as a salary. Their main problem is in shortages of supplies. Each family has a home in their village in UP and all the children attend school there, but generally some of the family are here in Pilkhana to look after the men. All the adults are literate.

Hutment No.8

There is a latrine which is currently jammed for want of water. There is no tap and water is taken from the hand pump in the street. Within the compound they have a well which is kept clean by the residents.

Hutment No.8, Household No.1

The landlord and his family live in this double room. He was born here and now lives with his wife and 3 sons. He is an accomplished poet, and runs his own business supplying food, he supplies Servas and Samite with wheat and rice. He used to run a meat shop but found the hours too long. The 2 eldest sons are at school and all the adults can read.

Hutment No.8, Household No.2

The landlords sister lives here with her family, her husband, 5 sons and daughter. Her husband runs his own butcher shop, he takes about Rs1000 salary. All school age children go to school and all the adults can read. They have had a son and daughter die, 7 years ago their 3 month old son died of jaundice and 6 years ago their 7 year old daughter died of meningitis. All the children were born at home.

Hutment No.8, Household No.3

This widow and her son and daughter have been here 20 years, she now pays Rs25 rent. The son is a butcher working in someone else's shop, earning Rs5 a day. Although this woman appears very ill she does not discuss her illness, which is probably TB. She gave up her job as a housemaid 4 years ago, she has been a widow now for 10 years. Neither her 16 year old son nor her 18 year old daughter went to school and only the mother can read. She feels very sad that she has not been able to educate her children but explains just how much 'free' education really costs. One must pay Rs10 each month for books etc. plus bus fares and tiffin. Unless one can afford to keep this up it is not fair to send the child to school.

Hutment No.8, Household No.4

This family have lived here 20 years and now pay Rs30, 10 years ago they paid Rs20. There is the married couple and their 5 daughters and a son, also a son-in-law and their small son. 10 people in all. The son-in-law does casual jobs earning about Rs7 or Rs8 a day, the mother is a greengrocer, selling fruit on the road. The daughter is a private tutor earning Rs120 to Rs150. They, like the landlord, have a light and an electric fan. However all 10 people live in a space 7' by 7', sleeping on the small bed and underneath it. The 3 children of school age attend

school. All can read except the parents. The family lost 2 children, a son of 18 months died with meningitis and a 2 year old daughter fell as a result of falling into a drain. All the children were born at home. The family felt that their daughters education was important, their 13 year old has aspirations to become a doctor, this means getting together at least Rs25,000 to Rs30,000, but the mother is confident that they will do it if she has the ability. They have always paid for their children's education despite their poverty. Realistically the mother hopes that the child will become a teacher. The family also felt strongly about their environment and the effects of such overcrowding on young people. They said that almost continually there was the sound of abuse, bad language, drunkenness and they objected to their children growing up amid such chaos.

Hutment No.8, Household No.5

This is the family of the daughter of No.4. The married couple have 3 daughters and 3 sons. They also pay Rs30 for their room. The man is a cook at marriages and other festivals. He earns Rs50 for each event. They are able to afford an electric light. However the roof is in urgent need of repair. They live next to a dirty drain which overflows when it rains. They have built a platform 18" high for the bed. All school age children go to school and only the husband cannot read. They had a son born dead 3 years ago, in hospital. All the other children were born at home but that was a bad pregnancy, although in hospital she never saw a doctor before the actual birth.

Hutment No.8, Household No.6

This is a joint family headed by a widow and her widower brother, the man has 2 sons and the woman has one son. Both brother and sister are greengrocers and the man's son is a conductor on a private bus. They all earn between Rs8 and Rs10 each day. Just 4 days before the interview the woman slipped and broke her leg. She had to take a taxi to the hospital, but the treatment was free. The woman's son is 13 and the only youngster in the family, he goes to school and is the only one who can read. The woman had 4 children die between 20 and 10 years ago. A daughter of 6 months, sons of 18 months, 12 months and at birth. Most died from pneumonia she thinks.

Hutment No.8, Household No.7

Again this is a joint family. It consists of a widowed mother and the families of 2 brothers, one of them a widower whose wife died in childbirth at the age of 30. He has 2 sons and a daughter, his brother and wife have 4 sons. They have had the room 13 years and pay Rs20 rent. They all moved in together, brother from Calcutta and mother from the village only 3 years ago. This family are related to No.6. All the family except one suffer from asthma, one of the men, aged 35, has TB as does his wife and son. The sick man is a hawker who sells sweets around the area. He earns about Rs8 a day. He works over 8 hours a day, 7 days a week except when it rains. The other brother is a bricklayer who earns about Rs10 each day. The woman's sons aged 4 and 6 go to school but the 10 and 14 year olds do not. None of the brothers 10, 12 and 14 year old children go to school. Only the woman and her brother can read Urdu. The woman had lost 2 sons and 4 daughters all within the last 10 years, aged between 3 years and birth she

believed that they died of rickets. The brother had also lost a daughter and 2 sons. 6 years ago his month old daughter died with her mother of typhoid. The sister is desparate for a job as a maid, she used to make paper bags for the Sisters of Charity but had to leave, if she made them herself she could not sell them. She can sew and would like to buy a sewing machine and start a small business.

Hutment No.8, Household No.8

This family have lived here 30 years and pay Rs20 rent, 5 years ago they paid Rs16. Their 11 year old daughter goes to school. They have a son who is working in Bombay but they are worried about him as they last received a letter 4 months ago. The man is unemployed, he was working in a small trunk factory but was laid off 8 days ago because of lack of orders. The wife works for Servas and Samite, she packs weaning food.

Hutment No.8, Household No.9

This family have been here 11 years and pay Rs20 rent. They came from the village 13 years ago and still visit at least once a year. Although the woman reported that she still lived with her husband, he has recently taken a new wife and she is pregnant, the man therefore has now 2 homes to support. Because of this the children have all stopped going to school. The parents both read Urdu, as do the older children. The man is a motor mechanic who has his own small business employing 2 other people. His son of 14 is learning the business from his father. He takes between Rs800 and Rs1000 a month salary. The man made a bed which folds away to give more space in the room during the day. Within the last 2 years this family have lost 3 children, 2 sons and a daughter, all with meningitis. All the children were born at home with the help of the mans mother.

Hutment No.8, Household No.10

This extended family have lived here for over 60 years and now pay Rs30. There are 12 people in a room 7' by 14'. There is the couple and their 4 sons, one daughter-in-law with 2 sons and a daughter and the other with a daughter. There are 5 earners, all hawkers who work together selling utensils which they buy in Calcutta and sell in Pilkhana. They earn about Rs8 each a day. The whole family regularly travel to their village in Bihar. They go about every 6 months and stay for a week. The train costs Rs50. The grand-children are still too small to go to school. No-one can read and all the children were born at home.

Hutment No.8, Household No.11

This room is occupied by a father and his 2 sons. His wife, 2 younger sons and 2 daughter-in-laws are in the village in Haryana. They run their own business supplying milk. They have their own cycles for delivery and each takes a salary of Rs800. One of the three wives is usually in Pilkhana to take care of the men. The 3 men can read Urdu but their wives cannot, the 2 younger sons go to school in the village. 2 years ago one of the sons lost a son at birth, it was a Cesarian delivery in hospital in Howrah.

Hutment No.9,

This hutment is a settlement of 5 Hindu families who all came

from East Pakistan in 1947 as refugees. They all came from the same part of Dacca. They were granted their land and they built their own shelters, so each is a hutowner, paying only land tax but no rent, they pay Rs22 tax. Each family pay Rs10 a month for their electric light. The supply is in one person's name legally from the electricity board. Despite the fact that their homes now vary in the level of comforts they offer the group has stayed together over the years. There is one CMDA latrine which is leaking but the residents keep putting fresh plaster on it to seal it. They say that no cement was used in its construction, only sand. Water is only available during the hours 6-8. 11-12, 3-6, 10-11 and it has to be pumped up.

Hutment No.9, Household No.1

This is a family of 5, husband, wife and 3 daughters. The man works on the railway in a permanent job, he gets about Rs600 a month. The women all work at home making paper bags, they earn about Rs7 between them. All the family can read and the children were born in hospital.

Hutment No.9, Household No.2

This is a family of 7, the married couple and their 3 sons and 2 daughters. The husband supplies coal dust from large factories to a few small shops which sell it as fuel. He used to have such a shop but he lost his licence when he did not renew it promptly. He earns about Rs600 a month. The 2 sons of 16 and 17 are training as mystris and they earn Rs50 a month. The eldest daughter is a private tutor earning about Rs120. The family has 3 married sons living elsewhere. The youngest son is still at school. Everyone in the family can read.

Hutment No.9, Household No.3

The lady here is the sister of No.2, she is widowed with a daughter. The mother is a maid in 2 houses earning a total of Rs200 a month. They keep a small temple in the courtyard. Over the years this family lost 3 sons, one of 22 years died with typhoid, one of 14 with malaria and one of 10 just disappeared. The mother talks of evil spirits. All the children were born in hospital. Neither mother nor daughter can read.

Hutment No.9, Household No.4

This family have a very nice two storey house with 2 large rooms. There are 5 people, 2 brothers one with his wife and 2 sons. Both men are hawkers, self employed selling hosiery goods. The woman helps run their refugee shop in Sealdah in Calcutta. The children are still too young for school but all the adults can read. Both children were born in a private nursing home.

Hutment No.9, Household No.5

This is the family of a widow whose husband died 9 years ago. He worked for a small press and didn't have a pension. The mother now makes paper bags at home, earning Rs3 or Rs4 a day and the daughter helps. The son works casually and earns Rs5 a day. The woman is very worried about the future especially for her daughter. Only the mother can read but her eyesight is so bad that she cannot see.

Hutment No.10

There is the choking fumes of mustard oil being used for cooking. It seems likely that some illegal brewing is going on here. It also seems a centre for gambling. There is one latrine, 2 were supposed to have been built but only one emerged. It is usually blocked. The single latrine has an entrance inside and an outside entrance for the 'muftis', because of this strangers can use it and the landlady refuses to pay for cleaning. It has never been inspected.

Hutment No.10, Household No.1

This family have lived here for 20 years and now pay Rs28 rent, they paid Rs18, 10 years ago. There is a widowed mother and her 3 sons and daughter-in-law and her son. There are 2 earners, one son is a rickshaw puller and the other works as an apprentice on a bus, he earns about Rs5 a day. At the moment he cleans the bus, after 2 years he will become a conductor and after 3 more years a driver. The daughter-in-law has been very ill and was sent to hospital by Servas and Samite. 6 weeks ago the mother broke her arm, she went to a private bone setter, it cost her Rs3 to have it set and it set crooked, her arm is bent and useless, she can't work. The mother also has TB. The mother lost a son and 2 daughters over the years the last one 13 years ago. They died from liver complaints and cholera. The grandson goes to school and all the adults can read except the mother.

Hutment No.10, Household No.2

This is the family of the daughter of the landlady. She lives rent free with her husband and 2 sons and daughter. The man works in a small bag factory earning Rs8 a day. He used to own the factory but he lost it gambling, he still gambles. The 3 children go to school, the man can read but his wife cannot.

Hutment No.10, Household No.3

This family have lived here 30 years and now pay Rs23 rent. There are 4 people in the room, the married couple and their son and his wife. When the father retired from Brown Co. the son got his job, so he now has a permanent job but of course the father has no pension. The son earns Rs700 a month. The father suffers from asthma. Everyone except the mother can read. 22 years ago the family had a baby girl who was born dead. Both children were born at home.

Hutment No.10, Household No.4

The woman here supports her family by working as a housemaid for 6 hours every day. She earns between Rs120 and Rs150 a month. Her husband left her to take another wife 3 years ago. She has been here 15 years and now pays Rs26 a month rent. She has 3 sons and 2 daughters. Her eldest son of 14 has had TB for 4 years and is treated at Servas and Samite. The youngest son of 8 and elder daughter of 12 go to school. The woman explains that the older boys refuse to go and she has trouble disciplining the children especially the 9 year old boy. Only the boy of 14 can read. 5 years ago she had a month old baby girl die with a throat infection. At the moment the room is full, 2 female relatives with a baby are staying in order to attend the funeral of a relative.

Hutment No.10, Household No.5

This is the landlady's room where she lives with her son. Only a month ago her eldest son died at the age of 30. He had spoilt his liver by drinking too much locally produced alcohol. He never was able to work. Her remaining son works in a small factory and earns about Rs250 a month. Both of them can read.

Hutment No.10, Household No.6

This family of 5 have lived here for 18 years and now pay Rs26 rent. There is a married couple and their 2 sons and daughter. The man works in a small aluminium utensil factory, although employed 'temporary' he has been there for 4 years. He earns Rs8 a day. The man suffers from asthma and his wife from TB. The 3 children go to school, and now everyone can read except the man. Within the last 10 years they have had 2 sons of 1 and 2 months die of 'weakness' and a daughter of 4 years die of cholera. All the children were born at home.

Hutment no.10, Household No.7

The man who lives here has had the room for 20 years and now pay Rs15. His wife and family live in Bihar and never visit Pilkhana. At the moment the man himself is in the village because there is a strike in the dockyard where he works. It has lasted a month. There is a strike almost twice a year, but when they are working he earns Rs6 or Rs7 a day.

Hutment No.10, Household No.8

This family have lived here for 5 years and pay Rs45 rent. There is a married couple, their 3 daughters and a son. The husband is a drummer at festivals, if he can play at 2 a month he can earn Rs500. Before moving here 5 years ago they lived with his mothers family in very overcrowded conditions. The 2 eldest children of 6 and 5 years, both daughters attend Servas and Samite where they receive food and lessons. The woman can read Urdu and Hindi and she helps her husband during a festival by taking care of the drums, organising boy drummers and collecting money. All the children were born at home with the woman attended by her sister and her mother-in-law.

Hutment No.10, Household No.9

This family of 7 have lived here for 15 years and pay Rs28 rent. There are 3 earners, the husband, a fish hawker earning about Rs10 a day and his 2 sons who are both rickshaw pullers, earning about Rs8. One of the sons is married and his wife lives here with their son and daughter. The grandchildren are still too young for school and none of the adults can read.

Hutment No.11

This is a Muslim hutment.

Hutment No.11, Household No.1

This family have been here for 15 years and pay Rs25 rent. There is a couple and their 4 sons and 2 daughters. The man is a tailor master with his own small company, he has 4 people working for him. Two of these are apprentices whom he does not pay. His shop is on the Grand Trunk Rd. in Pilkhana. He takes a salary of Rs800 per month. The family have a comfortable room with a fan and electric light. The electricity is illegal and he pays the

landlord for it. All 6 children attend school and all except the mother can read. All the children were born in hospital.

Hutment No.11, Household No.2

At the time of the interview both the husband and wife were out working. They have lived here 20 years and they pay Rs25 rent. The man is a cook in a small hotel in Calcutta, working 8 hours a day, 7 days a week for Rs300. The woman is a maid in 3 or 4 homes, earning Rs5 or Rs6 a day, she too works every day. The woman suffers from stomach complaints.

Hutment No.11, Household No.3

The 2 women who live here were also out working at the time of the interview. The woman's husband left her and she lives with her daughter of 22, both work as maids. They have lived here 20 years and pay Rs25 rent. Neither can read. The woman has had 2 children die, a son and a daughter, both died when they were a few months old.

Hutment No.11, Household No.4

A widow lives here with her 2 teenage sons. They have lived here for 22 years and now pay Rs25 rent. The woman's brother is a doctor in Bihar and he sends her Rs200 a month. Her husband died 4 years ago with TB, he was 40 years old and had worked in a small jute mill. Both children go to school, but their mother cannot herself read. Within the last 12 years the family lost 5 children, 4 sons all died within the first few months of life and a 7 year old daughter died of asthma.

Hutment No.11, Household No.5

A widower whose wife died 12 years ago lives here. His family have been here 22 years and he pays Rs25. He is a dock worker who was recently made permanent, he now earns Rs600 - Rs700. He suffers from cataract and needs an operation. The eldest daughter suffers from severe stomach complaints. He has another daughter who is married and lives elsewhere. His youngest daughter is now 15 and so no-one is at school but all can read Urdu and Arabic.

Hutment No.11, Household No.6

This family have both a daughter and a son who are unmarried but working away from home. The son is in Bihar and the daughter in Punjab. They have lived here for 9 years and pay Rs25 rent. The husband is a tailor and works a 10 hour day making tents and umbrellas on a contract through a middleman from the Government. The middleman supplies the material from Calcutta. He earns Rs400 - Rs500 a month. His wife is a maid earning Rs4 a day. Their room is charming and has a blue colour wash on the walls, despite a very poor structural condition. They have 4 daughters and a son at home, all children are between 16 and 8 years but nobody goes to school and no-one can read. 20 years ago a son of 7 died of cholera and 9 years ago a son of 18 months died with heart failure.

Hutment No.11, Household No.7

This family have lived here for 9 years and pay Rs25 rent. The elderly mother is a widow and she lives with her 2 sons and daughter-in-law and her 2 grand-sons and 3 grand-daughters. 9 people in all live in one room measuring about 9' by 7'. Not only

do all the family live in one room but most also work there for about 12 hours a day. They make kites which they sell through a middleman for export to Bangladesh. They earn about Rs12 a day and say they make 1800 a day! Their room is decorated with some of their attractive kites. The 3 eldest children all attend Mosque school and only the mother cannot read. 10 years ago the daughter-in-law lost an 18 month old son with rickets. 3 of the children were born in hospital.

Hutment No.11, Household No.8

This family are friends of the landlord and used to live in his other hutment. When the husband retired they moved here and stay rent free. The husband stays in the village in UP most of the time, his wife is here with the children who all go to school. This may well be the man's second family. His married daughter who lives nearby looks after him. He receives a pension from the Fire Brigade of Rs450 a month. Only the mother cannot read. 10 years ago the family lost a daughter from the results of a snake bite. All the children were born at home.

Hutment No.11, Household No.9

This family have occupied this room for 50 years and now pay Rs25 rent. The elderly man is a widower and lives with his son, also a widower, the son has 2 sons and 3 daughters. The father has a permanent position in the Hooghly docks and earns Rs600 a month. The rest of the family work at home printing names on pens, they earn about Rs50 a week. These 7 people live and work in a room 9' by 9' without electricity. 2 of the sons visit factories in the area to obtain contracts, all of their customers are in Pilkhana. They earn Rs1 for 144 pens. 2 daughters can read Arabic and a son can read Hindi. 5 years ago the family lost a 2 year old daughter from a fatal heart attack.

Hutment No.12

The residents feel that the worst thing about this bustee is the leaking latrine. They do not mind so much that they have to carry water. The residents say that CMDA have not visited their 'improvements' in 10 years.

Hutment No.12, Household No.1

This is the joint family of the hutowner. They occupy 3 large rooms with a separate enclosed kitchen. The widowed mother has lived here 35 years, she still pays the Rs27 quarterly tax, under the Thika Tenancy Act. She lives with her 2 sons, another son died 2 months ago aged 25 of cancer of the bladder. She has 3 daughter-in-laws, one with 2 daughters and 4 sons, one with 4 daughters and 3 sons and the recently bereaved widow has 4 daughters. The woman's widowed daughter also lives with them with her 2 sons and 2 daughters. The daughters husband died 12 years ago of tetanus. The rent from 2 rooms is supplemented by the incomes of the 2 sons, one is a painter who is self-employed, when he can find work he earns about Rs350 a month. The other works in a betal shop earning Rs300 a month. The three sons used to have their own business, they would collect metal and make kitchen racks to sell. However they simply could not make enough money to live on and when their brother died they gave it up. There are 18 children here under 18 years, only 5 of them actually go to school, 5 are still too young and a 17 year old boy is apprenticed

to an electrician together with an brother of 19. They earn Rs100 each. One 17 year old is unemployed. One brother lost 2 daughters with pneumonia 8 years ago, another had a son born dead 18 months ago, their sister lost 2 sons and 2 daughters with rickets over the last 14 years. The sister is the eldest of the second generation and none of her children were born in hospital, yet all but one of the other children were born in hospital. One of the small boys had a badly deformed foot caused by falling into the cooking fire. This family had many pets, pigeons, chickens and a recently escaped parrot.

Hutment No.12, Household No.2

This family have lived here 15 years and pay Rs20 rent. The widowed mother lives with her 2 sons and daughter-in-law, the family have a home and land in a Bihar village where the eldest son and his family are just now. He will stay 3 or 4 months and on his return to the city another group will take his place on the land. The family own a machine for making washers, sometimes they make their own for sale but mostly they rely on orders from other manufacturers. They have applied for a low-interest loan to expand their business but without any success to date. One of the brothers is a rickshaw puller earning Rs7 a day. So this family have spread their risk widely, land in Bihar, a job and their own embryonic business. Nobody in the family can read.

Hutment No.12, Household No.3

Although this is the sister of No.1 this woman pays Rs15 rent. She was abandoned by her husband 12 years before. She lives with her son and daughter, she has another son who lives elsewhere in Pilkhana with a relative. Her son works in a small factory making umbrella rings, he works 8 hours a day, 6 days a week and earns Rs9.25 a day (exactly!) All three people can read. 30 years ago this lady had her 12 year old son die of small pox. All her children were born in hospital.

Hutment No.12, Household No.4

This woman is another sister to No.1. She however does not pay any rent. She lives with her husband, 2 sons and daughter. Her husband is a barber working in a big barbers shop and earning Rs10 - Rs12 a day on commission, with half his earnings going to the shop owner. The wife herself works at home sewing buttons on cards. She and her children sew 100 cards a day a full days work, and for this she receives Rs2. The 2 sons of 14 and 10 go to school but the little girl is still too young. Only the woman cannot read. Within the last 6 years the family have lost 2 sons, both under 6 months old and both of rickets.

Hutment No.13

There are 2 latrines in this hutment one with an entrance inside and one with an entrance outside. One is leaking badly on the side of the septic tank, the people have already had it repaired once with their own money. The water is taken from the road and the women find it too far to carry heavy water pots. While we were there, there were 2 separate arguments going on with much screaming and shouting. Some children were copying their elders and they too were fighting.

Hutment No.13, Household No.1

This young family moved here 18 months ago and pay Rs17 rent. They were living with their brother-in-law in overcrowded conditions in room No.5 in this hutment. The man is a bricklayer, self-employed and earning about Rs50 a week. The woman and her elder daughter of 5 years both have TB. They go to Servas and Samite for treatment. Neither of the parents can read and the children are still too young for school. Within the last year they have lost 2 sons, one of 6 years and one of a month old, both with TB. 2 children were born at home and 2 in hospital.

Hutment No.13, Household No.2

This family have lived here for 17 years and pay Rs20 rent. They go back to their Bihar village twice a year. At the moment they have guests staying from the village. The husband has a permanent job as a setter in the Hindustan Motor Co., he earns Rs850 a month. He would very much like to get his sons apprenticeships in this company. He lives with his wife and 2 teenage sons. All except the woman can read. 14 years ago they lost a daughter at birth. The family dislike the congestion within the bustees now, there are too many people cooking, bathing etc. for the sake of their children they would like to move out.

Hutment No.13, Household No.3

This family have had the room for 19 years and pay Rs20. They return to Bihar twice a year. The man is a tailor master in a small firm earning Rs500. Their only son is 18 months old and they are both literate. The child was born in hospital.

Hutment No.13, Household No.4

This family have lived here 18 years and pay Rs15 rent. The family head is a widow who lives with her 3 daughters and son. One daughter has a son and one daughter has a daughter. Two son-in-laws have abandoned their wives. The mother, son and one daughter are greengrocers, hawking vegetables on the road, it is their own business. They earn Rs300 per month. The 13 year old boy and 11 year old girl do not go to school and none of the adults is literate. The mother has lost 5 sons and 2 daughters over the years, all born dead, the last 13 years ago.

Hutment No.13, Household No.5

This is the brother of No.1 and this family have lived here for 5 years and pay Rs35 rent. There are 9 people living in a room 9' by 9' before the brothers family moved out there were 12. There is the widowed mother-in-law (In India the mother-in-law is always the husbands mother) the married couple, their 4 daughters and 2 sons. The husband has a permanent job in the Hooghly Dock as a brick maker, he earns Rs700. The wife has bronchitis and had an operation on her lungs. The 3 children old enough to go to school go, although none of the adults are literate. Within the last 10 years the family have lost 2 daughters and a son, all within the first few months of life and all of rickets. All the children were born at home.

Hutment No.13, Household No.6

This is the family of the landlord's brother who lives here rent free. The man is unemployed, he occasionally works as a hawker earning about Rs50, when he gets work. He wants to set up on his

own as a hawker of glass bangles, he applied for a loan in 1980 but hasn't heard anything. Sometimes he works as a temporary cleaner when he can get work. He lives with his wife, son of 4 and daughter of 3. The man can read Urdu. A year ago their 8 month old daughter died of rickets. 2 children were born at home.

Hutment No.13, Household No.7

This family have lived here for 13 years and pay Rs20 rent. At the moment they have gone to their village in Bihar. There is a married couple and their 3 sons. The man is a tailor with his own shop. His 2 sons work for him, together they take a salary of Rs1500. The youngest son has asthma and he stays with his mother in the village most of the time. They have a house and land there.

Hutment No.13, Household No.8

This is the family of the landlord's sister who lives rent free. She has a husband and 5 daughters and a son. The man is a greengrocer who sells fruit in the market. He earns Rs500 a month. Their home is comfortable with a fan, a light, wardrobe, table and bed. It measures about 9' by 15'. The elder daughter has swollen glands in her neck and her parents took her to a private doctor. The 3 eldest children all go to school and both parents can read Urdu. 6 years ago the family had a son and a daughter both born dead. Most of the children were born in hospital except for 3 at home.

Hutment No.13, Household No.9

This family have been here 30 years and pay Rs22 rent. They have electricity and pay separately for that through a sub-meter. The widowed mother lives with her son and daughter-in-law, 2 grand-sons and 3 grand-daughters. The man is a cloth hawker who is self-employed. He sells cloth on the streets and earns about Rs300 a month. The 15 year old boy has polio and TB. Of the 3 school age children only the 10 year old boy attends school, neither the 15 or 7 year old girls go to school. None of the adults can read. Within the last 4 years 2 grandchildren died when a few days old, a boy and a girl. Only the last child was born in hospital.

Hutment No.13, Household No.10

This family have been here 18 years and pay Rs35 for 2 rooms. They are from Bihar and visit quite often. The couple have 3 daughters and a son. The man is self-employed as a cart painter. He earns about Rs14 a day when he can find work which is about 15 days a month. He put in a loan application for a low-interest loan 3 years ago but has heard nothing. He wants to start a small plastic factory. His friend has a pen factory which is doing well. The 2 school age children attend school and both parents can read. 3 children were born in hospital and one at home.

Hutment No.13, Landlords store

Hutment No.13, Household No.11

This family have been here for 3 years and pay Rs72 rent which includes electricity. The couple have 3 sons and a daughter. The mother is a primary school teacher at a private school earning Rs200 a month while her husband is an office worker earning Rs75

a week. All the children except the 3 year old go to school and the parents are both educated. Within the last 10 years the family lost 3 daughters, 18 months, 12 months and 6 months. All the children were born in hospital. This is a Christian family.

Hutment No.13, Household No.12

The man in this room lives alone, he does not appear to have any family. He has been here 5 years and pays Rs40 rent. He is a street dancer and beggar, earning about Rs7 a day.

Hutment No.13, Household No.13

This young family have been here 5 years and pay Rs35 rent. The man works for a small washer manufacturer and earns Rs5 a day. The woman has TB. Their son is 10 but does not go to school and neither parent can read. 5 years ago they had a daughter born dead.

Hutment No.13, Household No.14

A man lives here alone whose family is in the village in UP. He has had the room for 3 years and pays Rs35 rent. He has a permanent job in Brown and Co. earning Rs750 a month. He is literate.

Hutment No.14

The landlord of this hutment explained that the amount of tax depended on the number of tenants. He paid Rs45 per quarter. In 1980 he paid Rs60 per year. He is allowed by law to increase rents by up to 10% per year. The residents had just caught a snake which came through the drinking water supply. There were 2 latrines one with an entrance inside and one outside. They are always flooding, since CMDA constructed them 10 years ago they have never been maintained. The landlord pays to have them cleaned.

Hutment No.14, Household No.1

This family have lived here for 7 years and pay Rs30 rent. They have a home in a Bihar village and they visit twice a year. The man lives here with his widowed niece whose husband died of a heart attack at the age of 35, 10 years ago. She has a daughter and a son. Her brother also lives here. Both uncle and nephew operate a grocers shop here and earn about Rs400 - Rs500, the woman and her eldest son sometimes help. Both the boy of 12 and girl of 10 attend school and both men can read but not the niece. The youngest child was born in hospital.

Hutment No.14, Household No.2

This is a family of 3 who have been here for 26 years and pay Rs30 rent. The man was a temporary fitter but became night-blind and suffers from TB, he was forced to give up his job and is now unemployed. He receives food from Servas and Samite and from his neighbours. The woman works sewing garments at home. She works through a middleman and if she spends all day working to finish 3 or 4 a day she earns Rs3. Their daughter of 13 goes to school and the man and his daughter can read.

Hutment No.14, Household No.3

This couple have lived here 8 years and pay Rs30 rent. The man is a rickshaw puller. They have always wanted children but been

unable to have any. Only the man can read.

Hutment No.14, Household No.4

This family pay Rs45 rent and have been here 9 years. The husband has TB. The man works as a biri maker for a middleman and earns Rs10 for a 16 hour day, 6 days a week. Two of the 3 sons are apprentices, one of 14 with a tailor, earning Rs50 a month and one of 20 with a lathe operator earning Rs50 a month. The 8 year old boy goes to school and the girl of 4 is still too young. Only the mother and older children can read. The family have lost 2 sons and 2 daughters. 12 years ago their 4 year old daughter died 'of fear' in the village they lived in then, 7 years ago a son was born dead, 6 years ago a son of 8 died of TB, and 4 years ago a daughter of 8 months died of cholera.

Hutment No.14, Household No.5

This is the landlords family who have had the hutment for generations. Their house is of brick on a proper foundation, they have 2 rooms and electricity. The couple have 5 daughters living here, they also have a son who is living with his grandmother in Pilkhana. The man is a fishmonger working for someone else and earning Rs500. His wife suffers with a heart condition. The 2 youngest children of 12 and 6 go to school. Everyone can read. The family have lost 3 sons and 4 daughters, mostly within the first year of life, except for one 5 year old, all children died of rickets, the latest 6 years ago. All children were born in hospital.

Hutment No.14, Household No.6

This is the family of the landlord's daughter. She lives with her husband, 2 sons and 4 daughters. The man is a fitter, employed permanently in a small official company earning Rs450. 2 sons have temporary jobs in the fish market earning about Rs10 a day. One daughter has had bronchitis now for 3 years and receives free treatment through ESI (Employment Service Institute). The 3 school age children go to school and the adults all can read. 5 years ago their 18 month old son died of a stomach disorder. All the children were born at home.

Hutment No.14, Household No.7

This family have lived here for 22 years and pay Rs28 rent. The mother lives with her 2 sons and daughter who was abandoned by her husband. The daughter has 2 sons and 2 daughters. The 2 men are both rickshaw pullers earning about Rs8 each per day. Inside the house is well cared for with saree material covering the ceiling, the walls are painted. The mother has a heart condition and the daughter had an operation for a gastric ulcer a year ago, she has problems with the scar now. The 3 older children all go to school and the daughter can read Urdu but the men are illiterate. The mother had lost a daughter and 2 sons, all over 15 years ago. All the children were born in the house.

Hutment No.14, Household No.8

This is a family from a Bihar village who came here 6 years ago when they married. They return each year. They pay Rs71 rent. The man is a tailor working temporary for a small firm and earning Rs400 or Rs500 per month. They have electricity. Their 4 year old son has polio and their 3 year old daughter had it but was

successfully treated by Servas and Samite. The boy is privately educated by the United Social Welfare Society, an Urdu society. The man can read but his wife cannot. The youngest child was born in hospital.

Hutment No.14, Household No.9

This is a joint family of 11 people who live in a small brick room, 8' by 8'. They cook with a family in another holding. The couple live with their daughter and their nephew who has a wife, 3 daughters and 3 sons. The family are supported by the nephew who has a permanent job as an operator with Bhart Blade Co. earning Rs315 a month. The older man is retired. The wife has had a great many problems during her menopause and had an operation 3 years ago in the Womens Hospital in Howrah but there has been no improvement. The 2 eldest daughters go to school but the boy of 9 does not. Their father can read. None of the children were born in hospital.

Hutment No.14, Household No.10

This 10' by 8' room is occupied by 5 men who all have their families in the same village in UP. They return 2 or 3 times a year for about 2 weeks. They have had the room for 15 years and pay Rs40 rent. one man has a permanent job with the railway, earning Rs900, the other 4 are self-employed barbers working independantly. They earn Rs15 - Rs20 a day. All the men can read.

Hutment No.14, Household No.11

There are 9 men living in this 10' by 8' room. 6 are married and 3 single with all their families living in a village in Bengal. They all belong to the same extended family, there is a grandfather, his 4 sons and 2 of their sons and 2 son-in-laws. They all work separately as garment hawkers selling ready made clothes, they earn about Rs15 a day, if they are fortunate they can earn as much as Rs50. They work 7 days a week and 8 hours each day. They have been here 5 years and pay Rs60 rent and an extra Rs33 for electricity, they have a fan and a light. 2 of the younger men are the only ones who can read.

Hutment No.14, Betel Shop

The tenant in No.1 built the wooden shop himself, he pays the landlord Rs10 for the electric light.

Hutment No.15

There are 2 latrines in this hutment and neither have their roofs, they blew off in the wind. There are no manhole covers as they have been stolen. The tanks leak and overflow into the court. The group of porters built up a seat in the court for sitting out under shade. This is a Hindu hutment.

Hutment No.15, Household No.1

32 years ago this woman came from East Pakistan (Bangladesh) and built this house herself, then she paid the landlord Rs6 and now she pays Rs10. The woman has 4 sons and a daughter, also a daughter-in-law. At the moment she has another daughter staying along with her son. There are 9 people in a room 6' by 8'. There are 2 earners, 2 of her sons, one has a permanent job as a plumber with the Government and earns Rs800 and the other a temporary job painting sarees, he earns Rs300. Her 15 year old daughter goes to

school and everyone can read except the mother. The mother lost a 6 year old son 26 years ago of small pox. Although the mothers children were all born at home the daughters son was born in hospital,

Hutment No.15, Household No.2

This family have been here 5 years and pay Rs30 rent. There is a couple and their 2 sons of 2 and 3 years. The man is a driver with a permanent job earning Rs800 a month. Only the husband can read.

Hutment No.15, Household No.3

This unmarried man has lived here a year and pays Rs30 rent. He is a rickshaw puller earning about Rs9 each day. He allows his friend to use his room to upholster chairs during the day. The man cannot read.

Hutment No.15, Household No.4

This family are in their village in UP at the moment. They go there 4 or 5 times each year. They have had the room for 6 years and pay Rs30 rent. The married couple have a son and a daughter and the man makes his living dealing in black-market rice. He makes about Rs1000 each month. Only the man can read. The couple lost a year old daughter a few months ago with rickets.

Hutment No.15, Household No.5

This 6' by 8' room is the city home of 14 or 15 men (no-one knows exactly) who come from a village in Bihar to work at Howrah station as porters. They can sometimes earn Rs20 a day. They have had the room for 9 years and pay Rs30 rent. All the men can read.

Hutment No.15, Household No.6

Another group of men from the same village live here, there are between 10 and 15, they come and go. They also work as porters. They have had this room for 8 years and pay Rs30 rent. Some of the men can read.

Hutment No.15, Household No.7

This room is occupied 3 brothers and a sister-in-law. They have been here 5 years and pay Rs30 rent. 2 of the brothers are drivers for a small company, they earn Rs500 each. The third brother of 17 goes to school. All the men can read but the woman cannot.

Hutment No.15, Household No.8

A man lives here alone, his wife, 3 daughters and son are in the village in UP. He has been in this room 8 years and pays Rs25 rent. He owns a small framemaking business with his 3 brothers and he takes Rs400 salary. He works 8 hours a day, 6 days a week. They started the business 20 years ago in their village but expanded to the city.

Hutment No.15, Household No.9

This man lives here alone, his family, wife, 3 sons and a daughter, look after the farm in UP. He has had this room for 25 years and pays Rs25 rent. He has a permanent job with Brown Co. as a porter he earns Rs700. The room is structurally very bad but clean. His children all go to school in UP.

Hutment No.15, Household No.10

There are 7 unrelated men from the same village in UP living here. They are all married with families in the village. They all work in a cloth shop in Bara Bazar earning about Rs8 - Rs10 each day. This room is in good condition and measures 12' by 7'. They have had it for 5 years and pay Rs30 rent. All the men can read.

Hutment No.15, Household No.11

A married couple live here whose children are all living in the village in UP. They have lived here for 25 years and pay Rs30 rent. The woman is ill with TB. The man has a permanent job as a porter with Brown Co. and he earns Rs700. The eldest son works in the village cotton mill and keeps his brothers who all go to school in the village. They have no land in the village. Neither can read.

Hutment No.15, Household No.12

This family have also lived here 25 years and they pay Rs25 rent. 7 people live in a room 10' by 6' where the man makes paint on the verandah. The verandah is also used for cooking! The couple have 3 daughters of 14, 8 and 3 as well as 2 sons of 12 and 11. The man works in a small paint shop where he earns Rs300 a month for a 12 hour, 6.5 day week. He also makes his own paint and earns an extra Rs10 a day. All the children go to school and both parents can read.

Hutment No.15, Household No.13

This man lives alone, his son and his wife live in another holding. He has been here 25 years and pays Rs25 rent. He owns a cattal and makes his living selling milk. He takes a salary of about Rs1000 each month. As well as buffalo he also owns goats which he keeps in the house. He stores cattle food here. He built the brick walls himself over the years. He can read Arabic.

Hutment No.16

There is no latrine in this hutment and residents use the one in the next holding. There is a well in the court yard and a drinking water tap in the street.

Hutment No.16, Household No.1

This room is occupied by 4 related men, 2 brothers and their 2 nephews. All the men are married with families in their village in Bihar. They have been here 10 years and pay Rs15 rent. They are all bricklayers and earn Rs15 a day. None of the men can read.

Hutment No.16, Household No.2

This family have only been here 2 years and they had to pay a salami of Rs4,000 to move in, they pay Rs30 rent. They themselves paid someone to build a brick wall to replace a crumbling brick wall and build steps. Servas and Samite recently built a new floor to prevent flood water entering the rooms. The married couple have 5 daughters. The man is a temporary lorry cleaner earning Rs8 a day. 4 of their children could be at school but in fact none of them goes. Neither parent is literate. 3 years ago they had a son born dead.

Hutment No.16, Household No.3

This family have been here 25 years and pay Rs15 rent. The man is a beggar earning Rs20 a day. They have a 9 month old baby, their other 3 children have died, their 5 year old son died of cholera two years ago, and last year they had a daughter born dead. All the children were born at home. The man can read Urdu.

Hutment No.16, Household No.4

This family have lived here for 20 years and pay Rs15. There is a married couple and their 3 sons. The man is a cartpuller who is self-employed and earns Rs8 a day. Their sons are 14, 10 and 9 and only the 10 year old goes to school. The other 2 keep running away. Neither parent can read. They lost a 5 year old daughter 3 years ago, she drowned in a drain. 7 years ago their 6 year old son died of cholera. All the children were born at home.

Hutment No.16, Household No.5

This family have been here 2 years and pay Rs35, they do not mention the salami! The couple have 3 daughters and a son. The man is a rickshaw puller earning Rs7 a day. The wife has TB and is treated at Medical College in Calcutta. Their 8 year old daughter is blind. The 10 year old girl goes to school and neither parent can read. 4 years ago their 5 month old son died of cholera. None of the children were born in hospital.

Hutment No.16, Household No.6

This family have lived here for 30 years and now pay only Rs10 rent. The couple have 3 daughters and 4 sons. The husband has retired from Bridge and Roof but does not have a pension. The eldest son pulls a rickshaw and the 15 year old works in a small pen factory, he earns Rs8 a day. One daughter suffers from asthma. None of the children go to school but the 15 year old has private lessons. 5 years ago they lost a 2 year old daughter with rickets. None of the children were born in hospital.

Hutment No.16, Household No.7

This family have lived here for 15 years and pay Rs25 rent. The man is a tailor with a small firm and earns Rs10. The couple have 2 daughters and 3 sons. The woman has TB. 4 of the children are of school age but none actually goes to school. Only the man can read. 2 years ago their daughter was born dead. None of the children were born in hospital.

Hutment No.16, Household No.8

This family moved in 2 years ago, they did not mention the salami payment but just say they pay Rs25 rent. The couple have 2 sons and 2 daughters. The man works in a small aluminium utensils factory and earns Rs9 a day. Their 15 year old daughter they say is 'mad' since birth. Their 8 year old son goes to school but neither parent can read. 2 years ago their 6 year old son died from jaundice, None of the children were born in hospital.

Hutment No.16, Household No.9

This family have lived here for 11 years and now pay Rs20 rent. The married couple have a daughter and 4 sons. The man is a cartpuller earning Rs7 a day and his son works in a utensil factory earning Rs8 a day. None of the children go to school and neither parent can read. The family had 2 daughters born dead, 2

and 4 years ago. None of the children were born in hospital.

Hutment No.16, Household No.10

This is the landlady, a widow who lives alone. She can read Urdu.

Hutment No.17

There is a latrine here which serves 2 holdings, 42 people in this hutment and 55 people in the next hutment. It is always flooding. The residents use the tap on the road. Next to this hutment there used to be a bustee hutment which was torn down and a new 4 storey brick building was built, the landlord demanded a salami which none of the tenants could afford and so they all left. The man who organised the new building on behalf of the hutowner was a Marawani from the Bara Bazar. There is another new 4 storey building on the other side of this hutment.

Hutment No.17, Household No.1

This newly married couple moved in 7 months ago and pay Rs20. The man is a porter for a small firm, he works loading trucks and earns Rs10 a day. Neither are literate.

Hutment No.17, Household No.2

This family have been here 12 years and pay Rs10 rent. There is a widowed mother, her son and daughter-in-law and their son. The man is a rickshaw puller. The interior of the house is very well decorated with 'lace' made of newspaper on the shelves and a blue wash on the walls. The young couple can both read. The baby was born at home.

Hutment No.17, Household No.3

This is the landlord's family and they live in a nice brick building, 24' by 12' they have been here only 3 years. The couple have 3 daughters and 3 sons. There are 4 earners, the man is a pen salesman, his own business supplying shops outside Calcutta, he earns about Rs700. The son is a bus driver also earning Rs700. 2 sons are employees in a small firm printing sarees. They earn Rs6 a day. The 14 and 12 year old girls go to school. All can read and all children were born in hospital.

Hutment No.17, Household No.4

This family has lived here 12 years and pays Rs15 rent. The couple live with the wife's brother and their son and daughter. The 2 men work, the husband as a rickshaw puller and the brother in a small washer factory. The children are still too young for school and none of the adults can read. The elder child was born in hospital.

Hutment No.17, Household No.5

This family have lived here 12 years and pay Rs15 rent. The couple have 2 sons and a daughter. The man is a driver for a small firm and earns Rs10 a day. Their 2 year old son is in hospital with polio. Their 5 and 7 year old sons both attend school. Both parents can read. None of the children were born in hospital.

Hutment No.17, Household No.6

This family have been here 16 years and pay Rs15 rent. The couple have 4 sons and 2 daughters. The man is a rickshaw puller and his

son works in a small utensils factory. They had their own business 6 years ago as greengrocers but that failed as it was too small. The building is very delapidated and the family fear that the building will fall in on them, there are many holes in the wall. None of the children go to school as they cannot afford the cost. Neither parent can read. The family have lost 2 sons, a 3 year old with meningitis 8 years ago and 2 years ago a baby born dead. All the children were born in the house.

Hutment No.17, Household No.7

This family have lived here for 10 years and pay Rs15 rent. The widowed mother lives with her 3 sons and daughter-in-law. One son works in a small trunk factory earning about Rs6 a day and the other is a rickshaw puller. The 14 year old son works part-time for 1 or 2 days in a utensils factory. Only the eldest son can read, he alone went to school. All the children were born at home.

Hutment No.17, Household No.8

A woman alone with her 20 year old son lives here. The woman is a maid earning Rs50 a month and her son works in a small paint factory earning Rs6 a day. Neither mother nor son can read.

APP.3 contd.

THE BUSTEE TENANTS IN THE SUBURBAN BUSTEE OF BANKRA

The households were located in several different buildings, they have therefore been numbered by hutment, then household number within the hutment. There are 6 Bustees with a total of 70 dwellings, there were 2 refusals, therefore 68 households were included in the data analysis. In these 68 households there was a total of 384 people.

Hutment No.1

The first group of families were living in a building which was apparently built about 30 years ago when the surrounding area was jungle. At that time temporary, seasonal workers stayed there, using it as a transit camp between city and village.

Hutment No. 1, Household No. 1

This family has been here 5 years but they are originally Bankra people. When they first came to this Bustee they were paying Rs8 rent but since then it has gone up sharply to Rs40. There are 10 people living here in one room, a married couple, their 6 daughters, aged 15, 13, 6, 5, 3, and 2 years and their 2 sons of 19 and 10. None of the children have ever attended school and no-one in the family can read. No children were born in hospital and 5 years ago their son aged 9 died of cholera. The woman suffers from recurring pain in her side but she has not consulted a doctor. The two men, father and son are working, the father works in a Government controlled factory making shirts, it is a permanent job. He earns Rs500 a month. The son is a rickshaw puller in Bankra, he earns Rs5 or Rs6 a day. This family complains bitterly of the growing power of their landlord, they claim that because they are outside the municipal area there are no restrictions on his actions.

Hutment No.1, Household No.2

Although this family have been in Bankra 3 years they have only been in this particular house for 8 months. Originally they lived in Belliose Road where they were involved in a dispute between 2 landlords as a result of which all the tenants were evicted. They say the house is still there but without tenants. They pay Rs50 rent, they were paying Rs40 in their original house here in Bankra. There are 6 people living in the room, the married couple, 2 sons, aged 17 and 16 and 2 daughters, aged 11 and 8. The children used to go to school in Belliose Road but they can't go here as there is no school. The parents can both read and both daughters can read Urdu. The sons are younger and never went to school. The last child was born in hospital. Three of their children were born dead, 2 sons and a daughter, the last one 5 years ago. One of the children had cholera a few months ago, they took him to the doctor for which they had to raise money. The father and eldest son both earn. The man is permanently employed with Brown and Company, he earns Rs800 a month. his son is an apprentice lathe operator in a small business, he earns between Rs100 and Rs150. This family would really prefer to be in Belliose Road, they spend so much time travelling into the city, they find the cost of food extremely expensive and miss the

choice of goods available in the city markets.

Hutment No.1, Household No.3

This family belong to Bankra and have been here 12 years. Originally their rent was Rs4 and 5 years ago it went up to Rs8, after that it continued to increase until it is now Rs25. There are 4 people here, a very recent widow and her 2 sons of 22 and 15 and a daughter of 17. Just 15 days ago the man of the house died of a gastric complaint, he had received hospital treatment. one son of 2 years died of a fit 9 years ago. All the children were born at home. No-one can read and there is no school for the children to attend. The eldest son is a lift operator in a hospital, it is a permanent job and he earns Rs600.

Hutment No.1, Household No.4

This family have been 6 years in Bankra, they came from Pilkhana where they were living with the womans' mother. There was a lot of family friction and the husband managed to find this room. They now pay Rs25 rent, when they first came here they paid Rs20. There are 4 people in this room, the married couple and their 2 daughters of 2 and 3 years. The woman can read Urdu. All her children were born in hospital. Three years ago their son aged 2 years died of cholera. The man is the only earner, he is a rickshaw puller in Pilkhana. They would still prefer to live in Pilkhana, the husband does not like all the travelling he has to do to go to work.

Hutment No.1, Household No.5

This family have been here for 30 years, 10 years ago their rent was Rs7 but now it is Rs25. This is a family of 9, a couple living with their 4 daughters, and a son of 9. One of the daughters divorced her husband when she discovered that he was a thief, she has a son of 4 years, another daughters' husband left her, she has a son of 7 months. Their sisters are 19 and 10. None of the adults can read but the family pay Rs7 a month for a private tutor for their 9 year old only son. All the children were born at home and 2 sons, aged 6 and 3, died, both about the 10 years ago, the elder with cholera and the younger of pneumonia. The mother suffers from a persistent liver complaint for which she is treated at Servas and Samite in Pilkhana. There is only one earner, the father who is a rickshaw puller and earns about Rs6 a day working here in Bankra. These long term residents of Bankra say that the influx of people from the city started about 5 or 6 years ago and about that time rents started to go up in Bankra.

Hutment No.1, Household No.6

This family have been here 10 years and came from Pilkhana. They left the city when they got married to avoid living with in-laws in one room. At first they paid Rs12 until 2 years ago when the rent went up several times at Rs5 a time to Rs25. There are 7 people in the family, the married couple and their son aged 10 and 4 daughters, aged 7, 5, 3, and 6 months. The wife, an Arabic teacher, can of course read Arabic but not Hindi, Bengali or Urdu, and her husband cannot read at all. The children do not go to school, there isn't one. None of the children were born in hospital and 11 years ago their 6 month old son died of pneumonia. The husband is a rickshaw puller and he earns about

Rs7 or Rs8 a day, his wife says that she teaches free but inevitably she would earn no more than a few paise per child.

Hutment No.1, Household No.7

This family moved here 3 years ago from Sealdah in Calcutta. They pay Rs35 a month. They say they moved here because they prefer it here, although not the main reason, the pollution in the city was certainly a factor. There are 5 people living in the room, the married couple, their 2 daughters aged 3 and 2 and their son aged 9. Their son is taught Arabic by their neighbour but does not attend school. Neither adult is literate. Just 6 years ago their 5 month old son died, the very year before they lost their 6 month old son. The parents think that it was tetanus in both cases, caused by dirty blades used at the birth. All the births were at home, assisted by a local, untrained midwife. The man is a hawker and earns about Rs5 a day. He collects tin, glass or anything of value and sells it in the markets of Howrah and Calcutta.

Hutment No.1, Household No.8

This family has been here 10 years, since the couple married. The man is from the Belliose Road bustee but he said that staying in the city would have meant sharing accommodation with neighbours. At the moment they pay Rs25 rent which is a sharp increase since they paid just Rs8, 5 years ago and only Rs5, 10 years ago. There are 7 people in the family, the couple, their sons aged 11, 9, 5, and 3 and their daughter aged 7. None of the children can go to school because it is too far away. Their neighbour teaches the children the Koran. Neither parent is literate. Six years ago their 4 year old son died of pneumonia. None of the children were born in hospital. The man works as a bus conductor on a temporary basis, he has a job when other people are on holiday or sick. He works on a shift basis usually for about 2 days a week. Buses are staffed with several people, supervised by the driver. Next in the hierarchy is the conductor and he may hire several apprentices who will help him ensure everyone, at least those inside the bus, pay their fare. A single bus provides several incomes.

Hutment No.1, Household No.9

This family have been here for 10 years. They came from Belliose Road to this house. There they had been living with their sister-in-law after migrating to the city from a Bihar village. Their rent is now Rs25 and 10 years ago, when they first arrived they were paying Rs15. There are 8 people in this single room, the married couple, their 4 daughters aged 13, 11, 9 and 8 and their 2 sons aged 7 and 6. Both parents can read Urdu and they would definitely send their children to school if there was an Urdu school available, they say that there is a Bengali school not so far away, but not an Urdu medium school. Maybe the people who claim that there is no school, actually mean that there is no suitable school. Only 9 months ago their 18 month old son died of pneumonia and rickets. No children were born in hospital. The man has always been a tailor and he works for a small firm in Bankra, he earns Rs60 or Rs70 a week.

Hutment No.1, Household No.10

This family has been here for 2 years, they came from Belliose Road when their son married. They were living with their other

son who was also married with his own family. To avoid further overcrowding they moved here because they could not afford accomodation nearby. They are paying Rs35 rent. There are 10 people living in one room, the older parents, their 4 sons, (2 adults and the others 10 and 5) and 2 daughters aged 12 and 7. There is also the son's wife and her 3 month old son. None of the children go to school and none of the adults can read. Nine years ago in Belliose Road they had a son of 6 die, they do not know what caused his death. The mother-in-law had one child in hospital and the daughter-in-law had her son in hospital. The father has asthma very badly but he has never seen a doctor. Two sons of the family are earners, they are both rickshaw pullers earning about Rs6 or Rs7 a day.

Hutment No.1, Household No.12

This family have been here 5 years, they came here from Pilkhana after their marriage, there was no room at their parent's home. They pay Rs25 rent. There are 4 people, the couple and their 2 daughters aged 5 and 4. Both of their daughters suffer from asthma and they are treated at Servas and Samite in Pilkhana. Neither parent can read and both children were born at home. The man is a rickshaw puller in Pilkhana and he earns about Rs9 or Rs10 a day. However it takes him one hour to ride his rickshaw into Pilkhana. The family are very specific, they do not like living here at all, it is too far from Pilkhana.

Hutment No.2

This building is owned by the same landlord as No.1 This man owns 5 such hutments nearby, as well as a bus, the petrol pump and some open land. He has a bad reputation among his tenants, one lady complained bitterly about his refusal to repair her roof during the rainy season, she was without any roof at all for 3 months.

Hutment No.2, Household No.1

This family, a widowed mother and daughter have been here for 30 years. They now pay Rs10 rent and they paid Rs6, 10 years ago. They can't afford any more and their landlord is trying to get them to move. He refuses to do any repairs on their house and their wall is falling down. The son of the family was killed in the 1950 riots. Neither mother nor daughter can read. They manage to exist by begging and their neighbours give them food. It was our impression that this family are about to lose their struggle to stay in their old home. The landlord was getting tougher. Their story resembles those told by some of the squatters in the Martin Railway field.

Hutment No.2, Household No.2

This widow and her children moved here only 6 months ago. Initially she settled where there is now a growing settlement of Hindu refugees. As they became more organised they moved all the Muslims away. The lady migrated from a village in the interior of Bengal after her husband died. Initially she left her daughter in the village but 2 months ago she sent for her, she has now decided that she will stay here. She pays Rs40 rent which she feels is far too much considering her room is directly in front of the latrine. There are 3 people here, the mother, her adult son and her 14 year old daughter. No-one in the house is

literate, and the daughter does not go to school. A long time ago, in the village, she had 2 sons and a daughter die at birth. Her husband suffered from paralysis (polio?) for the last 7 years of his life, he died at the age of 40. The son is the sole earner, he earns about Rs8 a day as a rickshaw puller here in Bankra.

Hutment No.2, Household No.4

An older married couple live here. Both now in their late 50s, (they don't know exactly) they came here 16 years ago from Pilkhana. They gave their room to their son when he got married. They pay Rs30 rent, an increase of 100% in 5 years, as they were paying only Rs15 when they first arrived. They had one son born dead 20 years ago. None of her children were born in hospital. The man can read Urdu. The woman is slightly deaf, she has not received any professional attention. Both of them work, the man makes roofs, he works for a small firm in Calcutta. When he is working he earns Rs25 a day but he may not find work for several months and then he only gets 2 weeks before another lay-off. The woman works on a building site, she carries bricks or sand to the bricklayer. She works in Bankra and earns about Rs3 a day. This is a hard job for her a woman of her age but she likes the security of her income if her husband is laid off for any length of time.

Hutment No.2, Household No.5

This family have been here 8 years but were originally from Bankra. They pay Rs40 rent which has increased 100% in the last 5 years from Rs20. There are 6 people living here, the couple, their 3 sons of 7, 3 and 6 months, and their daughter aged 6. Their eldest son goes to a private Bengali school which costs Rs4 a month and he has a private tutor which costs Rs10 a month. They intend to educate their daughter when she is old enough. The father can read. The 3 eldest children were all born in hospital. The man works as a carpenter in Howrah, he is self-employed and earns about Rs15 a day when he finds work. Recently he bought the children a bicycle.

Hutment No.2, Household No.6

This widow and her family have lived here for 10 years. They came from Belliose Road because they were sharing over-crowded accomodation with relatives. They pay Rs25 rent and they used to pay Rs15, 5 years ago. There are 5 people living here in this one roomed house, the mother and her 2 sons aged 20 and 12, as well as this she has 2 daughters of 18 and 16. At the moment both girls are away, they are staying with relatives in Calcutta for a month. None of the children go to school but the eldest daughter can read. One daughter died 5 years ago with cholera, she was 8 years old. All the children were born in hospital. Six years ago the father died of asthma. There are 2 earners, the mother who works selling washing soap door to door and her son who works in a small furnace in Belliose Road. The woman earns Rs6 or Rs7 a day and her son earns Rs10 a day.

Hutment No.2, Household No.7

This family came from a village in Bihar to earn money in the city. The man of the house is quite a character, a man of about 75 years, he still hand pulls a rickshaw in Calcutta. It seems

likely that this is his second wife. He moved here from Lower Chitpur Road in Calcutta and has been here for 6 years. They pay Rs40 rent. There are 6 people here, the couple and a daughter and a son, each with their spouse. The woman lost both a son and a daughter at birth, 2 and 3 years ago. All the children were born at home. The wife suffers from TB and receives treatment at Medical College in Calcutta. No-one can read. There are 3 earners, the father travels daily to Calcutta, he pays Rs1.60 bus fare and it takes him one hour. His earnings vary from Rs5 to Rs10 a day. His son collects paper from the garbage heaps here in Bankra, he earns Rs5 or Rs6 a day. The son-in-law works in Calcutta as a greengrocer for someone else, he earns about Rs7 a day.

Hutment No.2, Household No.8

This family have been here 20 years. There are 7 people living here, the couple, their 4 sons, one adult and the others 12, 8 and 2, and their daughter of 10. None of the children go to school, indeed the 12 year old has been working for some time. He used to work in a small factory but it was closed by the Union because the wages were too low, now he sorts and sells garbage. No-one in the family can read. They lost 2 sons in a small-pox epidemic 6 years ago, they were 5 years and 18 months old. Only the last child was born in hospital. There are 3 wage earners, the father catches birds such as baby parrots in the jungle and sells them for Rs2 or Rs3 each. One son is a rickshaw puller in the Belliose Road area and the youngest earns about Rs6 or Rs7 selling the sorted garbage.

Hutment No.2, Household No.9

This family have been here 20 years. They now pay Rs25 in rent, 10 years ago they paid Rs10 and 5 years ago they paid Rs15. There are 9 people here, the couple, their 4 sons of 20, 17, 3 and 1 and their 3 daughters aged 11, 9 and 6. The eldest son is at the moment in AP working with a roofing contractor on a 2 month contract. This son is able to read, as can his father, however the other children do not go to school. The man has TB for which he has received treatment from Medical College and Servas and Samite. However he has never completed the treatment, (which must be continued for several years if there is to be a lasting improvement) None of their children were born in hospital and they have had 2 sons die. The first was 21 years ago, the 2 year old died from smallpox, then 14 years ago an 18 month old boy died from polio. There are a total of 3 wage earners counting their eldest son. Father and remaining son both make biris (cigarettes), they each receive about Rs10 a day by producing about 1000 cigarettes. The man used to have a permanent job in a cotton mill which closed down 20 years ago.

Hutment No.2, Household No.10

This couple came here 12 years ago from a village in Bengal. They pay Rs7 for a small room, when they first came they paid Rs5. There are just the 2 of them. Neither can read. The husband has very bad health, he has suffered from partial paralysis for 20 years and now suffers from a gastric complaint. When they can afford it he goes to a doctor, but that costs Rs10.

Hutment No.3

Many of the families in this hutment had been in Bankra a long time. It seemed that many had their urban origins in the days when this area was used as a transit point for rural migrants workers. Some had obviously settled here and reared their families while some had continued to commute between village and Bankra. Several rooms had been retained by a village or extended family who had kept them for over 20 years. This provided accomodation near the city for succeeding generations of migrants. It seemed that their jobs, bricklaying for example, had also been passed on to those that followed. These migrants seem to be more literate than those reared in Bankra. Here as elsewhere people complained about the lack of schools for their children. They claimed that the available Bengali schools discriminated against Muslim children, the teachers did not want Muslim children at the school and they charged them more fees. They did not want to send their children to Bengali schools. People claim that there is pressure being put on older tenants to leave. Rent has increased from Rs12 only 5 years ago to Rs25 now. This was done by refusing to repair property, there were reports of roof repairs being neglected during the rainy season. Another strategy to get people to leave is to refuse to pay for the latrine to be emptied or cleaned. The landlord has collected money to get it cleaned and then his cleaners have just thrown the contents behind the latrine close to the houses. The cleaners are paid every fortnight Rs20. Rumour has it that one small shop commanded a salami of Rs10,000 and rent of Rs100, land prices have gone up so much. There are 2 pit latrines for 14 families. They are always flooding and are especially bad in the rains when their contents flow everywhere. The families who live near them say that they cannot eat in their house or remain there for any length of time during the frequent floods. There is a tap out on the main Amta Road which everybody uses. This is shared by between 400 to 500 families. The water is not clean and they filter it through a cloth to use for drinking, but many people are sick from drinking this water. Rubbish is simply thrown away into the fields and there are many rats and snakes around. Employment seemed less of an immediate worry to many of these people, compared to those in the surrounding hutments. On the whole they preferred to stay here, if only the amenities could be improved.

Hutment No.3, Household No.1

This family have been here for 18 yeas, they now pay Rs24 as compared to the Rs12 they paid 5 years ago. There are 4 people living here at the moment, their eldest son has just got a job in Madras. They have another adult son and an adult daughter. The mother is the only one who can read, 3 of her children were born in hospital. Recently their eldest daughter died. She was 35, married with 3 children. She died of TB. The man suffers from asthma and when money can be spared he sees a doctor. When he has a bad attack he needs 2 visits which cost Rs16. The son in Madras earns Rs50 a month as an aprentice and sends some of it home. He used to be a drummer. Their second son is a drummer at feasts and festivals in Calcutta and Howrah, he earns about Rs200 a month.

Hutment No.3, Household No.2

This room has been rented for the last 20 years or so by members

of a village in Bengal, about 2 or 3 hours away from here by train. Men from the village come to find work, using the room as a dormitory. They pay 25 Rs. rent at the moment. There are now 10 unrelated men staying here, they only use the room for sleeping they pay for mess facilities elsewhere. All of them can read in Bengali. They work as bricklayers earning about 15 Rs. a day here in Bankra.

Hutment No.3 Household No.3

This family have had this room for 20 years, they now pay 27 Rs. rent. There are 8 people here now, a married couple with 2 brother-in-laws, and the couples 3 daughters, aged, 5, 4, and 2 months and their son of 3. They belong to a village in Bihar where the three brothers still have their mother, sister and small brother, he will join them when he is old enough for work. They visit the village each year. None of them can read and the the children do not go to school. The 2 youngest children were born in hospital. There are 3 wage earners, 2 of the brothers are tailors, employed in a small firm and earning 6 or 7 Rs. a day. The third is a rickshaw puller in Bankra earning about 7 Rs. a day.

Hutment No.3, Household No.4

Two Hindu brother-in-laws live here. They are from a village in Orrissa. They describe their room as the village guest-house, and explain that sometimes their family visits them here but mostly they live in the village. They pay 22 Rs. rent. Both of them have children who live permanently in the village and go to school there, they believe that their children will get a better education in the village. They both work as barbers in Bankra and earn about 10 Rs. a day.

Hutment No.3, Household No.5

This family have been here for 20 years and are now paying 18 Rs. rent, they were paying 12 Rs. 5 years ago. There are 8 people living here, a married couple, their two daughters aged 14 and 3 and their 4 sons aged 13, 11, 5 and 4. The wife suffers from asthma, she cannot afford any treatment. Because of their poverty and the wifes poor health their 14 year old daughter has stayed with Servas and Samite since she was 5 years old, now she can read well, she is the only member of the family apart from the parents who can read Urdu. None of the children were born in hospital and about 12 years ago the family lost 2 daughters. One child of 2 years died of mastoids in the ear and the other of 3 years died after having a fit. The father is the only wage earner and he works in a pen factory in Pilkhana, it is a small firm and he earns about 8 Rs. a day.

Hutment No.3, Household No.6

This man lives here alone although he has a family in Sitpur. In fact he is a landlord there but he wants to keep this room on as he knows the rents are going up very fast. He has been here 12 years and now pays 25 Rs. rent. He can read, he is a hawker, although he works seasonally selling sweets he also has a shop in Sitpur, and, of course he is a landlord. He earns about 25 Rs a day.

Bustee No.3, Household No.7

These 8 men come from the same village as those who live in no.2, in Bengal. Like that room the village have kept this room on for 20 years, they now pay 25 RS. rent. They can all read and all of them work as bricklayers, they are self-employed.

Hutment No.3, Household No.8

This is a polygamous family, a man and his 2 wives. They have been here 8 years and pay 45 Rs. rent. The family have 3 sons, 2 adult and one of 10 years and a daughter of 12 years, the 10 year old boy goes to Bengali school despite the fact that the family are Muslim. All the children can read Arabic. None of the children were born in hospital and they have had 3 children die. About 10 years ago their 2 daughters died of small pox, one 15 days old and the other a month, soon after that their son died at birth. There are 3 wage earners, the father and 2 sons are house painters, they are self employed, working mostly in Calcutta on contract and earning about 10 Rs. a day.

Hutment No.3, Household No.9

These people have been here for 20 years they pay 18 Rs. rent. There are 6 people here, the married couple, their 3 sons, one adult and two aged 12 and 8 and their daughter aged 13 years. The man used to work in Madras for a roofing contractor but he had to quit that because of illness. He suffers from hydro fileria, a disease caused by mosquitoes, he cannot afford to see a doctor and so has had no treatment for it. The parents can read but the children do not go to school, they are taught the Koran. None of the children were born in hospital. The husband is now a temporary porter and earns between 10 and 20 Rs. a day when he is fit for work, the eldest son is an apprentice in a tailors shop in Bankra and he earns 50 Rs. a week.

Hutment No.3, Household No.10

This family have been here for 12 years, it seems likely that this is the mans second family, he is an older man. They pay 22 Rs. rent now and 5 years ago they paid 20 Rs. there are 6 people here, the married couple, the woman's mother, their 2 sons of 7 and 1 and their daughter of 3 years. The wife suffers from asthma and, in order to pay for her treatment the husband sold his small hawking business 6 years ago. Nobody can read and the children do not go to school. None of the children were born in hospital and a son died 12 years ago at the age of 1 month, it was inexplicable, they described it as a cot death. The man works as a porter stationed at the Calcutta bus stands. He works for himself and earns about 6 or 7 RS. a day. He takes the bus to Howrah and then walks the rest of the way to Calcutta.

Hutment No.3, Household No.11

This family have been here 16 years and pay 18 Rs. rent now, they paid 10 Rs. 5 years ago. There are 9 people living here, a married couple, their 3 sons aged 14, 12 and 11 and 3 daughters aged 18, 5 and 4, in addition their son-in-law who is married to their 18 year old daughter. The father has asthma for which he receives no treatment. The eldest daughter and eldest son were born in hospital. Nobody can read. The family have recently built a mud extension to the house to serve as a protected kitchen. The father works as a hawker in Calcutta. He sells buckets and earns

about 15 or 20 Rs. a day. The son-in-law is a rickshaw puller, earning 7 Rs. a day.

Hutment No.3, Store

This room is used as a store by a roofing contractor who lives in Bankra. The rent paid is 50 Rs. and the contractor has had it for only 8 months.

Hutment No.3, Household No.12

This family has been here 10 years and now pays 32 Rs. rent. There are 6 people here, the couple and their 4 sons aged 12, 8, 5 and 4. They have another, older boy who has left home. The husband can read Hindi but nobody else can read. None of the children go to school. They have lost 3 children, 18 years ago a son was born dead but in the last year they have lost 2 babies. About a year ago their 4 month old daughter died of rickets and then 8 months ago a daughter aged 40 days died, they don't know why. None of the children were born in hospital. The man used to work in a small factory but 6 years ago he was fired, now he works as a porter in Calcutta railway station. He earns about 5 Rs. a day.

Hutment No.3, Household No.13

This family have been here 5 years and they pay 32 Rs. rent. There are 8 people living here in the one room. The older couple live with their married daughter and son-in-law along their grand-children, 4 boys aged 14, 7, 5 and 2. They have a grand-daughter but she was given away to relatives to rear because of lack of space. Even now they manage by having beds outside for their boys to sleep on. None of the children go to school but their daughter who doesn't live here now can read Urdu as can the father. Four of the children were born in hospital and they lost a daughter 9 years ago, she was 3 months old and they describe her death as a cot death. The husband has been lame for 14 years, he has seen a doctor and was told that there is no cure, he doesn't know the reason. The father-in-law has a bad heart. Both men are under contractors to the roof maker, they work mostly in Calcutta and Kiddipore, earning about 50 to 100 Rs. a month. The older woman works as a housemaid in Bankra, she earns about 60 Rs. a month.

Hutment No. 4

This bustee is two long buildings either side of a paved alley way. Each room has an enclosed yard. Almost all the tenants who had moved from the city would prefer to be back there although most appreciated the increased space and better structural condition of the building. They miss the availability of cheap markets, which are open at most times of the day, (important in a hot climate without refrigeration). They regret being so far from the city and having to spend so much money and time travelling. Some people objected to being in the hot sun so much, the women said it ruined the complexion, it seemed they missed the city pollution!

Hutment No.4, Household No.1

This family have been here 30 years and they now pay 50 Rs. rent, they used to pay 25 Rs. 5 years ago. There are 4 people here, a couple and their 2 sons aged 10 and 5 years. The children do

not go to school and only the husband can read Hindi. All the children were born at home and 3 years ago their daughter died of cholera aged 6 months. The husband is a van puller in Bankra earning 9 Rs. a day. (This is an extremely hard occupation when large loads are pulled by human labour instead of a lorry)

Hutment No.4, Household No.2

This family moved here 3 years ago from Grand Trunk Road Sitpur where they had been living with relations in very overcrowded conditions. They pay 40 Rs. rent. There are 4 people living here, an older woman with her son and daughter-in-law and grand-son aged 3 years. The son can read. Both the daughter-in-laws children were born in hospital but only 3 months ago their little daughter of a month old died of rickets. The daughter-in-law has asthma very badly and her heart is weak. It costs 10 rs. just to see the doctor and then 25 - 35 Rs. for each prescribed medicine so they cannot afford to consult the doctor too often. The man works in a small plastic factory on a temporary basis. It is in Pilkhana and he earns about 100 - 150 Rs. a month.

Hutment No.4, Household No.3

This family moved here just 3 months ago from Pilkhana where they had been living with their mother since they married. There are 4 people, the married couple and their 2 sons aged 7 and 5 years. Only the wife can read Urdu but each day the father takes his 7 year old son to school in Pilkhana on his way to work. The man is a tailor in Pilkhana working 'temporary' for a small firm, he earns 10 Rs. a day.

Hutment No.4, Household No.4

This family have been here 5 years and they came from Belliose Road but that is all they would say except that they were afraid of the landlord.

Hutment No.4, Household No.5

This family also refused to talk with us except to say that they were from Calcutta and had moved here

Hutment No.4, Household No.6

This family has been here 25 years and now pays 25 Rs. rent, 5 years ago they were paying 10 Rs. They were originally from Pilkhana but gave their house to their son and moved here. There are 6 people living here, the married couple and their 4 sons aged 14, 10, 7 and 5. None of the children goes to school and only the man can read Urdu. The last 2 children were born in hospital. About 10 years ago they lost 2 sons of 3 and 4 years, both died of rickets. The man is now a mistri or odd job man in a big drum factory in Salt-Lake, Calcutta. He caught his hand in a power press and lost 4 fingers from his right hand. The owner told him that he could either receive compensation or keep his job, not both, he decided to keep his job.

Hutment No.4, Household No.7

This is a Pilkhana family who have been here for 7 years. They now pay 35 Rs. rent and paid 25 Rs. 5 years ago. There are 12 people living in one room, an older mother and her son and his family and her daughter, son-in-law and their family. The sons wife died from cholera 7 months ago, she was 35 and left 4

children, 2 girls of 12 and 2 and 2 boys of 9 and 7. The son has also lost 4 children with cholera, 2 daughters of 3 and 2 and 2 sons of 5 and 6, these 4 all died within one year! He also lost 2 sons with small-pox, these were 3 and 4. None of the sons children were born in hospital. The daughter and her husband have 3 sons of 14, 12 and 11 and a daughter of 10 years, they have lost 2 daughters who were born dead 3 years ago. The daughter had her last 2 children in hospital. The 3 year old granddaughter has polio and the family have sought medical help, indeed they say that they must have spent about 3,000 Rs. on several doctors without seeing any improvement, this child is in Calcutta now to be near the hospital. Only the widowed son can read. Both men are cartpullers in Pilkhana earning 8 Rs. a day.

Hutment No.4, Household No.8

This family, originally from Belliose Road are now paying 25 Rs. rent, they paid 10 Rs. 5 years ago. They used to live with their mother-in-law but they were extremely overcrowded and so they moved here. There are 6 people in the family, the married couple, their 3 daughters aged 8, 5 and 3 and their son of 7. Their 3 year old daughter is paralysed since birth, she occasionally attends Howrah General or Servas and Samite. None of the children attend school but both parents can read. The two eldest children were born in hospital but the family lost 2 sons and a daughter all with rickets, 2 aged 2 and one of 3 years, they died within the last 4 years. The man is a biri (cigarette) maker, he earns about 10 Rs. a day and works in Belliose Road.

Hutment No.4, Household No.9

Although this family have only been in this house 6 years they are from Bankra. They pay 40 Rs. rent which is the same as when they first moved in. There are 7 people, the married couple, their 2 sons aged 6 and 5 and 3 daughters, aged 9, 3 and 2. Although the husband can read none of the children are attending school. None of the children were born in hospital. The father is a rickshaw puller in Bankra.

Hutment No.4, Household No.10

This family came 3 months ago from Pilkhana where they had been living with relatives, they were really overcrowded with 8 other people. There are 3 people, a couple and their son of 7 months. They pay 50 Rs. rent and when they came to ask for accomodation they gave one months rent in advance. Neither parent can read and the baby was born at home. The man is a rickshaw puller in Pilkhana.

Hutment No.4, Household No.11

This family have been here for 4 months, they came from Belliose Road. Their landlord had been trying hard to evict them and eventually they got fed up with the struggle. They pay 50 Rs. rent and had been paying 40 Rs. before they left. There are 5 people here, the couple, their son of 11 and their 2 daughters of 19 and 8. None of the children go to school, but the man can read and the mother and daughters can read the Koran. None of the children were born in hospital and 15 years ago the family lost 2 children to cholera. The man has a permanent job as a fitter in the Remington Typewriter factory where he earns 800 Rs. a month.

When his father-in-law died he inherited his job.

Hutment No. 4, Household No.12

This family come from Pilkhana and have been here for 2 years. They were living with their grandmother, but there were 2 or 3 more families there who had been promised a room, however they never did get one, their grandmother is still there but they decided to move here. Their auntie was here but she has gone now. They pay 35 Rs. rent. There are 4 people, the couple, their one year old son and 3 year old daughter. Neither child was born in hospital. Currently the baby is suffering from fever, they think it is a seasonal thing. The man can read. He is a rickshaw puller in Pilkhana. Until 5 years ago he was a bricklayer but he left because the earnings were very insecure, although the 8 or 9 Rs. a day is irregular it is more certain than bricklaying.

Hutment No.4, Household No.13

This family from Belliose Road has been here 3 years. They were evicted when their landlord wanted to sell his bustee, however he didn't sell it but no more tenants live there. This family don't like it very much here, the rooms are big and good but that is all, there is nothing else to recommend it. They especially dislike the latrines and the fact that they are so far from the city. They had 3 sons die of fever 15 years ago when they lived in the city. The husband can read, he is now retired from Brown and Company but without a pension, he retired 20 years ago and there weren't pensions then. Now he is self employed as a bricklayer working wherever he can get work, he earns about 10 Rs.

Hutment No.4, Household No.14

This family came 9 years ago from Belliose Road, they paid 15 Rs. rent then but now pay 25 Rs. They feel they were evicted they went to the village for a holiday and when they returned their room had been let to someone else. Anyway they felt that that room was too small and the bustee had been damaged when a tree blew down and killed 3 people. There are 9 people here, a married couple and their 4 sons aged 16, 12, 8, and 6 and their 3 daughters aged 13, 9 and 3. The man can read but none of the children go to school. They lost a 3 month old son and a 4 month old daughter to cholera about 6 or 7 years ago. The 2 children who died were both born in hospital. The father and eldest son both work in a small firm in Bankra doing embroidery work, they earn about 10 - 12 Rs. a day for a 13 hour day.

Hutment No.4, Household No.15

The family who live here come from a village in Bihar, they have been here 15 years, they feel that their real home is in the village. They go back twice a year and will be leaving in 2 weeks but their son will stay here. They pay 25 Rs. rent. There are 5 people here, the mother, her son and daughter-in-law and granddaughter of 6 and grand-son of 2. Only the man can read the little boy does not go to school. The man is a bus conductor with a small firm. He earns between 15 and 20 Rs. this depends on the commission he earns on the number of passengers.

Hutment No.4, Household No.16

This family had been surveyed in the earlier survey in Pilkhana, they were from a bustee which specialised in straightening wire staples. In Pilkhana they had been living with their mother but they were overcrowded. They pay 40 Rs. rent. There are 6 people living here, the married couple, their 3 sons of 14, 10 and 4 and their daughter of 11. Nobody can read and none of the children go to school. Their parents complain that the Bengali schools only take the landlords children and certainly only those who belong to Bankra, not the recent migrants from the city. This family have lost a total of 5 children over the last 5 years, 3 sons and 2 daughters, all as new babies and all with rickets. The last died just 15 days ago. Their 10 year old son has asthma and he receives treatment at Servas and Samite.

Hutment No.4, Household No.17

This family has been here 25 years, they live here and have a grocery shop next door. They pay 25 Rs. rent. There are 7 people here, the married couple, their 3 sons of 20, 18 and 7 and their 2 daughters of 10 and 5. The 20 and 18 year old boys are at Bankra high school. Both parents can read. Eight years ago they lost a son of 6 months, they don't know why, they call it cot death. When they came here 25 years ago the buildings were mostly vacant, occasionally occupied by migrants from the country-side. They agree that the food that they sell is expensive because they have to bring it from the city, however as more people come they sell more food. They earn about 750 Rs a month from their grocery store.

Hutment No.4, There is a grocery store here.

Hutment No.4, Household No.18

This group of 14 related men have been here for one year. They are from the same village in Bengal, 10 hours away by bus. Although they only recently moved into this room they have been working in Bankra since childhood. They have 3 rooms and pay 120 Rs. for each. Six of the men are married and their families are back in the village. The men buy scrap iron, they then sell it to dealers from the city. They obtained a bank loan to set up this business, at the moment they are taking only the minimum amount of money out for their living expenses.

Hutment No.4, Household No.19

Another group of unrelated men live here, they have been living together in Bankra for 16 years before coming here 6 months ago. There are 7 men who live and work here making radio cabinets. They admitted to paying 90 Rs. rent and 150 Rs. salami, but they said that they were afraid of the landlord so may have been under-reporting what they paid. They have 3 rooms. They were all from the same village in Bengal which is about 2 hours away by bus. 5 of the 7 men are married with families, who live in the village. They are 6 labourers and the owner, it is a good business and the laboureres earn 700 Rs. a month with a profit to the owner of 2,000 Rs. He did not take out a loan to start his business. 3 men can read.

Hutment No.5

This is a small bustee with the rooms gathered around a central court. It is unusual in Bankra because the landlady lives in the bustee, not in a big house nearby or in the city. One of the tenants told us that people had to pay a salami of between 10,000 Rs. and 20,000 Rs. recently, although this seems like an exaggeration, it does seem likely that a considerable salami is required to move to Bankra at this time. The landlady said that until 7 or 8 years ago there were very few tenants wanting rooms and they were from villages in Bihar or UP. Now she believes that 75% of those looking for accommodation in Bankra are from Howrah, especially Pilkhana and Belliose Road area. Most of the rooms are about 7' by 7' or 8' with a 7' by 3' verandah which serves as a kitchen. Only the landlady has 2 rooms. Most buildings are of mud with tile roofs.

Hutment No.5, Household No.1

This family have been here for 7 years, they pay 35 Rs. rent and came here from Park Circus in Calcutta when their son became ill. They wanted to live where there was fresh air and less pollution. There are 7 people living here, the married couple, their 3 sons aged 14, 11 and 5 and their 2 daughters of 7 and 1 year. Their youngest child was born in hospital, 9 years ago their 2 year old son died of cholera. Both parents can read Hindi but their children do not go to school, the parents try to teach them. Their 11 year old son has a bad skin disease. The man is a salesman, he works in a shop in Calcutta in a temporary capacity selling shoes, he earns 10 Rs. a day. Each day he spends about 2 or 3 hours travelling.

Hutment No.5, Household No.2

This is the where the landlady lives, she has 2 rooms. She came 30 years ago from Pilkhana where she used to be a tenant. She left her rented room to her son and came here. At that time there were few people living here, most rural migrants wanted to be closer to the city, all of those who did live here were from villages, nobody was moving out of the city to live here. She built this bustee 20 years ago. In addition to this building she has a shop where she sells second hand sarees and shirts. She and her family earn about 4 or 5 Rs. in the shop each day in addition to the rents which she gets from these tenants. There are 3 people here, the woman, her son and daughter-in-law. All three adults can read.

Hutment No.5, Household No.3

This family came here 8 years ago from Garden Reach where they were living with their parents in very overcrowded circumstances. There are 7 people here, the couple, their 3 sons, aged 10, 4 and 1 and 2 daughters aged 10 and 8. All eligible children go to the Bengali school. The man can read. The man of the family suffers from TB and is treated at Servas and Samite. None of the children were born in hospital and 4 years ago their 6 year old son died of cholera. The family live on 7 or 8 Rs. a day which the man earns from his own small business selling sunglasses in the street.

Hutment No.5, Household No.4

This family have only been here 6 months, they come from a

village in Bihar. They pay 45 Rs. rent. The man of the house has been working for some time in Calcutta but his wife has only just joined him. There are 3 people here, the couple and their 8 year old son, they had another son, but he died of fever 6 years ago at the age of 5 months. Both of her children were born at home. The woman suffers from TB and is treated at Servas and Samite. Both parents can read, they learnt at school in the village and their son attends school. The man is a tailor in a small shop in Calcutta, he earns about 8 or 9 Rs. a day on a commission basis.

Hutment No.5, Household No.5

This family came here from Pilkhana 7 months ago, they too pay 45 Rs. rent. They prefer it here, they say that their room in Pilkhana was too small, and that Bankra is much less polluted than Howrah. There are 3 people living here, the mother and her daughter and son-in-law. The man suffers from Fileria and the mother from gastric trouble. The husband can read and he is a long distance lorry driver, 'temporary' with a small company. People use the word 'temporary' about employment in the informal sector. He used to be an 'accountant' with this firm.

THE SQUATTERS OF MARTIN RAILWAY GO-DOWN

Martin Railway Godown is the disused loading field of an old railway, the land is now owned by the Brown Company. It is across the main railway tracks from Pilkhana, very close by are the bustees of Tickia Para and Belliose Rd. There are no sanitary facilities of any kind, people use the surrounding empty space to relieve themselves and take water from the corporation tap in Belliose Rd. The field is used to tip rubbish, and this provides a much needed opportunity for earning money by recycling and selling waste.

It is well known in the area that a 'new bustee' or a squatter settlement is rapidly forming on this site and the local social workers believe that most of the people are moving from the adjacent bustees where redevelopment is taking place. There are a few 'old-timers' who have been on the site, virtually since the time of the old railway, but most of the settlers are recent.

On the field there are two distinctly separate settlements, both consisting of about fifty households. On the advice of social workers and the residents themselves only one of the settlements was surveyed, that was totally covered in a 100% survey. People advised that the other bustee was largely devoted to illegal production, (I guess liquor) and that I would not be welcomed there. Despite their own illegal occupation of land and often semi-legal employment, the inhabitants of this surveyed bustee were confident of their inherent respectability. They were friendly and enthusiastic about telling their story.

Most of the shelters are inadequate to protect against weather, they are very small with ceilings and entrances so low they are difficult to enter.

At the time of the survey, Spring 1984, there was a virulent cholera epidemic raging in Howrah and its rural hinterland. This was especially affecting the squatters. Many families had children lying extremely sick in their makeshift shelters. Although the Government were distributing water purifying chemicals these were not available to the squatters, rumour had it, and some media reports supported the fact, that civil servants had diverted the supplies for their own use.

House-hold no.1.

The family has been here 1 year, they came from Park Circus (Beck Began?), Calcutta. They were living in a bustee with the mother's other married son and his family. 8 people; mother, 2 sons, married son and daughter-in-law, 2 grandsons of 4 and 1 month and 1 grand-daughter of 30 months. The only child of school age, a son of 4 is at school; only the husband is literate, There have been no recent child deaths, no hospital births. The husband has been a motor mechanic in a small firm which repairs taxis for the last 3 months, his monthly income is Rs300. The mother-in-law is a beggar, one son is a street singer and the other son helps him, this adds a further Rs100 to the household income. The mother-in-law

made the dwelling for them out of straw matting. They complain that there is no latrine and the corporation tap is 200 yards away.

House-hold No.2

They came here 1.5 years ago from the suburban bustee Bankra and before that from the nearby Belliose Road bustee. They migrated to the city from Bihar 10 years ago. They were evicted from the improved bustee in Belliose Rd. They were paying Rs10 rent when their mother died and they went to the village. When they returned the landlord threw them out in order to build a new, 'pucca' or brick built building. They moved to the 'new' bustee in Bankra, but could not afford the Rs50 a month rent. Once again they were forced to leave. 7 people, father, married son and daughter-in-law, their 3 sons of 10, 5, 2 months and niece. None of the children are at school, only the father-in-law can read, 4 years ago in Belliose Rd. 2 sons died within one hour, they don't know why but think that it was worms. 4 children were born in hospital. 1 earner, the husband who makes 'biri' cigarettes and earns Rs12 for an 11 hour day, he works a 6 day week. The husband made the dwelling himself of 'chatie', straw mats, with a roof of plastic and sacking. This family claim that local people threaten the squatters and say that they must move on, they dump rubbish on their houses.

House-hold no.3

This family have been here 1 year, they came from Agra to find work. This is the mans second wife, she comes from a Bengal village. They had been living in front of the Taj in the bushes. 7 people. husband, wife, 2 sons of 5 and 9 months, 3 daughters of 10, 8 and 6. No children at school, only the man can read, the children suffer from scabies and 'seasonal sickness' but no child has died. None were born in hospital. 1 earner, the husband collects dust from goldsmiths and picks out the gold, he earns Rs9 a day. The husband built the house, mud floor, 2 rooms, each about 8' by 8', cooking is done outside, their only possessions are cooking utensils. They believe, 'only real home is with God'

House-hold No.4

Came here 3 years ago from Belliose Rd. the landlord moved them out after the rent was increased from Rs20 to Rs40 and they could not afford it. 2 people, both widows, not related, friends. Neither can read. One suffers from gastric complaints and the other rheumatism. One has a son living in Bankra. Both work as housemaids, sometimes they beg, they earn about Rs7-8 a day each but cannot find work every day. Someone else made the house and gave it to them, it is very clean with a mud floor, bamboo frame and straw matting walls, it is 8' by 8'.

House-hold No.5

Came here 8 years ago from the Pilkhana area, the rent went up from Rs25 to Rs37 and the landlord evicted him. The man lives alone as his wife left him when he got sick. He has TB which is treated at Servas and Samite but he cannot work very much. He is not literate. He is a chemist and makes medicine

for scabies, which he then sells on the street; when he can work he earns Rs5 a day. He built the house himself of straw matting, it is about 8' by 8' he considers it temporary as he expects the government to come and destroy it, he says then he will move on.

House-hold No.6

This family came here 6 months ago from the Pilkhana area after eviction, the landlord put up the rent first to Rs20 and then to Rs40. 3 people, husband, wife and daughter of 1 year. Neither are literate and their child is too young for school yet. 6 months ago their daughter died with cholera at the age of 30 months. The wife suffers from a stomach complaint. The last child was born in hospital. The husband collects waste paper from dust bins and this tip and earns about Rs5 a day. They built the house themselves, it is about 5' by 5' and made of straw.

House-hold No.7

Came here 1 year ago from Bankra. When the landlord increased the rent from Rs12 to Rs25 they protested and were then evicted. 4 people, husband, wife and 2 daughters of 8 and 2. No one is literate, and their 8 year old daughter does not go to school. They have lost 2 sons, 3 years ago their 18 month old died of cholera, 4 years ago their 30 month old died, also of cholera. The youngest child was born in hospital. The husband collects waste paper from the tip, he earns about Rs5 a day, he used to work at a small furnace but this closed down. They built the dwelling themselves of straw matting with a plastic roof, it is 6' by 5'.

House-hold No.8

Came here 2 months ago from the Pilkhana area where they were living with the husbands mother. 5 people, husband, wife, 2 sons of 7 and 4, 1 daughter of 2. Only the woman can read. Their 2 sons go to school, their daughter is still too young. The eldest child was born in hospital. The man is a butcher working for someone else, he earns Rs10 a day. The woman would like to get a job which she could do from home. The husband built the dwelling himself with the help of a 'mysteri' it cost him Rs900. It has a tiled roof on a bamboo frame, walls of straw matting and with a raised mud floor, the door is of flatened tin lids. It measures 9' by 9'. They say that they really only need shelter from the rain, they do think that they will have to move although no-one has said anything yet. They want to stay near the mans mother. However to stay in the area they would need a 'salami' or key-money payment of Rs5,000 to Rs10,000 and then rent of Rs150 a month.

House-hold No.9

Arrived 9 months ago from Beliose Road bustee where they lived with their mother. When she died the landlord claimed that they had no right to the house and they were evicted, the house is now a plastics factory with the same landlord. 6 people, husband, wife, 2 sons of 13 and 5 and 2 daughters of 11 and 9. A son suffers from rickets and a liver complaint,

he is treated at Howrah General Hospital. No one is literate and no children attend school, the father reminds me that food takes priority over education. This family has had 10, yes ten! children die within ten years, all from cholera. 7 or 8 of the children were born in hospital. The husband collects waste paper from bins and the tip. He earns about Rs4 a day. He is waiting to hear about a job in a big factory. The house was built by someone else and given them, it has one ramshackle brick wall and three of straw, it is only 4 feet high and measures 5' by 6'.

House-hold No.10

This man is rather ecentric and has been in his house for 10 years, he gave his home in the bustee up to his son and daughter-in-law. He lives alone in his retirement, he used to work on the railway but now his son gives him money. He is an accomplished artist and musician, and invited us to take tea with him while he entertained us. He is literate. He suffers from a skin disease. He built his house himself, it straddles a sewer and he gets rats, the straw walls are in bad condition, and the plastic sheeting of the roof lets the rain in. When this happens he goes to sleep at his sons house.

House-hold No. 11

This family came here 2 years ago from Belliose Road where they had lived for 15 years. The rent was increased from Rs20 to Rs40 and they were forced to leave when they couldn't pay. 9 people live here, the husband, wife, 4 sons of 7, 5, 4 and 3 and 3 daughters of 10, 2 and 18 months. There is one earner, the father who works as a butcher for someone else. He earns Rs8 a day. The only person who can read is the wife who can read Urdu. None of the children go to school. This family have had two sons die of 'fever' (cholera?), 3 years ago their 1 year old died and 2 years ago their 18 month old died. No children were born in hospital. The wife is a patient at Howrah General with a severe heart condition, however she cannot afford the prescribed medicines. They paid a 'mistri' Rs500 to build their house. It is all of straw, measuring about 8' by 12'. It is very clean. A sheep is tied up outside.

House-hold No.12

This family came here 3 years ago from Pilkhana after being evicted. They were paying Rs22 rent but the landlord took Rs500 rent from someone else as advance rent at the increased rate of Rs50 a month. They could not match this. When they were evicted they went to the police who refused to take action, then they went to the social worker who took them to the Bustee Committee, but no action was taken and they were homeless. They feel the injustice strongly. They have lived in the area all their lives, their parents and relatives all live nearby. 7 people; husband, wife, 1 son of 11, 2 adult daughters, 2 grand-daughters of 10 and 8. One real earner, the man begs and sometimes gets a job playing drums at festivals, his son helps him. The total income is about Rs120 a month. Neither the son nor 2 grand daughters although of school age attend school. No-one is literate. 1 son died 3 years ago, aged 7 years, he died of, 'worms in the stomach'.

No children were born in hospital. At the time of the interview a small girl of 10 years was critically ill with cholera, she lay on the floor while we spoke. They built the house themselves of straw matting, it is 6' by 8' and kept very clean.

House-hold No. 13

This family moved here 5 years ago, immediately before that they had been living by the side of the road since 1976. They stayed near their old home in the Belliose Road bustee. They claim that the government had evicted them when the house had been pulled down to make way for a road. 6 people live here; a husband and wife, 3 sons of 5, 4 and 3 and 1 daughter of 4 months. There is one earner, the man who works for a small building contractor, he helps a brick-layer and earns Rs10 a day when he works. The son of 5 does not go to school, the other children are still too young. The husband can read. The last child was born in hospital. They built the house themselves, it is 6' by 8' but the door is only 3' high, the roof is made of sacking.

House-hold No. 14

This family came here 4 years ago from a village in Bengal, they still have a home in the village but they have no land. They frequently return to the country-side, perhaps twice a year, whenever they have enough money. There are 6 people, a married couple, 3 daughters of 16, 15, 14 and 1 son of 10. All the children are of school age but none attend school, no-one is literate and no children were born in hospital. There is one earner, the man is a beggar. They built the home themselves, it is 6' by 8', not weather proof but with a lockable door.

House-hold No.15

This family is related to the people in No.12, The man is their son. They had been living with relatives in Pilkhana until 7 months ago when they decided to try their luck here. (their parents were evicted from Pilkhana 3 years ago). 3 people live here, a young married couple and their 2 year old daughter. Neither of them are literate and the baby was not born in hospital. The little girl suffers from eczema. The man pulls a rickshaw for a living. Their house varies in layout from the simple rectangle, it is L-shaped with a sacking partition. They built it themselves with the help of family, it is of straw with a sacking roof.

House-hold No.16

The man and his son who live here have their main home and family in a village in Diamond Harbour. They were previously living on the road at the edge of the field, on Martin Godown Road, however the police moved them and they came here. They return home once or twice a month. Both men can read and both of them are beggars. They built their very rudimentary shelter themselves, it measures 6' by 8'.

House-hold No.17

This is the family of the daughter of No.16. They were living at the side of the road when they came from the village, then

7 years ago they came here. They go back to the village about once a month, but they need to earn money here as they are landless. There are 7 people here; a married couple, 4 sons 20, 12, 10, 8 and 1 daughter of 18. One of these sons, a boy of 10 has TB and he usually stays in the village. None of the children go to school, 3 of them are of school age. No-one can read, none of the children were born in hospital. The children show evidence of malnutrition, being extremely undersize and underweight for their age. 2 family members are earners, the father is a beggar and the son makes fishing nets. Their total income is about Rs72 a month. Their house is another L-shaped one with a sacking partition to afford a little privacy. They built it themselves.

House-hold No.18

One man lives here alone, he is also from the same village in Diamond Harbour, he has been here 1 year, he has no land so he came to the city to beg in order to afford food. He has no family. He is lame, he cannot read. He built his home of straw it is only 3' high and about 3' by 5'.

House-hold No.19

This family were extremely distressed. They came here 6 or 7 years ago from a village in Bihar. They had been living on the pavement until they built this shelter. They have never been able to afford to return to the village. There are 7 people, a married couple and 5 sons aged 5, 4, 3, 2 and 4 days. The youngest child was born in this hut only 4 days ago and the mother is extremely weak, she cannot speak. None of the children attend school but they are still young. None were born in hospital and no-one can read. 6 months ago their 2 year old daughter died of fever. There is one earner, the man who is a beggar. They built their home themselves, it is very rudimentary and very low, it measures about 8' by 12'.

House-hold No.20

This family have been here one of the longest, 15 years, at first on the road side, before they built their house. They also came from a village in Diamond Harbour. They say that there were 23 families here at first. The family consists of 8 people; a married couple, their 4 sons of 21, 16, 12 and 3 and 2 daughters of 15 and 13. The parents say that their 15 year old daughter is mad, none of the children go to school and no-one is literate. None of the children were born in hospital. They have had 2 children die of gastric disorders, a 4 year old died 2 years ago and a 3 year old died 1 year ago. There are 2 earners, the man and his son. The father builds houses, like this one, generally for squatters and the son sells balloons. Their total income is about Rs240. He built the house himself, of course, it has one room of 8' by 12' and another for himself and his wife which is 6' by 3'. This man was very worried about his daughters growing up in such crowded circumstances.

House-hold No.21

This family claim to have been living here, as a family for about 50 years, since the days of the old railway. They say they have never been moved on and have never paid any rent to

anyone. There are now 4 people, a woman whose husband has deserted her and her 2 sons of 10 and 7 and 1 daughter of 4. The children do not go to school and the woman is not literate. One of the children was born in hospital. The woman suffers from a great deal of swelling about the feet, the possible symptom of a serious liver or circulatory illness which is undiagnosed. The woman supports herself and family by making cow pats. She earns about Rs30 a week, at the rate of 40 cow pats for 1 Rupee. Her family built the house which is now in a bad state of repair. It is a room of old brick and bamboo with holes in the roof and a make-shift lean-to in front of the door.

Household No. 22

This family have been here for 7 years, they came from Modnapur, a village in Bengal, after the couple married. Unfortunately the husband died 18 months ago after having suffered from TB for 40 years. 5 people live here; the woman, her 3 sons of 5, 4 and 3 and her 7 year old daughter. None of the children go to school and the woman cannot read. She had 1 child in hospital. 1 son died as a baby of fever before she came here. The couple built their own home, it is one room, very small and low.

Household No.23

This family have been here one year, they came from a nearby bustee where they were living with their mother. There are 4 people; a married couple, their son of 9 months and their daughter of 3 years. The husband can read. No children were born in hospital. 3 years ago their daughter aged 4 died of pox. The man is the only earner, he is a chemist, self-employed, he makes a 'conditioner' for buffalo to produce more milk. (probably an illegal hormone injection). He earns about Rs360 a month. They built the house themselves with help, it is of bamboo framing and mud walls, it has a tiled roof and it is approached across the drain by a bamboo bridge. It is 9' by 8'.

Household No.24

This couple have been here 1 year, before this they had been living with their parents in one room in the Pilkhana area. There are 2 people, a married couple. Neither are literate. The man had a street show with a live monkey, three months ago the monkey died and since then he has been unemployed. His earnings, with monkey, are about Rs9 a day. At the moment they are eating with their family. They built their own house with the help of a mason, it cost Rs500 it has one room about 10' by 8' and is of a bamboo frame with mud walls and a tiled roof, it has a bed and a sacking door, it is very clean.

Household No.25

This family have been here for 2 years, they came from the Pilkhana area where they had been living with their mother. They had all been living in one room when arguments began and their mother told them that they had to leave. They are extremely glad to be on their own, they still feel the relief. They are glad that they are not paying any rent, and

that they do not have a landlord. They feel that they have taken a risk paying out money for a home which may be taken at any moment, they fear that if this should happen they will get no compensation. There are 10 people here, the married couple, their 4 sons of 10, 8, 7 and 3 and their 4 daughters of 11, 9, 5 and 4. None of the children go to school, only the man can read, none of the children were born in hospital. They had 1 son and 1 daughter die as babies with the cholera, both deaths happened more than 10 years ago. The man is the only earner, he is self employed, he sells illegal hormone injections for buffalos, to encourage more milk, he earns Rs10 to Rs15 a day. The shelter is the same as the adjacent two houses which were built with the help of the same mysteri, bamboo frame, mud walls and tiled roof, these houses are typical of the traditional bustees in which the squatters were reared, themselves typical of rural court-yard houses. This house has a strong iron door, a shelf, a bed and a mosquito net. He built the house with the help of a mysteri, it cost him Rs700 which he borrowed from a money lender. The repayment is Rs70 a month. The interest rate is 10% per month and he is still paying the interest, he hasn't yet started repaying the capital. The money lender comes daily for his money and if payments are more than 2 or 3 days behind, then he threatens violence which no-one doubts will be used. The money lender is a Hindu man from Howrah Maiden area.

House-hold No.26

This family have been here 1 year, they came from the Pilkhana area where they were living with their brother-in-law and his family in one room. There were family disputes and they were told to leave. They would prefer to find a room in the bustee, they worry about the money borrowed from the money lender, (the same one as next door). There are 10 people here, the married couple, their 5 sons of 13, 12, 10, 8 and 8 months and their 3 daughters of 7, 6 and 5. This family explain about the 'free' school system, they are angry that they cannot afford to send their children to school as they strongly believe in the benefits of education. Because the schools are so overcrowded and undersupplied the 3 or 4 decent schools in the area all demand a fee of Rs5 a month for each child. This money can simply not be spared, especially in families who have several children of school age. Their children were attending school until this new system started, then they were forced to stop; they live directly opposite a school but they cannot attend. Their 4 eldest children can read but neither parent can. The baby suffers fairly regularly from fever. None of the children were born in hospital and they lost 2 infants, one with cholera and one with tetanus more than ten years ago. The man has a monkey show on the street, his income is irregular, about Rs300-Rs400 a month and his son helps a brick-layer and earns Rs9 a day. Most of this goes to the money lender and leaves only a few rupees a day for food. The money lender comes each day to demand his interest. Their house was built with the help of the same mysteri as the others, it cost Rs1000 and the money lender wants it back at Rs25 a day, again at 10% a month interest or 120% a year! It is of bamboo framing with mud infill and tiled roof. It measures 10' by

18' and is clean and in good condition.

House-hold No.27

The family have been here for 1 year, since they were evicted from Pilkhana. They were living with their mother who decided to go back to her village to live and leave the house in the bustee for them. The landlord claimed they had no right to stay, he turned them out onto the pavement and charged new people Rs3000 salami and Rs50 rent. Their mother used to pay Rs20. There are 6 people here, the couple their 2 sons of 8 and 7 and their 2 daughters of 4 and 18 months. The children do not go to school, they remark that all the schools want fees which they cannot afford. Neither adult can read, none of the children were born in hospital. They have had 2 children born dead, one 3 years ago and one 2 years ago. The man has a monkey show which earns him about Rs10 a day, as with his neighbours who do the same work the monkey lives in the house with the family. He is probably the best fed. The house was built in the same way as his neighbours, self build with the skilled help of a mystic. It cost Rs700 which was borrowed from the money lender at 10% interest and returned at Rs25 a week. This house is built up against the old brick wall of the railway, it has mud walls and a straw matting door, the roof is a mixture of tiles and sacking. Part of the structure is very old, but it is in good condition. Like their neighbours this family are angry about the lack of educational facilities for their children. They invited us in to take tea with them. Another point they were anxious to make was that there was so much wasted municipally owned land around, it was not being used and yet they were kept in constant terror of their land being snatched away.

House-hold No.28

The family have been here only 6 weeks. They were living in Bankra for a year before that. The landlord there decided to put the rent up to Rs50 from Rs20, when they could not pay he threatened to kill them if they did not leave. Before Bankra they were in Belliose Road bustee with their mother-in-law, both families living in one room. Their father had this room before them and he went to live in the village and gave them this room. 6 people live here, the couple and their 4 sons aged 12, 11, 10 and 3. None of the children go to school, indeed their 12 year old son works in a pen factory. The man can read. None of the children were born in hospital. At this time the baby is ill, it has a fever and its breathing is very shallow. There are two earners, the father is a hawker of plastic buckets from door to door earning about Rs10 a day, and the small son works in a plastic factory earning Rs8 a day. The house measures 9' by 9' with a small division for a kitchen, it is a lean-to against the brick railway wall with the other walls of mud on a bamboo frame, it has a roof of tiles, it is rather dirty.

House-hold No.29

This family have lived here for 17 years, their parents built the house. It is connected to no.28. There are 6 people here, a married couple, their 3 sons of 5, 3 and 2 and their daughter of 8 months. They cannot afford to send their

children to school, neither parent can read and none of the children were born in hospital. The man is a rickshaw puller in Belliose Road. Their home measures 9' by 9' and like its neighbours it is a lean-to against the railway wall. The walls are of mud and the door of sacking, the roof is plastic sheeting. The house inside is clean and tidy and in good condition.

House-hold No.30

This family have been here 12 years. They came from near Bankra where they were squatting. The police came and broke up their house. Their 3 daughters are married and live in the nearby bustees. There are 4 people, a couple and their 2 adult sons. Nobody in the house can read, none of the children were born in hospital, 3 sons died in childhood many years ago. The man and his 2 sons have 3 monkeys between them, (the monkeys live in the house) they go around the streets giving shows. They earn about Rs600-Rs700 a month. The house cost them Rs150 to make 12 years ago, it is against the railway brick wall, the other walls are of mud, the door is wooden but broken, it has a roof of plastic sheeting. There is a straw mat stretched as an awning and a bed inside, despite the presence of the monkeys the room is clean. The parents are worried about their sons whom they say cannot afford to eat never mind marry, they wonder what the future holds for them.

House-hold No.31

This family have been here 1 year. They lived in a Bustee in Bally, paying Rs30 rent. Unfortunately for them the landlord built up the house to a 'stair', a two storey building for which he wanted all tenants, new and old to pay Rs3000 salami and Rs80-Rs90 rent for one room. They could not afford this and they were evicted. There are 3 people, the married couple and their son aged 10 years. The husband is a lot older than his wife who is his second wife. The child does not go to school and neither of the parents can read. No children were born in hospital and they lost 2 daughters who were born dead, 5 and 6 years ago. The woman is the only earner, she collects coal from dust bins and sells it to local people, she earns about Rs4 a day. The man became night blind about a year ago and was sacked from his job in a tailors shop, he would like to buy a sewing machine so that he can start a sewing business. This house is in a terrible state. There is no roof, it blew off and now when it rains they have to go into the neighbours. It is made of bamboo with straw mats, the roof used to be plastic. It cost Rs150 for the materials which they borrowed from a money lender friend of theirs, they pay back Rs10 a week.

House-hold No.32

This family has been here 4 years, they came from Pilkhana when their landlord was moving. There are 3 people here, a married couple and their son of 5 years. Their son does not go to school and neither parent can read. No children were born in hospital. 7 years ago their 4 year old son died of rickets. The man is the only earner, he is a hawker, he sells knives from door to door, he earns Rs8-Rs9 a day, but it is

irregular. They borrowed money from a friend to pay for the materials and the mistry to build their house, it cost Rs700 but it is not yet completed. They pay back the loan at Rs20-Rs25 a week. The room is 6' by 10' and leans against the railway wall, the other walls are of bamboo and raffia mats, the roof is of tiles and plastic.

House No.33

This house was just completed yesterday and the occupants are not here yet. They are moving from a nearby bustee, the house cost Rs1000 to build and it was built by a mistry.

Household No.34

This family have only been here 4 months. They were living in a bustee in Shibpur with their mother and another married brother and his family. When the second son moved here the mother came with him. 6 people live here, mother, the married couple, 2 grand-daughters of 5 and 2 and a 9 year old grandson. Only the man can read. All three children were born at home. The parents pay for a tutor to come to the house to teach the children. The man is the only earner, he is employed on a temporary contract with a large jute mill, he works 12 hours a day, that is 4 hours overtime in order to earn Rs800 a month. The family took a loan from a friend of Rs700 to help pay the Rs800-Rs900 which was the cost of materials and some skilled help in building the house. As we talked the mother-in-law was making the floor with a skim of mud and cement. The house measures about 6' by 10'. The family are very concerned about security and the chance that they may lose their investment in the building, they point out that the land does not belong to Central Government, it is not railway land and the owners can claim it back at any time; they would feel more secure if the land was railway land.

Household No.35

This man has been here 8 months, he came from Belliose Road bustee after a dispute with the landlord over rent. One man lives here alone, he says that he has no family. He can read Hindi. He works as a salesman in a shop belonging to someone else, he earns about Rs5 a day. The same carpenter built the house as built his neighbours, he paid Rs800, it leans against the old brick railway wall, it has a bamboo frame, one wall of mud and two of straw matting, the roof is tile on bamboo. It measures 8' by 8'.

Building B

This is a skin godown (warehouse). It belongs to a bustee landlord, it is a mud walled lean-to against the railway wall. There is a dreadful smell from the untreated hides.

Household No.37

This is a suitcase factory belonging to a bustee hutowner. The factory has only been built 6 months on the reserved space the hutowner had chosen earlier. The two brothers who work here do not live here, they still live in the Belliose Road bustee where they used to work in the factory, they lived there for 15 years. Now however the factory has moved

and their home is separate. One is married and has a family in a nearby Bengali village, the other has his parents in Bihar. Although both are originally from Bihar one married a Bengali woman and his family stay in her village. The man whose family lives in Bihar has only been home twice in four years. Both of them can read. They work 12 hours a day for 6 days a week one earns Rs200 and the younger earns Rs150. The building is framed against the brick wall of the railway, it has the other walls of straw, it measures 9' by 18'. The men say that it cost Rs2500 to build, it is likely that that includes a cost for reserving the land, perhaps by the mistri who built the building.

House-hold No.38

This young family have been here 5 months, they came from Pilkhana, after they married they were living with in-laws and wanted a place of their own. There is the married couple and their son of 18 months. The baby suffers from recurring stomach trouble, he has been treated at Howrah General and occasionally Servas and Samite. Both parents can read. The child was born in hospital. The man cuts trees to sell for fuel, he works for someone else. He earns about Rs7 a day. In order to build the house they borrowed Rs1000 from the Hindi money lender. The building measures 9' by 12'.

House-hold No.39

This family have been here for 1 year. They were evicted from Pilkhana. When the woman became a widow the landlord put the rent up from Rs35 to Rs65. They had lived in the house 34 years, at the beginning they only used to pay Rs4. There are 5 people living here, the mother, a widow and her 2 sons aged 30 and 10 and her 2 daughters of 11 and 8. The eldest son is disabled and he cannot speak. None of the children go to school and no-one in the family can read. The first child was born in hospital. Only the woman works, she is a housemaid, she works 7 days a week and earns Rs100. In order to build the house she got an interest free loan from a friend of Rs800. The building leans against the railway wall and measures 8' by 12'.

House-hold No.40

The couple living here have been here for 2 years, before that they were living on the pavement in Belliose Road, they seem rather ashamed of this and we don't talk about it again. They migrated from Bihar 35 years ago. There are just the two of them, 30 years ago their only son died. Neither of them can read. The man was a brick-layer all his life, but 8 years ago he went blind and lost his job, now he is a beggar, he earns about Rs7 or Rs8 a day. The woman is a housemaid and she earns Rs50 a month. Their home cost them Rs600 to build, it measures 6' by 12' and leans against the railway wall.

House-hold No. 41

This family has been here 6 months. Before coming here they, like their neighbours, lived on the pavement, actually in the entrance to a school. 3 people live here, the couple and their 5 year old son. The child goes to the Muslim school for which they pay Rs31 a year. Neither parent is literate. The

child was born at home. The man is the only one who earns, he is a vegetable hawker, he sells in the streets. He earns about Rs8 a day. The couple paid Rs1000 for their house and they took a loan from the money lender.

House-hold No.42

This is a suitcase factory. It has been here for 5 months. It is owned by a landlord from Pilkhana. The man who works here as a mistri also lives on the premises as a caretaker. He was living in this area but working in Calcutta, doing the same job, but he changed jobs 5 months ago when he came to live and work here. There is one man here alone. He cannot read. He earns Rs300 a month from this work as a carpenter making suitcases.

House-hold No.43

A woman lives here alone, she has been here for 1 year. She is a widow who came from the village 10 years ago with her family. Within a year of migration her husband died, leaving her with a small daughter to rear. She was forcibly evicted from a Pilkhana bustee 2 years ago. The landlord told her he was going to build a new house and wanted her to leave. She refused and he hit her and gave her room to someone else. She and her daughter went to live with a relative until she managed to get this house. Her daughter is still there as this place isn't safe for her yet, there is no door. The woman can't read but her daughter can, she is 17 years old and attends school. Before they left the village their 2 sons both died of fever. She earns her money by making cow-pats to sell as fuel. She works all day, probably 12 hours and earns about Rs5 a day. It takes 2 days to make a cow-pat, the first day collect the manure from the cattall, mix it with more straw and form into cakes, then place them on the wall in the sun to dry, the next day they are packed in the basket to sell. She took an interest free loan from a friend of Rs700 to finance the building of the house. She is trying to save enough to buy the door which will cost Rs50, then her daughter can come and live with her. She is extremely proud of her daughter and is determined to work hard for her to make a good marriage. The house is 15' by 8' and leans against the railway wall. Two walls are mud, it has a mud floor and a tiled roof. One wall is straw matting.

House-hold No.44

This family have been here 3 months but they are still building their house. They lived in this area for 8 years after they were married but their rent went up from Rs20 to Rs45. Because of this they then moved to Bankra where they were paying Rs25. However after 2 years they moved back here as Bankra was too far away and very bad for the husbands business. They moved in with their brother-in-law while they built this house. They are still not living here properly. When it is completed there will be 4 people here, the couple and their 2 daughters, aged 12 and 6 years. Both children are at school. The man can read a bit but his wife cannot. Neither child was born in hospital. The husband is the only earner, he sells fruit from door to door and earns Rs5 or Rs6 a day. The house leans against the railway brick wall and

fits between the walls of the adjacent houses, it measures 6' by 10' and as yet the roof is not on. The roof is costing Rs200.

House-hold No. 45

This family has been here for 6 months, they came from a bustee in Shibpur where they were living with their father-in-law. There are 4 people, the couple, their 5 year old son and their 2 year old daughter. The son does not go to school and neither parent can read, neither child was born in hospital. The man is a green-grocer like his neighbours, he earns about Rs6 a day. In order to finance the building of this house they took a loan from a friend who is not charging them interest. The cost was Rs1000. The house measures 6' by 10' and is made of mud on a bamboo frame with a tiled roof and a wooden door. It seems unfair that this family have to pay the full cost of the partition wall.

House-hold No. 46

This family is another example of those who moved out to Bankra to find affordable accomodation only to find that they could not earn money out there. They have been here 6 months, before that they were in Bankra for 3 years, before that they lived with their in-laws in Pilkhana. They say that they could not afford the cost of the bus fares or the time it took to travel between Bankra and the city. There are 4 people here, the couple, their 4 year old son and 6 year old daughter. The children do not go to school and neither parent can read. Neither child was born in hospital. This man is also, like his neighbours, a green-grocer who sells from door to door. he earns about Rs8 or Rs9 a day. Their home is against the brick wall and consists of another 2 walls of mud on bamboo, it has a tiled roof and a wooden door. it measures 10' by 6'. It has cost them Rs1100 which was an interest free loan from a friend.

House-hold No.47

This family have been here for 5 months. They were evicted from Belliose Road bustee when their landlord tore the house down to rebuild. They had lived there for 15 years. They say that rents in the old building were increased from Rs25 to Rs50 just before the demolition, this meant that most people had to move out. The new building is a 'pucca' building of 3 floors, the salami is Rs1500 and the rent now is Rs150. When they were evicted they took their old roof with them and lived under it on the pavement. It was the monsoon season and the streets were flooded, at this time their baby died. They went to the bustee committee but they received no help. There are 7 people here. There is a married couple and their 9 year old son as well as the womans 2 small brothers of 15 and 10, then there is their daughter and son-in-law. They have 2 rooms so that the young couple can have some privacy. 8 months ago when they were living on the footpath the daughter had a baby, a son, it died at 1 month old with pneumonia at the time of the monsoon floods. No child goes to school and no-one in the family can read. None of the children were born in hospital. The 2 men both earn, the father collects waste

paper from the garbage heaps here, he earns about Rs5 a day. The son-in-law is a porter in Bara Bazar in Calcutta, he earns Rs10-Rs15 a day. At the moment the house is one room of 9' by 15' but a partition is to be built to create 2 rooms. They took a loan from a money lender of Rs2000 to pay for the house, 'what else could we do?' they ask. They are repaying it at Rs15 a day, the money lender comes each day. The family explain to us that they will be repaying the money for 3.5 years, after that time they will have paid back Rs3000.

House-hold No.48

This is not yet a house but a reserved space. The woman is here and explains that although she has one room in the bustee (Beliose Road) she is desperate for another room, she has 5 sons and 2 daughters who are growing up. She will keep the bustee room but her sons can sleep here. It will now cost her Rs2000-Rs3000 for the mats to build the walls and roof.

House-hold No. 49

This couple have been here 12 years. They are from a village in Bihar. They have no land and no job in the village, their father still lives there. There are 2 people, a married couple. They have no children and neither are literate. The man is a rickshaw puller in the Beliose Road, he earns about Rs350 a month. The house is small, about 6' by 6' and built over a drain, it is of brick with a tiled roof. The family built it themselves.

House-hold No.50

This family have been here since they married 15 years ago and didnt want to continue living with in-laws. They had lived in Pilkhana with their mother. There are 6 people here, the couple and their 3 sons, aged 10, 8 and 6 and their daughter of 18 months. They have lost a son aged 1 month, 5 years ago and a daughter aged 2 months, 2 years ago, they do not know the reason they died. None of the children go to school and neither parent can read. None of the children were born in hospital. The children are all severely undernourished, the 6 year old son is less than 3 foot high. The man sells injections for buffalo and he earns about 240 Rs. a month. The house cost them Rs400 when it was built by a mysteri. Now it is in need of attention, the plastic roof covering is ripped, it was only meant to be temporary until they could afford tiles. The house is built of mud on bamboo and measures 9' by 9'. Inside the room is very clean.

House-hold No.51

This family have been here for 16 years. They came from a Bihar village to find work. There are 7 people here, a married couple, their 3 sons aged 18, 9 and 1 and their 2 daughters of 7 and 6. None of the children go to school, the family explain that they cannot afford the tuition fee. None of the adults can read. None of the children were born in hospital. 3 years ago their 1 year old daughter died with a disease on her tongue, they don't really understand what it was. The woman suffers from severe stomach pain but has not been able to see a doctor. Their son of 9 is very sick today with stomach pains. There are 2 earners, the father and

eldest son are cart-pullers, when they are working they get about Rs160 a month, they have to go looking for work every day. At the moment there are many problems for cart and rickshaw pullers. They need a licence to cross the Howrah Bridge into Calcutta, currently there is a strike on. They usually get work 4 or 5 days a week. When he can't find work the son helps a brick layer by carrying his bricks, he earns Rs8 a day. It is likely that they did not build for some time after they arrived here. When it was built the house cost Rs1500, they took a loan from a money lender and repaid it at Rs8 a day. It took them 4 years to repay it and the interest rate was 25%. The house is of brick and it had a tile roof which now needs repair, they have patched it with plastic as they can't afford to buy tiles.

House-hold No.52

This family has been here 5 years, since they left their village in Bihar to find work. There are 4 people here, the couple, their son of 8 and daughter of 10. The children do not go school and neither parent is literate. 3 years ago their 2 month old son died of fever and then 2 years ago they had a daughter born dead. The woman is pregnant. The man is a cart puller and he is having a great deal of trouble to find work. At the moment there is a strike on and his inability to earn is causing a lot of trouble at home. When they first arrived they used sacks to provide shelter until they could find work. They borrowed Rs500 from the money lender ('kistie wallah'), they are paying 10% interest ('sude') a month. The house is built of brick with a plastic roof, it measures 8' by 12'.

APPENDIX 4
RESULTS OF SPSSX ANALYSIS OF DATA

A.RESULTS PHASE 1,

BECK BEGAN, MOMINPORE, PILKHANA

This survey was conducted in March and April of 1982 in three bustee areas, two within the city of Calcutta and one in Howrah. Area No.1 Beck Began, is a small slum area situated in the Park Circus district, a middle income area of Calcutta. It is very close to Kasia Began, an area surveyed in Phase 1.

Area No.2 Mominpore, is a slum area on the outskirts of the city of Calcutta and close to the docks and related activities.

Area No.3, Pilkhana is situated within a very large slum belt in Howrah, across the river from Calcutta. Howrah is an industrial city which contains most of the dock and associated developments, such as the fish wholesale market, main rail freight terminus etc.

Some difficulty was experienced during this time as Calcutta was in a state of unrest. Care had to be taken conducting a survey such as this in the bustees. There were several outbreaks of violence, bombing and rioting in the slums which required great caution in choice of hutments. One survey area had to be abandoned completely and the area known as Beck Began, though included in the survey analysis has a smaller sample than the other two, for the same reason. This was the only time I met any sort of opposition to the survey, or felt any threat to personal safety. Indupitably the cause was political unrest being experienced throughout the city at that time. There is no question that the survey per se engendered animosity, rather a general suspicion of anything which may have been construed as being of political significance. This was one reason why the focus of research was eventually shifted across the river to Howrah.

The data obtained from the questionnaire was collated and the following variables were extracted and analysed.

Area No. (1) Beck Began (B.B.) (2) Mominpore (M.)
(3) Pilkhana (P.K.)

Hutment No.

Household No.

- 1.Owner, Relative of owner (paying no rent), Tenant.
- 2.Calcutta Resident for more than 10 years, Migrant of 10 years or less, Migrant worker (main family home outside the city).
- 3.Established resident retaining strong ties with village (family home in city but home kept in village).
- 4.Simple family, Joint family (more than one married couple), Unrelated individuals or single people.
- 5.Male, Female household head.
- 6.Status of household head - Widowed, Retired, Disabled, Unemployed, Employed.
- 7.No. of people living in the same dwelling.
- 8.No. of wage earners per dwelling.
- 9.Occupations of income earners - Transfer (includes family payments and begging), Servant, Home-worker (Piece Worker),

- Self-employed, Temporarily employed, Day-work, Own small firm, Permanent in small firm, Permanent in large company.
10. Summary of Occupations - Informal Sector, Permanent, Service, Transfer.
 11. Earners as a percentage of total population.
 12. Total income per household per month in Indian Rupees.
 13. Income per capita per month in Rupees.
 14. Length of residence in years.
 15. Rent per month 10 years ago in Rupees (10Rs=\$1 U.S.)
 16. Rent per month 5 years ago in Rupees.
 17. Rent per month Now in Rupees.
 18. No. of rooms in dwelling.
 19. Commercial use of property - Home worker, Exclusively family business, Small firm employing outsiders, Warehouse (go-down).
 20. Households currently affected by one or more debilitating illness. (Affecting normal behaviour, e.g. working, going to school)
 21. Categories of illness - Waterborn, Respiratory, Airborne, Other, More than one.

These variables were used to construct the following tables of comparisons. Results from Pilkhana were compared in a longitudinal comparison with results from the following two years, 1983 and 1984.

- (1) Beck Began, (B.B.) This cluster sample from a Bustee in Calcutta includes a total of 22 Units, being 22 Dwellings and 116 People.
- (2) Mominpore, (M.) This cluster sample from a Bustee in Calcutta includes a total of 58 Units, being 57 Dwellings, 1 Warehouse, and 358 People.
- (3) Pilkhana, (P.) This cluster sample from a Bustee in Howrah across the River Hooghly to Calcutta, includes a total of 93 Units, being 93 Dwellings and 461 People.
- (4) Findings from these areas were combined and variables were obtained for the total survey population, (All). This includes a total of 173 Units, being 1 Warehouse, 172 Dwellings and 935 People.

1. Owners (% all Units)...

Area	Owners	Relatives	Tenants
B.B.	4.55%	4.55%	90.91%
M.	5.17%	17.24%	77.58%
P.K.	6.45%	10.75%	82.80%
All	5.78%	12.14%	82.08%

There is a high number of people living rent free as relatives in Mominpore.

2.Migrancy (% all Dwellings)...

Area	Established Over 10 Years	Migrants Under 10	Migrant Workers Home Elsewhere
B.B.	86.36%	13.64%	*
M.	80.70%	14.07%	5.26%
P.K.	83.87%	10.75%	5.38%
All	83.14%	12.21%	4.65%

No recorded Migrant Workers in Beck Began. Highest percentage of migrants is in Pilkhana. The sample size in Beck Began may bias these results.

3.Included in Established, but Retaining Strong Ties with Village (% all Dwellings) ...

B.B.	59.09%
M.	21.05%
P.K.	13.98%
All	22.09%

Almost 60% of households in Beck Began maintain real ties with the rural areas, the least amount of contact is maintained by Pilkhana residents. Again the small sample in Beck Began probably colours the findings.

4.Household Type (% all Dwellings)...

Area	Simple	Joint	Single
B.B.	63.64%	22.73%	13.64%
M.	78.95%	15.79%	5.26%
P.K.	72.04%	19.35%	8.60%
All	73.26%	18.60%	8.14%

Most joint families are in Beck Began.

5.Gender of Household Head (% all Dwellings)...

Area	Male	Female
B.B.	77.27%	22.73%
M.	87.72%	12.28%
P.K.	89.25%	10.75%
All	87.21%	12.79%

Most female household heads are in Beck Began.

6.Job Status of Household Head (% all Dwellings)...

Area	Employed	Unemployed	Disabled	Retired	Widowed
B.B.	68.18%	*	4.55%	4.55%	22.73%
M.	84.21%	1.75%	*	1.75%	12.28%
P.K.	84.95%	4.30%	*	*	10.75%
All	82.56%	2.91%	0.58%	1.16%	12.79%

Beck Began has the least employed and the most widowed, however there are more declared unemployed in Pilkhana.

7.Number of People Living in the Dwelling (all Dwellings) ...

Area	Median	Mean	% With 5 or More
B.B.	4.0	5.27	50.00%
M.	6.0	6.17	63.16%
P.K.	5.0	5.38	59.14%
All	5.0	5.66	59.30%

8.Number of Earners per Dwelling...

Area	Median	Mean	% With 1 or Less
B.B.	1.0	1.86	54.55%
M.	1.0	1.33	78.95%
P.K.	1.0	1.28	76.16%
All	1.0	1.38	76.16%

9.Occupations of Income Earners (% all Earners)...

Job	B.B.	M.	P.K.	All
1.Servant	24.39%	1.30%	3.36%	6.33%
2.Transfer	4.88%	1.30%	6.72%	4.64%
3.Day Worker	7.32%	10.39%	33.61%	21.52%
4.Homeworker	2.44%	3.90%	*	1.69%
5.Self-employed	9.76%	14.29%	22.69%	17.72%
6.Temp. Small Firm	34.15%	23.38%	15.97%	21.52%
7.Own Small Firm	4.88%	12.99%	4.20%	7.17%
8.Perm. Small Firm	*	3.90%	2.52%	2.53%
9.Perm. Large Co.	12.20%	28.57%	10.92%	16.88%

10.Summary of Occupations (% all Occupations) ...

Area	All Informal	All Permanent	Servant	Transfer
B.B.	58.55%	12.20%	24.39%	4.88%
M.	64.95%	32.47%	1.30%	1.30%
P.K.	76.47%	13.44%	3.36%	6.72%
All	69.62%	19.41%	6.33%	4.64%

11.Earners as % of Total Population...

Area	Earners
B.B.	35.34%
M.	21.51%
P.K.	25.81%
All	24.33%

12.Income per Household per Month in Rupees (all Dwellings)...

Area	Median	Mean	% 200Rs.or Less
B.B.	400Rs.	396Rs.	27.30%
M.	400Rs.	402Rs.	22.81%
P.K.	300Rs.	340Rs.	30.11%
All	300Rs.	368Rs.	27.33%

13.Income per Capita per Month in Rupees (all People)...

Area	Income per Capita
B.B.	75Rs.
M.	64Rs.
P.K.	63Rs.
All	65Rs.

14.Length of Tenure in Years (all Units)...

Area	Median	Mean	% 10 or less	% 5 or less
B.B.	19.50	22.18	27.30%	18.20%
M.	12.00	18.19	43.10%	24.14%
P.K.	18.00	21.50	38.71%	19.35%
All	15.00	20.48	39.30%	21.40%

15.Rent per Month in Rupees 10 Years Ago (all Rented Units)...

Area	Median	Mean
B.B.	15Rs.	16.56Rs.
M.	15Rs.	16.00Rs.
P.K.	12Rs.	13.82Rs.
All	15Rs.	14.92Rs.

16.Rent per Month in Rupees 5 Years Ago (all Rented Units)...

Area	Median	Mean
B.B.	15Rs.	16.61Rs.
M.	20Rs.	22.11Rs.
P.K.	20Rs.	19.19Rs.
All	20Rs.	19.72Rs.

17.Rent per Month in Rupees Now (all Rented Units) ...

Area	Median	Mean
B.B.	16Rs.	18.15Rs.
M.	25Rs.	25Rs.
P.K.	20Rs.	22.29Rs.
All	21Rs.	24.29Rs.

18.Number of Rooms (% all Units)...

Area	One	Two or More
B.B.	100%	*
M.	89.66%	10.34%
P.K.	92.47%	7.53%
All	92.48%	7.52%

19.Commercial Use of Dwelling (% all Dwellings)...

Area	Some Commercial Use
B.B.	4.55%
M.	7.02%
P.K.	3.24%
All	4.65%

20.Illness (% all Dwellings)...

Area	H'holds with One Illness	H'holds with More than one	Total affected Households
B.B.	72.73%	18.18%	90.91%
M.	24.56%	7.02%	31.58%
P.K.	34.41%	15.05%	49.46%
All	36.05%	12.79%	48.84%

21.Illness Categories (% all Illnesses)...

Area	Waterborn	Airborne	Respiratory	Other	More than 1
B.B.	5.00%	45.00%	10.00%	40.00%	*
M.	5.56%	50.00%	5.56%	27.78%	11.11%
P.K.	8.69%	50.00%	17.39%	21.74%	2.17%
All	7.14%	48.81%	13.10%	27.38%	3.57%

PILKHANA BUSTEE

This survey was conducted in March and April 1983 in Pilkhana, part of a large slum belt in the city of Howrah. The area is highly industrialised, mostly in small, 'informal' units of production employing less than ten people. The data obtained from the questionnaire was collated and the following variables were extracted and analysed.

Hutment No.

Household No.

- 1.Owner, Relative of owner (no rent paid), Tenant.
- 2.Calcutta Resident for more than 10 years, Migrant of 10 years or less, Migrant worker (main home and family outside the city)
- 3.Established resident retaining strong ties with village (family home in city but home kept in village).
- 4.Simple family, Joint family (more than one married couple), Unrelated individuals or single people
- 5.Male, Female household head.
- 6.Status of household head - Widowed, Retired, Disabled, Unemployed, Employed.
- 7.No. of people living in the same dwelling.
- 8.No. of wage earners per dwelling.
- 9.Occupations of income earners - Transfer (including family payments and begging) Servant, Home-worker (Piece Worker), Self-employed, Temporarily employed, Day-worker, Own small firm, Permanent in small firm, Permanent in large company.
- 10.Summary of Occupations - Informal Sector, Permanent, Service, Transfer.
- 11.Earners as percentage of total population.
- 12.Total income per month per household in Indian Rupees.
- 13.Income per capita per month in Rupees.
- 14.Length of residence in years.
- 15.Rent per month 10 years ago in Rupees (10Rs=\$1 U.S.).
- 16.Rent per month 5 years ago in Rupees.
- 17.Rent per month Now in Rupees.
- 18.No. of rooms in the dwelling.
- 19.Commercial use of property - Home work, Exclusively family business, Small firm employing outsiders, Warehouse (go-down)
- 20.Households currently affected by one or more debilitating illness (Affecting normal behaviour, e.g. working, going to school).
- 21.Categories of illness - Waterborn, Respiratory, Airborne, Other, More than one.

In this cluster sample 74 Units were surveyed, which includes:
72 Dwellings
1 Warehouse (go-down)
1 Factory (no dwelling)
501 People

1.Owners (% of all Units) ...

Owners	Relatives	Tenants
24.32%	5.41%	70.27%

2.Migrancy (% of all Dwellings) ...			
Established	Migrants	Migrant Workers	
Over 10 Years	Under 10	Home Elsewhere	
95.83%	1.39%	2.78%	
3.Included in Established but Retaining Strong Ties with Village			
			(% all Dwellings) ...
13.89%			
4.Household Type (% all Dwellings) ...			
Simple family	Joint family	Single	
66.67%	31.94%	1.39%	
5.Gender of Household Head (% all Dwellings) ...			
Male	Female		
86.11%	13.89%		
6.Job Status of Household Head (% all Dwellings) ...			
Employed	Widowed		
86.11%	13.89%		
7.Number of People Living in Dwelling (% all Dwellings) ...			
Median	Mean	% 5 or more	
7.0	6.96	86.11%	
8.Number of Earners per Dwelling.			
Median	Mean	% 1 or less	
1.0	1.57	62.50%	
9.Occupations of Income Earners (% all Earners) ...			
1.Servant	2.59%		
2.Transfer	0.86%		
3.Day Worker	20.69%		
4.Homeworker	18.97%		
5.Self-employed	12.93%		
6.Temp. Small Firm	19.83%		
7.Own Small Firm	6.90%		
8.Perm. Small Firm	2.59%		
9.Perm. Large Firm	14.66%		
10.Summary of Occupations (% all Occupations) ...			
All Informal	All Permanent	Servant	Transfer
79.32%	17.25%	2.59%	0.86%
11.Earners as % Total Population...			
23.15%			

12. Income per Household per Month in Rupees (all Dwellings) ...
Median Mean % 200Rs. or Less
500Rs. 486.79Rs. 19.44%

13. Income per Capita per Month in Rupees (all People) ...
69.96Rs. per month

14. Length of Tenure in Years (all Units) ...
Median Mean % 10 or Less % 5 or Less
30 years 26.61 years 8.33% 1.39%

15. Rent per Month 10 Years Ago in Rupees (all Rented Units) ...
Median Mean
10Rs. 11.70Rs.

16. Rent per month 5 Years Ago in Rupees (all Rented Units) ...
Median Mean
12Rs. 13.39Rs.

17. Rent per month Now in Rupees (all Rented Units) ...
Median Mean
15Rs. 16.04Rs.

18.a. Number of Rooms (% all Units) ...
One Two
93.24% 6.76%

18.b. Floor Space (% all Units) ...
Median Mean
96 sq.ft. 94.03 sq.ft.

19. Commercial Use of Dwelling (% all Dwellings) ...
19.45%

20. Illness (% all Dwellings) ...
H'holds with H'holds with Total affected
One Illness More than One Households
31.94% 9.72% 41.66%

21. Illness Categories (% all Illnesses)
Waterborne Airborne Respiration Other
3.33% 20.00% 33.33% 43.33%

PILKHANA, BANKRA, MARTIN RAILWAY GO-DOWN

This survey was conducted in March and April of 1984 in three areas of Howrah. Pilkhana, a large slum belt close to the River Hooghly was surveyed for the third time; Bankra, a growing urban fringe settlement suspected now to be housing people who found Howrah inner city too expensive; Martin Railway Godown, an illegal squatter settlement growing up alongside a disused railway, on a tract of land which had formerly been used as a goods yard or 'Go-down'.

Difficulties experienced at this stage in the survey included a virulent cholera epidemic which was raging in Howrah, especially affecting the squatters. There was also an awareness of the need for caution as rumours were circulating about the involvement of organised crime in the land speculation occurring in the bustees.

The data obtained from the 17 question survey was collated and the following variables were extracted and analysed.

Area No. (1) Pilkhana (P.K.) (2) Bankra (B.)
(3) Martin Railway Go-down (M.R.).

Hutment no.

Household no.

- 1.Owner, Relative of owner (paying no rent), Tenant.
- 2.Calcutta Resident for more than 10 years, Migrant of 10 years or less, Migrant worker (main home and family outside the city),
- 3.Established resident retaining strong ties with village (family home in city but home kept in village).
- 4.Simple family, Joint family (more than one married couple), Unrelated individuals or single people.
- 5.Male, Female household head.
- 6.Status of household head - Widowed, Retired, Disabled, Unemployed, Employed.
- 7.No. of people living in the same dwelling.
- 8.No. of wage earners per dwelling.
- 9.Occupations of income earners - Transfer (includes family payments and begging), Servant, Home-worker (Piece Worker), Self-employed, Temporarily employed, Day-work, Own small firm, Permanent in small firm, Permanent in large company.
- 10.Summary of occupations - Informal sector, Permanent, Service, Transfer.
- 11.Earners as a percentage of total population.
- 12.Total income per household per month in Indian Rupees.
- 13.Income per capita per month in Rupees.
- 14.Length of residence in years.
- 15.Rent per month 10 years ago in Rupees. (10Rs=\$1 U.S.)
- 16.Rent per month 5 years ago in Rupees.
- 17.Rent per month Now in Rupees.
- 18.No. of rooms in dwelling.

19. Commercial use of property - Home worker, Exclusively family business, Small firm employing outsiders, Warehouse (go-down).
20. Households currently affected by one or more debilitating illness. (Affecting normal behaviour, e.g. working, going to school)
21. Categories of illness - Waterborn, Respiratory, Airborne, Other, More than one.
22. Population breakdown - Males and Females - under 5 years, 6-10 years, 11-18 years, Adults.
23. Males and females 6-18 at school.
24. Males and females over 18 literate in Hindi, Bengali, Urdu.
25. Infants under 2 years died within last 10 years.
26. Children 2-10 years died within last 10 years.
27. Hospital births within last 10 years.
28. Where from in Calcutta area if moved within last 10 years - Calcutta, Howrah, Bankra, Village.
29. Reason for moving within last 10 years - Overcrowding, Eviction, Rent increases, Trouble with landlord, Environment, Work.

Results from the area Pilkhana were compared in a longitudinal comparison with results from the previous two years, 1982 and 1983.

These variables were used to construct the following tables of comparison between the three areas of study:

- (1) Pilkhana (P.), a traditional Bustee in inner Howrah. This cluster sample includes a total of 184 units, being 1 shop, 1 store, 182 dwellings and 963 people.
- (2) Bankra (B.), the more recently settled slum on the urban fringe. This cluster sample includes 71 units, being 1 store, 70 dwellings (2 refusals, therefore 68 dwellings surveyed) and 384 people (excluding refusals).
- (3) Martin Railway Go-Down (M.R.), the most recently settled squatter settlement, near to Pilkhana in inner Howrah. This 100% sample includes 50 units, being 1 store, 49 dwellings and 223 people.

1. Owners (% all Units) ...

Area	Owners	Relatives	Tenants
P.K.	9.2%	6.5%	84.3%
B.	2.8%	2.8%	94.4%
M.R.	100%	*	*

Squatters in M.R. own their huts if not their land. There are more resident owners and relatives living in Pilkhana than in Bankra.

2.a.Migrancy (% all Dwellings) ...

Area	Established Over 10 Years	Migrants Under 10	Migrant Workers Home Elsewhere
P.K.	68.13%	7.69%	24.18%
B.	91.18%	1.47%	7.35%
M.R.	79.59%	16.33%	4.08%

Most new-comers to the area are coming to the squatter settlement, very few are going to the urban fringe area, Bankra. There are a high number of migrant workers in Pilkhana, workers who have lived in the city many years but who maintain their main home and family elsewhere, generally in the rural areas.

3.a.Included in Established but Retaining Strong Ties with Village (% all Dwellings) ...

P.K.	7.69%
B.	13.24%
M.R.	12.24%

Fewer people in Pilkhana still have ties with their villages, but fewer of them have migrated within ten years. Despite the fact that more Squatters in Martin Railway are migrants, (tab.2, 16.33%) coming to the city within ten years, they have only 12.24% households maintaining any real contact.

3.b.Mean No. of Migrant Workers Sharing Dwelling (Dwellings of Migrant Workers)...

P.K.	3.14
B.	8.20
M.R.	2.00

Higher numbers of migrant workers share a dwelling in Bankra than in the other areas.

4.Household Type (% all Dwellings) ...

Area	Simple	Joint	Single
P.K.	59.89%	12.64%	27.47%
B.	80.88%	10.29%	8.82%
M.R.	77.55%	4.08%	18.36%

There are a higher percentage of single people, probably migrant workers in Pilkhana, there are also more joint families here.

5.Gender of Household Head (% all Dwellings) ...

Area	Male	Female
P.K.	86.26%	13.74%
B.	94.12%	5.88%
M.R.	85.71%	14.28%

There are far more female headed households in Pilkhana and Martin Railway than in Bankra.

6.Job Status of Household Head (% all Dwellings) ...

Area	Employed	Unemployed	Disabled	Retired	Widowed
P.K.	81.87%	1.65%	1.65%	1.65%	13.19%
B.	91.18%	*	2.94%	*	5.88%
M.R.	75.51%	16.33%	4.08%	2.04%	2.04%

There are more widowed female heads of households who are not in employment in Pilkhana than in Martin Railway (see tab.5). Far more people report themselves 'unemployed' in Martin Railway than elsewhere. The highest percentage of disabled is in Martin Railway.

7.Number of People Living in the Dwelling (% all Dwellings)...

Area	Median	Mean	% With 5 or more people
P.K.	5.0	5.29	51.10%
B.	5.0	5.62	58.82%
M.R.	4.0	4.55	46.94%

Bankra has the highest number of people to each dwelling.

8.Number of Earners per Dwelling ...

Area	Median	Mean	% With 1 or Less
P.K.	1.0	2.12	52.75%
B.	1.0	1.81	69.12%
M.R.	1.0	1.31	73.47%

Pilkhana has the highest number of migrant workers, usually living in multi-earner households. (tabs.2 and 3b.)

9.Occupations of Income Earners (% all Earners)...

Job	P.K.	B.	M.R.
1.Servant	3.63%	0.80%	6.25%
2.Transfer	3.37%	1.60%	17.19%
3.Day Worker	18.13%	32.80%	12.50%
4.Homeworker	4.15%	*	1.56%
5.Self-employed	30.31%	16.00%	42.19%
6.Temp. Small Firm	17.88%	24.80%	18.75%
7.Own Small Firm	14.77%	14.40%	*
8.Perm. Small Firm	2.07%	5.60%	*
9.Perm. Large Firm	5.70%	4.00%	1.56%

Although large percentages of workers in both Pilkhana and Martin Railway are self-employed, their actual occupations are rather different, those in Pilkhana being more established.

10.Summary of Occupations (% all Occupations) ...

Area	All Informal	All Permanent	Servant	Transfer
P.K.	85.24%	7.77%	3.63%	3.37%
B.	88.00%	9.60%	0.80%	1.60%
M.R.	75.00%	1.56%	6.25%	17.19%

The greatest number of occupations within the informal sector are in Bankra. The high percentage of transfers in Martin Railway indicates a high number of people who subsist from begging.

11.Earners as % of Total Population...

Area	Earners
P.K.	40.08%
B.	32.55%
M.R.	28.69%

Again, the figure for Pilkhana may be distorted by the higher number of migrant workers staying there (tab.2). There are also fewer children (tab.22a,b.). Figures for Martin Railway could be the result of more unemployment (tab.6) and a higher percentage of children (tab.22a,b.).

12.Income per Household per Month in Rupees (all Dwellings) ...

Area	Median	Mean	% 200Rs. or Less
P.K.	360 Rs.	571 Rs.	19.23%
B.	300 Rs.	360 Rs.	25.00%
M.R.	192 Rs.	211 Rs.	55.10%

There is a much wider range of incomes in Pilkhana.

13.Income per Capita per Month in Rupees (all People) ...

Area	Per Capita Income
P.K.	103.81Rs.
B.	63.87Rs.
M.R.	46.51Rs.

People in Martin Railway have less than half the income of those in Pilkhana.

14.Length of Residence in Years (all Units) ...

Area	Median	Mean	% 10 or Less	% 5 or Less
P.K.	20.00	22.89	31.0%	28.2%
B.	8.00	10.64	63.4%	39.4%
M.R.	1.00	4.66	86.0%	74.0%

Most of the influx has occurred in the last five years in Martin Railway (74.0%).

15.Rent per Month in Rupees 10 Years Ago (all Rented Units) ...

Area	Median	Mean
P.K.	15 Rs.	16.68Rs.
B.	10 Rs.	10.03Rs.

16.Rent per Month in Rupees 5 Years Ago (all Rented Units) ...

Area	Median	Mean
P.K.	20 Rs.	21.16 Rs.
B.	14 Rs	17.29 Rs.

17.Rent per Month in Rupees Now (all Rented Units) ...

Area	Median	Mean
P.K.	25 Rs.	28.75 Rs.
B.	32 Rs.	36.53 Rs.

M.R. must consider here interest on loans for building huts

The most noticeable rent increase has been in Bankra in the last five years! Rents in Pilkhana seem to have increased in accordance with rent control legislation, rather than demand.

18.Number of Rooms (% all Units) ...

Area	One	Two or More
P.K.	85.3%	14.7%
B.	93.0%	7.0%
M.R.	92.0%	8.0%

In reflection of the wider range of incomes, (tab.12.) there are more dwellings of more than one room in Pilkhana.

19.Commercial Use of Dwelling (% all Dwellings)...

Area	Some Commercial Use
P.K.	24.5%
B.	8.5%
M.R.	25.9%

Pilkhana and Martin Railway both have approximately one quarter of households using their home for some income earning activities. This may reflect the higher levels of self employment in these ares, (tab.9).

20.Households Affected by Illness (% all Dwellings) ...

Area	H'holds with One Illness	H'holds with More than One	Total Affected Households
P.K.	33.52%	11.54%	45.06%
B.	41.18%	5.88%	47.06%
M.R.	28.57%	14.29%	42.86%

Although the percentages of households affected are similar, these figures may mask considerable differences in the types of illnesses, i.e. chronic or acute.

21.Illness Categories (% all Illnesses) ...

Area	Waterborne	Airborne	Respiratory	Other	More than 1
P.K.	7.32%	31.71%	12.20%	43.90%	4.88%
B.	6.25%	28.13%	37.50%	21.88%	6.25%
M.R.	19.05%	38.10%	*	38.10%	4.76%

More waterborne diseases are apparent in Martin Railway. Higher respiratory illness in Bankra could be a biased sample, several people mentioned that they moved out of the city to avoid pollution, (tab.29a.) their reasons may have been that they already suffered from chest complaints before moving into the area, respiratory disease is often chronic.

22.a.Infants 0 - 5 years as % of Total Population...

Area	Male	Female	Both Sexes
P.K.	5.82%	7.06%	12.88%
B.	8.07%	8.07%	16.15%
M.R.	12.11%	6.73%	18.83%

The highest percentage of infants is in Martin Railway. Almost twice the number of boys to girls!

22.b.Children 6 - 10 years as % of Total Population...

Area	Male	Female	Both Sexes
P.K.	5.61%	5.82%	11.42%
B.	9.38%	7.29%	16.67%
M.R.	9.87%	8.97%	18.83%

The highest percentage of this age group is once again in Martin Railway, the sex ratio seems more balanced in this group.

22.c.Children 11 - 18 years as % of Total Population...

Area	Male	Female	Both Sexes
P.K.	10.28%	6.75%	17.03%
B.	9.11%	5.99%	15.10%
M.R.	10.31%	5.83%	16.14%

There is again a noticeable discrepancy between the sexes.

22.d.Adults as % of Total Population...

Area	Male	Female	Both Sexes
P.K.	37.28%	21.39%	58.67%
B.	32.03%	20.05%	52.08%
M.R.	25.56%	20.63%	46.19%

Once again there is a noticable discrepancy between the sexes. At this stage the older population of Pilkhana becomes more apparent.

22.e.Population Breakdown... Pilkhana

Ages	Males	Females	Total
0-5	56 (9.9%) (5.8%)	68 (17.2%) (7.1%)	124 (12.9%)
6-10	54 (9.5%) (5.6%)	56 (14.2%) (5.8%)	110 (11.4%)
11-18	99 (17.4%)(10.3%)	65 (16.5%) (6.7%)	164 (17.0%)
Adult	359 (63.2%)(37.3%)	206 (52.1%)(21.4%)	565 (58.7%)
Total	568 (100%) (59.0%)	395 (100%) (41.0%)	963 (100%)

22.f.Population Breakdown... Bankra

Ages	Males	Females	Total
0-5	31 (13.8%) (8.1%)	31 (19.5%) (8.1%)	62 (16.1%)
6-10	36 (16.0%) (9.4%)	28 (17.6%) (7.3%)	64 (16.7%)
11-18	35 (15.5%) (9.1%)	23 (14.5%) (6.0%)	58 (15.1%)
Adult	123 (54.7%)(32.0%)	77 (48.4%)(20.0%)	200 (52.1%)
Total	225 (100%) (58.6%)	159 (100%) (41.4%)	384 (100%)

22.g.Population Breakdown... Martin Railway Godown

Ages	Males	Females	Total
0-5	27 (20.9%)(12.1%)	15 (16.0%) (6.7%)	42 (18.8%)
6-10	22 (17.1%) (9.9%)	20 (21.3%) (9.0%)	42 (18.8%)
11-18	23 (17.8%)(10.3%)	13 (13.8%) (5.8%)	36 (16.1%)
Adult	57 (44.2%)(25.5%)	46 (48.9%)(20.6%)	103 (46.2%)
Total	129 (100%) (57.8%)	94 (100%) (42.2%)	223 (100.0%)

23.Children at School (% of all Children 6 - 18 years)...

Area	Males	Females	Both Sexes
P.K.	60.78%	65.29%	62.77%
B.	8.45%	11.76%	9.83%
M.R.	11.11%	6.06%	8.97%

The highest percentage is in Pilkhana, the wealthiest area, (tab.13). There is little to choose between Bankra and Martin Railway, but for different reasons. Although there is a school directly opposite the squatter settlements money is required for any sort of education. There is no convenient school near Bankra.

24.Adults who can Read (% of Adult Population in each Group)...

Area	Males	Females	Both Sexes	% Households No-one Reads
P.K.	65.46%	49.03%	59.47%	31.52%
B.	50.41%	24.68%	40.50%	40.85%
M.R.	29.82%	10.87%	21.35%	68.00%

More people are illiterate in Martin Railway.

25. Households having one or more Infant (under 2 years) Die in last 10 years (% all Dwellings)...

Area	1 baby died	More than 1	Total H'holds Affected
P.K.	13.6%	10.4%	24.0%
B.	19.7%	12.6%	32.3%
M.R.	10.0%	26.0%	36.0%

More than one quarter of the households in Martin Railway have lost more than one baby !

26. Households having one or more Children (2-10 years) Die in last 10 Years (% all Dwellings)...

Area	1 child died	More than 1	Total H'holds Affected
P.K.	9.8%	3.1%	12.9%
B.	15.5%	8.4%	23.9%
M.R.	10.0%	6.0%	16.0%

Bankra has the highest rate by far, this may be the result of having a higher percentage of children in that age group. It may also be affected by location, closer to the dangers of the country-side, several families reported cases of death by snake bite.

27. Households having one or more Children Born in Hospital in the last ten years (% all Dwellings) ...

Area	1 child in hosp.	More than 1	None in hosp.
P.K.	11.0%	17.0%	72.0%
B.	7.3%	20.6%	72.1%
M.R.	16.3%	8.2%	75.5%

There is little difference between the areas, this may conceal the fact that more children have been born in Bankra and Martin Railway in the last ten years.

28.a. Where from (% Those Moved in Ten Years)...

Area	Bankra	Calcutta	Howrah	Village	Streets
P.K. (57)	*	*	61.40%	38.60%	*
B. (44)	6.82%	13.64%	68.18%	11.36%	*
M.R. (42)	9.52%	11.90%	54.76%	16.67%	7.14%

Most people now living in Bankra moved from Howrah, as did most people living in Martin Railway. A small but significant number, 9.52% moved into the squatter settlement in Martin Railway from Bankra.

28.b.Origins of All Squatters in Martin Railway Godown
(% all dwellings M.R.)...

Pilkhana + Belliose	Other Bustees	Bankra	Streets	Village
46.94%	10.10%	14.29%	16.33%	12.24%

The largest percentage of squatters came from Pilkhana Bustee and the adjacent slum Belliose Rd.

28.c.Origins of New (10 years and less) Residents in Bankra
(% new dwellings B.) ...

Pilkhana	Other Bustees Cal.+ Howrah	Village
75.55%	8.88%	15.57%

Three quarters of the Bankra residents came from Pilkhana Bustee.

29.a.Reason Moved if within 10 Years (% all new dwelling)...

Area	Evicted	Rent	Over- crowded	Work	Environ- ment
P.K.	1.75%	1.75%	5.26%	85.96%	*
B.	15.90%	*	56.82%	2.27%	6.82%
M.R.	28.57%	12.24%	26.53%	32.65%	*

Overcrowding was the main reason for removal in Bankra, while in Martin Railway, the chance of finding work was only slightly more of a reason for moving than eviction.

29.b.Of all M.R. Squatters, % Evicted from these areas.
(% all dwellings M.R.) ...

Pilkhana + Belliose	Other Bustees	Bankra	Streets	Village
16.33%	2.04%	8.16%	2.04%	*

The highest percentage of the evicted squatters came from the Pilkhana district.

29.c.Of New Bankra residents % Evicted from these areas
(% new dwellings B.) ...

Pilkhana	Other Bustees Cal.+ Howrah	Village
15.90%	*	*

All those evicted in Bankra came from Pilkhana.

APP. 4 (contd)
D. PILKHANA:

A COMPARISON OF SURVEY RESULTS OVER THREE YEARS

The area known as Pilkhana in the city of Howrah was surveyed three times, March /April 1982; March /April 1983; March /April 1984. Results are set out below in a table which allows comparison.

Phase 1. March and April 1982 - 74 Units were surveyed including 72 Dwellings, 1 Warehouse, 1 Factory and 501 People.

Phase 2. March and April 1983 - 93 Units were surveyed including 93 Dwellings and 461 People.

Phase 3. March and April 1984 - 184 Units, 1 Shop, 1 Store, 182 Dwellings and 963 People.

1. Owners (% all Units) ...

Year	Owners	Relatives	Tenants
1982	6.45%	10.75%	82.80%
1983	24.30%	5.40%	70.30%
1984	9.20%	6.50%	84.30%

2. Migrancy (% all Dwellings) ...

Year	Established over 10 years	Migrants	Migrant Workers
1982	83.87%	10.75%	5.38%
1983	95.83%	1.39%	2.78%
1984	68.13%	7.69%	24.18%

3. Included in Established but Retaining Strong Ties with Village
(% all Dwellings) ...

1982	13.98%
1983	13.89%
1984	7.69%

4. Household Type (% all Dwellings) ...

Year	Simple	Joint	Single
1982	72.04%	19.35%	8.60%
1983	66.67%	31.94%	1.39%
1984	59.89%	12.64%	27.47%

5. Gender of Household Head (% all Dwellings) ...

Year	Male	Female
1982	89.25%	10.75%
1983	86.11%	13.89%
1984	86.26%	13.74%

6. Job Status of Household Head (% all Dwellings) ...

Year	Employed	Unemployed	Disabled	Retired	Widowed
1982	84.95%	4.30%	*	*	10.75%
1983	86.11%	*	*	*	13.89%
1984	81.87%	1.65%	1.65%	1.65%	13.19%

7. Number of People Living in the Dwelling (all Dwellings) ...

Year	Median	Mean	% With 5 or More People
1982	5.0	5.38	59.14%
1983	7.0	6.96	86.11%
1984	5.0	5.29	51.10%

8. Number of Earners per Dwelling ...

Year	Median	Mean	% With 1 or Less
1982	1.0	1.28	76.16%
1983	1.0	1.57	62.50%
1984	1.0	2.12	52.75%

9. Occupations of Income Earners (% all Earners) ...

Job	1982	1983	1984
1. Servant	3.36%	2.59	3.63%
2. Transfer	6.72%	0.86	3.37%
3. Day Worker	33.61%	20.69	18.13%
4. Homeworker	*	18.97	4.15%
5. Self-employed	22.69%	12.93	30.31%
6. Temp. Small Firm	15.97%	19.83	17.88%
7. Own Small Firm	4.20%	6.90	14.77%
8. Perm. Small Firm	2.52%	2.59	2.07%
9. Perm. Large Firm	10.92%	14.66	5.70%

10. Summary of Occupations (% all Occupations) ...

Year	Informal Sector	All Permanent	Servant	Transfer
1982	76.47%	13.44%	3.36%	6.72%
1983	79.32%	17.25%	2.59%	0.86%
1984	85.24%	7.77%	3.63%	3.37%

11. Earners as % of Total Population ...

Year	Earners
1982	25.81%
1983	23.15%
1984	40.08%

12.Income per Household per Month in Rupees (all Dwellings) ...

Year	Median	Mean	% 200Rs. or Less
1982	300Rs.	340Rs.	30.11%
1983	500Rs.	486Rs.	19.44%
1984	360Rs.	571Rs.	19.23%

13.Income per Capita per Month in Rupees (all People) ...

Year	Per Capita Income
1982	63.00Rs.
1983	69.96Rs.
1984	103.81Rs.

14.Length of Tenure in Years (all Units) ...

Year	Median	Mean	%10 or Less	%5 or Less
1982	18.00	21.50	38.71%	19.35%
1983	30.00	26.61	8.33%	1.39%
1984	20.00	22.89	31.00%	28.20%

15.Rent per Month in Rupees 10 Years Ago (all Rented Units) ...

Year	Median	Mean
1982	12Rs.	13.82Rs.
1983	10Rs.	11.70Rs.
1984	15Rs.	16.68Rs.

16.Rent per Month in Rupees 5 Years Ago (all Rented Units) ...

Year	Median	Mean
1982	20Rs.	19.19Rs.
1983	12Rs.	13.39Rs.
1984	20Rs.	21.16Rs.

17.Rent per Month in Rupees Now (all Rented Units) ...

Year	Median	Mean
1982	20Rs.	22.29Rs.
1983	15Rs.	16,04Rs.
1984	25Rs.	28.75Rs.

18.Number of Rooms (% all Units) ...

Year	One	Two
1982	92.47%	7.53%
1983	93.24%	6.76%
1984	85.33%	14.67%

19.Commercial Use of Dwelling (% all Dwellings) ...

Year	Some Commercial Use
1982	3.24%
1983	19.45%
1984	24.50%

20.Illness (% all Dwellings) ...

Year	H'holds with One Illness	H'holds with More than One	Total Affected Households
1982	34.41%	15.05%	49.46%
1983	31.94	9.72	41.66%
1984	33.52%	11.54%	45.06%

21.Illness Categories (% all Illnesses) ...

Year	Waterborne	Airborne	Respiratory	Other	More than 1
1982	8.69%	50.00%	17.39%	21.74%	2.17%
1983	3.33%	20.00%	33.33%	43.33%	*
1984	7.32%	31.71%	12.20%	43.90%	4.88%

QUESTIONNAIREB U S T E ENotes to Social WorkersA To the People being Interviewed

Please introduce me, my name is Margaret Foster, I am from Nottingham University in England. I do not represent any organization in India and any information given will be treated in strict confidence. I am studying the effects of Improvement Programmes on the people of the Bustees and I would be very grateful if they would give me some information about themselves and their families and how things have changed recently. I require this information for my studies in England. I do not want any names.

B The Survey

All rooms need to be covered - in order - even empty rooms. We will revisit homes where there is no reply, if there is still no-one home we will try to find out details from neighbours.

Please explain that I want total income not just wages and would like to know about all jobs, even small jobs like paperbag or toy making. It is better we ask how many people live in the house or room rather than how many in the family as other non-family members may live there. Please ask how many couples live there, e.g. married brothers etc. If the length of residence is less than five years or the family has ties still with the village we will ask where the family came from - outside C.M.D.A. or not is enough and enter this in the origins column. Finally thank the family on my behalf for their help.

C The Questionnaire

Notes about each question follow:-

D Home Workers

If the family work at home and sell or exchange their product I would like to know how they get their supplies and how they sell their product. Does this involve any middle men?

1. Address and location. Is there a postal address?

2. Number of families. Number of people.

3. Religious structure.

4. Age structure and sex structure.

6. Employment.

What are the main occupations?

Are there any new firms starting up in the area? What do they do?

Do many women work? What do they do?

Has any one received any government help, such as one of the low interest business loans?

Are there any credit facilities, such as peoples banks or co-operative credit schemes?

6. Health

Is there a dispensary or clinic with trained staff?

What is the number of doctors hours? Any full time nurses?

Any clinics specifically for women or children?

Any food aid programmes? Frequency?

7. Are there any nurseries or child-care facilities?

8. What voluntary agencies work in the area?

9. Education.

Are there any schools?

For what age group?

What language do they teach in?

How many teachers do they have?

Who pays for the school?

9. (contd.)

Do the children have to pay anything at all to come to school any fees or do they pay for such things as books or tiffin?

What time of day are the schools open?

Are there any adult literacy classes?

Are there any other adult courses offered?

Do you have any courses specifically for women?

10. Are there any clubs or associations?

Any for children?

Any specifically for women?

11. CMDA Improvements

When did the CMDA Improvement work start?

What has been done?

11. (contd)

Are you pleased with the work done so far?

Are there any problems with what has been done?

Are there any problems not tackled by the CMDA?

Do you have flooding or bad smogs?

Is it very noisy?

How often is the waste collected from the streets?

Is this area unhealthy to live in?

Is there a main sewer near here?

12. Comments

Thank you very much for helping me in my work.

Individual Hutments

1. LATRINES

No.

Type

Cond'n

2. WATER TAPS

No.

Type

Cond'n

3. SOLID WASTE

4. PAVING

5. DRAINAGE

6. ELECTRICITY

7. ANIMALS

1. Length of Residence

How long have you lived here?

(if less than 5 years) Did you pay key money?

2. Rent Now

How much rent do you pay now for all your rooms?

3. Rent 5 years

How much rent did you pay 5 years ago?

Was it for the same number of rooms?

4. Rent 10 years

How much rent did you pay 10 years ago?

Was it for the same number of rooms?

5. Origin

(if there less than 5 years) - Where did you come from?

Do you have a member of your family still in your village?

(if yes) - do you visit your family often?

6. House Size

How many people (family or others) live in your house?

7. House Type

Who lives in your house.

- a) Is it just you and your husband/wife?
- b) Is it you, your husband/wife and your children?
- c) Is it your family and another married couple?
- d) Is it you, your parents, your grandparents and your children?
- e) Is your house occupied entirely by unmarried people?
- f) Do you live alone?

8. Earners

- a) How many people bring money into the house?
- b) Are their jobs permanent or casual?
- sheet 1a/c) Male or female?
- d) Under 14?
- e) Are they paid daily, weekly or monthly?
- f) Has their income increased at all in the last 2 years?

9. Occupation

- a) Do those people here with permanent jobs
work in a large company ?
a medium-sized company (10 - 30) ?
a small company (less than 10) ?
own their own business ?
sheet 1a/ are they employed on a daily or casual basis?
- b) How far away do they work?
- c) What is the total amount of money coming into the house every wee
wages, pensions, money from relatives and from small jobs?
- d) Has anyone changed their job in the last 2 years?

10. Area.

How many rooms do you have in your house?

Where do you cook - inside
 on veranda
 outside

11. Condition

When were repairs last done on your house?

Do you have rats/mice etc.

12. Illness

In the last year has anyone in your house suffered
from - fever
 diarrhoea
 TB
 Malaria

13. Comments (ask QUIETLY)

Do you have any problems with your landlord?

(contd.)

14. Job Changes

Have you or anyone in the house changed their job recently?
Please give details.

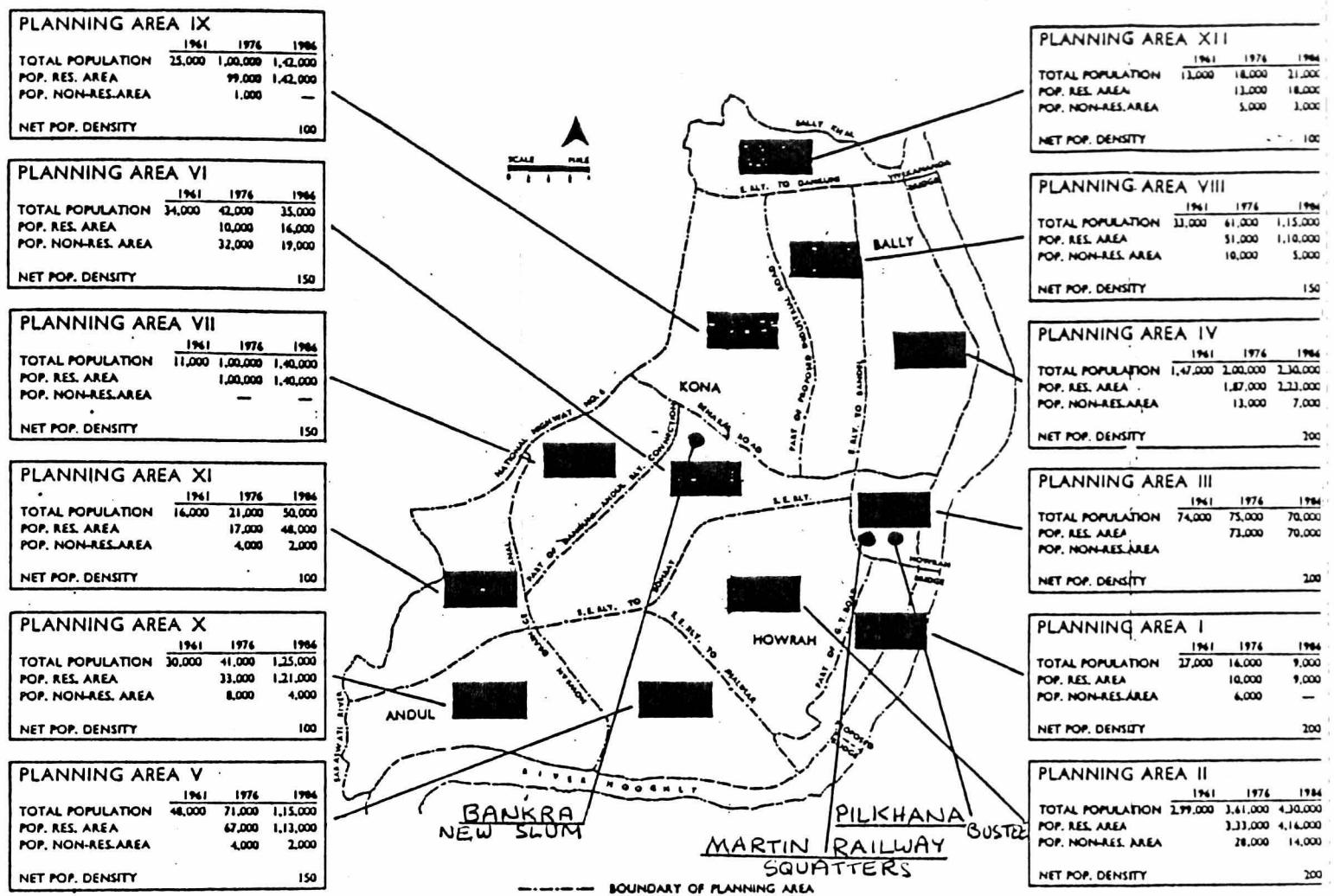
15. If there are any children under 18 years in the house
please give their sex, their age and tell us if they go to
school or do they work?

16. Who in the house can read a newspaper? In what languages?

17. Within the last 10 years has anyone in the house had a baby
or child die, either at birth or under the age of 18 years?
What was the cause?

18. Did the women in the house deliver their children in
hospital or at home?

Thank you very much for helping us in our work.



HOWRAH: INDEX OF PLANNING AREAS

APP. 6 (contd)

B.EXTRACTS FROM THE HOWRAH AREA DEVELOPMENT PLAN 1967

"One of the serious dangers which must be avoided is the uncontrolled growth of the urban fringe in Howrah which will result in vast slums, chaotic transportation, unhealthy living conditions and the loss of a major economic growth opportunity....Concurrent with the attack on deterioration in the centre must be the preservation of the urban fringe for organised growth."

"Such a programme would call for the acquisition of large areas to provide community sites and the installation of community facilities necessary for decent living."

"The land acquired under such a programme would form an urban land bank of great value in assisting the eventual renewal of the city in the years ahead."

"The best that can be done today may not be acceptable in the future, but if temporary housing communities are built and the land brought under public control, the renewability of city is assured."

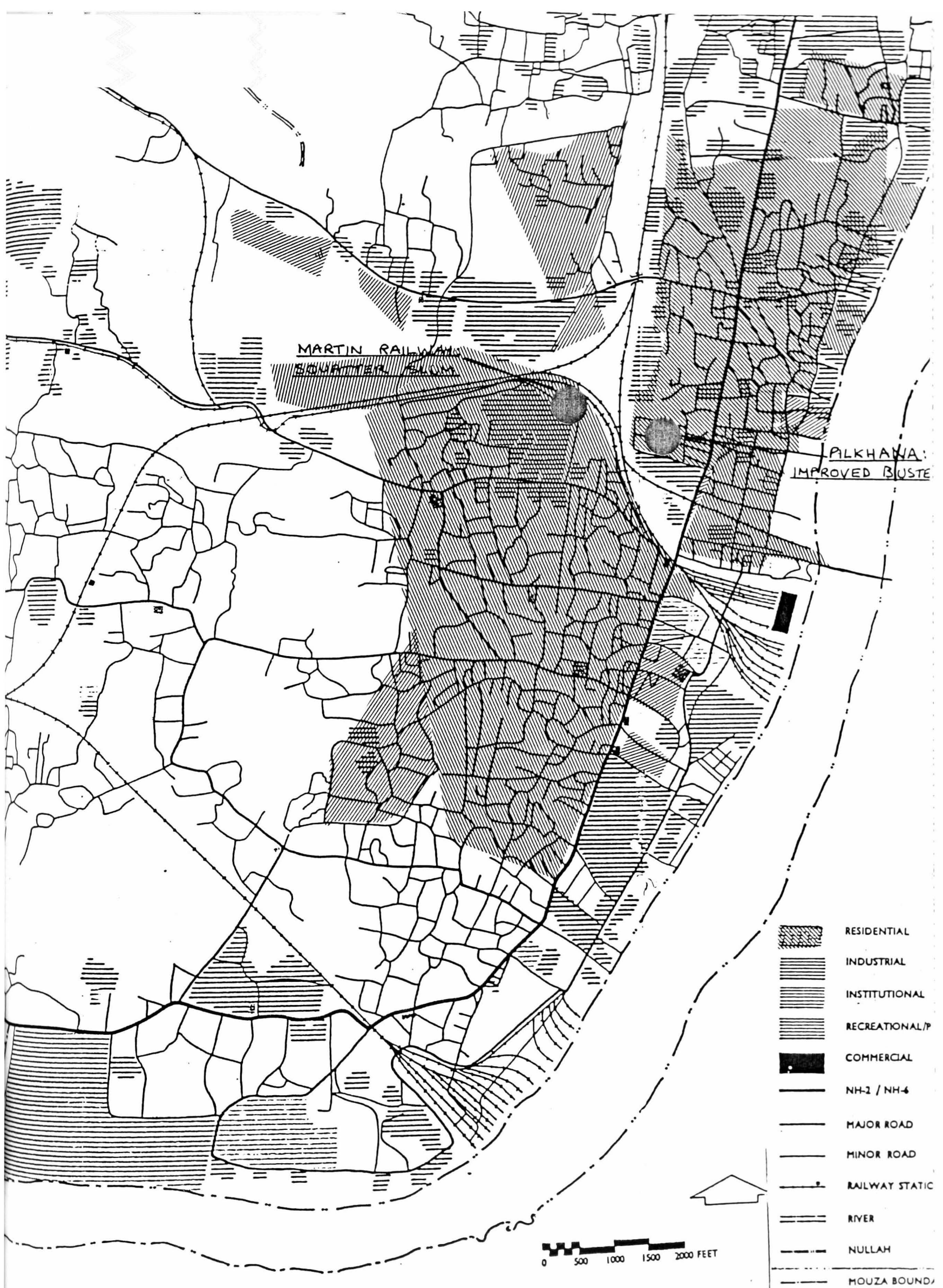
"It is essential to attract middle and upper income groups to Howrah in order to improve the economic base of the city."

"Multi purpose schools are needed for use as adult centres and health care clinics."

Of Planning Area VII where Bankra, the suburban slum examined in this study is situated:

"Land Use controls will be particularly important in parts of Howrah where public investment is confined to the provision of basic amenities and services and no major land acquisition is planned by Government"

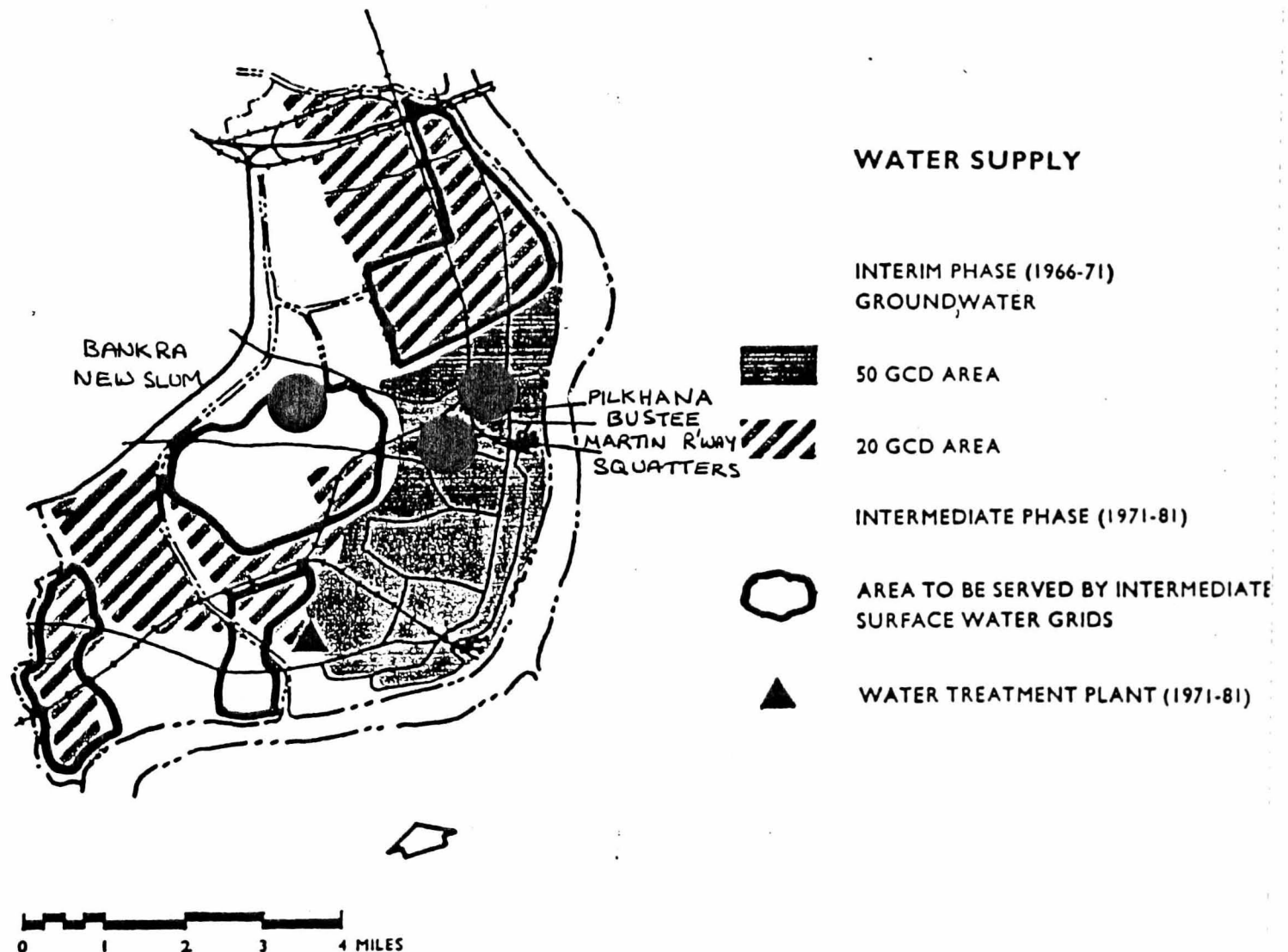
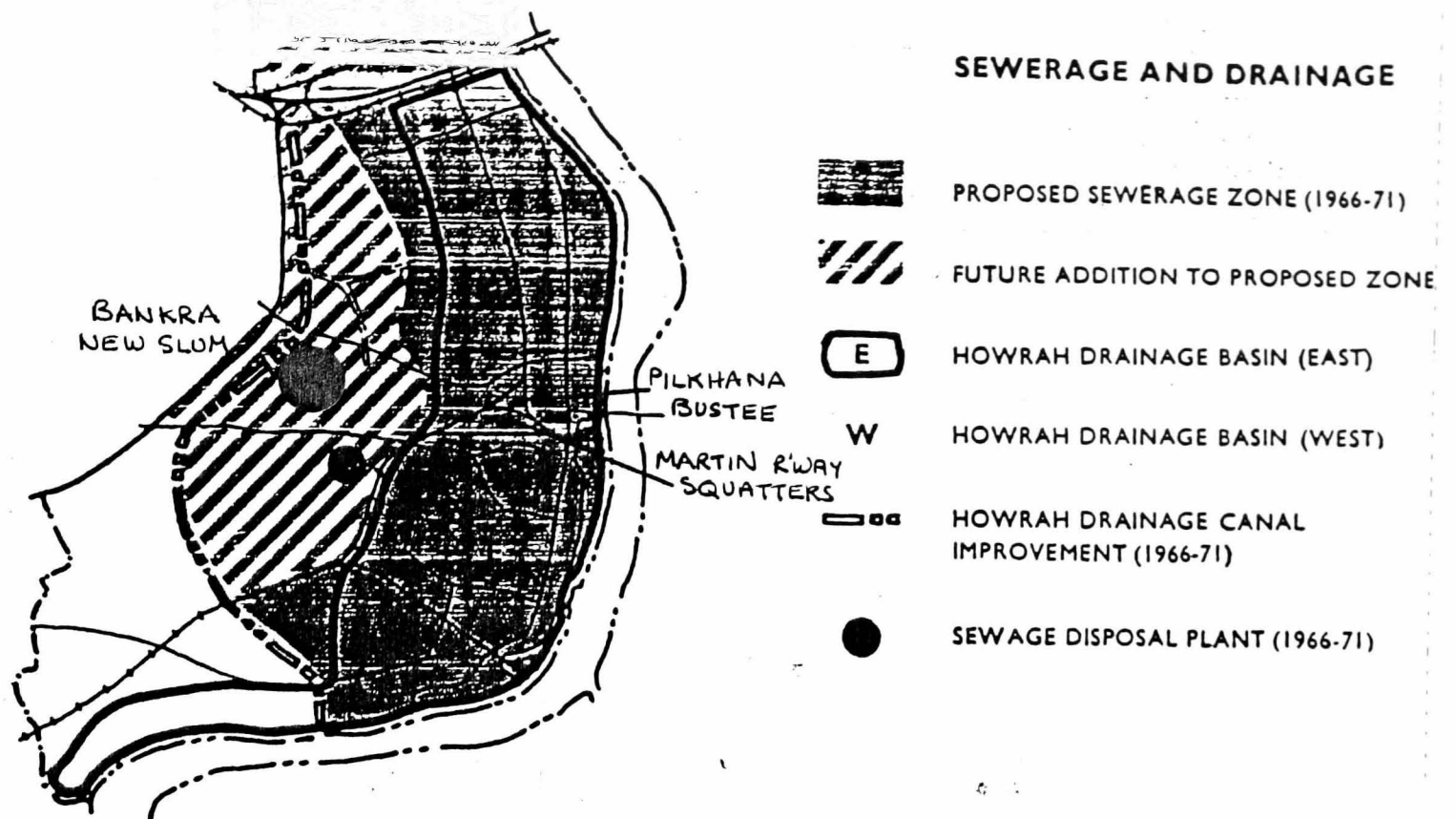
"This will be one of the most rapidly growing areas in the Calcutta Metropolitan District ... By 1986 it is estimated that 1,40,000 people will be concentrated there."



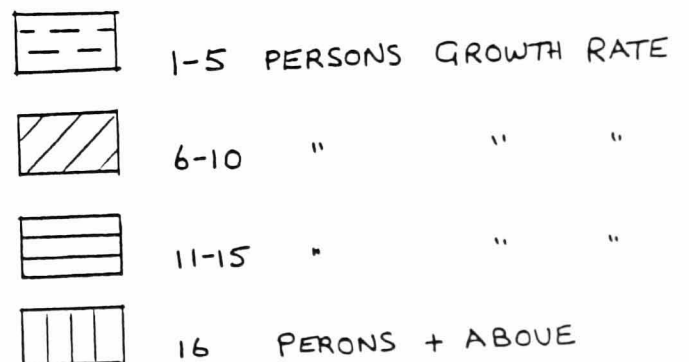
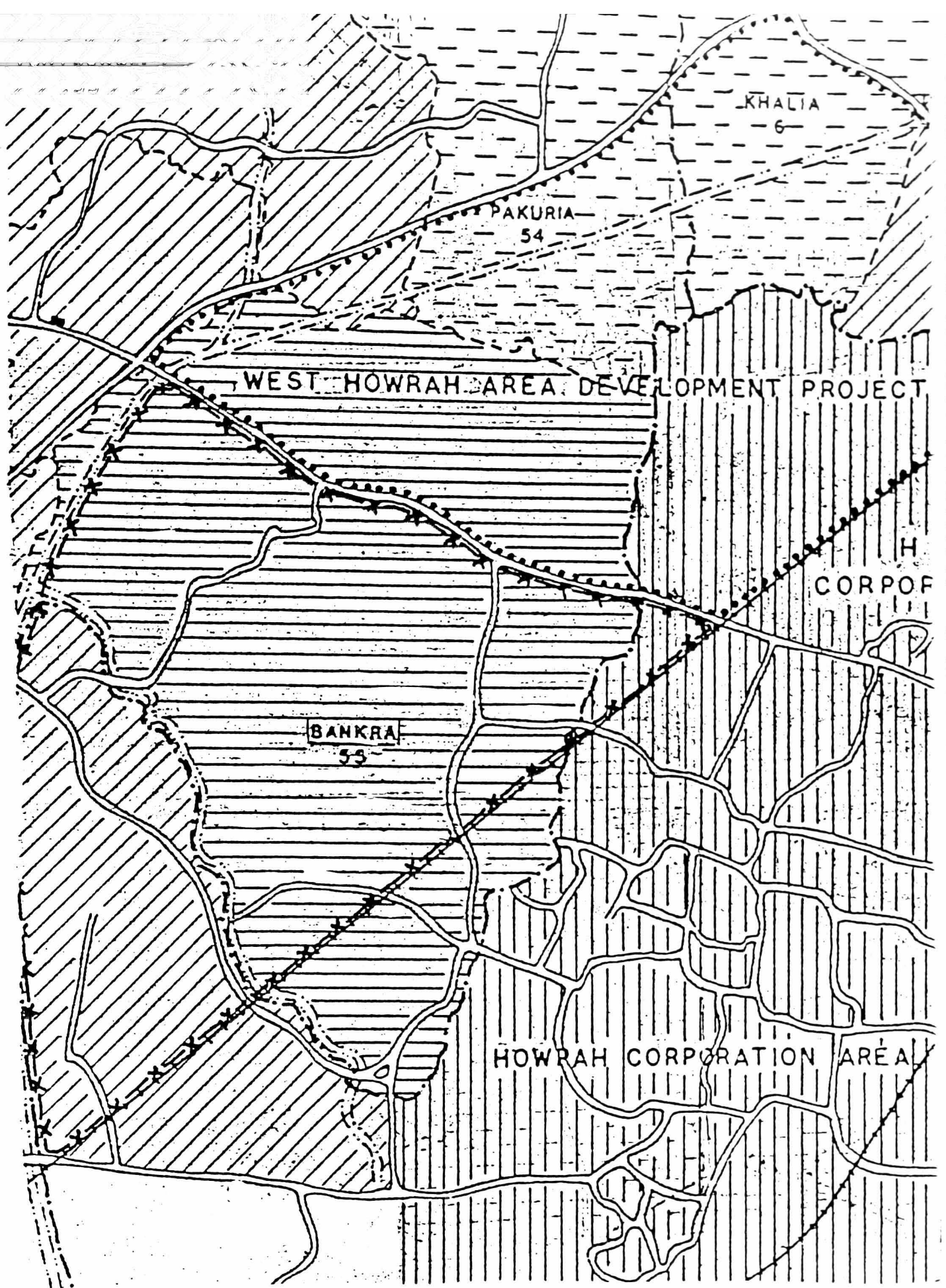
TAKEN FROM HAD PLAN
1967



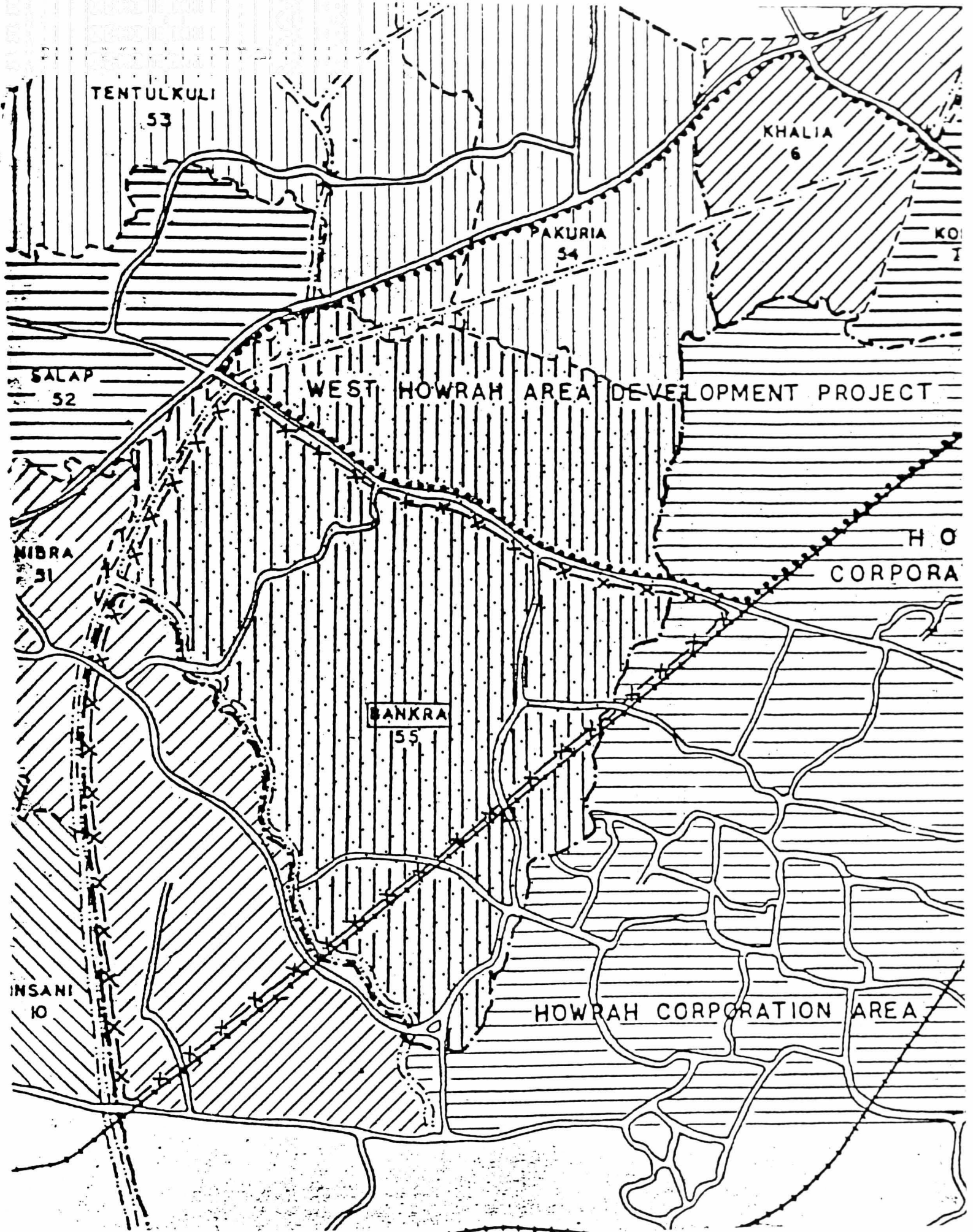
TAKEN FROM HAD PLAN
1967



PROPOSED WATER SUPPLY, DRAINAGE AND SEWERAGE PROGRAMME IN HOWRAH PLANNING AREA



TAKEN FROM H.A.D. PLAN
1967



	1-20	PERSONS	GROWTH	RAT
	21-30	"	"	"
	31-40	"	"	"
	41-50	"	"	"
	51-60	"	"	"
	61-70	"	"	"

APPENDIX 7

LIST OF INTERVIEWS

The author would like to acknowledge the help and assistance given by the following, in interview and correspondence.

Ferose Ahmed
Social Worker
Pilkhana

Shri S.C. Basu
Director of Public Relations,
CMDA
(Interview and Correspondence.)

D.K. Bhattacharyya
Deputy Director
CMDA

Sri T. Bhattacharyya
Librarian
Staff Training Centre
CMDA

Ms. Kakali Chakrabarty
Anthropological Survey of India
Calcutta

Mrs. Lina Chakrabarty IAS
Chief Executive Officer
CMDA

Professor Monideep Chatterjee
University of Calcutta

Mr. S. D. Chattopadhyaya
Programme Co-ordinator,
SSEP, CMDA

Shri G. Chaudhury
Chief Physical Planning Officer
CMDA

Mr. M. Chaurabarty
Ass. Dir. Office of the Director
State Bureau of Health Intelligence.
Calcutta

Dr. Hamelata Dandekar
University of Michigan

Sri Alokedut Das
Chairman
Howrah Municipality

Mr J.M. Dinwiddie
British Council
Calcutta

Dr. Ashok Dutt
University of Akron
Ohio

French Cultural Centre
Calcutta

Mr Gangulie
State Bank of India
Calcutta

Teachers of
Haliman Memorial Girls School
Pilkhana

HUDCO
New Delhi

Indian Statistical Unit
Calcutta

Integrated Child Development Services (ICDS)
Calcutta

Mr. M. G. Kutty, IAS
Chief Executive Officer
CMDA

Lutheran World Service
Calcutta

Mr Ajoy Maity
Team Leader
SSEP, CMDA

Mr. A. Muckerjee
Deputy Director
SSEP, CMDA

Mr. B.N. Mukerji IAS
CMDA

Dr. Sudendu Mukherjee
formerly Planning Director
CMDA

Mr. Nazim
Pilkhana Bustee Improvement Committee (disbanded)

Mr. S. Naygaswanan
Calcutta Urban Service Consortium
Calcutta

Pilkhana Students Social Welfare Society
Pilkhana

Jai Sen and Co-Workers
UNNAYAN
Calcutta
Conference to discuss 1981 research.

Shri Prasanto Sur
CMDA

Dilip Roy
CMDA

Dipika Roy
Librarian
CMDA

Mr. S. K. Roy
Director General of Planning
CMDA

Mrs. Suprova Roy
Dept. of Geography
Calcutta University

Colin Rosser
DPU
London

Brother Gaston
Servas and Samite
Pilkhana

Sr. Luke MC
Missionaries of Charity
Calcutta

World Bank
New Delhi

APPENDIX 8

LIST OF TERMS USED

Bustee / Basti : Describes a type of slum, within the city it has a legal definition related to materials, area and permanence. It is a single storey, mud walled, tiled roofed, traditional style building often around a court. In the country-side the whole building would house a family, in the city it is divided into many small rooms, each a dwelling. The term is often used to describe the whole settlement of such buildings and also to describe the individual hutment. In this work the term is used for the settlement and the word 'hutment' used for each separate holding. Recently the author has heard the word used to describe both the single-storey, rented accommodation on the edge of the city as well as the city squatter settlements, 'new bustees'.

Bustee Improvement Programme (BIP) : This is a programme started in 1971 with the original intention of taking sanitary improvements into the bustees. In later stages it was broadened to include more employment generating strategies.

Calcutta : Describes the small densely populated city on the right bank of the River Hooghly, as well as the metropolitan district surrounding it which includes 3 cities, 33 towns and 500 villages. Howrah city lies opposite it on the left bank.

Bharate Tenant : The sub tenant who pays the hut-owner or Thika for the room.

Kutchha / Kutcha : Describes the usual condition of bustees, it means below standard, it is used of materials, mud, thatch etc.

Pucca : This is the opposite to kutchha, it means up to standard, brick or timber construction.

Thika Tenant : This is the hut owner although not necessarily the land owner. The arrangements are very old and often the land owner has faded into obscurity or receives a purely nominal rent from the hutment owner.

Mistri / Mistari means an artisan or a carpenter.

Salami / Key Money : This is a private payment to someone responsible for acquiring accommodation, it can be extremely large, in Calcutta it is sometimes the value of the dwelling. Despite the payment the dwelling remains rented, the money only entitles the tenant to pay the legally controlled rent.

APP.8 (contd)

Temporary : Slum dwellers use this term for 'informal' employment or housing, they mean insecure rather than short term as many 'temporary' jobs last a lifetime.

Zamindar : This is the legal land owner of the property, not an important figure in the bustees.

CMDA : The Calcutta Metropolitan Development Authority

HAD Plan : The 1967 adoption of the Basic Development Plan for the CMDA detailing plans for Howrah.

ICDS : Integrated Child Development Services

MC : Missionaries of Charity, the organisation formed by Mother Theresa of Calcutta.

SSEP : The Small Scale Enterprises Programme