

## **Slums in Kolkata: a socio-economic analysis**

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### **ABSTRACT**

Poverty is a major curse to the society. Slums are the face of urban poverty and illiteracy. This paper presents and discusses primary data from a survey of 96 households taken from five different slums of Kolkata. It attempts to examine the socio-economic aspects of slums surveyed in this paper in terms of income, education, savings, sanitation, financial inclusion etc. In this paper, the collected data have been analyzed and presented in charts and tables to paint a clear picture of the current condition of the slums in Kolkata. Quite surprisingly, it was found that the current scenario has rather improved than what we think about slums. Awareness about education and family planning has been growing. If the development of slums are subjected to correct plans and proper implementation with judiciously chosen measures; then they can make a significant contribution to the strategy of inclusive growth.

**Keywords :** slums, household survey, socio-economic scenario, education in slums, credit market for slum dwellers

**JEL Classification :** R20, I00, Y10

## 1. Introduction

"This is the place, these narrow ways, diverging to the right and left, and reeking everywhere with dirt and filth. Such lives as are led here, bear the same fruits here as elsewhere. The coarse and bloated faces at the doors have counterparts at home, and all the wide world over....

What place is this, to which the squalid street conducts us? A kind of square of leprous houses, some of which are attainable only by crazy wooden stairs without. What lies behind this tottering flight of steps, that creak beneath our tread? – A miserable room, lighted by one dim candle, and destitute of all comfort, save that which may be hidden in a wretched bed...

Ascend these pitch-dark stairs, heedful of a false footing on the trembling boards, and grope your way with me into the wolfish den, where neither ray of light nor breath of air appears to come...

Let us go on again; and passing the wilderness of an hotel with stores about its base, like some continental theatre, or the London Opera House shorn of its colonnade, plunge into the Five Points." - Charles Dickens, *American Notes for General Circulation*, 1842 about the Five Points, Manhattan

It is quite a surprise that New York City, the financial capital of the world created the first slum in the world, 'Five Points' (1825). Though not at par with New York City but Kolkata (the erstwhile Calcutta), The City of Joy, a major metropolitan city of the world is synonymous with the word "poverty". The population living in poverty in urban Kolkata is very much concentrated in the slums, being deprived of the basic amenities of life in over-crowded inhumane condition. Slums are the face of urban poverty. History of slums in Kolkata goes back about 150 years during the colonial times when Calcutta was the financial capital of the East India Company. Though it started during the colonial times, but the sustained pattern of this permanent existence had a boost since the industrialization drive. Even after 150 years, 1/3-rd of the population of Kolkata still live in slums occupying about half of the area under the coverage of the Kolkata Metropolitan. There are 2011 registered & 3500 unregistered slums in Calcutta. But unfortunately there is a paucity of quality research output on the socio-economic condition of the slums in this metropolis.

With these introductory remarks, we may now outline the broad structure of the present paper. Section I spells out the main objectives of the study, followed by a brief review of the existing literature in Section II; the next section, Section III, discusses some conceptual issues, e.g. coverage or meaning of the term "slum", data base and methodology. Section IV – the core part of the exercise contains analysis of the socio economic data and the associated issues. The final section makes some concluding observations. At the end we furnish a list of references. Also in appendix we have attached a blank questionnaire.

## 2. Literature Review

Slums are an important topic of research in social sciences, especially in the disciplines of sociology, economics, history and demography. One may attempt to link the emergence and growth of slums in terms of theories of development economics. In the celebrated Lewis model (1954), for instance, there is discussion on how surplus labour in a less developed economy can gradually be transferred from agriculture into industry, leading to urbanization. The model fails to explain existence of urban unemployment and growth of (urban) informal sector which the Harris-Todaro (1970) model attempts to account for. One may be tempted to argue that there is

likely to be a strong correlation between urbanization, industrialization, rise of informal sector and growth of (urban) slums.

Ghosh (2013) in her paper observed that slum dwellers of Bibi Bagan Lane are in great dissatisfaction and have been demanding for greater number of common toilets and baths as these are very few compared to the size of the population. Due to the dirty, filthy condition of the toilets, female sex face great problem. She reported also about the demand for provision of tap water which is very rare in the locality. Overflowing toilets, shortage of baths, drainage problem are common problems.

Das (2012) et. al. conducted a socio-economic survey of the Dasnagar slum which came into existence during the industrialization process due to migration from rural areas. They observe not only poor but also deteriorating condition of the slum. Low average income and economic instability caused a high drop-out rate among the school going children. Unemployment due to lack of education is quite a common issue here. Condition of sanitation, sewerage, health-care services are not up to the mark. They claim that the process of "integrated housing" is not suitable for India. But for development of the area they suggested in favour of raising the awareness about proper education, family planning, health care etc. and they contended that these cannot be reached without the proper co-operation from the slum dwellers.

Schenk (2010) has argued that religion and language have greater influence on the social, economic and physical characteristic of slums than caste. He found that in spite of Bustee Improvement Programme by Calcutta Metropolitan Planning Organization (CMPO), variety of philanthropic activities by the NGOs and efforts of slum dwellers themselves there has not been significant improvement in the physical conditions of the slums in Kolkata. He points out that to accelerate the upliftment process of the slums and improve upon the living conditions of the people living in the slums, we need to understand the factors that led to emergence of the slums, the population that inhabit them and the constraints imposed by the politics of slums, squatter settlements, and refugee settlements. Lessons must be learned from the shortcomings of past policies on slum improvement, slum clearance and slum-dweller rehabilitation. He suggests that new policies must consider ethnic diversity, disparate occupation and also the social and political scenario of the slums that are critical for its existence.

Kumar (2010), on the other hand, has tried to find out the reason behind the slow growth of the urban slum population and evaluate government's claim of success of its slum-related programmes. He finds out that major slum eviction is one of the determining factors of the exclusionary nature of urban growth, i.e. decline in the percentage of slum population in the total urban population. Another factor for the low slum growth rate vis-a-vis urban growth rate pointed by him is the low incidence of migration among the lower strata of society and this fall in migration, as revealed by Kundu & Sarangi (2005), is due to "the likelihood of falling below poverty line is low in case of rural urban migrants as well as urban-urban migrants compared to the non-migrants. Thus, it is largely the relatively better off sections which are able to migrate to urban centres, since moving to cities requires initial staying capacity and certain levels of skill. Certainly, better off sections do not dwell in slums"; this phenomenon may be the possible reason for the slow growth rate and the decline in the percentage of slum population. He suggests that if in-situ slum improvement programmes were reasons for declining trend of slum growth then, it may be a model of inclusive urban processes. They find a striking observation that during 1991-2001, West Bengal observed the sharpest decline in the percentage of notified slum population in urban population followed by Delhi, Rajasthan, Bihar.

Bhattacharya and Chatterjee (1973) in their article have traced the growth of slums to the formation of labor base arising out of the growth of jute industries in and around the city. They made a striking observation that the immigrant labor from distant parts of India were in fact "pushed, not pulled to the city". So, they remained villagers at heart and retained a close relationship with their village lifestyle. Jute industry, on the other hand was unstable, floating and greatly affected by seasons. The bad living and working conditions, the low wage rates and the fluctuations in the international jute market and hence in employment contributed to the creation of slums and as well as its pathetic living conditions.

In the report "An Impact Evaluation Study of BSUP Programme Intervention in Kolkata Metropolitan Area" it has been analysed and seen that after the implementation of BSUP programme by JNNURM through KMDA, there is a substantial decline in the deprivation index in respect of shelter, drainage, roads, latrine, water supply and street lights. We notice that there has been improvement in each sector while shelter is the most benefitted.

According to the "Primary Census Abstract for Slum, Census of India 2011" there are 129 'statutory towns' and 122 towns in West Bengal have been reported of slums having a total population of 6.4 million – 0.48 million in notified slums, 3.7 million on recognised slums and 2.6 million on identified slums. Share of slum population in total population of West Bengal has risen from 8.9% in 2001 to 9.8% in 2011. Absolute number of slums households in West Bengal is 1.4 million which is 21.9% of total urban households. In Kolkata, the proportion of slum households to total urban households is slightly high at 29.6%. In West Bengal, about 10% of urban children live in slums while 80% to 85% of the slum population in West Bengal are literate.

In the NSS 69th Round Survey on urban slums brought out some important findings, notably:

- A. It is estimated that a total of 33,510 slums exists in urban India, out of which West Bengal has the third highest share at about 12% and out of estimated 19,749 non-notified slums in urban India, West Bengal has about 14% of it and out of 13,761 notified slums, West Bengal's share is about 9%.
- B. 52% of the slums in West Bengal are located on a privately owned land.
- C. about 69% of the slums in West Bengal - 86% notified and 61% non-notified - listed tap as major source of drinking water.
- D. 29% of slums in West Bengal – 18% notified and 34% non-notified – have no latrine facility.
- E. 31% of slums in West Bengal – 0.3% notified and 46% non-notified – have no drainage facility within the slums.

### **3. Definition, Data Base and Methodology**

Before proceeding further, let us now first clarify the coverage of the term "slum" in technical sense. According to the NSSO (2010): "A slum is a compact settlement of at least 20 households with a collection of poorly built tenements, mostly of temporary nature, crowded together usually with inadequate sanitary and drinking water facilities in unhygienic condition".

On the other hand, as per Census (2001) classification: the slum areas broadly constitute of:

- a. Notified Slums, All 'notified' areas in a town or city notified as 'slum' by state, UT Administration or local government under any act including a 'Slum Act'.

b. **Recognized Slums:** All areas ‘recognized’ as ‘slum’ by state, UT Administration or local government, housing and slum boards, which may have not been formally notified as ‘slum’ under any act.

c. **Identified Slums:** A compact area of at least 300 populations or about 60 – 70 households of poorly built congested tenements in unhygienic environment usually with inadequate infrastructure and lacking in proper sanitary and drinking water facilities.

The West Bengal Slum Areas (Improvement and Clearance) Act, 1972 states: “If the State Government is satisfied with the conditions of the land, huts or other structures in any area in such that the continued existence of such conditions would be injurious to public health or safety or to the health, hygiene or morals of the inhabitants of such area, it may, by notification, and in such other manner may be prescribed, declare such area to be slum area”.

Having defined the term ‘slum’ in technical terms, let us now outline the data source and methodology. The paper is based on primary data after undertaking survey of some selected slums. For the purpose of data collection, 96 household heads have been surveyed, spread over five geographically diverse slums (as designated by K.M.C) of Kolkata – located at Kailash Bose Street, Harinath De Road, Kankulia Road, Metiabruz and E.M. Bye Pass (near Ruby crossing) using a structured questionnaire. Data have been collected on their socio economic status. To be more precise, the study attempts to examine the consequences of socio-economic and environmental factors in terms of income, expenditure pattern, quality of life and civic conditions in terms of access to financial services, sanitation and so on and an attempt has been made to understand about how the quality of these services has changed over the last five years.

The data obtained from the questionnaires are entered in MS-Excel for subsequent analysis. For data analysis and interpretation, we have relied on application of standard statistical tools and techniques (pie charts, use of mean, standard deviation etc.) apart from fitting and testing a few simple two-variable OLS regression equations; these equations have been estimated using either MS-Excel and STATA 14; the significant *t* values have been reported within parentheses below the corresponding regression coefficients associated with the explanatory variables. We have mostly considered significant *t* scores at 95% level.

#### 4. Data

Before reporting and analyzing the results of our survey, let us indicate first the nature of the sample, which is furnished in the following chart.

**Table 1 :** Population & Sample Size of the Surveyed Area

Name of Slum	Total Households	Collected Samples
77/H/4/1 Kailash Bose Street (Ward 38)	160 (approx.)	20
25, Harinath De Road (Ward 28)	144	20
38, Kakulia Road (Ward 68)	16	16
Metiabruz (Ward 137)	Unknown	20
Kalikapur EM By-Pass Ruby More	Unknown	20

Source : Primary Data-base

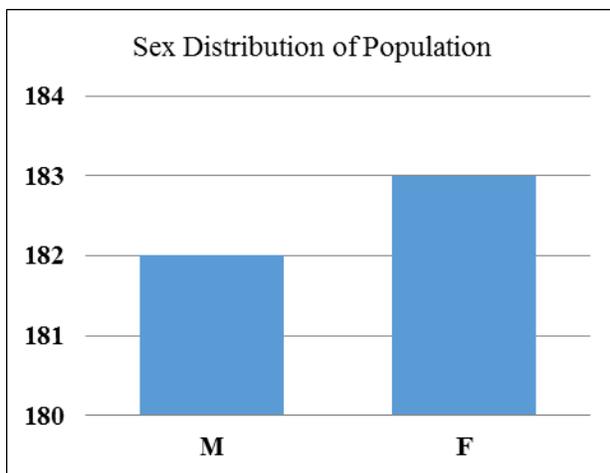
## 5. Results

### 5 (A). Age & Sex Distribution of the Respondents

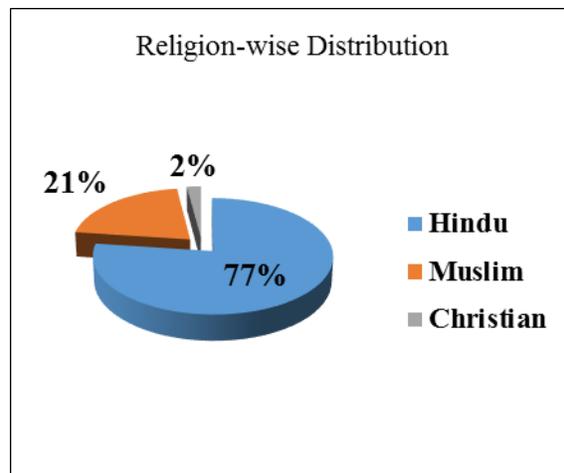
Out of the 96 respondents interviewed, 76 were Male and 20 were female, ranging from 18 years to 60 years. The average age of the respondents is 42.26 years & median age being 40 years

While we interviewed 96 individuals, mostly household heads, the information collected pertain to a population size of 365 family members of which 182 were male and 183 were female. The average family size, therefore, turns out to be nearly 4 (since the calculated mean is 3.8) which is also the median value. However, data from the Metiabruz slum indicates that the average family size is 4.4, which is higher than the overall average. The qualitative aspect of this finding is consistent with the general scenario and perception.

**Chart 1(c) : Sex-wise Distribution**



**Chart 1(d) : Religion-wise Distribution**



Of the 96 households surveyed, 74 were Hindus (77%), 20 were Muslim (21%) and only 2 were Christians (2%). Significantly, not in a single slum of our study we have observed coexistence of Hindu and Muslim population; in other words, a slum has only Hindu or Muslim inhabitants. It shows that the slums are segregated on the lines of two dominant religions. This phenomenon may, indeed, has lot of sociological, anthropological and historical reasons and implications and social scientists need to enquire the historical aspects of the settlement pattern more intensively.

Of the 96 households surveyed, 68 (71%) had Bengali as their mother tongue and the rest (28) were Hindi speaking. Interestingly, while within a slum there is no religious diversity – in the sense that a slum is either fully inhabited by the Hindus or the Muslims – we have, however, found presence of linguistics diversity within slums and there is no report or complaint about discrimination on account of linguistic factor.

### 5 (B). Adult Literacy and Child Education

As far as educational attainment is concerned, we have observed that 41.67% of the households have not even completed education up to class 5 level. In this paper levels of literacy have been classified into 6 broad classes: Primary (up to Class 5), Upper-primary (up to Class 8), Secondary, Higher Secondary, under-graduation & higher than under-graduation. On the other hand, of the 96 respondents (or families) interviewed, 38 respondent’s families have children

within the age group 5 – 12 years, which is basically school going age and the size of the child population has been found to be 48. This means on an average roughly 1.26 children are found in the households reporting presence of at least one child while if we consider the entire sample size, i.e. 96 households, then the average comes down to 0.5 per family – a rather low figure, indeed. Of the families having children, a high figure of 97.92% report presence of school going children. Table – 2 below provides a summary picture on this aspect and the corresponding pie chart gives contain information in percentage terms.

**Table 2(a) : Respondents' Literacy Level**

Primary (P)	Upper-primary (UP)	Secondary (S)	Higher Secondary (HS)	Under graduation (UG)	Above UG	Total
40	22	15	10	6	3	96

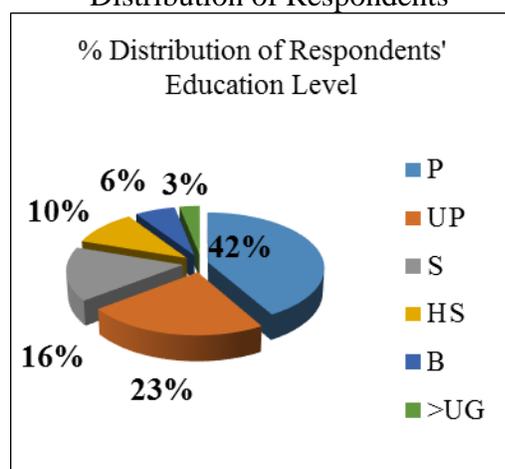
Source : Primary Data-base

**Table 2(b) : Table Showing Highest Qualification Attained Among the Households**

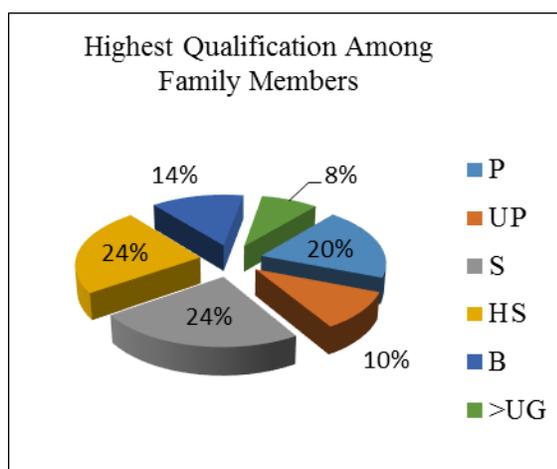
Primary (P)	Upper-primary (UP)	Secondary (S)	Higher Secondary (HS)	Under graduation (UG)	Above UG	Total
19	10	23	23	13	8	96

Source : Primary Data-base

**Chart 2(a) : Literacy Level-wise % Qualification Distribution of Respondents**



**Chart 2(b) : % Distribution of Highest among Households**



### 5 (C). Income Distribution

The average monthly family income has been found to be Rs. 8,329.17 (Rs. 6544.38) and the median income is Rs. 7500 per month. The skewness of the income distribution is 4.16 giving a clear picture that most values are concentrated on the left of the mean with extreme values to the right of it. The monthly income data collected are grouped in 4 classes: (a) less than Rs. 5000, (b) between Rs. 4000 and Rs. 10,000, (c) between Rs. 10,000 and Rs. 15,000 and (d) above Rs.

15,000. While Table – 3(a) depicts nature of income distribution, Table – 3(b) gives summary statistics on income distribution; and Chart – 3 shows the scatter plot of income distribution.

**Table 3(a) : Distribution of the Families as Per Income Class**

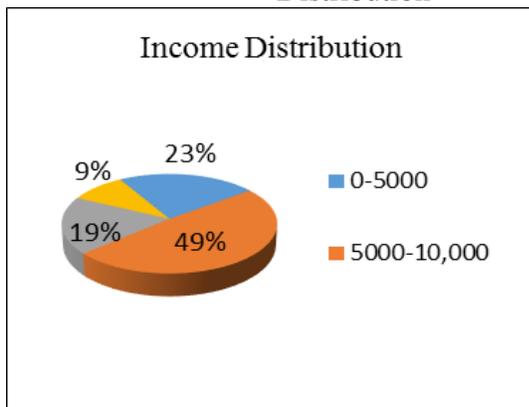
Less Than Rs.5000	Between Rs.5000 and Rs.10000	Between Rs.10000 and Rs.15000	Above Rs.15000	Total
22	47	18	9	96

Source : Primary Data-base

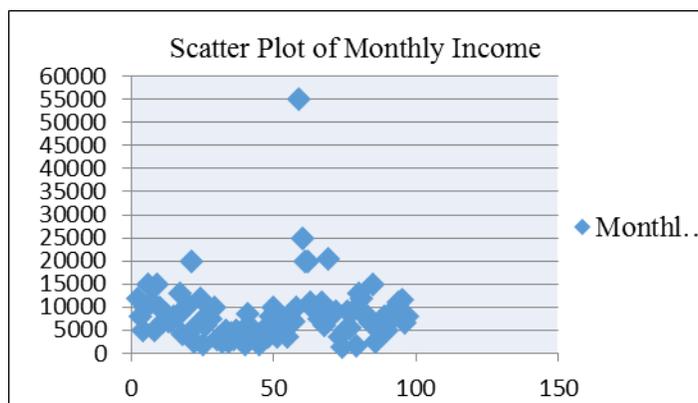
**Table 3(b) : Table Showing Summary Statistics of Income Distribution**

Lowest Income	Rs. 1500
Highest Income	Rs. 55,000
Average Income	Rs. 8329.17
Standard Deviation in Income Distribution	Rs. 6544.38
Median Income	Rs. 7500
Skewness of Income Distribution	4.16
No. of Observations = 96	

**Chart 3(a) : Profile of Income Distribution**



**Chart 3(b) : Scatter Plot of Income Distribution**

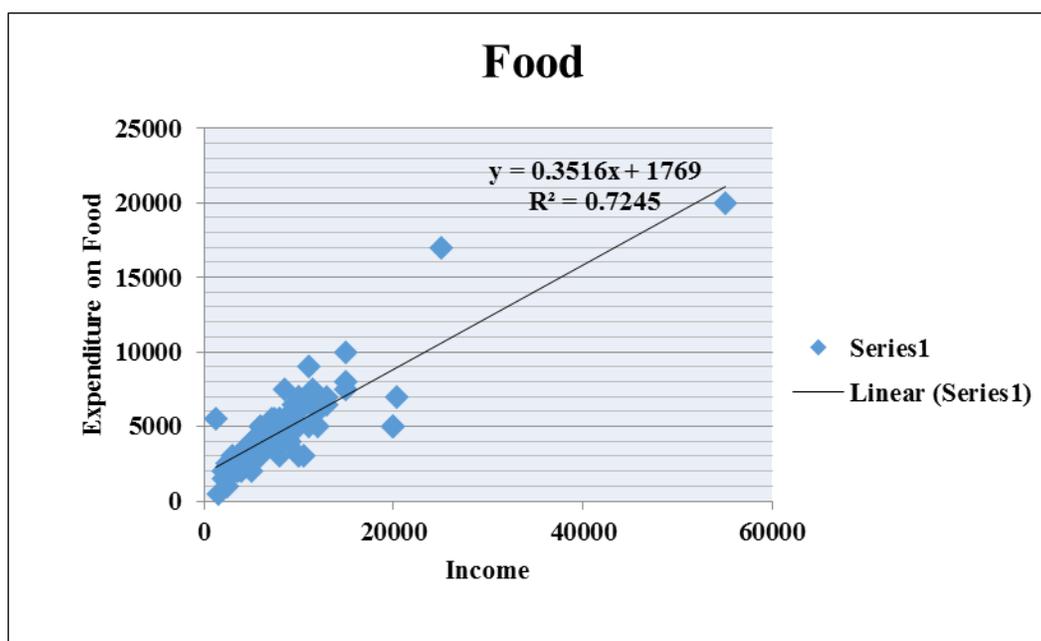


**5 (D). Expenditure Pattern on Food**

On the basis of data collected from 96 households, average expenditure on food works out to be Rs. 4697.90 (Rs. 2703.70) and the median expenditure is Rs. 4250. The correlation between income and expenditure on food is also very strong. The summary statistics on food expenditure is given in Table – 4(a) below.

**Table 4(a) : Table Showing Summary Statistics of Monthly Family Expenditure on Food**

Lowest Monthly Family Expenditure (Minimum)	Rs.500
Highest Monthly Family Expenditure (Maximum)	Rs.20,000
Average Monthly Family Expenditure	Rs.4697.90
Standard Deviation of Monthly Family Expenditure on Food	Rs.2703.70
Median Monthly Family Expenditure on Food	Rs.4250
Correlation Coefficient Between Monthly Income and Monthly Expenditure on Food	0.85
Skewness of Distribution of Monthly Family Expenditure	2.8955
No. of Observations- 96	

**Chart 4(a) : Expenditure Pattern on Food**

Assuming that expenditure on food is influenced primarily by income we have estimated the following regression equation using the sample data and using MS Excel:

$$\widehat{food} = 1769.05 + 0.35(income)$$

$$t_{food} = (7.467) \quad (15.722)$$

$$n = 96, \bar{R}^2 = 0.724, df = 94$$

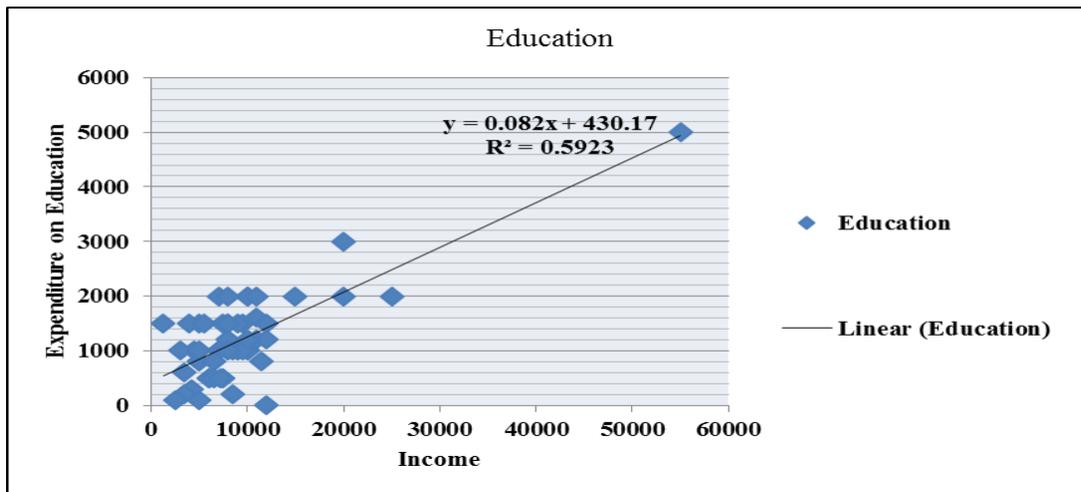
The value of the **t** statistic is given in the parenthesis. It is evident that average monthly income of the households explains 72.4% of the variation in the average monthly expenditure on food for the sample of 96 observations. It can be said that with the rise in average monthly income by Rs.1000, expenditure on food rises by Rs. 350 & the autonomous average spending on food is Rs. 1769.05 i.e. if income falls to zero, then also there will be expenditure of Rs. 1769.05 on food consumption. The equation shows that the MPC on food out of income is just 0.35. This may mean that food is not necessarily the primary item of expenditure even among the slum people nowadays. The statistical significance of the above relation indicates that the Keynesian consumption function or theory holds in this case.

#### 5 (E). Expenditure Pattern on Education

Of the 96 households interviewed, 57 of them have reported to incur expense on education. Many of them have emphasized education over anything else; they treat spending on expenditure as ‘investment for future’; however, a few of them do not care much about education. The average monthly family expenditure on education is estimated to be Rs. 1185.96 (Rs. 789.28) and the median expense on education is Rs. 1000 per month. The correlation coefficient between income and education expenditure is also quite high. The summary statistics of education expenditure is given in Table 4(b) below. A scatter-plot showing relation between income and education expenditure is given in Chart - 4(b)

**Table 4 (b) :** Table Showing Summary Statistics of Expenditure on Education

Lowest Monthly Family Expenditure (Minimum)	Rs.100
Highest Monthly Family Expenditure (Maximum)	Rs.5000
Average Monthly Family Expenditure	Rs.1185.96
Standard Deviation of Monthly Family Expenditure on Education	Rs.789.28
Correlation Coefficient Between Monthly Family Income and Expenditure	0.77
Median Expenditure	Rs.1000
Skewness of Expenditure	2.07
No. of Observations- 57	

**Chart 4(b) : Expenditure Pattern on Education**

We have also attempted to test the statistical relationship between income and expenditure on education by using the data collected from the survey and with the help of MS-Excel. The estimated equation is:

$$\widehat{educ} = 430.17 + 0.082(\text{income})$$

$$t_{food} = (3.965) \quad (8.938)$$

$$n = 57, \bar{R}^2 = 0.592, df = 55$$

Given the value of  $\bar{R}^2$ , it can be said that average monthly income of households explains 59% of the variation in the average monthly expenditure on education. It can be said that with the rise in average monthly income by Rs. 1000, average monthly expenditure on education rises by Rs. 82 and the autonomous average monthly expenditure on education is Rs. 430.17 i.e. when the average monthly income is zero, then the household will still spend Rs. 430.17 on education (may be by dissaving or borrowing).

### **5 (F). Energy Consumption**

During the data collection, we focused on energy consumption pattern too. The extent of energy consumption has been estimated by taking information on mode of fuel use for cooking purpose along with data on expenditure on electricity. We furnish below the broad findings of our survey:

1. As far as cooking mode is concerned, LPG use is quite common in the slums. Other types of fuels used are Kerosene and Coal. The collected information is summarized in Table – 5(a) and the associated pie chart.
2. 97% of the respondents have reported to consume electricity having their own electric meters. All of them reported that they pay electricity bills directly at the respective electricity offices.
3. Among the 96 respondent households, 94.79% of them reported to have at least one running mobile phone. The mobile density has been calculated at 1.67, i.e. average no. of mobile phones per family is 1.67, a figure greater than 1.

**Table 5(a) : Energy Consumption Distribution**

LPG	Kerosene	Kerosene and LPG Both	Coal	Total
45	41	4	6	96

Source : Primary Data-base

**5 (G). Financial Inclusion**

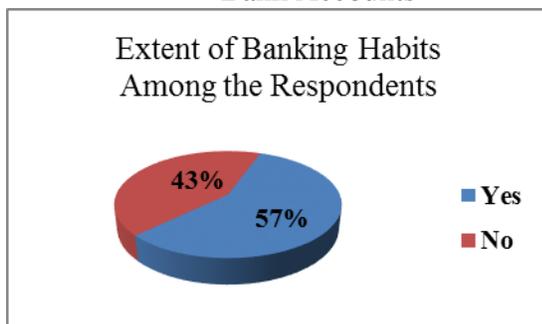
**Banking Habits**

55 out of the 96 respondents hold bank account in various public-sector banks. Others, used to maintain bank accounts earlier, but discontinued later due to lack of savings and also due to the complications of filling up pay slips, withdrawal slips and so on. From the Chart 6(a) we observe that more than 40% of the respondents do not have access to banking facilities and services.

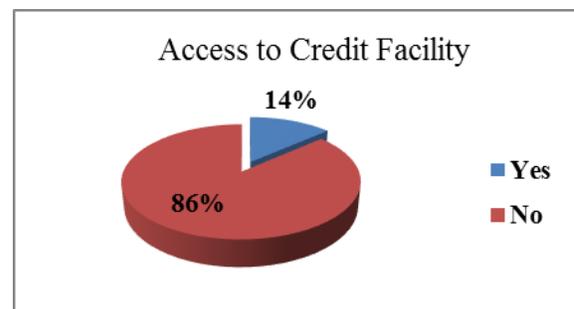
**Access to Credit and Insurance Facilities**

Very few among the surveyed households have reported to have availed credit facility in last 5 years. All of the respondents are apprehensive about borrowing from the banks because of the fear of default. But of these few borrowers, none, however, availed of bank loan primarily due to lack of collateral and complications of paperwork. It means these borrowers took loan from various loan sharks at a very high interest rate.

**Chart 6(a) : % of Respondents with Bank Accounts**



**Chart 6(b) : % of Respondents Availing Credit Facility**

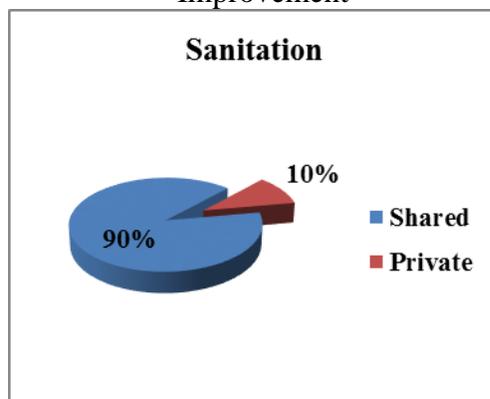


Paradoxically, these borrowers avoid of being defaulters to the formal financial institutions, but in order to avoid that they ultimately land at the hands and mercy of the private money lenders and non institutional lenders, who are exploitative in nature and often extort from the borrowers. Also, 42 of the 96 households claimed to have insurance in one way or another. But quite strikingly very few of them have their insurance in public sector organizations. Most of them purchased ‘insurance’ from private bodies like Rose Valley, Bandhan (an NGO), to name a few. This revelation or information has an important implication. Financial companies like Rose Valley are basically not only non banking financial intermediaries (NBFC), but also some of these companies are neither eligible to sell insurance policy nor have the requisite permit (from the RBI) to collect money for banking type of operations. It seems that these companies misguide and lure poor and less literate people to mop up funds from them. The unscrupulous financial organizations exploit the vacuum left by the institutional financial organizations and gain entry into the poor households because of absence of financial inclusion among the lower income class. It is also surprising that there has been no report on the presence or initiatives of self-help groups among the households in spite of the fact that Bandhan is a specialized NGO for promoting SHGs among the poor.

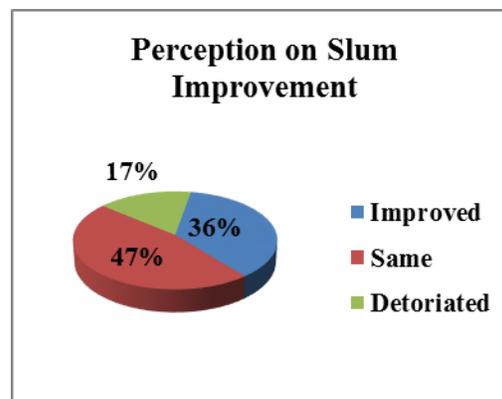
### 5 (H). Living Conditions

Before we close our discussion, let us take a quick look at the quality of life, to be more precise the physical quality of life, in the slums surveyed. Quality of life and living condition depend on income, access to education and finance and a variety of other factors. We have discussed earlier on income, expenditure and consumption pattern. Let us now briefly touch the access to water and sanitation. Water and sanitation services, including garbage disposal service, are basically of common property variety; in slums, water and sanitation are mostly common or shared. So, it is important to have some idea about how or where the slum dwellers stand with respect to accessing these basic services. Chart – 7(a) below depict the position on sanitation aspect. Significantly, while common taps are the sources of water in all the slums, there is, however, no report on water scarcity in metropolitan Kolkata, except at E.M. Bye Pass area. On the other hand, as far as sanitation is concerned, condition in the slums under study is miserable. 89.58% of the households reported shared sanitation. The ratio of the number of loos to number of residents is very steep, a situation that create chaos in everyday life.

**Chart 7(a) : Nature of Sanitation Facility Improvement**



**Chart 7(b) : Perception on Slum Improvement**



When asked whether the slums have improved in the last 5 years, 35 respondents have reported improvement in the slum in one way or another. 45 of them reported no visible improvement and 16 of them reported deterioration. A pie chart showing the summary of the result is given in Chart 7(b).

## **6. Conclusion**

We are now in a position to close our discussion after making some concluding observations. Our survey and analysis of primary data reveals that there is linguistics, ethnic and other kinds of diversity in the slums of Calcutta. While the slums mostly suffer from lack of the basic infrastructure, facilities in a proper sense- for example provision of hygienic toilet facilities and also people of mostly low income categories inhabit the slums, there are, however, some signs of development and modernization. For instance, the average family size is rather low, compared to income standards; again, while the residents of the slums are yet to enjoy the benefits of inclusive financial development, the degree of penetration of information technology captured in terms of mobile density is rather high. Significantly, the income–expenditure pattern corroborates Keynesian consumption theory. Finally, it also needs to be pointed out that the government need to promote and encourage formation of self-help groups and micro-finance among urban slum people in a more concerted and vigorous manner. Otherwise, there is relatively less literate people are likely to be misguided and exploited by the unscrupulous, non-formal financial institution.

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