

**Mumbai Urban Transport Project-II  
(MUTP-II)**

**Updated Baseline Socio-Economic Survey of  
persons affected by Construction of 6<sup>th</sup> Line  
between Mumbai Central and Borivali  
(Western Railway)**

**Volume One**

**Report submitted by SPARC**

**February 2015**



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## List of Acronyms

**BSES:** Baseline Socio-Economic Survey  
**CBO:** Community Based Organisation  
**CEO:** Chief Executive Officer  
**GOM:** Government of Maharashtra  
**GR:** Government Resolution  
**HUDCO:** Housing And Urban Development Corporation  
**MCGM:** Municipal Corporation of Greater Mumbai  
**MHADA:** Maharashtra Housing and Urban Development Authority  
**MM:** Mahila Milan  
**MMR:** Mumbai Metropolitan Region  
**MMRDA:** Mumbai Metropolitan Regional Development Authority  
**MRVC:** Mumbai Rail Vikas Corporation  
**MSEB:** Maharashtra State Electricity Board  
**NGO:** Non-Governmental Organisation  
**NSDF:** National Slum Dwellers Federation  
**OBC:** Other Backward Classes  
**PAPs:** Project Affected Persons  
**PIA:** Project Implementing Agency  
**PMMU:** Project Monitoring and Management Unit  
**R&R:** Resettlement and Rehabilitation  
**RSDF:** Railway Slum Dwellers Federation  
**SC:** Scheduled Caste  
**SPARC:** Society for the Promotion of Area Resource Centres  
**SRA:** Slum Rehabilitation Authority  
**ST:** Scheduled Tribe  
**TDR:** Transfer of Development Rights

## FOREWORD

### **The Context**

In a letter dated 3<sup>rd</sup> January 2012, the Mumbai Railway Vikas Corporation Ltd. requested that the Society for the Promotion of Area Resource Centres (SPARC) undertake a Baseline Socio-Economic Survey of settlements affected by the construction of 6<sup>th</sup> railway line between Mumbai Central and Borivali on the Western Railway. MRVC estimated that 1000 structures existed on the land in question. SPARC agreed to carry out the project in a letter dated 3<sup>rd</sup> January 2012.

The BSES collected information on demographics, income levels, employment, literacy, education and housing conditions within the affected community; the results are presented herewith.

It is our hope that the BSES will serve as a valuable tool for understanding the project-affected community and for carrying out resettlement and rehabilitation with maximum attention to the needs of the population and minimal disruption to their lives and livelihoods.

After the BSES was submitted in January 2013, there have been changes in the alignment and hence the BSES had to be updated.

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# Executive Summary

## Project description

Since 2002, the Mumbai Railway Vikas Corporation Ltd. has planned and undertaken a number of railway expansion and modernization projects as part of the Mumbai Urban Transport Project (MUTP) and the proposed Mumbai Urban Transport Project II (MUTP-II). The projects aim to improve infrastructure and management of traffic and transportation in the Mumbai Metropolitan Region (MMR). The initiatives are overseen jointly by the Ministry of Railways and the Government of Maharashtra, with assistance from the World Bank.

Among the initiatives under MUTP-II is the proposed project for construction of 6<sup>th</sup> railway line between Mumbai Central and Borivali on the Western Railway. The project will affect a number of households that live in informal settlements on the land required for the railway expansion. These Project Affected Persons (PAPs) will have to be relocated in advance of construction. Past cases of resettlement and rehabilitation in the Mumbai Metropolitan Region (MMR) indicate that displacement involves many legal, social, economic and institutional issues that must be resolved before the implementation of development projects can begin.

## Description of the sub-project

In a letter dated 3<sup>rd</sup> January 2012, the Mumbai Railway Vikas Corporation Ltd. requested that the Society for the Promotion of Area Resource Centres (SPARC) undertake a Baseline Socio-Economic Survey of settlements affected by the construction of 6<sup>th</sup> railway line between Mumbai Central and Borivali on the Western Railway. MRVC estimated that 1000 structures existed on the land in question. SPARC agreed to carry out the project in a letter dated 3<sup>rd</sup> January 2012.

After the BSES was submitted in January 2013, there have been changes in the alignment and hence the BSES had to be updated.

The BSES collected information on demographics, income levels, employment, literacy, education and housing conditions within the affected community; the results are presented herewith.

We believe that the data gathered through the BSES is an indispensable reference for the Mumbai Railway Vikas Corporation and its planners as they undertake construction of 6<sup>th</sup> railway line between Mumbai Central and Borivali on the Western Railway line. We hope that MRVC will afford serious attention to understanding the community profile so as to minimize the negative impacts of resettlement on the affected community.

## Objectives of the study

- To identify project affected structures and ascertain their ownership status
- To identify Project Affected Persons (PAPs) and collect baseline socio-economic data thereof
- To identify the commercial establishments and community facilities that are likely to be affected by the project
- To promote and prepare a strategy for community participation in the resettlement process

## Methodology

Data collection began in September 2012 and was completed in December 2012. Ten surveyors were employed to implement the survey.

The survey utilized three types of questionnaires: 1) a residential questionnaire that covered household-level information and details of the family constellation, 2) a commercial questionnaire that gathered details of the business enterprise and personal information of the employees, and 3) a questionnaire that elicited information on community amenities. Questionnaires also included questions relating to occupancy, area, usage and building materials. Structures that served both residential and commercial structures were designated as “Residential-cum-Commercial.”

The National Slum Dwellers Federation organized, completed and monitored the survey process. Data entry and analysis was completed by SPARC.

## Main Findings

### a. Resettlement impacts

#### i. Affected structures

606 affected structures exist within the area demarcated for the proposed project on Western Railway land. Of these, 579 are residential, 11 are commercial and 16 are other types of structures.

#### ii. Project Affected Persons (PAPs)

The total number of PAPs for whom data is available is 2304. This figure excludes residents of locked residential structures and occupants who were non-responsive.

## b. Socio-economic data

- The total number of households for which data is available is 563.
- The sex ratio for the sub-project area is 896 females per 1000 males.
- 28.52 percent of the population are between the ages of 1 and 14, and 66.88 percent are between 15 and 59 years old.
- 76.28 percent of the population over the ages of 18 (for females) and 21 (for males) are married.
- Nuclear families account for 79.22 percent of households.
- The average family size is 4.09.
- 90.23 percent of households are Hindu, 5.50 percent are Muslim, and 2.31 percent are Buddhist.
- The mother-tongue of 31.79 percent of households is Gujarati, followed by 29.31 percent who speak Marathi.
- 56.11 percent of the population over age 6 are literate.
- While 65.00 percent of males over age 6 are literate, the corresponding figure for females is 46.31.
- 63.63 percent of all literates have attended high school.
- 4.46 percent of households earn less than Rs.2900 per month.
- The average monthly household income is Rs.6554.71.
- The average monthly per capita income is Rs.1775.94.
- 3.39 percent of households earn a monthly per capita income of Rs.580 or less and hence fall below the poverty line.
- 32.01 percent of all earners earn less than Rs.2900 per month.
- 57.47 percent of female earners earn less than Rs.2900 per month, as compared to 18.08 percent for men.
- The average monthly income of earners is Rs.3696.65.
- The average number of earners per household is 1.75, and 41.40 percent of households have only 1 earner.
- All occupants of residential structures own their structures.
- 62.34 percent of residential structures are between 5 and 10 square metres in area.
- 74.74 percent of males and 44.39 percent of females over the age of 14 are employed.
- 44.61 percent of employed persons work casual labourers.
- 28.25 percent of employed persons have a fixed job location.

## c. Recommendations

It is crucial to involve communities in the process of resettlement and rehabilitation so that they willingly shift and no force is used.

In order to deal with the credit needs of the PAPs – both for crises and income generation – project authorities should contribute to the community fund operated by women-headed savings and credit groups.

**Note:** Volume II of this report contains socio-economic data (Tables A1 to A5), summary tables (B1 – B14) and maps of the areas.]



# I: Methodology

## 1.1 Overview

Data collection began in September 2012 and was completed in December 2012. Approximately 10 surveyors were deployed to gather data, which was crosschecked several times. Data was obtained from primary sources through a questionnaire format. Additional inputs from field personnel were also included for qualitative analysis. Preparation, implementation and monitoring of the survey process were completed by members of the National Slum Dwellers Federation (NSDF).

After the BSES was submitted in January 2013, there have been changes in the alignment and hence the BSES had to be updated.

## 1.2 Sequence of activities

The steps SPARC generally undertakes in the process of community enumerations are described below:

### **HUT COUNTING**

When the community is visited for the first time, men and women from the National Slum Dwellers Federation (NSDF) and Mahila Milan (MM) hold meetings with residents, describing their work and the purpose of their visit. In most cases, the community knows of or has heard of the Federation's work, and credibility is established. To trigger the process of participation, Federation leaders along with community members begin to mark doors of houses with chalk. Very quickly, the community becomes discerning and suggests that a criterion be established to number houses. Structures have developed incrementally, and there is no clear-cut demarcation between the end of one house and the starting point of another. Thus, two houses may often be marked as one. Allowing a dialogue to occur about the numbering process lays the foundation for communities to participate in future grievance redressal.

### **ROUGH MAPPING**

Next, NSDF, MM and local residents begin a rough mapping of the settlement. This not only assists plane table surveyors later, but also helps communities understand what surveys represent and coincides with the completion of community and slum profiles. Profiles and maps demarcate the number and location of toilets, water taps, balwadis, and other services and amenities. This process connects investigators with active members of the community and initiates the formation of a nucleus of women's collectives, which will later be strengthened as part of an on-going mobilization process.

### **NUMBERING**

In the next phase, numbers are matched with the map, and final house numbers are painted on doors. Communities are advised that government and city officials will be checking on this process and that ensuring accuracy is essential to establishing good faith and the credibility of the community.

### **CADASTRAL SURVEY**

With numbers in place, surveyors mark and measure the sites. In most settlements, community leaders — especially those individuals who feel threatened by this process or

wish to obstruct it for political or other reasons — step forward at this stage. Normally, surveyors leave if obstructed and, unlike NSDF and SPARC representatives, do not tackle the situation to defuse it. In our strategy, all surveyors are accompanied by NSDF members and SPARC staff, whose presence brings reassurance. While necessary, this may slow down the process by a week or two.

### **THE HOUSEHOLD SURVEY**

The survey begins, using the painted house numbers as identification numbers. This information is fed into the computer, and rough registers are prepared for communities to crosscheck data and fill in incomplete information.

### **SETTLEMENT PROFILE**

Based on the more accurate information emerging from the survey of houses, the settlement profile is further refined.

### **GROUP FORMATION**

Using registers wherever the communities are willing, households are clubbed into groups of 50 and do another round of data checking. Now, group work begins in earnest, and much of the qualitative information collection and capacity-building is done in these groups.

The first stage of group formation occurred during the process of counting and numbering huts. After residents became curious and learned about the project, several male community leaders volunteered to take part in the exercise because they wanted to make sure that no one was left out. During the phase of household and community surveys, many female leaders took part. Through repeated interaction with the local people, rapport was established and people became more knowledgeable about the project.

Finally, groups of 50 were formed in order to share and validate the information collected during surveys; this group size was found appropriate to facilitate easy communication. During the meetings, charts and registers displaying both comprehensive information about the settlement and specific information about the group of 50 are given to the group. Elements of future R&R are also discussed at this time, both in the meetings held with each group of 50 and in community workshops to which each group sends five representatives.

### **REGROUPING**

Although initially households are grouped together by consecutive house numbers, each resident is free to move from one group to another. Ultimately, these groups will form sub-units that will be relocated next to one another. Their natural gravitation toward one another are strengthened by their collaborative efforts.

### **WOMEN'S PARTICIPATION**

Special mention needs to be made that women's groups are encouraged. While men are not excluded, information-sharing is encouraged among women, and communities are generally encouraged by the NGO alliance to allow women to take the lead. Later, these groups will begin savings and credit groups, start developing the skills needed to access municipal and state government services, get involved in house and settlement design and hopefully supervise and manage the transition phase of resettlement.

### **FAMILY PHOTOS**

Once crosschecking is complete and registers are finalised, SPARC will take family photos and create ID cards. NGOs and relevant official agencies will get identical copies of these records. This process has not yet begun in the project in question.

### **1.3 Questionnaire Preparation**

[Initial inputs were provided in the form of draft questions by MMRDA and a sub committee of the Task Force and NGO representatives finalized the questionnaire.]

### **1.4 Data Collected**

Copies of the schedules used are annexed.

#### **Structure information**

Structure-related questions inquired about occupancy status, name of the owner, structure area, construction materials used, use of the structure and year of construction.

#### **Household information**

Household surveys covered questions on tenure status, caste, family structure, family size, income sources, expenditure and savings patterns, assets, loans and identification documents. Detailed information on household composition was also sought, including age, sex, education level and employment-related data.

#### **Commercial establishment information**

The questionnaire for commercial establishments covered owner information, nature of activity, year of establishment, year of construction, turnover and source of investment. Detailed information on employees was also sought, including age, sex, length of employment, skills, education level, and monthly salary.

#### **Community information**

Surveyors collected information on community-level amenities and facilities, including religious buildings, educational facilities, health facilities, and association offices.

## 1.5 Data Analysis

Survey data is presented in five distinct registers:

1. Structure-related information
2. Household-level baseline socio-economic data
3. PAP socio-economic profile
4. Basic information on adversely affected commercial establishments
5. Socio-economic profile of employees in adversely affected commercial establishments

Aggregate data analysis included:

1. Demographic characteristics
2. Social characteristics
3. Economic conditions
4. Assessment of overall living standards
5. Nature of commercial establishments affected
6. Socio-economic profiles of affected employees

Data was entered into software created in the program dBASE. All information was processed in-house and will be updated as new data becomes available. SPARC has similar databases for several other areas in the city, which it uses to monitor changes in family and income levels and measure impacts of resettlement on households.

**Note:** In the tables presented in the report, percentages do not always add up to 100, because figures have been rounded to the second decimal point.

## II: Magnitude of Resettlement Impacts

This profile of the settlements gives the reader a bird's eye view of the magnitude of resettlement.

**Table 2.1: Types of Structures**

SR NO	TYPE OF STRUCTURE	NUMBER OF STRUCTURES	PERCENTAGE OF STRUCTURES
1	RESIDENTIAL	579	95.54
2	COMMERCIAL	11	1.82
3	RESIDENTIAL-CUM-COMMERCIAL	0	0.00
4	OTHER*	16	2.64
<b>TOTAL</b>		<b>606</b>	<b>100.00</b>

\* Structures in the category of 'Others' include 7 temples, 3 toilets, 2 society office, a community development centre, a railway pump house, an education trust and an NGO.

### 2.1 Impact on project affected structures

A total of 606 structures in this settlement will be affected by the project.

### 2.2 Extent of relocation of PAPs

At least 2304 PAPs living in 579 structures will have to be relocated. This figure does not include residents of structures that were locked or households that were non-responsive at the time of the survey.

### 2.3 Impact on commercial establishments

12 commercial structures will be affected by the project. Of the 7 commercial establishments that were responsive, a shop, 5 provide services and a production unit.

### 2.4 Impact on community facilities

The project will affect several community facilities, including 7 temples, 3 toilets, 2 society office, a community development centre, a railway pump house, an education trust and an NGO.

### 2.5 Impact on livelihoods and social networks

Clearance of the area will disrupt the economic and social networks of the community. The community operated-fund will support families in crisis and for income-generation.

### 2.6 Indirect impact on community

After resettlement, the community will face issues related to schooling of children, new economic linkages, transferring names in electoral rolls, shifting ration cards and gas connections, and other challenges resulting from the relocation.

## III: Socio-economic Profile of PAPs

### 3.1 Key socio-economic indicators

Table 3.1: Key socio-economic indicators of PAPs

	Indicators	%/Value/Figure
<b>I</b>	<b>Incomes*</b>	
a)	Proportion of households with income less than Rs.2900 p.m.	4.46%
b)	Proportion of households with only one earner	41.40%
c)	Proportion of earners with monthly income less than Rs.2900 p.m.	32.01%
d)	Average earnings per month for all those employed	Rs.3696.65
e)	Proportion of households below the poverty line (monthly per capita income of Rs.580 or less)	3.39%
<b>II</b>	<b>Employment and Occupations</b>	
a)	Proportion of persons over 14 who are not employed	39.82%
b)	Proportion of males over 14 who are not employed	25.26%
c)	Proportion of females over 14 who are not employed	55.61%
d)	Proportion of employed persons over 14 who are casual labourers	44.61%
e)	Proportion of employed persons over 14 who are self-employed	33.43%
<b>III</b>	<b>Literacy and Education</b>	
a)	Proportion of persons over age 6 who are literate	56.11%
b)	Proportion of males over age 6 who are literate	65.00%
c)	Proportion of females over age 6 who are literate	46.31%
d)	Proportion of males over age 6 who have attended or are attending high school (class V-X)	63.43%
e)	Proportion of females over age 6 who have attended or are attending high school (class V-X)	63.94%
<b>IV</b>	<b>Demographic Data</b>	
a)	Proportion of Hindus	90.23%
b)	Proportion of Muslims	5.50%
c)	Proportion of population with Gujarati as mother tongue	31.79%
d)	Proportion of nuclear families	79.22%
e)	Average family size	4.09 persons

\* "p.m." = per month

Table 3.1 (continued)		
<b>V</b>	<b>Housing Conditions</b>	
a)	Proportion of households with an area of between 5 and 10 square metres	<b>62.34%</b>
b)	Proportion of households with an area of between 10 and 15 square metres	<b>20.79%</b>
c)	Proportion of households with plastic for roofing	<b>65.18%</b>
d)	Proportion of households with plastic walls	<b>62.52%</b>
e)	Proportion of households with cement floors	<b>90.23%</b>
<b>VI</b>	<b>Vulnerability</b>	
a)	Households with monthly incomes below Rs.2900	<b>3.37%</b>
b)	Women-headed households without a male above age 21	<b>4.44%</b>
c)	Women-headed households with an income below Rs.5000 per month	<b>5.69%</b>

## 3.2 Demographic characteristics

### Age

**Table 3.2: Distribution of Individuals by Sex and Age**

SR NO	AGE \ SEX	MALE		FEMALE		ROW TOTAL	
		n	%	n	%	n	%
1	1-14 YEARS	355	54.03	302	45.97	657	28.52
			29.22		27.73		
2	15-59 YEARS	807	52.37	734	47.63	1541	66.88
			66.42		67.40		
3	60 & ABOVE	53	50.00	53	50.00	106	4.60
			4.36		4.87		
	COLUMN TOTAL	1215	52.73	1089	47.27	2304	100.00

Of the population of 2304 persons, 52.73 percent are male and 47.27 percent are female. The sex ratio is 896 females per 1000 males, as compared with 850 females per 1000 males in Thane as a whole and 933 females per 1000 males in urban areas nationwide (Census of India, 2001).

28.52 percent of the population are below 14 years of age, and 66.88 percent are between 15 and 59. The average age of all persons in the settlement is 26.52 years.

## Marital Status

**Table 3.3: Distribution of Individuals by Sex and Marital Status\***

SR NO	MARITAL STATUS \ SEX	MALE		FEMALE		ROW TOTAL	
		n	%	n	%	n	%
1	MARRIED	547	51.07	524	48.93	1071	76.28
			80.44		72.38		
2	UNMARRIED	132	58.67	93	41.33	225	16.03
			19.41		12.85		
3	OTHERS	1	0.93	107	99.07	108	7.69
			0.15		14.78		
COLUMN TOTAL		680	48.43	724	51.57	1404	100.00

\* The legal age for marriage in India is 18 for females and 21 for males. Therefore, all persons below these ages were excluded for computation of this table.

76.28 percent of individuals are married, and 16.03 percent are unmarried. 7.69 percent fall under the category of "Other," which includes widowed, separated, divorced or abandoned persons.

## Literacy Status

**Table 3.4: Distribution of Individuals (Over Age 6) by Sex and Literacy Status**

SR NO	LITERACY STATUS \ SEX	MALE		FEMALE		ROW TOTAL	
		n	%	n	%	n	%
1	LITERATE	700	60.76	452	39.24	1152	56.11
			65.00		46.31		
2	ILLITERATE	377	41.84	524	58.16	901	43.89
			35.00		53.69		
COLUMN TOTAL		1077	52.46	976	47.54	2053	100.00

56.11 percent of the population over the age of 6 are literate. 65.00 percent of males over age 6 are literate as compared to a corresponding figure of 46.31 percent for females.

These figures are lower those for Thane as a whole: The literacy rate in Thane is 80.60 percent, 87.06 percent among men and 73.10 percent among women. Within urban areas nationwide, the literacy rate is 79.90 percent, 86.30 percent among men and 72.90 percent among women (Census of India, 2001).



## Educational Attainment

**Table 3.5: Distribution of Literate Persons (Over Age 6) by Sex and Highest Course Level Attended\***

SR NO	COURSE LEVEL ATTENDED \ SEX	MALE		FEMALE		ROW TOTAL	
		n	%	n	%	n	%
1	PRIMARY SCHOOL	159	59.77	107	40.23	266	23.09
			22.71		23.67		
2	HIGH SCHOOL	444	60.57	289	39.43	733	63.63
			63.43		63.94		
3	HIGHER SECONDARY	80	65.04	43	34.96	123	10.68
			11.43		9.51		
4	GRADUATE LEVEL	10	55.56	8	44.44	18	1.56
			1.43		1.77		
5	TECHNICAL DIPLOMA	7	58.33	5	41.67	12	1.04
			1.00		1.11		
COLUMN TOTAL		700	60.76	452	39.24	1152	100.00

\*The word "attended" is used rather than "completed," as the former word accurately describes the educational attainment of the literate - the exact classes passed get subsumed in the class categories which, therefore, are not indicative of the number of students who have actually been educated up to a certain school level.

23.09 percent of all literates have attended up to or are attending primary school, 63.63 percent have attended up to or are attending high school, and only 13.28 percent have gone beyond high school.

Whereas 13.86 percent of literate males have been educated beyond high school, only 12.39 percent of literate females have achieved the same.

## 3.3 Social Characteristics

### Religion

**Table 3.6: Distribution of Households by Religion**

SR NO	RELIGION	NUMBER OF HOUSEHOLDS	PERCENTAGE OF HOUSEHOLDS
1	HINDU	508	90.23
2	MUSLIM	31	5.50
3	BUDDHIST	13	2.31
4	CHRISTIAN	10	1.78
5	SIKH	1	0.18
TOTAL		563	100.00

The vast majority (90.23 percent) of the population is Hindu. The largest minority are Muslims, who make up 5.50 percent of the population. Buddhists comprise 2.31 percent of the population. There were 10 Christian households in the settlement.

## Caste

**Table 3.7: Distribution of Households by Caste\***

SR NO	CASTE	NUMBER OF HOUSEHOLDS	PERCENTAGE OF HOUSEHOLDS
1	SCHEDULED CASTE (SC)	403	99.51
2	SCHEDULED TRIBE (ST)	2	0.49
3	OTHER BACKWARD CLASSES (OBC)	0	0.00
4	UPPER CASTE	0	0.00
	TOTAL	405	100.00

\*The issue of caste was raised only in relation to Hindus. Out of 508 Hindu households, 103 were non-responsive. Hence, the above percentages may not be representative of the whole population.

Most (99.51 percent) of the 405 Hindu households who were willing to identify their caste status were members of a Scheduled Caste (SC).

## Mother Tongue

**Table 3.8: Distribution of Households by Mother Tongue**

SR NO	MOTHER TONGUE	NUMBER OF HOUSEHOLDS	PERCENTAGE OF HOUSEHOLDS
1	GUJARATI	179	31.79
2	MARATHI	165	29.31
3	HINDI	82	14.56
4	TAMIL	75	13.32
5	TELUGU	29	5.15
6	URDU	22	3.91
7	KANNADA	7	1.24
8	BENGALI	1	0.18
9	MALAYALAM	1	0.18
10	NEPALI	1	0.18
11	PUNJABI	1	0.18
	TOTAL	563	100.00

A majority of households (31.79 percent) speak Gujarati as a mother tongue, followed by 29.31 percent who speak Marathi and 14.56 percent who speak Hindi.

### 3.4 Family Structure

#### Family Type

**Table 3.9: Distribution of Households by Type of Family**

SR NO	TYPE OF FAMILY	NUMBER OF HOUSEHOLDS	PERCENTAGE OF HOUSEHOLDS
1	NUCLEAR	446	79.22
2	JOINT	63	11.19
3	EXTENDED	47	8.35
4	SINGLE	7	1.24
	TOTAL	563	100.00

79.22 percent of households consist of nuclear families. Another 11.19 percent are joint families, 8.35 percent are extended families and 1.24 percent is single-member family.

#### Family Size

**Table 3.10: Distribution of Households by Family Size**

SR NO	NUMBER OF FAMILY MEMBERS	NUMBER OF HOUSEHOLDS	PERCENTAGE OF HOUSEHOLDS
1	1	7	1.24
2	2	94	16.70
3	3	125	22.20
4	4	148	26.29
5	5	83	14.74
6	6	60	10.66
7	7	24	4.26
8	> 7	22	3.91
	TOTAL	563	100.00

26.29 percent of households are comprised of four members. Three-member families make up the next largest group (22.20 percent), while two-member families constitute 16.70 percent and five-member families represent 14.74 percent of all households.

The average family size is 4.09.

## Number of Married Couples

**Table 3.11: Distribution of Households by Number of Married Couples**

SR NO	NUMBER OF MARRIED COUPLES IN HOUSEHOLD	NUMBER OF HOUSEHOLDS	PERCENTAGE OF HOUSEHOLDS
1	0	98	17.41
2	1	400	71.05
3	2	51	9.05
4	3	11	1.95
5	> 3	3	0.54
TOTAL		563	100.00

71.05 percent of households include only one married couple. In another 9.05 percent of households there are two married couples.

17.41 percent of households do not include any married couples. (This does not necessarily imply that in these families the spouse is not alive or that the couple is separated.)

## 3.5 Economic Conditions

### Household Income

**Table 3.12: Distribution of Households by Monthly Household Income\***

SR NO	MONTHLY HOUSEHOLD INCOME (IN RS.)	NUMBER OF HOUSEHOLDS	PERCENTAGE OF HOUSEHOLDS
1	UP TO RS.2900	25	4.46
2	RS.2901 – Rs.5000	220	39.22
3	RS.5001 – Rs.10,000	259	46.17
4	> RS.10,000	57	10.16
TOTAL		561	100.00

\* Two households were non-responsive to this question.

4.46 percent of households in the settlement have a monthly income of up to Rs.2900 (the official poverty line for a family of 5). 39.22 percent receive between Rs.2901 and Rs.5000. 46.17 percent have incomes between Rs.5001 and Rs.10000.

The average monthly household income is Rs.6554.71.

## Number of Earners

**Table 3.13: Distribution of Households by Number of Earners\***

SR NO	NUMBER OF EARNERS	NUMBER OF HOUSEHOLDS	PERCENTAGE OF HOUSEHOLDS
1	1	231	41.40
2	2	250	44.80
3	3	56	10.04
4	> 3	21	3.76
TOTAL		558	100.00

\* Five households were non-responsive to this question.

41.40 percent of households have only one earner. These households are vulnerable in case of loss of or decline in employment opportunities, illness or death of the sole earner. 44.80 percent of households have two earners.

The average number of earners in a household is 1.75.

## Individual Earnings

**Table 3.14: Distribution of Employed Persons (Over Age 14) by Individual Income Earned and Sex**

SR NO	INDIVIDUAL INCOME \ SEX	MALE		FEMALE		ROW TOTAL	
		n	%	n	%	n	%
1	UP TO RS.2900	115	36.51	200	63.49	315	32.01
			18.08		57.47		
2	RS.2901 – RS.5000	406	74.09	142	25.91	548	55.69
			63.84		40.80		
3	RS.5001 – RS.10000	102	94.44	6	5.56	108	10.98
			16.04		1.72		
4	> RS.10000	13	100.00	0	0.00	13	1.32
			2.04		0.00		
COLUMN TOTAL		636	64.63	348	35.37	984	100.00

32.01 percent of all earners earn less than Rs.2900 per month, the poverty line in terms of monthly household income for a family of 5. 55.69 percent of all earners earn between Rs.2901 and Rs.5000.

Substantial wage differentials exist between male and female earners. 57.47 percent of female earners, as compared with 18.08 percent of male earners, make less than Rs.2900 per month. 63.84 percent of males make between Rs.2901 and Rs.5000, compared with 40.80 percent of females.

On average, earners make Rs.3696.65 per month.

## Per Capita Income

**Table 3.15: Distribution of Households by Per Capita Income\***

SR NO	MONTHLY PER CAPITA INCOME (IN RS.)	NUMBER OF HOUSEHOLDS	PERCENTAGE OF HOUSEHOLDS
1	UP TO RS.580	19	3.39
2	RS.581 – 1000	113	20.14
3	RS.1001 – 2000	276	49.20
4	RS.2001 – 3000	108	19.25
5	> RS.3000	45	8.02
	TOTAL	561	100.00

\* Two households were non-responsive to this question.

3.39 percent of households have a monthly per capita income of Rs.580 or less, the official poverty line. These households are extremely poor.

Another 20.14 percent of households, with a monthly per capita income in the range of Rs.581 to Rs.1000, can also be characterised as low-income households.

49.20 percent reported a monthly per capita income between Rs.1001 and Rs.2000.

The average per capita figure for the settlement is Rs.1775.94.

## Vulnerable categories of PAPs

**Table 3.16: Distribution of Households by Vulnerable Category\***

SR NO	VULNERABLE CATEGORY	NUMBER OF HOUSEHOLDS	*PERCENT OF HOUSEHOLDS
1	HOUSEHOLDS BELOW MONTHLY HOUSEHOLD INCOME OF RS.2900.	19	3.37
2	WOMEN HEADED HOUSEHOLDS NOT HAVING MALE OF ABOVE 21 YEARS.	25	4.44
3	WOMEN HEADED HOUSEHOLDS HAVING INCOME UPTO RS.5000 PER MONTH.	32	5.69
4	NOT VULNERABLE (INCLUDING INCOME NOT GIVEN)	487	86.50

\* Percentages for each vulnerability factor are calculated as a percentage of the total.

3.37 of households have a monthly household income below Rs.2900 and can be considered vulnerable on account of extreme poverty.

Any one category of vulnerability does not preclude a household from being vulnerable in another category. The extent of vulnerability is underestimated in the above table, because the poverty line has been defined with reference to the price of goods several years ago and not adjusted for inflation.

## 3.6 Housing Conditions

### Tenure

**Table 3.17: Distribution of Households by Tenure Status**

SR NO	TENURE STATUS	NUMBER OF HOUSEHOLDS	PERCENTAGE OF HOUSEHOLDS
1	OWNER	563	100.00
2	TENANT	0	0.00
	TOTAL	563	100.00

All households in the settlement owned their structures.

### Construction Materials

**Table 3.18: Distribution of Household Structures by Material Used for Roof**

SR NO	ROOF MATERIAL	NUMBER OF HOUSEHOLDS	PERCENTAGE OF HOUSEHOLDS
1	PLASTIC	367	65.18
2	ASBESTOS	105	18.65
3	CEMENT	65	11.55
4	TIN	26	4.62
	TOTAL	563	100.00

**Table 3.19: Distribution of Household Structures by Material Used for Wall**

SR NO	WALL MATERIAL	NUMBER OF HOUSEHOLDS	PERCENTAGE OF HOUSEHOLDS
1	PLASTIC	352	62.52
2	TIN	123	21.85
3	BRICKS	60	10.66
4	CEMENT	21	3.73
5	BAMBOO	7	1.24
	TOTAL	563	100.00

**Table 3.20: Distribution of Household Structures by Material Used for Floor**

SR NO	FLOOR MATERIAL	NUMBER OF HOUSEHOLDS	PERCENTAGE OF HOUSEHOLDS
1	CEMENT	508	90.23
2	TILES	55	9.77
	TOTAL	563	100.00

The settlement includes pucca, semi-pucca, and kutchha structures. Many structures are constructed with permanent or semi-permanent materials: A majority of structures (65.18 percent) use plastic as roofing material, and 18.65 percent use asbestos. 62.52 percent

have plastic walls, and 21.85 have tin walls. A large majority (90.23 percent) of households have cement floors.

## House Size

**Table 3.21: Distribution of Households by Structure Area**

TYPE OF USE		RESIDENTIAL	
SR NO	STRUCTURE AREA (IN SQ. MTS.)	NUMBER OF HOUSEHOLDS	PERCENTAGE OF HOUSEHOLDS
1	UP TO 5	20	3.55
2	5 – 10	351	62.34
3	10 – 15	117	20.79
4	15 – 20	49	8.70
5	20 – 25	14	2.49
6	25 – 50	12	2.13
7	50 & ABOVE	0	0.00
TOTAL		563	100.00

62.34 percent of households live in structures between 5 and 10 square metres in area. 20.79 percent of households live in structures between 10 and 15 square metres in area. 8.70 percent of structures have areas between 15 and 20 square metres.

## Household Assets

**Table 3.22: Distribution of Households by Assets Owned**

This table could not be constructed, as information was not forthcoming about assets.



### 3.7 Employment-Related Information

#### Employment Status

**Table 3.23: Distribution of Individuals (Over Age 14) by Employment Status and Sex**

SR NO	EMPLOYED \ SEX	MALE		FEMALE		ROW TOTAL	
		n	%	n	%	n	%
1	EMPLOYED	636	64.63	348	35.37	984	60.18
			74.74		44.39		
2	NOT EMPLOYED	215	33.03	436	66.97	651	39.82
			25.26		55.61		
	COLUMN TOTAL	851	52.05	784	47.95	1635	100.00

60.18 percent of the population over the age of 14 are employed. 74.74 percent of males over age 14 are employed, as against 44.39 percent of females.

#### Nature of Work

**Table 3.24: Distribution of Employed Persons by Sex and Job Category**

SR NO	WORK \ SEX	MALE		FEMALE		ROW TOTAL	
		n	%	n	%	n	%
1	GOVT. SERVICE	9	90.00	1	10.00	10	1.02
			1.42		0.29		
2	PVT. SERVICE	101	49.03	105	50.97	206	20.93
			15.88		30.17		
3	SELF-EMPLOYED	202	61.40	127	38.60	329	33.43
			31.76		36.49		
4	CASUAL WORK	324	73.80	115	26.20	439	44.61
			50.94		33.05		
	COLUMN TOTAL	636	64.63	348	35.37	984	100.00

44.61 percent of all employed persons are casual labourers, 33.43 are self-employed and 20.93 percent are in private service.

Of those who work for the casual labourers or are self-employed, a majority are male (50.94 percent and 31.76 percent, respectively). Of employed females, the largest number work in self-employed (36.49 percent) or are casual labourers (33.05 percent).

## Job Location

**Table 3.25: Distribution of Employed Persons by Sex and Place of Work\***

SR NO	PLACE OF WORK \SEX	MALE		FEMALE		ROW TOTAL	
		n	%	n	%	n	%
1	FIXED	161	57.91	117	42.09	278	28.25
			25.31		33.62		
2	NOT FIXED	288	73.10	106	26.90	394	40.04
			45.28		30.46		
3	NOT GIVEN	21	72.41	8	27.59	29	2.95
			3.30		2.30		
4	AT HOME	4	36.36	7	63.64	11	1.12
			0.63		2.01		
5	ITINERANT	125	53.19	110	46.81	235	23.88
			19.65		31.61		
6	PERIPATETIC	37	100.00	0	0.00	37	3.76
			5.82		0.00		
COLUMN TOTAL		636	64.63	348	35.37	984	100.00

28.25 percent of employed persons have a fixed job location and 40.04 percent was not fixed.

Among female workers, 33.62 percent work at a fixed location, while 30.46 percent have no fixed job location. The largest proportion of male workers (25.31 percent) has a fixed job location, while 45.28 percent do not have a fixed location. Of those who work from home, 64.63 percent are male and 35.37 percent are female.

### 3.8 Assessment of overall living standards

The Household Index of Living Standards has been computed on the basis of eight indicators:

1. Household Income
2. Assets
3. Household Education Level
4. Earners' Occupations
5. House Type
6. Household Size
7. Economic Dependency Ratio
8. Demographic Dependency Ratio

The scoring procedures and computation of the Index are described below.

#### Scoring Procedures

##### 1. Household Income

HOUSEHOLD INCOME	SCORE	RANGE	CATEGORY
UP TO Rs.2900	2	Up to 2.00	Low
Rs.2901 – Rs.5,000	4	2.01 to 4.00	Middle
Rs.5001 & ABOVE	6	4.01 to 6.00	High

##### 2. Assets

ASSET	SCORE	RANGE	CATEGORY
TWO-WHEELER	1.5		
TELEVISION SET	0.8		
FAN	0.4		
CUPBOARD	0.8	Up to 1.9	Low
CYCLE	0.6	2.0 - 3.8	Middle
TOOLS	0.8	3.9 - 5.7	High
MUSIC SYSTEM	0.5		
RADIO	0.3		
NONE OF THE ABOVE	0.0		

To derive the Assets Score, individual item scores are added. The minimum score is 0 and the maximum 5.7.

##### 3. Household Education Level

LEVEL	SCORE	RANGE	CATEGORY
ILLITERATE	1		
PRIMARY	2	Up to 2.00	Low
SECONDARY	3	2.01 - 3.00	Middle
SSC/HSC	4	3.01 - 5.00	High
ABOVE HSC	5		

To derive the Household Education Score, add the scores assigned to each member (excluding those who are less than 7 years of age) and divide the total obtained by the household size. The minimum score is 1, and the maximum is 5.

#### 4. Earners' Occupations

OCCUPATION	SCORE	RANGE	CATEGORY
GOVERNMENT SERVICE	5		
PRIVATE SERVICE	4	4.6 - 5.0	High
SELF-EMPLOYED	3	2.6 - 4.5	Middle
CASUAL LABOUR	2	1.0 - 2.5	Low
TRANSFER	1		

To derive the score on this account, individual scores are assigned to all earners in the household and the total is divided by household size. The minimum is 1, and the maximum is 5.

#### 5. House Type

##### Construction

STRUCTURE COMPONENT	MATERIAL	SCORE
ROOF	ASBESTOS	6
	TILES	4
	TIN / WOOD	2
WALL	RCC/BRICKS WITH PLASTER	6
	BRICKS WITHOUT PLASTER	4
	HALF BRICKS / TIN / BAMBOO	2
FLOOR	TILES	6
	CEMENT / COBA	4
	MUD	2

First add the scores associated with materials used for roof, wall and floor. Houses will fall into the following groups:

Those with a score between 6 and 9 are given 2 points and considered Low. Those with a score between 10 and 14 are given 4 points and considered Middle, and those with a score in the 15 - 18 range are given 6 points and considered High. The minimum is 2, and the maximum is 6.

##### House Size

SIZE (IN SQ. METRES)	SCORE	CATEGORY
UP TO 15.00	1	Low
15.01 - 20.90	2	Middle
> 20.90	3	Highs

### Tenure Status

STATUS	SCORE	CATEGORY
OWNER	3	High
TENANT	2	Middle
OTHER	1	Low

To obtain the House Type Score, the scores for construction, size and tenure status are added, and the total is divided by 3. The minimum House Type Score is 1.3, and the maximum is 4.

### 6. Household Size

NUMBER OF HOUSEHOLD MEMBERS	SCORE	CATEGORY
UP TO 4	3	High
5 – 6	2	Middle
> 6	1	Low

A larger household size corresponds to a lower score.

### 7. Economic Dependency Ratio

ECONOMIC DEPENDENCY RATIO	SCORE	CATEGORY
0.01 - 0.33	1	Low
0.34 - 0.66	2	Middle
0.67 - 1.00	3	High

The Economic Dependency Ratio is derived by dividing the total number of earners by the household size. The minimum score is 1, and the maximum is 3. A higher score indicates a lower level of economic dependency.

### 8. Demographic Dependency Ratio

DEMOGRAPHIC DEPENDENCY RATIO	SCORE	CATEGORY
0.00 - 0.99	1	Low
1	2	Middle
1.01 - 4.00	3	High

The Demographic Dependency Ratio is calculated by dividing the number of members of a household between the ages of 15 and 59 by the sum of those members below 15 and above 60. The minimum score is 1, and the maximum is 3. A higher score indicates a lower level of demographic dependency.

## 9. Overall Index of Living Standards

The minimum/maximum scores for each of the seven indicators are:

INDICATORS	MINIMUM SCORE	MAXIMUM SCORE
HOUSEHOLD INCOME	2.0	6.0
ASSETS	0.0	5.7
HOUSEHOLD EDUCATION LEVEL	1.0	5.0
EARNERS' OCCUPATIONS	1.0	5.0
HOUSE TYPE	1.3	4.0
HOUSEHOLD SIZE	1.0	3.0
ECONOMIC DEPENDENCY RATIO	1.0	3.0
DEMOGRAPHIC DEPENDENCY RATIO	1.0	3.0
Total	8.3	34.7

The Household Index of Living Standards (HILS) is now determined with reference to the table below:

TOTAL HOUSEHOLD SCORE	HILS
8.30 - 17.10	Low
17.11 - 25.90	Middle
25.91 and above	High

**Table 3.26: Distribution of Households by Indicators of Index of Living Standards**

INDICATORS	HOUSEHOLD INCOME	HOUSEHOLD EDUCATION LEVEL	EARNERS' OCCUPATIONS	HOUSE TYPE	HOUSEHOLD SIZE	DEPENDENCY	
						ECONOMIC	DEMOGRAPHIC
1 Low	25	297	227	6	46	224	92
2 Medium	220	217	331	478	143	205	116
3 High	316	49	3	79	374	134	355
TOTAL	561*	563	561**	563	563	563	563

\* Household Income: In this category, 2 households were non-responsive to this question.

\*\* Earner's Occupations: In this category, 2 households were non-responsive to this question.

When we compute the overall index of living standards, we find that 58 households are in the low category, 453 households are in the middle category and 52 households are in the high category. When we consider educational levels and economic dependency, we find that significantly large proportions of households are in the low category.

These statistics are misleading for at least three reasons. Firstly, the poverty line has not been adjusted for inflation for several years. Secondly, the category of "private service" under "Earners' Occupations" has been given a high score but, being loosely defined, also covers those who work as maids and domestic servants. Thirdly, the fact that residents have no secure land tenure means that their ownership of the structure does not justify a high score, as they have no real security and may be subject to demolitions. Thus, living standards are likely lower than they appear.

## IV: Impact on Commercial Establishments

### 4.1 Nature of commercial establishments affected

There are a total of 11 purely commercial structures. The tables below offer statistics for the 7 structures whose occupants were responsive.

#### Age of Establishment

**Table 4.1: Distribution of Commercial Establishment by Year of Establishment**

DECADE	NUMBER OF STRUCTURES	PERCENTAGE OF STRUCTURES
1960s	3	42.86
1970s	0	0.00
1980s	3	42.86
1990s	1	14.29
2000s	0	0.00
TOTAL	7	100.00

Most of the commercial establishments (42.86 percent) each began operating since the year 1960s & 1980s and 1 (14.29 percent) began operating between 1990s.

#### Type of Establishment

**Table 4.2: Distribution of Commercial Establishment by Type of Commercial Activity**

SR NO	NATURE OF ACTIVITY	NUMBER OF STRUCTURES	PERCENTAGE OF STRUCTURES
1	SHOP	1	14.29
2	SERVICES	5	71.43
3	PRODUCTION UNIT	1	14.29
	TOTAL	7	100.00

71.43 percent of commercial establishments are services. There is a shop and an industrial unit in the area.

## Monthly Turnover

**Table 4.3: Distribution of Commercial Establishments by Monthly Turnover\***

SR NO	MONTHLY TURNOVER	NUMBER OF STRUCTURES	PERCENTAGE OF STRUCTURES
1	UP TO Rs.5000	0	0.00
2	Rs.5001 - 50,000	4	66.67
3	Rs.50,001 - 100,000	2	33.33
4	> Rs.100,000	0	0.00
TOTAL		6	100.00

\* One establishment is non-responsive to this question in this category.

66.67 percent of establishments had a monthly turnover between Rs.5,001 and Rs.50,000. Another 33.33 percent had a turnover between Rs.50,001 and Rs.100,000.

## Area

**Table 4.4: Distribution of Commercial Establishments by Size of Structure\***

SR NO	AREA (IN SQUARE METRES)	NUMBER OF STRUCTURES	PERCENTAGE OF STRUCTURES
1	UP TO 5	0	0.00
2	5 TO 10	0	0.00
3	10 TO 15	1	20.00
4	15 TO 20	4	80.00
5	20 TO 25	0	0.00
6	25 TO 30	0	0.00
7	30 TO 50	0	0.00
TOTAL		5	100.00

\* Two establishments were non-responsive to this question in this category.

80.00 percent of establishments have an area between 15 and 20 square metres and 20.00 percent of establishments have an area between 10 and 15 square metres.



## 4.2 Socio-economic profile of affected employees

### Age & Sex of Employees

**Table 4.5: Distribution of Employees in Commercial Establishments by Sex and Age\***

SR NO	AGE \ SEX	MALE		FEMALE		ROW TOTAL	
		n	%	n	%	n	%
1	UP TO 14	0	0.00	0	0.00	0	0.00
2	15 - 17	0	0.00	0	0.00	0	0.00
3	18 - 24	1	100.00	0	0.00	1	6.67
4	25 - 34	3	100.00	0	0.00	3	20.00
5	35 - 44	3	75.00	1	25.00	4	26.67
6	45 - 59	4	80.00	1	20.00	5	33.33
7	60+	2	100.00	0	0.00	2	13.33
COLUMN TOTAL		13	86.67	2	13.33	15	100.00

\* Workers include employers, their family members and paid employees.

Three-fourths (86.67 percent) of workers in area commercial establishments are male, 13.33 percent are female. 33.33 percent of employees are between 45 and 59, 26.67 percent are between 35 and 44 and 20.00 percent are between 25 and 34.

### Literacy Status

**Table 4.6: Distribution of Employees in Commercial Establishments by Literacy Status and Sex**

SR NO	LITERACY STATUS	MALE		FEMALE		ROW TOTAL	
		n	%	n	%	n	%
1	LITERATE	12	85.71	2	14.29	14	93.33
2	ILLITERATE	1	100.00	0	0.00	1	6.67
COLUMN TOTAL		13	86.67	2	13.33	15	100.00

93.33 percent of employees are literate, while 6.67 percent are not. Among male workers, 92.31 percent are literate, compared with 100.00 percent of female workers.

## Educational Attainment

**Table 4.7: Distribution of Literate Employees in Commercial Establishments by Educational Levels**

SR NO	LEVELS	MALE		FEMALE		ROW TOTAL	
		n	%	n	%	n	%
1	PRIMARY	2	100.00	0	0.00	2	14.29
2	HIGH SCHOOL	5	83.33	1	16.67	6	42.86
3	HIGHER SECONDARY	2	66.67	1	33.33	3	21.43
4	GRADUATION	3	100.00	0	0.00	3	21.43
5	TECHNICAL DIPLOMA	0	0.00	0	0.00	0	0.00
COLUMN TOTAL		12	85.71	2	14.29	14	100.00

42.86 percent of employees have attended high school.

## Employees' Status

**Table 4.8: Distribution of Employees by Status**

SR NO	STATUS	NUMBER OF EMPLOYEES	PERCENTAGE OF EMPLOYEES
1	OWNER/FAMILY MEMBER	7	46.67
2	SHOP ASSISTANT	0	0.00
3	SKILLED WORKER	8	53.33
TOTAL		15	100.00

46.67 percent of workers were either owners of the commercial establishment or members of the owner's family.

## Monthly income

**Table 4.9: Distribution of Employees by Monthly Income\***

SR NO	MONTHLY INCOME	NUMBER OF EMPLOYEES	PERCENTAGE OF EMPLOYEES
1	UP TO Rs.600	0	0.00
2	Rs.601 - 1625	0	0.00
3	Rs.1626 - 2500	0	0.00
4	Rs.2501 - 5000	7	87.50
5	> Rs.5000	1	12.50
	TOTAL	8	100.00

\* No information could be collected for 7 workers.

87.50 percent of employees earn a monthly income between Rs.2501 and Rs.5000. Another 12.50 percent have monthly incomes above Rs.5000.

### 4.3 Implications for resettlement

Commercial structures in the settlement are small in terms of monthly turnover and area and are mainly community shopping outlets.

More than 46.67 percent of workers are owners or members of owners' families. The low levels of economic activity in the settlements do not attract highly skilled workers.

Where there is enough of a market to support these activities, they can be restarted and workers reabsorbed.

## **V: Impact on Community Facilities**

### **5.1 Details of Facilities**

The settlement included 7 temples, 3 toilets, 2 society office, a community development centre, a railway pump house, an education trust and an NGO.

## **VI: Impact on Women**

Women make up 47.27 percent of the population for which data is available. Of the 1089 females in these households, 27.73 percent are between the ages of 1 and 14, 67.40 percent are between 15 and 59, and 4.87 percent are 60 and above.

The impact of relocation upon younger females will depend on the availability of schooling at the relocation site, whereas the impact for females over 15 will have to do with employment opportunities. More than a third of the females over 6 are illiterate, and this fact determines the types of employment opportunities open to them: menial, manual and unskilled. The location of the new site will be the critical variable in judging impact. For the families who are in transit accommodation, sites for permanent resettlement will have to be chosen keeping economic and educational opportunities in mind.

### **6.1 Current roles and nature of activities**

Only 44.39 percent of females over the age of 14 are employed. The rest do not bring cash into the household. However, they do the unpaid work of rearing children, tending to the old, cooking, cleaning and washing, and myriad chores such as fetching water.

Of employed females, 30.17 percent are in private service, 36.49 percent are self-employed and 33.05 are casual labourers. Working as maid-servants in better-off homes and petty vending are favoured occupations. Employed females also do housework and thus bear a double burden.

### **6.2 Employment profile of working women**

#### **Location of Work**

The dual responsibilities of contributing to household income and doing housework mean that women can never go too far away for work. 33.62 percent of working women have a fixed job location.

#### **Earnings and Contribution to Household**

More than three-fourths of females are unemployed. Both unemployed and employed females maintain their homes, even if this is not "paid" work.

Of employed females, 57.47 percent earn less than Rs.2900 per month, and 40.80 percent earn between Rs.2901 and Rs.5000 per month. Their low earnings relative to men reflect both their lack of skills (including literacy) as also their relative status in the household. Empirical research also suggests that women's earnings go towards household maintenance in far greater share than men's earnings.

4.44 percent of households fall in the vulnerable category of being women-headed and lacking male over 21 years of age.

### **6.3 Impacts due to displacement and relocation**

The impact of dislocation would be softened by completion of R&R in close consultation with and with the participation of the affected communities, with a special emphasis on women's involvement.

### **6.4 Recommendations to improve women's position in the post-resettlement period**

The alliance of SPARC/NSDF and Mahila Milan (MM) believes that female-headed savings and credit groups are the key to improving the economic and social status of women in a community. MM groups need to be supported by project funding.

Women will be encouraged to take up a majority of the positions on Committees set up at the new sites for dealing with infrastructure, environment, government departments, and so on.

## **VII: Community Participation Process**

### **7.1 Profile of communities to be affected**

The National Slum Dwellers Federation (NSDF) is in the process of helping the communities on the land in question to form cooperative housing societies and female-headed savings and credit groups. Communities who live along the railway tracks face extremely hazardous living conditions due to their location. 90.23 percent of the community are Hindus, and 5.50 percent are Muslims. The average size of the family is 4.09 and 79.22 percent of households are made up of nuclear families. 4.46 percent of households earn less than Rs.2900 per month, 39.82 percent of the population over the age of 14 are unemployed and 43.89 percent of those over age 6 are illiterate.

### **7.2 Attitudes towards R&R**

The communities living along the railway tracks have been preparing to move for years by saving money towards their housing, searching for alternative lands, becoming involved in housing exhibitions and undergoing shelter training programmes. They are enthusiastic about R&R.

### **7.3 Promotion of CBOs**

Mahila Milan (women-headed savings and credit groups), proposed housing cooperative societies, the Railway Slum Dwellers Federation (RSDF) and the National Slum Dwellers Federation (NSDF) are the CBOs, or people's organizations, that have been active along the tracks for nearly 7 years. These CBOs have played a key role in the collection of data for this BSES.

## VIII: Observations & Recommendations

### 8.1 Main findings

#### Affected Structures

606 structures will be affected. Of these, 579 are residential, 11 are purely commercial and 16 are other types of community structures.

**Table 8.1: Type of Structures Affected**

SR NO	TYPE OF STRUCTURE	NUMBER OF STRUCTURES	PERCENTAGE OF STRUCTURES
1	RESIDENTIAL	579	95.54
2	COMMERCIAL	11	1.82
3	RESIDENTIAL-CUM-COMMERCIAL	0	0.00
4	OTHER*	16	2.64
<b>TOTAL</b>		<b>606</b>	<b>100.00</b>

\* Structures in the category of 'Others' include 7 temples, 3 toilets, 2 society office, a community development centre, a railway pump house, an education trust and an NGO.

### 8.2 Key indicators of socio-economic status of PAPs

#### Literacy and Education

- i. 56.11 percent of all persons over the age of 6 are literate.
- ii. 65.00 percent of all males and 46.31 percent of all females over the age of 6 are literate.
- iii. Of those who are literate, 22.71 percent of males and 23.67 percent of females have attended up to or are attending primary school.
- iv. Of those who are literate, 63.43 percent of males and 63.94 percent of females have attended up to or are attending high school.
- v. While 12.39 percent of female literates went on to study beyond high school, 13.86 percent of male literates did so.

#### Employment-related information

- i. 60.18 percent of those over the age of 14 are employed.
- ii. While 74.74 percent of all males over age 14 are employed, the corresponding figure for females is only 44.39 percent.
- iii. While 30.17 percent of working females are in private service, 15.88 percent are in the line of work.
- iv. While 31.76 percent of working males are self-employed, 36.49 percent of females are so occupied.
- v. 50.94 percent of working men are casual labourers, while the corresponding figure for women is 33.05 percent.



## Incomes

- i. 4.46 percent of households have monthly incomes of less than Rs.2900.
- ii. 39.22 percent of households have monthly incomes of between Rs.2901 and Rs.5000.
- iii. 46.17 percent of households have monthly incomes between Rs.5001 and Rs.10000.
- iv. 32.01 percent of earners earn less than Rs.2900 per month, and while 57.47 percent of all earning females are in this category, only 18.08 percent of all earning males fall under this classification.

## Tenure status and area of structures

With reference to residential structures:

- i. All occupants own their structures but not the land on which they stand.
- ii. 62.34 percent of all household structures have an area of between 5 and 10 square metres.

## Location of work

- i. Among employed residents, 28.25 percent have fixed work places.

## 8.3 Recommendations

It is crucial to involve the community at the time of resettlement and rehabilitation so that they willingly shift and no force is used.

In order to deal with the credit needs of PAPs — both for crises and income generation — project authorities should contribute to the community fund operated by women-headed savings and credit groups.