

ACTION RESEARCH

for
Inclusive Development of Selective
Locations in the City of Mumbai
(Part - I)



Prepared
for
Minorities Commission,
Government of Maharashtra



prepared
by
All India Institute of Local Self Government

All India Institute of Local Self Government (AIILSG), Mumbai

Established in 1926, the All India Institute of Local Self Government (AIILSG), India is a premier autonomous research and training institution in India. The institute was recognized as an educational institution by Government of Maharashtra in the year 1971. The Institute offers several regular training courses in urban development management and municipal administration, which are recognized by the Government of India and several state governments in India.

The AIILSG works in close collaboration with several international organizations, viz, UN-HABITAT, UNDP, UNICEF, US-AID, WHO, GTZ, FES, Ford Foundation, CIDA, Cities Alliance, and it has close work ties with several international networks such as CLGF (U.K), UCLG-ASPAC, ICLEI, CITYNET and LOGOTRI.

In the year 1968, the Government of India established the Regional Centre for Urban & Environmental Studies (RCUES) at AIILSG, Mumbai to undertake urban policy research, technical advisory services, and building work capabilities of senior and middle level municipal officials, and elected members from the States of Goa, Gujarat, Maharashtra, Rajasthan and UT's of Diu, Daman, Dadra & Nagar Haveli. The RCUES is fully supported by the Ministry of Urban Development, Government of India. **The Principal Secretary, Urban Development Department of Government of Maharashtra is the ex-officio Chairman of the RCUES, Mumbai.**

In the year 1991, the RCUES was recognized by the Ministry of Urban Development, Government of India as a National Training Institute (NTI) to undertake capacity building of project functionary, municipal officials, and municipal elected members under the earlier urban poverty alleviation programme-UBSP. In the year 1997, the Ministry of Urban Affairs and Employment recognized RCUES of AIILSG as a NTI for capacity building of trainers, elected members, chief officers, functionaries, project officers, community organizers, district and state level officers under SJSRY, the centrally sponsored poverty alleviation programme in the States and UT's in the western region, Madhya Pradesh, and Chattisgarh.

In 2005, The Ministry of Urban Employment and Poverty Alleviation (MOUE&PA), Government of India and UNDP have set up the 'National Resource Centre on Urban Poverty' (NRCUP). The NRCUP is anchored by Regional Centre for Urban and Environmental Studies (RCUES) of All India Institute of Local Self Government (AIILSG), Mumbai. The NRCUP is launched under GOI – UNDP, project titled 'National Strategy for the Urban Poor'.

In 2009, the RCUES, Mumbai is recognized as a 'Nodal Resource Centre' on SJSRY by Ministry of Housing and Urban Poverty Alleviation, Government of India.

The AIILSG, Mumbai also houses the Solid Waste Management (SWM) Cell backed by the Government of Maharashtra for capacity building of municipal bodies and provide technical advisory services. In 2008 Mumbai Metropolitan Regional Development Authority (MMRDA) established Solid Waste Management Cell to provide technical advice for development of regional landfill sites and capacity enhancement in Solid Waste Management for urban local bodies in MMR.

The AIILSG, Mumbai is selected as Nodal Agency by Water Supply and Sanitation Department, Government of Maharashtra in preparation of City Sanitation Plans for 19 Municipal Corporations in Maharashtra State, under the assistance of Ministry of Urban Development, Government of India.

On 13th January, 2010 Water Supply & Sanitation Department, Government of Maharashtra established Change Management Unit Cell at AIILSG, Mumbai which will be supported by Government of Maharashtra.

On 5th September, 2011 Water Supply & Sanitation Department, Government of Maharashtra established Waste Management & Research Centre in AIILSG, Mumbai, which will be supported by Government of Maharashtra.

The AIILSG, Mumbai is handling major Project on Performance Assessment System (PAS) in Maharashtra covering all 252 ULBs in collaboration with CEPT, Ahmedabad & in close cooperation with Water Supply & Sanitation Department, Government of Maharashtra, Urban Development Department, and Directorate of Municipal Administration, Government of Maharashtra.

On 10th April, 2012 Water Supply & Sanitation Department, Government of Maharashtra established Service Level Benchmarking Cell at AIILSG, Mumbai which will be supported by Government of Maharashtra.

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Foreword

The term "minority group" often occurs alongside a discourse of civil rights and collective rights which gained prominence in the 20th century. The National Commission for Minorities Act 1992, says that "Minority, for the purpose of the act, means a community notified as such by the central government" – Section 2(7). Acting under this provision, on October 23, 1993, the Central Government notified the Muslim, Christian, Sikh, Buddhist and Parsi (Zoroastrian) communities to be regarded as "minorities" for the purpose of this Act.

The Minority Commission of Government of Maharashtra has undertaken preparation of a Multi-Sectoral Inclusive Development Plan for riot affected areas in selected locations in Mumbai. In order to develop a plan based on the ground realities existing in the city, a study was conducted by our Institute with the main objective to generate a plan for the inclusive development of Muslims. The study was conducted in six areas in Mumbai where there was a concentration of minority communities - Madanpura, Orlem, Govandi, Malwani, Mankhurd and Jarimari (Kurla). A total of 8,364 persons were interviewed using an interview schedule.

Mumbai, the economic capital of India, is a city of hope for the hundreds and thousands who flock to it every day in search of jobs and to pursue their dreams, thus making Mumbai one of the densely populated cities in the world. It is a city whose crumbling infrastructure is still sustaining rapid economic and cultural change. It is India's most modern city and crowned as the financial capital of country.

Focus Group Discussions were also held in all six localities with an objective to understand the situation and specific needs of the residents, especially those belonging to minority communities. It is hoped that this report will provide valuable insights into the lives of population living in these densely populated pockets of Mumbai city.

Simultaneously interviews were conducted with social workers, RTI activists of the area, elected representatives and municipal officials of local Ward Office to elicit their point of views.

The study was conducted successfully due to the unstinting cooperation of several stakeholders functioning in various parts of the city, whose contribution is acknowledged with gratitude. Collection of data through interviews was done with the cooperation of four NGOs, namely Centre for Study of Social Change (CSSC), Setu Charitable Trust, Sanmitra Trust, and Janjagruti Vidhyarthi Sangh. The elected representatives, Municipal Ward Offices also provided their support by ensuring the cooperation of the officials working in the area, who contributed in the FGD discussions.

I hereby, would like to place on record, my sincere appreciation for the extensive research work completed by all the experts and research team efficiently, led by Dr.(Prof.) Sneha Palnitkar, Director, Regional Centre for Urban & Environmental Studies (RCUES), AILSG, Mumbai for their valuable academic contribution and active cooperation in the preparation of this important report.

I also wish to extend our sincere thanks to Mrs. Vijaya Srinivasan, Sr. Research Consultant, Dr. G. T. Ambe, Sr. Consultant (Health), and record my appreciation for research staff, Mrs. Maleka Ansari, Research Associate, Mrs. Mary Vanmali, Training Officer, Mr. Shailesh Chalke and Mr. Anand Bhore, Programme Assistants, AIILSG, Mumbai and Mr. I. Navalgi, SPSS Data Processing work, for their valuable work in preparation of the report.

Last but not least, the efficient services provided by Mrs. Shalaka Pawar and Mrs. Mamata Shetty have been commendable.

Finally, I sincerely hope that the report will provide necessary in-puts for the preparation of a road map for the minorities in a Mega city of Mumbai.

Date : 12th March, 2013


R. S. Chavan
Director-General
AIILSG, Mumbai.

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Executive Summary

Millennium Development Goal declares “Ensure Environmental Sustainability” as one of the eight goals; by 2015 it targets to halve the proportion of the population without sustainable access to safe drinking water and basic sanitation and by 2020 to have achieved a significant improvement in the lives of at least 100 million slum dwellers (UN, 2009). Achieving the goals set in Millennium Development Goals is not possible if the health conditions of slum dwellers are not improved.

Slums in Mumbai have always existed. According to the provisional figures of the census Mumbai's population is projected to be 1.43 crore which was 1.19 crore in 2001. The number of people living in slums and slum-like areas has gone up by a staggering 30 Lacs. The projections showed that about 90 Lacs Mumbai residents now live in slums as against 60 Lacs recorded in 2001 census - a 50 per cent increase in a decade that also saw an unprecedented real estate boom in the city. This means that about 60 per cent of Mumbai is staying in slums-shanties and even brick and cement houses built in unplanned manner with limited access to civic amenities. "The provisional figures show a large Mumbai population manages to live and cope under the huge infrastructure deficit".

Today slum dwellers make up 60% of Mumbai's population, which is approximately 7 million people. The spread is seen in the areas wherever else they can find space, even in roads. The conditions in the slums are appalling. Slum inhabitants constantly have to deal with issues such as, constant migration, lack of water, no sewage or solid waste facilities, lack of public transit, pollution and housing shortages. General Hospitals in the Greater Mumbai region are overcrowded and under resourced. In fact, most people rely on private doctors, many of which do not have any qualifications or official training.

The Minority Commission of Government of Maharashtra has undertaken preparation of Multi-Sectoral Inclusive Development Plan for riot affected areas in selected locations in Mumbai. It was proposed to concentrate on six specific slums in Mumbai city where a concentration of minority communities, specifically, Minorities, live. The study was conducted with the main objective of generating a plan for the inclusive development of minorities in the city. This objective was divided into the following aspects —

- To explore socio – economic and educational status of the minorities in Mumbai city
- To explore specific problem / constraints faced by the communities
- To suggest measures that can be taken to solve their problems / constraints.

Data was collected on the basis of specially prepared questionnaire from a sample of 8364 respondents spread over six locations in Mumbai, to develop an area profile of each — (1) Jarimari in Kurla, (2) Mankhurd (3) Malwani (4) Govandi (5) Orlem in Malad and (6) Madanpura. Focus Group Discussions (FGDs) were also held in each area, where the participants included municipal officials, NGOs, CBOs and Civil Society Organisations, apart from local residents. Information was collected on the following aspects – (1) Demographic Background (2) Education (3) Health Care (4) Access to Physical Civic Infrastructural Facilities (5) Employment Status and Training Needs (5) Disaster Management (6) Safety (7) Social Integration (8) Quality of Interface with Municipal Corporation and other Local Authorities.

Locations of the 6 Slums Selected for the Study



The Major Findings from the Survey

The three areas covered in the study form a part of the larger slum belt that has developed in Mumbai, which has eclipsed Dharavi's unsure status as Asia's largest slum. The Mankhurd-Govandi (Chembur-East) sprawl that has sprung up at the base of the Deonar dumping ground is known as a "dumping ground" for the city's poor. It has the lowest human development index in the city (0.05) and is constantly in the news for malnutrition deaths. The Kurla-Ghatkopar Belt is another cluster of slums that is expanding rapidly. All the three areas are a mix of various communities from India, though the religious composition is dominantly Muslim. While Madanpura was the only area selected for study in the island city, it has special relevance as an all Muslim area, especially after the communal riots of the Nineties. Malwani and Orlem in Malad give a glimpse of the Western suburbs, and while Malwani is predominantly Muslim, Orlem is dominated by Christians.

Jarimari (Kurla) — It ranks 23 in Human Development as per Mumbai Human Development Report (2009), prepared by UNDP, Ministry of Housing and Urban Poverty Alleviation, Government of India and Municipal Corporation of Greater Mumbai. Nearly three-fourths of the sample was Muslims and almost one-fifths was Buddhists. The population consisted largely of migrants who had made the city their home generations ago.



Kurla is seen to be a study of contrasts. The housing is congested due to high population density. Almost one-fifths of the sample lived in hutments, while there were over three fourths who lived in 'pucca houses. Infrastructure provided appears to be bursting at the seams due to high demand and usage. Kurla is one of the three areas in Mumbai where the MCGM recorded the highest number of water theft cases. Majority had access to public toilets as open defecation was not reported. However; conditions of toilets were pathetic, with no water and often, no lights. The area is not provided with underground drainage system and hence drainage was choked. Garbage collection was inadequate. Municipal schools in their area were scattered and hence respondents feel unsafe to send their children in these school. There were also complaints about less number of secondary schools due to which the school dropout rates are high. There are few municipal dispensaries and health centres in the area, and the present dispensaries are more than 3 kms from the slums. There is no Municipal maternity home in the area.

The male folk from this area are in hawking / vending business. Females are mostly housewives, but some of them are employed in nearby small scale garment industries for various jobs. There is no nearby skill development Centres / ITIs.

Still deliveries take place at home in this area mostly in Muslim Populations. Children are not immunized at right ages and there are children who do not attend schools. Inter caste marriages are common which is a very healthy sign. There is a need for permanent police protection in the area not because of fear of riots but because of anti social elements in the slums.

Mankhurd — The area studied appears to have a more mixed religious representation within its population, which could be due to the fact that many of them have been relocated from other parts of Mumbai as a part of slum redevelopment and rehabilitation policy. The area has a mix of hutments, tenements, and high rise apartments built by the SRA for those who were relocated from demolitions elsewhere in Mumbai. Almost one-third of the sample was locals and spoke Marathi, and there were almost equal number of Muslims and Hindus among them.

They get barely 1 hour water supply while there are many with unauthorized water connections that get 24 hour water supply. There are sufficient public and community toilet facilities in the area but the residents were not happy with user charges levied by them. The user charges vary from Rs 2 to Rs 5 per use which the residents feel exorbitant. that the area is well served by Dattak Vasti Yojana wherein the workers of the scheme do the collection of garbage. They pointed out that number of garbage bins were less due to which there is overflowing of bins with garbage. There is no underground drainage system in this area. The buildings in this area are served by septic tank while the drainage from slums goes into adjoining nallah.

The dropout rates were very high in these areas. The main reason was absence of Municipal school in this area. They stated that the nearest Municipal school was around 3 kms away and to reach the school they have to cross busy highway and railway tracks. Otherwise they have to spend Rs. 12/day/child and being poor they cannot afford the same. They also informed that those who attend the school are ill-treated by teachers and beaten by colleagues. This demotivates them from attending school. After leaving the school these children fall prey to robbery, petty crimes, and alcohol and drug abuse.

There was no government health facility in the area and because of this the residents are required to go to private practitioners for treatment. They cannot afford the fees charged by

these doctors and often they are forced to take loan at high interest rates. They stated that the families in this area have many children and since there is no municipal maternity home in this area they have to go to Municipal Shatabdi hospital which is far away from Mankhurd. During this period many patients have delivered in rickshaw or on road also in the past. They also stated that the number of home deliveries in the area is very high compared to other areas of city.

Environment-related illnesses were most common. Apart from death due to old age and chronic diseases which are common to most population, there are some disturbing indicators of death due to faulty living styles that cause concern, such as- death from fever/jaundice due to drinking, during delivery, accident, and due to infectious diseases such as malaria, and typhoid. Mosquito menace was voiced by almost all respondents.

Over half the respondents are affected by flooding in rainy season and almost one-fifths were affected by communal riots and were traumatised. On the whole there is peaceful existence of all communities in this area. But there is an overall dominance of Muslim community staying here and hence other communities like Buddha, Hindu etc feel isolated and they try to relocate in their majority areas. However, the most common reason behind quarrels were due to water which later deteriorate into communal hostilities, according to respondents.

Home deliveries are common amongst all religions in this area. The same story goes for immunization of children as many children are found un immunized. The main reason being absence of municipal health facilities nearby this slum. This area was affected by riots and people suffered from loss of property and trauma. However all communities suffered as a result of these riots.

Malwani — Malwani was traditionally not a slum area. In the '70s, it was a settlement of project-affected people. Over time though, they got neglected, because of which they were converted into slums. 67% of the respondents were Muslims, followed by Buddhists, Christians and Hindus.

The area consists of one room tenements, huts and newly constructed shanties, in the worst possible state. The water supply is received for hardly half-1 hour and that to quite inadequate. There are some areas like Ambujwadi which do not have municipal water supply. Hence people are forced to buy water. Those who are not in a position to buy water are forced to drink water from nearby ponds. Due to this, the water borne diseases in this area is very high. At many places people get contaminated water.

The participants felt that there are no enough toilets in the area and more number of toilets is required in the area. It was a shocking state of affairs that water facility in the toilet was available for only for 17.4% of the sample. 82.6% reported that their toilets were not provided with water. The condition of the toilets can only be imagined! Lights were in working condition in just 28.6% of the toilets while 71.4% there were no lights, making night trips to the toilets a risky exercise.

The area is cleaned through Dattak Vasti Yojana regularly. The participants complained about shortage of dust bins. Garbage was disposed off in dustbins by just half the respondents while the rest dumped them in front of the houses. The area is not served by underground drainage. The waste water and other sullage are connected to adjoining nallah which invariably gets flooded during monsoon as a result of plastics being dumped in the nallah.

Children from this area mostly go to Urdu medium schools. They also emphasized that there is only one municipal secondary school. There are private secondary schools in the area, but the parents do not afford the fees charged by private schools. They stated that the treatment given to children and parents by the teachers in municipal school is also not good. Due to this there is a high dropout rate of children in secondary schools compared to primary. There were 263 children from the area who were seen not attending schools at the time of this survey. 81.8% of them were from Muslim community.

There are 2 health posts, 1 dispensary, 1 urban health centre, 1 maternity home and 1 recently commissioned government hospital in this area. In addition to above public health facilities, there are many private clinics and nursing homes in the area. The area is well served by outreach services which provide antenatal, immunization and Family Planning services. The municipal maternity home which is existing for more than 15 years does not have emergency and paediatric services at night. In spite of this there are many home deliveries which is more observed in Muslim population. Immunization coverage is also found less in this area.

The nature of employment of respondents appear to be in the informal sector, with 40% having family income of less than Rs.7500 and quarter earning between Rs.7500-10,000. Though one-third wished to start their own businesses, they had no skill training.

While a little less than half the respondents experienced floods, barely 8% mentioned experiencing riots. As an impact of riots many people lost property of which 86% were Muslims. The representatives stated that there is peaceful co-existence of all communities in this area and there is no sense of insecurity among the communities staying in the area, however, 17.1% did not feel safe. This means almost one in five among the respondents felt unsafe in the locality they lived in. The reasons given indicate that the riots have created an atmosphere of unease among the respondents.

Integration is best achieved by mutual understanding according to 12% of respondents. 1.4% felt Mohalla Committees will help integration of communities. Other solutions given were taking police help, celebrating common social functions, and generating awareness and tolerance through various means. 31.4% had Mohalla Committees in their area.

Govandi — Slum settlements account for 79 per cent of the total area of 33 sq km of this ward, which is the highest percentage among all 24 wards. The human development index of the ward according to the Human Development Report published in 2009 is the lowest amongst all wards at 0.05 as compared to the city average of 0.6. Govandi provides a glimpse of the city's ugly underbelly. Three-fourths of the sample is Muslims, with 15% Hindus; the rest belonged to other religious sects. Close to quarter of respondents lived in huts in the area, especially in newer areas like Rafiq Nagar close to the dumping ground.

In general all residents complained about scarcity of water, illegal water connections, presence of water mafia and installation of motors for drawing water. They also complained about release of less water by Municipal Corporation although the population of the area has increased from few Thousands to few Lacs. Almost quarter of respondents had access to water supply for barely 15 minutes in a day!

The respondents demanded more toilets in their area as, due to less number of toilets they are forced to defecate in the open. In the absence of toilets, women are put to lot of inconvenience. In Lotus colony, there are toilets in few houses and public toilets are available which are built by MHADA. However, the residents stated that quality of construction was

poor and doors and lights are always stolen by anti-social elements. The drainage of the toilets get choked periodically which creates mosquito nuisance.

The area under study coincides with Municipal wards 129 to 132. Although Dattak Vasti Yojana exists in these wards, it is apparently only on paper and house collection is not done. Due to this the residents are forced to dispose garbage in the dust bins if available near their houses or dump it in nearby nallah. This leads to choking of nallah if not cleaned leading to flooding, especially in rainy season.

There is no underground drainage in the area. The toilet and kitchen water is connected to open drainage system which is connected to open drain/nallah. The nallah gets choked and the same is not cleaned regularly or during the pre-monsoon period when the cleaning is normally done all over the city.

There is sufficient number of Primary schools in the area but there is no cleanliness in schools. The standard of teaching is also not up to the mark. Students also do not get the things like books, notebooks etc. in time and hence teachers ask them to buy from outside. They also informed that no security has been provided to these schools and during summer vacation all furniture, fans, tube lights etc. are stolen with the result students are forced to sit on floor without lights and fans. The number of municipal secondary schools is less with the result students are forced to enrol at night school run by NGO in municipal school.

Health services were inadequate in the area, while there was a high incidence of seasonal and environment related illnesses. There is no municipal maternity home or hospital in this area. They are forced to go to Deonar maternity home or Shatabdi hospital or Rajawadi hospital for maternity and other emergency services. Almost ten percent of the respondents said that their women delivered at home. Out of 210 deliveries that took place at home at the time of survey 89.5% are Muslims and 8.6% Hindus. Similar was the case with immunization status of children. The custom of having deliveries at home appears to be common with Muslims than other communities.

Two third of respondents were in service while one-third were self employed. Their work was informal in nature with low skill levels. Female work participation was low, with males being dominant breadwinners.

Half the respondents experienced regular floods in monsoons, and 41% experience riots in their area. The respondents tried to deal with the disasters that came their way to the best of their abilities. Some left the place, some endured the suffering silently, and some said they tried to support each other through the times of crisis. 1% underwent medical treatment, and a single respondent in the sample restarted his business by taking loan.

There definitely appears to be a feeling of insecurity among the residents as more than half of them felt the need for permanent police protection. The reasons given by the respondents illustrate the validity of their fears. 14% said there was a constant fear of goondaism, while 14.1% said their locality was bad, full of anti-social elements active in the area. 11.3% said that there were regular quarrels among the residents. Other reasons given were worry of girls' safety (1.2%), fear of riots breaking out (1.7%), and fear of thieves.

Orlem — The data indicates that most of the residents are TAMILIAN Christians. Half the sample was Christians and one-third were Muslims, and the rest from the BAuddha community and minimal Hindu population. Most of them belonged to South Indian states, but were permanent domiciles of Maharashtra. They were not very different from other slum areas in terms of infrastructure provided, and facilities available in the area-erratic water supply, lack of drainage, minimal garbage clearance, inadequate provision of toilets, etc. However, the Churches in the area provide fairly good support with regard to education and social support. However, the significant finding is that there were no inter-communal tensions. They lived amicably with each other with a comfortable sense of security. Their demand was mainly for civic facilities to make their lives convenient. This was corroborated by the FGD discussions conducted with the residents.



There was hardly any home delivery, but number of respondent children found not immunized was very high and mostly in Christians. This area was not much affected by riots.

Madanpura — The sample consists a predominantly Muslim population. The respondents are on an average, with high school education and appear to live in large joint families. The women in the sample are mostly housewives and not economically active. The respondents are on an average, in steady service-related jobs, or self employed as shopkeepers, drivers and other petty service jobs. Over 80% of the sample had family income of above Rs.5000 per month though they have to support large families as well.

The differences in the infrastructure and civic amenities accessible to the area also describe the quality of life of the population. Located within city limits and an older locality, they have access to better housing, better water supply and sanitation facilities. This translated into better health of family, less mortality due to seasonal epidemics, and less drain on family income due to bad health. The responses indicate a little less preoccupation by the respondents on the struggle of day to day living.

The wariness is however, perceptible in the responses related to community related questions. What is noticeable is the lack of responses to critical questions regarding riots and communal interactions, and responses to questions on authorities and suggestions for improvement. It is as if the respondents with intent did not want to involve themselves in anything that would compromise their personal safety, and hence remained carefully non committal. This is especially significant as Madanpura is one of the localities which many Muslims relocated to after the riots, and it has now evolved into almost an all-Muslim area. As was reported in a piece of writing by the Hindu — “Before the riots, the adjoining Madanpura locality was dominated by Gujarati Hindus who ran small businesses. Now most of the businesses have been purchased by Muslims, many of whom earned money working in West Asia”. Therefore, it is only likely that a survey may invoke wariness rather than enthusiasm to share experiences.

Conclusions

The challenges of the urban sector in India are growing rapidly, and government and municipal governments are taking steps to deal with the gaps in service delivery. Recognizing the growing importance of improving efficiency in delivery of basic services in our cities, the Government of India has launched a series of initiatives aimed at enabling urban local bodies to meet the unprecedented challenges that they face today. Benchmarking is now well acknowledged as an important method for introducing accountability in service delivery. Sustained benchmarking can help Urban Local Bodies (ULBs) and utilities in identifying performance gaps and effecting improvements through the sharing of information and best practices, ultimately resulting in better services to people. Recognizing its importance, the Ministry of Urban Development (MoUD), Government of India developed the framework for water supply, wastewater management, storm water drainage, solid waste management services and urban transport. Service Level Benchmarks (SLB) provides (i) a common minimum framework for monitoring and reporting on service level indicators, and (ii) guidelines on how to operationalize this framework in a phased manner. It also facilitated development of Performance Improvement Plans using information generated by the benchmarking exercise. By doing so, it was expected that ULBs and utilities will begin to integrate the benchmarking into their decision processes leading to improved quality of planning and project development.

An attempt to address institutional and operational aspects for ensuring long term sustainability of the benchmarking activity. The initiative encompassed two aspects (1) Collation of performance data using the indicators and methodologies outlined in the SLB Handbook; and (2) Implementation of appropriate management information systems at the city (and if required at the State) level to support provision of this data on an on-going basis.

Benchmarking is a management method that organizations make use of for regular monitoring and reporting of various programmes, departments for work units. It is concerned with not only how much is being done, but also how competently, of what quality and to what effect. It also serves as a tool for tactical decision making and long range planning.

In context of urban local bodies, benchmarking can be defined as the process of determining how efficiently and effectively the concerned agencies are delivering the services and the effort in improving the mobilisation of own resources and to measure whether this resources are being utilised in an best possible manner. It also provides an appraisal of the quality of work the urban local body is doing and how successful; it has been in fulfilling community needs and expectations.

It is expected that State governments and cities would adopt this performance monitoring framework at the Urban Local Body (ULB) / parastatal level, and undertake to regularly collate and analyze the performance data to improve the quality of the decision-making process in the identified sectors.

The thirteenth finance commission recommended that the urban local bodies in India accord priority to service delivery and shall put in place benchmarks for essential civic services. As part of this clause, the ULBs should notify every year the standards to be achieved by the end of the next fiscal year and publish the same in the State Gazette. It also suggested that the ULBs should follow the consultative process of benchmarking as outlined in the Handbook on Service Level Benchmarks of the Ministry of Urban Development, Government of India.

The data analysis reveals an interesting picture of life in the slums of Mumbai, rather than a picture of communal differences. There are several commonalities running throughout the responses in the six areas studied-in all except Madanpura, the infrastructure and urban services delivery is below par. The houses are located in low lying areas, that cause flooding every monsoon and give rise to seasonal illnesses that take a toll on the health of the respondents, and they have no access to quality medical treatment. The water supply is erratic, garbage is not cleared, and toilet facilities are inadequate. The squalid living environment gives rise to quarrels amongst the neighbours over every aspect of their lives, whether it is water supply, toilet usage, schools for children. Communal differences appear to be more as an outcome of an overall dissatisfaction with their own lives rather than an inbuilt hostility towards the other community.

There are several positives to be seen in the overall picture. In spite of the living conditions around them, the respondents have aspirations for a decent life-most of them have mobiles colour TVs, and other trappings of a comfortable life. They also have knowledge of what could give them a better livelihood, though those who responded are marginal. The case of Madanpura is in sharp contrast to the other areas, as they are better serviced by municipal services, there are better health, better education, and less of daily stresses. Even though they have been cited as an area that has been ghettoised after the riots, the respondents appear more satisfied with their lives and more at peace.

The lessons to be learned from this study are the urgency of providing a decent living environment for slum dwellers, irrespective of the religion they belong to. Service delivery needs to be upscale on a war footing. Alongside, as the respondents themselves stated in every locality, atmosphere of mutual understanding needs to be created. When there is enough education for all children, employment for all, and opportunities to get a better life, communal differences matter little. It is duty of all to be friendly with everyone and this requires encouragement of emotional integration. It is the constitutional responsibility of govt. to see that educational culture of any community does not suffer from handicap of any kind. We have got too many common points on which we can base our integration which should be emphasized and strengthened rather than any of us trying to stress separately identity of a religious and linguistic community.

CHAPTER - 1

Introduction

Background

The Minority Commission of Government of Maharashtra entrusted the All India Institute of Local Self-Government (AIILSG), Mumbai an Action Research Project for Inclusive Development of Selective Locations in the city of Mumbai. The objective of the study is preparation of multi sectoral inclusive Development Plan for Minority areas in selected Slum locations in Mumbai.

Mumbai, the Economic capital of India, is a city of hope for the hundreds and thousands who flock to it every day in search of jobs and to pursue their dreams making Mumbai one of the densely populated cities in the world. It is a city whose crumbling infrastructure is still sustaining rapid economic and cultural change. It is India's most modern city and crowned as the financial capital of country.

Mumbai has not only become the biggest city in India, population-wise, but it is also poised to become the core of the biggest urban agglomeration in the country, and the world's third largest after Tokyo and Mexico City. Mumbai, also known as Greater Mumbai, under the jurisdiction of Municipal Corporation of Greater Mumbai (MCGM), is 437.71 sq.km.in area – City (68.7 sq.km.), Western Suburbs (210.54 sq.km.), Eastern Suburbs (158.46 sq.km.) (See **Box 1.1**).

Box 1.1: Location, Size and Population of Mumbai

Covering two revenue districts under one civic body, the MCGM extends between 18°3' to 19°20'N and 72°45' to 73°00'E, accounting for a mere 0.2 percent of the total area of Maharashtra, of which it is the capital. In 2011, its population was 1, 24, 78,447, claiming 11.1 percent of the total population of the State. It encompasses an area of 437.71 km., hemmed on the three sides by the Arabian Sea.

The British welded the archipelago of seven islands to make Mumbai; later a further four were added to its north to form the larger – or Greater Mumbai – city which actually expanded thrice since 1950 to reach its present boundary in the north, i.e. the Thane Creek and the River Ulhas. Now a peninsula, it has coastal mud-flats, swamps and mangroves with the west and the east coasts offering distinct topographies. The western coast is studded by hills, bays and beaches while the eastern segment has the harbor and the salt pans. The people huddle within these boundaries.

Source: Mumbai Human Development Report 2009, prepared by All India Institute of Local Self-Government, and supported by UNDP and Ministry of Housing and Urban Poverty Alleviation, Government of India and Municipal Corporation of Greater Mumbai.

The Population and Administrative Set-Up of Mumbai is as under –

Table 1.1: Population, Administrative Set-Up in Mumbai

Area in Square Kilometers	437.71
Population (Census 2011)	12478447
Population in Slums	7655000 (> 60%)
Density Population / Km ²	28,509
Three Divisions	City, Western Suburbs, Eastern Suburbs
Zones (7) and Wards (24) in Mumbai	City – ZI – 5; ZII – 4 Western Suburbs – ZIII – 3, ZIV – 3, ZVII – 3 Eastern Suburbs – ZV – 3, ZVI – 3
Municipal Elected Representatives	227+5 Co-opted = 232
Corporators - Elected	106 (Male) + 121 (Female) = 227
Corporators – Co-opted	4 (Male) + 1 (Female) = 5
Corporators - Total	110 (Male) + 122 (Female) = 232
Ward Committees	16

Source: Municipal Corporation of Greater Mumbai, 2011.

Mumbai is also the only Indian cities with the uncertain distinction of having almost 60 percent of its population living in slums, whose inhabitants face additional difficulties. While Mumbai gets an average water supply of 200 liters per capita daily (lpcd), the city's slums get less than 90 lpcd. Studies have demonstrated that in certain slums of Mumbai, there is an average of 81 people to each toilet seat available and only 31 percent of Mumbai's slum-dwellers are likely to complete 10 years of schooling.

Mumbai is also a city of paradoxes. The enormous urban agglomerate spread across the Mumbai Metropolitan Region is the largest in the country. However with the present land mass to population ratio reaching a tipping point, any further expansion would become unmanageable. Migration that has played a crucial role in urbanization of city continues unabated in spite of high social costs involved. Migration, both from within the state and outside is a natural corollary of development. Mumbai is a magnet that attracts people in search of jobs and opportunities. The population growth has its implications for housing, public transport, provision of civic amenities and social stress which in turn have bearing on the quality of citizen's life. In a city famed for its skyscrapers, over half of its population lives in slums.

History

The City of Mumbai was originally a cluster of seven islands of volcanic origin. There is an evidence to show that these islands were inhabited since the Stone Age. The islands were converted into a promontory of solid land, measuring about 4.8 Km. in width at the Northern end, narrowing to a point of rock at Colaba, its southern extremity. It is united at its southern limit with Salsette Island by means of causeways and railway embankments (Mumbai City Development Plan, 2005-2025). Portuguese conquered this Island prior to 1660. The royal marriage between Catharine de Braganza and Charles II of England enabled the transfer of the islands as a dowry in 1661, following which East India Company took charge of it.

Prior to that, the Portuguese had arrived in the area but their sights and ambitions were set more to the North. It was the English who chose to exploit the harbor's possibilities as an alternative to the Factory in Surat. That turned the fortunes of a place inhabited by Kolis; the fisherman community that even today lives in its scattered coastal enclaves. That was the turning point and the group of Islands became Bombay and later Mumbai.

Map 1.1: Cluster of Seven Islands



General Information

Population Growth

Mumbai is biggest city in India, population-wise, but is poised to become the core of the biggest urban agglomeration in country. It has an area of 437.71 Sq. Kms. hemmed on the three sides by Arabian Sea. It is the Capital of State of Maharashtra. It has two revenue districts and accounts for a mere 0.2 percent of the total area of Maharashtra. The population as per census 2011 is 1, 24, and 78,447. Its population accounts for 11 percent of total and more than 30 percent urban population of the state. **Table 1.2** indicates Population and Sex Ratio of Mumbai from 1901-2011.

Table 1.2: Population and Sex Ratio of Mumbai (1901-2011)

Year	Persons	Male	Female	Sex Ratio
1901	927994	561825	366169	651
1911	1148757	731634	417123	570
1921	1380448	884301	496147	561
1931	1397812	878102	519710	592
1941	1801356	1114983	686373	616
1951	2994444	1868335	1126109	603
1961	4152056	2496176	1655880	663
1971	5970575	3478378	2492197	717
1981	8243405	4652646	3590759	772
1991	9925891	5460145	4465746	818
2001	11978450	6619966	5358484	809
2011	12478447	6736815	5741632	853

Source: Mumbai Human Development Report, 2009 & Census of India, 2011.

Between 1901 and 2011, the population increase was thirteen-fold from 9.2 lakh to 1.24 crores, but the decadal growth rates have varied. The population growth in absolute numbers, have been continuous. The population doubled in the first 40 years from 9.2 lakh on 1901 to 18.01 lakh in 1941, tripled from 9.2 lakh in 1901 to 29.2 lakh by 1951 and in another 30 years i.e. by 1981 tripled again to 82.4 lakh (**Table 1.2**). The annual population growth rate according to 1931 census was minimum at 0.1 percent during 1921-1931, a decade marked by life threatening epidemics. It was at its maximum during 1941-1951 according to 1951 census at 4.98 percent, due to refugee influx during partition.

The annual growth rate has been reducing from 3.28 percent during 1971-81 to less than 1 percent in 2001-2011. However, the real concern is not so much of just the growth rate, which in Mumbai's case has been slowing down, but growth in absolute numbers which has been increasing. Given the continuous addition of numbers, year after year for the past few decades, the lower incremental rates in percentages between two Censuses are misleading because of base effect. Despite a low growth rate, the numbers can increase. This is a reason for concern.

Ward-wise Population

The city is divided into 24 Wards (See **Map 1.2**) for the civic body's administrative convenience. It offers geographic units for discussing the various population and other relevant trends including in the Education and Health Sectors. Broken into wards, the larger numbers relating to the entire city lend themselves to easier, even understandable dimensions. They, in turn, enable clearer comparative profiles because the city, despite being one whole, is not heterogeneous in all respects. Not all of the Wards are alike in their demographics, living conditions, urban amenities, facilities and offer interesting perspectives.

Ward-wise distribution of population shows distinct population growth trends over last three decades. The area comprising city Wards A to G recorded negative growth rates except F-North & G-North. Even in Western and Eastern Suburban Wards there was slow and even negative growth in most of the Wards except P-North in Western Suburb and L & M-East Wards of Eastern Suburb.

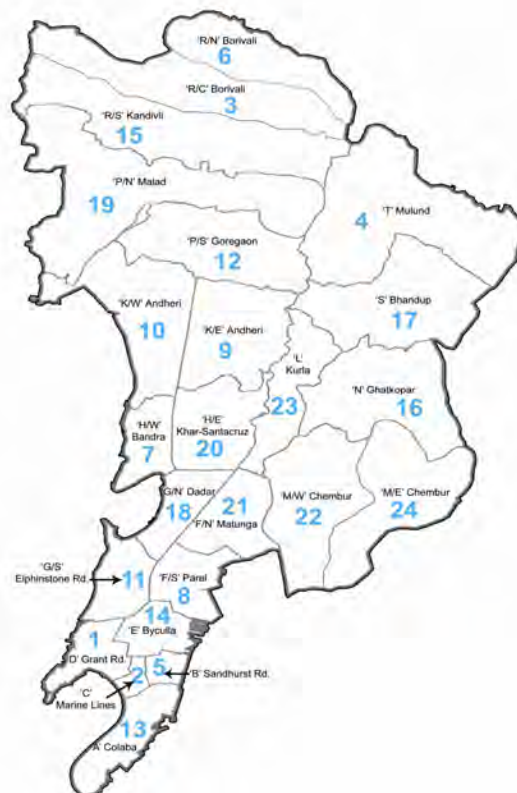
At present the burden of population in Mumbai is being felt via its density. The pressures on the civic services which impact the quality of citizen's life, including the human development dimensions are a natural outcome of this process. In fact, Mumbai has been a good example of peri-urbanization, a process by which people move away from city's main hub and radiate away towards the periphery, by implicating relatively open or less congested areas, thus expanding the original area.

Table 1.3 : Ward-wise Census Population of Mumbai (1991-2011)

Wards	1991	2001	2011
A	194844	210847	148432
B	117722	140633	127005
C	197228	202922	165583
D	401548	382841	346719
E	410824	440335	413662
F-South	417136	396122	359980
F-North	430687	524393	528767
G-North	560052	582007	602328
G-South	444848	457931	414038
H-West	317661	337391	329952
H-East	452162	580835	555179
K-East	692586	810002	817684
K-West	575994	700680	718375
P-South	350948	437849	461304
P-North	603877	798775	943605
R-South	335317	589887	690128
R-Central		513077	561870
R-North	619434	363827	431791
L	616592	778218	891208
M-East	470662	674850	806433
M-West	352254	414050	412163
N	507329	619556	622594
S	567004	691227	742053
T	289182	330195	341977
Total	9925891	11978450	12432830

Source : Mumbai Human Development Report, 2009 & Census of India, 2011.

Map 1.2: Administrative Wards in Mumbai



Adverse Sex Ratio

Apart from huge population, the sex ratio i.e. number of females to 1000 males is also adverse. Mumbai has a largely young population with 68 percent of the population under the age of 34 years. The sex ratio remains adverse though it improved gradually over the decades. In 2011, the ratio was 852 females to 1000 males. This deficit of female population is an old Mumbai story. The sex ratio was 651 in 1901 which improved to just 853 over a century later in 2011 indicating that despite the improvement it remains skewed towards males. **Table 1.4** indicates Ward-wise Sex Ratio (Females per Thousand Males) in Mumbai from 1991-2011.

**Table 1.4 : Ward-wise Sex Ratio
(Females per Thousand Males) of
Mumbai (1991-2011)**

Wards	1991	2001	2011
A	761	733	834
B	813	735	803
C	732	587	680
D	872	863	888
E	782	755	759
F/South	769	831	889
F/North	819	791	851
G/South	734	773	852
G/North	822	800	878
H/West	915	800	906
H/East	817	894	809
K/East	832	837	865
K/West	872	847	867
P/South	815	801	852
P/North	818	813	850
R/South	783	760	817
R/North	859	892	939
R/Central	--	821	843
L	767	760	805
M/East	840	801	862
M/West	849	829	889
N	830	855	874
S	813	822	860
T	884	894	939
TOTAL	818	809	853

*Source : Mumbai Human Development Report,
2009 & Census of India, 2011.*

Two main reasons account for this trend of skewed sex ratio. One would be the strong preference for a male child and probable female infanticide; and second being the migratory pattern which is predominantly male-first. Anecdotal evidence does suggest that those who migrate from the northern regions of the country to Mumbai are males who first find their footing in the city – livelihood, accommodation and a comfort level that enables them to bring their dependants. However, the trend among those who shift to Mumbai from the southern states show a better sex composition, with a significant numbers coming in along with their spouses to start their lives as families in Mumbai. The trend among intra-state migrants is a mix of the two trends.

It can be seen from **Table 1.4** that all Wards of Mumbai show significant increases in the deficit of females. The eastern and western suburbs show better sex ratios compared to city Wards in all three census years. The Mumbai city Ward C recorded the lowest sex ratio of 680 in 2011. The general improvement in sex ratio seems due to inter-ward movement of population and migrants who came at different period of time and higher female growth rate in the decade. Ward C has the lowest – that is, the most adverse – sex ratio while Wards R/N and T have the highest.

Population Density

Being surrounded by sea on three sides, Mumbai has severe space constraints in growing beyond its present limits. This has aggravated the population pressure, and population density, defined as number of persons living in one sq.km. present a striking feature. As a consequence of rise in population, the density has been constantly on the increase and in 2011; over 30,000 persons on average were living per sq km. There has been a four-fold increase in population density since Independence and when examined ward-wise, the trend is quite disturbing. Mumbai City District with an area of 68.71 sq.km is home to about 47,500 persons per sq.km. In that region ward C is the most densely populated, perhaps in the world with 1, 65,000 people living in an area of 1.8 sq.kms.

Literacy

It is necessary to review the literacy levels of all age groups of population in Mumbai as adult literacy rates have a direct bearing on school enrolment and student retention. In 1991, the population in Mumbai was 99, 25,891 which increased to 1, 24, 32,830 in 2011 (Census 1991 & 2011). The literacy rates in Mumbai are higher than that of the state of Maharashtra. As per census 2011, Maharashtra has total literacy rate of 82.91 percent – Males 89.82 & Females 75.48. In Mumbai city district total literacy rate was 88.48 percent – Males 90.54 & Females 86.03 while Mumbai Suburban district has total literacy rate of 90.90 percent – Males 94.25 & Females 86.93. The increased literacy level in the city has helped in increasing enrolment at primary level.

Slums in Mumbai

Mumbai is Commercial and Economic Capital of India. Its total area is 437 sq. kms. Mumbai is divided into 2 districts for administrative purposes – Mumbai City & Mumbai Suburban. The population of Mumbai according to Census 2011 is 1, 24, and 32,830. According to Census 2011, Mumbai city showed a negative growth of 6.94% while Mumbai Suburban showed very less growth compared to previous decade – Western suburb grew at 7.36 % and Eastern suburbs 8.79%. The growth in population is 3.79% from 2001 to 2011.

About 55-60% of population in Mumbai lives in slum and slum like colonies. In Mumbai, slums have grown as a response to a growth of population far beyond the capacity of existing housing scenario. Migrants are normally drawn to the city due to the huge disparity between urban and rural income levels. Usually the residents of these densely populated enclaves live close to their place of work. The residential area itself does not provide employment in most cases. **Table 1.5** show ward-wise distribution of population in slum and non-slum areas.

Table 1.5 : Ward-wise Slum and Non-Slum Population of Mumbai (2011)			
Wards	Slum Population	Non-Slum Population	Total Population
A	22265	126167	148432
B	12701	114304	127005
C	16558	149025	165583
D	34672	312047	346719
E	124099	289563	413662
F/South	179990	179990	359980
F/North	237945	290822	528767
G/South	124211	289827	414038
G/North	361397	240931	602328
H/East	388625	166554	555179
H/West	82488	247464	329952
K/East	572379	245305	817684
K/West	215513	502862	718375
P/South	230652	230652	461304
P/North	707704	235901	943605
R/South	414077	276051	690128
R/North	172716	259075	431791
R/Central	280935	280935	561870
L	757527	133681	891208
M/East	685468	120965	806433
M/West	164865	247298	412163
N	249038	373556	622594
S	408129	333924	742053
T	85494	256483	341977
TOTAL	6529448	5903382	12432830
<i>Source: Census of India, 2011.</i>			

Framework for Urban Local Governance — Municipal Corporation of Greater Mumbai

The Mumbai local government evolved gradually, giving way to Indian control while responding to the exigencies of the day. However, the form of municipal governance that took shape, as is evident today, in practice conceptually evolved during the British times where Indians like Sir Pherozeshah Mehta offered leadership; their contribution has been seminal. It is but natural that the civic governance's form and content should emerge from the country's premier city. A necessary civic order was the requirement before the civic authorities mandated to maintain the city. The primacy of local self-government in managing a city can never be downplayed; that primacy with a wise, sensitive elected component and responsive machinery can work wonders for any city.

The Municipal Corporation of Greater Mumbai (MCGM) is governed by an Act which was formulated in 1888 known as Mumbai Municipal Corporation Act of 1888. Since then, it has undergone a number of amendments in the last century, but the MMC Act 1888 is still considered a masterpiece of municipal legislation, with a foresight for the variety of problems that the city will face in future.

Statutory Authorities

There are Nine Municipal Authorities that have been charged with the responsibility of carrying out the Provisions of Mumbai Municipal Corporation Act 1888.

1. Corporation.
2. Standing Committee.
3. Improvement Committee.
4. Brihan Mumbai Electric supply and Transport Committee.
5. Education Committee.
6. Ward Committees.
7. Mayor.
8. Municipal Commissioner.
9. General Manager of the Brihanmumbai Electric Supply & Transport (BEST) Undertaking.

Apart from them, Section 37 (1) provides for the office of Deputy Mayor in the Mumbai Municipal Corporation and Section 37 – 1A (1), for the Leader of the Opposition who also enjoys a statutory status. Apart from Statutory Committees, the corporation has powers to appoint Special committees including Women and Child Welfare Committee under section 38 A (1) of the Mumbai Municipal Corporation Act. These Committees consist of 36 members each.



Municipal Corporation of Greater Mumbai – Main Building in South Mumbai.

In addition, as is required under Section 38 of the said act, four consultative committees have been appointed by Corporation, viz. 1) Grants-in-Aid Committee; 2) Swarna Jayanti Shahari Rojgar Yojana Implementation; 3) Planning Committee; and 4) Review Committee each for the City, the Eastern and Western suburbs.

By virtue of the Indian Constitution (74th CAA, 1992) and for the purpose of making municipal administration more people-oriented for decentralization of power, 16 Ward Committees have been established. Each Ward Committee consists of elected corporators from respective wards and three nominated members from recognized Non-Governmental Organizations. The main functions of Ward Committees are to quickly dispose of matters brought up by local citizens relating to water supply, cleanliness and other basic civic amenities including approval to the plans and estimates up to Rs 5 lakh for works in the area of concerned ward.

The Tree Authority which is mainly concerned with protection of Trees in urban areas consists of 13 elected corporators and 7 nominated members and functions under the Chairmanship of the Municipal Commissioner.

The Municipal Corporation of Greater Mumbai (MCGM) is one of the oldest and largest civic bodies in India administering a city. It is entrusted with the task to provide basic civic amenities, health, sanitation, solid waste management, education and city transport while planning and maintaining roads and other civic facilities. The Hon'ble Mayor who heads the deliberative wing also heads the house of elected municipal corporators totaling 227 – one each for electoral ward of the city represents the Municipal Corporation of Greater Mumbai. The Municipal Commissioner is the Chief Executive of the Corporation, who has to perform all the duties and exercise all the powers conferred upon him by the Act. The Act has provided separation of powers for deliberative and executive wing coupled with proper checks and balances.

The Municipal Commissioner (appointed by the State Government) is assisted by four Additional Municipal Commissioners. They are subject to the control of the Commissioner, exercise all or any of his powers and perform all duties and functions. The General Manager of BEST Undertaking (appointed by the corporation with the approval of state government) heads the administration of the BEST undertaking.

The executive powers are vested with the Municipal Commissioner, who is assisted by Additional Municipal Commissioners, Deputy Municipal Commissioners and Assistant Municipal Commissioners. The later are in charge of 24 administrative ward offices. In 1964, the administrative system of MCGM was decentralized for effective service delivery and entire city was divided into zones and wards. Today, there are Seven Zones and 24 Wards. The Zones in Mumbai city are supervised by Deputy Municipal Commissioners with the help of Assistant Municipal Commissioners working under them.

Administrative Structure at Central Level and Ward Level in Municipal Corporation

The Administrative and Organizational Structure of Municipal Corporation of Greater Mumbai at Central Head Office is shown in **Chart 1.1** and at Ward Level is shown in **Chart 1.2**.

The Municipal Secretary's Department and Municipal Chief Auditor's Department works directly under Standing Committee and they work independently in MCGM.

**Chart 1.1: Municipal Corporation of Greater Mumbai (MCGM)
Administrative Structure of MCGM at Central Head Office**

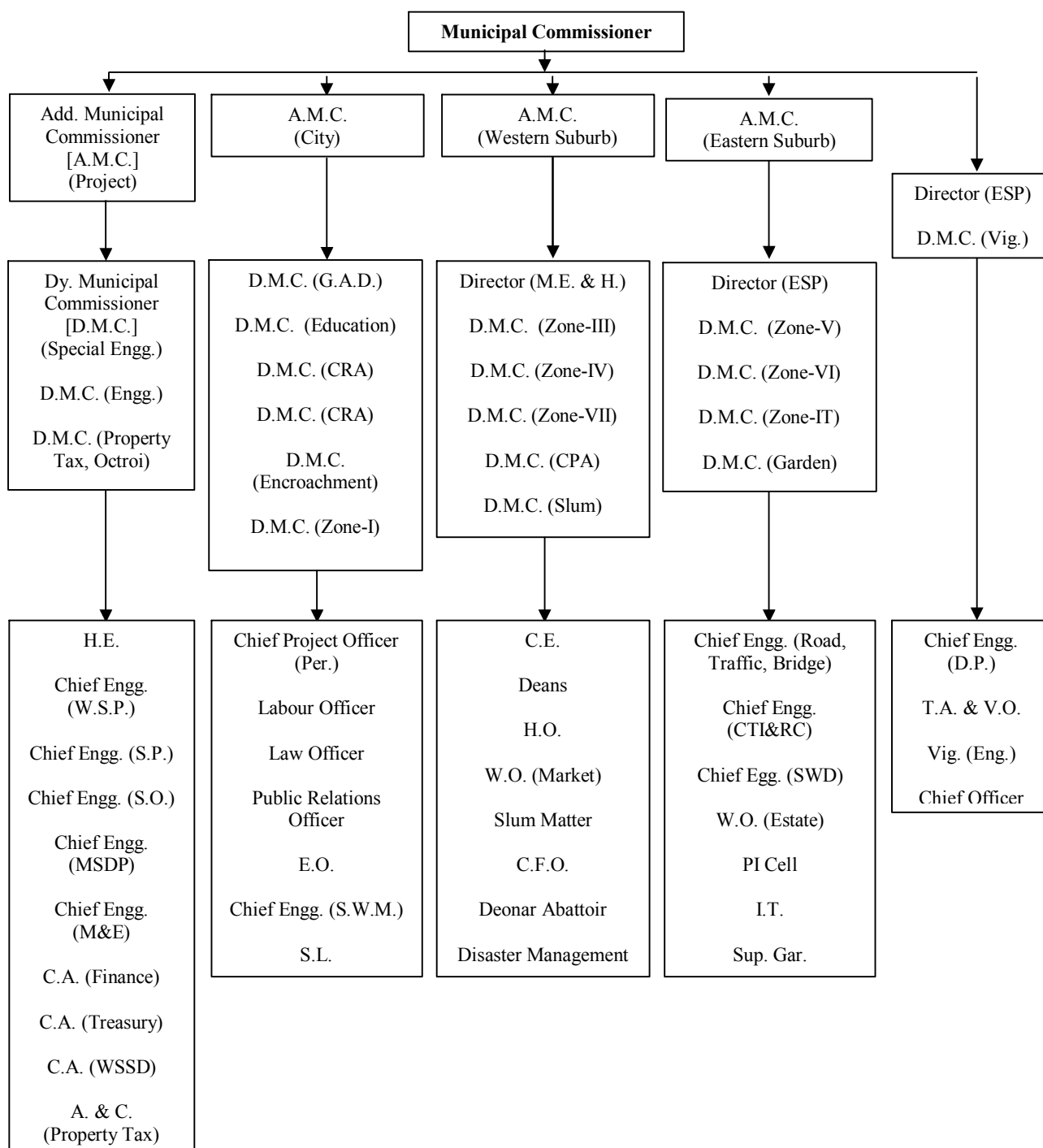
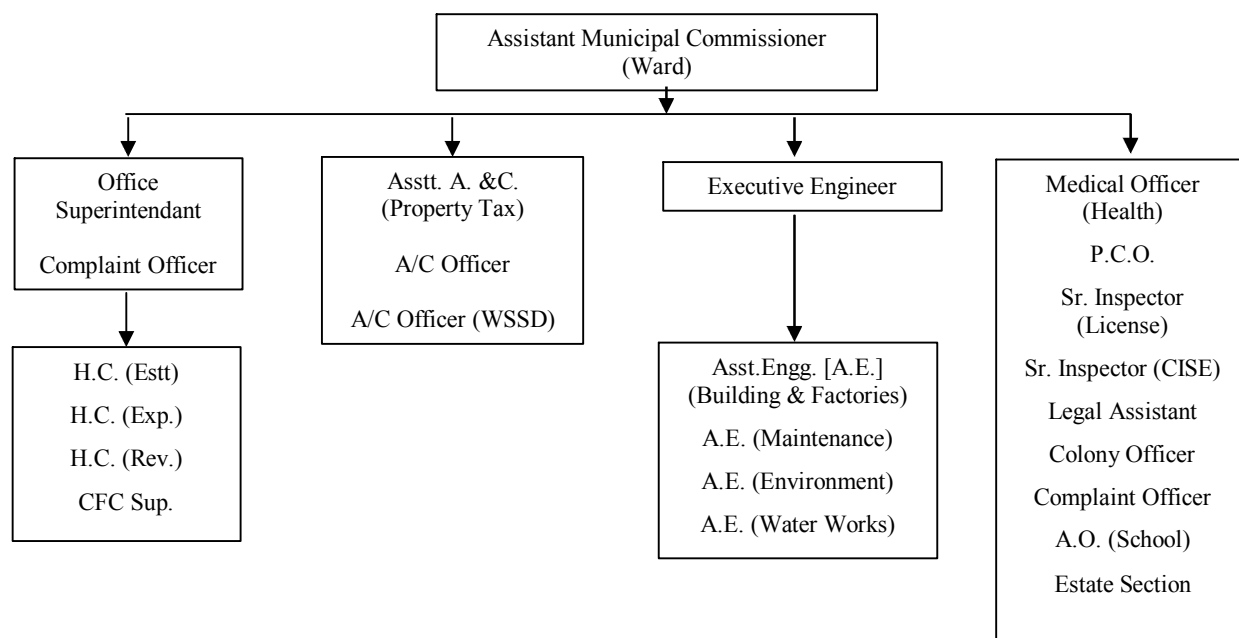


Chart 1.2: Administrative Structure of MCGM at Ward Level



The administrative structure of MCGM indicates the mechanism of urban services delivery and civic governance at municipal central and ward level.

Objectives

Against this backdrop of the mega city of Mumbai, the study was undertaken by the All India Institute of Local Self-Government (AIILSG), Mumbai for the Minority Commission, Government of Maharashtra with the following main objectives –

- 1) To study the socio-economic background of the minorities in select areas of Mumbai.
- 2) To find out specific problems/ constraints faced by the community in select areas of Mumbai.
- 3) To suggest suitable measures that can be initiated to solve the problems / constraints in select areas of Mumbai.
- 4) To generate a plan for inclusive development in the area.

This Action Research Study focuses on the Minorities living in the select Slums of Mumbai.

Table 1.6: Ward-wise Population of Select Wards of Mumbai (1991-2011)

Wards	Census Years		
	1991	2001	2011 (Provisional)
E	410824	440335	413662
P/North	603877	798775	943605
L	616592	778218	891208
M/East	470662	674850	806433

Source: Mumbai Human Development Report 2009, prepared by All India Institute of Local Self-Government, and supported by UNDP and Ministry of Housing and Urban Poverty Alleviation, Government of India and Municipal Corporation of Greater Mumbai.

The slum pockets selected for this particular study falls under jurisdiction of above-referred municipal wards in Greater Mumbai. The ward-wise population of select wards of Mumbai is given in **Table 1.6**. The **Table 1.7** indicates ward-wise sex ratio in select wards of Mumbai.

Table 1.7: Ward-wise Sex Ratio (Female per Thousand Males) of Select Wards of Mumbai (1991-2011)

Wards	Census Years		
	1991	2001	2011 (Provisional)
E	782	755	759
P/North	818	813	850
L	767	760	805
M/East	840	801	862

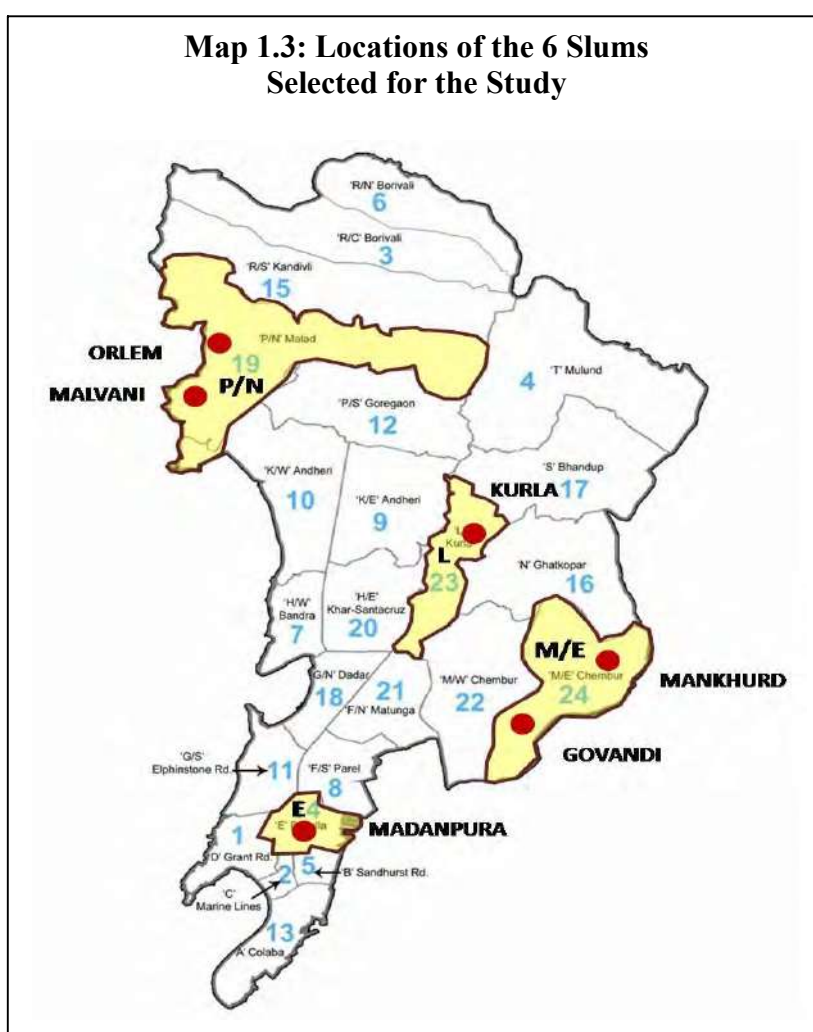
Source: Mumbai Human Development Report 2009, prepared by All India Institute of Local Self-Government, and supported by UNDP and Ministry of Housing and Urban Poverty Alleviation, Government of India and Municipal Corporation of Greater Mumbai.

Selected Six Slums for the Study

This Project aims at 6 particular Slums in Mumbai, namely, Madanpura, Orlem, Govandi, Malwani, Mankhurd and Jarimari. The total population in all the above slums is 12 lakhs catering to 2 lakh Households. Madanpura Slum is located in E Ward, Orlem and Malwani are located in P/N Ward, Govandi and Mankhurd are located in M/E Ward and Jarimari is located in L Ward.

Madanpura Slum is divided into 2 sub divisions, Madanpura and Morland Road. Govandi Slum is divided into Lotus Colony, Shivaji Nagar and Baiganwadi. Malwani is divided into Malwani - I and Malwani - II.

Under this study, detailed Household sample surveys were conducted in these selected slums to understand the ground realities.



Brief Profile of Selected Six Slums for the Study

Slum 1: Jarimari (Kurla) [L Ward] –

This Minority dominated slum pocket is situated in L Ward of MCGM of Eastern Suburb of Mumbai. This slum covers eastern boundary of Mumbai Airport. The population of L Ward is 8, 91,208 as per Census 2011 and 90% population stay in slums. Jarimari is one of the biggest slums of L ward. The minority population staying in this area is Muslims and Christians from Tamil Nadu and Kerala States.

Map 1.4: Jarimari Slum in L Ward of MCGM



Slum 2: Mankhurd [M/East Ward] –

Map 1.5: Mankhurd Slum in M/East Ward of MCGM



This area is situated in M/East Ward of MCGM of Eastern Suburb of Mumbai. This area is developed as many project affected people are rehabilitated in this area. There are also recently constructed slums. The population of this area is more than 1, 00,000. The residents who stay here are mostly Muslims from Uttar Pradesh and Bihar and Buddhists who have come to Mumbai from various Districts of Maharashtra.

Slum 3: Malwani [P/North Ward] –

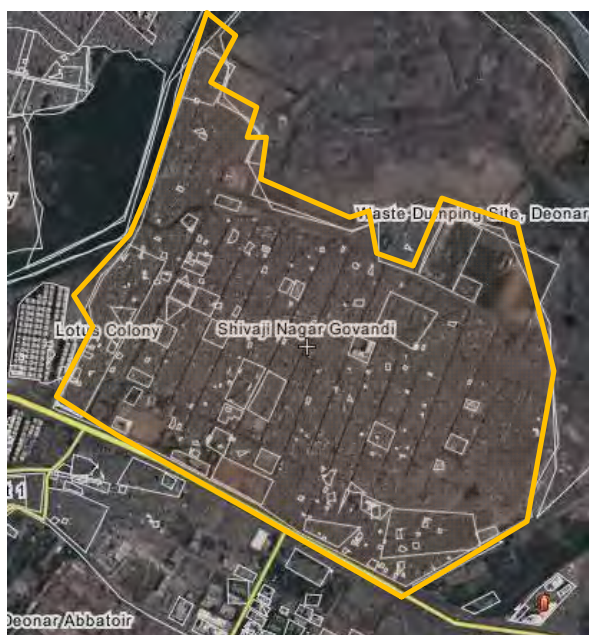
This slum pocket is in western suburb and is situated in P/North Ward of MCGM. This includes Collector Compound, Malavani I and II, Ambujwadi, etc. This area exists for around 45 to 50 years. The population of P/North Ward as per Census 2011 is 9, 43,605. Malavani area is densely populated and more than 2, 00,000 people stay in this area. People from all Indian States are found in this area. Majority population is Muslims, but Neo-Buddhist also resides in this particular locality.

Map 1.6: Malwani Slum in P/North Ward of MCGM



Slum 4: Govandi [M/East Ward] –

Map 1.7: Govandi Slum in M/East Ward of MCGM

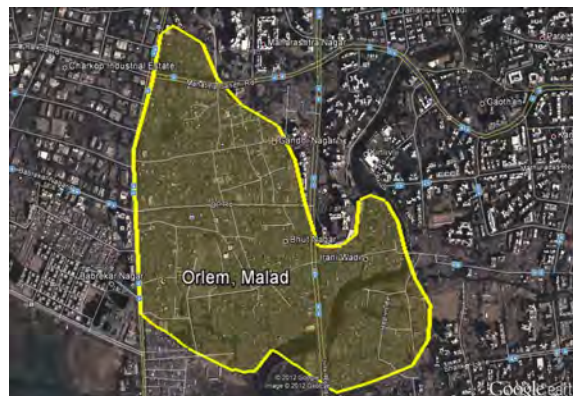


This area is also in M/East Ward of MCGM of Eastern Suburb of Mumbai. This area includes Lotus Colony, Shivaji Nagar and Bainganwadi. These are very old slum pockets. The population of M/East Ward as per Census 2011 is 8, 06,433 and 90% population is slum area. The population of all the above 3 areas is more than 3, 00,000. Majority community in Shivaji Nagar and Bainganwadi is Muslims, while Buddhist lives in Lotus Colony.

Slum 5: Orlem (Valnai) [P/North Ward] –

This slum pocket is also in the western suburb and situated in P/North Ward of MCGM. This area is very old one and consist mostly ground floor chawl like structures. The population of this area is around 50,000 to 52,000. Majority of the people who stay here are Christians.

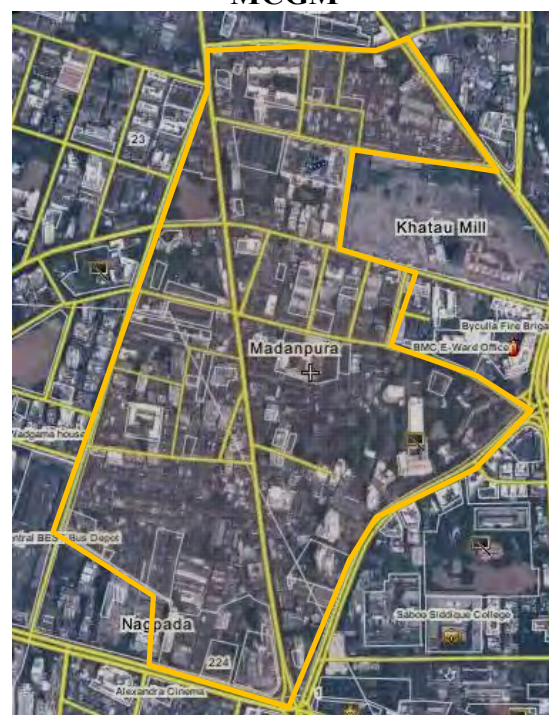
Map 1.8: Orlem (Valnai) Slum in P/North Ward of MCGM



Slum 6: Madanpura [E Ward] –

This slum pocket is in island city area and situated in E Ward of Municipal Corporation of Greater Mumbai (MCGM). This includes Madanpura and Morland road. The slums on Morland road are located on footpaths near municipal fire brigade head quarters. There are temporary structures of bamboo and cloth. This slum is existing for more than 40 years. The population of E Ward is 4, 13,662 as per Census 2011. Madanpura area consists of around 4300 households and population of around 26,000. The inhabitants of this area mostly are Muslims from Bihar and from Solapur district of Maharashtra.

Map 1.9: Madanpura Slum in E Ward of MCGM



Service Level Benchmarking (SLB) in Select Wards

Need for Service Level Benchmarking

Every sector has a few key performance indicators that are understood by most stakeholders in that sector. Similarly, in the urban sector too, there have been a number of performance indicators related to urban management and service delivery that have been defined, measured and reported.

These limitations mean that systems for measuring performance and taking further action on them have not been institutionalized in urban agencies. It is therefore important that the basic minimum standard set of performance parameters are commonly understood and used by all stakeholders. Depending on the specific need, additional performance parameters can be defined and used.

Measuring service levels of civic agencies implies measuring outcomes, and indirectly also reflects on institutional capacity, financial performance and other parameters. Service level parameters can be measured either from a utility manager's/planner's perspective or from a citizen's or consumer's perspective. In addition, to facilitate comparison between cities/service delivery jurisdictions, and changes in performance over time, it is important that the performance levels are benchmarked, and monitored against those benchmarks.

It is in this context, that the Ministry of Urban Development (MoUD) has initiated an exercise to define Service Level Benchmarks (SLBs).

Service level performance parameters have been identified for four basic urban services:

- Water Supply
- Sewage
- Solid Waste Management (SWM)
- Storm Water Drainage

These parameters have been defined primarily from a utility manager's/planner's perspective. In other words, the parameters highlight the performance as would be monitored by the leadership/management of ULBs or other civic agencies. These performance measurements will need to be carried out by the service delivery agencies themselves, reported to higher levels of management and also disseminated widely. Clear definitions and methodologies are expected to eliminate bias in measurement and reporting.

Performance from a citizen's or consumer's point of view is better measured by capturing their perception, rather than data from the delivery agency. Measuring citizens' perception can be supplemented by reporting by the agencies themselves, and can offer interesting insights when compared with one another.

For the service level performance parameters to be accepted as a standard, all stakeholders will need to play their parts.

Urban Local Bodies: ULBs are the most important stakeholders for the institutionalization of Service Level Benchmarking.

- As *service delivery institutions*, ULBs will find it useful to institutionalize systems for performance management using SLBs. Performance data at the sub-ULB level (Zone or ward level) are particularly useful for the ULB for making appropriate decisions and monitoring performance of the various field units. Benchmarking with other cities within the State, or with similar cities, facilitates a healthy competitive environment for continuous improvement; and

- As the *principal elected institution for self-governance in the city*, ULBs will need to examine performance of other parastatal civic agencies, even if the ULBs are not directly responsible for service delivery in those areas.

Performance management data using SLBs should be included in the set of information disseminated under mandatory public disclosure, as required by the reforms mandate under JNNURM.

The key next steps for ULBs are to generate performance reports on SLBs periodically beginning financial year. Data can be captured either regularly through systems on the ground (for example, weighbridges at the composting plant or landfill site, water meters capturing flow at designated points, demand collection registers for water charges, etc.), or through specific surveys carried out at defined intervals. In parallel, the ULBs will also need to institutionalize systems for the entire cycle of performance management. This would imply:

- **Systems for capturing data:** Design and implement data collection systems for data to be captured at the most disaggregated level. Such data will typically be from field level staff such as sanitary supervisors, water pump operators, accounts clerks, etc. Simple data formats should be designed and provided to them to capture the data and report it upwards within the organization for collation and determination of the service level performance;
- **Systems for collation and analysis of performance indicators:** Specific persons should be designated with the mandate to collate the data received from the field and generate the performance reports. Working directly under supervision and guidance from officers at the head of department level, young professionals with good analytical skills and moderate levels of technical skills should be able to execute these tasks;
- **Systems for assessment and evaluation of performance:** In most cases, multiple indicators need to be examined to obtain a holistic picture of service levels in a particular sector. Performance indicators reported by the department level should be closely examined at the management level of the ULB. Such reviews by the Mayor/Municipal Commissioner should take place at a defined frequency, say monthly;
- **Systems for decision-making:** All ULBs do have systems for decision-making; however, many decisions end up being considered in the absence of quality data. To address such gaps, systems such as periodically tabling the performance reports in the Council/to the Standing Committees should be instituted. Typically, reporting ward level performance parameters, wherever applicable, will be useful;
- **Systems for operational decisions and plans:** Decisions and plans will need to be periodically reviewed in light of the performance achieved and follow-on decisions taken up. Additional capital or revenue expenditure may be needed, contracting decisions made and remedial action taken with respect to deployment of staff, etc. A process of monthly review and follow-up decisions will need to be instituted; and

- **Systems to take corrective action for performance improvement:** To enable the operational staff implement corrective action on the ground, they will need to be adequately empowered to implement the decisions taken without lengthy approval processes. For networked infrastructure services, as in most urban services, significant efficiency improvements can be brought about through operational improvements without significant capital investment.

A system of incentives and penalties must be instituted to attain targeted performance levels. This is critical for the field functionaries to respond in making quick operational improvements. Similarly, the system of penalties for errant staff that has led to poor performance should be institutionalized.

- **Other Parastatal Agencies:** The significance of Service Level Benchmarking and the next steps parastatal agencies need to undertake are very similar to that for ULBs. Parastatal agencies too need to put systems in place for performance management as mentioned above. The need for periodic reporting of SLBs to ULBs concerned and its public disclosure is further highlighted in this case, thereby bringing in higher intensity of accountability of parastatal agencies to elected bodies and the public at large.
- **Bi-lateral/Multi-lateral Aid Agencies and Other Stakeholders:** Various urban governance and infrastructure improvement programmes initiated by bi-lateral and multi-lateral aid agencies can dovetail with and further strengthen this initiative, mainly in two ways:
 - Enabling State governments and cities in design and implementation of performance management systems, with a focus on the SLBs defined; and
 - Extensively using the SLBs defined in the design, implementation and monitoring of the urban programmes supported by them. Benchmarking service levels and achieving targets for each of these SLBs can be built into the design of these programmes.
- **Citizens and Civil Society:** While the SLBs have not been defined from the citizen's perspective as such, the parameters considered provide reasonable indication of performance of the ULB/civic agency. Citizens should engage with ULBs through Area Sabhas, Resident Welfare Associations (RWAs) and other such civil society organizations, in examining the SLBs and suggesting remedial actions.

List of SLBs have been chosen so as to reflect the multiple facets of service delivery performance. SLBs for which detailed data sheets are provided are:

- **Water Supply Services:** As water is a basic need, emphasis has been laid on performance related to reach and access to quality service, and prevalence and effectiveness of the systems to manage the water supply networks. As financial sustainability is critical for continued effectiveness in service delivery, performance is measured on this aspect too. Indicators selected are:

- Coverage of water supply connections
 - Per capita supply of water
 - Extent of metering of water connections
 - Extent of non-revenue water (NRW)
 - Continuity of water supply
 - Quality of water supplied
 - Efficiency in redressal of customer complaints
 - Cost recovery in water supply services
 - Efficiency in collection of water supply-related charges
- **Sewage Management (Sewerage and Sanitation):** For sewage management, performance related to reach and access of the service, effectiveness of the network and environmental sustainability have been emphasised, apart from financial sustainability of operations. Indicators selected are:
 - Coverage of toilets
 - Coverage of sewage network services
 - Collection efficiency of sewage network
 - Adequacy of sewage treatment capacity
 - Quality of sewage treatment
 - Extent of reuse and recycling of sewage
 - Efficiency in redressal of customer complaints
 - Extent of cost recovery in sewage management
 - Efficiency in collection of sewage charges.
- **Solid Waste Management:** Performance related to reach and access, effectiveness of network operations and environmental sustainability has been considered, apart from financial sustainability of operations. Indicators selected are:
 - Household level coverage of solid waste management services
 - Efficiency of collection of municipal solid waste
 - Extent of segregation of municipal solid waste
 - Extent of municipal solid waste recovered
 - Extent of scientific disposal of municipal solid waste
 - Efficiency in redressal of customer complaints
 - Extent of cost recovery in SWM services
 - Efficiency in collection of SWM charges
- **Storm Water Drainage:** Extent of the network and effectiveness of the network are emphasised to assess storm water drainage system performance. As this service does not yield any direct revenues, financial sustainability is not considered. Indicators selected are:
 - Coverage of storm water drainage network
 - Incidence of water logging / flooding

Table 1.8: Benchmarks at a Glance

Sr. No.	Proposed Indicator	Benchmark
	Water Supply Services	
1	Coverage of water supply connections.	100%
2	Per capita supply of water.	135 lpcd
3	Extent of metering of water connections.	100%
4	Extent of non-revenue water (NRW).	20%
5	Continuity of water supply.	24 hours
6	Quality of water supplied.	100%
7	Efficiency in redressal of customer complaints.	80%
8	Cost recovery in water supply services.	100%
9	Efficiency in collection of water supply related charges.	90%
	Sewage Management (Sewerage and Sanitation)	
1	Coverage of toilets.	100%
2	Coverage of sewage network services.	100%
3	Collection efficiency of the sewage network.	100%
4	Adequacy of sewage treatment capacity.	100%
5	Quality of sewage treatment.	100%
6	Extent of reuse and recycling of sewage.	20%
7	Efficiency in redressal of customer complaints.	80%
8	Extent of cost recovery in sewage management.	100%
9	Efficiency in collection of sewage charges.	90%
	Solid Waste Management	
1	Household level coverage of solid waste management services.	100%
2	Efficiency of collection of municipal solid waste.	100%
3	Extent of segregation of municipal solid waste.	100%
4	Extent of municipal solid waste recovered.	80%
5	Extent of scientific disposal of municipal solid waste.	100%
6	Efficiency in redressal of customer complaints.	80%
7	Extent of cost recovery in SWM services.	100%
8	Efficiency in collection of SWM charges.	90%
	Storm Water Drainage	
1	Coverage of storm water drainage network.	100%
2	Incidence of water logging / flooding.	0

All India Institute of Local Self-Government (AIILSG), Mumbai is implementing Performance Assessment System (PAS) Project in Maharashtra State for the last 4 years covering all 252 ULBs in close collaboration with Water Supply & Sanitation Department and Urban Development Department of Government of Maharashtra.

As a part of the PAS Project, the AIILSG, Mumbai has completed analysis of benchmarking of delivery in Greater Mumbai.

The following analysis indicates the Service Level Benchmarking of key urban basic services in select six Wards for this research study.

Table 1.9: Indicators for Water Supply

No.	Name and Analysis	Desired % or Value	E	P/North	L	M-East
SLB 1	Coverage of Water Supply Connections	100%	99	86	100	95
SLB 2	Per Capita Supply	135 lpcd	260	212	202	167
SLB 3	Extent of Metering	100%	43	17	79.17	16
SLB 4	Extent of NRW	20%	25	35	26	25
SLB 5	Continuity of Water Supplied	24 hours	2.00	2.5	8	2-24
SLB 6	Quality of Water Supplied	100%	78.5	83.66	79	88.23
SLB 7	Efficiency in Redressal of Customer Complaints	80%	100	100	96.13	100
SLB 8	Cost Recovery	100%	100	100	100	100
SLB 9	Efficiency in Collection of Water Charges	90%	90	100	80	66.62

Table 1.10: Indicators for Sanitation

No.	Name and Analysis	Desired % or Value	E	P/ North	L	M-East
SLB 10	Coverage of Toilets	100%	93	43.69	42	56
SLB 11	Coverage of Sewerage network services	100%	84	34	80	40
SLB 12	Collection Efficiency of Sewerage network	100%	76	21	75	68.4
SLB 13	Adequacy of Sewage Treatment Capacity	100%	100	5	100	100
SLB 14	Quality of Sewage Treatment	100%	100	5	100	100
SLB 15	Extent of Reuse and Recycling of Sewage	20%	0.5	0.3	1	4
SLB 16	Efficiency in Redressal of Customer Complaints	80%	100	100	99	100
SLB 17	Extent of Cost Recovery in Sewage Management	100%	100	100	100	100
SLB 18	Efficiency in Collection of Sewage Charges	90%	100	100	80	88.74

Table 1.11: Indicators for Solid Waste Management

No.	Name and Analysis	Desired % or Value	E	P/ North	L	M-East
SLB 19 Developed Area : D2D	House Hold Coverage (All Generators, Coverage at Doorstep)	100%	14.71	7.20	50.16	62.67
SLB 19 Slum ; D2D	House Hold Coverage (All Generators, Coverage at Doorstep)	100%	71.34	100.00	100.00	100.00
SLB 19 : Street Storage	Secondary Storage Capacity on Public Roads and Places	<25%	54.33	54.82	36.03	57.82
SLB 20 EC	Efficiency of Collection (EC)	100%	99.70	95.54	93.87	92.32
SLB 20 CU	Capacity Utilization of Vehicles (CU)	90%	77.64	83.71	78.29	74.46
SLB 21 Garbage (Bio-degrade-able and Recyclable)	Extent of Segregation of MSW	100%	0.087	0.41	1.72	1.23
SLB 21 Debris, Inert and Green Waste	Extent of Segregation of MSW	100%	100.00	100.00	100.00	100.00
SLB 22	Extent of Recovery of Municipal Solid Waste Collected	80%	0.082	0.75	4.16	0.93
SLB 23	Extent of Scientific Disposal of MSW	100%	0.00	0.00	0.00	0.00
SLB 24	Efficiency of Redressal of Customer Complaints	80%	100.00	100.00	100.00	92.65
SLB 25	Extent of Cost Recovery in SWM Services	100%	2.91	5.90	10.14	4.27
SLB 26	Efficiency in Collection of SWM charges	90%	100.00	100.00	91.32	100.00

Table 1.12: Indicators for Storm Water Drainage

No.	Name and Analysis	Desired % or Value	E	P/ North	L	M-East
SLB 27	Coverage of storm water drainage network	100%	100	90	85	49.17
SLB 28	Incidence of Water Logging / Flooding	0	5	3-4	17	6

One of key interventions in these select slum locations indicate the necessity to look into basic services delivery to area residents. In this context, SLBs will provide necessary guidance for preparing a road map for the select slum area covered under the study.

Methodology

Selection of Sample for Survey

Considering Muslims, Sikh, Buddhist, Parsi and Christian as Minority, the given six areas were treated as strata. As population of these areas was very large, sampling procedure on the basis of Systematic Sampling was followed. The number of households and population of the area were also confirmed from the local Medical Officer of the ward in which the slum was situated. Considering household as a survey tool and average size of the family as 6.5, each slum area was considered as a separate entity. The household selection was based on population of the area and as the slum population was large, the sample taken for the survey ranged from 1% to 20% of the households. Similarly 2% of households selected for household sampling were Pilot tested.

As the mapping of the households was not possible in densely located slums, selection of household was based on Simple Random Sampling.

Table 1.13: Population, No. of Households, Household & Pilot Sampling in 6 Areas of Study

Name of the Strata	Sub Strata	Population	Number of Households	Household Sampling	Pilot Sampling
Madanpura (East)	Madanpura	25680	4233	854	17
	Morland Road		200	40	2
Orlem	Orlem (Valnai)	51367	7388	734	15
Govandi (East)	Lotus Colony	60716	10863	543	11
	Shivaji Nagar	84000	15500	775	16
	Bainganwadi	97000	16000	800	16
Malwani	Malwani 1	78148	11164	1164	22
	Malwani 2	105107	15015	1501	30
Mankhurd	Mankhurd	88969	19028	951	19
Kurla	Kurla (Jarimari)	601791	100255	1002	20
	Total	1192778	199596	8364	168

Questionnaire for the Survey

Questionnaire to be administered to the households selected for this survey was prepared by research staff of the AILSG, Mumbai. The same was discussed with officials of the Minority Commission. The suggestions received from the officials were incorporated in questionnaire and the questionnaire was finalized for this study. This questionnaire was pilot tested in each of the six study areas by involving Community Health Volunteers (CHVs) attached to municipal health posts. CHVs were supported by the research staff of the AILSG and field staff of the Centre for the Study of Social Change (CSSC), Mumbai, during field visits.

In all 168 (2%) of the household sample was pilot tested. Based on the observations of pilot testing, necessary changes were made in the questionnaire and it was finalized (See **Annexure – I**) for the study.



Household Survey

Initially, it was decided to involve Community Health Volunteers (CHV's) for the purpose of this study. It was realized that for administering questionnaire to one household it took minimum 30 minutes. The higher authorities in Municipal Health Department were contacted for the same. However in view of Municipal Elections and Malaria situation in Mumbai, CHV's could not be spared for this work from Municipal Corporation. It was then decided to involve Local Partnering Institutions to do the survey.



Table 1.14: Name of the Area, Name of Local Partner Institution and No. of Households Questionnaire Administered

Name of the Area	Name of Local Partner Institution	Number of Households
Madanpura	Setu Charitable Trust	854
Morland Road	Setu Charitable Trust	40
Orlem (Valnai)	Sanmitra Trust	734
Lotus Colony	Janjagruti Vidhyarthi Sangh	543
Shivaji Nagar	Janjagruti Vidhyarthi Sangh	775
Bainganwadi	Janjagruti Vidhyarthi Sangh	800
Malwani 1	Sanmitra Trust	1164
Malwani 2	Sanmitra Trust	1501
Mankhurd	Janjagruti Vidhyarthi Sangh	951
Kurla (Jarimari)	Janjagruti Vidhyarthi Sangh	1002
Total Households		8364

The enumerators appointed by the above local partner institutions were given complete orientation by members of the Research Team of the Institute by conducting training sessions. They were also taken to the field for next 3 days and the research staff supervised the enumerators while administering the questionnaire. The local municipal corporator and social workers of the area were informed about the study to seek their support and co-operation. Supervisors from the Institute were appointed in each area who was involved in training of



enumerators and cross-checking of field work. 10% of the questionnaires were cross-checked by the supervisors in the field. Only the fully completed questionnaire was taken and sent for Data Feeding and SPSS processing.

Coding, Data Feeding & Data Analysis

Coding of the questionnaire was done to make it convenient to the enumerators to elicit and record the responses. After Coding and Data feeding, the Data Analysis was done on SPSS by the Senior Project Staff at the Institute.

Focus Group Discussions (FGDs)

Focus Group Discussion is a Qualitative Participatory Research Tool in which a group of six to twelve people sit and carry out discussions on a specific topic in presence of a moderator. During such discussions members of the group present their views and opinions about the problems and also come out with possible solutions.



Focus Group Discussions (FGDs) were held in each of Six Study areas. The Local Partnering Institutions who were involved in the Household Survey were of great help in organizing FGDs. The FGDs were attended by community residents, social workers of the area, Mohalla Committee members, Teachers, Anganwadi workers, etc. Each FGD was attended by 20-30

participants of the area and lasted for 1.5 to 2.5 hours. It was attended by 2 representatives each from the Institute and Local Partnering Institution. The gist of Focus Group Discussion was recorded and is attached as Eighth Chapter separately.

Simultaneously Interviews were conducted with Social Workers, RTI activist of the area, Elected Representatives and Municipal Officials of Local Ward Office to elicit their point of view. Their views are incorporated in relevant sections in each chapter of study.

Presentation of Research Report

The report is presented into two parts. **Part – I** presents survey reports of all select slum locations in Mumbai, viz. Jarimari (Kurla), Mankhurd, Malwani, Govandi, Orlem, and Madanpura.

The Part – I is presented into 8 Chapters, including this introductory one. The Second Chapter presents survey results of Kurla Area in ‘L’ Ward focusing on Jarimari slum. The Third Chapter presents survey results of Mankhurd slum in M/East Ward. Fourth Chapter presents survey results of Malwani slum in P/North Ward. Fifth Chapter presents survey results of Govandi slum in M/East Ward. The Sixth Chapter presents survey results of Orlem slum in P/North Ward and Seventh Chapter presents survey results of Madanpura slum in E Ward. The Eighth Chapter presents gist of Focus Group Discussions and emerging issues in six select slums.

Part – II presents special interventions (based on survey results and focus group discussions) in select slum locations under the study.

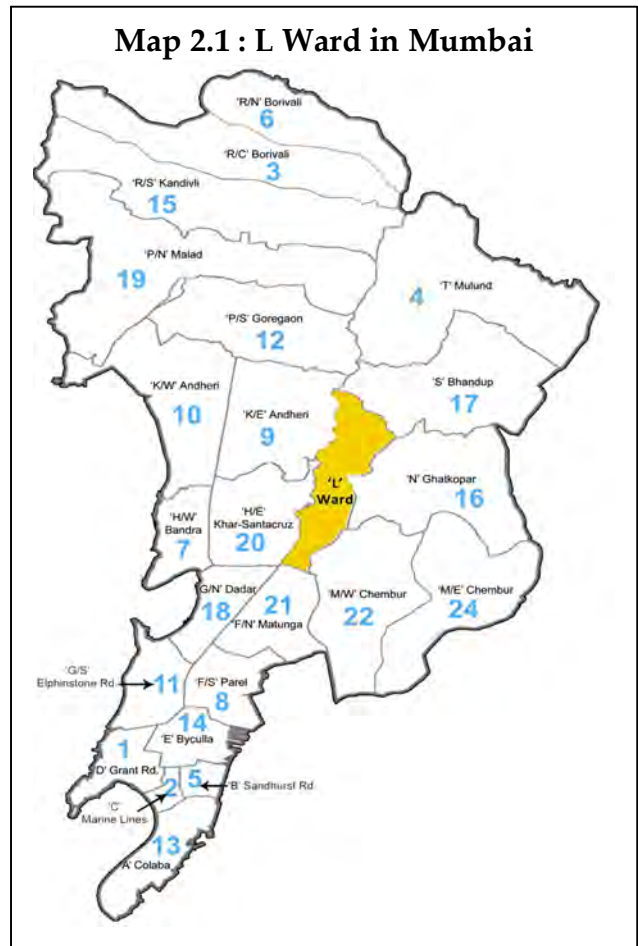
CHAPTER - 2

Survey Report of Jarimari Slum in Kurla

Kurla is a suburb of Mumbai. It is also the name of one of the busiest railway stations on the Mumbai suburban railway on the central and harbour railway lines of Mumbai. Lokmanya Tilak Terminus (LTT) (near Kurla) is a train terminus for some out-station passenger / express trains.

History

The name Kurla originated from "Kurli", the local name for crab, (as these were found in plenty in marshes in the vicinity) before it became a sub-urban locality. In 1548, Kurla was one of six villages given by the ruling Portuguese to Antonio Pessoa as a reward for his military services. In 1668, Kurla was part of the islands leased out to the British East India Company. Coorla, as it was spelt during the British Raj, was a major station on the Great Indian Peninsula Railway ten miles north-east of Bombay, and with six other villages, Mohili, Kolikalyan, Marol, Shahr, Asalphe, and Parjapur.



The beginning of the twentieth century saw Kurla develop as an important centre of the mill industry. In 1910, there were reported to be several mills in Kurla, engaged in the manufacturing of cotton cloth and woollen cloth in steam factories. Kurla, however, was an old textile industrial core, an outlier to the main cotton mill zone. A relatively cheaper land value and nearness to water and power mains enabled rapid industrial expansion of the suburbs and the Kurla-Ghatkopar-Vikhroli-Bhandup belt soon developed into the largest industrial zone in the suburbs of Mumbai. The Kurla Railway Car-shed was constructed in 1925 when electrification of the Great Indian Peninsula Railway (GIPR) Harbour line was undertaken. The first electric train in Asia that ran between CST and Coorla on February 3, 1925 was maintained at this car shed. The Salsette-Trombay Railway, also known as the Central Salsette Tramway, opened in 1928. The 13 kilometre line, a project of the Bombay Improvement Trust run by the GIPR, ran from Trombay to Andheri via Kurla and lasted only a few years.

During the late fifties and sixties, the old Kurla neighbourhood developed into an automobile industrial zone, with the erection of the Premier Automobiles main assembly plant in this area. The Dairy Development Department of the State Government, in order to cope-up with the increasing demand for milk, established a dairy at Nehru nagar, Kurla (East) in 1975.

The entire Kurla falls in 'L' Ward under Zone VI of the Municipal Corporation of Greater Mumbai. Kurla (Vidhan Sabha constituency) (Number 174) is one of the 26 Vidhan Sabha constituencies located in Mumbai Suburban district.

Kurla displays an urban blend of residential colonies, big and small, industrial estates commercial enclaves and slums.

Old Kurla

The earliest settlements in Kurla were in the northern end of Kurla West. It consists of —

- The East Indian village of Kurla, popularly known as 'Christian Village', with the adjoining predominantly Christian 'Hall Village'.
- Wadia Estate, built on the property of the A. H. Wadia charity trust, located on A.H.Wadia Marg adjoining the Mithi River and the airport.
- Bail Bazaar and Sindhi Camp (populated by mostly Sindhi's, Kanojia's and Malwanis)
- Sandesh Nagar, Sayog Nagar, Kranti Nagar slums on the banks of the Mithi river.
- Jarimari, Kajupada, Safed Pool areas on the Andheri Kurla road.
- Asalpa village and Narayan Nagar slums on the LBS Marg towards Ghatkopar.

The area has witnessed a construction boom in the 21st century with the redevelopment of large former industrial plots. Kohinoor city and Phoenix Market city projects have been developed on land previously occupied by the Premier Automobiles and Mukand Engineering respectively.

New Kurla

The southern end of Kurla began developing with the arrival of the Cotton mills and the railway line. Some prominent localities and landmarks are:

- Jai Bhawani Chowk, Jai Shankar Chowk and Subhash Nagar on New Mill Road. 90% people in Jai Shankar Chowk are from Kaikadi Samaj and work in the BMC and Air India.
- BMC colony near New Mill Road & H.P. Keluskar Road.
- LIG, MIG and HIG Colonies at Vinobha Bhave Nagar which also has a police station by that name. Bhartiya Nagar, Gaurishankar Nagar located near the Premier Nalla are in its vicinity. The Santacruz – Chembur link road alignment passes through this area.
- K. B. Bhabha Hospital with its neighbourhoods of Chhadva Nagar and Murli Milan Society.
- Kurla Bus Depot on Lal Bahadur Shastri Marg (LBS Road) with the adjoining areas of Taximen's colony, Kapadia nagar and Kismat nagar on CST road. This area enjoys close proximity to the Bandra Kurla Complex.



- Kurla Railway Station area with the "Yadav Mandai" (Fish, Meat and Vegetable market) and the "L" ward municipal offices on Station Road and Brahminwadi on "Pipe Road" that runs along the water pipe line.
- Salafi Welfare Society near Halav pool, Gol Building and Masrani Lane.
- Indira Nagar, Parigh Khadi, and Kurla Garden are slum areas situated to the south of the Kurla Court.

Slums in Kurla

- Dominated by slum encroachments, illegal construction, Kurla — which falls under L Ward— has shown an absence of planning. Grappling with these issues, the area now houses some of the Mumbai's most dreary and neglected areas.
- L Ward, which spans across areas of Kurla, Sakinaka, Chunabhatti, Jari Mari and parts of LBS Road, is surrounded by Tansa Pipeline, Vikhroli and Ghatkopar Hills on the east side, the Mithi river on the west and Sion Creek on the south. Its northern boundary is formed by Powai.
- The ward spreads across 15.88 sq km and has the highest number of slum settlements in the city. According to Census 2001, Kurla has 232 notified slum settlements. According to Census 2011 Slum population — 7.58 Lac — comprises nearly 85 per cent of the total population of 8.91 Lac.
- The area is said to be a hotbed for illegal constructions. The data shows there are over 45,000 structures in Kurla and Sakinaka, of which MCGM does not have a record.
- Kurla has the highest number of dilapidated buildings (94) and witnesses landslides and collapses almost every monsoon. "L Ward is one of the largest ward in the city. Full of dilapidated buildings and illegal constructions, the area has only one civic hospital. A plot reserved for a hospital at 90 feet Road in Sakinaka was encroached upon.
- The MCGM says there are 156 landslide-prone sites, of which 15 are in L Ward. "In the last 15 years, Kurla alone has witnessed over 25 major landslides in areas like Jarimari, Sunderbaug, Sanjay Nagar, Khadi No. 3, and Mohili Village.
- The Ward scored six in a MCGM survey for standard of living, which is below the city's Human Development Measure average. According to a survey report released by Praja Foundation in 2009-2010, L Ward was rated the unhealthiest ward after a total 14,593 cases of sensitive diseases were recorded by the civic dispensaries. This year, the number has increased to 16,219.
- Officials from L Ward said that slums and encroachments are permanent problems and not just restricted to their ward.

Kurla area in L Ward was selected for the study. L Ward (Kurla) ranks 23 in Human Development as per Mumbai Human Development Report (2009), prepared by All India Institute of Local Self Government, Mumbai for UNDP, Ministry of Housing and Urban Poverty Alleviation, Government of India and Municipal Corporation of Greater Mumbai.

Profile of L Ward in Mumbai

L – Ward (Jarimari – Kurla)

Area of the Ward:-15.88 Sq. Kms. Population:-8,91,208 (Census 2011)
Child Sex Ratio:-920. Total Literacy:-79.4%. Male:-83.1%. Female:-74%.
Human Development Index:-0.29 (HDR 2009). Slum Population:-85%.
Municipal Dispensaries:-11.
Municipal Maternity Homes:-1.
Municipal Hospitals:-1.
Other Hospitals:-62.
Municipal Primary Schools:-84.
Municipal Secondary Schools:-01.
Other Schools:-83.
Total Road Length:-158.59 Kms.
Street Lights:-5151.
Public Sanitary Conveniences:-618 Blocks. Number of Seats:- 5402 seats.
Total Number of Dust Bins:-351.
Water Connections in the Ward:-23638.
56.13% area of the Ward is covered by Underground Sewerage Network.
Gardens:-15. Playgrounds:-13. Recreation Grounds:-10. Parks:-2.



'L' Ward Municipal Office

DEMOGRAPHIC PROFILE

In all 1002 people were interviewed for the study in Jarimari (Kurla) area.

Table 2.1 : Age Group

Age Groups (in Years)	Frequency	Percent
Up to 20	27	2.7
21 - 30	144	14.4
31 - 40	352	35.2
41- 50	249	24.9
51 - 60	167	16.7
61 -70	45	4.4
71 and Above	18	1.7
Total	1002	100.0

Age Group

The average age-group of the sample respondents appears to be between 31-40 years, with 35.2% falling in this range. A quarter (24.9%) is between 41-50 years, 16.7% are aged 51-60 years, and 4.4% are between 61-70 years of age. On the younger side, 14.4% are aged between 21-30 years, and 2.7% are less than 20 years of age (**Table 2.1**).

Table 2.2 : Gender

Answer	Frequency	Percent
Male	840	83.8
Female	162	16.2
Total	1002	100.0

Gender

In the total sample of 1002 respondents, male respondents form 83.8% of the sample, while 16.2% are female respondents (**Table 2.2**).

Table 2.3 : Marital Status

Marital Status	Frequency	Percent
Married	944	94.2
Unmarried	54	5.4
N.R.	4	.4
Total	1002	100.0

Marital Status

94.2% of the sample respondents are married, and just about 5.4% are unmarried (**Table 2.3**).

Table 2.4 : Educational Level

Educational Level	Frequency	Percent
Illiterate	208	20.7
Up to 4 th Std.	169	16.9
5 th – 9 th Std.	264	26.3
SSC	165	16.5
HSC	115	11.5
Graduate	58	5.8
P. G. / Diploma	23	2.3
Total	1002	100.0

Educational Level

It can be seen from **Table 2.4**, that one-fifth of the sample respondents, i.e. 20.7% are illiterate, and 16.9% have only primary level education. However, the rest are better educated — 26.3% have high school level (5th - 9th Std.) education, while 16.5% have passed SSC. 11.5% have passed HSC. 5.8% were graduates, and 2.3% even have completed post graduation or a postgraduate diploma.

Table 2.5 : Religion		
Religion	Frequency	Percent
Buddhist	183	18.3
Muslim	730	72.8
Christian	41	4.1
Jain	2	.2
Sikh	1	.1
Hindu	45	4.5
Total	1002	100.0

Religion

It is observed that 72.8% of the sample respondents are Muslims, and 18.3% are Buddhists. Christians (4.1%) and Hindus (4.5%) are also present in the sample of the study, while there is also a marginal representation of Jains and Sikhs in the area (**Table 2.5**).

Table 2.6 : Mother Tongue		
Mother Tongue	Frequency	Percent
Hindi	353	35.2
Urdu	398	39.7
Marathi	188	18.8
Gujarati	6	.6
English	8	.8
Konkani	9	.9
Malyalam	4	.4
Tamil	31	3.1
Nepali	3	.3
Kannada	2	.2
Total	1002	100.0

Mother Tongue

Majority of the sample respondents, 39.7% speak Urdu as their mother tongue, and 35.2% speak Hindi. The high proportion of migrant population in the area is obvious in the fact that only 18.8% speak Marathi. Other languages spoken by the sample respondents are — Tamil, Konkani, Gujarati, Malayalam, Kannada, Nepali, and English, though in marginal percentages (8%) (**Table 2.6**).

MIGRATION

Table 2.7 : Permanent Resident of the Area		
Answer	Frequency	Percent
Yes	927	92.5
No	75	7.5
Total	1002	100.0

Residential Status

The analysis about duration of study in Mumbai, it is observed that 92.5% of the respondents are permanent residents of the area in Mumbai (**Table 2.7**).

Table 2.8 : No. of Years of Stay in the Area		
No. of Years	Frequency	Percent
Not Applicable (N.A.)	85	8.4
No Response (N.R.)	10	1.0
Up to 10	155	15.5
11-15	118	11.8
16-20	144	14.3
21-25	115	11.5
26-30	134	13.4
31-35	58	5.8
36-40	90	9.0
41-50	67	6.7
51-60	17	1.7
Above 60	9	.9
Total	1002	100.0

Duration of Stay

As indicated in the **Table 2.8**, 15.5% of the sample respondents have lived in the area for less than ten years. The rest have been in this area much longer, the oldest group having stayed for more than 60 years. 8.4% of them were born here.

Table 2.9 : State Hailing From		
Name of State	Frequency	Percent
N.A.	906	90.4
Uttar Pradesh	14	1.3
Bihar	15	1.3
Tami Nadu	10	.9
Karnataka	6	.5
Gujarat	3	.2
Except Mumbai-Maharashtra	13	1.2
Mumbai	14	1.3
Goa	4	.3
Madhya Pradesh	7	.6
J & K	6	.5
Delhi	2	.2
West Bengal	2	.2
Total	1002	100.0

Place of Origin

The fact that 90.4% responded that they are all domiciles of Maharashtra, and hence referred to themselves as permanent natives of the city.

The rest of the sample respondents were scattered over the following States – Uttar Pradesh, Bihar, Tamil Nadu, Karnataka, Gujarat, Maharashtra districts outside Mumbai, Goa, Madhya Pradesh, J & K, Delhi, and West Bengal (**Table 2.9**).

Table 2.10 : Reasons for Migration		
Reasons	Frequency	Percent
N.A.	917	91.5
Employment	85	8.5
Total	1002	100.0

Reasons for Migration

The analysis about reasons for migration indicated that 8.5% of migrants mentioned employment as their reason for migration to Mumbai city (**Table 2.10**).

Table 2.11 : Problems to Stay in Mumbai		
Problem	Frequency	Percent
N.A.	917	91.5
Non-Availability of Basic Facilities	41	4.1
No Problem	44	4.4
Total	1002	100.0

Staying in Mumbai

It can be seen from the **Table 2.11** that 4.1% of the migrant sample respondents responded to this question and cited the main problem was the non-availability of basic facilities and proper staying arrangements in Mumbai city.

Table 2.12: Total No. of Family Members		
No. of Family Members	Frequency	Percent
Up to 2	49	4.9
3-4	289	28.8
5-7	477	47.6
8-10	147	14.7
11-15	40	4.0
Total	1002	100.0

No. of Family Members

The analysis about family size indicated that a little less than half the total respondents (47.6%) have 5-7 members in their family, and almost one-third (28.8%) have 3-4 family members. 14.7% have 8-10 family members, while 4% have as many as 11-15 family members living with them (**Table 2.12**).

Table 2.13 : No. of Adults in Family		
No. of Adults	Frequency	Percent
1-2	390	38.9
3-4	323	32.2
5-7	227	22.7
8-10	36	3.6
11-15	26	2.6
Total	1002	100.0

No. of Adults in Family

The further analysis shows that over 70% of the respondents have four or less adults in the family. Yet, 22.7% have 5-7 adults in the family, 3.6% have 8-10 adults, and 2.6% have 11-15 adults living in the family (**Table 2.13**).

Table 2.14: No. of Children in Family (Below 18 Years)		
No. of Children	Frequency	Percent
0	151	15.0
1-3	224	22.4
4-5	350	34.9
6-8	221	22.1
Above 8	56	5.6
Total	1002	100.0

No. of Children in Family

The number of children in the family also appear to be high. Over one-third (34.9%) had 4-5 children, and 22.1% had 6-8 children. 5.6 % had more than 8 children in the family. Only 22.4% of the respondents had 1-3 children (**Table 2.14**).

Table 2.15 : No. of Male Adults in Family		
No. of Males	Frequency	Percent
0	12	1.2
1	105	10.5
2	302	30.1
3	296	29.5
4	137	13.7
5	75	7.5
6	44	4.4
7	23	2.3
8	4	.4
9	3	.3
11	1	.1
Total	1002	100.0

No. of Male Adults in Family

70% of the sample had 1-3 male adults in the family. 10 % had one male adult. 13.7% had 4 male adults in the family (**Table 2.15**).

Table 2.16 : No. of Female Adults in Family		
No. of Females	Frequency	Percent
0	24	2.4
1	179	17.9
2	326	32.5
3	214	21.3
4	145	14.5
5	70	7.0
6	26	2.6
7	10	1.0
8	5	.5
9	3	.3
Total	1002	100.0

No. of Female Adults in Family

It can be seen from **Table 2.16** that 17.9% of sample respondents had one female adult in the family, and 32.5% had two females in the family. 21.3% had three females, and 14.5% had as many as four female adults in the family.

The overall picture of a high number of adults and children living in the family, appears to indicate the practice of joint family system among the respondents in this area.

Table 2.17 : No. of Married Persons in Family		
No. of Persons	Frequency	Percent
0	5	.5
1	55	5.5
2	655	65.3
3	91	9.1
4	109	10.9
5	23	2.3
Above 5	64	6.4
Total	1002	100.0

No. of Married Persons in Family

Table 2.17 indicates the presence of married persons in the family, though it is difficult to state whether the number included the respondents as well. While 5.5% mentioned only one married person in their family, indicating their migrant status probably, 65.3% said there were two married persons in the family. 9.1% had three married persons, 10.9% had four married persons in the family. 2.3% had five married persons, and 6.4% had more than five married persons in the family, which is a definite indication of joint family living.

Table 2.18 : No. of Illiterate Persons in Family		
No. of Illiterate Persons	Frequency	Percent
0	530	52.9
1	262	26.1
2	148	14.8
3	31	3.1
4	17	1.7
5	6	.6
Above 5	8	.8
Total	1002	100.0

No. of Illiterate Persons in Family

As per Mumbai Census 2011, literacy rate for L Ward is 79.3%.

While 52.9% of respondents did not have any illiterate persons in their families, the remaining 47% had illiterate family members. Over quarter of them had one illiterate family member, while 14.8% had two family members who were totally uneducated. The remaining 6.2% had more than three illiterate family members (**Table 2.18**).

Table 2.19 : No. of Persons Studied up to 4th Std.		
No. of Persons	Frequency	Percent
0	482	48.1
1	276	27.5
2	178	17.8
3	49	4.9
4	15	1.5
5	2	.2
Total	1002	100.0

Education upto Primary Level

Over a quarter of the sample respondents had one family member who had primary level education, and 17.8% had two family members who studied up to primary level. About 6% had 3-5 members in the family with primary education (**Table 2.19**).

Table 2.20 : No. of Persons Studied between 5th to 9th Std.		
No. of Persons	Frequency	Percent
0	192	19.2
1	229	22.8
2	260	25.9
3	163	16.3
4	100	10.0
5	32	3.2
Above 5	26	2.6
Total	1002	100.0

Education upto Secondary Level

It can be seen from **Table 2.20**, almost half the sample respondents had 1-2 family members with high school education, i.e. 5th - 9th Std. 16.3% had three family members with high school level education. 15.8% of the sample respondents had 4-5 members who had studied up to 9th Std.

Table 2.21 : No. of Persons Passed SSC		
No. of Persons	Frequency	Percent
0	437	43.6
1	311	31.0
2	167	16.7
3	67	6.7
4	15	1.5
5	2	.2
Above 5	3	.3
Total	1002	100.0

Education (with SSC)

One-third of the respondents had at least one person in family who had completed SSC, and 16.7% had two persons who had completed school successfully. About 8.7% had 3-5 members in the family who had passed SSC (**Table 2.21**).

Table 2.22: No. of Persons Passed HSC		
No. of Persons	Frequency	Percent
0	661	66.0
1	224	22.3
2	101	10.1
3	12	1.2
4	4	.4
Total	1002	100.0

Education (with HSC)

It can be seen from **Table 2.22** that 22.3% of sample respondents had one family member who had completed HSC, and 10.1% had two family members with this educational level. Those who had 3-4 family members who had passed HSC are marginal, i.e. 1.6%.

Table 2.23: No. of Graduates in Family		
No. of Persons	Frequency	Percent
0	840	83.8
1	122	12.2
2	28	2.8
3	9	.9
4	3	.3
Total	1002	100.0

Education (with Graduate Level)

A total of 16.2% of sample respondents had graduates in the family. 12.2% had one family member, 2.8% had two, and 1.2% had 3-4 members who were graduates (**Table 2.23**).

Table 2.24 : No. of Post Graduates in Family		
No. of Persons	Frequency	Percent
0	978	97.6
1	21	2.1
2	3	.3
Total	1002	100.0

Education (with Post-Graduate Level)

It is gratifying to observe that there are at least 2.4% of respondents who had 1-2 family members who had completed post-graduation (**Table 2.24**).

Above all Tables refer to educational level of the sample respondents in Jarimari Slums in Kurla in Mumbai.

OCCUPATION

Table 2.25 : Occupation		
Occupation	Frequency	Percent
Service	452	45.2
Domestic Worker	5	.5
Vendors	4	.4
Own Taxi/Auto	3	.3
Carpenter / Electrician / Welder /Kadia	24	2.4
Tailor/Badala Work	10	1.0
Self Business	283	28.2
Housewife	90	8.9
Nothing/N.R.	131	13.1
Total	1002	100.0

It is observed that 45.2% are in regular service, while 28.2% are involved in one's own business. 8.9%, obviously women said they were housewives, and not employed, while, 13.1% said they did nothing, due to reasons unspecified, which may include old age, or illness.

The occupation of the rest ranged from working as carpenter / electrician / welder / kadia (2.4%), tailoring / embroidery (1%), domestic help, street vendors, and drivers of taxi / auto in the city (**Table 2.25**).

HOUSING



Table 2.26 : Ownership of House		
Answer	Frequency	Percent
N.R.	1	.1
Own	759	75.7
Rental	242	24.2
Total	1002	100.0

Ownership of House

Three-quarters of the sample respondents stay in their own house, and one-fourths stay in rented accommodation in the area (**Table 2.26**).

Table 2.27 : No. of Rooms		
No. of Rooms	Frequency	Percent
One	914	91.2
Two	85	8.5
Three	3	.3
Total	1002	100.0

No. of Rooms

An overwhelming majority (91.2%) of respondents stay in one room tenement, 8.5% stay in two room tenement, and only .3% stay in three room tenement (**Table 2.27**).

Table 2.28 : Area of the House		
Area in Sq. Ft.	Frequency	Percent
Up to 100	336	33.5
101-150	551	55.0
151-200	90	9.0
Above 200	25	2.5
Total	1002	100.0

Area of the House

The area of these houses revealed that one-third of the sample respondents stayed in tenements with area of less than 100 sq.ft., and 55% stayed in a house with sq.ft. area of 101-150 sq.ft. 9% stayed in a house measuring 151-200 sq.ft. and 2.5% had houses that are more than 200 sq.ft. in area.

Given the average family sizes of the sample, the level of congestion in these houses can only be imagined (**Table 2.28**).

Table 2.29 : Type of Construction of House		
Answer	Frequency	Percent
N.R.	16	1.6
Pucca	864	86.2
Kuccha	122	12.2
Total	1002	100.0

Type of Construction

86.2% of the houses were pucca construction; kuccha houses were reported by 12.2% of the respondents (**Table 2.29**).

Table 2.30 : Type of House		
Type of House	Frequency	Percent
N.R.	4	.4
Hutment	167	16.7
Baithi Chawl	784	78.2
One Floor House	21	2.1
Two Floor House	26	2.6
Total	1002	100.0

Type of House

78.2% described their houses as 'baithi chawls', and 2.1% lived in single floor tenements. 2.6% had two floor tenements which are quite a common sight in all slums in the city. 16.7% lived in small hutments (**Table 2.30**).

Table 2.31 : Construction Material Used to Build Houses		
Answer	Frequency	Percent
N.R.	16	1.6
Cement + Sand + Bricks	287	28.6
Cement + Sand + Tin	1	.1
Cement + Sand + Tin + Tadpatri	5	.5
Cement + Sand + Bricks + Iron	693	69.2
Total	1002	100.0

Construction Material

69.2% of respondents had comparatively sturdy houses, built of iron, cement, sand and bricks. 28.6% made their houses of only cement, sand and bricks. A marginal percentage used tin and ‘tadpatri’ instead of bricks for walls of the houses (**Table 2.31**).

Table 2.32 : Cost to Purchase House		
Cost (in Rs.)	Frequency	Percent
No	352	35.1
Up to Rs.10000	119	11.9
11-25 Thousand	50	5.0
26-50 Thousand	39	3.9
51 Thousand - 1 Lac	40	4.0
1-2 Lacs	20	2.0
2-3 Lacs	26	2.6
3-5 Lacs	42	4.2
5-7 Lacs	20	2.0
Above 7 Lacs	27	2.7
N.A.	267	26.6
Total	1002	100.0

Purchase of House

The amount invested in purchasing the houses ranged from Rs.10,000 (11.9%) to more than 7 Lacs (2.7%) as indicated in the **Table 2.32**.

Table 2.33 : Deposit (if any) for the House		
Answer	Frequency	Percent
N.A.	759	75.8
Yes	172	17.2
No	71	7.0
Total	1002	100.0

Deposit for House

17.2% paid deposit for rental accommodation, while 7% did not have to pay any deposit (**Table 2.33**).

Table 2.34 : Improvement in House		
Answer	Frequency	Percent
Newly Constructed	242	24.1
No	38	3.8
Repairing	337	33.6
Painting / Plastering	17	1.7
Tiles	11	1.1
Repairing + Painting	86	8.6
Repair + Tiles + Painting	23	2.3
Repair + Paint + Furniture + Tiles	248	24.8
Total	1002	100.0

Improvements in House

Except for 3.8% who did not have to do anything after getting the house, and 24.1% who stayed in a newly constructed house, all had to undertake repairs, tiling, painting etc. at their own cost (**Table 2.34**).

WATER SUPPLY



Table 2.35 : Individual Tap		
Answer	Frequency	Percent
Yes	855	85.3
No	147	14.7
Total	1002	100.0

Water Supply — Individual Connections

85.3% of respondents said they had individual taps in their houses. Invariably these are connections that are illegally diverted from group water connections (**Table 2.35**).

Table 2.36 : If No, Source of Water Connection		
Source	Frequency	Percent
N.A.	855	85.3
Group Connection	93	9.3
Hand Pump / Well	15	1.5
Tanker /Purchase	39	3.9
Total	1002	100.0

Source of Water Connection

9.3% of respondents reported to have access to group water connections. 1.5% had access to hand pump/well in the vicinity, and 3.9% purchased water from water tankers (**Table 2.36**).

Table 2.37 : Group Water Connection in the Area		
Answer	Frequency	Percent
N.R.	38	3.8
Yes	919	91.7
No	45	4.5
Total	1002	100.0

Group Water Connections

The MCGM is giving group water connections in slum settlements in Mumbai. 91.7% of respondents stated that they had group connection for water supply in their area (**Table 2.37**).

Table 2.38 : No. of Families using Group Water Connections		
No. of Families	Frequency	Percent
N.A. / N.R.	120	12.0
Up to 5	312	31.1
5-10	317	31.6
11-15	193	19.3
16-20	32	3.2
Above 20	28	2.8
Total	1002	100.0

Usage of Group Water Connections

31.1% of respondents stated that in their area, on an average five families share a single water connection, while another 31.6% of them said 5-10 families share a single water connection. 19.3% of them share a single water/ connection among 11-15 households. 3.2% had to share a single water connection among 16-20 houses, and 2.8% had to share one connection for more than 20 houses (**Table 2.38**).

Table 2.39 : Duration of Water Supply (No. of Hours)		
No. of Hours	Frequency	Percent
N.R.	20	2.0
1-2	390	38.9
3-4	495	49.4
Above 4	97	9.7
Total	1002	100.0

Duration of Water Supply (No. of Hours)

The above situation is compounded by the fact that, for 38.9% of respondents, water supply is available for just 1-2 hours per day, and for 49.4% of them that is almost half the sample, water supply is available for 3-4 hours per day. More than 4 hours of water supply is available to 9.7% of the sample respondents (**Table 2.39**).

Table 2.40 : No. of Hours for Family		
Answer	Frequency	Percent
N.R.	33	3.3
Up to 15 Minutes	32	3.2
Up to 30 Minutes	175	17.4
1 Hour	542	54.1
2 Hours	154	15.4
3 Hours	39	3.9
4 Hours	15	1.5
More than 4 Hours	12	1.2
Total	1002	100.0

Duration of Water Supply (Family)

3.2% had access to the water tap for just about 15 minutes per family and it was a mad dash to collect the maximum water for the day during this short time. 17.4% had access to 30 minutes per family. Over half (54.1%) had an hour per family, and 15.4% had two hours for each family. 3.9% had 3 hours of water supply per family, and 2.7% had 4 hours or more (**Table 2.40**).

Table 2.41 : Expenses on Water (Per Day)		
Expenses in Rs.	Frequency	Percent
No / N.R.	113	11.3
Up to Rs.5	207	20.6
6-7	195	19.5
8-10	176	17.6
11-15	29	2.9
16-20	19	1.9
21-25	191	19.1
Above Rs.25	72	7.1
Total	1002	100.0

Expenditure for Obtaining Water

57.7% of them spend Rs. 10 or less per day on water, while on the higher end, over a quarter of the sample, (26.3%) spent Rs.21-25 and more, on procuring water per day (**Table 2.41**).

Table 2.42 : Problems in Getting Water		
Answer	Frequency	Percent
No Problem	863	86.1
Inadequate / Irregular / Low Pressure	121	12.1
Long Distance	7	.7
Dirty Water	3	.3
Quarrel	8	.8
Total	1002	100.0

Problems in Water Supply

While for 86.1% there was no problem in getting water, 12.1% reported problems of inadequate water, irregular water availability, and low water pressure. Other problems reported by a marginal percentage (7%) were- long distance to fetch water, inferior quality of water, and frequent quarrels at water collection points in their settlements (**Table 2.42**).

Table 2.43 : Insufficient Water and Access		
Answer	Frequency	Percent
N.A.	640	63.8
Purchase	108	10.8
Using stored	19	1.9
Use motor	2	.2
Fetching from far	37	3.7
Hand Pump/Well	95	9.5
Tanker	8	.8
Friend/Neighbour	93	9.3
Total	1002	100.0

Insufficient Water Availability

If water availability was insufficient, 10.8% of them purchased water, 9.5% use hand pump / well which was available close by, 9.3% of them borrowed water from friend or neighbour. Other options were using stored water, use electric motor to increase water pressure, purchase from tankers, or fetch from farther water outlets (**Table 2.43**).

Table 2.44 : Steps Taken to Tackle Water Contamination		
Answer	Frequency	Percent
Nothing	350	34.9
Boiling	204	20.4
Purchasing	7	.7
Filtering	264	26.3
Use for other Work	170	17.0
Boil + Filter	7	.7
Total	1002	100.0

Water Contamination

If water was found to be contaminated, 34.9% of them did not do anything. 20.4% of them tried boiling to disinfect, or tried filtering methods. Others used the water for other work apart from cooking and drinking and/or purchased water for drinking (**Table 2.44**).

TOILET



Table 2.45 : Type of Toilets		
Type of Toilet	Frequency	Percent
Open Defecation	11	1.1
Individual	66	6.6
Public	915	91.3
Pay and Use	10	1.0
Total	1002	100.0

Type of Toilets

While 6.6% had individual toilets, 91.3% used public toilets. About 1% used pay & use toilets, and 1.1% had no other option except open defecation (**Table 2.45**).

Table 2.46 : Distance from House		
Distance	Frequency	Percent
N.A.	75	7.5
Near to House	670	66.9
Up to ½ Km.	221	22.0
½ Km.- 1 Km.	36	3.6
Total	1002	100.0

Toilets and Distance from House

For 66.9%, the toilet facilities were close to their house; for 22% it was half a kilometer away, and for 3.6% it was half to 1 km away from their house (**Table 2.46**).

Table 2.47 : Time to Reach Toilet		
Answer	Frequency	Percent
N.A.	75	7.4
Up to 5 Minutes	474	47.4
6-10 Minutes	341	34.0
11-15 Minutes	66	6.6
16-20 Minutes	46	4.6
Total	1002	100.0

Time to Reach Toilet

For 47.4% the time taken to reach the toilet was up to 5 minutes only, while for 34% it took 6-10 minutes. 6.6% took 11-15 minutes while 16-20 minutes were taken to reach the toilet, by 4.6% (**Table 2.47**).

Table 2.48 : No. of People Using the Toilets		
No. of Persons	Frequency	Percent
N.A.	75	7.5
Up to 5	112	11.2
6-10	139	13.9
11-15	65	6.4
16-20	176	17.6
21-30	115	11.5
31-40	196	19.6
41-50	15	1.5
Above 50	52	5.2
Can't say	57	5.6
Total	1002	100.0

Toilets and its Usage Rate

The responses in this **Table 2.48** could be guess work on the part of respondents, since the usage rate per seat in a public toilet is really not easy to calculate. However, the findings indicate that the number of people who use one toilet / seat range from less than 5 to as high as over 50.

Table 2.49 : Difficulties Faced by Old / Children / Handicapped		
Answer	Frequency	Percent
No	789	78.8
Yes	213	21.2
Total	1002	100.0

the toilet at night or in the afternoons when it was somewhat deserted, as they feared molestation by anti-social elements who invariable frequented the area surrounding the toilets.

Table 2.50 : Expenses for Toilet Usage (Per Day)		
Answer	Frequency	Percent
No / Free	157	15.7
Up to Rs.2	845	84.3
Total	1002	100.0

expenses on toilet use is a separate expense item, which is often managed by getting children to resort to open defecation.

Table 2.51 : Payment for Using Toilet		
Answer	Frequency	Percent
N.A.	157	15.7
Caretaker	755	75.3
Committee	90	9.0
Total	1002	100.0

Table 2.52 : Water Facility in Toilets		
Answer	Frequency	Percent
N.R.	66	6.6
Yes	255	25.4
No	681	68.0
Total	1002	100.0

Table 2.53 : Electricity Connection in Toilet		
Answer	Frequency	Percent
N.R.	68	6.8
Yes	674	67.3
No	260	25.9
Total	1002	100.0

Difficulties in Using Toilets

While 78.8% felt that there were no difficulties for old persons, children or handicapped in using the toilets, 21.2% felt that there were difficulties (**Table 2.49**). Some respondents also mentioned that women found it unsafe to visit

User Fees for Toilets Usage

It can be seen from **Table 2.50** that 84.3% of respondents paid a user fee of Rs.2 per person per day; this works out to Rs. 8 per family of four per day, and Rs.240 per month. Considering the average family size of 5-7, the

Payment for Using Toilet

The user fee is given to the caretaker of the toilet block, who is managing toilet block in the area (**Table 2.51**).

Water Facility in Toilets

Water facility in the toilet is available was reported by quarter of the sample respondents. 68% reported that their toilets were not provided with water by MCGM (**Table 2.52**).

Lights in Toilets

Lights were in working condition as per 67.3% of the respondents while 25.9% of respondents said that there were no lights; making night visits to the toilets a risky exercise, particularly for women and girls (**Table 2.53**) and senior citizens.

Table 2.54 : Toilets Construction		
Answer	Frequency	Percent
N.R.	81	8.1
MCGM / Corporator	886	88.4
MLA	18	1.8
MHADA	17	1.7
Total	1002	100.0

Construction of Toilets

The toilet was built by the local Municipal Corporator, according to 88.4% of sample respondents. 1.8% said that the local MLA built toilets, and 1.7% said that the toilets were built by MHADA (**Table 2.54**).

Table 2.55 : Toilets Maintenance		
Answer	Frequency	Percent
N.A. / N.R.	94	9.4
MCGM	834	83.2
MHADA	1	.1
Committee	73	7.3
Total	1002	100.0

Maintenance of Toilets

83.2% of them stated that the public toilets were maintained by MCGM, and 7.3% said their toilets were maintained by a Committee formed in the area of local residents (**Table 2.55**).

Table 2.56 : Condition of Toilets		
Answer	Frequency	Percent
N.R.	119	11.9
Clean	743	74.1
Unclean	140	14.0
Total	1002	100.0

Condition of Toilets

The condition of the toilets was reported to be clean, according to 74.1% of respondents, while 14% stated that they were unclean (**Table 2.56**).

GARBAGE COLLECTION AND DISPOSAL



Table 2.57 : Garbage Collection and Disposal		
Answer	Frequency	Percent
N.R.	11	1.1
Dustbin	963	96.1
In front of House	3	.3
On Road	25	2.5
Total	1002	100.0

Garbage Collection and Disposal

Garbage was disposed off in the communal waste bins by 96% of sample respondents, while .3% of them dumped them in front of the house, and 2.5% put out the garbage on the roadside (**Table 2.57**).

Table 2.58 : Separation of Garbage at Source		
Answer	Frequency	Percent
N.R.	11	1.1
Yes	98	9.8
No	893	89.1
Total	1002	100.0

Segregation of Garbage at Source

9.8% claimed to segregate their household garbage, while 89.1% did not separate (**Table 2.58**).

Table 2.59 : Collection of Garbage		
Answer	Frequency	Percent
N.R.	7	.7
Municipal Worker	200	20.0
Community	4	.4
Contractor	1	.1
Adoption (Slum)	8	.8
No Arrangement	234	23.3
Self	548	54.7
Total	1002	100.0

Garbage Collection

It can be seen from **Table 2.59** that 54.7% of sample respondents place garbage by themselves, 20% said the municipal worker collect their household garbage. 23.3% had no fixed arrangement for garbage disposal. In Mumbai, MCGM has introduced Slum Adoption Scheme (Dattak Vasti Yojana) and 8% of the respondents told that they participate in Slum Adoption Scheme.

Table 2.60 : Frequency of Services		
Answer	Frequency	Percent
N.R.	12	1.2
Daily	734	73.2
Twice in a Day	25	2.5
Once in a Week	1	.1
Twice in a Week	230	23.0
Total	1002	100.0

Service Provision

Most, i.e. 73.2% stated that there was daily clearing of garbage, while 23% had the garbage put out twice a week (**Table 2.60**).

Table 2.61 : Community Garbage Bins in the Area		
Answer	Frequency	Percent
N.R.	6	.6
Yes	748	74.6
No	248	24.8
Total	1002	100.0

Community Garbage Bins

Three quarters of the sample respondents (74.6%) said that there were community garbage collection bins in their area, while 24.8% of them did not have garbage collection facility (**Table 2.61**).

Table 2.62 : Provision of Facility		
Answer	Frequency	Percent
N.A. / N.R.	258	25.7
MCGM	744	74.3
Total	1002	100.0

Provision of Waste Bins

74.3% of respondents told that waste bins were provided by the MCGM for garbage collection (Table 2.62).

Table 2.63 : Type of Waste Bin		
Type	Frequency	Percent
N.R.	265	26.4
Iron	662	66.1
Cement	16	1.6
Plastic	59	5.9
Total	1002	100.0

Type of Waste Bins

The waste bins were made of iron according to 66.1%; whereas 5.9% of them said they were made of plastic, and 1.6% said that garbage bins were made of cement (Table 2.63).

Table 2.64 : Collection from Community Bins		
Answer	Frequency	Percent
N.R.	18	1.8
MCGM	983	98.1
Community	1	.1
Total	1002	100.0

Collection of Garbage

98.1% of the respondents said that MCGM arrange for collection of garbage from community garbage bins (Table 2.64).

Table 2.65 : Frequency of Collection from Community Bins		
Answer	Frequency	Percent
N.R.	20	2.0
Daily	884	88.2
Twice in a Day	75	7.5
Once in a Week	20	2.0
Twice in a Week	3	.3
Total	1002	100.0

Frequency of Garbage Collection

88.2% of them stated that collection of garbage from community bins was done daily, and according to 7.5% it was done twice in a day (Table 2.65).

Community Participation

Table 2.66 : Community Participation of Residents in Garbage Collection		
Answer	Frequency	Percent
N.R.	13	1.3
Yes	407	40.6
No	582	58.1
Total	1002	100.0

Table 2.67 : Community Participation		
Answer	Frequency	Percent
N.R.	405	40.4
Co-op.to MCGM Workers	593	59.2
Committee appoints	4	.4
Total	1002	100.0

It can be seen from **Table 2.66** that 40.6% said the residents participate in the garbage collection drive. **Table 2.67** clarified this, by pointing out that 59.2% of respondents said they cooperate with the municipal conservancy workers, and .4% of them said they had appointed local Committee for the purpose.

DRAINAGE



**Table 2.68 : Drainage System
in the Area**

Answer	Frequency	Percent
N.R.	5	.5
No Drainage	26	2.6
Packed by Plastic	107	10.7
Open / Small Gutter	62	6.2
Smelling / Dirty	497	49.6
No Problem	305	30.4
Total	1002	100.0

Drainage

Drainage system was a sore point with the area respondents, as seen in the **Table 2.68**. 49.6% of them said the drains were dirty with bad smell, 10.7% of respondents said that they were choked with plastic, 6.2% of them said the drains were just open small gutters, and 2.6% of them told that they had no drainage. 30.4% said there is no problem with drainage system in the area.

ELECTRICITY SUPPLY

Table 2.69 : Electricity in House

Answer	Frequency	Percent
N.R.	5	.5
Yes	975	97.3
No	22	2.2
Total	1002	100.0

Electricity Supply

97.3% of respondents had electricity connections in their homes (**Table 2.69**).

Table 2.70 : Source of Power Supply		
Answer	Frequency	Percent
N.A.	980	97.8
Rented	22	2.2
Total	1002	100.0

Source of Power Supply

2.2% of them did not have direct electrical connection, and they have rented it out from their neighbours (**Table 2.70**).

Table 2.71 : Own Electrical Meter		
Answer	Frequency	Percent
N.R.	13	1.3
Yes	934	93.2
No	55	5.5
Total	1002	100.0

Electric Meter (Own)

93.2% of respondents stated that they had their own electrical meter for power supply (**Table 2.71**).

Table 2.72 : Deposit for Electricity Connection		
Amount in Rs.	Frequency	Percent
No	379	37.8
Up to Rs.500	13	1.3
501-1000	11	1.1
1001-2000	151	15.1
2001-3000	290	28.9
3001-4000	101	10.1
4001-5000	29	2.9
5001-7000	12	1.2
Above Rs.7000	16	1.6
Total	1002	100.0

Deposit for Electricity Connection

It can be seen from **Table 2.72** that the average deposit paid was around Rs.2001-3000 paid by 28.9%. 15.1% paid Rs.1001-2000, and 10.1% paid Rs.3001-4000.

Table 2.73 : Deposit and Agency		
Answer	Frequency	Percent
N.A.	379	37.8
BSES	15	1.5
Reliance	608	60.7
Total	1002	100.0

Deposit and Service Provider Agency

Table 2.73 depicts that the deposits were paid to Reliance Energy by 60.7% of respondents, whereas 1.5% of them reported BSES (which is taken over by Reliance Energy long back).

Table 2.74 : Electricity Bill (Per Month)		
Amount (in Rs.)	Frequency	Percent
N.R.	23	2.3
Up to Rs.300	298	29.7
301-500	233	23.2
501-700	129	12.9
701-1000	205	20.5
1001-2000	97	9.7
Above Rs.2000	17	1.7
Total	1002	100.0

Electricity Bill

It can be seen from **Table 2.74** that the monthly expenses on electricity ranged from a minimum of Rs.300 (29.7%), to a maximum of Rs.2000+.The average seems to be around Rs.500 per month. The sample respondents reported that Reliance Electricity Charges are more expensive than the BEST supply in Mumbai.

Table 2.75 : Bill Payment and Agency		
Pay To	Frequency	Percent
N.R.	33	3.3
BSES	12	1.2
Reliance	936	93.4
Tata	1	.1
House Owner	12	1.2
Neighbour /Friend	8	.8
Total	1002	100.0

Bill Payment and Service Providing Agency

93.4%, i.e. majority of the respondents paid their bills to Reliance Energy, while marginal percentage of respondents paid BSES, (Reliance) Tata Power, house owner, or the neighbour / friend from whom they rent the electric connection (**Table 2.75**).

Table 2.76 : Difficulties in Electricity Connection		
Difficulties	Frequency	Percent
No	983	98.1
No Documents	4	.4
Money Problem	6	.6
Non Co-operation of Officers	9	.9
Total	1002	100.0

Difficulties in Electricity Connection

98.1% of the sample respondents did not have any problems regarding their electricity connections (**Table 2.76**).

TRANSPORT



Availability of transport is used to refer to route possibilities, timings and frequency.

This area is well connected to many parts of the city by BEST transport. Many rickshaws also ply in these areas. However railway station is far away from these areas. The nearby stations are Kurla and Ghatkopar though they are 3-5 kms from this area.

Table 2.77 and 2.78 indicate the modes of transport used by both children and adults. Since they are multiple and not mutually exclusive, the percentages indicate the various modes of transport used by the sample respondents for themselves, as well as, for their children and family members.

Table 2.77 : Mode of Transport Used by Children		
Answer	Frequency	Percent
No	469	46.8
Rickshaw	250	24.9
Taxi	166	16.6
Bus	259	25.8
Railway	184	18.4
Bicycle/Scooter	34	3.4
School Bus	32	3.2

Mode of Transport Used by Children

Children use transport mainly to go to school, and 46.8% said their children did not use any transport to go to school, since their schools were within walking distance. Bus (25.8%) and rickshaw (24.9%) were the major modes of public transport used by the children. Suburban trains were used by 18.4% of the respondents, and taxis were used by 16.6%. Children who went by the school bus were just reported by 3.2% of respondents.

Table 2.78 : Mode of Transport Used by Adults		
Answer	Frequency	Percent
No	259	25.8
Rickshaw	542	54.1
Taxi	585	58.4
Bus (BEST)	922	92.0
Railway	655	65.4
Bicycle / Scooter	13	1.3
4 Wheeler	2	.2

Mode of Transport Used by Adults

92% of adults use the BEST bus for travel to work, while 65.4% use suburban train. 58.4% also use taxis and 54.1% use rickshaws. 25.8% did not use any mode of transport for daily travel.

Table 2.79 : Travelling Time		
In Hours	Frequency	Percent
N.A.	62	6.1
½ Hour	119	11.9
One	317	31.7
Two	147	14.7
Three	123	12.3
Four	101	10.1
Five	80	7.9
Six	46	4.6
More than 6 Hours	7	.7
Total	1002	100.0

Travel Time

One-third of sample respondents spent one hour for travelling to work, while 27% spent 2-3 hours. 10.1% spent four hours on travel, while around 5% spent as much as six hours or more (**Table 2.79**). This could be due to use of multiple means of transport such as using the bus to reach the railway station, etc.

PUBLIC TRANSPORT

Distance from House

Table 2.80 : Distance to BEST Bus Stop		
Distance(in Km.)	Frequency	Percent
Up to ½ Km.	612	61.1
One	203	20.2
Two	175	17.4
Three	7	.7
Four	5	.5
Total	1002	100.0

Distance to BEST Bus Stop

For 61.1% the bus-stop was less than half km. from their house, while for 20.2% it was one km. away. For 17.4% it was around 2 km. away, which meant that they had to use other means to reach the bus stop (**Table 2.80**).

Table 2.81 : Distance to Railway Station		
Distance(in Km.)	Frequency	Percent
N.R.	8	.8
½ Km.	41	4.1
One	34	3.4
Two	66	6.6
Three	57	5.7
Four	749	74.7
Five	28	2.8
Above 5 Kms.	19	1.9
Total	1002	100.0

Distance to Railway Station

For 3/4th of the sample respondents, the railway station was 4 km. away from their house, and for the rest of the sample, the distance was shorter compare to others (**Table 2.81**).

Table 2.82 : Distance to Rickshaw Stand		
Distance(in Km.)	Frequency	Percent
N.R.	8	.8
½ Km.	618	61.7
One	227	22.6
Two	139	13.9
Three	7	.7
Four	3	.3
Total	1002	100.0

Distance to Rickshaw Stand

The rickshaw was available at a distance of half km. away for 61.7% of sample respondents, while for 22.6% the distances were one km. away. 13.9% of them said that the rickshaw stand was two km. away from their place of residence (**Table 2.82**).

Table 2.83 : Distance to Taxi Stand		
Distance(in Km.)	Frequency	Percent
N.R. / No	83	8.3
½ Km.	554	55.3
One	207	20.6
Two	148	14.8
Three	7	.7
Four	2	.2
Five	1	.1
Total	1002	100.0

Distance to Taxi Stand

The taxi stand was half km. away from the house for 55.3% of sample respondents, while for 20.6% it was one km. away. 14.8% stated that it was two km. away from their residence (**Table 2.83**).

Table 2.84 : Difficulties in Travel		
Answer	Frequency	Percent
No	311	31.0
Rush	2	.2
Time Consuming	24	2.4
Traffic Problem	663	66.2
High Charges	2	.2
Total	1002	100.0

Difficulties in Travel

The main difficulty in travel, as stated by the sample respondents was the traffic problem in the area, which is the bane of all in the city of Mumbai (**Table 2.84**).

EDUCATION

The Constitution of India states under Article 45 of Directive Principles that the State shall endeavour to provide free compulsory education for all children up to age of 14. This was converted to a fundamental right of every citizen through the 86th Constitutional Amendment of India in 2002. After the 86th Amendment to the Constitution, universal primary education has been included in the ambit of Fundamental Rights under Chapter III in the constitution. Under Right to Education (RTE), it has been mandated that The State shall provide free and compulsory education to all children of the age group 6-14 years in such a manner as the State may determine.



Table 2.85 : No. of Students		
No. of Students	Frequency	Percent
0	302	30.1
1	152	15.2
2	216	21.5
3	167	16.7
4	106	10.6
5	41	4.1
Above 5	18	1.8
Total	1002	100.0

No. of Students

One-third of sample respondents have no child studying in schools. The average number of school going children range from 2-3 (21.5% and 16.7% respectively). 10.6% of them have 4 school going children (**Table 2.85**).

Type of School

Table 2.86 : Type of School		
Type of School	Frequency	Percent
N.A.	302	30.1
Government	46	4.6
Municipal	73	7.3
Private	519	51.8
Trust	12	1.2
Municipal + Private	34	3.4
Private + Madarasa	1	.1
Municipal + Madarasa	2	.2
Municipal + Private + Madarasa	1	.1
Government + Private	5	.5
Government + Private + Madarasa	1	.1
Private + Trust	1	.1
Private + Other	1	.1
Government + Private + Other	1	.1
Government + Other	2	.2
Municipal + Other	1	.1
Total	1002	100.0

It is surprising to observe that over half the sample respondents send their children to private schools. The next preference was for municipal schools which were the option of only 7.3% of respondents, and government schools were the option for 4.6% of sample respondents. There were respondents who sent some of their children to Madarasa school and another to a private or municipal / government school, but the percentage of such respondents was marginal (**Table 2.86**).

Table 2.87 : School Medium of Instruction		
Medium	Frequency	Percent
N.A.	302	30.1
English	235	23.4
Marathi	82	8.2
Urdu	179	17.9
Hindi	61	6.1
Tamil	2	.2
English+Urdu	67	6.7
English+Hindi	26	2.6
English+Marathi	7	.7
English+Marathi+Urdu	15	1.5
Urdu+Hindi	12	1.2
English+Urdu+Hindi	7	.7
Marathi+Urdu	5	.5
Marathi+Urdu+Hindi	2	.2
Total	1002	100.0

Medium of Instructions

23.4% of the respondents' children studied in an English medium school, while 17.9% of the respondents' children studied in Urdu medium. Marathi (8.2%) and Hindi (6.1%) were other choices (**Table 2.87**). There were marginal percentage of respondents who chose different mediums of instruction for different children, probably based on their ages and financial capacity.

Table 2.88 : Deposit Taken by the School (if any)		
Deposit (in Rs.)	Frequency	Percent
NA./N.R.	373	37.2
Up to Rs.2500	77	7.7
2501-5000	162	16.2
5001-10000	124	12.4
10001-15000	23	2.3
15001 & Above	17	1.7
No Deposit	226	22.5
Total	1002	100.0

Deposit for School Admission

No deposit was paid by 22.5% of the respondents. 16.2% paid deposit of Rs.2501-5000, and 12.4% paid a deposit of Rs.10,000. About 4% paid deposit of over Rs.10,000 (**Table 2.88**).

Details of Children Not Going to School

Table 2.89 : No. of Children Not Going to School		
Actual	Frequency	Percent
N.A.	957	95.5
1	28	2.8
2	9	.9
3	5	.5
4	3	.3
Total	1002	100.0

Children Not Going to School

It was seen that the number of children not going to school were very marginal, i.e. 4.5% (**Table 2.89**).

Children (Boys / Girls) Not Going to School

Table 2.90 : No. of Boys Not Going to School		
Actual	Frequency	Percent
N .A.	969	96.7
1	29	2.9
2	2	.2
3	2	.2
Total	1002	100.0

Table 2.91 : No. of Girls Not Going to School		
Actual	Frequency	Percent
N.A.	980	97.8
1	14	1.4
2	6	.6
3	1	.1
4	1	.1
Total	1002	100.0

The further discussions during the study revealed that of these, it was seen that just 3.3% were boys, and girls were a little over 2% (**Table 2.90 and 2.91**).

Table 2.92 : Reasons for Children Not Going to School		
Reasons	Frequency	Percent
N.A./N.R	959	95.7
Poverty	14	1.4
No Interest/Failed	22	2.2
Poverty + No Interest	4	.4
Back Native Place	2	.2
Sickness	1	.1
Total	1002	100.0

Reasons for Children Not Going to School

The reasons for the dropping out of the children were given as – no interest due to failure (2.2%), poor financial condition (1.4%), went back to native place, and sickness (**Table 2.92**).

Facilities in Schools

Table 2.93 : No. of Students – Facilities in the School									
Facilities	No. of Students								Total
	1	2	3	4	5	Above 5	No/N.R.	N.A.	
Uniform	32 (3.2)	37 (3.7)	25 (2.5)	8 (0.8)	6 (0.6)	--	35 (3.5)	859 (85.7)	1002 (100.0)
Shoes	33 (3.3)	38 (3.8)	24 (2.4)	8 (0.8)	6 (0.6)	1 (0.1)	34 (3.4)	858 (85.6)	1002 (100.0)
Stationary	32 (3.2)	35 (3.5)	21 (2.1)	6 (0.6)	6 (0.6)	--	44 (4.4)	858 (85.6)	1002 (100.0)
Notebooks / Pen	34 (3.4)	36 (3.6)	25 (2.5)	8 (0.8)	6 (0.6)	1 (0.1)	34 (3.4)	858 (85.6)	1002 (100.0)
Text Books	37 (3.7)	36 (3.6)	23 (2.3)	6 (0.6)	6 (0.6)	1 (0.1)	37 (3.7)	856 (85.4)	1002 (100.0)
School Bag	31 (3.1)	37 (3.7)	25 (2.5)	7 (0.7)	6 (0.6)	1 (0.1)	37 (3.7)	858 (85.6)	1002 (100.0)
Tiffin	33 (3.3)	35 (3.5)	27 (2.7)	7 (0.7)	5 (0.5)	1 (0.1)	36 (3.6)	858 (85.6)	1002 (100.0)
Water Bag	31 (3.1)	35 (3.5)	23 (2.3)	7 (0.7)	5 (0.5)	1 (0.1)	41 (4.1)	859 (85.7)	1002 (100.0)
Afternoon Meals	32 (3.2)	32 (3.2)	23 (2.3)	5 (0.5)	5 (0.5)	1 (0.1)	47 (4.7)	857 (85.5)	1002 (100.0)
Stipend	28 (2.8)	35 (3.5)	21 (2.1)	6 (0.6)	6 (0.6)	--	48 (4.8)	858 (85.6)	1002 (100.0)
Tuition/Guidance	32 (3.2)	34 (3.4)	23 (2.3)	6 (0.6)	4 (0.4)	--	44 (4.4)	859 (85.7)	1002 (100.0)
Other	23 (2.3)	28 (2.8)	14 (1.4)	5 (0.5)	6 (0.6)	--	66 (6.6)	860 (85.8)	1002 (100.0)

(N.B. - Figures in brackets indicate the percentages)

N.A. = Not Applicable; N.R. =No Response)

Table 2.93 indicates that on the whole, very few respondents reported their children receiving facilities from the schools they studied in. There were about 10% of sample respondents whose children received facilities, such as, uniform, shoes, stationary, text books, notebooks, schoolbag, tiffin, water bag, afternoon meals, stipend, tuitions, stipend, etc.

Medical Checkup in Schools

Table 2.94 : Regular Medical Checkup in School		
Answer	Frequency	Percent
N.A.	276	27.5
Yes	356	35.6
No	370	36.9
Total	1002	100.0

School Health Programme

35.6% of respondents reported that there was regular medical checkup conducted for the children in school (**Table 2.94**).

Table 2.95 : Sources of Medical Checkup		
Answer	Frequency	Percent
N.A./N.R.	646	64.5
Government Hospital	140	14.0
Municipal Hospital	91	9.0
Private Hospital	110	11.0
Other	4	.4
Municipal + Private Hospital	5	.5
Government + Private + Municipal Hospital	6	.6
Total	1002	100.0

Medical Checkup

The medical checkup was done by Government Hospital according to 14%, and by private hospital, as reported by 11% of sample respondents. Municipal hospital checkup was reported by 9% of the respondents under School Health Programme (**Table 2.95**).

Table 2.96 : Provision of Facilities under Government / Municipal Scheme		
Answer	Frequency	Percent
Yes	18	1.8
No	984	98.2
Total	1002	100.0

Provision of Facilities under Different Schemes

The sample respondents do not seem to be aware of whether the benefits were provided under government scheme or private, and 1.8% of them merely answered in the affirmative, which is not very revealing (**Table 2.96**).

Table 2.97 : Type of Different Schemes		
Answer	Frequency	Percent
N.A.	984	98.2
Free Education	10	1.0
Books / Notebooks	3	.3
Free Bus Pass	2	.2
Breakfast	3	.3
Total	1002	100.0

Different Schemes available through Government / Private to School Children

1.3% of children were availing facilities of free education, books and notebooks; 2% of free bus pass and 0.3% of free breakfast (**Table 2.97**).

Table 2.98 : Difficulties while Educating the Children		
Answer	Frequency	Percent
N.R.	295	29.4
Poverty	30	3.0
Admission Problem	24	2.4
More Fees	6	.6
Inadequate School Facilities	1	.1
No Difficulties	646	64.5
Total	1002	100.0

Difficulties for Educating Children

64.5% of them said that they had no difficulties in educating their children. The problems cited by those who expressed them were — poverty (3%), high fees (.6%), inadequate school facilities (.1%) (**Table 2.98**).

Table 2.99 : Discrimination Faced		
Answer	Frequency	Percent
Yes	5	.5
No	997	99.5
Total	1002	100.0

Discrimination

It is interesting to note that 99.5% did not sense any kind of discrimination regarding their children's education in their area (**Table 2.99**).

Table 2.100 : Kind of Discrimination		
Details	Frequency	Percent
N.A.	995	99.3
Neglected	1	.1
Admission Problem	6	.6
Total	1002	100.0

Kind of Discrimination

Although 99.3% of children did not face any discrimination, 0.1% felt neglected and 0.6% had problems of admission to school.

Vocational Skills

Table 2.101 : Need of Vocational Skill in Present Situation		
Type of Skill	Frequency	Percent
No Need / N.R.	843	84.1
Technical	60	6.0
Computer	66	6.6
Vocational Courses	11	1.1
Music /Dance	1	.1
Languages Command	17	1.7
Catering / Hospitality	2	.2
Business Skill	1	.1
Photography	1	.1
Total	1002	100.0

Vocational Skills

Most of the respondents could not explain this aspect. However, some of the sample respondents had definite ideas regarding the vocational skills necessary in the present situation and the future, which is a very positive indication. Even though the responses were marginal, it points to the higher aspirational levels of the respondents. They expressed the need for vocational training in the fields of technical skills (6%), computer skills (6.6%), vocational courses, IT enabled courses, music/dance, command over languages, catering/hospitality, business skills, photography and beautification courses (**Table 2.101**).

Table 2.102 : Need of Vocational Skill for Children		
Type of Skill	Frequency	Percent
N.A./N.R.	724	72.2
Technical	15	1.5
Computer	185	18.5
Vocational Courses	53	5.3
Music/Dance	7	.7
Academic	8	.8
Catering / Hospitality	9	.9
Business	1	.1
Total	1002	100.0

Need for Vocational Training

The focus on aspirations for one's own children is obvious in **Table 2.102**. 18.5% of respondents wanted their children to do computer education of some sort, as they felt that this field had maximum scope for employment / self-employment in near future. Vocational courses were given importance by 5.3% and 1.5% wanted them to do technical courses. Other vocational streams they mentioned are — music / dance, academic, catering / hospitality, business skills, etc.

HEALTH



Table 2.103 : Total No. of Sick Persons in Family		
No. of Sick Persons	Frequency	Percent
0	951	94.9
1	47	4.7
2	4	.4
Total	1002	100.0

Sickness in Family

94.9% of sample respondents said that they had no sick persons in the family (**Table 2.103**).

Table 2.104 : No. of Sick Children		
No. of Sick Children	Frequency	Percent
0	977	97.5
1	23	2.3
2	2	.2
Total	1002	100.0

Sickness and Children

2.3% of the respondents said that one child was sick, and .2% had two children in the family who were sick (**Table 2.104**).

Table 2.105 : No. of Sick Adults		
No. of Sick Adults	Frequency	Percent
0	986	98.4
1	14	1.4
2	2	.2
Total	1002	100.0

Sickness and Adults

1.6% of sample respondents had adult members in the family who were sick and require medical treatment (**Table 2.105**).

Table 2.106 : Nature of Sickness		
Nature	Frequency	Percent
N.A.	961	95.9
Malaria	1	.1
T.B.	6	.6
Cancer	1	.1
Cold / Cough / Fever	15	1.5
B.P.	3	.3
Heart Disease	3	.3
Kidney Problem	1	.1
Diabetes	6	.6
Ear Trouble	1	.1
Langue Problem	1	.1
Paralysis	3	.3
Total	1002	100.0

Nature of Sickness

Nature of sickness varied from seasonal illness, such as, cold / fever, to chronic or serious illnesses such as diabetes (.6%), T.B (.6%), blood pressure, paralysis, heart disease, etc (**Table 2.106**).

Table 2.107 : Place of Healthcare Treatment		
Place of Medical Treatment	Frequency	Percent
N.A./N.R.	962	96.0
Municipal Hospital	18	1.8
Private Hospital	20	2.0
Government Hospital	2	.2
Total	1002	100.0

Place for Healthcare Assistance

It was observed that out of 4% who were seek at the time of interview, 50% took treatment from municipal / government hospitals and remaining 50% went to private hospitals / clinics.

Table 2.108 : Expenses for Healthcare Treatment		
Expenses (in Rs.)	Frequency	Percent
NA.	962	96.0
Up to Rs.500	2	.2
501-1000	3	.3
1001-5000	10	1.0
5001-10000	7	.7
10001-20000	5	.5
20001-50000	1	.1
500001-100000	5	.5
100001-200000	4	.4
Above Rs.200000	3	.3
Total	1002	100.0

Expenditure on Healthcare

The expenses mentioned in the **Table 2.108** refer to total expenses incurred for treating the illness. The expenses range between Rs.500 to as high as Rs.200000 and above, depending on the severity of the disease.

Table 2.109 : Handicapped Member in Family		
Answer	Frequency	Percent
N.R.	15	1.5
Yes	67	6.7
No	920	91.8
Total	1002	100.0

Handicapped Member in Family

6.7% of sample respondents had a handicapped family member (**Table 2.109**).

Table 2.110 : Gender of Handicapped Family Member		
Answer	Frequency	Percent
N.A./N.R.	935	93.4
Male	38	3.8
Female	15	1.5
Children	14	1.3
Total	1002	100.0

3.8% were male, and 1.5% were female, within the respondents who had a handicapped member in the family (**Table 2.110**).

Table 2.111 : Registration for Ante Natal Care		
Answer	Frequency	Percent
N.A./N.R.	17	1.7
Yes	583	58.2
No	402	40.1
Total	1002	100.0

Ante Natal Care

It was noted that 58.2% of respondents women in the family registered for ante natal care during pregnancy (**Table 2.111**).

Table 2.112: Place for Ante Natal Care		
Answer	Frequency	Percent
N.A.	455	45.4
Municipal Hospital	398	39.7
Private Hospital	109	10.9
Government Hospital	38	3.8
Municipal Dispensary	2	.2
Total	1002	100.0

Place for Ante Natal Care

39.7% registered at municipal hospitals, and 10.9% registered at private hospitals. 3.8% went to government hospitals. 2% registered for ante natal checkup at the local municipal dispensary (**Table 2.112**).

Table 2.113 : Regular Health Checkup		
Answer	Frequency	Percent
N.A/N.R.	87	8.7
Yes	765	76.3
No	150	15.0
Total	1002	100.0

Health Checkup

76.3% stated that the women's checkups were done regularly, and only 15% confessed that they were not regular for health checkup (**Table 2.113**).

Table 2.114 : Place of Delivery		
Answer	Frequency	Percent
N.A./N.R.	167	16.6
Municipal Hospital	642	64.1
Private Hospital	128	12.8
Government Hospital	48	4.8
Home	17	1.7
Total	1002	100.0

Place of Delivery

Even though the number reported was minimal, it was shocking that 1.7% respondents that woman in the family delivered their children at home. 64.1% of them stated that women delivered at municipal hospitals, while 12.8% told that woman delivered at private hospitals. Government hospitals were preferred by 4.8% of women respondents (**Table 2.114**).

Table 2.115 : Birth Registration		
Answer	Frequency	Percent
N.R.	29	2.9
Yes	942	94.0
No	31	3.1
Total	1002	100.0

Birth Registration

It is compulsory to register birth / death in the family with Municipal Corporation. Even maintaining vital statistics is one of the obligatory function of Municipal Body. 94% of the respondents registered the birth of their children (**Table 2.115**) with Municipal Corporation.

Table 2.116 : Immunization of Children		
Answer	Frequency	Percent
N.A.	569	56.9
Yes	402	40.0
No	31	3.1
Total	1002	100.0

Immunization

Only 3.1 % of children were not immunization. (**Table 2.116**).

Table 2.117 : Reason for Not Immunization of Children		
Reasons	Frequency	Percent
N.A./N.R.	971	96.9
No Time	7	.7
Religious Problem	10	1.0
Child is too Small	8	.8
Centre is Away	6	.6
Total	1002	100.0

It can be seen from the **Table 2.117** that reasons for not immunizing the children were- religious issues (1.0%), child was too small (.8%), lack of time (.7%), and distance of the Centre far away (.6%).

Table 2.118 : Death in Family (in last 2-3 Years)		
Answer	Frequency	Percent
N.R.	7	.7
Yes	98	9.8
No	897	89.5
Total	1002	100.0

Deaths in Family

9.8% reported death in their families in the last 2-3 years (**Table 2.118**).

Table 2.119 : Reasons of Death in the Family		
Reasons	Frequency	Percent
N.A.	903	90.1
Malaria	3	.3
Typhoid	5	.5
T.B.	8	.8
Cancer	4	.4
Fever	5	.5
B.P.	12	1.2
Heart Attack	13	1.3
Stomach Problem	6	.6
Kidney Fail	5	.5
Diabetes	6	.6
Accident	6	.6
Asthma	4	.4
Paralysis	2	.2
Old Age	8	0.8
N.R.	12	1.2
Total	1002	100.0

Reasons for Deaths

Several causes of death were given by respondents, as can be seen from the **Table 2.119**. However, the dominant causes were seen to be high blood pressure (1.2%) and heart attack (1.3%).

Table 2.120 : Registration of Death		
Answer	Frequency	Percent
N.A.	897	89.5
Yes	78	7.8
No	5	.5
N.R	22	2.2
Total	1002	100.0

Death Registration

Most of the deaths were registered with MCGM only 5% did not register their deaths (**Table 2.120**).

Table 2.121 : Insurance of Family Members		
Answer	Frequency	Percent
No	790	78.8
LIC	205	20.5
Private	7	.7
Total	1002	100.0

Insurance

20.5% had insured themselves through LIC policies, while .7% had private insurance policies (**Table 2.121**).

Table 2.122 : Discrimination		
Answer	Frequency	Percent
N.R.	57	5.7
Yes	19	1.9
No	926	92.4
Total	1002	100.0

Discrimination

92.4% did not feel any kind of discrimination, while 1.9% of them reported as sense of being discriminated against (**Table 2.122**).

EMPLOYMENT

Employment and skill development: - The male folk from this area are in hawking / vending business. Females are mostly housewives, but some of them are employed in nearby small scale garment industries for various jobs. There is no nearby skill development Centres / ITIs. The representatives suggested that if skill development training like tailoring, stitching, beauty classes etc. is imparted to school dropouts and housewives it will help them in supplementing their household income or income generation.

Table 2.123 : No. of Employed Persons in Family		
Actual	Frequency	Percent
No/N.R.	19	1.9
1	666	66.4
2	200	20.0
3	78	7.8
4	25	2.5
5	14	1.4
Total	1002	100.0

Employed Persons in Family

Majority (66.4%) of the sample respondents had one employed family member, the rest of them, apart from the 1.9% who did not respond, had more than one earning member. 20% had two earning members, 7.8% had three, 2.5% had four earning members, and 1.4% had as many as five earning members in their family (**Table 2.123**).

Table 2.124 : Employed Males in Family		
Actual	Frequency	Percent
0	46	4.6
1	701	70.0
2	159	15.8
3	65	6.5
4	22	2.2
5	9	.9
Total	1002	100.0

Employed Males in Family

The dynamics of those who were earning members were examined to see the general pattern. It was observed that 70% had one male earning member, 15.8% had two male earning members, 6.5% had three male earning members, 2.2% had four earning male family members, and .9% had five male earning members (Table 2.124).

Table 2.125 : Employed Females in Family		
Actual	Frequency	Percent
0	891	88.9
1	99	9.9
2	9	.9
3	2	.2
4	1	.1
Total	1002	100.0

Employed Females in Family

Table 2.125 indicates that the major responsibility of earning for the family rests with the male members of the family, in this sample. One female earning family member was reported by 9.9% of respondents, .9% had two female earning family members, and three to four female earning members were reported by a very marginal percentage (.3%).

Table 2.126 : Type of Employment		
Type	Frequency	Percent
N.R.	37	3.7
Service	700	69.9
Self Business	265	26.4
Total	1002	100.0

Type of Employment

Almost two thirds of the sample respondents was in service, while 26.4% of them were self-employed (Table 2.126).

Table 2.127 : Nature of Employment / Self-Employment		
Nature	Frequency	Percent
N.A./N.R.	105	10.5
Permanent	642	64.1
Temporary	1	.1
Contract	1	.1
Domestic Worker	3	.3
Vendors (Self Business)	76	7.6
Taxi / Rickshaw (Own)	16	1.6
Painter/Carpenter/Plumber	124	12.3
Tailoring/Jariwork	31	3.1
Shopkeeper	3	.3
Total	1002	100.0

Nature of Employment

The nature of employment was varied. 64.1% were permanent workers in the establishment they worked in. 12.3% of them were in construction-related jobs such as painter / carpenter / plumber, etc. 7.6% were vendors, 3.1% did tailoring or embroidery (jari work), 1.6% had their own taxis / auto rickshaws (Table 2.127).

Table 2.128 : No. of Full Time Working Persons		
Actual	Frequency	Percent
0	38	3.8
1	678	67.7
2	184	18.3
3	69	6.9
4	19	1.9
5	14	1.4
Total	1002	100.0

Full Time Working Persons

67.7% of the respondents reported one family member who worked full-time basis, while 18.3% had two persons who worked fulltime basis. 6.9% respondents had three family members who worked full time, and 3.3% had 4-5 family members having full time jobs (Table 2.128).

Table 2.129 : No. of Part Time Working Persons		
Actual	Frequency	Percent
0	971	96.9
1	23	2.3
2	5	.5
3	1	.1
4	1	.1
5	1	.1
Total	1002	100.0

Part Time Working Persons

Part-time work was clearly not an option for the respondents, as only around 3% had family members who worked on part-time basis (Table 2.129).

Other Income Source (if any)

Table 2.130 : Cash		
Answer	Frequency	Percent
No	941	93.9
Yes	61	6.1
Total	1002	100.0

Sources of Income

94% of the respondents had no other source of income; 6% mentioned other sources of income, though not specified the exact source (Table 2.130).

Table 2.131 : Property / Assets		
Answer	Frequency	Percent
No	999	99.7
Yes	3	.3
Total	1002	100.0

Assets

It was noted that almost all (99.7%) specified that they had no property or assets (Table 2.131).

Table 2.132 : Total Income of the Family		
Income (in Rs.)	Frequency	Percent
N.R.	6	.6
Up to Rs.2500	9	.9
2501-5000	228	22.7
5001-7500	175	17.5
7501-10000	287	28.6
10001-15000	141	14.1
15001-20000	80	8.0
20001-25000	28	2.8
25001-35000	38	3.8
35001-45000	10	1.0
Total	1002	100.0

Family Income

The information about family income revealed that while about 41.1% of respondents reported a monthly family income upto Rs.7500, the average appears to be around Rs.7501-10,000, as the Table 2.132 indicates. 14.1% had family income of Rs.10001-15,000, and 8% had an income of 15,001-20,000. 2.8% had a total monthly income of Rs.20,001-25,000, while 3.8% had an income of Rs.25,0001-35,000. The highest range of total family income was between Rs.35,001-45,000 (1%).

Table 2.133 : Problems in Finding Job		
Problems	Frequency	Percent
No	808	80.6
Paid Money	30	3.0
Competition	164	16.4
Total	1002	100.0

Problems in Finding Job / Work

80.6% did not face any problems in getting a job, while 3% had to pay money, and 16.4% had to face competition for obtaining job in the city (Table 2.133).

Table 2.134 : Discrimination (if any)		
Answer	Frequency	Percent
N.R.	56	5.6
Yes	8	.8
No	938	93.6
Total	1002	100.0

Discrimination in Getting Job

A marginal .8% felt they faced discrimination while looking for a job, while 93.6% did not feel they faced any discrimination in city of Mumbai (Table 2.134).

Table 2.135 : Problems in Present Job		
Problems	Frequency	Percent
N.R.	33	3.3
No Promotion	1	.1
Inadequate Income	4	.4
No Job Security	1	.1
No Facilities	2	.2
No Problems	951	94.9
Odd Timing	1	.1
Lack of Recognition	9	.9
Total	1002	100.0

Work Related Problems

94.9% did not face any problems in their present job. Others who faced problems cited the following reasons — Lack of recognition of work (.9%), inadequate income (.4%), no job security, no promotion, no facilities, and odd work timings (Table 2.135).

Savings

Table 2.136 : Savings (if any)		
Answer	Frequency	Percent
N.R.	9	.9
Yes	337	33.6
No	656	65.5
Total	1002	100.0

Savings

It is gratifying to see that 33.6% of respondents reported to have savings (**Table 2.136**).

Table 2.137 : Amount of Savings		
Amount (in Rs.)	Frequency	Percent
N.A./N.R.	671	67.1
Up to Rs.100	106	10.5
101-250	64	6.3
251-500	31	3.1
501-1000	48	4.8
1001-2000	40	4.0
2001-5000	36	3.6
5001-10000	5	.5
10001-20000	1	.1
Total	1002	100.0

The savings ranged from as little as upto Rs.100 per month to as much as Rs.10,000-20,000. Though the percentages in each range is not beyond 5%, it still a heartening fact that people have developed habit of saving money in spite of rising prices and inflation (**Table 2.137**).

Table 2.138 : Mode of Savings		
Where?	Frequency	Percent
N.A.	671	67.1
Government Bank	47	4.7
Private Bank	190	19.0
Cooperative Bank	38	3.8
Post	17	1.7
Cooperative Society	15	1.4
At Home	8	.8
Bank+ Cooperative Society	15	1.4
Other	1	.1
Total	1002	100.0

It is again a healthy sign that 27.5% kept their savings in banks-nationalized bank (4.7%), private bank (19%), and cooperative bank (3.8%). Other savings institutions mentioned are also formal ones, such as post office and cooperative society (**Table 2.138**).

Table 2.139 : Membership of Social / Religious / Financial Organization		
Answer	Frequency	Percent
N.R.	8	.8
Yes	110	11.0
No	884	88.2
Total	1002	100.0

Membership

11% of respondents said they were members of social organizations (**Table 2.139**).

Table 2.140 : Type of Member Organisations		
Answer	Frequency	Percent
N.A./N.R.	900	89.8
Hindu Association	3	.3
Muslim Association	44	4.4
Buddhist Association	2	.2
Christian Association	1	.1
Social + Religious	4	.4
Self Help Group	20	2.0
Cultural	28	2.8
Total	1002	100.0

Memberships of various religious organizations were mentioned by the respondents — Hindu associations (.3%), Muslim associations (4.4%), Buddhist associations (.2%), and Christian associations (.1%). Other organizations mentioned were – self-help groups (2%), and cultural associations (2.8%) (**Table 2.140**).

SELF EMPLOYMENT

Table 2.141 : Skill Training to Start Own Business		
Answer	Frequency	Percent
N.R.	25	2.5
Yes	89	8.9
No	888	88.6
Total	1002	100.0

8.9% of the respondents responded positively regarding the need for skill training to start one's own business (**Table 2.141**). It is interesting that skill development opportunities were discussed more while talking about self employment opportunities during the interview.

Table 2.142 : Requirement for Skill Training		
Answer	Frequency	Percent
N.R.	136	13.6
Computer	30	3.0
Tailoring / Beauty Parlor / Embroidery	18	1.8
Turner / Fitter / Painter	6	.6
Cooking	1	.1
Technical	5	.5
Not Required	806	80.4
Total	1002	100.0

Skill Training

Computer training was the popular choice, expressed by 3% of respondents. Other skill training needs put forward were — tailoring / beauty parlour / embroidery (1.8%), turner / fitter / painter (.6%), cooking (.1%), technical (.5%) (**Table 2.142**).

Table 2.143 : Problems to Start Own Business		
Problems	Frequency	Percent
N.A.	851	84.9
Financial	21	2.1
Work Place	18	1.8
Finance + Work Place	34	3.4
No Guidance	64	6.4
No Problems	14	1.4
Total	1002	100.0

Starting Own Business and Related Problems

Lack of guidance was a problem stated by 6.4% of respondents, who wished to start their own small business. Other problems mentioned were — lack of finances (2.1%), work place (1.8%), both finances + work place (3.4%) (**Table 2.143**).

POSSESSION OF IMPORTANT DOCUMENTS

Table 2.144 : Possession of Ration Card		
Answer	Frequency	Percent
N.R.	1	.1
Yes	868	86.6
No	133	13.3
Total	1002	100.0

Ration Card

Ration card is considered as one of the important document for people in cities. 86.6% had ration cards, while 13.3% did not possess the same (**Table 2.144**).

Table 2.145 : Type of Ration Card		
Type	Frequency	Percent
N.A.	134	13.4
Orange	780	77.8
White	40	4.0
Yellow	48	4.8
Total	1002	100.0

Table 2.146 : Inclusion of Names in Ration Card		
Answer	Frequency	Percent
N.A.	134	13.4
Yes	782	78.0
No	86	8.6
Total	1002	100.0

Table 2.147 : Reasons for Non-inclusion of Names in Ration Card		
Reasons	Frequency	Percent
N.A.	916	91.4
Money Problem	27	2.7
Commission	4	.4
Non Co-operation	3	.3
No Documents	24	2.4
Negligence	28	2.8
Total	1002	100.0

Table 2.145 shows that 77.8% had orange cards, which meant the families had an annual income of above Rs.15,001 to 1 Lac. 4% had white ration cards, which meant that the families had annual income of Rs. 1 Lac or above. 4.8% had yellow ration cards, which meant they came under the BPL category, i.e. families having annual income up to Rs.15,000. All names of family members were included in the ration card for 78% of respondents (**Table 2.146**).

Those who did not include names of all family members gave the following reasons for not doing so — money problem (2.7%), no documents (2.4%), negligence (2.8%), commission asked (.4%), and non-cooperation of officials (.3%) (**Table 2.147**).

The **Tables 2.148 to 2.152** in this section does indicate that, despite their constraints of money, ignorance of rules, etc. the respondents are quite aware of the importance of having valid documents for establishing one's identity and belonging in a city.

Table 2.148 : Election Card		
No. of Family Members	Frequency	Percent
0	96	9.6
1	178	17.7
2	409	40.8
3	160	16.0
4	92	9.2
5	59	5.9
6	4	.4
7	4	.4
Total	1002	100.0

Election Card

The percentage of respondents without election card was just 9.6%. 40.8% of respondents had two family members holding election cards; 17.7% had one family member holding election card. 16% had three family members having election cards; 9.2% had four family members with election cards, and 5.9% had five family members with election cards (**Table 2.148**).

Table 2.149 : PAN Card		
No. of Family Members	Frequency	Percent
0	172	17.2
1	268	26.7
2	343	34.2
3	117	11.7
4	66	6.6
5	31	3.1
6	4	.4
7	1	.1
Total	1002	100.0

PAN Card

17.2% did not have anyone in the family with PAN cards, but the rest appear to be very proactive in procuring PAN cards for their family members. 26.7% had one family member with the PAN card, 34.2% had two family members, and 11.7% had three family members with PAN cards. 4-5 PAN cards in the family was reported by 6.6% and 3.1% respectively (**Table 2.149**).

Table 2.150 : Passport		
No. of Family Members	Frequency	Percent
0	840	83.8
1	118	11.8
2	28	2.8
3	9	.9
4	4	.4
5	3	.3
Total	1002	100.0

Passport

It was not very surprising that 83.8% did not have passports. However, 11.8% had at least one family member with a passport, and 2.8% had two family members with valid passports (**Table 2.150**).

Table 2.151 : UID Card		
No. of Family Members	Frequency	Percent
0	598	59.7
1	124	12.3
2	143	14.3
3	59	5.9
4	50	5.0
5	24	2.4
6	4	.4
Total	1002	100.0

UID Card

UID card is again an important identity proof, and even though 59.7% did not have them, the fact that the rest have managed to undergo the process is by itself a positive sign. 12.3% had one family member with their UID cards, while 14.3% had two family members having the UID cards (**Table 2.151**).

Table 2.152 : Driving License		
No. of Family Members	Frequency	Percent
0	561	56.0
1	330	32.9
2	81	8.1
3	25	2.5
4	5	.5
Total	1002	100.0

Driving License

While 56% did not have a driving license, 32.9% of respondents said one of their family member has a driving license, 8.1% said that two members in their family had a driving license. 2.5% said that 3 family members had driving license, and .5% had four family members with the driving license. Obviously, driving is an employable skill which the respondents are aware of (**Table 2.152**).

Table 2.153 : Problems in Obtaining Important Documents		
Problems	Frequency	Percent
No Problems	918	91.6
No Money	8	.8
Commission	8	.8
Non Co-operation	50	5.0
No Document	11	1.1
Negligence	3	.3
Rented House	4	.4
Total	1002	100.0

Problems in Obtaining Important Documents

91.6% of the respondents said that they did not face any problems in getting these documents. Among those who did, problems cited were — non cooperation of concerned officials (5.0%), lack of supporting documents (1.1%), commission to be paid to agent / government staff (.8%), etc. (**Table 2.153**)

MONTHLY EXPENDITURE, SAVINGS AND INDEBTEDNESS

Monthly Expenditure

Table 2.154 : Expenditure on Food		
Amount (in Rs.)	Frequency	Percent
N.R.	9	.9
Up to Rs.1000	299	29.8
1001-2000	246	24.5
2001-3000	233	23.3
3001-4000	71	7.1
4001-5000	64	6.4
5001-6000	24	2.4
6001 & Above	56	5.6
Total	1002	100.0

78.5% of the respondents spent less than Rs.3000 per month on food items. 29.8% spent Rs.1000 or less. Almost 20% or one-fifth the sample spent between Rs.3000 to over Rs.6000; it could be proportionate to the number of family members (**Table 2.154**).

Water Supply

The FGD discussions with residents of the area revealed that — there are group water connections for a group of 10-15 household. The supply hours are in the evening for a period of 5-6 hours. But the residents complained that they do not get sufficient water due to installation of booster pumps by majority houses. The representatives also complained about many unauthorized water connections in the area. They also stated that they have complained to local municipal ward office, but action is not taken by the MCGM.

Table 2.155 : Expenditure on Water		
Amount (in Rs.)	Frequency	Percent
No / N.R.	157	15.7
Up to Rs.100	451	45.0
101-200	185	18.5
201-300	121	12.0
301-400	33	3.3
401-500	24	2.4
501-600	3	.3
601-700	1	.1
701-800	2	.2
801-900	1	.1
901-1000	5	.5
1001-1500	3	.3
1501-2000	11	1.1
Above Rs. 2000	5	.5
Total	1002	100.0

45% spent less than Rs.100 per month on consumption of water, 18.5% spent Rs.101-200, and 12% spent Rs.201-300. On the higher end there were .5% of respondents who spent more than Rs.2000 per month on water, which again could be due to large family water requirements (**Table 2.155**).

Toilet Facilities

During the FGDs, the representatives vehemently complained about less number of toilets. They also were not happy about the cleanliness in most of these toilets. At many places they stated that the user charges are heavy as Rs 2-3 are being charged per use. The residents of Aravind Yadav Nagar and Raju Nagar wanted more number of toilets. They also pointed out that septic tank has been constructed in many of these community toilets which overflows within 2-4 weeks. For emptying and cleaning of the same they have to pay to municipal office.

Table 2.156 : Expenditure on Usage of Toilet		
Amount (in Rs.)	Frequency	Percent
No	114	11.4
Up to Rs.50	815	81.3
51-100	41	4.1
101-200	18	1.8
201-300	11	1.1
301-500	3	.3
Total	1002	100.0

81.3% of them spent upto Rs.50 per month on toilet usage facilities, and 4.1% spent between Rs.51-100. Those who spent more are marginal in number (**Table 2.156**).

Education

The residents stated that the municipal schools in their area are far away from the place where they stay and hence they felt it was unsafe to send their children in these schools. They complained about less number of secondary schools due to which the school dropout rates are high. They also pointed out that there are many private unaided schools in the area who charge very high fees which many parents of these children cannot afford. Hence the residents felt the need of more primary and secondary Municipal / Government Schools in this area.

Table 2.157 : Expenditure on Education		
Amount (in Rs.)	Frequency	Percent
N.A.	325	32.4
Up to Rs.100	69	6.9
101-200	79	7.9
201-300	68	6.8
301-400	19	1.9
401-500	73	7.3
501-600	8	.8
601-700	22	2.2
701-800	11	1.1
801-900	1	.1
901-1000	120	11.9
1001-1500	32	3.2
1501-2000	95	9.5
2001-3000	44	4.4
3001-5000	24	2.4
Above Rs.5000	12	1.2
Total	1002	100.0

The expenses of the respondents on education of their children ranged from as little as Rs.100 per month to as high as being above Rs.5000. There is no pattern that can be observed. This could be due to the fact that the schools where the children study are a mix of municipal, government and private schools and hence the facilities and the charges for them vary accordingly (**Table 2.157**).

Health

There are few municipal dispensaries and health centres in the area. The respondents pointed out the need for more dispensaries as the present dispensaries are > 3 kms. from the slums. There is no Municipal Maternity Home in the area and they have to go to either Muktabai Municipal Hospital or Bhabha Hospital at Kurla (West) which are far away from this area. Due to this many times women in family are forced to deliver in transit or at home thus putting the life of newborn and mother at great risk. They felt a dire need for a Municipal/ Government Maternity Home and Hospital in this area.

Table 2.158 : Expenditure on Healthcare		
Amount (in Rs.)	Frequency	Percent
No / N.R.	247	24.6
Up to Rs.100	84	8.4
101-200	126	12.6
201-300	94	9.4
301-400	20	2.0
401-500	195	19.4
501-600	5	.5
601-700	15	1.5
701-800	7	.7
801-900	2	.2
901-1000	140	14.0
1001-1500	13	1.3
1501-2000	34	3.4
Above Rs.2000	20	2.0
Total	1002	100.0

The expenses on healthcare range from as little as Rs.100 (8.4%), to as high as Rs.2000 and above (2%). 19.4% of sample respondents spent Rs.401-500, and 14% of respondents spend Rs.901-1000. As the **Table 2.158** indicates, the other categories of expenses show marginal frequencies.

Electricity

The Electric Supply is provided by Reliance Energy in this area. There is uninterrupted power supply to this area. But many residents complained about inflated bills although they use few electric points. One of the reasons worth probing is whether this is because of use of booster pumps for 4-5 hrs for drawing water in the settlement.

Table 2.159 : Expenditure on Electricity		
Amount (in Rs.)	Frequency	Percent
No / N.R.	23	2.3
Up to Rs.100	110	11.0
101-200	106	10.6
201-300	122	12.2
301-400	106	10.6
401-500	120	12.0
501-600	53	5.3
601-700	61	6.1
701-800	75	7.4
801-900	28	2.8
901-1000	98	9.8
1001-1500	61	6.0
1501-2000	27	2.7
Above Rs.2000	12	1.2
Total	1002	100.0

Over half the sample respondents spend less than Rs.500 on electricity. However, as seen from the **Table 2.159**, one-third spend between Rs.500-1000 per month, and about 10% spend between Rs. 1000-2000 or more.

Table 2.160 : Expenditure on Clothing		
Amount (in Rs.)	Frequency	Percent
No / N.R.	488	48.7
Up to Rs.100	27	2.7
101-200	72	7.2
201-300	23	2.3
301-400	25	2.5
401-500	98	9.8
501-600	3	.3
601-700	45	4.5
701-800	10	1.0
801-900	3	.3
901-1000	96	9.5
1001-1500	16	1.6
1501-2000	58	5.8
Above Rs.2000	38	3.8
Total	1002	100.0

While 48.7% did not respond to this question, expenditure on clothing ranged from less than Rs.100 to above Rs.2000 per month. Since clothing is not an expenditure that is incurred on a monthly basis, this can only be a tentative estimate (**Table 2.160**).

Table 2.161 : Expenditure on Entertainment		
Amount (in Rs.)	Frequency	Percent
No	149	14.9
Up to Rs.100	135	13.5
101-200	440	43.9
201-300	262	26.1
301-400	5	.5
401-500	5	.5
501-600	1	.1
601-700	4	.4
901-1000	1	.1
Total	1002	100.0

It can be seen from **Table 2.161** that the average monthly expenses on entertainment were between Rs.101-200 (43.9%). 26.1% of them spent Rs.201-300.

Table 2.162 : Expenditure on Travel		
Amount (in Rs.)	Frequency	Percent
No / N.R.	527	52.6
Up to Rs.100	57	5.7
101-200	64	6.4
201-300	42	4.2
301-400	58	5.8
401-500	76	7.5
501-600	24	2.4
601-700	9	.9
701-800	9	.9
801-900	23	2.3
901-1000	26	2.6
1001-1500	45	4.5
1501-2000	21	2.1
Above Rs.2000	21	2.1
Total	1002	100.0

It can be seen from **Table 2.162** that even though 52.6% did not spend any money on travel, the amount spent by the rest ranged from less than Rs.100, to as high as above Rs.2000 per month. It was observed that the area under study was at least three kms. away from the nearest railway station, which meant that the respondents and their family members have to take other means of transport, such as, bus or rickshaw to reach the station. Similar holds true for the school going children in the family. Hence transport could be a huge drain on the monthly budget for many respondents.

Table 2.163 : Expenditure on Phone / Mobile Phones		
Amount (in Rs.)	Frequency	Percent
No / N.R.	218	21.7
Up to Rs.100	261	26.0
101-200	189	18.9
201-300	151	15.1
301-400	111	11.1
401-500	45	4.5
501-600	5	.5
601-700	2	.2
701-800	3	.3
901-1000	13	1.3
1001-1500	2	.2
1501-2000	2	.2
Total	1002	100.0

Over a quarter of respondents spent around Rs.100 on phone/mobile expenses, 18.9% spent Rs.101-200, 15.1% spent Rs.201-300, and 11.1% spent Rs.301-400. Only about 2.7% spent more than Rs.500-2000 on phone/mobile (**Table 2.163**).

Table 2.164 : Expenditure on Social Function		
Amount (in Rs.)	Frequency	Percent
No	969	96.7
Up to Rs.100	20	2.0
101-200	4	.4
201-300	4	.4
301-400	2	.2
401-500	3	.3
Total	1002	100.0

Monthly expenditure on social function was negligible. 96.7% did not spend any money on this account (**Table 2.164**).

Table 2.165 : Expenditure on Addition		
Amount (in Rs.)	Frequency	Percent
No	819	81.7
Up to Rs.100	137	13.7
101-200	21	2.1
201-300	5	.5
301-400	2	.2
401-500	7	.7
501-600	1	.1
601-700	1	.1
701-800	1	.1
801-900	1	.1
901-1000	4	.4
1001-1500	3	.3
Total	1002	100.0

81.7% of respondents had no expenditure on additions of any kind. 13.7% spent up to Rs.100, and 2.1% spent Rs.101-200. Around 2.5% in total spent more than Rs.200, to a maximum of Rs.1500 (**Table 2.165**).

Table 2.166 : Expenditure on House Rent		
Amount (in Rs.)	Frequency	Percent
N.A. / N.R.	867	86.5
Up to Rs1000	21	2.1
1001-2000	50	5.0
2001-3000	40	4.0
3001-4000	10	1.0
4001-5000	10	1.0
5001-6000	2	.2
Above Rs.6000	2	.2
Total	1002	100.0

86.5% did not spend on house rent, as 75.7% had stated earlier that they were owners of their houses. The rents paid ranged from Rs.1000 (2.1%), Rs.1001-2000 (5%), Rs.2001-3000 (4%), to over Rs.6000 (.2%) (**Table 2.166**).

Table 2.167 : Expenditure on Loan Repayment		
Amount (in Rs.)	Frequency	Percent
N.A. / N.R.	981	97.9
Up to Rs.1000	2	.2
1001-2000	6	.6
2001-3000	3	.3
Above Rs.3000	10	1.0
Total	1002	100.0

97.9% of respondents did not report any expense towards loan repayments (Table 2.167).

Table 2.168 : Expenditure on Municipal Tax		
Amount (in Rs.)	Frequency	Percent
No	1000	99.8
Up to Rs.100	2	.2
Total	1002	100.0

Expenditure on municipal tax was almost nil, with 99.8% saying they did not pay any municipal taxes (Table 2.168).

Table 2.169: Remittance to Native Place		
Amount (in Rs.)	Frequency	Percent
No	946	94.4
Up to Rs.100	1	.1
101-500	11	1.1
501-1000	28	2.8
1001-1500	10	1.0
1501-2000	6	.6
Total	1002	100.0

94.4% did not send any remittance to their native place, indicating low level of links with their places of origin. The average remittance among the 5.6% seemed to be between Rs.501-1000 (Table 2.169).

Table 2.170 : Other Expenditure		
Amount (in Rs.)	Frequency	Percent
No	834	83.2
Up to Rs.100	10	1.0
101-200	14	1.4
201-300	2	.2
301-500	9	.9
501-1000	42	4.2
1001-1500	10	1.0
1501-2000	54	5.4
2001-3000	23	2.3
Above Rs.3000	4	.4
Total	1002	100.0

Expenses on miscellaneous items were nil for 83.2% of respondents, and were as low as Rs.100-500 per month for 2.5%. 4.2% reported extra expenses between Rs.501-1000, and around 9% reported expenses between Rs.1000-above 3000 (Table 2.170).

Table 2.171 : Possession of Consumer Durables		
Consumer Durables	Frequency	Percent
Television	902	90.0
Cable T.V.	841	83.9
Radio/Transistor	206	20.6
Music System	276	27.5
Fans	979	97.7
Gas / Electric Shegari	838	83.6
Cupboard	796	79.4
Furniture	712	71.0
4 Wheeler	32	3.2
Scooter	31	3.1
Motorcycle	32	3.2
Bicycle	21	2.1
Handcart	12	1.2
Oven	56	5.6
Refrigerator	470	46.9
Telephone	143	14.2
Mobile	809	80.7
Computer/Laptop	119	11.9
Cooker/Mixer	888	88.6
Wall Clock	335	33.4
Other	293	29.2

Possessions in House

Possession of consumer durables is an indication of the quality of life led by the population. The **Table 2.171** shows that the respondents have a clear priority with regard to household acquisitions. 90% of the sample had colour television, and 83.9% had cable TV. Mobiles were owned by 80.7%, and 11.9% had computers / laptops. 14.2% had MTNL telephones at home.

Basic comforts were also given importance by the respondents-97.7% had fans, 88.6% had cookers/mixers, 83.6% had gas stove or electric stove. 79.4% had cupboards, and 71% had basic furniture, such as, cot, table, etc. 46.9% had refrigerators, and 5.6% had ovens. 27.5% had music system (e.g tape recorders), and 20.6% had radio / transistors.

As for means of transport, 3.2% had four wheeler, 3.1% had scooters and 3.2% had motor bikes; 2.1% had bicycles.

Table 2.172 : Special Assistance to Minority Communities		
Answer	Frequency	Percent
No	968	96.6
Yes	34	3.4
Total	1002	100.0

Special Assistance to Minority Communities

96.6% of respondents said that they did not avail of any special help as a minority community, while 3.4% said that they did benefit (**Table 2.172**).

Table 2.173 : Benefits of Government Scheme		
Answer	Frequency	Percent
N.R.	9	.9
Yes	39	3.9
No	954	95.2
Total	1002	100.0

3.9% of them said they availed benefits from the government schemes (**Table 2.173**).

Table 2.174 : Name of the Scheme		
Answer	Frequency	Percent
N.R.	973	97.1
Sanjay Gandhi Niradhar Yojana	25	2.5
BPL Ration Card	4	.4
Total	1002	100.0

The name of the schemes were Sanjay Gandhi Niradhar Yojana (2.5%), and BPL ration card (.4%) (**Table 2.174**).

Details of Loan

Table 2.175 : Loan Taken by Self / Family Members		
Answer	Frequency	Percent
N.R.	15	1.5
Yes	53	5.3
No	934	93.2
Total	1002	100.0

Loans

5.3% of respondents said they had loans taken by them or other family members (**Table 2.175**).

Table 2.176 : Reason for Taking Loan		
Reasons	Frequency	Percent
N.A.	934	93.2
House Expenses	11	1.1
Illness	6	.6
Education	4	.4
House Construction	8	.8
Marriage	3	.3
Addictions	1	.1
Business	16	1.6
Vehicle	2	.2
N.R.	17	1.7
Total	1002	100.0

Reasons for Taking Loans

Reasons for taking the loans were several, as is evident in the **Table 2.176** — household expenses (1.1%), for small business (1.6%), illness, education of children, house construction, to buy vehicle, marriage of children, and to indulge in addictions.

Table 2.177 : Loan Amount		
Amount in Rs.	Frequency	Percent
N.A.	934	93.2
Up to Rs.5000	3	.3
5001-10000	7	.7
10001-25000	16	1.6
25001-50000	9	.9
50000-1 Lac	3	.3
1-2 Lacs	6	.6
2-3 Lacs	1	.1
3-5 Lacs	6	.6
N.R.	17	1.7
Total	1002	100.0

Loan Amount

Since the number of respondents who had loans were less than 7%, it suffices to mention that the amount of loans ranged from Rs.5000 to 5 Lacs (**Table 2.177**).

Table 2.178 : Rate of Interest		
Rate of Interest	Frequency	Percent
N.A.	934	93.2
Up to 2%	2	.2
2%-5%	8	.8
6%-10%	8	.8
Above 10%	8	.8
N.R.	42	4.2
Total	1002	100.0

Rate of Interest

The further discussions with respondents revealed that rate of interest for the loans ranged from 2% to above 10% (**Table 2.178**).

Table 2.179 : Loan Repayment		
Answer	Frequency	Percent
N.A.	934	93.2
Yes	29	2.9
No	17	1.7
Partly Paying	10	1.0
N.R.	12	1.2
Total	1002	100.0

Loan Repayment

It was also noted that 2.9% said that they have repaid their most of the loans. 1% said they were partly repaid their loans, while 1.7% had not repaid their loans (**Table 2.179**).

Table 2.180 : Reasons for Non-Repayment of Loans		
Reasons	Frequency	Percent
N.A.	934	93.2
Inadequate Income	37	3.7
No Employment	1	.1
More Family Members	18	1.8
N.R.	12	1.2
Total	1002	100.0

Non-Repayment of Loans

Reasons for not being able to repay loans were given as — inadequate income (3.7%), more number of family members to support (1.8%), and .1% had no employment at the moment (**Table 2.180**).

Table 2.181:Frequency of Taking Loans		
Answer	Frequency	Percent
No/N.A.	949	94.7
Once	12	1.2
Twice	6	.6
Thrice	1	.1
N.R.	34	3.40
Total	1002	100.0

Frequency of Taking Loans

According to the respondents, loan taking was not a regular habit with them. 1.2% said they had taken the loan only once. .6% had taken twice, and .1% had taken loans thrice before (**Table 2.181**).

DISASTER MANAGEMENT AND RELATED ISSUES IN AREA

The residents stated that there is flooding in their area during heavy monsoon. They stated that nallas in their areas are full and they are not being cleaned pre-monsoon as usually it is a practice. They fear that due to this their area will be flooded this monsoon.

Table 2.182 : Water Flooding

Answer	Frequency	Percent
N.R.	9	.9
Yes	540	53.9
No	453	45.2
Total	1002	100.0

Flooding in the Area

53.9% said that their area was full of water in the monsoon, while 45.2% did not face this problem (**Table 2.182**).

Table 2.183 : Problems due to Water Flooding

Problems	Frequency	Percent
N.A./N.R.	556	55.5
Loss of Property	388	38.7
Communication Stopped	51	5.1
Loss of Wages	1	.1
Illness Increased	6	.6
Total	1002	100.0

The respondents faced serious problems due to flooding during monsoons. 38.7% reported loss of property and belongings. 5.1% experienced total stoppage of communication, and .6% experienced increase in illness in the family. Loss of wages as they were not able to go to work was reported by .1% (**Table 2.183**).

Table 2.184 : Experience of Disaster / Accidents

Answer	Frequency	Percent
No	604	60.3
26 th July, 2005	395	39.4
Hut Leaked	2	.2
Accident	1	.1
Total	1002	100.0

Experience of Disaster / Accidents

While 60.3% were not affected much, 39.4% experienced the disastrous 26th of July 2005 floods that swamped the city of Mumbai. .1% reported accidents due to flooding, and .2% experienced hut leakages (**Table 2.184**).

Table 2.185 : Experience of Riots

Answers	Frequency	Percent
N.R.	15	1.5
Yes	123	12.3
No	864	86.2
Total	1002	100.0

Experience of Riots

12.3% admitted that they had experienced riots, while 86.2% did not suffer from the riots (**Table 2.185**).

Table 2.186 : Effects of Riots on Family		
Effects	Frequency	Percent
N.A./N.R.	912	91.0
Leave the Place	3	.3
Property Loss	58	5.8
Mentally Disturbed	17	1.7
Injured	2	.2
Wages Loss	10	1.0
Total	1002	100.0

Effects of Riots

As an aftermath of the riots, .3% said their family left the area, 1.7% experienced mental disturbance. Property loss was suffered by 5.8%. Loss of wages was reported by 1% and .2% were injured during the riots (**Table 2.186**).

Table 2.187 : Facing of Riot Situation		
Answers	Frequency	Percent
N.A.	865	86.3
Changed Area	49	4.9
Endure it silently	16	1.6
Medical Treatment	3	.3
Supported each other	69	6.9
Total	1002	100.0

Riot Situation

Facing the problems that arose from the riots was traumatic for those who bore the brunt of the riots. 1.6% had no choice but to endure it silently; .3% had to undergo medical treatment, and 4.9% changed the area where they stayed. 6.9% of them said that they were a source of support to each other through the dark period (**Table 2.187**).

Table 2.188 : Sources of Help / Assistance		
Help from	Frequency	Percent
N.A.	790	78.8
Municipal Corporation	9	.9
State Government	20	2.0
NGOs & Other	183	18.3
Total	1002	100.0

Sources of Help / Assistance

Maximum help was received from NGOs / CBOs and other voluntary organizations, according to 18.3% of sample respondents. 2% said that they received help from the State Government, and only .9% said they were helped by the municipal administration (**Table 2.188**).

Table 2.189 : Prevention of the Riots in the City		
Answers	Frequency	Percent
N.R.	597	59.6
Mutually	323	32.2
Appoint Committee	8	.8
Police Help	32	3.2
Awareness	39	3.9
Respect all Religious	3	.3
Total	1002	100.0

Prevention of Riots

32.2% said that the only way to stop riots in big cities were to resolve them mutually. 3.9% felt that spreading awareness regarding religious tolerance would help; while 3.2 % felt police assistance (Mohalla Committee) would help reduce such riots. Other suggestion, suggested by a marginal number, were to form committees to promote religious harmony (**Table 2.189**).

Table 2.190 : Facing of Discrimination (if any)		
Answer	Frequency	Percent
N.R.	25	2.5
Yes	66	6.6
No	911	90.9
Total	1002	100.0

Discrimination

While 90.9% did not feel any discrimination on the basis of their religion, 6.6% did feel discriminated on religion ground even a cosmopolitan city like Mumbai (**Table 2.190**).

SAFETY

The participants during FGDs pointed out that they celebrate festivals of all religions in their localities. They stay harmoniously and they are never under communal tension although majority population is Muslims in these areas.

Table 2.191 : Feeling Safe in this Area		
Answer	Frequency	Percent
N.R.	5	.5
Yes	955	95.3
No	42	4.2
Total	1002	100.0

Safety

95.3% of respondents felt safe in the area, while 4.2% did not feel safe (**Table 2.191**).

Table 2.192 : Reasons towards Unsafe Situation		
Reasons	Frequency	Percent
N. A.	955	95.3
More Quarrels	21	2.1
Bad Locality	6	.6
Riots	4	.4
N.R.	16	1.6
Total	1002	100.0

Unsafe Situation

Reasons for feeling unsafe in the area were — more quarrels since the earlier riots (2.1%), the locality was bad (.6%), riots (.4%), these respondents felt uneasy after the incidents after riots (**Table 2.192**).

Table 2.193 : Experience of Anti-Social Activities		
Answer	Frequency	Percent
No / N.R.	957	95.5
Bad Religious Activities	45	4.5
Total	1002	100.0

Anti-Social Elements

4.5% of respondents have experienced incidents of anti-social activities in the name of religious activities in the area (**Table 2.193**).

Table 2.194 : Timely Protection		
Answer	Frequency	Percent
N.R.	5	.5
Yes	946	94.4
No	51	5.1
Total	1002	100.0

Protection

Protection was not provided in time, according to 5.1% of the respondents who had experienced incidents of anti-social activities and they felt helpless in such situation (**Table 2.194**).

Table 2.195 : Attitude of Police		
Answer	Frequency	Percent
N.A.	51	5.1
Good	818	81.6
Bad	111	11.1
Normal	22	2.2
Total	1002	100.0

Police Help

Attitude of the police around was reported to be good by 81.6% of respondents, while 11.1% said that it was bad in their area (**Table 2.195**).

Table 2.196 : Experience of Discrimination / Harassment		
Answer	Frequency	Percent
N.R.	28	2.8
Domination/Non Co-operation	51	5.1
No	923	92.1
Total	1002	100.0

Discrimination / Harassment

While 92.1% of them did not experience any discrimination or harassment, 5.1% experienced non-cooperation and aggression from the anti-social persons in their neighbourhood (**Table 2.196**).

Table 2.197 : Help Sought in Such Situation		
Answer	Frequency	Percent
N.A. / N.R.	966	96.4
Neighbour	4	.4
Friends	3	.3
Relatives	9	.9
Local Leaders	19	1.9
Local Groups	1	.1
Total	1002	100.0

Situational Help

Help was given by local leaders (1.9%), neighbours, friends, relatives, local leaders, and local active groups (**Table 2.197**).

Table 2.198 : Need of Permanent Police Protection		
Answer	Frequency	Percent
N.R.	7	.7
Yes	133	13.3
No	862	86.0
Total	1002	100.0

Police Protection

While 86% of respondents did not feel the need, 13.3% felt the need for police protection in the area (**Table 2.198**).

Table 2.199 : Reasons for Protection		
Reasons	Frequency	Percent
N.A./N.R.	967	96.5
Fear of Gundas	20	2.0
Fear of Thief	6	.6
Riots	1	.1
Quarrels	7	.7
Bad Locality	1	.1
Total	1002	100.0

Major reasons cited by the sample respondents for the necessity of police protection were-fear of 'gundas' (2%), fear of thieves, fear of riots, quarrels and the fear of the locality itself. Since it was not a practical solution to move out of the area due to financial constraints, they felt that police protection may help them live in the area without any fear (**Table 2.199**).

SOCIAL INTEGRATION

Table 2.200 : Relation with Neighbour		
Answer	Frequency	Percent
N.R.	4	.4
Good	995	99.3
Bad	1	.1
Normal	2	.2
Total	1002	100.0

Relations at Community Level

Almost 99.3% of respondents said they had good relationship with their neighbours in their area in Kurla (**Table 2.200**).

Table 2.201 : Relation with Other Community People		
Answer	Frequency	Percent
N.R.	4	.4
Good	995	99.3
Bad	1	.1
Normal	2	.2
Total	1002	100.0

Again all the respondents (99.3%) had good relations with people of other communities (**Table 2.201**).

Occasions and Celebrations

Table 2.202 : Festivals / Functions Joint Celebrations		
Answers	Frequency	Percent
N.R.	95	9.5
Hindu+ Muslim + National Festivals	154	15.3
All Religious Functions*	13	1.3
Hindu +Jain Festivals	2	.2
National Festivals	10	1.0
Only Hindu Festivals	514	51.3
Only Muslim Festivals	155	15.5
Hindu+ Buddhist Festivals	44	4.4
Only Christians Festivals	15	1.5
Total	1002	100.0

* *Id, Namaj, Julus, Istama, Ganeshotsav, Holi, Buddha Jayanti, Ambedkar Jayanti, Independence Day, Republic Day, etc.*

Table 2.203 : Festival Celebration (Individually)		
Answers	Frequency	Percent
No/N.R.	32	3.2
Only Hindu	187	18.7
Only Muslims	629	62.7
Only Christian	26	2.6
Jain	1	.1
All*	85	8.5
Hindu + Buddha	42	4.2
Total	1002	100.0

It can be seen from **Table 2.202** that 15.4% of respondents celebrate all festivals, i.e. Hindu, Muslim, and national festivals together. 51.3% said that they celebrated Hindu festivals such as Ganeshotsav and Holi together. 15.5% celebrated only Muslim festivals. Other than that each community appeared to celebrate their own festivals among their community groups, which is clear in the **Table 2.203**.

**Namaj, Prayers, Pooja, all types of festivals.*

Table 2.204 : Co-Meals with Other Community People		
Answer	Frequency	Percent
N.R.	10	1.0
Yes*	837	83.5
No	155	15.5
Total	1002	100.0

**In Marriages all religious function poojas.*

Table 2.205 : Experience of Nuisance		
Answer	Frequency	Percent
No	768	76.6
Day to Day	74	7.4
Festival Time	146	14.6
Sometimes	14	1.4
Total	1002	100.0

Table 2.206 : Unsolved Disputes		
Answer	Frequency	Percent
N.R.	8	.8
Yes	54	5.4
No	940	93.8
Total	1002	100.0

Table 2.207 : Common Reasons behind Quarrels		
Reasons	Frequency	Percent
N.A./N.R.	870	86.8
Water	91	9.1
Garbage	34	3.4
Children	3	.3
Girls	1	.1
Basic Amenities	3	.3
Total	1002	100.0

Table 2.208 : Solutions for Communal Harmony / Stopping of Quarrels		
Solutions	Frequency	Percent
No / N.R.	367	36.6
Mutually Understanding	221	22.1
Mohalla Committee	5	.5
Police/Government Protection	17	1.7
Respect to All	392	39.1
Total	1002	100.0

Co-meals were taken with other community people, according to 83.5%, on the occasions of marriages in families, and religious poojas. 15.5% of them did not follow this practice of taking meals with people from other communities (**Table 2.204**).

76.6% of respondents felt there was nuisance and unpleasantness during festival time (14.6%), and 7.4% felt that it was there almost every day (**Table 2.205**).

Disputes and Quarrels

It can be seen from **Table 2.206** that 5.4% stated that there were long-term unresolved disputes between people that caused unpleasantness in the neighbourhood.

Common reasons for quarrels in the area were due to water (9.1%), garbage dumping (3.4%), children (.3%), basic amenities, and girl problems, such as eve teasing, etc. (.1%) (**Table 2.207**).

22.1% felt mutual understanding is the only way to promote inter-community integration in the long run. .5% of them felt appointing a committee for the purpose would help, while 1.7% felt that the presence of police would help (**Table 2.208**).

Table 2.209 : Mohalla Committee Formation		
Answer	Frequency	Percent
N.R.	4	.4
Yes	249	24.9
No	749	74.7
Total	1002	100.0

Institutional Arrangements – Mohalla Committee

In the case of quarter of the respondents (**Table 2.209**) Mohalla Committees were there to take care of communal harmony and they felt the need to strengthen the mechanism at community level.

Table 2.210 : Inter-Caste Marriage in Family		
Answer	Frequency	Percent
N.R.	4	.4
Yes	71	7.1
No	927	92.5
Total	1002	100.0

Marriages and Related Issues

7.1% had witnessed inter-caste marriages in their family (**Table 2.210**).

Table 2.211 : Problems Due to Inter-Caste Marriage		
Answer	Frequency	Percent
N.R.	992	99.0
Quarrel in Family	6	.6
Relatives Unhappy	2	.2
Family Divided	2	.2
Total	1002	100.0

According to the respondents, family quarrels (.6%), unhappy relatives (.2%), and divisions in families (.2%), were all outcomes of inter-caste marriages (**Table 2.211**).

Table 2.212 : Suggestions for Peace		
Answer	Frequency	Percent
No Suggestions	596	59.5
Mutually Understanding	383	38.2
Appoint Committee	5	.5
Police Protection	8	.8
Arrange Common Functions	-	-
Awareness	10	1.0
Respect to all Religions	-	-
Total	1002	100.0

Peace

While 59.5% had no suggestions to offer, to appoint a Committees would help to keep peace according to .5%. Awareness of consequences and of the importance of promoting religious harmony was essential. Police protection was suggested by .8% of the sample respondent (**Table 2.212**).

Table 2.213 : Relations with Local Organisations		
Answer	Frequency	Percent
No Relation	69	6.9
Good	871	86.9
Bad	55	5.5
Normal	7	.7
Total	1002	100.0

Relations with Local Organisations (NGOs, CBOs, RWAs, etc.)

86.9% of the respondents had good relationship with local organisations, while 6.9% said they had no relationship with any local organisation and 5.5% said they had bad relations with them (Table 2.213).

Civic Amenities and Co-operation by Municipal Corporation

Table 2.214 : Cooperation from Ward Office		
Answer	Frequency	Percent
N.R.	5	.5
Good	736	73.5
Bad	260	25.9
Normal	1	.1
Total	1002	100.0

73.5% of respondents stated that they receive good civic facilities and cooperation from the MCGM Ward Office, while 25.9% felt that the treatment was bad by municipal officials / staff (Table 2.214).

Table 2.215 : Problems Solved easily by MCGM		
Answer	Frequency	Percent
N.R.	6	.6
Yes	724	72.3
No	272	27.1
Total	1002	100.0

The respondents were divided in their opinion on the problem solving abilities of the municipal administration. While 72.3% felt that they were good at problem solving, 27.1% felt this was not true (Table 2.215) as regards the MCGM Ward Office.

Table 2.216 : Cooperation by MLA / Corporator / MP		
Answer	Frequency	Percent
N.R.	79	7.9
Yes	807	80.5
No	116	11.6
Total	1002	100.0

Cooperation by Elected Representatives in the Area

However, the respondents appeared to be more positive regarding the local elected corporator or other elected representatives, as 80.5% of them felt that they were sympathetic to their problems and were cooperative, while 11.6% felt this was not the case (Table 2.216).

Cross Tables (Jarimari-Kurla)

Religion by Total No. of Family Members

Table 2.217 : Religion by Total No. of Family Members

Religion	No. of Family Members					Total
	1-2	3-4	5-7	8-10	11-15	
Buddhist	12	71	85	12	3	183
	24.5%	24.6%	17.8%	30.8%	7.5%	18.3%
Muslim	30	176	358	132	34	730
	61.2%	60.9%	75.0%	89.8%	85.0%	72.9%
Christian	5	21	15	0	0	41
	10.2%	7.2%	3.1%	.0%	.0%	4.1%
Jain	0	2	0	0	0	2
	.0%	0.7	.0%	.0%	.0%	.2%
Sikh	0	1	0	0	0	1
	.0%	0.3%	.0%	.0%	.0%	.1%
Hindu	2	19	3	18	3	45
	4.1%	6.6%	0.6%	12.2%	7.5%	4.5%
Total	49	289	477	147	40	1002
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The maximum number of family members was up to 15, as reported by 40 respondents. Of these, 85% were Muslims, 18.3% were Buddhists, and Hindus constituted 7.5%. These numbers may be the outcome of joint family living (**Table 2.217**).

Religion by No. of Children Not Attending School

Table 2.218 : Religion by No. of Children Not Attending School

Religion	No. of Children Not Attending School					Total
	0	1	2	3	4	
Buddhist	181	1	1	0	0	183
	18.9%	3.6%	11.1%	.0%	.0%	18.3%
Muslim	688	26	8	5	3	730
	71.9%	92.9%	88.9%	100.0%	100.0%	72.9%
Christian	41	0	0	0	0	41
	4.3%	.0%	.0%	.0%	.0%	4.1%
Jain	2	0	0	0	0	2
	.2%	.0%	.0%	.0%	.0%	.2%
Sikh	1	0	0	0	0	1
	.1%	.0%	.0%	.0%	.0%	.1%
Hindu	44	1	0	0	0	45
	4.6%	3.6%	.0%	.0%	.0%	4.5%
Total	957	28	9	5	3	1002
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

It is very clear in the **Table 2.218** that most number of children not attending school belonged to Muslim communities.

Religion by Place of Delivery

Table 2.219 : Religion by Place of Delivery

Religion	Place of Delivery					Total
	N.A. / N.R.	Municipal Hospital	Private Hospital	Government Hospital	At Home	
Buddhist	18	141	15	9	0	183
	10.8%	22.0%	11.7%	18.8%	.0%	18.3%
Muslim	143	435	99	36	17	730
	85.6%	67.8%	77.3%	75.0%	100.0%	72.9%
Christian	5	27	9	0	0	41
	3.0%	4.2%	7.0%	.0%	.0%	4.1%
Jain	0	2	0	0	0	2
	.0%	.3%	.0%	.0%	.0%	.2%
Sikh	0	1	0	0	0	1
	.0%	.2%	.0%	.0%	.0%	.1%
Hindu	1	36	5	3	0	45
	.6%	5.6%	3.9%	6.2%	.0%	4.5%
Total	167	642	128	48	17	1002
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

It was surprising to find that all the deliveries done at home were of women from Muslim families (**Table 2.219**).

Religion by Immunization of Children

Table 2.220 : Religion by Immunization of Children

Religion	Immunization			Total
	0	Yes	No	
Buddhist	20	159	4	183
	29.0%	17.6%	12.9%	18.3%
Muslim	36	667	27	730
	52.2%	73.9%	87.1%	72.8%
Christian	7	34	0	41
	10.1%	3.8%	.0%	4.1%
Jain	0	2	0	2
	.0%	.2%	.0%	.2%
Sikh	0	1	0	1
	.0%	.1%	.0%	.1%
Hindu	6	39	0	45
	8.7%	4.3%	.0%	4.5%
Total	69	902	31	1002
	100.0%	100.0%	100.0%	100.0%

Most of the sample appeared to be proactive regarding children's immunization. However, among 31 respondents who did not get their children immunized, 87% were Muslims, and 12.9% were Buddhists (**Table 2.220**).

Religion by Total Monthly Family Income

Table 2.221 : Religion by Total Monthly Family Income

Religion	Income (in Rs.)										Total
	N. R.	Up to Rs.2500	2501- 5000	5001- 7500	7501- 10000	10001- 15000	15001- 20000	20001- 25000	25001- 35000	35001- 45000	
Buddhist	5	2	50	33	43	27	16	5	2	0	183
	31.2%	22.2%	21.9%	18.9%	15.5	19.1%	20.0%	17.9%	5.3%	.0%	18.3%
Muslim		7	166	128	209	101	59	20	31	9	729
	.0%	77.8%	72.8%	73.2%	72.9	71.6%	73.8%	71.4%	81.6%	90.0%	72.8%
Christian	0	0	6	8	18	4	2	1	2	0	41
	.0%	.0%	2.6%	4.6%	5.4%	2.8%	2.5%	3.6%	5.3%	.0%	4.1%
Jain	0	0	1	1	0	0	0	0	0	0	2
	.0%	.0%	.4%	.6%	.0%	.0%	.0%	.0%	.0%	.0%	.2%
Sikh	0	0	0	0	0	1	0	0	0	0	1
	.0%	.0%	.0%	.0%	.0%	.7%	.0%	.0%	.0%	.0%	.1%
Hindu	1	0	5	5	17	8	3	2	3	1	45
	6.2%	.0%	2.2%	2.9%	6.1%	5.7%	3.8%	7.1%	7.9%	10.0%	4.5%
Total	6	9	228	175	287	141	80	28	38	10	1002
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The average income of the sample was between Rs.7501-10,000 and all religious communities indicated the same average monthly incomes. However, higher monthly incomes were observed among Muslims and Buddhist respondents, though the number of this category among the total sample was also higher than others (**Table 2.221**).

Religion by Requirement for Training

Table 2.222 : Religion by Requirement for Training

Religion	Requirement for Training							Total
	N.R.	Computer	Tailoring / Embroidery	Turner/Fitter / Painter	Cooking	Technical	Not Required	
Buddhist	8	3	1	0	1	0	170	183
	5.9%	10.0%	5.6%	.0%	100.0%	.0%	21.1%	18.3%
Muslim	112	25	16	5	0	5	567	730
	82.4%	83.3%	88.9%	83.3%	.0%	100.0%	70.3%	72.9%
Christian	10	1	0	0	0	0	30	41
	7.4%	3.3%	.0%	.0%	.0%	.0%	3.7%	4.1%
Jain	0	0	0	0	0	0	2	2
	.0%	.0%	.0%	.0%	.0%	.0%	.2%	.2%
Sikh	0	0	0	0	0	0	1	1
	.0%	.0%	.0%	.0%	.0%	.0%	.1%	.1%
Hindu	6	1	1	1	0	0	36	45
	4.4%	3.3%	5.6%	16.7%	.0%	.0%	4.5%	4.5%
Total	136	30	18	6	1	5	806	1002
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Very clearly, there is a higher expression of interest in training amongst the Muslims in the area, more than any other community. While almost all others did not respond or said they did not need training, 6.9% of Muslims expressed desire for training in computers, tailoring / embroidery, turner / fitter / painter, and technical skills (**Table 2.222**).

Religion by Experience of Riot

Table 2.223 : Religion by Experience of Riot

Religion	Answer			Total
	N.R.	Yes	No	
Buddhist	1	7	175	183
	6.7%	5.7%	20.3%	18.3%
Muslim	14	109	607	730
	93.3%	88.6%	70.2%	72.9%
Christian	0	4	37	41
	.0%	3.3%	4.3%	4.1%
Jain	0	0	2	2
	.0%	.0%	.2%	.2%
Sikh	0	0	1	1
	.0%	.0%	.1%	.1%
Hindu	0	3	42	45
	.0%	2.4%	4.9%	4.5%
Total	15	123	864	1002
	100.0%	100.0%	100.0%	100.0%

14% of the 730 Muslim respondents in the sample admitted to have experienced riots firsthand, while the experience was marginal in the case of others (**Table 2.223**).

Religion by Effects of Riot on Family

Table 2.224 : Religion by Effects of Riot on Family

Religion	Effects on Family						Total
	N.A. / N.R.	No Effects	Left Place	Property Lost	Mentally Disturbed	Loss of Salary	
Buddhist	179	0	2	1	0	1	183
	19.6%	.0%	3.4%	5.9%	.0%	10.0%	18.3%
Muslim	651	2	51	15	2	9	730
	71.4%	66.7%	87.9%	88.2%	100.0%	90.0%	72.9%
Christian	37	0	3	1	0	0	41
	4.1%	.0%	5.2%	5.9%	.0%	.0%	4.1%
Jain	2	0	0	0	0	0	2
	.2%	.0%	.0%	.0%	.0%	.0%	.2%
Sikh	1	0	0	0	0	0	1
	.1%	.0%	.0%	.0%	.0%	.0%	.1%
Hindu	42	1	2	0	0	0	45
	4.6%	33.3%	3.4%	.0%	.0%	.0%	4.5%
Total	912	3	58	17	2	10	1002
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

10% of the 730 Muslim respondents were affected by the riots in various ways. Most of them left the place for some time, others lost property, some were mentally disturbed, and some lost salary for the duration of the riots when they could not venture out. The respondents from other communities were very marginally affected in comparison (**Table 2.224**).

Religion by Need of Permanent Police Protection

Table 2.225 : Religion by Need of Permanent Police Protection

Religion	Answer			Total
	N.R.	Yes	No	
Buddhist	1	19	163	183
	14.3%	14.3%	18.9%	18.3%
Muslim	6	107	617	730
	85.7%	80.5%	71.6%	72.9%
Christian	0	2	39	41
	.0%	1.5%	4.5%	4.1%
Jain	0	0	2	2
	.0%	.0%	.2%	.2%
Sikh	0	0	1	1
	.0%	.0%	.1%	.1%
Hindu	0	5	40	45
	.0%	3.8%	4.6%	4.5%
Total	7	133	862	1002
	100.0%	100.0%	100.0%	100.0%

13.2% (133) of respondents expressed the need for permanent police protection in the area, of which 80.5% were Muslims and 14.3% were Buddhists. Fear of anti-social elements was cited as the main reason (Table 2.225).

Religion by Inter-caste Marriage in Family

Table 2.226 : Religion by Inter-caste Marriage in Family

Religion	Answer			Total
	N.R.	Yes	No	
Buddhist	0	7	176	183
	.0%	9.9%	19.0%	18.3%
Muslim	4	56	670	730
	100.0%	78.9%	72.3%	72.9%
Christian	0	3	38	41
	.0%	4.2%	4.1%	4.1%
Jain	0	0	2	2
	.0%	.0%	.2%	.2%
Sikh	0	0	1	1
	.0%	.0%	.1%	.1%
Hindu	0	5	40	45
	.0%	7.0%	4.3%	4.5%
Total	4	71	927	1002
	100.0%	100.0%	100.0%	100.0%

78.9% of the 71 respondents who said they had inter-caste marriages in the family were Muslims, 9.9% were Buddhists, and 7% were Hindus (Table 2.226).

Key Features of the Research Study (Jarimari-Kurla)

- There was overall picture of high number of adults, children living in the family which indicates the practice of joint family system in the area (Kurla).
- Around 47% of families had one or more illiterate family members, which requires interventions by municipal authority.
- Majority of the sample respondents (39.7%) speak Urdu as their mother tongue, 35.2% speak Hindi. The high proportion of migrant population in the area is obvious in the fact that only 18.8% speak Marathi.
- Out of the total respondents, 72.8% of the households were Muslims and 18.3% Buddhists. Christians (4.1%) and Hindus (4.5%) are also present in the sample. There is also a marginal representation of Jains and Sikhs in the area.
- Three quarter of the sample stay in their own houses and one-fourth stay in rented accommodation.
- One-third of the sample respondents stay in houses with area less than 100 sq.ft., and 55% stayed in houses measuring 101-150 sq.ft. Taking into consideration the average family size of the sample, the level of congestion is very high in these houses in Kurla.
- Surprisingly, 85.3% of houses had individual water taps in their houses. Invariably these are connections that are illegally diverted from group water connection. 5.4% did not receive municipal water supply.
- 12.1% of sample respondents reported problems of inadequate water, irregular water availability and low water pressure. Some also reported long distance to fetch water, bad quality of water and quarrels at water collection points in the area.
- Due to insufficient availability of water, 10.8% respondents purchased water, 9.5% used hand pump / well which was available close by, 9.3% got water from friend / neighbour. Other options were use of motor to increase pressure, purchase from Water Tankers or fetch from farther outlets in the area.
- 91.3% used public toilets, 25.7% had to walk $\frac{1}{2}$ - 1 km. to use toilet. The number of people who use one toilet seat range from less than 5 to as high as 50 people in the area.
- Some respondents mentioned that women found it unsafe to go to the toilet at night or in afternoon when it was somewhat deserted as they feared molestation by anti-social elements who invariably frequent the area surrounding the toilets.
- 84.3% of respondents paid a user fee of Rs.2/- per person / day which works out to Rs.240/- per month for a family of 4 persons. Because of this it is found that children resort to open defecation (OD) in the area.
- Garbage was disposed off in waste bins by 96% of respondents. 9.8% claimed to segregate their garbage regarding collection of garbage from house 54.7% stated that they put it out in garbage bins themselves. 20% said the municipal workers collect their garbage.
- Regarding drainage 49.6% said that the drains were dirty, smelly 10.6% stated they were choked by plastics. 6.2% said the drains were just open small gutters and 2.6% had no drainage.
- 75% of the respondents had to travel a distance of 4 km. to reach the railway station. The main difficulty in travel as stated by respondents was the traffic problem which is the bane of all in city of Mumbai.

- Over half the respondents send their children to private schools and only 7.3% to municipal schools. 23.5% studied in English medium, 17.9% Urdu medium, 8.2% Marathi, and 6.1% Hindi. The reasons for the dropping out from school were given as – no interest due to failure (2.2%), Poverty (1.4%) return to native place and health problems.
- The residents in Kurla stated that the municipal schools in their area are far away from the place where they stay and hence they felt it was unsafe to send their children in these schools. They also complained about less number of secondary schools due to which the school dropout rates are high, and pointed out that there are many private unaided schools in the area who charge very high fees which many parents of these children cannot afford.
- 99.5% of respondents stated that they did not sense any kind of discrimination regarding their children's education or school admission.
- The respondents expressed the need for vocational training in the field of technical skills (6%), computer skills (6.6%), and different vocational courses, etc.
- 94.9% had no sick persons in their family, 6.7% of respondents had a handicapped member in the family.
- 58.2% registered woman from their family for ante-natal care during pregnancy with 39.7% municipal, 10.9% private, 3.8% government health care facility.
- For 64.1% woman in family delivered at municipal hospitals, 12.8% Private and 4.8% Government, 1.7% of the respondents stated women in family delivered children at home (shocking in city like Mumbai).
- Only 3.1% stated that their children were not immunized. The reasons for non-immunization were stated — religious problems, small child, lack of time and centre far away.
- 78.8% had no insurance policy. 20.5% had insured through LIC policies and 0.7% private insurance policies.
- 92.4% did not find any kind of discrimination, while 1.9% reported a sense of being discriminated while seeking medical treatment.
- Majority (66.5%) of respondents had one earning family member, 20% had 2 earning members, and 11.7% had more than 3 earning family members. In only 11% families there were female earning family members also.
- Most of the respondents are working in informal sector work activities 64.1% were permanent employees in the establishments. 12.4% were in construction related job (plumber / painter /electrician), 7.6% were vendors, 3.1% did tailoring or embroidery, 1.6% had their own Taxis / Auto Rickshaws, etc.
- 40% of respondents reported a monthly family income of upto Rs.7500. The average income appears to be around Rs.7500-10000 p.m.
- 80.6% did not face any problem in getting the job or work. 3% had to pay money and 16.4% had to face competition. A marginal 0.8% felt they faced discrimination while looking for a job, while 13.6% did not find they faced any kind of discrimination.
- 94.9% did not face any problem in their present job. Others who faced problem cited the following reasons – Lack of recognition of work (0.9%), inadequate income (0.4%), no job security, no promotions, no facilities, and odd timings.
- 33.6% of respondents reported to have some savings. It is also a good sign that most of the savings are in formal ones like nationalized banks, private and co-operative banks, post offices, co-operative societies, etc.

- Regarding self-employment, 8.9% respondents responded positively as regards the need for skill training to start one's own business. Computer training was the popular choice expressed by 3% of respondents. Other training needs put forward was Tailoring, Beauty Parlour / Embroidery (1.8%), Turner / Fitter / Painter (6%) Cooking (1%), and Technical Skills.
- Lack of guidance was a problem raised by 6.4% of respondents who started their own small business. Other problems mentioned were lack of finance (2.1%), work place (1.8%) both finance + place (3.4%)
- 86.6% of sample respondents had ration cards, while 13.3% did not possess them. 4.8% had yellow ration cards which mean they are under BPL category i.e. families having annual income of upto Rs.15,000/-
- Regarding family members holding other documents, 9.6% had no Election Card, 17.2% did not have any one in the family with PAN Cards, 83.8% did not have passport, 59.7% did not have Aadhar (UID) Card, and 56% did not have a driving license.
- As to the problem to obtain these vital documents 91.6% did not face any problem. Among those who did, problem cited was – non cooperation of concerned officials (5%), lack of supporting documents (1.1%), and commission to be paid (0.7%) to obtain these important documents.
- About monthly expenditure on water, 45% spent less than Rs.100/- per month on water, 18.5% spent Rs.101 – 200, 12.1% spent Rs. 201 – 300. Only 0.5% spent more than Rs.2000/- per month which can be due to very large families.
- Expenditure on using Toilet facilities – 81.3% spent upto Rs.50 per month on Toilet usage, 4.1% spent between Rs.51 – 100. Those who spent more are marginal in number.
- 81.7% had no expenditure on addition of any kind, 13.7% spent Rs.100, 2.1% spent Rs.101-200. Around 2.5% spent more than Rs.200 to maximum of Rs.1500/-
- 86.5% did not spent on house rent as 75.7% were owners of the houses. The rents paid ranged from Rs.1000 (2.1%), Rs.1001 – 2000 (5%), Rs.2001 – 3000 (4%) to over Rs.6000 (0.2%)
- 97.9% did not report any expenses on loan repayment.
- Possession of consumer durables is an indication of the quality of life led by the population. The data showed that the respondents have a clear priority with regard to household acquisitions.
- 90% of the sample had colour television, and 83.9% had cable TV. Mobiles were owned by 80.7%, and 11.9% had computers/laptops. 14.2% had telephones at home. Basic comforts were also given importance by the respondents — 97.7% had fans, 88.6% had cookers / mixers, 83.6% had gas stove or electric stove. 79.4% had cupboards, and 71.1% had basic furniture such as cot, etc.47% had refrigerators, and 5.6% had ovens.27.5% had music system e.g. tape recorders, and 20.6% had radio / transistors.
- As for means of transport, 3.2% had four wheelers, 3.1% had scooters and 3.2% had motor bikes; 2.1% had bicycles.
- 96.6% said they did not avail of any special help as Minority Community while 3.4% said they did benefit from - Sanjay Gandhi Niradhar Yojana (2.5%) and BPL Card.
- 5.3% respondents had loans taken by them or their family members. According to respondents loan taking was not a regular habit with them. 1.2% said they had taken the loan only once, 0.6% taken twice, and 0.1 % had take loan thrice.

- 53.9% respondents stated that their area gets floods in monsoon. 38.1 % reported loss of property and belongings. 5.1% experienced total stoppage of communication, and 0.6% experienced increased in illness in the family, loss of wages (0.1%)
- 12.3% of respondents experienced riots while 86.2% did not suffer from riots. As an aftermath of the riots 0.3% said their family left the area 1.7% experienced mental disturbance, property loss was suffered by 5.8%. Loss of wages were reported by 1% and 0.2% were injured.
- Regarding how to stop riots, 32.2% felt that the only way to stop riots were to resolve them mutually in city like Mumbai.
- 3.9% felt that spreading awareness regarding religious tolerance would help, while 3.2% felt Police assistance would help reduce such riots. Few households suggested to form Neighbourhood Committee to promote religious harmony.
- 90.7% did not face any discrimination on the bases of the religion. 6.6% did feel sometimes discriminated.
- 95.3% felt safe in the area, 4.2% did not feel safe. Reasons for feeling unsafe in the area were – more quarrels, since earlier riots (2.1%) the locality was bad (0.6%) and 0.4% felt unsafe after riots.
- 4.5% respondents have experienced incidents of anti-social activities in the name of religion. 5.1% experienced non co-operation and aggression from anti-social persons in the neighbourhood. 13.3% felt need for permanent police protection in the area.
- Almost 99.3% of the respondents had good relations with their neighbours as well as people from the other community.
- Co-Meals were taken part with other community people according to 83.5% on occasion of marriages in the families and religious poojas. 15.5% did not follow this practice on taking meals with people from other communities.
- Common reasons for quarrels in the area was due to water (9%), garbage collection / dumping (3.3%), children (0.3%), basic amenities and girl problems (0.1%).
- 7.1% had witnessed inter-caste marriages in the family. According to respondents family quarrels (0.6%) unhappy relations (0.2%), divisions in the family (0.2%) were all outcome of inter-caste marriage.
- 73.5% of respondents have received good civic facilities and cooperation from the municipal staff, while 25.9% felt that the treatment was bad.
- 80.5% of sample respondents felt that the local municipal elected representatives were sympathetic to their problems and were cooperation while only 11.6% felt that this was not the case in their area.

Cross Tables Analysis

- Out of 45 children not attending school, 93.3% were Muslims and 4.5% were Buddhist.
- 17 (100%) of the respondent women who delivered at home were Muslims.
- Out of 31 respondents who did not get their child immunized, 87.1% were Muslims and 12.9% Buddhists.
- All religious communities indicated the same average monthly income between Rs.7501-10,000. However higher monthly income were observed in Muslim and Buddhists respondents though their number is also higher than others in the sample.

- There is a higher expression of interest in training amongst Muslims in the area more than any other community. While most of other respondents did not respond or said that they did not need training, 85% of respondents who responded for training were Muslims and 8.33% Buddhists.
- 14% of Muslim respondents admitted to have experienced riots. In case of Christians it is 9.8% and 3.8% in Buddhists.
- 10% of Muslims respondents were affected by riots in various ways. The respondents from other communities were affected marginally.
- 13.2% (133) of respondents expressed the need for permanent police protection in the area out of which 80.5% were Muslims and 14.3% were Buddhists. The main reason for police protection was fear of anti-social elements from the area.
- Out of 71 respondents who had inter caste marriages in the family, 78.9% were Muslims, 9.9% Buddhists, 7% Hindus and 4.2% Christians.

Proposed Interventions

Based on the findings of the study, the interventions proposed in the study area are as follows –

1. It was observed that around 88% of the houses had an area less than 150 sq.ft. and the practice of joint families was common. Due to this the level of congestion being very high, it is felt that SRA scheme should be introduced in this area, so that there is less congestion. However, several aspects are required to be taken into consideration and regulations.
2. There was a problem of inadequate water, irregular water availability and low water pressure, which many times led to quarrels in the area. Hence, more water supply and more group / individual water connections should be given to the households in the area.
3. The number of people in the area who used one toilet seat range from less than five to as high as fifty. More number of toilet seats are required to be constructed in the area.
4. It was mentioned during the interviews, that woman found it unsafe to visit the toilet at night or in the afternoon due to the fear of anti-social elements. This factor must be looked into more seriously.
5. The study also revealed that 6.7% of the households had a handicap person in the family, this calls for construction of few seats of toilets for handicap as well as for children in the area.
6. The drainage in the area was found dirty and smelly and packed with plastics. They should be covered and cleaned regularly, so that there is no blockage and residents will not be able to throw their garbage in the nallah.
7. The residents complain about less number of secondary schools and many private unaided schools in the area who charge very high fees which many parents of the children cannot afford. Hence, a need is felt for more primary and secondary / municipal schools in this area.
8. There is a tendency nowadays to send the children to English medium schools. Hence more number of English medium schools should be started in this area.

9. It was shocking to note that 1.7% women from respondents families still delivered at home in the area. The home delivery many times results in maternal and child mortality and morbidity. One reason for home delivery may be non-availability of municipal maternity services close to the area. This calls for a need of a municipal maternity home in the area as more than two Lac population of this area do not have municipal maternity home.
10. It was found that the expenses on health ranged from Rs.1000 upto Rs.2000 per month. As average earnings per family is Rs.7500 in this area, it is felt that the families in this area should be covered with some sort of medical insurance policies.
11. The survey revealed that 3.1% of the children were not fully immunized. Some of the reasons for non-immunization were lack of time, and immunization centre being away from the locality. These responses point to lack of health awareness among the population and calls for a need of extensive campaign for 100% immunization of children in the area. Municipal Corporation should strengthen its IEC activities.
12. The respondents had definite ideas regarding the vocational skills necessary in the present situation and the future, which is a very positive indication. Even though the responses were marginal, it points to the higher inspirational levels of the respondents. They expressed the need for vocational training in the fields of technical skills (6%), computer skills (6.6%), vocational courses, music / dance, command over languages, catering / hospitality, business skills, photography.
13. Regarding self-employment, 8.9% respondents felt a need for skill training to start their own business. The training need that almost popular choice among the respondents was computer training followed by tailoring, beauty parlour, embroidery, turner, fitter, etc. Hence, government should start technical institutions imparting training in this area.
14. Although majority of the population in this area was the minority, it was found that only 3.4% respondents stated that they benefit from schemes of the government given to minorities, hence it is felt that a Guidance Cell from the government or Minority Commission should be created in this area to guide and help the minority population about the schemes and help taking benefits of these schemes.
15. More than half of the respondents stated that area gets flooded in monsoon, which results in loss of property and belongings and also increasing illnesses in the area. Hence, the area should be covered with water drains / water pumps should be installed during rainy season, so that the rain water is properly drained.
16. Around 45% of respondents experienced incidence of anti-social activities in the name of religion. On being asked how this can be controlled, a need was felt for erecting a police chowky in the area. Major reasons cited by the respondents for necessity of police protection were – fear of *goondas*, fear of riots, quarrels, and the fear of locality itself, they felt that police protection may help them live in the area without fear.

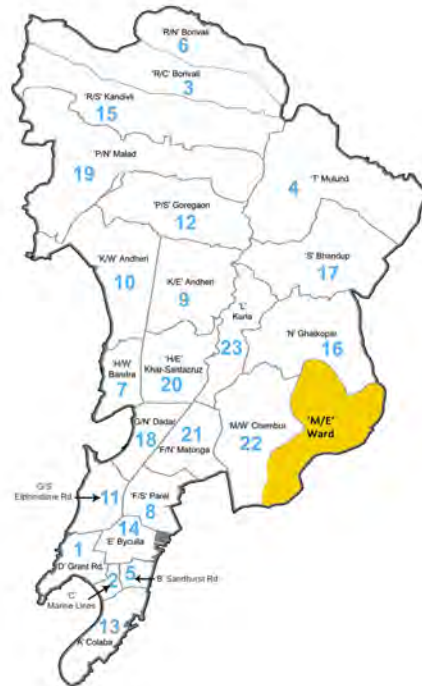
CHAPTER - 3

Survey Report of Mankhurd Slum

Identified as parts of Mumbai having the lowest human development measure among all administrative wards and comprising mostly slum areas, the M/East Ward is located on the outskirts of the city. M/East Ward has been one of the most all-encompassing wards in the city and the most neglected from the point of view of infrastructure and human development.

Located on the northeast edge of Mumbai, M/East Ward mostly comprises of slums and slum rehabilitation buildings. It is also home to one of the largest dumping grounds in the country, the Deonar dumping ground, which was built in 1927. Along with the development of infrastructural projects such as the freeway, flyovers and monorail, the ward requires urgent intervention in terms of measures that improve the living conditions of communities and people living in the area.

Map 3.1 : M/East Ward in Mumbai



The MCGM's human development measure across the wards of Mumbai noted that M/East Ward, home to a large migrant population, had the lowest human development measure (0.05) compared to the city's average of 0.56. Low accessibility of health services and maximum illiteracy rates are also its feature. However, it's now undergoing fast transformations of two types. One is connected with the low land values, which have brought the ward into focus as being the receiver of a large resettled population. The second is its strategic location on the Mumbai-Pune passage. These rapid changes and the ensuing unaffordability have striking implications on the life of several slum communities in the wards. The M/East ward has been recognized as one with the lowest human development measure (0.05) among all administrative wards in the city, according to the Municipal Corporation of Greater Mumbai's Human Development Report of 2009. As per Census 2011 too, 85% of 8.06 Lacs population of the ward lives in slums and survives in subhuman conditions.

Given that this area scores very low on human development indicators, there is a greater level of poverty and deprivation. The level of poverty, deprivation and lack of access to basic amenities in this Ward is perhaps more severe than anywhere else in the city. M/East Ward is a dumping ground for waste generated by Mumbai. It's also a Ward for people who are displaced from elsewhere in the city. All the slums that have been cleared from other parts of the city are put in here in this ward.

Health care is inadequate; the population per hospital is nearly 66,881. It also has the highest infant mortality rate (IMR) in the city — nearly 66.47 deaths per thousand births; Mumbai's average is 40 per 1000 births. A number of chemical factories and refineries are situated in the same ward leading to a rise in illness among the population. Many people affected by the city's infrastructural projects have been resettled and rehabilitated in this area.

Mankhurd lies on the Harbour Line and is the last stop in the city before Navi Mumbai. After Mankhurd, trains cross the Vashi Bridge before reaching Vashi, in Navi Mumbai. Mankhurd also has a railway line run by the Bombay Port Trust. Unlike many of the railway stations in Mumbai, which have 'east' and 'west' sides, this station has a 'north' and 'south' side on either side of the railway track. Bhabha Atomic Research Centre's employee township "Anushakti Nagar", Naval Employee's Township, Mandala and Trombay are some nearby accessible places from the south side of this train station and P.M.G.P. Colony, Mohite-Patil Nagar, Sonapur, Mandala are some nearby accessible places from North side. BEST (Brihanmumbai Electric Supply and Transport) public buses serve this station. Metered and non-metered auto rickshaws are common sight outside the station. There is a civil colony - SPDC Colony located about 2 kilometres away from the station road. The surrounding region near the creek is covered by acres of mangrove swamps.

Profile of M/East Ward in Mumbai

M- East Ward (Govandi – East & Mankhurd)

Area of the Ward:-32.5 Sq. Kms. Population:-8,06,433.
Child Sex Ratio:-917. Total Literacy:-73.8%. Male:-78.9%.Female:-67.9%.
Human Development Index:-0.05 (2009) – Lowest in Mumbai.
% of Slum Population:- 85%.
Number of Properties:-10732.
Number of Municipal Dispensaries:-05.
Number of Municipal Maternity Home:-01.
Number of Municipal Hospitals:-01.
Other Hospitals:-32.
Municipal Primary Schools:-07.
Municipal Secondary Schools:-0.
Other Schools:-71.
Number of Existing Toilet Blocks:-426. Number of Seats:-5461.
Public Gardens (11), Play Grounds (6) & Recreation Ground (14)—Total (31).
Total Road Length in Ward:-46.6 Kms.
Street Lights:-3700.
Water Connections in the Ward:-17345.
Total Number of Dust bins:-322.
37% of area of the ward is covered by Underground Sewerage Networks.

DEMOGRAPHIC PROFILE

Slums in Mankhurd Area



In all 951 people were interviewed for the study in Mankhurd area.

Table 3.1 : Age Group

Age Groups (in Years)	Frequency	Percent
Up to 20	101	10.6
21 - 30	275	28.9
31 - 40	312	32.8
41- 50	183	19.2
51 - 60	56	5.9
61 -70	19	2.1
71 and Above	5	.5
Total	951	100.0

Age Group

Majority of the sample respondents are below 40 years of age, and the average age of the respondents seem to be between 31-40, with almost one-third of them (32.8%) belonging to this age group. 10.6% are below 20 years, and 28.9% are between 21-30. 19.2% are aged between 41-50 years, and 5.9% are between 51-60. There are 2.1% of respondents between 61-70 years and .5% who are above 70 years of age (**Table 3.1**).

Table 3.2 : Gender

Answer	Frequency	Percent
Male	620	65.2
Female	331	34.8
Total	951	100.0

Gender

65.2% of the sample respondents are male and 34.8% are female (**Table 3.2**).

Table 3.3 : Marital Status

Marital Status	Frequency	Percent
Married	728	76.5
Unmarried	167	17.6
Widow	56	5.9
Total	951	100.0

Marital Status

Amongst the respondents, over three fourths (76.5%) are married, and 17.6% are unmarried. 5.9% of the sample are widowed (**Table 3.3**).

Table 3.4 : Educational Level		
Educational Level	Frequency	Percent
Illiterate	263	27.7
Up to 4 th Std.	56	5.9
5 th – 9 th Std.	459	48.3
SSC	122	12.8
HSC	42	4.4
Graduate	9	.9
Total	951	100.0

Educational Level

It can be seen from **Table 3.4** that majority of the sample, i.e. almost half the sample (48.3%) are in the high school level of education, while 27.7% are illiterate. 5.9% have primary level education. 12.8% have passed SSC, and 4.4% have studied up to HSC level or 12th Std. Graduate level education has been completed by .9% of the respondents.

Table 3.5 : Religion		
Religion	Frequency	Percent
N. R.	5	.5
Buddhist	198	20.8
Muslim	361	38.0
Christian	13	1.4
Jain	1	.1
Hindu	373	39.2
Total	951	100.0

Religion

The area studied appears to have a more mixed religious representation within its population, which could be due to the fact that many of them have been relocated from other parts of Mumbai as a part of slum redevelopment and rehabilitation policy. It was observed that while 38% of the sample respondents are Muslims, and 20.8% are Buddhists, 39.2% are Hindus.

1.4% are Christians, and a marginal .1% are Jains (**Table 3.5**).

Table 3.6 Mother Tongue		
Mother Tongue	Frequency	Percent
N.R.	9	1.0
Hindi	510	53.7
Urdu	73	7.7
Marathi	298	31.3
Gujarati	1	.1
Konkani	2	.2
Malyalam	7	.7
Tamil	29	3.0
Kannada	22	2.3
Total	951	100.0

Mother Tongue

Majority of the sample respondents (53.7%) speak Hindi as their mother tongue, and 31.3% speak Marathi. Other languages spoken by the sample respondents are — Urdu (7.7%), Tamil (3%), Kannada (2.3%), Malayalam (.7%), Konkani and Gujarati (**Table 3.6**).

MIGRATION

Table 3.7 : Permanent Resident of the Area		
Answer	Frequency	Percent
N.R.	23	2.4
Yes	810	85.2
No	118	12.4
Total	951	100.0

Residential Status

Against migration status of the respondents it is observed that 85.2% of them are permanent residents of the area (**Table 3.7**).

Table 3.8 : No. of Years of Stay in the Area		
No. of Years	Frequency	Percent
N.A.	118	12.4
N.R.	23	2.4
Up to 5	56	5.9
6-10	71	7.4
11-15	178	18.7
16-20	309	32.5
21-25	77	8.1
26-30	19	2.0
31-35	31	3.2
36-40	16	1.7
41-50	10	1.1
51-60	10	1.1
Above 60	33	3.5
Total	951	100.0

Duration of Stay

As indicated in the **Table 3.8**, 13.3% of the sample respondents have lived in the area for less than ten years. The rest have been in the area much longer, the oldest group having stayed for more than 60 years. 12.4% were born here, and hence the question did not apply to them.

Table 3.9 : State Hailing From		
Name of State	Frequency	Percent
N.A.	810	85.2
Uttar Pradesh	37	4.0
Bihar	7	.7
Tami Nadu	3	.3
Karnataka	19	2.0
Gujarat	3	.3
Except Mumbai-Maharashtra	28	2.9
Mumbai	40	4.2
Madhya Pradesh	4	.4
Total	951	100.0

Place of Origin

85.2% of the sample responded that the question of native place did not apply to them, because they are all domiciles of Maharashtra, and hence referred to themselves as permanent natives of the city. The rest of the sample were scattered over the following States — Uttar Pradesh, Bihar, Tamil Nadu, Karnataka, Gujarat, Madhya Pradesh and Maharashtra districts outside Mumbai (**Table 3.9**).

Table 3.10 : Reasons for Migration		
Reasons	Frequency	Percent
N.A	810	85.2
In search of Job	135	14.2
For Education	3	.3
After Marriage	3	.3
Total	951	100.0

Reasons for Migration

14.2 % of respondents mentioned employment as their reason for migration (**Table 3.10**) to the city of Mumbai.

Table 3.11 : Problems to Stay in Mumbai		
Problem	Frequency	Percent
N.A.	810	85.2
Non-Availability of Basic Facilities	85	8.9
No Problem	44	4.6
Breaking of House	12	1.3
Total	951	100.0

Staying in Mumbai

It can be seen from the **Table 3.11** that 8.9% cited the main problem in their stay was the non-availability of proper housing and basic civic amenities, while 1.3% said that the repeated demolition of their houses made their stay insecure in the city.

Table 3.12 : Total No. of Family Members		
No. of Family Members	Frequency	Percent
Up to 2	79	8.3
3-4	376	39.5
5-7	432	45.4
8-10	53	5.6
11-15	11	1.2
Total	951	100.0

No. of Family Members

45.4% of the respondents have 5-7 members in the family, and more than one-third (39.5%) have 3-4 family members. 5.6 % have 8-10 family members, while 1.2% have 11-15 family members (**Table 3.12**).

Table 3.13 : No. of Adults in Family		
No. of Adults	Frequency	Percent
1-2	577	60.7
3-4	277	29.1
5-7	94	9.9
8-10	3	.3
Total	951	100.0

No. of Adults in Family

60.7% of the respondents have 1-2 adults in the family, and 29.1% have 3-4 adults. 9.9% have 5-7 adults in the family and just .3% have 8-10 adults living in the family (**Table 3.13**).

Table 3.14 : No. of Children in Family (Below 18 Years)		
No. of Children	Frequency	Percent
0	179	18.8
1-2	425	44.8
3-4	299	31.4
5-7	43	4.5
8 and Above	5	.5
Total	951	100.0

No. of Children in Family

A little less than half – 44.8% had 1-2 children in the family, indicating a more nuclear family set-up prevailing in the area. Less than one-third (31.4%) had 3-4 children, and 4.5% had 5-7 children (**Table 3.14**).

Table 3.15 : No. of Male Adults in Family		
No. of Males	Frequency	Percent
0	16	1.7
1	186	19.6
2	333	35.0
3	248	26.1
4	118	12.4
5	36	3.8
6	8	.8
7	5	.5
8	1	.1
Total	951	100.0

No. of Male Adults in Family

54.6% of the sample respondents had 1-2 male adults in the family, and 26.1% had 3 male adult family members. 12.4 % had four male adults (**Table 3.15**).

Table 3.16 : No. of Female Adults in Family		
No. of Females	Frequency	Percent
0	14	1.5
1	254	26.7
2	349	36.7
3	170	17.9
4	105	11.0
5	37	3.9
6	14	1.5
7	6	.6
8	2	.2
Total	951	100.0

No. of Female Adults in Family

It can be seen from **Table 3.16** that 26.7% had only one female adult in the family and 36.7% had two females in the family. 17.9% had three females, and 11% had as many as four female adults in the family.

Table 3.17 : No. of Married Persons in Family		
No. of Persons	Frequency	Percent
0	12	1.3
1	60	6.3
2	733	77.1
3	71	7.5
4	48	5.0
5	13	1.4
6	11	1.1
7	2	.2
9	1	.1
Total	951	100.0

No. of Married Persons in Family

Table 3.17 indicates the presence of married persons in the family, though it is difficult to state whether the number included the respondents as well. While 6.3% mentioned only one married person in their family, indicating probably their migrant status, 77.1% said there were two married persons in the family. 7.5% had three married persons, 5% had four married persons in the family.

Table 3.18 : No. of Illiterate Persons in Family		
No. of Illiterate Persons	Frequency	Percent
0	437	46.0
1	214	22.5
2	218	22.9
3	50	5.3
4	22	2.3
5	6	.6
Above 5	4	.4
Total	951	100.0

No. of Illiterate Persons in Family

While 46% of respondents did not have any illiterate persons in their families, the remaining had illiterate family members. 22.5% of them had one illiterate family member, while 22.9% had two family members who were totally uneducated. The remaining 8.6% had more than three illiterate family members (**Table 3.18**).

Table 3.19 : No. of Persons Studied up to 4th Std.		
No. of Persons	Frequency	Percent
0	372	39.1
1	243	25.6
2	190	20.0
3	90	9.5
4	29	3.0
5	14	1.5
6	8	.8
7	5	.5
Total	951	100.0

Education upto Primary Level

39.1% had no family members who had studied upto 4th Std. Over a quarter of the sample had one family member who had primary level education, and 20% had two family members who studied up to primary level. About 14% had 3-5 members in the family with primary education (**Table 3.19**).

Table 3.20 : No. of Persons Studied between 5th to 9th Std.		
No. of Persons	Frequency	Percent
0	191	20.1
1	291	30.6
2	260	27.3
3	127	13.4
4	63	6.6
5	11	1.2
6	6	.6
7	1	.1
8	1	.1
Total	951	100.0

Education upto Secondary Level

It can be seen from **Table 3.20** that more than half the sample (57.9%) had 1-2 family members with high school education, i.e. 5th - 9th Std. 13.4% had three family members with high school level education. 7.8% of the respondents had 4-5 members who had studied up to 9th Std.

Table 3.21 : No. of Persons Passed SSC		
No. of Persons	Frequency	Percent
0	589	61.9
1	248	26.1
2	94	9.9
3	17	1.8
4	3	.3
Total	951	100.0

Education (with SSC)

61.9% did not have any family member who had passed SSC. One-quarter of the respondents had at least one person who had completed SSC, and 9.9% had two persons who had completed school successfully. About 2.1% had 3-4 members in the family who had passed SSC (Table 3.21).

Table 3.22: No. of Persons Passed HSC		
No. of Persons	Frequency	Percent
0	797	83.9
1	124	13.0
2	25	2.6
3	4	.4
4	1	.1
Total	951	100.0

Education (with HSC)

It can be seen from Table 3.22 that 83.9% did not have any family member who had studied upto HSC. 13% had one family member who had completed HSC, and 2.6% had two family members with this educational level.

Table 3.23: No. of Graduates in Family		
No. of Persons	Frequency	Percent
0	908	95.5
1	36	3.8
2	7	.7
Total	951	100.0

Education (with Graduate Level)

95.5% of respondents did not have any graduate person in the family. Just 3.8% had one graduate in the family (Table 3.23).

Table 3.24 : No. of Post Graduates in Family		
No. of Persons	Frequency	Percent
0	949	99.8
1	2	.2
Total	951	100.0

Education (with Post-Graduate Level)

There were only two respondents who had one family member who had completed post graduation (Table 3.24).

Above all Tables refer to educational level of the sample respondents in Mankhurd Slums of Mumbai.

OCCUPATION

Table 3.25 : Occupation		
Occupation	Frequency	Percent
Service	371	39.0
Domestic Worker	9	1.0
Vendors	28	2.9
Own Taxi/Auto	5	.5
Carpenter / Electrician / Welder /Kadia	23	2.4
Tailor/Badala Work	9	1.0
Self Business	85	8.9
Housewife	226	23.8
Tuitions	157	16.5
Nothing/N.R.	38	4.0
Total	951	100.0

Occupational profile of the sample respondents reveals that 39% are in service, and amongst 34.8% sample of female respondents, 23.8% are housewives. The occupation of the rest of the respondents are — street vendors (2.9%), own business (8.9%), domestic workers (1%), and running own taxi/auto. Group of activities related to construction industry, such as carpenter / electrician / welder / kadia etc. form 2.4% of the sample, and another group of activities associated with garment industry such as tailor / badala work embroidery etc. form another 1% of the respondents. 16.5% of the sample respondents work in the field of education (**Table 3.25**).

HOUSING



In the Human Development Report (2009) prepared by All India Institute of Local Self-Government, Mumbai and Ministry of Housing and Urban Poverty Alleviation, Government of India, and the United Nations Development Programme for Municipal Corporation of Greater Mumbai (MCGM), it was stated that ‘the relevant dimension is that the area, they (slums) together occupy – just 6 percent of all land in Mumbai explaining the horrific levels of congestion. Delhi has 18.9 percent, Kolkatta 11.72 percent and Chennai 25.6 percent in slums.’

Adding to this, the MCGM recently revealed the Below Poverty Line Survey they had conducted in 2005-2006 which stated that there are around 4,93,855 families Below Poverty Line, with the maximum number in Andheri East, with 79,107 families, while Fort would have 797 families, or Parel would have 259, or Bandra would have 8271. Mankhurd, ghettoized with over 70% of it as slums, has around 65,051 families Below Poverty Line.



The area has a mix of hutments, tenements, and high rise apartments built by the SRA for those who were relocated from demolitions elsewhere in Mumbai. **Lallubhai Compound** is a residential colony in suburban Mankhurd, Mumbai. The residential colony is a cluster of 65 buildings, was created under the Slum Rehabilitation Act (SRA), with construction work completed in 2003. Lallubhai Compound houses people who lived near the Chembur, Matunga and Kurla railway stations, as well as slum and pavement dwellers. The colony has a total of 65 buildings with more than 9,300 residential tenements, with activists calling it as a "vertical slum".

Rafiq Nagar 2 in Mankhurd, comes under Ward M of Mumbai, where according to the Mumbai Human Development Report published in 2009 by the Ministry of Housing and Urban Poverty Alleviation, Government of India and MCGM, over 77% of the population as per the 2001 Census lives in slums and it has the high child mortality rate of 66 per 1000 births.

The plight of the people of Rafiq Nagar, like that of Chikalwadi is not a new one. There have been three demolitions in the last 10 years at Rafiq Nagar 2 and the government does not recognize the settlements as slums as per the Maharashtra Slum Act, 1971. Therefore, not only does the settlement have to deal with regular demolition drives, but the settlement is not eligible to basic amenities such as water or electricity. Water, that is universally regarded as a human right, is not one in Rafiq Nagar it, at a rate as high as Rs.40 a drum. The responses in this section, reveal the reality of the daily lives of the respondents.

Table 3.26 : Ownership of House		
Answer	Frequency	Percent
No Response	4	.4
Own	712	74.9
Rental	235	24.7
Total	951	100.0

Ownership of House

Three-quarters (74.9%) of the sample stay in their own house, and one-fourths stay in rented accommodation (**Table 3.26**).

Table 3.27 : No. of Rooms		
No. of Rooms	Frequency	Percent
N.R.	6	.6
One	772	81.2
Two	162	17.1
Three	11	1.1
Total	951	100.0

No. of Rooms

An overwhelming majority — 81.2% stay in one room tenements. 17.1% stay in two room houses, and 1.1% stay in three room houses. (**Table 3.27**).

Table 3.28 : Area of the House		
Area in Sq. Ft.	Frequency	Percent
N. R.	429	45.1
Up to 100	89	9.4
101-150	319	33.5
151-200	82	8.6
Above 200	32	3.4
Total	951	100.0

Area of the House

9.4% of the sample stayed in tenements with area of less than 100 sq.ft., and 33.5% stayed in a house with sq.ft. area of 101-150 sq.ft., 8.6% stayed in a house measuring 151-200 sq.ft. and 3.4% had houses that are more than 200 sq.ft. in area (**Table 3.28**).

Type of Construction

Table 3.29 : Type of Construction of House

Answer	Frequency	Percent
N.R.	9	.9
Pucca	403	42.4
Kuccha	539	56.7
Total	951	100.0

It is significant to note that over half the sample respondents, i.e. 56.7% of them lived in kuccha houses; 42.4% of the houses were pucca construction (Table 3.29).

Type of House

Table 3.30 : Type of House

Type of House	Frequency	Percent
N.R.	11	1.2
Hutment	239	25.1
Baithi Chawl	458	48.2
One Floor House	152	15.9
Two Floor House	91	9.6
Total	951	100.0

One-fourth of the sample lived in hutments. 48.2% described their houses as 'baithi chawls', and 15.9% lived in single floor houses. 9.6% had two floor houses which are quite a common sight in all slums in the city (Table 3.30).

Table 3.31 : Construction Material Used to Build Houses

Answer	Frequency	Percent
N.R.	31	3.3
Cement + Sand + Bricks	406	42.7
Cement + Sand + Patra	83	8.7
Cement + Tin + Wood	90	9.5
Cement + Sand + Bricks + Iron	341	35.8
Total	951	100.0

Construction Material

35.8% had comparatively sturdy houses, built of iron, cement, sand and bricks. 42.7% made their houses of only cement, sand and bricks. 8.7% made their houses of cement, sand and patra (tin sheets), while 9.5% had built their houses with cement floors, supported with tin and wood. The latter were the most temporary kind of construction, which had to be rebuilt several times as they were demolished by the Municipal Corporation (Table 3.31).

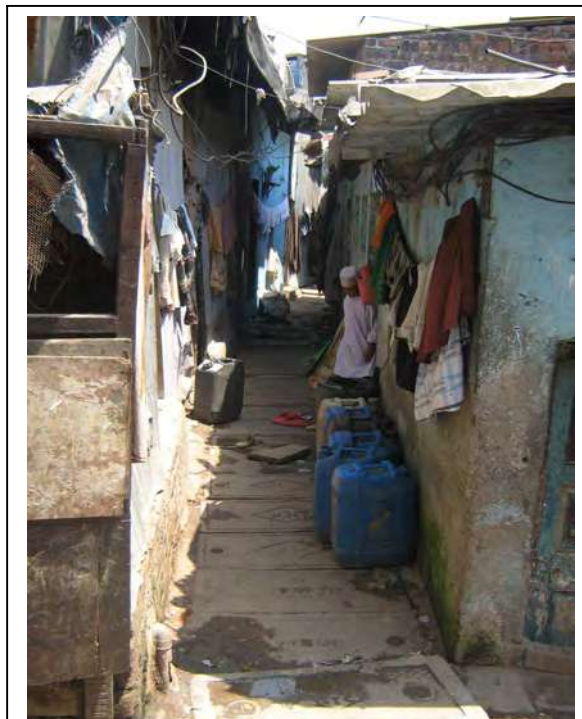


Table 3.32 : Cost to Purchase House		
Cost (in Rs.)	Frequency	Percent
No	254	26.7
Up to Rs.10000	138	14.5
11-25 Thousand	99	10.4
26-50 Thousand	107	11.3
51 Thousand - 1 Lac	54	5.7
1-2 Lacs	42	4.4
2-3 Lacs	4	.4
3-5 Lacs	7	.7
6-7 Lacs	11	1.2
N.A.	235	24.7
Total	951	100.0

Purchase of House

The money invested in purchasing the houses ranged from Rs.10,000 (14.5%), to more than 6-7 Lacs (1.2%), as indicated in the **Table 3.32**. While 26.7% said they did not purchase their house, about one-third invested Rs.10,000 to Rs.50,000 to buy their house in the area.

Table 3.33 : Deposit (if any) for the House		
Answer	Frequency	Percent
N.A.	716	75.3
Yes	171	18.0
No	64	6.7
Total	951	100.0

Deposit for House

18% paid deposit for rental accommodation, while 6.7% did not have to pay any deposit (**Table 3.33**).

Table 3.34 : Improvement in House		
Answer	Frequency	Percent
No	235	24.7
Repairing	102	10.7
Painting	277	29.1
Furniture	17	1.8
Ladi	37	3.9
Repairing + Painting	105	11.1
Repairing+ Furniture	4	.4
Repair + Ladi +Paint	112	11.8
Repair + Ladi + Furniture + Paint	62	6.5
Total	951	100.0

Improvements in House

24.7% did not have to do anything after getting the house. 29.1% had to paint the house; 11.8% had to spend for repair/ tiling the floors, as well as painting, and another 11% spent extra for repairing and painting (**Table 3.34**).

WATER SUPPLY

During the FGD the participants from the area complained about the water supply situation in the locality and pointed out about scarcity of water supply. They get barely 1 hour water supply while there are many with unauthorized water connections who get 24 hours water supply. Because of these unauthorized water connections, the locals feel that they get less water supply. They had complained about this to local ward office but no concrete action is ever taken from ward office. Because of the water shortage the slum dwellers are forced to buy water from them. They pointed out that water supply to PMGP colony was planned in 1984 with certain population in mind which has doubled in last 25 years leading to water shortage. They also pointed out that the pipe lines are rusted at many places with the result that they frequently get contaminated water. They suggested that pipelines are required to be replaced and water supply to the area is required to be augmented in view of increase in population of the area.



All of the slums – Ambujwadi, Rafiq Nagar 2, Mahatma Phule Nagar 2, Bheem Chhaya, have been denied the right to water, a right that India conferred as a Human Right in the General Assembly of the United Nations, yet to those slums that have come into existence after 1995, the residents have to pay exorbitant prices to a private water mafia.

This section reveals the daily struggles of the respondents in managing their daily requirement of basic services for their day to day needs.

Table 3.35 : Individual Tap

Answer	Frequency	Percent
Yes	278	29.2
No	673	70.8
Total	951	100.0

Water Supply — Individual Connections

Less than one-third (29.2%) had individual taps in their houses, while 70.8% did not have their own water connections (**Table 3.35**).

Table 3.36 : If No, Source of Water Connection

Source	Frequency	Percent
N.A.	278	29.2
Group Connection	210	22.1
Tanker /Purchase	463	48.7
Total	951	100.0

Source of Water Connection

Almost half the sample (48.7%) purchased water from tankers. 22.1% had group water connections (**Table 3.36**).

Group Water Connections

Table 3.37 : Group Water Connection in the Area

Answer	Frequency	Percent
N.R.	647	68.03
Yes	210	22.08
No	94	9.9
Total	951	100.0



The MCGM in many slums have given group water connections to slum dwellers. 85% stated that they had group connection for water, in their area (**Table 3.37**).

Table 3.38 : No. of Families using Group Water Connections

No. of Families	Frequency	Percent
N.A.	278	29.2
Up to 5	376	39.6
5-10	139	14.6
11-15	119	12.5
16-20	27	2.8
Above 20	12	1.3
Total	951	100.0

Usage of Group Water Connections

39.6% said that in their area, up to five families shared a single water connection, while another 14.6% said 5-10 families shared a single connection. 12.5% shared a single connection among 11-15 households. 2.8% had to share a single connection among 16-20 houses, and 1.3% had to share one connection for more than 20 houses (**Table 3.38**).

Table 3.39 : Duration of Water Supply (No. of Hours)

No. of Hours	Frequency	Percent
No / N.R.	133	13.9
Up to 2	426	44.9
3-4	359	37.8
Above 4	33	3.4
Total	951	100.0

Duration of Water Supply (No. of Hours)

The problem was made more acute by the fact that, for 44.9% water supply is available for just 1-2 hours per day, and for 37.8%, water supply is available for 3-4 hours per day. More than 4 hours of water supply is available to just 3.4% of the sample (**Table 3.39**).

Table 3.40 : No. of Hours for Family

Answer	Frequency	Percent
Not Fixed	133	13.9
Half an Hour	311	32.8
1 Hour	238	25.0
2 Hours	182	19.2
3 Hours	37	3.9
Above 3 Hours	50	5.2
Total	951	100.0

Duration of Water Supply (Family)

13.9% stated that there was no fixed time for availability of water for them. 32.8% had access to the water tap for just about 30 minutes per family. 25% had an hour per family, and 19.2% had two hours for each family. 3.9 % had 3 hours of water supply per family, and 5.2% had 4 hours or more (**Table 3.40**).

Table 3.41 : Expenses on Water (Per Day)		
Expenses in Rs.	Frequency	Percent
No	117	12.3
Up to Rs.5	243	25.6
6-7	153	16.1
8-10	150	15.8
11-15	52	5.5
16-20	20	2.1
21-25	87	9.1
Above Rs.25	129	13.5
Total	951	100.0

Expenditure for Obtaining Water

The residents in the area are required to purchase water daily. 57.5% spent Rs.10 or less per day on water, while on the higher end, 13.5% spent Rs.21- 25 and more, on procuring water per day (**Table 3.41**).

Table 3.42 : Problems in Getting Water		
Answer	Frequency	Percent
No	199	20.9
Have to Purchase	45	4.7
Inadequate / Irregular	322	33.9
Long Distance	308	32.4
Dirty Quality	12	1.3
Quarrel	65	6.8
Total	951	100.0

Problems in Water Supply

One-fifth of the sample were those who claimed to have no problems with water supply, while the rest had to battle with daily problems in getting it. Over one-third (33.9%) reported problems of inadequate/ irregular water availability and 32.4% said they had to go a long distance to collect water. Other problems reported by were — dirty quality of water, and quarrels at public water collection points (6.8%) (**Table 3.42**).

Table 2.43 : Insufficient Water and Access		
Answer	Frequency	Percent
Nothing	166	17.5
Purchase	239	25.2
Using Stored	235	24.7
Use Electric Motor	1	.1
Fetch from long Distance	84	8.8
Tanker	122	12.8
Friend / Neighbour	104	10.9
Total	951	100.0

Insufficient Water Availability

If water availability was insufficient, 25.2% purchased water, 24.7% used stored water. 10.9% borrowed from friend or neighbour. Other options were fetching from a long distance (8.8%), 12.8% purchased from tankers, i.e. water mafia (**Table 3.43**).

Table 3.44 : Steps Taken to Tackle Water Contamination		
Answer	Frequency	Percent
Use for Wash / Bath and other Work	333	35.0
Boiling	182	19.1
Use Stored Water	8	.8
Purchasing	10	1.1
Filter	303	31.9
Boil + Filter	115	12.1
Total	951	100.0

Water Contamination

If water was found to be contaminated, 35% used it for washing clothes or bath only. 63.1% tried boiling, or filtering methods. Others purchased water (**Table 3.44**) from tanker suppliers.

TOILET

As per sample respondents, there are good number of public and community toilet facilities in the area but the residents were not happy with user charges levied by them. The user charges vary from Rs.2 to Rs.5 per use which the residents feel exorbitant. They suggested that the charges should be in the form of monthly pass for household at Rs.30/-. In the alternative all toilets can charge a uniform fee of Re.1 per use. The participants also pointed out that the local leaders who construct these toilets from the fund allotted to them by government / municipal body hand over the same for running to their own party workers or NGO's floated by them. They also suggested that such toilets should be handed over to local resident co-operatives. The participants also pointed out absence of toilet facilities for handicapped persons, baby toilets and difficulties faced by senior citizens. Absence of baby toilets has lead to open air defecation in the area.



Table 3.45 : Type of Toilets		
Type of Toilet	Frequency	Percent
N.R.	10	1.1
Individual	257	27.0
Public	536	56.4
Pay & Use	141	14.8
Open	7	.7
Total	951	100.0

Type of Toilets

While 27% had individual toilets, 56.4% used public toilets. About 14.8% used pay & use toilets, and .7% had no other option except open defecation (**Table 3.45**).

Table 3.46 : Distance from House		
Distance	Frequency	Percent
Near to House	506	53.2
½ Km.	347	36.5
1 Km.	98	10.3
Total	951	100.0

Toilets and Distance from House

For 53.2% the toilet facilities were close to their house; for 36.5% it was half a kilometer away, and for 10.3% it was half to 1 km. away from their house (**Table 3.46**).

Table 3.47 : Time to Reach Toilet		
Answer	Frequency	Percent
N.A.	203	21.3
Up to 5 Minutes	187	19.7
6-10 Minutes	341	35.9
11-15 Minutes	85	8.9
16-20 Minutes	135	14.2
Total	951	100.0

Time to Reach Toilet

For 19.7% the time taken to reach the toilet in the locality was up to 5 minutes only, while for 35.9% it took 6-10 minutes. 8.9% took 11-15 minutes while 16-20 minutes were taken to reach the toilet, by 14.2% (**Table 3.47**).

Table 3.48 : No. of People Using the Toilets		
No. of Persons	Frequency	Percent
N.A.	225	23.7
Up to 5	50	5.3
6-10	14	1.5
11-15	4	.4
16-20	4	.4
21-30	6	.6
31-50	79	8.3
Above 50	75	7.9
Can't say	494	51.9
Total	951	100.0

Toilets and its Usage Rate

The usage rate per seat in a public toilet is really not easy to calculate, except perhaps by the caretakers. However, the study findings indicate that the number of people who use one toilet/seat range from less than 5 (5.3%) to as high as over 50, which was reported to be the case with 51.9% of respondents (**Table 3.48**).

Table 3.49 : Difficulties Faced by Old / Children / Handicapped		
Answer	Frequency	Percent
No	435	46.7
Yes	516	54.3
Total	951	100.0

Difficulties in Using Toilets

While 46.7% felt that there were no difficulties for old persons, children or handicapped in using the toilets, over half, or 54.3% felt that there were difficulties (**Table 3.49**). The distance to the toilets, and the congestion due to high usage rate, made it especially difficult for these vulnerable groups.

Table 3.50 : Expenses for Toilet Usage (Per Day)		
Answer	Frequency	Percent
No / N.A.	668	70.2
Up to Rs.2	266	28.0
Rs.3-5	3	.3
Rs.6-10	4	.4
Above Rs.10	10	1.1
Total	951	100.0

User Fees for Toilets Usage

70.2% did not pay any user fee for using the toilets. 28% paid a user fee of Rs.2 per person per day. **Table 3.50** indicates that only a marginal percentage had to pay higher user fee for using toilets in the locality.

Table 3.51 : Payment for Using Toilet		
Answer	Frequency	Percent
N.A.	627	65.9
Caretaker	294	30.9
Committee	30	3.2
Total	951	100.0

Payment for Using Toilet

30.9% mentioned that the user charge was given to the caretaker of the toilet block, while 3.2% paid to the maintenance committee (**Table 3.51**).

Table 3.52 : Water Facility in Toilets		
Answer	Frequency	Percent
N.A.	214	22.5
Yes	271	28.5
No	466	49.0
Total	951	100.0

Water Facility in Toilets

Water facility in the toilet is available as per 28.5% of the sample. 49% of the respondents reported that their toilets were not provided with adequate water (**Table 3.52**).

Table 3.53 : Electricity Connection in Toilet		
Answer	Frequency	Percent
N.A.	212	22.3
Yes	599	63.0
No	140	14.7
Total	951	100.0

Lights in Toilets

Lights were in working condition as per 63% of the respondents, while for 14.7% of respondents reported that there were no lights, making night visits to the toilets a risky exercise, especially for the children, women and elderly population (**Table 3.53**).

Construction of Toilets

Table 3.54 : Toilets Construction		
Answer	Frequency	Percent
N.A. / N.R.	293	30.8
MCGM / Corporator	633	66.6
MLA	4	.4
MHADA	21	2.2
Total	951	100.0



In Mumbai slums, toilets are constructed by different agencies, viz. MCGM, MHADA, or from funds of elected representatives. The ratio is 1 seat for 40 people. During the interview, it was noted that the toilet was built by the Municipal Corporator, according to 66.6% of respondents. .4% said that the local MLA built them, and another 2.2% said that the toilets were built by MHADA (Table 3.54).

Table 3.55 : Toilets Maintenance		
Answer	Frequency	Percent
N.A. /N.R.	333	35.0
Committee	424	44.6
MHADA	11	1.2
MCGM	183	19.2
Total	951	100.0

Maintenance of Toilets

44.6% said their toilets were maintained by a committee of local residents, while 19.2% stated that the toilets were maintained by MCGM, and 1.2% attributed the task to have been undertaken by MHADA (Table 3.55).

Table 3.56 : Condition of Toilets		
Answer	Frequency	Percent
N.R.	238	25.0
Clean	186	19.6
Unclean	521	54.8
Inadequate	6	.6
Total	951	100.0

Condition of Toilets

The condition of the toilets was reported to be clean, according to just 19.6 % of respondents, while majority, 54.8% stated that they were unclean and requires proper daily maintenance and water supply (Table 3.56).

GARBAGE COLLECTION AND DISPOSAL

Solid Waste Management is an Obligatory duty of every municipal body. As per respective Municipal Acts in different states in the country the task of managing Municipal Solid Waste has been assigned to the Urban Local Bodies (ULBs) or the Authority governing civic services in the urban areas. The responsibilities of municipal bodies have been augmented through 74th Constitutional Amendment Act, 1992 on Municipalities, wherein its 12th Schedule stated ‘**public health, sanitation, conservancy and solid waste management**’ as one of the key functions to be performed by the municipal body. It became a constitutional function of the urban local bodies to plan & provide, operate & maintain or monitor appropriate systems for storage & collection, transfer & transportation, processing & disposal of the Solid Wastes generated in their areas of control.



Issues related to Garbage Collection

During the FGD organised in area, participants stated that the area is well served by Dattak Vasti Yojana wherein the workers of the scheme do the collection of garbage. They pointed out that number of bins were less due to which there is overflowing of garbage. Many households just throw away their garbage from the houses with the result it becomes difficult to collect for municipal labourers. The

participants suggested that we should educate the residents of such households through IEC Activities and also suggested the Corporation to post Nuisance Detectors at such spots.

Table 3.57 : Garbage Collection and Disposal

Answer	Frequency	Percent
N.R.	6	.6
Dustbin	836	88.0
In front of House	28	2.9
On Road	39	4.1
Dumping Ground	42	4.4
Total	951	100.0

Garbage Collection and Disposal

During the discussions about cleanliness, it was noted that garbage was disposed off in the waste bins by 88% of respondents while 2.9% dumped the garbage in front of the house, and 4.1% put out the garbage on the roadside. 4.4% stated that they disposed off their garbage in the dumping ground, as they lived close to it (Table 3.57).

Table 3.58 : Separation of Garbage at source

Answer	Frequency	Percent
N.R.	5	.5
Yes	74	7.8
No	872	91.7
Total	951	100.0

Segregation of Garbage at Source

7.8% of the respondents claimed to segregate their household garbage, while 91.7% did not separate the generated waste at household level (Table 3.58).

Table 3.59 : Collection of Garbage

Answer	Frequency	Percent
N.R.	14	1.5
Municipal Worker	141	46.4
Community	82	8.6
Adoption (Slum)	47	4.9
No Arrangement	297	31.2
Self	370	7.4
Total	951	100.0

Garbage Collection

It can be seen from Table 3.59, that 46.4% said the municipal worker collected their garbage, and 31.2% had no fixed arrangement. 7.4% put out their garbage themselves, while 8.6% said the Community had made arrangements for garbage collection.

Table 3.60 : Frequency of Services

Answer	Frequency	Percent
N.R.	48	5.0
Daily	603	63.4
Twice in a Day	70	7.4
Once in a Week	17	1.8
Twice in a Week	209	22.0
Thrice in a Week	4	.4
Total	951	100.0

Service Provision

Most, i.e. 63.4% of the respondents stated that there was daily collection of garbage, while 22% had the garbage put out twice a week. 7.4% said their garbage was cleared twice in a day, which appears a tall claim (Table 3.60).

Table 3.61 : Community Garbage Bins in the Area		
Answer	Frequency	Percent
N.R.	18	1.9
Yes	884	93.0
No	49	5.1
Total	951	100.0

Community Garbage Bins

93% said there were community waste collection bins in their area, which speaks of some municipal presence in the area in the case of garbage clearance (**Table 3.61**).

Table 3.62 : Provision of Facility		
Answer	Frequency	Percent
Don't Know	65	6.8
MCGM / Corporator	868	91.3
MLA	1	.1
Adoption	17	1.8
Total	951	100.0

Provision of Waste Bins

The waste bins were provided by the MCGM for majority, i.e. 91.3% of the respondents, wherein 6.8% did not know the facility provider for garbage collection (**Table 3.62**).

Table 3.63 : Type of Waste Bins		
Type	Frequency	Percent
N.R.	38	4.0
Iron	198	20.8
Cement	3	.3
Plastic	712	74.9
Total	951	100.0

Type of Waste Bins

Different types of waste bins are provided by Municipal Corporation for garbage collection in the city. It was noted that the waste bins were made of iron, for 20.8%; 74.9% said they were made of plastic, and for .3% it was made of cement (**Table 3.63**).

Table 3.64 : Collection from Community Bins		
Answer	Frequency	Percent
N.R.	35	3.7
MCGM	897	94.3
Private Players	2	.2
Adoption	17	1.8
Total	951	100.0

Collection of Garbage

In Mumbai, garbage collection is handled by the Municipal Corporation. 94.3% said that MCGM arranged for collection of garbage from community bins (**Table 3.64**).

Table 3.65 : Frequency of Collection from Community Bins		
Answer	Frequency	Percent
N.R.	36	3.8
Daily	690	72.6
Twice in a Day	48	5.0
Once in a Week	142	14.9
Twice in a Week	23	2.4
Thrice in a Week	12	1.3
Total	951	100.0

Frequency of Garbage Collection

72.6% stated that collection of garbage from community bins was done daily, and according to 14.9% it was done once a week. 5% said it was done twice a day, and 3.7% said it was done twice or thrice a week (**Table 3.65**).

Table 3.66 : Community Participation of Residents in Garbage Collection		
Answer	Frequency	Percent
N.R.	33	3.5
Yes	358	37.6
No	560	58.9
Total	951	100.0

Community Participation

Peoples' participation plays very important role in solid waste management of any city. It can be seen from **Table 3.66**, that 37.6% of the respondents participated in the garbage collection drive organized by MCGM in the area.

Table 3.67 : Community Participation		
Answer	Frequency	Percent
N.A.	604	63.5
Co-op.to MCGM Workers	339	35.7
Appointed Committee	8	.8
Total	951	100.0

Table 3.67 indicates that 35.7% of respondents said they cooperated with the municipal workers, and .8% said they had formed Committee for the purpose in the area.

DRAINAGE

There is no underground drainage system in this area. The buildings in this area are served by septic tank while the drainage from slums goes into adjoining nallah. However septic tanks are full and overflowing and at present are connected to nallah. Due to these open nallah, the participants complained about mosquito nuisance in the area.



Table 3.68 : Drainage System in the Area		
Answer	Frequency	Percent
N.R.	11	1.2
No Drainage	331	34.9
Packed by Plastic/ Mud	102	10.7
Open / Small Gutter	196	20.6
Smelling / Dirty	51	5.3
No Problem	260	27.3
Total	951	100.0

Drainage

It can be seen from **Table 3.68** that 34.9% of the respondents said they had no drainage. 49.6 said the drains were dirty and smelly, 10.7% they were packed by plastic, 25.9% said the drains were just open small gutters. Only 27.3% said they had no problem.

ELECTRICITY SUPPLY

Table 3.69 : Electricity in House		
Answer	Frequency	Percent
N.R.	7	.7
Yes	695	73.1
No	249	26.2
Total	951	100.0

Electricity Supply

The state of infrastructural facilities is evident in the fact that over one-fourth of the sample respondents (26.2%) had no electricity in their homes; 73.1% said they had electricity (**Table 3.69**).

Table 3.70 : Source of Power Supply		
Answer	Frequency	Percent
N.A.	695	73.1
Rented	247	26.0
N.R.	9	.9
Total	951	100.0

Source of Power Supply

26%, who did not have direct electrical connection, rented it out from the neighbours connection (**Table 3.70**).

Table 3.71 : Own Electrical Meter		
Answer	Frequency	Percent
N.R.	15	1.6
Yes	499	52.4
No	437	46.0
Total	951	100.0

Electric Meter (Own)

52.4% of respondents stated that they had their own electrical meter for power supply (**Table 3.71**).

Table 3.72 : Deposit for Electricity Connection		
Amount in Rs.	Frequency	Percent
No	464	48.8
Up to Rs.500	99	10.4
501-1000	206	21.7
1001-2000	132	13.9
2001-3000	33	3.5
3001-4000	7	.7
4001-5000	10	1.0
Total	951	100.0

Deposit for Electricity Connection

It can be seen from **Table 3.72** that 48.8% did not pay any deposit for electricity connection. The average deposit paid was around Rs.501-1000, paid by 21.7%. 13.9% paid Rs.1001-2000, and 3.5% paid Rs.2001-3000.

Table 3.73 : Deposit and Agency		
Answer	Frequency	Percent
N.A	464	48.8
BSES	6	.6
Reliance	288	30.3
N.R.	193	20.3
Total	951	100.0

Deposit and Service Provider Agency

Table 3.73 depicts that deposits were paid to Reliance Energy by 30.3% of the sample respondents in the area. However, 20.3% of them did not give the necessary information.

Table 3.74 : Electricity Bill (Per Month)		
Amount (in Rs.)	Frequency	Percent
N.R.	29	3.1
Up to Rs.300	591	62.1
301-500	257	27.0
501-750	51	5.4
751-1000	13	1.4
1001-2000	7	.7
Above Rs.2000	3	.3
Total	951	100.0

Electricity Bill

Table 3.74 depicts that the monthly expenses on electricity ranged from a minimum of Rs.300 (62.1%), to a maximum of Rs.2000+. 27% paid a bill of Rs.301-500, and 5.4% paid between Rs.501-750.

Table 3.75 : Bill Payment and Agency		
Pay To	Frequency	Percent
N.R.	41	4.3
BSES	4	.4
Reliance	538	56.6
Tata	1	.1
House Owner	60	6.3
Neighbour / Friend	307	32.3
Total	951	100.0

Bill Payment and Service Providing Agency

56.6% of the respondents paid their bills to Reliance, while marginal percentage of respondents paid BSES (now Reliance Energy), etc. 6.3% paid the house owner, and 32.3% paid the friend / neighbour from whom they rented the connection (**Table 3.75**), wherein they were not aware about agency of power supply.

Table 3.76 : Difficulties in Electricity Connection		
Difficulties	Frequency	Percent
No	659	69.4
No Documents	1	.1
Costly	214	22.5
Agent Commission	4	.4
Non Co-operation of Officers	25	2.6
N.R.	48	5.0
Total	951	100.0

Difficulties in Electricity Connection

69.4% did not have any problems regarding their electricity connections. 22.5% said it was costly to get electricity connections. 2.6% felt the problem was the non-cooperation of authorities (**Table 3.76**).

The data reveals that the electric supply is a serious issue for a large percentage of respondents as their security of tenure itself is at stake in the area they are staying in. Due to this, they are forced to rent out power supply connections from neighbours at exorbitant rates.

TRANSPORT

The area is close to Mankhurd railway station. It is also well connected to different parts of the city through BEST buses. Share Rickshaw services are also available for short distance services.



Table 3.77 : Mode of Transport Used by Children

Answer	Frequency	Percent
No	356	37.4
Rickshaw	441	46.4
Taxi	290	30.4
Bus	408	42.9
Railway	389	40.9
Bicycle / Scooter	4	.4
School Bus	11	1.1
Four Wheeler	3	.3

Mode of Transport Used by Children

Table 3.77 indicates that 37.4% said their children did not use any transport to go to school, since their schools were within walking distance. Bus (42.9%) and rickshaw (46.4%) were the major means of transport used by the children. Suburban trains were used by 40.9%, and taxis were used by 30.4%. Children who went by the school bus were just 1.1%.

Table 3.78 : Mode of Transport Used by Adults

Answer	Frequency	Percent
No	228	23.9
Rickshaw	393	41.3
Taxi	344	36.1
Bus (BEST)	532	55.9
Railway	598	62.8
Bicycle / Scooter	25	2.6
4 Wheeler	11	1.1
By Walk	13	1.3

Mode of Transport Used by Adults

Table 3.78 shows that 55.9% of adults used the BEST bus for travel to work, while 62.8% used the train. 36.1% also used taxis and 41.3% used rickshaws. 2.6% used cycle/scooter for travel, and 1.1% had the luxury of a four wheeler. 23.9% did not use any means of transport.

Table 3.79 : Travelling Time		
In Hours	Frequency	Percent
Near	184	19.4
½ Hour	211	22.2
One	377	39.6
Two	133	14.0
Three	21	2.2
Four	25	2.6
Total	951	100.0

Travel Time

For 19.4% workplace was very near home. 39.6% of sample respondents spent one hour for travelling to work, while 16.2% spent 2-3 hours. 2.6% spent four hours on travel. 22.2% travelled for half an hour to work (**Table 3.79**).

PUBLIC TRANSPORT

Distance from House

Table 3.80: Distance to BEST Bus Stop		
Distance(in Km.)	Frequency	Percent
N.R.	11	1.2
Up to ½ Km.	873	91.8
One Km.	56	5.9
Two Km.	3	.3
Three Km.	1	.1
Four Km.	7	.7
Total	951	100.0

Distance to BEST Bus Stop

For 91.8 % the bus-stop was less than half km. from the house, while for 5.9% it was one km away (**Table 3.80**).

Table 3.81: Distance to Railway Station		
Distance(in Km.)	Frequency	Percent
N.R.	12	1.3
½ Km.	429	45.1
One	232	24.4
Two	40	4.2
Three	2	.2
Four	10	1.1
Five	223	23.4
Six	2	.2
Seven	1	.1
Total	951	100.0

Distance to Railway Station

For 45.1% of the sample respondents, the railway station was half km. away from their house, and for the 24.4% of the sample, the station was one km. away. 23.4% lived five km. away from the house (**Table 3.81**) in the area.

Table 3.82: Distance to Rickshaw Stand		
Distance(in Km.)	Frequency	Percent
N.R.	15	1.6
½ Km.	895	94.1
One	28	3.0
Two	6	.6
Three	1	.1
Four	6	.6
Total	951	100.0

Distance to Rickshaw Stand

The rickshaw was available at a distance of half km. away for 94.1% of respondents, while for the rest the distances were one km. to four kms. away (**Table 3.82**) from their place of stay.

Table 3.83 : Distance to Taxi Stand		
Distance(in Km.)	Frequency	Percent
N.R.	29	3.0
½ Km.	865	91.1
One	48	5.0
Two	3	.3
Three	6	.6
Total	951	100.0

Distance to Taxi Stand

The taxi stand was half km. away from the house for 91.1%, while for 5% it was one km. away (**Table 3.83**).

Table 3.84 : Difficulties in Travel		
Answer	Frequency	Percent
No	605	63.7
More Rush	195	20.5
Time Consuming	23	2.4
Traffic Problem	26	2.7
High Charges	102	10.7
Total	951	100.0

Difficulties in Travel

The difficulties in travel, as stated by the respondents were the rush (20.5%), high charges (10.7%) traffic problem (2.7%), and time consuming nature of travel (2.4%), which is the bane of all in the city of Mumbai (**Table 3.84**).

EDUCATION

The Constitution of India states under Article 45 of Directive Principles that the State shall endeavour to provide free compulsory education for all children up to age of 14. This was converted to a fundamental right of every citizen through the 86th Constitutional Amendment of India in 2002. After the 86th Amendment to the Constitution, universal primary education has been included in the ambit of Fundamental Rights under Chapter III in the constitution. Under Right to Education (RTE), it has been mandated that the State shall provide free and compulsory education to all children of the age group 6-14 years in such a manner as the State may determine.



During the Focus Group Discussions (FGD), one of the participants who participated in this discussion stated that the NGO with whom he was working with had done survey under Sarva Shiksha Abhiyan which revealed that the dropout rates were very high in these areas. The main reason was absence of municipal school in this area. The respondents stated that the nearest Municipal school was around 3 kms. away and to reach the school they have to cross busy highway and railway tracks. Otherwise they have to spend Rs. 12/day/child and being poor they cannot afford the same. They also informed that those who attend the school are ill-treated by teachers and beaten by colleagues. This de-motivates them from attending school. After leaving the school these children fall prey to robbery, petty crimes, alcohol and drug abuse. The participants during FGD felt that the best way to address this problem was to open a government /municipal school in the area.

Table 3.85 : No. of Students		
No. of Students	Frequency	Percent
0	250	26.3
1	141	14.8
2	271	28.5
3	184	19.4
4	78	8.2
5	19	2.0
Above 5	8	.8
Total	951	100.0

No. of Students

It can be seen from **Table 3.85** that 26.3% of respondents have no children studying in schools. 14.8% have one school going child; 28.5% have two school going children, and 19.4% have three school going children. 8.2% have four children in their family going to school. Those who have five and more number of children going to school are just 2.8% of the respondents.

Type of School

Table 3.86 : Type of School		
Type of School	Frequency	Percent
N.A. / N.R.	264	27.8
Government	70	7.4
Municipal	294	40.0
Private	240	25.2
Trust	1	.1
Madarasa	3	.3
Municipal + Private	49	5.2
Municipal + Government	2	.2
Private + Madarasa	2	.2
Municipal + Madarasa	5	.5
Government + Private + Madarasa	2	.2
Government + Private	3	.3
Private + Trust	6	.6
Private + Other	3	.3
Government + Other	3	.3
Municipal + Other	4	.4
Total	951	100.0

Affordability appears to be a factor in decisions regarding schools for children. While quarter of respondents sent their children to private schools, 40% sent their children to municipal schools. 7.4% sent them to government schools. There were respondents who sent some of their children to Madarasa School and another to a private or municipal / government school, but the percentage of such respondents were marginal (**Table 3.86**).

Table 3.87: School Medium of Instruction		
Medium	Frequency	Percent
N.A. / N.R.	260	27.3
English	110	11.6
Marathi	230	24.2
Urdu	57	6.0
Hindi	128	13.5
Tamil	1	.1
Telgu	1	.1
Kannada	3	.3
Other	5	.5
English+Hindi	55	5.8
English+Marathi	16	1.7
English+Marathi+Urdu	17	1.8
Urdu+Hindi	51	5.4
English+Urdu+Hindi	4	.4
Marathi+Urdu	5	.5
Marathi+Hindi	8	.8
Total	951	100.0

Medium of Instructions

In keeping with the regional profile of the population, it was seen that 24.2% of the respondents' children studied in Marathi medium school, while 13.5% of the respondents' children studied in Hindi medium. 11.6% of the respondents' children studied in English medium, and 6% of them sent their children to Urdu medium. There were marginal percentage of respondents who chose different mediums of instruction for different children, as well as those who chose schools teaching their native regional languages such as Tamil, Telgu and Kannada (**Table 3.87**).

Table 3.88 : Deposit Taken by the School (if any)		
Deposit (in Rs.)	Frequency	Percent
NA./N.R.	272	28.6
Up to Rs.2500	71	7.4
2501-5000	78	8.2
5001-10000	55	5.8
10001-15000	12	1.3
15001 & Above	15	1.6
No Deposit	448	47.1
Total	951	100.0

Deposit for School Admission

No deposit was paid by 47.1%. 8.2% paid deposit of Rs.2501-5000, and 5.8% paid a deposit of Rs.5001-10,000. About 1.3% paid higher deposit of Rs.10,000-15,000, while 1.6% paid more than Rs.15000 (**Table 3.88**).

Details of Children Not Going to School

Table 3.89 : No. of Children Not Going to School		
Actual	Frequency	Percent
0	920	96.8
1	22	2.3
2	7	.7
3	1	.1
4	1	.1
Total	951	100.0

Children Not Going to School

It was seen that the number of children not going to school were marginal, i.e. 3.2% (**Table 3.89**) amongst the respondents interviewed for the study.

Children (Boys / Girls) Not Going to School

Table 3.90 : No. of Boys Not Going to School		
Actual	Frequency	Percent
0	930	97.8
1	17	1.8
2	4	.4
Total	951	100.0

Table 3.91 : No. of Girls Not Going to School		
Actual	Frequency	Percent
0	933	98.1
1	16	1.7
2	2	.2
Total	951	100.0

The further discussions during the study revealed that of these, it was seen that just 2.2% were boys, and girls were 1.9% who were not going to school (**Table 3.90 and 3.91**) in the area.

Table 3.92 : Reasons for Children Not Going to School		
Reasons	Frequency	Percent
N.A.	921	96.8
Poverty	9	1.0
No Interest / Failed	18	1.9
Family Responsibility	2	.2
Back Native Place	1	.1
Total	951	100.0

Reasons for Children Not Going to School

The reasons for the dropping out of children were given as — no interest due to failure (1.9%), poverty (1%), gone to native place, and family responsibilities (**Table 3.92**).



Facilities in Schools

Table 3.93 : No. of Students — Facilities in the School									
Facilities	No. of Students								
	N.A.	1	2	3	4	5	Above 5	Nil	Total
Uniform	569 (59.8)	81 (8.5)	137 (14.4)	87 (9.2)	39 (4.1)	10 (1.1)	3 (0.3)	25 (2.6)	951 (100.0)
Shoes	572 (60.1)	79 (8.3)	135 (14.2)	84 (8.8)	38 (4.0)	10 (1.1)	3 (0.3)	30 (3.2)	951 (100.0)
Educational Kits	571 (60.0)	80 (8.4)	133 (14.0)	84 (8.8)	38 (4.0)	10 (1.1)	3 (0.3)	32 (3.4)	951 (100.0)
Notebooks / Pen	572 (60.1)	79 (8.3)	135 (14.2)	85 (9.0)	39 (4.1)	10 (1.1)	3 (0.3)	28 (2.9)	951 (100.0)
Text Books	564 (59.3)	85 (9.0)	134 (14.1)	87 (9.1)	41 (4.3)	10 (1.1)	3 (0.3)	27 (2.8)	951 (100.0)
School Bag	573 (60.2)	75 (7.9)	133 (14.0)	84 (8.8)	39 (4.1)	10 (1.1)	3 (0.3)	34 (3.6)	951 (100.0)
Tiffin	573 (60.2)	77 (8.1)	127 (13.4)	85 (8.9)	38 (4.0)	10 (1.1)	3 (0.3)	38 (4.0)	951 (100.0)
Water Bag	575 (60.5)	74 (7.8)	127 (13.3)	83 (8.7)	39 (4.1)	10 (1.1)	3 (0.3)	40 (4.2)	951 (100.0)
Afternoon Meals	572 (60.1)	79 (8.3)	127 (13.4)	83 (8.7)	39 (4.1)	10 (1.1)	3 (0.3)	38 (4.0)	951 (100.0)
Stipend	603 (63.4)	22 (2.3)	38 (4.0)	20 (2.1)	9 (1.0)	2 (0.2)	3 (0.3)	254 (26.7)	951 (100.0)
Tuition/Guidance	625 (65.7)	13 (1.4)	14 (1.5)	5 (0.5)	4 (0.4)	2 (0.2)	3 (0.3)	285 (30.0)	951 (100.0)
Other	634 (66.7)	6 (0.6)	4 (0.4)	1 (0.1)	--	1 (0.1)	1 (0.1)	304 (32.0)	951 (100.0)

(N.B. - Figures in brackets indicate the percentages;
N.A. = Not Applicable)

Table 3.93 indicates that on the whole, over two thirds of the respondents' children did not receive any benefits or facilities from their schools. As stated in **Table 3.93**, around 8% reported one child in their family, and approximately 14% of the respondents stated that two of their children received free uniforms, shoes, educational kits, notebooks and stationary, tiffin, water bag, mid-day meal, etc. Since these benefits are provided by municipal schools and not private schools, it is not possible to conclude any pattern from this information.

Medical Checkup in Schools

Table 3.94 : Regular Medical Checkup in School		
Answer	Frequency	Percent
N.A.	234	24.6
Yes	518	54.5
No	199	20.9
Total	951	100.0

School Health Programme

54.5% reported that there were regular medical checkups conducted for the children in school, while 20.9% reported that there were no medical checkups conducted for their children (**Table 3.94**).

Table 3.95 : Sources of Medical Checkup		
Answer	Frequency	Percent
N.A.	432	45.4
Government Hospital	244	25.7
Municipal Hospital	171	18.0
Private Hospital	99	10.4
Municipal + Private Hospital	3	.3
Government + Private Hospital	2	.2
Total	951	100.0

Medical Checkup

The medical checkup was done by government hospital according to 25.7%, and by private hospital, as reported by 10.4%. Municipal hospital check up was reported by 18% (**Table 3.95**).

Table 3.96:Provision of Facilities under Government / Municipal Scheme		
Answer	Frequency	Percent
N.R.	215	22.6
Yes	83	8.7
No	653	68.7
Total	951	100.0

Provision of Facilities under Different Schemes

The sample respondents do not seem to be very aware of whether the benefits were provided under government or municipal scheme, and 8.7% merely answered in the affirmative, which is not very revealing (**Table 3.96**).

Table 3.97 : Type of Different Schemes		
Answer	Frequency	Percent
N.A. / N.R.	888	93.4
Free Education	4	.4
Stipend	2	.2
Minority Allowance	2	.2
Books / Notebooks	28	3.0
Free Bus Pass	19	2.0
Breakfast	8	.8
Total	951	100.0

Different Schemes available through Government / Private to School Children

However, they did understand enough to mention the kind of benefits provided — books and notebooks (3%), free bus pass (2%), free education, stipend, minority allowance (**Table 3.97**).

Table 3.98 : Difficulties while Educating the Children		
Answer	Frequency	Percent
N.R.	249	26.2
Poverty	33	3.4
Admission Problem	17	1.8
School is Away	32	3.4
Inadequate School Facilities	2	.2
No Difficulties	618	65.0
Total	951	100.0

Difficulties for Educating Children

65% said they had no difficulties in educating their children. The problems cited by those who expressed them were — poverty (3.4%), school being far away (3.4%), admission problems (1.8%) inadequate school facilities (.2%) (**Table 3.98**).

Table 3.99 : Discrimination Faced		
Answer	Frequency	Percent
N.R.	207	21.8
Yes	3	.3
No	741	77.9
Total	951	100.0

Discrimination

77.9% did not sense any kind of discrimination regarding their children's education, and 21.8% did not respond. .3% felt that they sensed discrimination (**Table 3.99**).

Table 3.100 : Kind of Discrimination		
Details	Frequency	Percent
N.A.	948	99.7
Neglected	3	.3
Total	951	100.0

Kind of Discrimination

The kind of discrimination mentioned was feeling neglected according to a marginal (.3%) of the respondents (**Table 3.100**).

Vocational Skills

Table 3.101 : Need of Vocational Skill in Present Situation		
Type of Skill	Frequency	Percent
No Need / N.R.	342	36.0
Technical	13	1.4
Computer	491	51.6
Vocational Courses	57	6.0
Sports	1	.1
Music	2	.2
Command on Languages	15	1.6
Academic	30	3.1
Total	951	100.0

Vocational Skills

36% did not feel the need for vocational skills in the present situation. However, 51.6% felt the need for computer skill training. They also expressed the need for vocational training in the fields of technical skills (1.4%), vocational courses (6%), music (.2%), command over languages (1.6%), and academics (3.1%) (**Table 3.101**). The vocational courses mentioned were beautician course, fashion designing, hospitality, etc.

Table 3.102 : Need of Vocational Skill for Children		
Type of Skill	Frequency	Percent
N.A.	352	37.0
Technical	13	1.4
Computer	499	52.5
Vocational Courses	61	6.4
Music / Dance	1	.1
Command on Languages	1	.1
Academic Course	24	2.5
Total	951	100.0

Need for Vocational Training

52.5% wanted their children to do computer education of some sort, as they felt that this field had maximum scope for employment in the city. Vocational courses were given importance by 6.2 % and 1.4% wanted them to do technical courses. Other vocational streams they mentioned are — music / dance, languages, hospitality, and academic education (Table 3.102).

HEALTH

During the FGD participants in the area pointed out that there was no government / municipal healthcare facility in the area and because of this the residents are forced to go to private practitioners for treatment. They cannot afford the fees charged by these doctors and often they are forced to take loan at high interest rates. They stated that the families in this area have many children and since there is no municipal maternity home in this area they have to go to Municipal Shatabdi Hospital which is far away from Mankhurd. During this period many patients have delivered in rickshaw or on road also in the past. They also stated that the number of home deliveries in the area is very high compared to other areas of city. The group felt that the area should be provided with a health post, a dispensary and a maternity home by the Municipal Corporation.



Table 3.103 : Total No. of Sick Persons in Family		
No. of Sick Persons	Frequency	Percent
0	756	79.5
1	189	19.9
2	6	.6
Total	951	100.0

Sickness in Family

About sickness in the family 79.5% stated that they had no sick persons in the family. 19.9% of them had at least one sick person in the family, and .6% had two sick persons in the family (Table 3.103).

Table 3.104 : No. of Sick Children		
No. of Sick Children	Frequency	Percent
0	870	91.5
1	79	8.3
2	1	.1
3	1	.1
Total	951	100.0

Sickness and Children

8.3% of the respondents said that one of their children were sick, and .2% had two to three children in the family who were sick (**Table 3.104**).

Table 3.105 : No. of Sick Adults		
No. of Sick Adults	Frequency	Percent
0	762	80.2
1	182	19.1
2	6	.6
3	1	.1
Total	951	100.0

Sickness and Adults

19.1% of respondents had at least one adult in the family who were sick. Two adult members were sick in the case of .6% of sample respondents (**Table 3.105**).

Table 3.106 : Nature of Sickness		
Nature	Frequency	Percent
N.A.	762	80.2
Malaria	36	3.8
Typhoid	11	1.2
T.B.	5	.5
Cancer	3	.3
Cough / Cold / Fever	114	12.0
B.P.	6	.6
Heart Disease	4	.4
Mental Disease	1	.1
Stomach Problem	2	.2
Kidney Trouble	1	.1
Eye Problems	3	.3
Polio	3	.3
Total	951	100.0

Nature of Sickness

Environment-related illnesses were most common, such as, cold and fever (12%), malaria (3.8%), and typhoid (1.2%). Chronic or serious illnesses were also seen, such T.B, cancer, blood pressure, heart disease, kidney problems, eye problems, etc. (**Table 3.106**).

Table 3.107 : Place of Healthcare Treatment		
Place of Medical Treatment	Frequency	Percent
N.A.	762	80.1
Municipal Hospital	50	5.2
Private Hospital	116	12.2
Government Hospital	11	1.2
Private Clinic	12	1.3
Total	951	100.0

Place for Healthcare Assistance

5.2% of sample respondents went for treatment to municipal hospital, while 12.2% went to private hospital. Government hospital was preferred by 1.2%, and 1.3% went to private clinics (**Table 3.107**).

Table 3.108 : Expenses for Healthcare Treatment		
Expenses (in Rs.)	Frequency	Percent
N.A.	762	80.1
Up to Rs.500	15	1.6
501-1000	39	4.1
1001-5000	19	2.1
5001-10000	76	8.0
10001-20000	15	1.6
20001-50000	8	.8
50001-100000	7	.7
100001-200000	5	.5
Above Rs.200000	1	.1
N.R.	4	.4
Total	951	100.0

Expenditure on Healthcare

Total expenses incurred for treating the illnesses range between Rs.500 to as high as Rs.200000 and above, depending on the severity of the disease (**Table 3.108**) and kind of healthcare facilities used for treatment.

Table 3.109 : Handicapped Member in Family		
Answer	Frequency	Percent
N.R.	9	.9
Yes	33	3.5
No	909	95.6
Total	951	100.0

Handicapped Member in Family

3.5% of them stated that they had a handicapped family member (**Table 3.109**).

Table 3.110 : Gender of Handicapped Family Member		
Answer	Frequency	Percent
N.A. / N.R.	918	96.5
Male	12	1.3
Female	7	.7
Children	14	1.5
Total	951	100.0

The further analysis revealed that 1.3% of the respondents had male adult family members, and .7% had female members who were handicapped. 1.5% had children who were handicapped (**Table 3.110**).

Table 3.111 : Registration for Ante Natal Care		
Answer	Frequency	Percent
N.R.	13	1.4
Yes	830	87.3
No	108	11.3
Total	951	100.0

Ante Natal Care

87.3% of the respondents registered women members in the family for ante natal care during pregnancy (**Table 3.111**).

Table 3.112 : Place for Ante Natal Care		
Answer	Frequency	Percent
N.A. / N.R.	141	14.8
Municipal Hospital	645	67.8
Private Hospital	34	3.6
Government Hospital	131	13.8
Total	951	100.0

Place for Ante Natal Care

67.8% stated that they registered at municipal hospitals, 3.6% registered at private hospitals. 13.8% went to government hospitals for ante natal care (**Table 3.112**).

Table 3.113 : Regular Health Checkup		
Answer	Frequency	Percent
N.R.	22	2.3
Yes	831	87.4
No	98	10.3
Total	951	100.0

Health Checkup

87.4% stated that the women's checkups were done regularly, and only 10.3% stated that they were not regular for any kind of health checkup (**Table 3.113**).

Table 3.114 : Place of Delivery		
Answer	Frequency	Percent
N.R.	66	6.9
Municipal Hospital	677	71.2
Private Hospital	43	4.5
Government Hospital	132	13.9
Home	33	3.5
Total	951	100.0

Place of Delivery

It was shocking that 3.5% of the respondents reported that women in family delivered their children at home. 71.2% delivered at municipal hospitals, while 13.9% delivered at government hospitals. Private hospitals were preferred by 4.8% of the respondents (**Table 3.114**).

Table 3.115 : Birth Registration		
Answer	Frequency	Percent
N.R.	46	4.8
Yes	876	92.1
No	29	3.1
Total	951	100.0

Birth Registration

Birth registration is one of the obligatory duty of Municipal Corporation which requires registering of all births taken place in the city. 92.1% of them stated they have registered the birth of their children in the family with Municipal Corporation (**Table 3.115**).

Table 3.116 : Immunization of Children		
Answer	Frequency	Percent
N.R.	30	3.2
Yes	356	37.4
No	65	6.8
N.A.	500	52.6
Total	951	100.0

Immunization

It was observed that 6.8% respondents had children who were not immunized (**Table 3.116**).

Table 3.117 : Reason for Not Immunization of Children		
Reasons	Frequency	Percent
N.A.	856	90.0
No Time	20	2.1
Our Neglecting	30	3.1
Children too Small	15	1.6
N.R.	30	3.2
Total	951	100.0

It can be seen from the **Table 3.117** that reasons for not immunizing the children were — own negligence (3.1%), child was too small (1.6%), lack of time (2.1%). These responses point to lack of health awareness among the population in the area and calls for an intensive IEC campaign for 100% immunization for children.

Table 3.118 : Death in Family (in last 2-3 Years)		
Answer	Frequency	Percent
N.R.	10	1.1
Yes	87	9.1
No	854	89.8
Total	951	100.0

Deaths in Family

9.1% of sample respondents reported deaths in their families in the last 2-3 years due to various reasons (**Table 3.118**).

Table 3.119 : Reasons of Death in the Family		
Reasons	Frequency	Percent
N.A.	854	89.8
Malaria	5	.5
Kidney Problem	3	.3
Diabetes	2	.2
Accident	4	.4
Due to Drinking	3	.3
Asthma	8	.9
During Delivery	3	.3
Old Age	20	2.1
Typhoid	3	.3
T.B.	4	.4
Cancer	7	.7
Fever / Jaundice	23	2.5
B.P.	3	.1
Heart Failure	9	1.0
Total	951	100.0

Reasons for Deaths

Several causes of death were given by the sample respondents, as can be seen from the **Table 3.119**. Apart from death due to old age (2.1%) and chronic diseases which are common to most population, there are some disturbing indicators of death due to faulty living styles that cause concern, such as — death from fever / jaundice (2.5%) due to drinking (.3%), during delivery (.3%), accident (.4%), and due to infectious diseases such as malaria (.5%), and typhoid (.3%). The percentages though marginal in this sample size of 951, cannot be ignored, since the numbers will be significant when related to the entire population of the area. The scenario calls for targeted health interventions for the people living in unhealthy conditions.

Table 3.120 : Registration of Death		
Answer	Frequency	Percent
N.A.	854	89.8
Yes	70	7.4
No	2	.2
N.R	25	2.6
Total	951	100.0

Death Registration

The registration of death is also obligatory duty of Municipal Corporation, wherein every death is required to be registered by Health Department of Municipal Corporation. 7.4% registered the deaths, while .2% did not register the deaths (**Table 3.120**).

Table 3.121 : Insurance of Family Members		
Answer	Frequency	Percent
N.R.	30	3.2
Yes	101	10.6
No	820	86.2
Total	951	100.0

Insurance

10.6% had insured themselves through LIC policies, while 86.2% did not have any form of insurance policies either for themselves or their family members. (**Table 3.121**)

Table 3.122 : Discrimination		
Answer	Frequency	Percent
N.R.	47	4.9
Yes	20	2.1
No	884	93.0
Total	951	100.0

Discrimination

The discussions during interviews and FGD revealed that 93% did not feel any kind of discrimination, while 2.1% reported feeling discriminated against their family (**Table 3.122**).

EMPLOYMENT

Table 3.123 : No. of Employed Persons in Family		
Actual	Frequency	Percent
0	4	.4
1	670	70.5
2	195	20.5
3	63	6.6
4	17	1.8
5	2	.2
Total	951	100.0

Employed Persons in Family

Majority (70.5%) of the sample respondents had one employed family member, the rest of them had more than one earning member. 20.5% had two earning members, 6.6% had three, 1.8% had three earning members in their family (**Table 3.123**).

Table 3.124 : Employed Males in Family		
Actual	Frequency	Percent
0	46	4.8
1	766	80.6
2	102	10.7
3	30	3.2
4	7	.7
Total	951	100.0

Employed Males in Family

It was observed that 80.6% had one male earning member, 10.7% had two male earning members. 3.2% had three male earning members, .7% had four earning male family members (**Table 3.124**).

Table 3.125 : Employed Females in Family		
Actual	Frequency	Percent
0	730	76.8
1	199	20.9
2	20	2.1
3	2	.2
Total	951	100.0

Employed Females in Family

It can be seen from **Table 3.125** that 20.9% of the sample respondents reported one female earning member. 2.1% had two female earning family members, and three female earning members were reported by .2%.

Table 3.126 : Type of Employment		
Type	Frequency	Percent
N.A.	4	.4
Service	670	70.4
Business	277	29.2
Total	951	100.0

Type of Employment

70.4% of the sample respondents were in service sector, while 29.2% were self-employed by undertaking different income generation activities (**Table 3.126**).

Table 3.127 : Nature of Employment / Self-Employment		
Nature	Frequency	Percent
N.A./N.R.	17	1.8
Permanent	528	55.5
Temporary	48	5.0
Contract	29	3.0
Domestic Workers	56	5.9
Vendors (Self Business)	54	5.7
Taxi / Rickshaw (Self)	35	3.7
Carpenter / Plumber / Painter	152	16.0
Tailor / Badala / Jariwork	16	1.7
Operators	6	.6
Shopkeepers	10	1.1
Total	951	100.0

Nature of Employment

55.5% were permanent workers in the establishment they worked in; 5% were in temporary jobs, and 3% worked as contract workers. 16% were in construction - related jobs such as plumber / painter / carpenter, 5.7% were street vendors, 5.9% were domestic workers, 3.7% had their own taxis/auto rickshaws, and 1.7% did tailoring or embroidery (jariwork). 1.1% were shopkeepers (**Table 3.127**).

Table 3.128 : No. of Full Time Working Persons		
Actual	Frequency	Percent
0	92	9.7
1	676	71.1
2	135	14.1
3	34	3.6
4	12	1.3
5	2	.2
Total	951	100.0

Full Time Working Persons

71.1% of the sample respondents reported one family member who worked full-time, while 14.1% had two persons who worked fulltime. 3.6% respondents had three family members who worked full time, and 1.5% had 4-5 family members having full time jobs (**Table 3.128**).

Table 3.129 : No. of Part Time Working Persons		
Actual	Frequency	Percent
0	808	85.0
1	115	12.1
2	18	1.9
3	9	.9
4	1	.1
Total	951	100.0

Part Time Working Persons

Around 14% had family members who worked part-time. 12.1% had one family member who worked part time, 1.9% had two family members who worked part time, and 1% had 3-4 members in the family who had part time jobs (**Table 3.129**).

Other Income Source (if any)

Table 3.130 : Cash		
Answer	Frequency	Percent
No	936	98.4
Yes	15	1.6
Total	951	100.0

Sources of Income

98.4% of the respondents had no other source of income; 1.6% mentioned other sources of income, though not specified (**Table 3.130**).

Table 3.131 : Property / Assets		
Answer	Frequency	Percent
No	949	99.8
Yes	2	.2
Total	951	100.0

Assets

Almost all (99.8%) specified that they had no major property or assets (**Table 3.131**) in the city or place of origin.

Table 3.132 : Total Income of the Family		
Income (in Rs.)	Frequency	Percent
N.R.	8	.8
Up to Rs.2500	10	1.1
2501-5000	189	19.9
5001-7500	426	44.8
7501-10000	173	18.2
10001-15000	95	10.0
15001-20000	35	3.7
20001-25000	6	.6
25001-35000	6	.6
35001-45000	3	.3
Total	951	100.0

Family Income

It can be seen from **Table 3.132** that two-thirds of the sample had income levels below Rs.7500. While about 44.8% of respondents reported a monthly family income of upto Rs.7500, 18.2% had family income of Rs.7501-10001, and 10% had an income of 10,001-15,000. 3.7% had a total monthly income of Rs.15,001-20,000. 1.2% had an income of Rs.20,0001-35,000. The highest range of total family income was between Rs.35,001-45,000 (.3%).

Table 3.133 : Problems in Finding Job		
Problems	Frequency	Percent
No	687	72.2
Paid Commission	46	4.8
Influence Must	218	23.0
Total	951	100.0

Problems in Finding Job / Work

72.2% of respondents did not face any problems in getting a job. 4.8% had to pay commission, and 23% felt that knowing someone ("pehchan") or using influence was crucial to get a job (**Table 3.133**).

Table 3.134 : Discrimination (if any)		
Answer	Frequency	Percent
N.R.	16	1.7
Yes	3	.3
No	932	98.0
Total	951	100.0

Discrimination in Getting Job

A marginal .3% felt they faced discrimination while looking for a job, while 98% did not feel they faced any discrimination for getting jobs in the city (**Table 3.134**).

Table 3.135 : Problems in Present Job		
Problems	Frequency	Percent
No	803	84.4
No Promotion	53	5.6
Inadequate Income	87	9.2
No Job Security	1	.1
No Facilities	2	.2
Police Harass	3	.3
More Rent for Shop	1	.1
Financial Problem	1	.1
Total	951	100.0

Work Related Problems

84.4% of the respondents did not face any problems in their present job. Others who faced problems cited the following major complaints — inadequate income (9.2%), no promotion (5.6%). Other problems mentioned were - no job security, no facilities, police harassment, having to pay more rent for shop, and financial difficulties (**Table 3.135**).

Savings

Table 3.136 : Savings (if any)		
Answer	Frequency	Percent
N.R.	69	7.2
Yes	255	26.8
No	627	66.0
Total	951	100.0

Savings

66% of respondents said they had no savings at all, while 26.8% of respondents reported to have some kind of savings (**Table 3.136**).

Table 3.137 : Amount of Savings		
Amount (in Rs.)	Frequency	Percent
N.A.	627	66.0
N.R.	69	7.2
Up to Rs.100	34	3.6
101-250	36	3.8
251-500	91	9.6
501-1000	43	4.5
1001-2000	23	2.4
2001-5000	23	2.4
5001-10000	3	.3
10001-20000	2	.2
Total	951	100.0

The savings ranged from as little as upto Rs.100 per month (3.6%) to as much as Rs.10,000-20,000. 3.8% saved Rs.101-250, and 9.6% saved Rs.251-500. 4.5% saved as much as Rs.501-1000, 2.4% saved Rs.1001-2000, and 2.4% saved as much as Rs.2001-5000 per month (**Table 3.137**).

Table 3.138 : Mode of Savings		
Where?	Frequency	Percent
N.A.	627	66.0
N.R.	69	7.2
Nationalised Bank	76	8.0
Private Bank	100	10.6
Cooperative Bank	18	1.9
Post	8	.8
Cooperative Society	5	.5
At Home	20	2.1
Bank + Post	2	.2
Other	26	2.7
Total	951	100.0

It is significant that 20.5% kept their savings in banks - nationalized bank (8%), private bank (10.6%), and cooperative bank (1.9%). Other savings institutions mentioned are also formal ones, such as post office and cooperative society (**Table 3.138**).

Table 3.139 : Membership of Social / Religious / Financial Organization		
Answer	Frequency	Percent
N.R.	103	10.8
Yes	51	5.4
No	797	83.8
Total	951	100.0

Membership

5.4% of respondents said they were members of social organizations in the city or area (**Table 3.139**).

Table 3.140 : Type of Member Organizations		
Answer	Frequency	Percent
N.A.	904	95.1
Financial Organizations	11	1.2
Hindu Association	15	1.6
Muslim Association	8	.8
Buddhist Association	5	.5
Social Associations	2	.2
Self Help Group	6	.6
Total	951	100.0

1.2% said they were members of financial organizations such as cooperatives or credit societies etc. Memberships of various religious organizations were mentioned — Hindu associations (1.6%), Muslim associations (.8%), Buddhist associations (.5%). Other organizations mentioned were — self-help groups (.6%), and social associations (.2%) (**Table 3.140**).

SELF EMPLOYMENT

Skill development training in Beauty Parlour, Embroidery, and Computer Skills etc. are available in this area and the same are undertaken through NGO's. The NGO's also arrange for jobs for all their trainees. However, the participants felt that an I.T.I. college can be started in this area in order to get government / Industry jobs like Electricians, Plumbers, Fitters, and Turners etc.

Table 3.141 : Skill Training to Start Own Business

Answer	Frequency	Percent
N.R.	91	9.6
Yes	196	20.6
No	664	69.8
Total	951	100.0

20.6% responded positively regarding the need for skill training to start one's own business / self employment ventures (**Table 3.141**).

Table 3.142 : Requirement for Skill Training

Answer	Frequency	Percent
N.R.	126	13.2
Computer	139	14.6
Tailoring / Beauty Parlour / Embroidery	68	7.2
Turner / Fitter / Painter	31	3.3
Cooking	3	.3
Technical	7	.7
Not Required	577	60.7
Total	951	100.0

Skill Training

Computer training was the most popular choice, expressed by 14% of respondents. Other training needs put forward were — tailoring / beauty parlour / embroidery (7.2%), turner / fitter / painter (3.3%), cooking (.3%), technical (.7%). 60.7% did not feel the need for any such training (**Table 3.142**).

Table 3.143 : Problems to Start Own Business

Problems	Frequency	Percent
N.R.	38	4.0
Financial	560	58.9
Place / High Rent	21	2.2
Finance + Place	2	.2
No Guidance	3	.3
N.A.	327	34.4
Total	951	100.0

Starting Own Business and Related Problems

Availability of finance was obviously the main problem, raised by 58.9% of respondents, who wished to start their own business. Other problems mentioned were-high rent for site (2.2%), finance + place (.2%), and lack of guidance (.3%). These shortfalls as cited by respondents, though statistically marginal, can be taken as indicators for devising strategies (**Table 3.143**).

POSSESSION OF IMPORTANT DOCUMENTS

Table 3.144 : Possession of Ration Card		
Answer	Frequency	Percent
N.R.	17	1.8
Yes	845	88.8
No	89	9.4
Total	951	100.0

Ration Card

It is necessary to have certain documents in the city for housing, government subsidies, proof of residence, etc. 88.8% had ration cards, while 9.4% did not possess them (**Table 3.144**).

Table 3.145 : : Type of Ration Card		
Type	Frequency	Percent
N.R. / N.A.	106	11.2
Orange	794	83.5
White	8	.8
Yellow	43	4.5
Total	951	100.0

Table 3.145 shows that 83.5% had orange cards, which meant the families had an annual income of above Rs.15,001 to 1 Lac. Just about .8% had white ration cards, which meant that the families had annual income of Rs.1 Lac or above. 4.5% had yellow ration cards, which meant they came under the BPL category, i.e. families having annual income up to Rs.15,000.

Table 3.146 : Inclusion of Names in Ration Card		
Answer	Frequency	Percent
N.A.	89	9.4
Yes	748	78.6
No	114	12.0
Total	951	100.0

All names were included in the ration card for 78.6% of respondents (**Table 3.146**).

Table 3.147 : Reasons for Non-inclusion of Names in Ration Card		
Reasons	Frequency	Percent
N.A.	837	88.0
Money Problem	16	1.7
Demand Commission	58	6.1
Non Cooperation	19	2.0
No Document	18	1.9
Rented House	3	.3
Total	951	100.0

Those who did not include names gave the following reasons for not doing so — money problem (1.7%), no documents (1.9%), negligence (2.8%), commission asked (6.1%), and non-cooperation of officials (2%). There was .3% who lived in rented house and therefore could not procure necessary documents for availing of ration card (**Table 3.147**).

Table 3.148 : Election Card		
No. of Family Members	Frequency	Percent
0	90	9.5
1	149	15.7
2	552	58.0
3	96	10.1
4	44	4.6
5	19	2.0
6	1	.1
Total	951	100.0

Election Card

The percentage of sample respondents without election card was just 9.5%. 58% of respondents had two family members holding election cards; 15.7% had one family member holding election card. 10% had three family members having election cards; 4.6% had four family members with election cards, and 2% had five family members with cards (**Table 3.148**).

Table 3.149 : PAN Card		
No. of Family Members	Frequency	Percent
0	257	27.0
1	217	22.8
2	376	39.6
3	62	6.5
4	22	2.3
5	17	1.8
Total	951	100.0

PAN Card

27% did not have anyone in the family with PAN cards. 22.8% had one family member with the card, 39.6% had two family members, and 6.5% had three family members with PAN cards. 4-5 PAN cards in the family was reported by 2.3% and 1.8% respectively (**Table 3.149**).

Table 3.150 : Passport		
No. of Family Members	Frequency	Percent
0	831	87.4
1	62	6.5
2	34	3.6
3	7	.7
4	9	1.0
5	8	.8
Total	951	100.0

Passport

87.4% did not have passport. However it is important to note that 6.5% had at least one family member with a passport, and 3.6% had two family members with valid passports. There was marginal percentage of respondents who had 3-5 family members with passports (**Table 3.150**).

Table 3.151 : UID Card		
No. of Family Members	Frequency	Percent
0	258	27.1
1	69	7.3
2	374	39.3
3	79	8.3
4	69	7.3
5	102	10.7
Total	951	100.0

UID Card

There was a little over one-fourths the respondents who did not have UID card which is an important identity proof. 39.3% had two family members with the card; 7.3% had one family member with their UID card, while 8.3% had three family members having the cards. 7.3% had four family members holding the cards, and five family members had acquired the card, in the case 10.7% (**Table 3.151**).

Table 3.152 : Driving License		
No. of Family Members	Frequency	Percent
0	793	83.4
1	137	14.4
2	16	1.7
3	4	.4
4	1	.1
Total	951	100.0

Driving License

While 83.4% did not have a driving license, 14.4% of respondents said one of their family members has a driving license, and 1.7% said that two members in their family had a driving license. .4% said that 3 family members had driving license, and .1% had four family members with the license. Obviously, driving is an employable skill which the respondents are aware of (**Table 3.152**).

Table 3.153 : Problems in Obtaining Important Documents		
Problems	Frequency	Percent
No Problems	843	88.7
Money Problems	24	2.5
No Documents	47	4.9
Demand of Money	7	.7
No Time	30	3.2
Total	951	100.0

Problems in Obtaining Important Documents

88.7% of the respondents said that they did not face any problems in getting these documents. Among those who did, problems cited were — money problems (2.5%), lack of supporting documents (4.9%), commission to be paid (.7%), etc. (**Table 3.153**)

MONTHLY EXPENDITURE, SAVINGS AND INDEBTEDNESS

Monthly Expenditure

Table 3.154 : Expenditure on Food		
Amount (in Rs.)	Frequency	Percent
N.R.	14	1.5
Up to Rs.1000	105	11.0
1001-2000	187	19.7
2001-3000	344	36.2
3001-4000	238	25.0
4001-5000	30	3.2
5001-6000	8	.8
6001 & Above	25	2.6
Total	951	100.0

66.9% of the sample respondents spent less than Rs.3000 per month on food — 29.8% spent Rs.1000 or less. 25% of the sample spent between Rs.3000-4000. 4% spent between Rs.4001-6000, and 2.6% spent over Rs.6000 (**Table 3.154**).

Table 3.155 : Expenditure on Water		
Amount (in Rs.)	Frequency	Percent
No / N.R.	76	8.0
Up to Rs.100	74	7.8
101-200	260	27.3
201-300	387	40.7
301-400	68	7.2
401-500	18	1.9
501-600	30	3.2
601-700	3	.3
701-800	4	.4
801-900	16	1.7
901-1000	6	.6
1001-1500	6	.6
1501-2000	2	.2
Above Rs.2000	1	.1
Total	951	100.0

40.7% spent between Rs.201-300 per month on water, and 27.3% spent Rs.101-200, and 7.2% spent Rs.301-400. 11.7% spent more than Rs.500 per month on water, with .9% spending more than Rs.1000 and above. This could be due to large family requirements as well as the difficulties in the availability of water, as pointed out during the FGD interactions with the area residents (**Table 3.155**).

Table 3.156 : Expenditure on Usage of Toilet		
Amount (in Rs.)	Frequency	Percent
No	215	22.6
Up to Rs.50	412	43.3
51-100	170	17.9
101-200	19	2.0
201-300	111	11.7
301-500	7	.7
Above Rs.500	17	1.8
Total	951	100.0



22.6% spent nothing towards usage of toilet facilities; the reason perhaps is more about absence of the adequate facilities, than having in-house toilets. 43.3% spent upto Rs.50 per month on toilet usage facilities, and 17.9% spent between Rs.51-100. 2% spent Rs.101-200, and .7% spent Rs.301-500. It is significant to note that 1.8% spent more than Rs.500 for toilet usage by their families (**Table 3.156**).

Table 3.157 : Expenditure on Education		
Amount (in Rs.)	Frequency	Percent
N.A.	251	26.4
Up to Rs.100	138	14.5
101-200	247	26.0
201-300	30	3.2
301-400	37	3.9
401-500	159	16.8
501-600	47	4.9
601-700	6	.6
701-800	2	.2
801-900	22	2.3
901-1000	4	.4
1001-1500	5	.5
1501-2000	1	.1
2001-3000	1	.1
3001-5000	1	.1
Total	951	100.0

Two thirds of the respondents provided responses about expenses on education of their children, which ranged from less than Rs.100 per month (14.5%) to as high as Rs.5000. More than half, i.e. 54.8% spent between Rs.101-600 per month on education of their children. 3.5% spent Rs.601-1000 and .9% spent between Rs.1001-5000. This could be due to the differences in the facilities provided by the schools where the children study and the number of children per family (**Table 3.157**).

Table 3.158 : Expenditure on Healthcare		
Amount (in Rs.)	Frequency	Percent
No / N.R.	219	23.0
Up to Rs.100	123	13.0
101-200	352	37.0
201-300	72	7.6
301-400	62	6.5
401-500	84	8.8
501-600	12	1.3
601-700	5	.5
701-800	1	.1
801-900	2	.2
901-1000	10	1.1
1001-1500	3	.3
1501-2000	3	.3
Above Rs.2000	3	.3
Total	951	100.0

It can be seen from **Table 3.158** that 13% of respondents spend less than Rs.100, and more than one-third (37%) of respondents spend Rs.101-200 towards health care. 22.9% spend between Rs.201-500 per month, and 1.3% spend between Rs.501-600. There are respondents who spend more than Rs.600 to more than Rs.2000, but their number is marginal.

Table 3.159 : Expenditure on Electricity		
Amount (in Rs.)	Frequency	Percent
N.R.	43	4.5
Up to Rs.100	78	8.2
101-200	346	36.4
201-300	113	12.0
301-400	129	13.6
401-500	164	17.2
501-600	31	3.2
601-700	32	3.3
701-800	13	1.4
801-900	2	.2
Total	951	100.0

The monthly expenses on electricity are below — Rs.100 for 8.2%, and 36.4% spend between Rs.101-200. 42.8% spend between Rs.201-500. 8.1% spend between Rs.501-900 per month (**Table 3.159**).

Table 3.160 : Expenditure on Clothing		
Amount (in Rs.)	Frequency	Percent
N.R.	118	12.4
Up to Rs.100	40	4.2
101-200	214	22.5
201-300	153	16.1
301-400	180	19.0
401-500	219	23.0
501-600	11	1.2
601-700	4	.4
701-800	5	.5
801-900	1	.1
901-1000	4	.4
1001-1500	1	.1
1501-2000	1	.1
Total	951	100.0

12.4% did not respond to this question. 80.6% spent between Rs.100-500 on clothes per month. Just about 2.8% spent more, ranging between 501-2000, with marginal responses in each category (**Table 3.160**).

Table 3.161 : Expenditure on Entertainment		
Amount (in Rs.)	Frequency	Percent
No / N.R.	170	17.9
Up to Rs.100	55	5.8
101-200	131	13.7
201-300	252	26.5
301-400	113	11.9
401-500	124	13.1
Above Rs.500	106	11.1
Total	951	100.0

It can be seen from **Table 3.161** that the monthly expenses on entertainment ranged from less than Rs.100 to over Rs.500. Rs.201-300 can be taken to be the average expenditure on this item.

Table 3.162 : Expenditure on Travel		
Amount (in Rs.)	Frequency	Percent
No	94	9.9
Up to Rs.100	97	10.2
101-200	433	45.5
201-300	123	13.0
301-400	35	3.7
401-500	117	12.3
501-600	17	1.8
601-700	2	.2
701-800	1	.1
801-900	1	.1
901-1000	19	2.0
1001-1500	3	.3
1501-2000	1	.1
Above Rs.2000	8	.8
Total	951	100.0

It can be seen from **Table 3.162** that the amount spent on travel ranged from less than Rs.100 (10.2%), to as high as above Rs.2000 per month. The average range of expenses was between Rs.101-200 per month, and for most respondents the expense range was between Rs.100 to Rs.500. There were only 5.4% of respondents who spent Rs.501-above Rs.2000.

Table 3.163 : Expenditure on Phone / Mobile Phones		
Amount (in Rs.)	Frequency	Percent
No / NR.	80	8.4
Up to Rs.100	199	20.9
101-200	349	36.8
201-300	164	17.3
301-400	125	13.1
401-500	22	2.3
501-600	2	.2
601-700	4	.4
701-800	1	.1
Above Rs.800	5	.5
Total	951	100.0

20.9% of sample respondents spent around Rs.100 on phone / mobile expenses, 36.8% spent Rs.101-200, 17.3% spent Rs.201-300, and 13.1% spent Rs.301-400. 2.7% spent Rs.401-500 on phone / mobile (**Table 3.163**).

Table 3.164 : Expenditure on Social Function		
Amount (in Rs.)	Frequency	Percent
No / N.R.	322	33.9
Up to Rs.100	260	27.3
101-200	139	14.6
201-300	104	10.9
301-400	67	7.1
401-500	59	6.2
Total	951	100.0

33.9% of respondents did not spend any money on social functions, but 27.3% spent upto Rs.100. Monthly expenditure on social function was Rs.101-200 for 14.6%, and for 10.9% it was Rs.201-300. For 7.1% of respondents it ranged from Rs.301-400, and for 6.2% the expenses were between Rs.401-500 (**Table 3.164**).

Table 3.165 : Expenditure on Addiction		
Amount (in Rs.)	Frequency	Percent
No	227	23.9
Up to Rs.100	186	19.5
101-200	207	21.8
201-300	78	8.2
301-400	91	9.6
401-500	121	12.7
Above Rs.500	41	4.3
Total	951	100.0

23.9% had no expenditure on addictions of any kind. However, 19.5% spent up to Rs.100, and 21.8% spent Rs.101-200. 8.2% spent Rs.201-300 and 9.6% spent between Rs.301-400. 12.7% spent Rs.401-500 and 4.3% spent more than Rs.500 on addictive habits (**Table 3.165**).

Table 3.166 : Expenditure on House Rent		
Amount (in Rs.)	Frequency	Percent
N.A.	716	75.3
Up to Rs.1000	100	10.6
1001-2000	66	6.9
2001-3000	15	1.6
3001-4000	27	2.8
4001-5000	22	2.3
Above Rs.5000	5	.5
Total	951	100.0

75.3% did not spend on house rent. The rents paid ranged from — upto Rs.1000 (10.6%), Rs.1001-2000 (6.9%), Rs.2001-3000 (1.6%), Rs.3001-4000 (2.8%), and Rs.4001-5000 (2.3%), and over Rs.5000 (.5%) (**Table 3.166**).

Table 3.167 : Expenditure on Loan Repayment		
Amount (in Rs.)	Frequency	Percent
N.A. / N.R.	905	95.2
Up to Rs.1000	15	1.6
1001-2000	24	2.5
2001-3000	3	.3
Above Rs.3000	4	.4
Total	951	100.0

95.2% did not report any expense on loan repayments. 1.6% paid upto Rs.1000 per month towards loan repayment; 2.5% spent Rs.1001-2000. Marginal number of respondents spent Rs.2000 and above (**Table 3.167**).

Table 3.168 : Expenditure on Municipal Tax		
Amount (in Rs.)	Frequency	Percent
No / N.R.	872	91.7
Up to Rs.100	45	4.7
101-200	15	1.6
201-300	6	.6
301-500	9	1.0
Above Rs.500	4	.4
Total	951	100.0

Expenditure on municipal tax was nil for 91.7%. However, 4.7% paid upto Rs.100, and 1.6% paid between Rs.101-200. Marginal number of respondents paid municipal taxes ranging from Rs.201 to above Rs.500 per month (**Table 3.168**).

Table 3.169:Remittance to Native Place		
Amount (in Rs.)	Frequency	Percent
No	878	92.3
Up to Rs.100	31	3.3
101-500	11	1.2
501-1000	13	1.4
1001-1500	4	.4
1501-2000	6	.6
Above Rs.2000	8	.8
Total	951	100.0

92.3% did not send any remittance to their native place. Among the rest, the minimum remittance was as little as Rs.100 or less (3.3%). 1.2% sent Rs.101-500, and another 1.4% sent Rs.501-1000. 1.8% of the sample sent between Rs.1000 to more than Rs.2000 (**Table 3.169**).

Table 3.170 : Other Expenditure		
Amount (in Rs.)	Frequency	Percent
No	761	80.0
Up to Rs.100	91	9.6
101-200	38	4.0
201-300	10	1.1
301-500	27	2.8
501-1000	12	1.3
1001-1500	3	.3
1501-2000	5	.5
Above Rs.2000	4	.4
Total	951	100.0

Expenses on miscellaneous items were nil for 80%, and were as low as Rs.100-500 per month for 17.5%. 2.5% reported expenses between Rs.501-above Rs.2000 (**Table 3.170**).

Table 3.171 : Possession of Consumer Durables		
Consumer Durables	Frequency	Percent
Television	831	87.4
Cable T.V.	769	80.9
Radio/Transistor	112	11.8
Music System	181	19.0
Fans	877	92.2
Gas/Electric Shegari	613	64.5
Cupboard	694	73.0
Furniture	343	36.1
4 Wheeler	27	2.8
Scooter	22	2.3
Motorcycle	52	5.5
Bicycle	63	6.6
Handcart	6	0.6
Oven	43	4.5
Refrigerator	88	9.3
Telephone	125	13.1
Mobile	721	75.8
Computer/Laptop	121	12.7
Cooker/Mixer	839	88.2
Wall Clock	323	34.0
Other	59	6.2

Possessions in House

Quality of life led by the population as is evident in the possession of consumer durables is clear in **Table 3.171**. This Table shows that the respondents have a clear priority with regard to household acquisitions. 87.4% of the sample had colour television, and 80.9% had cable TV. Mobiles were owned by 75.8%, and 12.7% had computers / laptops. 13.1% had telephones at home.

Basic comforts were also given importance by the sample respondents — 92.2% had fans, 88.2% had cookers / mixers, 64.5% had gas stove or electric stove. 73% had cupboards. However, only 36.1% had basic furniture such as cot, etc. 9.3% had refrigerators, and 4.5% had ovens. 19% had music system e.g tape recorders, and 11.8% had radio / transistors.

As for means of transport, 2.8% had four wheelers, 2.3% had scooters and 5.5% had motor bikes; 6.6% had bicycles.

Table 3.172 : Special Assistance to Minority Communities		
Answer	Frequency	Percent
No	944	99.3
Yes	7	.7
Total	951	100.0

Special Assistance to Minority Communities

99.3% said that they did not avail of any special help as a minority community, while .7% said that they did benefit from some scheme of the government (**Table 3.172**).

Table 3.173 : Benefits of Government Scheme		
Answer	Frequency	Percent
N.R.	104	11.0
Yes	5	.5
No	842	88.5
Total	951	100.0

.5% said they availed benefits from the government schemes. It is possible that the respondents are totally unaware of the schemes that are of benefit to them since they have had no access to such information (**Table 3.173**).

Table 3.174 : Name of the Scheme		
Answer	Frequency	Percent
N.A.	918	96.5
BPL Ration Card	5	.5
N.R.	28	3.0
Total	951	100.0

The name of the scheme was the BPL ration card (.5%). No other scheme was within their range of awareness or comprehension (**Table 3.174**).

Details of Loan

Table 3.175 : Loan Taken by Self / Family Members		
Answer	Frequency	Percent
N.R.	96	10.1
Yes	127	13.4
No	728	76.5
Total	951	100.0

Loans

13.4% said they had loans taken by them or other family members (**Table 3.175**).

Table 3.176 : Reason for Taking Loan		
Reasons	Frequency	Percent
N.A.	811	85.3
House Expenditure	35	3.7
Illness	27	2.9
Education	21	2.2
House Construction	20	2.1
Religious Function	7	.7
Marriage	14	1.5
Addiction	4	.4
Business	5	.5
Scooter Purchase	3	.3
House Deposit	4	.4
Total	951	100.0

Reasons for Taking Loans

Reasons for taking the loans were several, as is evident in the **Table 3.176** — household expense (3.7%), illness (2.9%), education of children (2.2%), house construction (2.1%), for deposit for house (.4%), to buy vehicle (.3%), marriage of children (1.1%), and to indulge in addictions.

Table 3.177 : Loan Amount		
Amount in Rs.	Frequency	Percent
N.A.	811	85.3
Up to Rs.5000	35	3.7
5001-10000	42	4.4
10001-25000	34	3.6
25001-50000	20	2.1
50000-1 Lac	4	.4
1-2 Lacs	5	.5
Total	951	100.0

Loan Amount

85.3% had no loans. 3.7% had loans up to Rs.5000, and 4.4% had loans between Rs.5001-10,000. 3.6% had incurred loans of Rs.10,001-25,000, and 2.1% had loans of Rs.25,001-50,000. Above Rs.50,001 - 2 Lacs worth of loans were incurred by .9% of respondents (**Table 3.177**).

Table 3.178 : Rate of Interest		
Rate of Interest	Frequency	Percent
N.A. / N.R.	829	87.2
Up to 2%	26	2.7
2%-5%	65	6.9
6%-10%	27	2.8
Above 10%	4	.4
Total	951	100.0

Rate of Interest

Rate of interest for the loans ranged from 2% to above 10%; the average rate of interest incurred by the respondents (6.9%) was between 2-5 percent (**Table 3.178**).

Table 3.179 : Loan Repayment		
Answer	Frequency	Percent
N.A. / N.R.	829	87.2
Yes	93	9.8
No	29	3.0
Total	951	100.0

Loan Repayment

9.8% said that they have repaid their loans while 3% had not repaid their loans (**Table 3.179**).

Table 3.180 : Reasons for Non-Repayment of Loans		
Reasons	Frequency	Percent
N.A. / N.R.	934	98.2
Inadequate Income	14	1.5
Unemployed	2	.2
Big Family	1	.1
Total	951	100.0

Non-Repayment of Loans

Reasons for not being able to repay loans were given as — inadequate income (1.5%), more number of family members to support (.1%), and .2% said had no employment at the moment (**Table 3.180**).

Table 2.181:Frequency of Taking Loans		
Answer	Frequency	Percent
No	756	79.5
Once	101	10.6
Twice	90	9.5
Thrice	4	.4
Total	951	100.0

Frequency of Taking Loans

10.6% said they had taken the loan just once, while 9.5% said they had borrowed twice. .4% had incurred loans thrice before (**Table 3.181**).

DISASTER MANAGEMENT AND RELATED ISSUES IN AREA

Table 3.182 : Water Flooding

Answer	Frequency	Percent
Yes	413	43.4
No	538	56.6
Total	951	100.0

Flooding in the Area

56.6% said their area was flooded with water during the rainy season (**Table 3.182**).

Table 3.183 : Problems due to Water Flooding

Problems	Frequency	Percent
N.A. / N.R.	643	67.6
Loss of Property	157	16.5
Communication Gap	11	1.2
Loss of Salary	2	.2
Diseases Increased	138	14.5
Total	951	100.0

The sample respondents had several problems as an after effect of the flooding — loss of property (was reported by 16.5%; increase of diseases were reported by 14.5%, and breakage in communication was reported by 1.2% (**Table 3.183**).

Table 3.184 : Experience of Disaster / Accidents

Answers	Frequency	Percent
N.A.	538	56.6
Yes	360	37.9
No	29	3.0
N.R.	24	2.5
Total	951	100.0

Experience of Disaster / Accidents

37.9% stated that they had faced some kind of disaster / accident during last few years (**Table 3.184**).

Table 3.185 : Experience of Riots

Answer	Frequency	Percent
N.R.	108	11.4
Yes	159	16.7
No	684	71.9
Total	951	100.0

Experience of Riots

16.7% admitted that they had experienced riots, while 71.9% did not suffer from any riots (**Table 3.185**).

Table 3.186 : Effects of Riots on Family		
Effects	Frequency	Percent
N.A.	684	72.0
Leave the Place	54	5.7
Property Loss	50	5.3
Mentally Disturbed	8	.8
Became Handicapped	5	.5
Death in Family	1	.1
Loss of Salary / Income	4	.4
N.R.	145	15.2
Total	951	100.0

Effects of Riots

The respondents were traumatized by their experiences during the riots. 5.7% left the locality; 5.3% suffered loss of property, and .8% became mentally disturbed. .5% of respondents were handicapped due to being hurt in the rioting incidents. Deaths in their family were experienced by .1%, and loss of income was the impact on the lives of .4% (Table 3.186).

Table 3.187 : Facing of Riot Situation		
Answers	Frequency	Percent
N.A.	684	71.9
Leave the Place	21	2.2
Police Help	2	.2
Bear it	17	1.8
Took Treatment	2	.2
Supported each other	76	8.0
N.R.	149	15.7
Total	951	100.0

Riot Situation

All those who suffered faced the negative experiences in their own way. 2.2% left the place where the riots took place. Police help was sought by .2%, while 1.8% bore their suffering silently. Treatment for the mental trauma was taken by .2%. 8% said they survived by supporting each other through the stressful times (Table 3.187).

Table 3.188 : Sources of Help / Assistance		
Help from	Frequency	Percent
N.A.	684	71.9
No	193	20.2
Municipal Corporation	56	5.9
State Government	4	.4
Central Government	7	.7
NGO	1	.1
Other	6	.6
Total	951	100.0

Sources of Help / Assistance

20.2% of respondents said they did not receive help from anyone, neither the government nor NGOs. 5.9% said they were given help by the municipality. Help provided by state government, central government and NGOs were mentioned by a marginal few (Table 3.188).

Table 3.189 : Prevention of the Riots in the City		
Answers	Frequency	Percent
N.R.	204	21.5
Mutually	601	63.2
Appoint Committee	76	8.0
Police Protection	5	.5
Awareness	29	3.0
Respect All Religions	36	3.8
Total	951	100.0

Prevention of Riots

63.2% of respondents said that these riots can be solved mutually by the people themselves. 8% said a committee can be formed to tackle such incidents in future. Police protection was suggested by .5%. Respect for all religions must be inculcated which may help prevent future riots, according to 3.8%, and 3% awareness programs must be conducted to foster inter-religious harmony (**Table 3.189**).

Table 3.190 : Facing of Discrimination (if any)		
Answer	Frequency	Percent
N.R.	10	1.1
Yes	105	11.0
No	836	87.9
Total	951	100.0

Discrimination

Discrimination was experienced by 11% of the respondents while 87.9% did not feel that way (**Table 3.190**).

SAFETY

On the whole there is peaceful existence of all communities in this area. But the majority community staying here is Muslim, other communities like Boudha, Hindu, etc. feel isolated and they try to relocate in their majority areas in the city.

Table 3.191 : Feeling Safe in this Area		
Answer	Frequency	Percent
Yes	780	82.0
No	171	18.0
Total	951	100.0

Safety

82% of respondents felt safe in the area, while 18 % did not feel safe in this particular area of the city (**Table 3.191**).

Table 3.192 : Reasons towards Unsafe Situation		
Reasons	Frequency	Percent
N. A.	780	82.0
More Quarrels	63	6.7
Bad Locality	105	11.0
Riots	3	.3
Total	951	100.0

Unsafe Situation

Reasons for feeling unsafe were cited by 6.7% as the incidence of more quarrels happening in the area. 11% said that their locality was bad, with anti-social elements active in the immediate neighbourhood. Fear of riots was a source of insecurity for .3% (**Table 3.192**).

Table 3.193 : Experience of Anti-Social Activities		
Answer	Frequency	Percent
No	706	74.3
Yes	145	15.2
N.R.	100	10.5
Total	951	100.0

Anti-Social Elements

15.2% had faced anti-social activity, directed at them, while 74.3% did not have any negative experiences (**Table 3.193**).

Table 3.194 : Timely Protection		
Answer	Frequency	Percent
N.R.	19	2.0
Yes	744	78.2
No	188	19.8
Total	951	100.0

Protection

78.2% were of the opinion that they are provided protection in time, but 19.8% who had personal experience of danger from anti-social elements; felt that they did not receive protection in time (**Table 3.194**).

Table 3.195 : Attitude of Police		
Answer	Frequency	Percent
N.A.	188	19.8
Good	550	57.8
Bad	208	21.9
Normal	5	.5
Total	951	100.0

Police Help

Attitude of police was good according to 57.8%, and was considered to be 'bad' by 21.9% which is a serious indictment (**Table 3.195**). It is felt during FGDs that some kind of orientation requires to be arranged for the Police by the Institutions like AIILSG, TISS, College of Social Work or Police Training Cell.

Table 3.196 : Experience of Discrimination / Harassment		
Answer	Frequency	Percent
N.R.	97	10.2
Yes	10	1.1
No	844	88.7
Total	951	100.0

Discrimination / Harassment

88.7% had never felt any discrimination or harassment, while a marginal 1.1% felt discriminated against (**Table 3.196**).

Table 3.197 : Help Sought in Such Situation		
Answer	Frequency	Percent
N.A.	851	89.5
Neighbour	48	5.0
Friends	51	5.4
Relatives	1	.1
Total	951	100.0

Situational Help

In such situations, it was a friend (5.4%) or neighbor (5%) or relatives (.1%) who helped out (**Table 3.197**).

Table 3.198 : Need of Permanent Police Protection		
Answer	Frequency	Percent
N.R.	88	9.3
Yes	196	20.6
No	667	70.1
Total	951	100.0

Police Protection

20.6% felt that there was a need of permanent police protection while 70.1% did not seem to think so (**Table 3.198**).

Table 3.199 : Reasons for Protection		
Reasons	Frequency	Percent
N.A.	667	70.1
Fear of Gundas	51	5.4
Fear of Thieves	5	.5
Riots	5	.5
Worry about Girls	5	.5
Quarrels	147	15.5
Bad Locality	71	7.5
Total	951	100.0

The reasons given for voicing such insecurities were, according to the respondents - frequent quarrels (15.5%), bad locality (7.5%), fear of 'gundas' (5.4%), fear of riots breaking out, fear of thieves, and worry about girls in the family (**Table 3.199**).

SOCIAL INTEGRATION

Table 3.200 : Relation with Neighbour		
Answer	Frequency	Percent
N.R.	2	.2
Good	841	88.5
Bad	7	.7
Normal	101	10.6
Total	951	100.0

Relations at Community Level

88.5% of respondents said that they had good relations with their neighbours, and 10.6% said their relation were 'normal' (**Table 3.200**).

Table 3.201 : Relation with Other Community People		
Answer	Frequency	Percent
N,R.	6	.6
Good	901	94.8
Bad	3	.3
Normal	41	4.3
Total	951	100.0

94.8% of the respondents felt that they had good relations with people from other communities. 4.3% said their relations were normal. Just about .3% mentioned that they had bad relations with people from other communities in the area (**Table 3.201**).

Occasions and Celebrations

Table 3.202 : Festivals / Functions Joint Celebrations		
Answers	Frequency	Percent
N.R.	53	5.6
Hindu + Muslim + National Festivals	580	61.0
All Religious Functions	9	.9
Only National Festivals	1	.1
Only Muslim Festivals	136	14.3
Only Hindu Festivals	162	17.0
Hindu + Buddha Festivals	10	1.1
Total	951	100.0

It can be seen from **Table 3.202** that 61% said that they celebrated Hindu, Muslim and National festivals together. 14.3% said they celebrate only Muslim festivals, and 17% said they celebrated only Hindu festivals together. 1.1% said that they celebrated Hindu and Buddha festivals together.

Table 3.203 : Festival Celebration (Individually)		
Answers	Frequency	Percent
N.R.	54	5.7
Muslim	508	53.4
Hindu	315	33.1
Christen	15	1.6
Jain	1	.1
All Religious	58	6.1
Total	951	100.0

53.4% stated that Muslim festivals were celebrated individually, while 33.1% said that Hindu festivals were celebrated individually. According to 1.6%, Christian festivals were celebrated individually, and 6.1% said that all festivals were celebrated individually (**Table 3.203**).

Table 3.204 : Co-Meals with Other Community People		
Answer	Frequency	Percent
N.R.	40	4.2
Yes	829	87.2
No	82	8.6
Total	951	100.0

87.2% said they had taken meals together with people from other communities, while 8.6% did not do so (**Table 3.204**).

Table 3.205 : Experience of Nuisance		
Answer	Frequency	Percent
No	771	81.2
Day to Day	40	4.2
Festival Time	94	9.8
Occasionally	46	4.8
Total	951	100.0

Incidences of nuisances were mentioned by respondents in — day to day life (4.2%), during festival times (9.8%), and occasionally (4.8%) (**Table 3.205**).

Table 3.206 : Unsolved Disputes		
Answer	Frequency	Percent
N.R.	66	7.0
Yes	238	25.0
No	647	68.0
Total	951	100.0

Disputes and Quarrels

It can be seen from **Table 3.206** that 25% of respondents said that there were long standing unresolved disputes that led to clashes, while 68% there were no such conflicts in their area.

Table 3.207 : Common Reasons behind Quarrels		
Reasons	Frequency	Percent
N.A.	296	31.1
Water Problems	465	49.0
Children	31	3.3
Drinking	42	4.4
Unemployment	29	3.0
Basic Amenities	86	9.0
Religious	2	.2
Total	951	100.0

Common reasons behind the quarrels were several, the most frequent being water problems, cited by 49%. Others were — basic amenities (9%), unemployment (3%), drinking (4.4%), children's quarrels (3.3%), and religious reasons which were marginal (.2%) (**Table 3.207**).

Table 3.208 : Solutions for Communal Harmony / Stopping of Quarrels		
Solutions	Frequency	Percent
N.R.	324	34.1
Mutually Understanding	420	44.2
Mohall Committee	66	6.9
Awareness	133	14.0
Police Protection	8	.8
Total	951	100.0

44.2% felt that encouraging mutual understanding is the only long term solution for a harmonious neighbourhood. 6.9% said that Mohalla Committees help. 14% felt building awareness among communities will help promote peace. .8% wanted police protection to ensure peace (**Table 3.208**).

Table 3.209 : Mohalla Committee Formation		
Answer	Frequency	Percent
N.R.	7	.7
Yes	570	60.0
No	374	39.3
Total	951	100.0

Institutional Arrangements – Mohalla Committee

60% stated that Mohalla Committees were present in their locality. The respondents appear to have a positive opinion about the presence of the committees (**Table 3.209**).

Table 3.210 : Inter-Caste Marriage in Family		
Answer	Frequency	Percent
Yes	28	2.9
No	923	97.1
Total	951	100.0

Marriages and Related Issues

2.9% of the respondents admitted to inter caste marriage having taken place in their families (**Table 3.210**).

Table 3.211 : Problems Due to Inter-Caste Marriage		
Answer	Frequency	Percent
N.A.	923	97.1
Quarrel in Family	20	2.1
Relatives Unhappy	1	.1
Family Divided	7	.7
Total	951	100.0

2.9% responded on the problems arising due to inter caste marriage — there were quarrels within the family (2.1%), relatives were unhappy (.1%), and it divided the family as the members were obliged to take sides on the issue (**Table 3.211**).

Table 3.212 : Suggestions for Peace		
Answer	Frequency	Percent
No Suggestions	199	20.9
Respect all Religion	694	73.0
Mohalla Committee	3	.3
Police Protection	1	.1
Awareness	54	5.7
Total	951	100.0

Peace

While 20.9% had no suggestions to offer, 73% said respect for all religions must be inculcated in all. Mohalla Committees helped to keep peace, according to .3%. Awareness of consequences and of the importance of promoting religious harmony was essential. Police protection was suggested by a single respondent (**Table 3.212**).

Table 3.213 : Relations with Local Organisations		
Answer	Frequency	Percent
N.R.	36	3.8
Good	656	69.0
Normal	259	27.2
Total	951	100.0

Relations with Local Organisations (NGOs, CBOs, RWAs, etc.)

69% of sample respondents stated that they had good relations with local organisations, and 27.2% described their relations as normal (**Table 3.213**).

Civic Amenities and Co-operation by Municipal Corporation

Table 3.214 : Cooperation from Ward Office		
Answer	Frequency	Percent
N.R.	23	2.4
Good	265	27.9
Normal	663	69.7
Total	951	100.0

Municipal Corporation provides different civic amenities. Regarding Cooperation from the ward office on civic facilities, 27.9% of respondents stated that it was good, and 69.7% said it was normal – by normal they meant that the processes were followed by the municipal staff in a routine manner (**Table 3.214**).

Table 3.215 : Problems Solved easily by MCGM		
Answer	Frequency	Percent
N.R.	14	1.5
Yes	118	12.4
No	819	86.1
Total	951	100.0

Majority of the respondents were of the view that their problems were not easily solved by the municipal ward office, while 12.4% were satisfied with the response of the municipal corporation personnel at ward level (**Table 3.215**).

Table 3.216 : Cooperation by MLA / Corporator / MP		
Answer	Frequency	Percent
N.R.	5	.5
Yes	53	5.6
No	893	93.9
Total	951	100.0

Cooperation by Elected Representatives in the Area

The responses of 93.9% of respondents that they did not receive any cooperation make it clear that they are unhappy with the performance of their local political representatives, whether it was the Corporator

or MLA or MP. About 5.6% only stated that they received cooperation from the political representatives of the area (**Table 3.216**).

Cross Tables (Mankhurd)

Religion by Total No. of Family Members

Table 3.217 : Religion by Total No. of Family Members

Religion	No. of Family Members					Total
	1-2	3-4	5-7	8-10	11-15	
N.R.	0	3	1	1	0	5
	.0%	.8%	.2%	1.8%	.0%	.5%
Buddhist	17	88	83	10	0	198
	21.5%	23.4%	19.2%	18.5%	.0%	20.8%
Muslim	27	119	184	25	6	361
	34.2%	31.6%	42.6%	42.4%	60.0%	38.0%
Christian	0	7	5	1	0	13
	.0%	1.9%	1.2%	1.8.0%	.0%	1.4%
Jain	0	1	0	0	0	1
	.0%	.3%	.0%	.0%	.0%	.1%
Hindu	35	158	159	17	4	373
	44.3%	42.0%	36.8%	31.5%	40.0%	39.2%
Total	79	376	432	54	10	951
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

In the Mankhurd sample, there was almost equal representation of Muslim as well as Hindu respondents, and it was found that both had large family sizes, followed by Buddhists (**Table 3.217**).

Religion by No. of Children Not Attending School

Table 3.218 : Religion by No. of Children Not Attending School

Religion	No. of Children Not Attending School					Total
	0	1	2	3	4	
N.R.	4	0	0	0	1	5
	.4%	.0%	.0%	.0%	100.0%	.5%
Buddhist	192	5	1	0	0	198
	20.9%	22.7%	14.3%	.0%	.0%	20.8%
Muslim	352	6	3	0	0	361
	38.3%	27.3%	42.9%	.0%	.0%	38.0%
Christian	13	0	0	0	0	13
	1.4%	.0%	.0%	.0%	.0%	1.4%
Jain	1	0	0	0	0	1
	.1%	.0%	.0%	.0%	.0%	.1%
Hindu	358	11	3	1	0	373
	38.9%	50.0%	42.9%	100.0%	.0%	39.2%
Total	920	22	7	1	1	951
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

There are no religion wise differences in the aspect of children not attending school. In fact as seen in the **Table 3.218**, of the 22 respondents who said that they had children not attending school, there were more number of Hindus, than Muslims or Buddhists.

Religion by Place of Delivery

Table 3.219 : Religion by Place of Delivery

Religion	Place of Delivery					Total
	N.R.	Municipal Hospital	Private Hospital	Government Hospital	At Home	
N.R.	0	3	0	2	0	5
	.0%	.4%	.0%	1.5%	.0%	.5%
Buddhist	5	159	9	22	3	198
	7.6%	23.5%	21.4%	16.7%	9.1%	20.8%
Muslim	15	283	12	36	15	361
	22.7%	41.8%	28.6%	27.3%	45.5%	38.0%
Christian	0	10	2	0	1	13
	.0%	1.5%	4.8%	.0%	3.0%	1.4%
Jain	0	1	0	0	0	1
	.0%	.1%	.0%	.0%	.0%	.1%
Hindu	46	221	20	72	14	373
	69.7%	32.6%	45.2%	54.5%	42.4%	39.2%
Total	66	677	42	132	33	951
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

It appears that having deliveries at home may be an economic option rather than a religious bias, as out of 33 deliveries done at home, 45.5% were Muslims while 42.4% were Hindus (**Table 3.219**).

Religion by Immunization of Children

Table 3.220 : Religion by Immunization of Children

Religion	Immunization				Total
	N.R.	Yes	No	N.A.	
N.R.	0	5	0	0	5
	.0%	1.4%	.0%	.0%	.5%
Buddhist	2	89	7	100	198
	6.7%	25.0%	10.8%	20.0%	20.8%
Muslim	12	132	17	200	361
	40.0%	37.0%	26.2%	40.0%	38.0%
Christian	0	13	0	0	13
	.0%	3.7%	.0%	.0%	1.4%
Jain	0	1	0	0	1
	.0%	.2%	.0%	.0%	.1%
Hindu	16	116	41	200	373
	53.3%	32.6%	63.1%	40.0%	39.2%
Total	30	356	65	500	951
	100.0%	100.0%	100.0%	100.0%	100.0%

There were no religion-wise bias regarding immunization of children (**Table 3.220**).

Religion by Total Monthly Family Income

Table 3.221 : Religion by Total Monthly Family Income

Religion	Income (in Rs.)										Total
	N. R.	Up to Rs.2500	2501-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001-25000	25001-35000	35001-45000	
N.R.	0	0	1	2	2	0	0	0	0	0	5
	.0%	.0%	.5%	.5%	1.2%	.0%	.0%	.0%	.0%	.0%	.5%
Buddhist	2	1	47	82	36	20	7	2	1	0	198
	25.0%	10.0%	24.9%	19.2%	20.8%	21.1%	20.0%	33.3%	16.7%	.0%	20.8%
Muslim	0	4	55	207	54	24	13	3	1	0	361
	.0%	40.0%	29.1%	48.6%	31.2%	25.3%	37.1%	50.0%	16.7%	.0%	38.0%
Christian	0	0	1	7	2	2	1	0	0	0	13
	.0%	.0%	.5%	1.6%	1.2%	2.1%	2.9%	.0%	.0%	.0%	1.4%
Jain	1	0	0	0	0	0	0	0	0	0	1
	12.5%	.0%	.0%	.0%	.0%	.0%	.0%	.0%	.0%	.0%	.1%
Hindu	5	5	85	128	79	49	14	1	4	3	373
	62.5%	50.0%	45.0%	30.0%	45.7%	51.6%	40.0%	16.7%	66.7%	100.0	39.2%
Total	8	10	189	426	173	95	35	6	6	3	951
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The average monthly family income was between Rs.5000-7500. However, among the higher income categories, Hindus were seen earning better (**Table 3.221**).

Religion by Requirement for Training

Table 3.222 : Religion by Requirement for Training

Religion	Requirement for Training							Total
	N.R.	Computer	Tailoring / Embroidery	Turner/Fitter / Painter	Cooking	Technical	Not Required	
N.R.	1	2	0	0	0	0	2	5
	.8%	1.4%	.0%	.0%	.0%	.0%	.3%	.5%
Buddhist	16	36	10	9	1	1	125	198
	12.7%	25.9%	14.7%	29.0%	33.3%	14.3%	21.7%	20.8%
Muslim	29	36	24	12	1	1	258	361
	23.0%	25.9%	35.3%	38.7%	33.3%	14.3%	44.7%	38.0%
Christian	0	0	0	0	0	0	13	13
	.0%	.0%	.0%	.0%	.0%	.0%	2.3%	1.4%
Jain	0	0	0	0	0	0	1	1
	.0%	.0%	.0%	.0%	.0%	.0%	.2%	.1%
Hindu	80	65	34	10	1	5	178	373
	63.5%	46.8%	50.0%	32.3%	33.3%	71.4%	30.8%	39.2%
Total	126	139	68	31	3	7	577	951
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Need for training has been expressed equally by all three major religious groups – Hindus, Muslims and Buddhists, in all fields such as computers, tailoring, construction-related skills, cooking, or technical (**Table 3.222**).

Religion by Experience of Riot

Table 3.223 : Religion by Experience of Riot

Religion	Answer			Total
	N.R.	Yes	No	
N.R.	0	0	5	5
	.0%	.0%	.7%	.5%
Buddhist	25	21	152	198
	23.1%	13.2%	22.2%	20.8%
Muslim	29	62	270	361
	26.9%	39.0%	39.5%	38.0%
Christian	2	2	9	13
	1.9%	1.3%	1.3%	1.4%
Jain	0	0	1	1
	.0%	.0%	.1%	.1%
Hindu	52	74	247	373
	48.1%	46.5%	36.1%	39.2%
Total	108	159	684	951
	100.0%	100.0%	100.0%	100.0%

It is interesting to note that in Mankhurd where there was equal representation of Hindus, Muslims and Buddhists communities, all three had first hand experience of the riots. Of the 159 (16.7%) respondents who affirmed having experienced riots, 46.5% were Hindus, 39% were Muslims and 22.2% were Buddhists (**Table 3.223**).

Religion by Effects of Riot on Family

Table 3.224 : Religion by Effects of Riot on Family

Religion	Effects on Family								Total
	No	Leave Place	Property Loss	Mentally Disturbed	Became Handicapped	Death in Family	Loss of Salary/Income	N. R.	
N.R.	5	0	0	0	0	0	0	0	5
	.7%	.0%	.0%	.0%	.0%	.0%	.0%	.0%	.5%
Buddhist	173	13	9	1	1	0	1	0	198
	25.3%	24.1%	18.0%	12.5%	20.0%	.0%	25.0%	.0%	20.8%
Muslim	303	29	25	1	2	1	0	0	361
	44.3%	53.7%	50.0%	12.5%	40.0%	100.0%	.0%	.0%	38.0%
Christian	10	2	1	0	0	0	0	0	13
	1.5%	3.7%	2.0%	.0%	.0%	.0%	.0%	.0%	1.4%
Jain	1	0	0	0	0	0	0	0	1
	.1%	.0%	.0%	.0%	.0%	.0%	.0%	.0%	.1%
Hindu	192	10	15	6	2	0	3	145	373
	28.1%	18.5%	30.0%	75.0%	40.0%	.0%	75.0%	100.0	39.2%
Total	684	54	50	8	5	1	4	145	951
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Of 54 respondents who left the place during riots, 53.7% were Muslims, 24% were Buddhists, and 18.5% were Hindus. Among those who suffered property loss, over half were Muslims, 30% were Hindus, and 18% were Buddhists. Death in family was cited by one Muslim respondent, and Muslim, Buddhist and Hindu respondents mentioned family members becoming handicapped due to injuries sustained during riots (**Table 3.224**).

Religion by Need of Permanent Police Protection

Table 3.225 : Religion by Need of Permanent Police Protection

Religion	Answer			Total
	N.R.	Yes	No	
N.R.	0	1	4	5
	.0%	.5%	.6%	.5%
Buddhist	21	41	136	198
	23.9%	20.9%	20.4%	20.8%
Muslim	22	51	288	361
	25.0%	26.0%	43.2%	38.0%
Christian	0	1	12	13
	.0%	.5%	1.8%	1.4%
Jain	0	1	0	1
	.0%	.5%	.0%	.1%
Hindu	45	101	227	373
	51.1%	51.5%	34.0%	39.2%
Total	88	196	667	951
	100.0%	100.0%	100.0%	100.0%

20.6% of respondents, i.e. 196 out of 951 respondents felt that permanent police protection should be provided in the area, of which 51.5% were Hindus, 26% were Muslims, and 20.9% were Buddhists. Fear of anti-social elements, frequent quarrels, etc. made the locality bad and unsafe, according to the residents (**Table 3.225**).

Religion by Inter-caste Marriage in Family

Table 3.226 : Religion by Inter-caste Marriage in Family

Religion	Answer		Total
	Yes	No	
N.R.	0	5	5
	.0%	.5%	.5%
Buddhist	5	193	198
	17.9%	20.9%	20.8%
Muslim	7	354	361
	25.0%	38.3%	38.0%
Christian	0	13	13
	.0%	1.4%	1.4%
Jain	0	1	1
	.0%	.1%	.1%
Hindu	16	357	373
	57.1%	38.8%	39.2%
Total	28	923	951
	100.0%	100.0%	100.0%

There were more reports of inter-caste marriages among Hindus, than among Muslims and Buddhists in the area (**Table 3.226**).

Key Features of the Research Study (Mankhurd)

- There was overall picture of less number of adults and children living in the family which indicates a more nuclear family set up prevailing in the area (Mankhurd).
- Around 45% of families had one or more illiterate family members, which requires interventions by municipal authority.
- Majority of the sample respondents (53.7%) speak Hindi as their mother tongue, 31.3% speak Marathi. The high proportion of migrant population in the area is obvious in the fact that only 31% speak Marathi.
- Out of the total respondents, 38% of the households were Muslims and 20.8% Buddhists. Christians (1.4%). Hindus (39.2%) were also a sizable part of the sample. There is also a marginal representation of Jains and Sikhs.
- Three quarter of the sample respondents stay in their own houses and one-fourth stay in rented accommodation in the area.
- 9.4% of the sample respondents stay in houses with area less than 100 sq.ft., and 33.5% stay in houses measuring 101-150 sq.ft. Taking into consideration the average family size of the sample, the level of congestion is very high in these houses.
- 29.2% of houses had individual water taps in their houses. Invariably some of these are connections that are illegally diverted from group water connection in the area.

- 33.9% of sample respondents reported problems of inadequate water, irregular water supply availability and low water pressure. Some also reported long distance to fetch water, bad quality of water and quarrels at water collection points.
- Due to insufficient availability of water, 25.2% respondents purchase water, 10.9% got water from friend / neighbor with some payment basis. Other options were use of motor to increase pressure, purchase from Water Tankers or fetch from farther outlets.
- 56.4% use public toilets, 46.8% had to walk $\frac{1}{2}$ - 1 km. to use toilet. The number of people who use one toilet seat range from less than 6 to as high as 50 people in the area.
- Some respondents mentioned that women found it unsafe to go to the community toilet at night or in afternoon when it was somewhat deserted as they feared molestation by anti-social elements who invariably frequent the area surrounding the public toilet.
- 28% of respondents paid a user charge of Rs.2/- per person / day which works out to Rs.240/- per month for a family of 4 persons. Because of this it is found that children resort to open defecation (OD) in the area.
- Garbage was disposed off in waste bins by 88% of sample respondents. 7.8% of them claimed to segregate their garbage. Regarding collection of garbage from house 7.4% of respondents stated that they put it out in garbage bins themselves. 46.4% said the municipal workers collect their garbage.
- Regarding drainage 5.3% of them said the drains were dirty, smelly 10.7% stated they were choked by plastics. 20.6% said the drains were just open small gutters and 34.9% had no drainage.
- 39.6% of the sample respondents had to spend one hour for travel to place of work. The main difficulty in travel as stated by most of the respondents was the traffic problem which is the common in many areas of Mumbai.
- Over one-fourth of the respondents send their children to private schools and 40% to municipal schools. 11.6% studied in English medium, 6% Urdu medium, 24.2% Marathi, and 13.5% Hindi. The reasons for the dropping out from school were given as – no interest due to failure (1.9%), Poverty (1.0%) return to native place and health problems.
- The residents stated that the municipal schools in their area are far away from the place and to reach the school they have to cross the busy highway and railway tracks. Otherwise they have to spend Rs. 12/day/child and being poor they cannot afford the everyday expenses. Some of them also stated that those who attend the school are ill-treated by teachers and beaten by colleagues. They also complained about less number of secondary schools due to which the school dropout rates are high and pointed out that there are many private unaided schools in the area who charge very high fees which many parents of these children cannot afford.
- 77.9% of respondents stated that they did not sense any kind of discrimination regarding their children's education while 21.8% did not respond; only 0.3% felt discriminated, which they could not elaborate.
- The respondents expressed the need for vocational training in the field of technical skills (1.4%), computer skills (51.6%), and different vocational courses, etc.
- 79.5% of the respondents had no sick persons in the family, 3.5% of respondents had a handicapped member in the family.

- 87.3% of them registered woman from their family for ante-natal care during pregnancy. 67.8% of them stated registered woman member from family with municipal, 3.6% private, 13.8% government health care facility.
- 71.2% women members in family delivered at municipal hospitals, 4.5% Private and 13.9% Government, 3.5% delivered children at home (Shocking in city like Mumbai).
- Only 6.8% stated that their children were not immunized. The reasons for non-immunization were stated — no time (2.1%), own Neglect (3.1%) and Child too small (1.6%).
- 86.2% of the respondents had no insurance policy. 10.6% had insurance policies.
- 93.0% of the respondents did not find any kind of discrimination, while 2.1% reported a sense of being discriminated while seeking medical treatment.
- Majority (70.5%) of respondents had one earning family member, 20.5% had 2 earning members, and 6.6% had more than 3 earning family members. In only 23.2% families there were female earning family members also.
- 55.5% of the respondents were permanent employees in the establishment. 16.0% were in construction related job (plumber / painter /electrician), 5.7% were vendors, 1.7% did tailoring or embroidery, 3.7% had their own Taxis / Auto Rickshaws, etc.
- 65.8% of respondents reported a monthly family income of upto Rs.7500. The average income appears to be around Rs.5001-7500 p.m.
- 72.2% of the respondents did not face any problem in getting the job or work. 4.8% of them had to pay money and 23.0% felt that influence is a must for getting the job. A marginal 0.3% felt they faced discrimination while looking for a job, while 98% did not find they faced any kind of discrimination.
- 84.4% of the respondents did not face any problem in their present job. Others who faced problem cited the following reasons – No promotion (5.6%), inadequate income (9.2%), no job security, no promotions, no facilities, and odd timings.
- 26.8% of respondents reported to have some kind savings. It is also a healthy sign that most of the savings are in formal ones like nationalized banks, private and co-operative banks, post offices, co-operative societies, etc.
- Regarding self-employment, 20.6% of the respondents responded positively as regards the need for skill training to start one's own business. Computer training was the popular choice expressed by 14.6% of respondents. Other training needs put forward was Tailoring, Beauty Parlour / Embroidery (7.2%), Turner / Fitter / Painter (3.3%) Cooking (0.3%), and Technical Skills.
- Availability of financial assistance was a main problem raised by 58.9% of respondents who wished to start their own small business. Other problems mentioned were place/high rent (2.2%), no guidance etc.
- 86.8% of the respondents had ration cards, while 9.4% did not possess them. 4.5% had yellow ration cards which mean they are under BPL category i.e. families having annual income of upto Rs.15,000/-.
- Regarding family members holding vital documents, 9.5% of them had no Election Card, 27.0% did not have any one in the family with PAN Cards, 87.4% did not have passport, 27.1% did not have Aadhar (UID) Card, and 83.4% did not have a driving license.
- As to the problem to obtain these vital documents, 88.7% of them did not face any problem. Among those who faced some kind of problems cited was – money problems (2.5%), lack of supporting documents (4.9%), and demand for money (0.7%) to obtain these important documents in the city.

- About monthly expenditure on water, 7.8% of them spent less than Rs.100/- per month on water, 27.3% spent Rs.101 – 200, 40.7% spent Rs. 201 – 300. Only 0.3% of them spent more than Rs.2000/- per month which can be due to very large families.
- Expenditure on using Toilet facilities – 43.3% of them spent upto Rs.50 per month on Toilet usage, 17.9% of them spent between Rs.51 – 100. Those who spent more are marginal in number amongst the sample respondents.
- 23.9% of the respondents had no expenditure on addiction of any kind, 19.5% spent Rs.100, 21.8% spent Rs.101-200. Around 34.8% spent more than Rs.200 to maximum of Rs.1500/-
- 75.3% of the respondents did not spent on house rent as 75.7% were owners of the houses. The rents paid ranged from Rs.1000 (10.6%), Rs.1001 – 2000 (6.9%), Rs.2001 – 3000 (1.6%) to over Rs.5000 (0.5%)
- 95.2% of the respondents did not report any expenses on loan repayment.
- Possession of consumer durables is an indication of the quality of life led by the people. The data showed that the respondents have a clear priority with regard to household possessions.
- 87.4% of the sample respondents had colour television, and 80.9% had cable TV. Mobiles were owned by 75.8%, and 12.7% had computers/laptops. 13.1% had telephones at home. Basic comforts were also given importance by the respondents — 92.2% had fans, 88.2% had cookers / mixers, 64.5% had gas stove or electric stove. 73.0% had cupboards, and 36.1% had basic furniture such as cot, etc. 9.3% had refrigerators, and 4.5% had ovens.19.0% had music system e.g. tape recorders, and 11.8% had radio / transistors.
- As for mode of transport, 2.8% of them had four wheelers, 2.3% of them had scooters and 5.5% had motor bikes; 6.6% had bicycles.
- 99.3% said they did not get of any special assistance as Minority Community while 0.7% only said they did benefit from BPL Card.
- 13.4% of the respondents had loans taken by them or their family members. According to respondents loan taking was not a regular habit with them. 10.6% of them said they had taken the loan only once, 10.6% taken twice, and 0.4% had take loan thrice.
- 43.4% respondents stated that their area gets floods in monsoon. 16.5% reported loss of property and belongings. 1.2% experienced total stoppage of communication, and 14.5% of them experienced increased in illness in the family, loss of wages (0.2%)
- 16.7% of the respondents experienced riots while 71.9% did not suffer from riots. As an aftermath of the riots 5.7% of the respondents said their family left the area 0.8% experienced mental disturbance, property loss was suffered by 5.3%. Loss of wages were reported by 0.4% and 0.1% had death in the family.
- Regarding how to stop riots, 63.2% of the respondents felt that the only way to stop riots were to resolve them mutually in city like Mumbai.
- 3.0% of the respondents felt that spreading awareness regarding religious tolerance would help, while 0.5% felt Police assistance would help reduce such riots. 8.0% households suggested to form Neighbourhood Committee to promote religious harmony.
- 87.9% of the respondents did not face any discrimination on the bases of the religion. 11.0% did feel discriminated.
- 82.0% of the respondents felt safe in the area, 18.0% of them did not feel safe. Reasons for feeling unsafe in the area were – more quarrels since earlier riots (6.7%), the locality was bad (11.0%) and 0.3% felt unsafe after riots.

- 15.2% of the respondents have experienced incidents of anti-social activities in the name of religion. 5.9% of them experienced non co-operation and aggression from anti-social persons in the neighbourhood. 20.6% felt need for permanent police protection in the area.
- Almost 88.5% of the respondents had good relations with their neighbours as well as people from the other community in their area.
- Co-Meals were taken with other community people according to 87.2% on occasion of marriages in the families and religious poojas. 8.6% did not follow this practice on taking meals with people from other communities.
- Common reasons for quarrels in the area were due to water access (49%), basic amenities (9.0%), Children (3.3%), Drinking (4.4%), unemployment (3.0%) and religious (0.2%).
- 2.9% of them had witnessed inter-caste marriages in the family. According to respondents family quarrels (2.1%) unhappy relations (0.1%), divided family (0.7%) were all outcome of inter-caste marriage.
- More than 95% of the sample respondents have received good/normal civic facilities and cooperation from the municipal staff.
- 93.9% of sample respondents felt that the local elected representatives like MLA / Corporator / MP were not sympathetic to their problems and were not cooperative while only 5.6% of them felt that this was not the case in their area.

Cross Tables Analysis

- Out of 22 children not attending school, there were more Hindus than Muslims or Buddhists.
- Out of 33 deliveries that took place at home, 45.5% were amongst Muslim women and 42.4% in Hindus.
- Out of 65 respondents who did not get their child immunized, 63.1% were Hindus, 26.2% Muslims and 10.8% Buddhists. There was no religious bias.
- The average monthly income of respondents was between Rs.5001-7,500. However in higher income categories, Hindus were seen earning better.
- Need for training has been expressed equally by all three religious groups in all trades.
- Of 159 (16.7%) respondents who affirmed having experienced riots, 46.5% were Hindus, 39% were Muslims and 22.2% Buddhists.
- Out of 54 respondents who left the place during riots, 53.7% were Muslims, 24% Buddhists and 18.5% Hindus. Among those who suffered property loss, 50% were Muslims, 30% Hindus and 18% Buddhists.
- 20.6% (196) of respondents expressed the need for permanent police protection in the area out of which 51.5% were Hindus, 26% Muslims and 20.9% were Buddhists.
- Out of 28 Inter caste marriages in the sample, 57.1% were Hindus, 25% Muslims and 17.9% Buddhists.

Proposed Interventions

Based on the findings of the study, the interventions proposed in the study area are as follows –

1. It was observed that around 42.9% of the houses had an area less than 150 sq.ft. Due to this the level of congestion is very high, it is felt that SRA scheme may be introduced in this area depending upon rules and regulations, so that there is less congestion.
2. There was a problem of inadequate water, irregular water availability and low water pressure, which many times led to quarrels in the area. Hence, more water supply and more water connections should be given to the households in the area.
3. The number of people in the area who used one toilet seat range from less than five to as high as fifty. More number of toilet seats are required to be constructed in the area.
4. People in the area found it unsafe to visit the toilet at night or in the afternoon due to the fear of anti-social elements, the toilets should be constructed by studying layout of the area.
5. The study showed that 3.5% of the households had a handicap person in the family, this calls for construction of few seats of toilets for handicap as well as for children in the area.
6. The drainage in the area was found dirty and smelly and packed by plastics. They should be covered and cleaned regularly, so that there is no blockage and residents will not be able to throw their garbage in the nallah.
7. The residents complained about less number of secondary schools and about private unaided schools in the area who charge very high fees which many parents of the children cannot afford. Hence, a need is felt for more primary and secondary / municipal schools in this area.
8. It was shocking to note that 3.5% of respondents stating women still delivered at home in the area. The home delivery many times results in maternal and child mortality and morbidity. One reason for home delivery may be non-availability of municipal maternity services in the vicinity of the area. This indicates for a need of a municipal maternity home in the area as this area do not have municipal maternity home.
9. It was found that the average monthly family income range between 5001-7000. The respondents spend lot of money on basic amenities like water, toilets, health etc. In view of limited monthly income of respondents.
10. The study revealed that 6.8% of the respondents stated that children were not immunized. Some of the reasons for non-immunization were lack of time, and immunization centre being away from the locality. These responses point to lack of health awareness among the residents of the area and calls for a need for IEC campaign for 100% immunization of children in the area. MCGM should strengthen its IEC activities for awareness building.
11. The respondents had ideas regarding the vocational skills in the present situation and for the future prospects. 51.6% of respondents felt the need for computer based training. They also expressed the need for vocational training in the fields of technical skills (1.4%), vocational courses, music/dance, languages, command catering / hospitality, business skills, photography. These responses point to starting of computer skill training in the area.

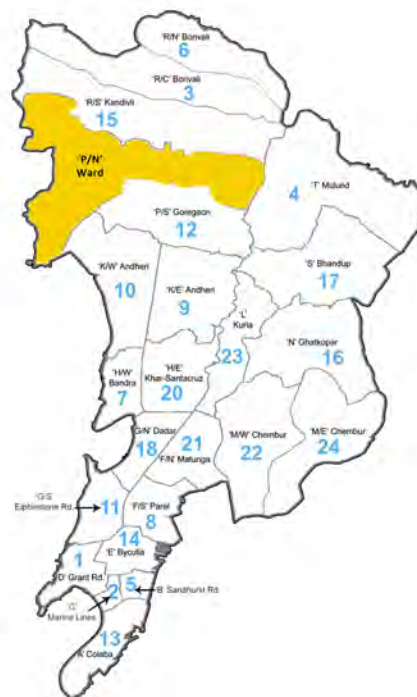
12. Regarding self-employment, 20.6% of the respondents felt a need for training to start their self employment venture. The training need that almost popular choice among the respondents was computer training followed by tailoring, beauty parlour, embroidery, turner, fitter, etc. Hence, government should start technical imparting training in this area.
13. About majority of the population in this area belongs to the minority, it was found that only 0.5% respondents stated that they benefit from schemes of the government given to minorities, hence it is felt that a Guidance Cell from the government or minority commission should be created in this area to guide and help the minority population about these schemes and help taking benefits of these schemes.
14. 43.4% of the respondents stated that area gets flooded in rainy season, which results in damage of household property and belongings and also increasing illnesses in the area. Hence, the area should be covered with water drains / water pumps should be installed during rainy season, so that the rain water is properly drained.
15. Around 15.2% of respondents experienced incidence in the name of religion. On being asked how this can be controlled, a need was felt for establishing a police chowky in the area. Major reasons cited by the respondents for necessity of police protection were – fear of anti-social elements, fear of riots, quarrels, and the fear of locality itself, they felt that police protection may help them live in the area without fear and safely.

CHAPTER - 4

Survey Report of Malwani Slum

Rampant commercial growth has made untenable demands on the civic infrastructure in wards P-South (Goregaon East and West) and P-North (Malad, Malwani, Dindoshi, Marve) and given rise to problems that, though not unique, are uniquely multitudinous. Residents of the two wards frequently complain of acute water shortage, encroachments, bad roads and above all illegal constructions. Malwani was traditionally not a slum area. In the '70s, it was a settlement of project-affected people. Over time though, they got neglected, because of which they were converted into slums. The Focused Group Discussions conducted in the area found that this area was like a Mini India consisting of people from all the States including Nepal.

Map 4.1 : P/North Ward in Mumbai



Profile of P/North Ward in Mumbai

P- North Ward (Malwani and Orlem, Valnai).

Area of the Ward:-44.67 Sq.Kms. Population:-9,43,605 (Census 2011).
Child Sex Ratio:-914. Total Literacy:-81.9%. Male:-85.9%. Female:-77.1%.
Human Development Index:-0.47 (2009). % of Slum Population:-64%.
Properties:-26309.
Municipal Dispensaries:-09.
Municipal Maternity Homes:-02.
Municipal Hospitals:-02.
Other Hospitals:-103.
Municipal Primary Schools:-72.
Municipal Secondary Schools:-21.
Other Schools:-86.
Gardens:-12. Playgrounds:-27. Recreation Grounds:-21. Parks:-1.
Water Connections in the Ward:-22043.
Number of Toilet Blocks:-721. Number of Seats:-6378.
Road Length in the Ward:-91.65 Kms.
Total Number of Dustbins in the Ward:-350.
42.98% area of the ward is covered by underground Sewerage Network.

DEMOGRAPHIC PROFILE

In all 2665 people were interviewed for the study in Malwani area.

Table 4.1 : Age Group

Age Groups (in Years)	Frequency	Percent
Up to 20	99	3.7
21 - 30	719	27.1
31 - 40	944	35.4
41- 50	650	24.4
51 - 60	191	7.2
61 -70	33	1.2
71 and Above	29	1.0
Total	2665	100.0

Age Group

The average age of respondents lie between 31 to 40 years, as 35.4% of the sample belongs to this age group. 3.7 are below 20 years, and 27.1% are between 21-30 years. Less than one fourths are between 41-50 years, and 7.2% are aged between 51-60 years of age. Those who are above 60 years from 2.2% of the sample (**Table 4.1**).

Table 4.2 : Gender

Answer	Frequency	Percent
Male	1500	56.3
Female	1165	43.7
Total	2665	100.0

Gender

56.3% of the sample respondents are males, and 43.7% are females (**Table 4.2**).

Table 4.3 : Marital Status

Marital Status	Frequency	Percent
Married	2226	83.5
Unmarried	307	11.5
Widow	132	5.0
Total	2665	100.0

Marital Status

83.5% of the respondents are married. 11.5% are unmarried, while 5% are widows (**Table 4.3**).

Table 4.4 : Educational Level

Educational Level	Frequency	Percent
Illiterate	838	31.4
Up to 4 th Std.	581	21.8
5 th – 9 th Std.	713	26.7
SSC	317	12.0
HSC	58	2.2
Graduate	46	1.7
P. G. / Diploma	46	1.7
N.R.	66	2.5
Total	2665	100.0

Educational Level

It can be seen from **Table 4.4**, a little less than one-third of the respondents (31.4%) are illiterate. 21.8% have primary level education, and 26.7% have secondary school education. 12% have completed SSC, and 2.2% have completed higher secondary level (HSC). 1.7% are graduates and 1.7% have obtained ne postgraduate degree or diploma.

Table 4.5 : Religion		
Religion	Frequency	Percent
N.R.	10	.4
Buddhist	485	18.2
Muslim	1793	67.3
Christians	191	7.2
Jain	1	.0
Parsee	1	.0
Sikh	1	.0
Hindu	183	6.9
Total	2665	100.0

Religion

There is a mixed representation of all religions among the population in the area. It was observed that 67.3% of the samples are Muslims, and 18.2% are Buddhists. Christians are also prominent in the sample with 7.2%, more than Hindus who formed 6.9% of the sample. There is a small representation of Jains, Sikhs and Parsees as well (**Table 4.5**).

Table 4.6 Mother Tongue		
Mother Tongue	Frequency	Percent
N.R.	24	.9
Hindi	1824	68.4
Urdu	117	4.4
Marathi	500	18.8
Gujarati	5	.2
English	11	.4
Konkani	5	.2
Malayalam	3	.1
Tamil	156	5.8
Kannada	5	.2
Telgu	5	.2
Bengali	10	.4
Total	2665	100.0

Mother Tongue

Majority of the sample (68.4%) speak Hindi as their mother tongue, and 18.8% speak Marathi. 5.9% speak Tamil, and 4.4% speak Urdu. Other languages spoken by the respondents are — English, Konkani, Gujarati, Malayalam, Kannada, Telugu and Bengali (**Table 4.6**).

MIGRATION

Table 4.7 : Permanent Resident of the Area		
Answer	Frequency	Percent
N.R.	193	7.2
Yes	2315	86.9
No	157	5.9
Total	2665	100.0

Residential Status

It is observed that amongst interviewed, 86.9% are permanent residents of the area (**Table 4.7**).

Table 4.8 : No. of Years of Stay in the Area		
No. of Years	Frequency	Percent
N.A. / N.R.	350	13.1
Up to 5	206	7.7
6-10	372	14.0
11-15	415	15.6
16-20	418	15.7
21-25	196	7.4
26-30	374	14.0
31-35	153	5.7
36-40	85	3.2
41-50	70	2.6
51-60	15	.6
Above 60	11	.4
Total	2665	100.0

Duration of Stay

As indicated in the **Table 4.8**, 21.7% of the sample respondents have lived in the area for less than ten years. 31.3% have lived in the area for 11-20 years. The rest have been in the area much longer, about .4 % have stayed for more than 60 years in this area.

Table 4.9 : State Hailing From		
Name of State	Frequency	Percent
N.A. / N.R.	2218	83.2
Uttar Pradesh	191	7.2
J&K	1	.0
Delhi	10	.4
West Bengal	14	.5
Andhra Pradesh	14	.5
Bihar	19	.7
Tamil Nadu	6	.2
Karnataka	10	.4
Gujarat	7	.3
Maharashtra	142	5.4
Mumbai	26	1.0
Goa	1	.0
Madhya Pradesh	6	.2
Total	2665	100.0

Place of Origin

83.2% of the respondents responded that this did not apply to them, since they are all domiciles of Maharashtra, and hence referred to themselves as Mumbaitees or permanent natives of the city. The rest of the sample respondents were scattered over the following states — Uttar Pradesh, Bihar, Tamil Nadu, Karnataka, Andhra Pradesh, Gujarat, Maharashtra districts outside Mumbai, Goa, Madhya Pradesh, J&K, Delhi, and West Bengal (**Table 4.9**).

Table 4.10 : Reasons for Migration		
Reasons	Frequency	Percent
N.A.	2307	86.6
For Employment	333	12.5
For Education	12	.4
After Marriage	13	.5
Total	2665	100.0

Reasons for Migration

12.5% of respondents mentioned income generation employment as their reason for migration, while marginal number of respondents cited education and marriage as reasons for their migration (**Table 4.10**).

Table 4.11 : Problems to Stay in Mumbai		
Problem	Frequency	Percent
No	2427	91.1
No Basic Amenities	213	8.0
Language Problem	1	.0
Quarrel	24	.9
Total	2665	100.0

Staying in Mumbai

Further, it can be seen from **Table 4.11**, 91.1% said that they did not face any problems for staying arrangements in the city. Rest of the sample cited the main problems in their shelter were the non-availability of basic service (8%), language problems, and quarrels in the area (.9%).

Table 4.12 : Total No. of Family Members		
No. of Family Members	Frequency	Percent
Up to 2	168	6.3
3-4	1125	42.2
5-7	1161	43.5
8-10	187	7.1
11-15	24	.9
Total	2665	100.0

No. of Family Members

Just 6.3% consist of respondents with 2 or less family members. Almost equal number of respondents have 3-4 members (42.2%) and 5-7 members (43.5%) in the family. 7.1% have 8-10 family members, while .9% have 11-15 family members (**Table 4.12**).

Table 4.13 : No. of Adults in Family		
No. of Adults	Frequency	Percent
N.R.	2	.1
1-2	1433	53.8
3-4	887	33.2
5-7	320	12.0
8-10	21	.8
Above 10	2	.1
Total	2665	100.0

No. of Adults in Family

Further information revealed 53.8% have two or less adults in the family, and over one-third (33.2%) of the respondents have 3-4 adults in the family. 12% have 5-7 adults in the family, and .8% have 8-10 adults. Marginal percentage even has more than 10 adults (**Table 4.13**).

Table 4.14 : No. of Children in Family (Below 18 Years)		
No. of Children	Frequency	Percent
0	497	18.6
1-2	1365	51.2
3-4	658	24.7
5-7	138	5.2
8 and Above	7	.3
Total	2665	100.0

No. of Children in Family

Over half (51.2%) of the respondents had 1-2 children, and 24.7% had 3-4 children. 5.2 % had 5-7 children in the family. Only .3% had more than 8 children (**Table 4.14**).

Table 4.15 : No. of Male Adults in Family		
No. of Males	Frequency	Percent
0	35	1.3
1	540	20.3
2	941	35.3
3	677	25.4
4	297	11.1
5	114	4.3
6	43	1.6
7	16	.6
8	2	.1
Total	2665	100.0

No. of Male Adults in Family

55.6% of the sample respondents had 1-2 male adults in the family. 25.4% had three male adults and 11.1% had 4 male adults in the family. 5.9% had 5-6 males in the family, and a marginal .7% had 7 -8 male adults (**Table 4.15**).

Table 4.16 : No. of Female Adults in Family		
No. of Females	Frequency	Percent
0	29	1.1
1	635	23.8
2	1025	38.4
3	586	22.0
4	250	9.4
5	96	3.6
6	28	1.1
7	10	.4
8 and Above	6	.2
Total	2665	100.0

No. of Female Adults in Family

It can be seen from **Table 4.16**, 23.8 % of the respondents had only one female adult in the family and 38.4% had two females in the family. 22 % had three females, and 9.4 % had as many as four female adults in the family. 4.7 % had 5-6 female adult family members, and .6 % had seven or more female adults in the family.

Table 4.17 : No. of Married Persons in Family		
No. of Persons	Frequency	Percent
0	52	2.0
1	125	4.7
2	2057	77.2
3	177	6.6
4	175	6.5
5	31	1.2
Above 5	48	1.8
Total	2665	100.0

No. of Married Persons in Family

The **Table 4.17**, 2% of respondents had no married persons in the family, which could only mean either an unmarried person living alone or a widowed respondent living with young children. While 4.7% mentioned only one married person in their family, 77.2% said there were two married persons in the family. 6.6% had three married persons, 6.5% had four married persons in the family. 1.2% had five married persons, and 1.8% had more than five married persons in the family, which indicates a joint family system among the respondents.

Table 4.18 : No. of Illiterate Persons in Family		
No. of Illiterate Persons	Frequency	Percent
0	1238	46.4
1	847	31.8
2	453	17.0
3	76	2.9
4	26	1.0
5	14	.5
Above 5	11	.4
Total	2665	100.0

No. of Illiterate Persons in Family

Education plays important role in development of the individual. 46.4% of the respondents did not have any illiterate persons in their families; the rest had illiterate family members. 31.8% had one illiterate family member, while 17% had two family members who were totally uneducated. The remaining 4.8% had more than three illiterate family members (**Table 4.18**).

Table 4.19 : No. of Persons Studied up to 4th Std.		
No. of Persons	Frequency	Percent
0	1227	46.0
1	757	28.4
2	436	16.4
3	166	6.2
4	57	2.1
5	15	.6
Above 5	7	.3
Total	2665	100.0

Education upto Primary Level

A little less than one-third (28.4%) of the sample respondents had one family member who had primary level education, and 16.4% had two family members who studied up to primary level. About 8.9% had 3-5 members in the family with primary education (**Table 4.19**).

Table 4.20 : No. of Persons Studied between 5th to 9th Std.		
No. of Persons	Frequency	Percent
0	592	22.2
1	795	29.8
2	659	24.7
3	360	13.5
4	172	6.5
5	62	2.3
Above 5	25	1.0
Total	2665	100.0

Education upto Secondary Level

It can be seen from **Table 4.20**, more than half the sample (54.5%) respondents had 1-2 family members with high school education, i.e. 5th - 9th Std. 13.5% had three family members with high school level education. 19.8% of the respondents had more than 4 family members who had studied up to 9th Std.

Table 4.21 : No. of Persons Passed SSC		
No. of Persons	Frequency	Percent
0	1633	61.3
1	690	25.9
2	252	9.5
3	73	2.7
4	17	.6
Total	2665	100.0

Education (with SSC)

25.9% of the members had at least one person who had completed SSC, and 9.5% had two persons who had completed school successfully. About 3.3% had 3-4 members in the family who had passed SSC (**Table 4.21**).

Table 4.22: No. of Persons Passed HSC		
No. of Persons	Frequency	Percent
0	2110	79.2
1	425	15.9
2	112	4.2
3	14	.5
4	4	.2
Total	2665	100.0

Education (with HSC)

It can be also seen from **Table 4.22**, 15.9% had one family member who had completed HSC and 4.2% had two family members with this educational level. Those who had 3-4 family members who had passed HSC are marginal (.7%).

Table 4.23: No. of Graduates in Family		
No. of Persons	Frequency	Percent
0	2433	91.3
1	188	7.1
2	41	1.5
3	3	.1
Total	2665	100.0

Education (with Graduate Level)

Among the respondents, 8.7% had graduates in the family — 7.1% had one family member, 1.5 % had two, and .1% had 3-5 members who have completed graduation (**Table 4.23**).

Table 4.24 : No. of Post Graduates in Family		
No. of Persons	Frequency	Percent
0	2632	98.8
1	27	1.0
2	3	.1
3	3	.1
Total	2665	100.0

Education (with Post-Graduate Level)

There were 1.2% respondents who had 1-3 family members with postgraduate level education (**Table 4.24**).

Above all Tables refer to educational level of the sample respondents in Malwani Slums of Mumbai.

OCCUPATION

Table 4.25 : Occupation

Occupation	Frequency	Percent
Service	739	27.8
Domestic Worker	73	2.7
Vendors	27	1.0
Own Taxi/Auto	53	2.0
Carpenter / Electrician / Welder /Kadia	216	8.1
Tailor/Badala Work	244	9.2
Self Business	244	9.2
Housewife	785	29.4
Nothing/N.R.	284	10.6
Total	2665	100.0

29.4% of the sample are housewives, among the women who constitute 43.7% of the sample. 10.6% of the sample who may consist of old persons or unmarried girls or students, said they did nothing, i.e. no remunerative work. 27.8% were in service. 9.2 % had their own business, 9.2% were tailors or did jari work. Persons in construction related industry, carpenter / electrician/ welder / kadia formed 8.1% of the sample. Other occupations mentioned were — driving taxi / auto (2%), street vendors (1%), and domestic workers (2.7%) (**Table 4.25**).

HOUSING

According to the respondents who took part in the FGD meeting, the area consists of one room tenements, huts and newly constructed shanties, in the worst possible state.



Table 4.26 : Ownership of House

Answer	Frequency	Percent
No Response	39	1.5
Own	1830	68.7
Rental	796	29.8
Total	2665	100.0

Ownership of House

Less than three-quarters of the sample respondents (68.7%) stay in their own house, and almost one-third (29.8%) stay in rented accommodation (**Table 4.26**).

Table 4.27 : No. of Rooms

No. of Rooms	Frequency	Percent
One	2087	78.3
Two	501	18.8
Three	68	2.6
Four	9	.3
Total	2665	100.0

No. of Rooms

78.3% of the respondents stay in one room tenements. 18.8% stay in two room houses, and 2.6% stay in three room house. A marginal percentage also stay in 4-room houses, probably the two storied type of structures in the area (**Table 4.27**).

Table 4.28 : Area of the House		
Area in Sq. Ft.	Frequency	Percent
Up to 100	889	33.4
101-150	1030	38.6
151-200	376	14.1
201-250	141	5.3
251-300	123	4.6
301-350	30	1.1
350-400	48	1.8
Above 400	28	1.1
Total	2665	100.0

Area of the House

34.5% of the sample respondents stayed in tenements with area of less than 100 sq.ft., 38.6% stayed in a house with sq.ft. area of 101-150 sq.ft. 14.1% stayed in a house measuring 151-200 sq.ft. and 5.3 % had houses that measured 201-250 sq.ft. in area. 4.6% stayed in houses that measured between 251-300 sq.ft. and 3.9 % stayed in houses that were more than 300 sq.ft (**Table 4.28**).

Type of Construction

Table 4.29 : Type of Construction of House		
Answer	Frequency	Percent
N.R.	53	2.0
Pucca	1712	64.2
Kuccha	900	33.8
Total	2665	100.0



Even though the area of the houses were around 100-150 sq.ft. on an average, only 64.2% of the houses were pucca construction; kuccha houses were reported by 33.8% of the respondents (**Table 4.29**).

Table 4.30 : Type of House		
Type of House	Frequency	Percent
N.R.	37	1.4
Hutment	896	33.6
Baithi Chawl	1604	60.2
One Floor House	87	3.3
Two Floor House	38	1.4
Other	3	.1
Total	2665	100.0

Type of House

60.2% lived in chawl like structure. 3.3% of the respondents lived in single floor houses. 1.4% had two floor houses. 33.6% lived in hutments (**Table 4.30**).

Table 4.31 : Construction Material to Build Houses		
Answer	Frequency	Percent
N.R.	134	5.0
Cement +Sand+ Bricks	592	22.2
Cement +Sand+ Tin	109	4.1
Cement +Bricks+ Wood	609	22.8
Cement +Tin+ Wood+ Brick	1177	44.2
Tin +Bricks + Tadpatri	44	1.7
Total	2665	100.0

Construction Material

Most of the sample respondents, i.e. 44.2% built their houses out of cement, tin (patra), wood and bricks; 22.8% made their houses of cement, bricks and wood while 22.2% used cement sand and bricks. 4.1% used cement, sand and tin (**Table 4.31**).

Table 4.32 : Cost to Purchase House		
Cost (in Rs.)	Frequency	Percent
No	1955	73.4
Up to Rs.10000	113	4.2
10001-25000	26	1.0
25001-50000	96	3.6
50000-100000	6	.2
100001-200000	5	.2
Rented House	464	17.4
Total	2665	100.0

Purchase of House

17.4% stayed in rented houses and 73.4% did not spend any money for purchasing their house, the reason for which could only be that they are the second generation, staying with their parents who own the house. The money invested in purchasing the houses ranged from Rs.10,000 (4.2%) to Rs.2,00,000 (.2%) (**Table 4.32**).

Table 4.33:Deposit (if any) for the House		
Answer	Frequency	Percent
N.A.	1869	70.1
Yes	519	19.5
No	245	9.2
N.R.	32	1.2
Total	2665	100.0

Deposit for House

19.5% paid deposit for rental accommodation, while 9.2% did not have to pay any deposit for staying arrangements (**Table 4.33**).

Table 4.34 : Improvements in House		
Answer	Frequency	Percent
No	816	30.6
Repairing	527	19.8
Plastering	179	6.7
Furniture	24	.9
Tiles	35	1.3
Repairing+ Painting	215	8.1
Repairing+ Furniture	58	2.2
Repairing +Tiles	382	14.3
Paint+ Furniture+ Tiles	429	16.1
Total	2665	100.0

Improvements in House

30.6% did not have to do anything after getting the house. The rest had to spend for getting the house in livable condition — undertake repairs, fix floor tiles, and paint the house, apart from buying furniture. The **Table 4.34** provides details of the kind of extra work that had to be done on the house after taking possession.

WATER SUPPLY

The water supply is received for hardly half-1 hour and that to quite inadequate. There are some areas like Ambujwadi which do not have municipal water supply. Hence people are forced to buy water. Those who are not in a position to buy water are forced to drink water from nearby ponds. Due to this, the water borne diseases in this area is very high. At many places people get contaminated water. The participants felt that the old water pipes need to be replaced and drainage pipes should run away from



water pipes to avoid water contamination. They also suggested that water supply in the area is required to be increased in view of increase in population of the area. As they receive less water due to unauthorized water connection and installation of booster pumps, they felt that the water dept. officials of municipal corporation should take severe action against such people.

Table 4.35 : Individual Tap		
Answer	Frequency	Percent
Yes	611	22.9
No	2054	77.1
Total	2665	100.0

Water Supply — Individual Connections

While 77.1% of the respondents said they had no individual connections, 22.9% said they had individual taps in their houses (**Table 4.35**).

Table 4.36 : If No, Source of Water Connection		
Source	Frequency	Percent
Group Connection	305	11.4
Hand Pump/Well	252	9.5
Purchasing	915	34.3
No / N.R.	582	21.8
N.A.	611	23.0
Total	2665	100.0

Source of Water Connection

11.4% of the respondents had access to group water connections and 34.3% purchased water from tankers. 9.5% had access to hand pump/well in the vicinity (**Table 4.36**).

Table 4.37 : Group Water Connection in the Area		
Answer	Frequency	Percent
N.R.	947	35.5
Yes	818	30.7
No	900	33.8
Total	2665	100.0

Group Water Connections

The MCGM has given group connections for Water Supply to slum communities in the city. 30.7% of the respondents stated that there were group connections for water, in their area, while 30.7% did not have a group connection (**Table 4.37**).

Table 4.38 : No. of Families using Group Water Connections		
No. of Families	Frequency	Percent
No / N.R.	1888	70.8
Up to 5	142	5.3
5-10	360	13.5
11-15	116	4.4
16-20	52	2.0
21-30	24	.9
31-40	10	.4
41-50	14	.5
Above 50	59	2.2
Total	2665	100.0

Usage of Group Water Connections

13.5% of the respondents said that in their area, 5-10 families shared a single connection. 4.4% shared a single connection among 11-15 households. 2% had to share a single connection among 16-20 houses. There were marginal percentage of respondents who reported sharing a single connection for 21-30, 31-40, 41-50 households and 2.1% had to share one connection for more than 50 houses (**Table 4.38**).

Table 4.39 : Duration of Water Supply (No. of Hours)		
No. of Hours	Frequency	Percent
1-2	1858	69.7
3-4	752	28.2
5-6	34	1.3
Above 6	21	.8
Total	2665	100.0

Duration of Water Supply (No. of Hours)

The above situation is compounded by the fact that, for 69.7% of the respondents water supply is available for just 1-2 hours per day, and for 28.2% water supply is available for 3-4 hours per day. More than 5 hours of water supply is available to 2.1% of the sample (**Table 4.39**) respondents.

Table 4.40 : No. of Hours for Family		
Answer	Frequency	Percent
N.R.	2	.1
Up to 15 Minutes	708	26.5
Up to 30 Minutes	828	31.1
1 Hour	940	35.2
2 Hours	60	2.2
3 Hours	15	.6
4 Hours	12	.5
More than 4 Hours	100	3.8
Total	2665	100.0

Duration of Water Supply (Family)

Over one-fourth of the respondents, i.e. 26.5% had access to the water tap for just about 15 minutes per family. 31.1% had access to 30 minutes per family. 35.2% had an hour per family, and 2.2% had two hours for each family. 1.1% had 3-4 hours of water supply per family, and only 3.8% of the respondents had water supply for over 4 hours (**Table 4.40**).

Table 4.41 : Expenses on Water (Per Day)		
Expenses in Rs.	Frequency	Percent
No / N.R.	372	13.9
Up to Rs.5	357	13.4
6-7	312	11.7
8-10	762	28.5
11-15	104	3.9
16-20	251	9.4
21-25	507	19.2
Total	2665	100.0

Expenditure for Obtaining Water

53.6% of respondents spent Rs.10 or less per day on water while on the higher end 19.2% of the respondents spent Rs.21 to 25 per day on procuring water.

Table 4.42 : Problems in Getting Water		
Answer	Frequency	Percent
No Problems / N.R.	1771	66.4
Have to Purchase	186	7.0
Inadequate / Irregular	381	14.3
Long Distance	211	7.9
Dirty Quality	47	1.8
Quarrel	69	2.6
Total	2665	100.0

Problems in Water Supply

While 66.4% of the respondents stated that they had no problem in getting water, the remaining of them reported problems of inadequate / irregular water availability (14.3%), long distance to fetch water, and 7% said they had to purchase water. Other problems reported were — dirty quality of water (1.8%), and quarrels at water collection points (2.6%) (**Table 4.42**).

Table 2.43 : Insufficient Water and Access		
Answer	Frequency	Percent
N.A.	1234	46.3
Purchase	745	28.0
Using Stored	131	4.9
Use Motor	7	.3
Fetching from far	62	2.3
Hand Pump /Well	295	11.1
Tanker	32	1.2
Friend/Neighbour	159	5.9
Total	2665	100.0

Insufficient Water Availability

In case of insufficient availability of water, 29.2% of the respondents purchased water from tankers, 5.9% borrowed from friend or neighbor. Other options were using a hand pump / well (11.1%), using stored water (4.9%), use electric pump to increase water pressure (.3%), or fetch from farther water supply outlets (2.3%) (**Table 4.43**).

Table 4.44 : Steps Taken to Tackle Water Contamination		
Answer	Frequency	Percent
N.A. / Nothing	1171	43.9
Boiling	800	30.0
Purchasing	66	2.5
Using Stored Water	93	3.5
Filter	332	12.5
Give up	50	1.9
Boiling + Filter	153	5.7
Total	2665	100.0

Water Contamination

If water was found to be contaminated, 43.9% did not do anything about it. 30% tried boiling to disinfect, 18.2% tried filtering methods. Others used stored water (3.5%) (**Table 4.44**). Many of them also informed Local Corporator and Ward Office about water contamination

TOILET

During the FGD, participants in the area felt that there are no enough toilets in the area and more number of toilets are required in the area. They were also not happy with the amount of user charges levied by the care takers of these toilets. They were aware about the user charges required to be levied for maintenance of these toilets but they felt that 2-3 rupees/use was exorbitant. They suggested that they can charge per family instead of individual user charge.



Table 4.45 : Type of Toilets		
Answer	Frequency	Percent
N.R.	425	15.9
Individual	514	19.3
Public	1185	44.4
Pay and Use	127	4.7
Open Defecation	414	15.7
Total	2665	100.0

Type of Toilets

While 19.3% of the respondents reported having individual toilets, 44.4% used public toilets. About 4.7% used pay and use toilets, and 15.7% had no other option except open defecation, which is a significant number in the area (**Table 4.45**).

Table 4.46 : Distance from House		
Distance	Frequency	Percent
Near to House	2328	87.3
½ Km.	198	7.4
One Km.	100	3.7
Two Kms.	39	1.6
Total	2665	100.0

Toilets and Distance from House

For 87.3% of the respondents the toilets were close to their house. For 7.4% it was half a kilometer away, and for 3.7% it was 1 km. away from their house in the area. 1.6% said that they had to go more than 1 kms. away from their houses for using toilets (**Table 4.46**).

Table 4.47 : Time to Reach Toilet		
Answer	Frequency	Percent
N.A.	914	34.3
Up to 5 Minutes	979	36.7
6-10 Minutes	345	13.0
11-15 Minutes	170	6.4
16-30 Minutes	254	9.5
Above Half an Hour	3	.1
Total	2665	100.0

Time to Reach Toilets

For 36.7% the time taken to reach the toilet was up to 5 minutes only, while for 12.9% it took 6-10 minutes. 6.4% took 11-15 minutes while 16-30 minutes were taken to reach the toilet, by 9.5% of the respondents (**Table 4.47**).

Table 4.48 : No. of People Using the Toilets		
No. of Persons	Frequency	Percent
Only Family	526	19.7
Up to 5	1007	37.9
6-10	76	2.8
11-15	70	2.6
16-20	93	3.5
21-30	54	2.0
31-40	15	.6
41-50	254	9.5
Can't say	78	2.9
Above 50	492	18.5
Total	2665	100.0

Toilets and its Usage Rate

The usage per seat in a public toilet is really not easy to calculate by the respondents themselves, hence the responses can be an approximation by them. However, the study findings as per **Table 4.48** indicate that the number of people who use one toilet/seat range from less than 5 (37.9%) to as high as over 50 (18.5%) in the area.

Table 4.49 : Difficulties Faced by Old / Children / Handicapped		
Answer	Frequency	Percent
No	1883	70.7
Yes	750	28.1
N.R.	32	1.2
Total	2665	100.0

Difficulties in Using Toilets

While 70.7% of the respondents felt that there were no difficulties for old persons, children or handicapped in using the toilets, 28.1% felt that there were some difficulties in using toilets in the area (**Table 4.49**).

Table 4.50 : Expenses for Toilet Usage (Per Day)		
Answer	Frequency	Percent
No / N.A.	1511	56.7
Up to Rs.2	902	33.8
Rs.3-5	31	1.2
Rs.6-10	221	8.3
Total	2665	100.0

User Fees for Toilet Usage

It can be seen from **Table 4.50**, 56.7% of the respondents did not spend for toilet use; 33.8 % paid a user fee of Rs.2 per person per day. 1.2% spent Rs.3-5 per person, and 8.3% spent Rs.6-10 per day.

Table 4.51 : Payment for Using Toilet		
Answer	Frequency	Percent
N.A.	1610	60.4
Caretaker	1025	38.5
Committee	30	1.1
Total	2665	100.0

Payment for Using Toilet

The fee is given to the caretaker of the toilet block, as stated by 38.5% of the sample. 1.1 % said they had a committee that took care of the maintenance, and hence they paid them (**Table 4.51**).

Table 4.52 : Water Facility in Toilets		
Answer	Frequency	Percent
Yes	464	17.4
No	2201	82.6
Total	2665	100.0

Water Facility in Toilets

It was a shocking state of affairs that water facility in the toilet was available was reported by 17.4% of the sample. 82.6% reported that their toilets were not provided with water. The condition of the toilets can only be imagined under such circumstances (**Table 4.52**).

Table 4.53 : Electricity Connection in Toilet		
Answer	Frequency	Percent
Yes	761	28.6
No	1902	71.4
N.R.	2	.0
Total	2665	100.0

Lights in Toilets

28.6% of the respondents felt that lights were in working condition in the toilets, while 71.4% of the respondents said that there were no proper lights, making night trips to the toilets a risky exercise, especially for women, the aged and handicapped people in the area (**Table 4.53**).

Construction of Toilets

Table 4.54 : Toilets Construction		
Answer	Frequency	Percent
MCGM / Corporator	1939	72.7
MLA	60	2.3
MHADA	666	25.0
Total	2665	100.0

The construction of public toilets is undertaken by elected representatives, MCGM, MHADA and NGOs in Mumbai. The toilet was built by the MCGM, according to 72.7% of respondents. 2.3% stated that the local MLA built them, and another 25% said that the toilets were built by MHADA (Table 4.54).



Table 4.55 : Toilets Maintenance		
Answer	Frequency	Percent
N.A. / N.R.	514	19.3
Committee	170	6.4
MHADA	439	16.5
MCGM	1542	57.8
Total	2665	100.0

Maintenance of Toilets

About maintenance of toilets, 57.8 % of them stated that the toilets were maintained by MCGM, and 6.4% said their toilets were maintained by a committee of local residents. According to 16.5%, their toilets were maintained by MHADA (Table 4.55).

Table 4.56 : Condition of Toilets		
Answer	Frequency	Percent
Clean	608	22.8
Unclean	2052	77.0
Inadequate	5	.2
Total	2665	100.0

Condition of Toilets

The condition of the toilets was reported to be clean by only 22.8% of respondents, while 77% stated that they were unclean. The number of toilets was reported to be inadequate by .2% of the respondents (Table 4.56).

GARBAGE COLLECTION AND DISPOSAL

Issues related to Garbage Collection

The area is cleaned through Dattak Vasti Yojana regularly. The participants complained about shortage of dust bins. They also complained about the habits of some slum dwellers of throwing garbage in the adjoining nallah or outside the dust bin.



Table 4.57 : Garbage Collection and Disposal		
Answer	Frequency	Percent
N.R.	190	7.1
House Dust Bin	1290	48.4
In front of House	21	.8
On Road / Sea Side	1064	40.0
Adopted	9	.3
Dumping Ground	91	3.4
Total	2665	100.0

Garbage Collection and Disposal

Garbage was collected and disposed off in the house waste-bins by 48.4% of respondents, while .8% dumped their garbage in front of the house, and 40% put out the garbage on the road. 3.4% could dispose it in the dumping ground itself, since it was in their immediate vicinity of the area (**Table 4.57**).

Table 4.58 : Separation of Garbage at Source		
Answer	Frequency	Percent
Yes	86	3.2
No	2219	83.3
N.R.	360	13.5
Total	2665	100.0

Segregation of Garbage at Source

3.2% of the respondents claimed to segregate their garbage at household level, while 83.3% did not undertake any efforts to segregate the waste at source (**Table 4.58**).

Table 4.59 : Collection of Garbage		
Answer	Frequency	Percent
Municipal Service	855	32.1
Community Arrangement	30	1.1
Contractor	112	4.2
Slum Adoption	7	.3
No Arrangement/ Self	1659	62.3
N.R.	2	.0
Total	2665	100.0

Garbage Collection

It can be seen from **Table 4.59**, 62.3% felt that there was no fixed arrangement for garbage collection. 32.1% said the municipal worker collected their garbage. 1.1% had a community arrangement to collect their garbage, and 4.2% had a contractor to do the job .3% resorted to the slum adoption method to collect their garbage.

Table 4.60 : Frequency of Services		
Answer	Frequency	Percent
No / N.A.	1388	52.1
Daily	955	35.8
Once in a Week	11	.4
Twice in a Week	298	11.2
Thrice in a Week	8	.3
N.R.	5	.2
Total	2665	100.0

Service Provision

The further discussions revealed that more than one-third, 35.8% stated that there was daily clearing of garbage, while 11.2% had the garbage put out twice a week in their area (**Table 4.60**).

Table 4.61 : Community Garbage Bins in the Area		
Answer	Frequency	Percent
N.R.	872	32.7
Yes	791	29.7
No	1002	37.6
Total	2665	99.9

Community Garbage Bins

There is an obvious lack of a system of regular solid waste management in the area. 29.7% said there were community bins in their area, while 37.6% did not have them for garbage collection (Table 4.61).

Table 4.62 : Provision of Facility		
Answer	Frequency	Percent
MCGM	2658	99.8
Corporator	5	.2
N.R.	2	.0
Total	2665	100.0

Provision of Waste Bins

According to 99.8% of the respondents, the waste-bins were provided by the MCGM, while 5 respondents gave credit to the local corporator for providing the facility (Table 4.62) to the residents of the area.

Table 4.63 : Type of Waste Bin		
Type	Frequency	Percent
N.R.	2033	76.3
Iron	89	3.3
Cement	25	1.0
Plastic	518	19.4
Total	2665	100.0

Type of Waste Bins

The waste-bins were made of iron, as per 3.3%; 19.4% of respondents said they were made of plastic, and according to 1% said it was made of cement (Table 4.63).

Table 4.64 : Collection from Community Bins		
Answer	Frequency	Percent
MCGM	2415	90.6
N.R.	250	9.4
Total	2665	100.0

Collection of Garbage

90.6% said that MCGM arranged for collection of garbage from community bins in their area (Table 4.64).

Table 4.65 : Frequency of Collection from Community Bins		
Answer	Frequency	Percent
N.A.	1686	63.3
Daily	657	24.7
Twice in a Day	152	5.7
Once in a Week	91	3.4
Twice in a Week	33	1.2
N.R.	46	1.7
Total	2665	100.0

Frequency of Garbage Collection

About the frequency of waste collection, 24.7% of them stated that collection of garbage from community bins was done daily. 3.4% said that garbage clearance in their area was done once a week, and according to 1.2% it was done twice in a week. The fact that 63.3% of the respondents said that the question was not applicable to them which appears to suggest that they were not provided with garbage collection facility at all near their households (Table 4.65).

Table 4.66 : Community Participation of Residents in Garbage Collection		
Answer	Frequency	Percent
N.R.	48	1.8
Yes	82	3.1
No	2535	95.1
Total	2665	100.0

Community Participation

It can be seen from **Table 4.66**, the apathy towards the issue is evident in the fact that 95.1% said they did not participate in cleanliness, and only 3.1% stated that residents participated in the garbage collection system of Municipal Corporation.

Table 4.67 : Community Participation		
Answer	Frequency	Percent
N.R.	2597	97.4
Co-op.to MCGM Workers	64	2.4
Committee appoints	4	.2
Total	2665	100.0

2.4% said they cooperated with the municipal workers, and .2% said they have a committee set up for the purpose. It is essential to strengthen community engagement process in the area (**Table 4.67**).

DRAINAGE

The area is not served by underground drainage. The waste water and other sullage is connected to adjoining nallah which invariably gets flooded during monsoon as a result of plastics being dumped in the nallah. The participants felt that in the absence of underground drainage, the concerned authorities should try to cover the nallahs or clean them properly in order to avoid flooding of the area during monsoons. The representatives pointed out that in every rainy season there is flooding in the area



wherein water gets accumulated inside their houses. One of the main reason was the roads in the area are raised and slums lie at a lower level than roads and hence rain water gets accumulated in their household. They also felt that the concerned authorities should address this problem.

Table 4.68 : Drainage System in the Area		
Answer	Frequency	Percent
N.R.	496	18.6
No Drainage	1129	42.4
Packed by Plastic	29	1.1
Open / Small Gutter	94	3.5
Smelling / Dirty	18	.7
No Problem	899	33.7
Total	2665	100.0

Drainage

About drainage, while 33.7% said they had a ‘normal situation’ whatever that meant, 42.4% said they had no drainage at all. 7% said the drains were dirty and smelly, 1.1% they were packed by plastic, and 3.5% said the drains were just open small gutters **Table 4.68**.

ELECTRICITY SUPPLY

Table 4.69 : Electricity in House		
Answer	Frequency	Percent
N.R.	203	7.6
Yes	1911	71.7
No	551	20.7
Total	2665	100.0

Electricity Supply

71.7% of the respondents had electricity in their homes, while 20.7% had no electricity connection (**Table 4.69**).

Table 4.70 : Source of Power Supply		
Answer	Frequency	Percent
N.A. / N.R.	2457	92.2
Rented	57	2.1
Illegal	40	1.5
Kerosene Lamp	109	4.1
Candles	2	.1
Total	2665	100.0

Source of Power Supply

2.1 % of the respondents did not have direct electrical connection, hence rented it out from the neighbours. 1.5% had procured illegal connections. It is surprising to note that 4.1% used kerosene lamps for light, and .1% used candles in their homes (**Table 4.70**).

Table 4.71 : Own Electrical Meter		
Answer	Frequency	Percent
N.R.	715	26.8
Yes	1619	60.8
No	331	12.4
Total	2665	100.0

Electric Meter (Own)

60.8% of the respondents had their own electrical meters, while 12.4% did not have their own meters so had to look for alternate means (**Table 4.71**) most not official connection.

Table 4.72 : Deposit for Electricity Connection		
Amount in Rs.	Frequency	Percent
No	1914	71.8
Up to Rs.500	72	2.7
501-1000	75	2.8
1001-2000	99	3.7
2001-3000	138	5.2
3001-4000	83	3.1
4001-5000	211	7.9
5001-7000	39	1.5
Above Rs.7000	34	1.3
Total	2665	100.0

Deposit for Electricity Connection

It can be seen from **Table 4.72**, 71.8% of the respondents did not pay any deposit. 5.5% paid less than Rs.1000, 3.7% paid between Rs.1001-2000, while 5.2% paid around Rs.2001-3000. 11% paid a deposit of Rs.3001-5000, 1.5% paid Rs.5001-7000, and 1.3% paid above Rs.7000.

Table 4.73 : Deposit and Agency		
Answer	Frequency	Percent
No / N.R.	2087	78.3
BEST	106	4.0
Reliance	455	17.1
Tata	15	.5
House Owner	2	.1
Total	2665	100.0

Deposit and Service Provider Agency

Table 4.73, 17.1% of the respondents paid the deposits to Reliance, and 4% paid to BEST. Tata Power was the provider for just .5%, and two respondents paid the original owner from whom the respondents rented their electricity connections.

Table 4.74 : Electricity Bill (Per Month)		
Amount (in Rs.)	Frequency	Percent
N.R.	16	.6
Up to Rs.300	823	30.9
301-500	346	13.0
501-700	772	29.0
701-1000	297	11.1
1001-2000	290	10.9
Above Rs.2000	121	4.5
Total	2665	100.0

Electricity Bill

It can be seen from **Table 4.74**, that monthly expenses on electricity ranged from a minimum of Rs.300 (30.9%), to a maximum of Rs.2000+ (4.5%). 13% spent Rs.301-500, 29% spent Rs.501-750, 11.1% spent Rs.751-1000. 10.9% spent Rs.1001-2000, and 4.5% spent more than Rs.2000.

Table 4.75 : Bill Payment and Agency		
Pay To	Frequency	Percent
BEST	999	37.5
Reliance	1515	56.8
TATA	5	.2
House Owner	136	5.1
Neighbour / Friend	10	.4
Total	2665	100.0

Bill Payment and Service Agency

Three-fourth the sample, i.e. 56.8% of the respondents paid their electricity bills to Reliance Energy, while just 3.5% of respondents paid to the BEST, and Tata (.2%). 5.1% of the respondents paid the house owner and .4% paid the friend/neighbour from whom they rented the connection (**Table 4.75**).

Table 4.76 : Difficulties in Electricity Connection		
Difficulties	Frequency	Percent
No / N.R.	2621	98.3
No Documents	3	.1
Expensive	7	.3
Agent Commission	14	.5
Non Cooperation	7	.3
Not Getting Connection	13	.5
Total	2665	100.0

Difficulties in Electricity Connection

98.3% of the respondents did not have any problems in procuring their electricity connections for their house. The remaining cited problems such as — lack of proper documents, more expenses incurred, having to pay commission to agents, non cooperation of concerned officials (**Table 4.76**).

TRANSPORT



This area is situated away from Malad railway station. There are frequent BEST bus services from Malad railway station to Malwani. This area is also well connected by BEST bus services to different parts of Mumbai. There are also share rickshaw services available up to Malad railway station for the residents of the area.

Table 4.77 : Mode of Transport Used by Children		
Answer	Frequency	Percent
No / N.A.	1588	59.6
Rickshaw	92	3.5
Taxi	1	.0
Bus	225	8.4
Railway	3	.1
Bicycle	18	.7
School Bus	18	.7
Four Wheeler	4	.2
By Walk	289	10.8
Bus + Railway	43	1.6
Bus + Railway + Taxi	7	.3
Bus + Rickshaw	137	5.1
Bus + Rickshaw+ Rail	66	2.5
Bus + Rickshaw+ Rail +Taxi	153	5.7
Bus+Rail + Cycle	15	.6
Rickshaw + School Bus	6	.2
Total	2665	100.0

Table 4.78 : Mode of Transport Used by Adults		
Answer	Frequency	Percent
No	202	7.6
Rickshaw	51	1.9
Taxi	7	.3
Bus	450	16.9
Railway	10	.4
Bicycle / Scooter	75	2.8
Four Wheeler	2	.1
By Walk	74	2.8
Bus + Railway	187	7.0
Bus + Rail + Taxi	20	.7
Bus + Rickshaw	232	8.7
Bus + Rickshaw+ Rail	641	24.0
Bus + Rickshaw+ Rail + Taxi	576	21.6
Bus+ Rail+ Cycle	135	5.1
Rickshaw + Bus	3	.1
Total	2665	100.0

Mode of Transport Used by Children and Adults

Table 4.77 shows that almost two-thirds of respondents said their children did not use any transport to go to school (70.4%), since their schools were within walking distance. 8.4% stated that their children use BEST bus for going to school, whereas 3.5% of the respondents said using of rickshaw. Only .7% of the respondents said that children in the family went by school bus.

7.6% of the respondents did not use any means of transport. BEST Bus appears to be the most available means of transport, as 16.9% used it to travel. The responses indicate that railway facilities are not very close to the area, as those who used it had to use various means of transport to get to their destination. For instance 45.7% used bus+ rickshaw+ rail and even taxi, which meant long travel. There were 2.8 % of respondents who had cycles/scooters for travel and only 2 respondents stated that they have their own cars (**Table 4.78**).

Table 4.79 : Travelling Time		
In Hours	Frequency	Percent
N.A.	196	7.3
Up to ½ Hour	1297	48.7
1	597	22.4
1-2	306	11.5
2-3	109	4.1
3-4	121	4.5
4-5	21	.8
5-6	8	.3
Above 6 Hours	10	.4
Total	2665	100.0

Travel Time

48.7% of the respondents spent half an hour or less for their travel, the reason perhaps being that their workplace was close to their house. 22.4% of the respondents spent one hour for travelling to work, while 11.5% spent 1-2 hours. 4.1% spent 2-3 hours and 4.5% spent 3-4 hours on travel, while around 1.5% spent 4 to more than 6 hours. This could be due to use of multiple means of transport such as using the BEST bus to reach the railway station, etc. (Table 4.79).

PUBLIC TRANSPORT

Distance from House

Table 4.80:Distance to BEST Bus Stop		
Distance (in Km.)	Frequency	Percent
Near Only	113	4.2
Up to ½ Km.	1640	61.5
½ -1	717	26.9
1-2	34	1.3
2-3	140	5.3
3-5	19	.7
N.R.	2	.1
Total	2665	100.0

Distance to BEST Bus Stop

For 61.5% of the respondents the bus-stop was less than half km. from the house, while for 26.9% it was ½-1 km away. For 1.3% it was around 1-2 km away, and for 5.3% the bus stop was 2-3 kms away. This meant that they had to use the rickshaw or walk to reach the bus stop (Table 4.80).

Table 4.81:Distance to Railway Station		
Distance (in Km.)	Frequency	Percent
Near Only	199	7.5
Up to ½ Km.	310	11.6
½ -1	283	10.6
1-2	203	7.6
2-3	355	13.3
3-5	1240	46.6
Above 5 Kms.	64	2.4
N.R.	11	.4
Total	2665	100.0

Distance to Railway Station

For almost half the sample respondents, the railway station was less than 3-5 kms. away from their house, and 2.4% had to travel more than 4 kms. to reach the station. Only 7.5% said that they stay within walking distance of the station. 11.6% stay half km. away, and 10.6% were half to one km. away. 7.6% were 1-2 kms. away and 13.3% stay 2-3 kms. away (Table 4.81) from place of residence.

Table 4.82:Distance to Rickshaw Stand		
Distance (in Km.)	Frequency	Percent
Near Only	430	16.1
Up to ½ Km.	1436	53.9
½ -1	668	25.1
1-2	23	.9
2-3	92	3.4
3-5	16	.6
Above 5 Kms.	2665	100.0

Distance to Rickshaw Stand

The rickshaw was available at a distance of half km. away for 53.9% of sample respondents, while for 25.1% the distance were one km. away. .9% of them said that the rickshaw stand was two km. away from their place of residence (**Table 4.82**).

Table 4.83 : Distance to Taxi Stand		
Distance (in Km.)	Frequency	Percent
Near Only	1327	49.8
Up to ½ Km.	634	23.8
½ -1	592	22.2
1-2	25	.9
2-3	40	1.5
3-5	43	1.6
Above 5 Kms.	2	.1
N.R.	2	.1
Total	2665	100.0

Distance to Taxi Stand

Taxis were available close by for most of the respondents, i.e. 49.8%. The taxi stand was half km. away from the house for 23.8%, while for 22.2% it was one km. away. For the rest it was two kms. or even farther away from their house (**Table 4.83**).

Table 4.84 : Difficulties in Travel		
Answer	Frequency	Percent
No	1573	59.0
More Rush	542	20.3
More Time	157	6.0
Late	230	8.6
More Traffic	134	5.0
More Expensive	29	1.1
Total	2665	100.0

Difficulties in Travel

The difficulties in travel, as stated by the respondents were that of all Mumbaikars — more rush (20.3%), long time taken for travel (6%) due to which they were late everywhere (8.6%), traffic (5%), high expenses for travel (1.1%), etc. (**Table 4.84**).

EDUCATION

The Constitution of India states under Article 45 of Directive Principles that the State shall endeavour to provide free compulsory education for all children up to age of 14. This was converted to a fundamental right of every citizen through the 86th Constitutional Amendment of India in 2002. After the 86th Amendment to the Constitution, universal primary education has been included in the ambit of Fundamental Rights under Chapter III in the constitution. Under Right to Education (RTE), it has been mandated that the State shall provide free and compulsory education to all children of the age group 6-14 years in such a manner as the State may determine.

The participants stated that there are sufficient numbers of primary schools in the area. Children from this area mostly go to Urdu medium schools. They also emphasized that there is only one municipal secondary school. There are private secondary schools in the area, but the parents do not afford the fees charged by private schools. They stated that the treatment given to children and parents by the teachers in municipal school is also not proper.

Due to this there is a high dropout rate of children in secondary schools compared to primary. They also pointed out that teachers in these schools do not teach properly and if the parents complain to higher authorities, their ward is failed in final examination. They also are not in a position to arrange for tuitions to their children due to their poor status. They also brought to our notice that even the local corporator was not able to address this problem. They felt that a public secondary Urdu school can solve this problem.



Table 4.85 : No. of Students		
No. of Students	Frequency	Percent
0	866	32.5
1	720	27.0
2	555	20.9
3	348	13.1
4	129	4.8
5	30	1.1
Above 5	17	.6
Total	2665	100.0

No. of Students

32.5% of respondents did not have school going children. 27% had one child going to school, and 20.9% had 2 children going to school. 13.1% had 3 school going children and 4.8% have 4 school going children, and 1.7% had 5 and more children in the family attending school (**Table 4.85**).

Type of School

Table 4.86 : Type of School		
Type of School	Frequency	Percent
N.A.	866	32.5
Government	149	5.6
Municipal	659	24.7
Private	618	23.2
Trust	10	.4
Madarasa	23	.9
Church	192	7.2
Municipal + Private	67	2.5
Municipal + Government	7	.3
Private + Madarasa	11	.4
Municipal + Madarasa	15	.5
Municipal + Private + Madarasa	5	.2
Government + Private	23	.9
Government + Private + Madarasa	2	.1
Private + Trust	3	.1
Private + Other	9	.3
Government + Other	5	.2
Municipal + Other	1	.0
Total	2665	100.0

It is observed that almost a quarter, i.e. 24.7% of respondents sent their children to municipal school while less than a quarter of the respondents (23.2%) send their children to private schools. 7.2% sent their children to church schools and government schools were the option for 5.6%. Some respondents (2.5%) sent their children to municipal schools as well as private schools. There were marginal percentage of respondents who sent some of their children to madarasa school and another to a private or municipal / government school, as is seen in the **Table 4.86**.



Table 4.87 : School Medium of Instruction		
Medium	Frequency	Percent
N.A.	866	32.5
English	746	28.0
Marathi	275	10.3
Urdu	305	11.4
Hindi	149	5.6
Tamil	61	2.3
Telugu	4	.2
English + Urdu	77	2.9
English + Hindi	80	3.0
English + Marathi	17	.6
English + Marathi + Urdu	34	1.3
Urdu + Hindi	20	0.7
English + Urdu + Hindi	13	.5
Marathi + Urdu	2	.1
Marathi + Hindi	12	.4
Marathi + Urdu + Hindi	4	.2
Total	2665	100.0

Medium of Instructions

28% of the respondents' children studied in an English medium school, while 11.4% of the respondents' children studied in Urdu medium. 10.3% of respondents sent their children to Marathi medium, and Hindi was chosen by 5.6%. Tamil was selected by 2.3% of respondents, and Telugu as well, though by just .2%. There were marginal percentage of respondents who chose different mediums of instruction for different children, probably based on their ages and financial capacity. The mixed nature of the population in the area is obvious through these language choices by the respondents (**Table 4.87**).

Table 4.88 : Deposit Taken by the School (if any)		
Deposit (in Rs.)	Frequency	Percent
No	1118	42.0
Up to Rs.2500	208	7.8
2501-5000	227	8.5
5001-10000	97	3.6
10001-15000	13	.5
Above Rs.15000	16	.6
N.A.	986	37.0
Total	2665	100.0

Deposit for School Admission

Several schools in Mumbai take donation, school development fund or deposit for getting school admission for children. No deposit was paid by 42%. A deposit upto Rs.2500 was paid by 7.8%, while 8.5% paid deposit of Rs.2501-5000, and 3.6% paid a deposit of Rs.5001-10,000. 1.1% paid higher deposit of over Rs.10,000 (**Table 4.88**).

Details of Children Not Going to School

Table 4.89 : No. of Children Not Going to School		
Actual	Frequency	Percent
0	2402	90.1
1	143	5.4
2	66	2.5
3	33	1.2
4	13	.5
5	5	.2
6	3	.1
Total	2665	100.0

Children Not Going to School

It was seen that about 6% of respondents had children who did not attend school. 5.4% had one child not attending school, while 2.5 % had two children not going to school. Three children in the family were sent to school by 1.2%, while .8% had 4-6 children going to school (**Table 4.89**).

Children (Boys / Girls) Not Going to School

Table 4.90 : No. of Boys Not Going to School		
Actual	Frequency	Percent
0	2477	92.9
1	123	4.6
2	43	1.6
3	20	.8
4	2	.1
Total	2665	100.0

Of these, it was seen that just 4.6% respondents' had 1 boy in the family not going to school, and 1.6% had 2 boys in the family staying away from school. 3-4 boys were not being sent to school, in the case of .9% of respondents (**Table 4.90**).

Table 4.91 : No. of Girls Not Going to School		
Actual	Frequency	Percent
0	2524	94.8
1	99	3.7
2	33	1.2
3	9	.3
Total	2665	100.0

A total of 5.2% of sample respondents had girls in their family not going to school — 3.7% of respondents had one girl of school going staying away from school, while 1.2% had 2 girls not going to school, and .3% had three girls in the family not going to school (**Table 4.91**).

Table 4.92 : Reasons for Children Not Going to School		
Reasons	Frequency	Percent
No / N.A.	2421	90.8
Poverty	55	2.1
No Interest due to Failure	102	3.8
Gone to Native Place	44	1.7
Health Problems	43	1.6
Total	2665	100.0

Reasons for Children Not Going to School

The reasons for the dropping out of the children were given as — no interest due to failure (3.8%), poverty (2.1%), gone to native place (1.7%), and health problems (1.6%) (**Table 4.92**).

Facilities in Schools

Table 4.93 : No. of Students — Facilities in the School									
Facilities	No. of Students								
	N.A.	1	2	3	4	5	Above 5	Nil	Total
Uniform	1653 (62.0)	425 (15.9)	243 (9.1)	142 (5.3)	40 (1.5)	10 (0.4)	4 (0.2)	148 (5.6)	2665 (100.0)
Shoes	1708 (64.1)	366 (13.7)	227 (8.5)	135 (5.1)	39 (1.5)	11 (0.4)	4 (0.2)	214 (8.0)	2665 (100.0)
Stationary	1701 (63.8)	375 (14.1)	218 (8.2)	125 (4.7)	37 (1.4)	11 (0.4)	3 (0.1)	195 (7.3)	2665 (100.0)
Notebooks / Pen	1696 (63.6)	366 (13.7)	215 (8.1)	124 (4.7)	37 (1.4)	11 (0.4)	3 (0.1)	213 (8.0)	2665 (100.0)
Text Books	1682 (63.1)	405 (15.2)	229 (8.5)	136 (5.1)	39 (1.5)	10 (0.4)	4 (0.2)	160 (6.0)	2665 (100.0)
School Bag	1696 (63.6)	367 (13.8)	218 (8.2)	122 (4.5)	37 (1.4)	10 (0.4)	4 (0.2)	211 (7.9)	2665 (100.0)
Tiffin	1697 (63.7)	371 (13.9)	227 (8.5)	133 (5.0)	39 (1.5)	10 (0.4)	3 (0.1)	185 (6.9)	2665 (100.0)
Water Bag	1700 (63.8)	341 (12.8)	218 (8.2)	124 (4.7)	35 (1.3)	10 (0.4)	3 (0.1)	234 (8.7)	2665 (100.0)
Afternoon Meals	1654 (62.0)	415 (15.6)	221 (8.3)	131 (4.9)	34 (1.3)	10 (0.4)	4 (0.2)	196 (7.3)	2665 (100.0)
Stipend	1773 (66.6)	210 (7.9)	102 (3.8)	48 (1.8)	10 (0.4)	4 (0.2)	3 (0.1)	515 (19.2)	2665 (100.0)
Tuition/Guidance	1694 (63.6)	310 (11.6)	152 (5.7)	89 (3.3)	30 (1.1)	6 (0.2)	3 (0.1)	381 (14.4)	2665 (100.0)
Other	1844 (69.2)	62 (2.3)	34 (1.3)	12 (0.4)	4 (0.2)	-	-	709 (26.6)	2665 (100.0)

(N.B. - Figures in brackets indicate the percentages;
N.A. - Not Applicable)

Table 4.93 indicates that on the whole, approximately 30% of respondents reported their children receiving facilities from the schools they studied in. The children of respondents received facilities such as uniform (32.4%), shoes (27.9%), stationary (28.9%), text books (30.9%), notebooks (28.4%), schoolbag (28.5%), tiffin (29.4%), water bag (27.5%), afternoon meals (30.7%), stipend (14.2%), tuitions (22%), etc. It is to be assumed that the children receiving such aid may be attending govt. schools, municipal schools, madarasas, etc. which provide such assistance.

Medical Checkup in Schools

Table 4.94 : Regular Medical Checkup in School		
Answer	Frequency	Percent
N.A.	867	32.5
Yes	1078	40.5
No	720	27.0
Total	2665	100.0

School Health Programme

40.5% reported that there was regular medical checkup conducted for the children in school (**Table 4.94**).

Table 4.95 : Sources of Medical Checkup		
Answer	Frequency	Percent
N.A.	1586	59.5
Government Hospital	287	10.8
Municipal Hospital	567	21.2
Private Hospital	193	7.2
Other	19	.7
Municipal + Private Hospital	5	.2
Government + Private Hospital	4	.2
Government + Private + Municipal Hospital	4	.2
Total	2665	100.0

Medical Checkup

The medical checkup was done by government hospital according to 10.8%, and by private hospital, as reported by 7.2%. Municipal hospital check up was reported by 21.2% (**Table 4.95**).

Table 4.96 : Provision of Facilities under Government / Municipal Scheme		
Answer	Frequency	Percent
N.A. / N.R.	1086	40.8
Yes	72	2.7
No	1507	56.5
Total	2665	100.0

Provision of Facilities under Different Schemes

Mere 2.7% of the respondents answered that they received some facilities under Government schemes (**Table 4.96**).

Table 4.97 : Type of Different Schemes		
Answer	Frequency	Percent
N.A. / N.R.	2612	98.0
Free Education	18	.7
Scheduled Caste Stipend	4	.2
Minority Allowance	3	.1
Books / Notebooks	16	.6
Free Bus Pass	1	.0
Mid Day Meals	11	.4
Total	2665	100.0

Different Schemes available through Government / Private to School Children

The respondents could not say the names of schemes under which they received the benefits. However, .7% of respondents said their children received free education. Scheduled caste stipend was provided for children of .2% of respondents, and .1% received minority allowance. .6% received books and notebooks, and one respondent said their children received free bus passes. .4% were provided mid day meals in school (**Table 4.97**).

Table 4.98 : Difficulties while Educating the Children		
Answer	Frequency	Percent
No	1118	41.9
Money Problem	79	3.0
Admission Problem	12	.5
School is Away	14	.5
More Tution Fees	8	.3
Inadequate School Facilities	9	.3
N.A.	1425	53.5
Total	2665	100.0

Difficulties for Educating Children

41.9% of the respondents said they had no difficulties in educating their children. The problems cited by those who expressed them were — lack of money (3%), admission problems (.5%), long distance of school (.5%), more fees (.3%), inadequate school facilities (.3%) (**Table 4.98**).

Table 4.99 : Discrimination Faced		
Answer	Frequency	Percent
N.A.	1104	41.4
Yes	12	.5
No	1549	58.1
Total	2665	100.0

Discrimination

58.1% of the respondents did not sense any kind of discrimination regarding their children's education, but .5% did feel discriminated in the city (**Table 4.99**).

Table 4.100 : Kind of Discrimination		
Details	Frequency	Percent
N.R / N.A. / No	2652	99.5
Neglected our Children	6	.2
Admission Problem to Handicapped / Mentally Disordered	7	.3
Total	2665	100.0

Kind of Discrimination

.2% of the respondents felt that their children were neglected or ignored by the school, while .3% said that their children who were handicapped or mentally challenged, were not given admission, and they had difficulty in admitting them to school (**Table 4.100**).

Vocational Skills

Table 4.101 : Need of Vocational Skill in Present Situation		
Type of Skill	Frequency	Percent
N.A. / N.R.	1821	68.3
Technical	79	3.0
Computer	419	15.7
Vocational Course	259	9.7
Sports	20	.7
Music / Dance	7	.3
Command on Languages	4	.2
Academic Education	40	1.5
Catering /Cooking	16	.6
Total	2665	100.0

Vocational Skills

68.3% of the respondents felt that the question was not applicable to them and did not respond. Other respondents had definite ideas regarding the vocational skills necessary in the present situation and the future. They expressed the need for vocational training in the fields of technical skills (3%), computer skills (15.7%), vocational courses (9.7%), sports, music/ dance, command over languages, catering / hospitality, and academic education (1.5%) (**Table 4.101**).

Table 4.102 : Need of Vocational Skill for Children		
Type of Skill	Frequency	Percent
N.A. / N.R.	2033	76.2
Technical	49	1.8
Computer	285	10.7
Vocational	250	9.4
Sports	7	.3
Music / Dance	4	.2
Command on Languages	2	.1
Academic Education	24	.9
Catering /Cooking	11	.4
Total	2665	100.0

Need for Vocational Training

On similar lines, the respondents had specific aspirations for one's own children. 10.7% wanted their children to do computer education of some sort, as they felt that this field had maximum scope for employment. Vocational courses were given importance by 9.4% and 1.8% wanted them to do technical courses. Other vocational streams they mentioned are — music / dance, sports, languages, academic education, catering / hospitality, etc. (**Table 4.102**).

HEALTH

There are 2 health posts, 1 dispensary, 1 urban health centre, 1 maternity home and 1 recently commissioned government hospital in this area. In addition to above public health facilities, there are many private clinics and nursing homes in the area. The area is well served by outreach services which provide antenatal, immunization and Family Planning services. The municipal maternity home which is existing for more than 15 years does not have emergency and pediatric services at night, due to which patients are forced



to go to Choksi maternity hospital at Malad West or M.W. Desai hospital at Malad-East. Recently Government of Maharashtra has opened a 100 bedded hospital in the area, but the hospital is not yet fully operational. The participants felt that the newly commissioned 100 bedded hospital should be made fully operational wherein emergency obstetric and premature baby services should be made available round the clock. This will help in reducing maternal and infant deaths in this area.

Table 4.103 : Total No. of Sick Persons in Family

No. of Sick Persons	Frequency	Percent
0	2289	85.9
1	353	13.2
2	21	.8
3	2	.1
Total	2665	100.0

Sickness in Family

85.9% of the respondents had no sick persons in the family. 13.2% had at least one sick person in the family. There were two sick persons in the case of .8% and three members among .1% (**Table 4.103**).

Table 4.104 : No. of Sick Children

No. of Sick Children	Frequency	Percent
0	2473	92.8
1	184	6.9
2	8	.3
Total	2665	100.0

Sickness and Children

6.9% of the respondents said that one their children was sick, and .3% had two children in the family who were sick (**Table 4.104**).

Table 4.105 : No. of Sick Adults		
No. of Sick Adults	Frequency	Percent
0	2488	93.4
1	169	6.3
2	7	.3
3	1	.0
Total	2665	100.0

Sickness and Adults

6.3% of respondents had adults in the family who were sick, and .3% had two ill adults in their family (**Table 4.105**).

Table 4.106 : Nature of Sickness		
Nature	Frequency	Percent
N.A.	2294	86.1
Malaria	14	.5
Typhoid	11	.4
T.B.	33	1.2
Cancer	6	.2
Cough / Cold	137	5.1
HIV / AIDS	18	.7
Blood Pressure	28	1.1
Mental Disease	7	.3
Stomach Problems	20	.8
Kidney Trouble	11	.4
Diabetes	32	1.2
Accidents	13	.5
Eye Disease	6	.2
Ear Disease	1	.0
Language Problems	19	.7
Paralysis	15	.6
Total	2665	100.0

Nature of Sickness

5.1% of the respondents had family members suffering from seasonal illness like cold / cold and marginal had suffered from malaria, typhoid, and stomach problems. As the table indicates, others reported chronic illnesses such as diabetes (1.2%), T.B (1.2%), blood pressure (1.1%), paralysis, heart disease, eye disease, etc. (**Table 4.106**).

Table 4.107 : Place of Healthcare Treatment		
Place of Medical Treatment	Frequency	Percent
N.A. / N.R.	2309	86.6
Municipal Hospital	73	2.8
Private Hospital	200	7.5
Government Hospital	83	3.1
Total	2665	100.0

Place for Healthcare Assistance

2.8% of the respondents went for treatment to municipal hospital, while 7.5% went to private hospital. 3.1% went to government hospital for treatment (**Table 4.107**).

Table 4.108 : Expenses for Healthcare Treatment		
Expenses (in Rs.)	Frequency	Percent
N.A. / N.R.	2317	86.9
Up to Rs.100	19	.7
101-500	51	1.9
501-1000	23	.9
1001-5000	83	3.1
5001-10000	67	2.5
10001-20000	40	1.5
20001-50000	42	1.6
50001-100000	21	.8
100001- 200000	2	.1
Total	2665	100.0

Expenditure on Healthcare

The expenses mentioned in the **Table 4.108** refer to total expenses incurred for treatment of the illness. The expenses range between Rs.500 (1.9%), to as high as Rs.200000 and above, depending on the severity of the disease.

Table 4.109 : Handicapped Member in Family		
Answer	Frequency	Percent
N.R.	119	4.5
Yes	137	5.1
No	2409	90.4
Total	2665	100.0

Handicapped Member in Family

It is 5.1% of the respondents stated that they had a handicapped family member (**Table 4.109**).

Table 4.110 : Gender of Handicapped Family Member		
Answer	Frequency	Percent
N.A. / N.R.	2533	95.0
Male	81	3.0
Female	25	1.0
Children	26	1.0
Total	2665	100.0

3% of the male respondents stated that they have handicapped person in the family. 1% were female, and 1% of respondents had children who were handicapped (**Table 4.110**).

Table 4.111: Registration for Ante Natal Care		
Answer	Frequency	Percent
N.A. / N.R.	272	10.2
Yes	1925	72.2
No	468	17.6
Total	2665	100.0

Ante Natal Care

72.2% of respondents stated that they have registered women in the family for antenatal care during pregnancy (**Table 4.111**). Since they are aware about the importance of the care and supported in such conditions.

Table 4.112:Place for Ante Natal Care		
Answer	Frequency	Percent
N.A. / N.R.	806	30.2
Municipal Hospital	1476	55.4
Private Hospital	156	5.9
Government Hospital	227	8.5
Total	2665	100.0

Place for Ante Natal Care

55.4% of them stated that women in the family were registered at municipal hospitals, and 5.9% registered at private hospitals. 8.5% of the respondents women were went to government hospitals for medical care (**Table 4.112**).

Table 4.113 : Regular Health Checkup		
Answer	Frequency	Percent
N.A / N.R.	806	30.2
Yes	1590	59.7
No	269	10.1
Total	2665	100.0

Health Checkup

59.7% of the respondents stated that the women's checkups were done regularly, and 10.1% confessed that they were not regular getting health check up (**Table 4.113**).

Table 4.114 : Place of Delivery		
Answer	Frequency	Percent
N.A. / N.R.	806	30.2
Municipal Hospital	1321	49.6
Private Hospital	197	7.4
Government Hospital	222	8.3
Trust Hospital	1	.0
Home	118	4.5
Total	2665	100.0

Place of Delivery

It appears a common scenario in Mumbai slums that certain percentage of women delivered their children at home, which one would not have imagined in a metropolis like Mumbai. 4.5% of respondents said that women had their delivery at home. 49.6% of the respondents stated that women in the family delivered at municipal hospitals, while for 7.4% of the respondents women delivered at private hospitals. Government hospital was preferred by 8.3% of the respondents for delivery (**Table 4.114**).

Table 4.115 : Birth Registration		
Answer	Frequency	Percent
N.R.	324	12.1
Yes	2158	81.0
No	183	6.9
Total	2665	100.0

Birth Registration

81% of the respondents registered the birth of their children in municipal ward office (**Table 4.115**), since they were aware of its importance and utility.

Table 4.116 : Immunization of Children		
Answer	Frequency	Percent
N.R.	465	17.5
Yes	1959	73.5
No	241	9.0
Total	2665	100.0

Immunization

Less than three fourths i.e. 73.5% of the sample respondents stated that the children in the family were immunized (**Table 4.116**).

Table 4.117 : Reason for Not Immunization of Children		
Reasons	Frequency	Percent
N.A.	2602	97.6
Neglecting	18	.7
No Time	13	.5
Religious Problem	2	.1
Centre is Away	12	.4
Children are too Small	18	.7
Total	2665	100.0

Barely 2.4% of the respondents gave reasons for not immunizing their children. Reasons given were — religious problem, child was too small, centre being far, lack of time, etc. Neglect by them was also admitted. These responses call for an ongoing and intensive campaign for general health awareness among the population (**Table 4.117**).

Table 4.118 : Death in Family (in last 2-3 Years)		
Answer	Frequency	Percent
N.R.	178	6.7
Yes	319	12.0
No	2168	81.3
Total	2665	100.0

Deaths in Family

12% of the respondents reported death in their families in the last 2-3 years (**Table 4.118**).

Table 4.119 : Reasons of Death in the Family		
Reasons	Frequency	Percent
N.A. / N.R.	2436	91.4
Illness	157	5.9
Accident	19	.7
Old Age	53	2.0
Total	2665	100.0

Reasons for Deaths

Several causes of death were given by the respondents, as can be seen from the **Table 4.119**. However, the dominant causes were seen to be illness (5.9%), old age (2%), and accident (.7%).

Table 4.120 : Registration of Death		
Answer	Frequency	Percent
N.A. / N.R.	2436	91.4
Yes	177	6.6
No	52	2.0
Total	2665	100.0

Death Registration

6.6% registered the deaths in the family in municipal ward office, while 2% did not register the deaths (**Table 4.120**).

Table 4.121 : Insurance of Family Members		
Answer	Frequency	Percent
No	1953	73.3
LIC	436	16.4
Private	276	10.3
Total	2665	100.0

Insurance

16.4% of the sample respondents had insured themselves through LIC policies, while 10.3% had private insurance policies for individual or family (**Table 4.121**). During FGD it was noted that the respondents are aware about insurance benefits.

Table 4.122 : Discrimination		
Answer	Frequency	Percent
N.R.	158	6.0
Yes	46	1.7
No	2461	92.3
Total	2665	100.0

Discrimination

Most of the respondents i.e. 92.3% did not feel any kind of discrimination, while 1.7% reported as sense of being discriminated in the city (**Table 4.122**).

EMPLOYMENT

Table 4.123 : No. of Employed Persons in Family		
Actual	Frequency	Percent
No / N.R.	91	3.4
1	1397	52.4
2	869	32.6
3	206	7.8
4	82	3.1
5	17	.6
6	3	.1
Total	2665	100.0

Employed Persons in Family

52.4% of the respondents had one employed family member. 32.6% had two earning members, 7.8% had three earning members, and 3.1% had four earning members. Five and more earning members were seen in families of .7% of respondents (**Table 4.123**).

Table 4.124 : Employed Males in Family		
Actual	Frequency	Percent
No / N.R.	210	7.9
1	1930	72.4
2	364	13.7
3	117	4.4
4	37	1.4
5	6	.2
6	1	.0
Total	2665	100.0

Employed Males in Family

Gender wise differences were examined for employment. It was observed that 72.4% had one male earning member, 13.7% had two male earning members. 4.4% had three male earning members, 1.4% had four earning male family members, and .2% had five or more male earning members (**Table 4.124**).

Table 4.125 : Employed Females in Family		
Actual	Frequency	Percent
No / N.R.	1798	67.6
1	779	29.2
2	67	2.5
3	19	.7
4	1	.0
5	1	.0
Total	2665	100.0

Employed Females in Family

One female earning member was reported by 29.2% of respondents, 2.5% had two female earning family members, and three to four female earning members were reported by a very marginal percentage (.7%). Given that 43.7% of the samples were females, it can be concluded that only 11.5% of the women in the sample were unemployed; the rest were involved in some kind of economic activity (**Table 4.125**).

Table 4.126 : Type of Employment		
Type	Frequency	Percent
N.A.	130	4.9
Service	1526	57.2
Self Employment	916	34.4
Rag Picker	4	.2
Domestic Worker	55	2.0
Beggar	34	1.3
Total	2665	100.0

Type of Employment

57.2% of the sample was in service sector, while over one-third (34.4%) were self-employed. 2% worked as domestic workers, and .2% were rag pickers. Surprisingly, 1.3% mentioned their occupation as begging (**Table 4.126**).

Table 4.127 : Nature of Employment / Self-Employment		
Nature	Frequency	Percent
N.A. / N.R.	205	7.7
Permanent	1189	44.6
Temporary	162	6.1
Contract Worker	43	1.6
Domestic Worker	55	2.0
Vendors	157	6.0
Own Taxi / Rickshaw	206	7.7
Painter / Carpenter	240	9.0
Tailor	336	12.6
Machine Operator	30	1.1
Shopkeeper	42	1.6
Total	2665	100.0

Nature of Employment

The nature of employment was varied. 44.6% of the respondents were permanent workers in the establishment they worked in, while 6.1% were temporary and 1.6% worked on contract basis. As for the type of job, it was seen that there were domestic workers (2%), vendors (6%), rickshaw / taxi drivers (7.7%), carpenter / painter (9%), tailors (12.6%), and shopkeepers (1.6%) (**Table 4.127**).

Table 4.128 : No. of Full Time Working Persons		
Actual	Frequency	Percent
N.A.	284	10.6
1	1511	56.7
2	657	24.7
3	147	5.5
4	51	1.9
5	13	.5
6	2	.1
Total	2665	100.0

Full Time Working Persons

56.7% of the respondents reported one family member who worked full-time, while 24.7% had two persons who worked fulltime. 5.5% respondents had three family members who worked full time, and 2.5% had 4-6 family members having full time jobs (**Table 4.128**).

Table 4.129 : No. of Part Time Working Persons		
Actual	Frequency	Percent
N.A.	2277	85.4
1	320	12.0
2	53	2.0
3	10	.4
4	5	.2
Total	2665	100.0

Part Time Working Persons

Part-time work was also prevalent among the respondents, as 12% of them had one family member who worked part-time and 2% had two family members doing part time jobs. .6% had 2-3 family members in part time jobs (**Table 4.129**).

Other Income Source (if any)

Table 4.130 : Cash		
Answer	Frequency	Percent
No	2283	85.7
Yes	379	14.2
N.R.	3	.1
Total	2665	100.0

Sources of Income

85.7% of them had no other source of income. 14.2% mentioned other sources of income. Though it was not specified, it may be reference to income from other family members (**Table 4.130**).

Table 4.131 : Property / Assets		
Answer	Frequency	Percent
No	2603	97.7
Yes	62	2.3
Total	2665	100.0

Assets

Most respondents (97.7%) specified that they had no other property or assets in the city and their place of origin (**Table 4.131**).

Table 4.132 : Total Income of the Family		
Income (in Rs.)	Frequency	Percent
No / N.R.	131	4.9
Up to Rs.2500	41	1.5
2501-5000	425	15.9
5001-7500	571	21.4
7501-10000	767	28.8
10001-15000	481	18.0
15001-20000	138	5.2
20001-25000	55	2.1
25001-35000	38	1.4
35001-45000	11	.4
Above Rs.45000	7	.2
Total	2665	100.0

Family Income

The **Table 4.132** shows that 17.4% of respondents had a total family monthly income below Rs.5,000. 21.4% had a total family income of Rs.5001-7500, 28.8% earned a total of Rs.7501-10,000 per month. A monthly income of Rs.10001-15000 was reported by 18.1%, while 5.2% earned a monthly income of Rs.15001-20000. Those who earned Rs.20,000 per month constituted 2.1%, and those who had a family income of over Rs.25,000 were 2.1%.

Table 4.133 : Problems in Finding Job		
Problems	Frequency	Percent
No	2379	89.2
Yes	154	5.8
N.R.	132	5.0
Total	2665	100.0

Problems in Finding Job / Work

89.2% of respondents said that they did not face any problems in getting a job, while 5.8% had unspecified problems for getting jobs or income earning opportunities (**Table 4.133**).

Table 4.134 : Discrimination (if any)		
Answer	Frequency	Percent
Yes	11	.4
No	2652	99.5
N.R.	2	.1
Total	2665	100.0

Discrimination in Getting Job

A marginal .4% of them felt they faced discrimination while looking for a job, while 99.5% did not feel they faced any discrimination (**Table 4.134**).

Table 4.135 : Problems in Present Job		
Problems	Frequency	Percent
No Promotion	5	.2
Inadequate Income	132	5.0
Police Harassment	1	.0
Financial Problem	1	.0
Bad Competition	2	.1
No Problem	2520	94.6
No Recognition	4	.2
Total	2665	100.0

Work Related Problems

94.6% of the respondents did not face any problems in their present job. Others who faced problems cited the following — inadequate income (5%), no recognition, police harassment, competition, etc. (**Table 4.135**).

Savings

Table 4.136 : Savings (if any)		
Answer	Frequency	Percent
N.R.	97	3.4
Yes	808	30.3
No	1760	66.0
Total	2665	100.0

Savings

It can be seen from **Table 4.136** that 30.3% of respondents reported to have some savings.

Table 4.137 : Amount of Savings		
Amount (in Rs.)	Frequency	Percent
N.A. / N.R.	1949	73.1
Up to Rs.100	43	1.6
101-250	55	2.1
251-500	176	6.6
501-1000	171	6.4
1001-2000	139	5.2
2001-5000	107	4.0
5001-10000	18	.7
10001-20000	2	.1
20001-50000	5	.2
Total	2665	100.0

The savings ranged from as little as upto Rs.100 per month to as much as Rs.20,001-50,000. Though the percentages in the higher range above Rs.5000 is marginal, it still is a heartening fact (**Table 4.137**).

Table 4.138 : Mode of Savings		
Where?	Frequency	Percent
N.A. / N.R.	1949	73.1
Government Bank	282	10.6
Private Bank	158	6.0
Cooperative Bank	89	3.3
Cooperative Society	37	1.4
Home	150	5.6
Total	2665	100.0

5.6% of the respondents kept their savings at home. It is a positive sign that 19.9% kept their savings in banks — nationalized bank (10.6%), private bank (6%), and cooperative bank (3.3%). Other savings institution mentioned by 1.4% was cooperative society (**Table 4.138**).

Table 4.139 : Membership of Social / Religious / Financial Organization		
Answer	Frequency	Percent
N.R.	133	5.0
Yes	292	11.0
No	2240	84.0
Total	2665	100.0

Membership

11% of respondents said they were members of social organizations (**Table 4.139**).

Table 4.140 : Type of Member Organizations		
Answer	Frequency	Percent
N.A. / N.R.	2373	89.0
Financial Organization	136	5.1
Hindu Association	74	2.8
Muslim Association	47	1.8
Social Institutions	35	1.3
Total	2665	100.0

Memberships of various organizations were mentioned — Hindu associations (2.8%), Muslim associations (1.8%), and social organizations (1.3%). Other organization mentioned was financial organizations, though the nature of these organizations were not specified (**Table 4.140**).

SELF EMPLOYMENT

The skill development training in this area is imparted by NGO's working in the area who also arrange jobs for them. The training imparted is mostly in the field of Beauty Parlours, Tailoring, Embroidery, Papad making, etc.

Table 4.141 : Skill Training to Start Own Business		
Answer	Frequency	Percent
N.R.	459	17.2
Yes	889	33.4
No	1317	49.4
Total	2665	100.0

33.4% of the respondents responded positively regarding the need for training to start one's own business (**Table 4.141**).

Table 4.142 : Requirement for Skill Training		
Answer	Frequency	Percent
Not Required	1122	42.1
Computer	173	6.5
Beauty Parlour	117	4.4
Vocational	104	3.9
Cooking / Catering	10	.4
Engineering	27	1.0
N.R.	1112	41.7
Total	2665	100.0

Skill Training

42.1% felt that they did not require any formal training. Computer training was the choice expressed by 6.5% of respondents. Other training needs put forward were — beauty parlor (4.4%), vocational (3.9%), cooking / catering (.4%) engineering (1%) (**Table 4.142**).

Table 4.143 : Problems to Start Own Business		
Problems	Frequency	Percent
N.R.	1037	38.9
Financial	316	11.9
Place	6	.2
Finance + Place	17	.6
No Guidance	11	.4
N.A.	1278	48.0
Total	2665	100.0

Starting Own Business and Related Problems

A significant 11.9% of the respondents cited financial shortage as the main problem to start business. Lack of guidance was a problem raised by .4% of respondents, who wished to start their own business. Non-availability of a site or place for business was the other problem mentioned (**Table 4.143**).

POSSESSION OF IMPORTANT DOCUMENTS

Table 4.144 : Possession of Ration Card		
Answer	Frequency	Percent
N.R.	62	2.3
Yes	1679	63.0
No	924	34.7
Total	2665	100.0

Ration Card

63% of the respondents had ration cards, while 34.7% did not possess them (**Table 4.144**).

Table 4.145 : : Type of Ration Card		
Type	Frequency	Percent
N.A. / N.R.	1051	39.4
Orange	1554	58.3
White	38	1.4
Yellow	22	.9
Total	2665	100.0

Table 4.145 shows that 58.3 % of the respondents had orange cards, which meant the families had an annual income of above Rs.15,001 to 1 Lac. 1.4% had white ration cards, which meant that the families had annual income of Rs. 1 Lac or above. A marginal .9% had yellow ration cards, which meant they came under the BPL category, i.e. families having annual income up to Rs.15,000.

Table 4.146 : Inclusion of Names in Ration Card		
Answer	Frequency	Percent
N.A. / N.R.	1378	51.7
Yes	1110	41.7
No	177	6.6
Total	2665	100.0

The further analysis indicates that all names were included in the ration card for less than half (41.7%) of the respondents (**Table 4.146**).

Table 4.147 : Reasons for Non-inclusion of Names in Ration Card		
Reasons	Frequency	Percent
N.A. / N.R.	2460	92.3
No Money	9	.3
Demand Money	19	.7
Non Cooperation	9	.3
No Documents	131	5.0
Our Negligence	14	.5
Child is too Small	10	.4
Rented House	13	.5
Total	2665	100.0

Those who did not have their names in the ration card gave the following reasons for not doing so — no documents (5%), rented house, money problem, own negligence, demand for money, and non-cooperation of officials (**Table 4.147**).

Table 4.148 : Election Card		
No. of Family Members	Frequency	Percent
0	1083	40.6
1	352	13.2
2	749	28.1
3	255	9.6
4	142	5.3
5	73	2.8
6	8	.3
7	2	.1
8	1	.0
Total	2665	100.0

Election Card

The percentage of respondents without election card was 40.6%. 13.2% of the respondents had one family member holding election card and 28.1% had two family members having election cards; 5.3% had four family members with election cards, and 2.8% had five family members with cards (**Table 4.148**).

Table 4.149 : PAN Card		
No. of Family Members	Frequency	Percent
0	790	29.6
1	642	24.1
2	810	30.4
3	260	9.8
4	103	3.9
5	51	1.9
6	7	.3
7	1	.0
8	1	.0
Total	2665	100.0

PAN Card

29.6% of the respondents did not have anyone in the family with PAN cards, but the rest appear to be very proactive in procuring PAN cards for their family members. 24.1% had one family member with the card, 30.4% had two family members. 9.8% had three family members with PAN cards. 4-5 PAN cards in the family was reported by 3.9% and 1.9% respectively. Marginal percentage of respondents had 6-8 members with PAN cards in their family (**Table 4.149**).

Table 4.150 : Passport		
No. of Family Members	Frequency	Percent
0	2359	88.5
1	207	7.8
2	70	2.6
3	19	.7
4	7	.3
5	3	.1
Total	2665	100.0

Passport

It was not very surprising that 88.5% of the respondents did not have passports. However, 7.8% had at least one family member with a passport, and 2.6% had two family members with valid passports. 1.1% had 3-5 members in the family having passport (**Table 4.150**).

Table 4.151 : UID Card		
No. of Family Members	Frequency	Percent
0	1735	65.1
1	220	8.3
2	285	10.7
3	138	5.1
4	138	5.1
5	117	4.4
6	23	.9
7	5	.2
8	4	.2
Total	2665	100.0

UID Card

65.1% did not have UID cards. 8.3% had one family member with their UID card, while 10.7% had two family members having the cards. 5.1% had three family members with UID cards, 5.1% had four family members, and 4.4% had five members with UID cards. 1.3% had 6-8 family members with UID cards (**Table 4.151**).

Table 4.152 : Driving License		
No. of Family Members	Frequency	Percent
0	2007	75.3
1	545	20.4
2	86	3.2
3	20	.8
4	4	.2
5	2	.1
N.R.	1	.0
Total	2665	100.0

Driving License

While 75.3% did not have a driving license, 20.4% of respondents said one of their family member has a driving license, and 3.2% said that two members in their family had a driving license. 1.1% had 3-5 members in the family who had driving license (**Table 4.152**).

Table 4.153 : Problems in Obtaining Important Documents		
Problems	Frequency	Percent
No Problems	2090	78.4
Financial	9	.3
Bribe	26	1.0
No Cooperation	36	1.4
No Document	103	3.9
No Time	2	.1
Rented House	6	.2
N.R.	393	14.7
Total	2665	100.0

Problems for Obtaining Important Documents

78.4% of the respondents said that they did not face any problems in getting these documents. Among those who did, problems cited were — non cooperation of concerned officials (1.4%), lack of supporting documents (3.9%), bribe to be paid (1%), etc. (**Table 4.153**)

MONTHLY EXPENDITURE, SAVINGS AND INDEBTEDNESS

Monthly Expenditure

Table 4.154 : Expenditure on Food		
Amount (in Rs.)	Frequency	Percent
N.R.	129	4.8
Up to Rs.1000	225	8.4
1001-2000	720	27.0
2001-3000	799	30.0
3001-4000	357	13.4
4001-5000	231	8.8
5001-6000	99	3.7
Above Rs.6000	105	3.9
Total	2665	100.0

65.4% of the respondents spent less than Rs.3000 per month on food — 8.4% spent Rs.1000 or less, 27% spent between Rs.1001-2000, and 30% spent between Rs.2001-3000. A little less than one-third, i.e. 29.7% of the sample spent between Rs.3000 to over Rs.6000 per month (**Table 4.154**).

Water Supply

Table 4.155 : Expenditure on Water		
Amount (in Rs.)	Frequency	Percent
No / N.R.	366	13.7
Up to Rs.100	112	4.2
101-200	721	27.1
201-300	639	24.0
301-400	126	4.7
401-500	239	9.0
501-600	229	8.6
601-700	38	1.4
701-800	62	2.3
801-900	39	1.5
901-1000	59	2.2
1001-1500	18	.7
1501-2000	8	.3
Above Rs.2000	9	.3
Total	2665	100.0

4.2% of the respondents spent less than Rs.100 per month on obtaining water, 27.1% spent Rs.101-200, and 24% spent Rs.201-300. 13.7% spent between 301-500 per month on water. 8.6% spent Rs.501-600, and 7.4% spent between Rs.601-1000. There were 1.3% respondents who spent Rs.1000 to more than Rs. 2000 per month on water, which could be due to large family water requirements (**Table 4.155**).

Toilet Facilities

Table 4.156 : Expenditure on Usage Toilet		
Amount (in Rs.)	Frequency	Percent
No / N.R.	1646	61.8
Up to Rs.50	711	26.6
51-100	96	3.6
101-200	98	3.7
201-300	61	2.3
301-500	31	1.2
Above Rs.500	22	.8
Total	2665	100.0

61.8% said they did not spend any money for toilet usage, but it could be due to open defecation practices as, in the earlier data on toilet usage (**Table 4.45**), 15.7% admitted to open defecation practice. 26.6% spent up to Rs.50 per month on toilet usage facilities, and 3.6% spent between Rs.51-100. Rs.101-200 was spent by 3.7%, and 2.3% spent Rs. 201-300. 1.2% spent Rs.301-500, and .8% spent more than Rs.500 (**Table 4.156**).

Education

Table 4.157 : Expenditure on Education		
Amount (in Rs.)	Frequency	Percent
No / N.A. / N.R.	1363	51.1
Up to Rs.100	96	3.6
101-200	247	9.2
201-300	131	4.9
301-400	51	1.9
401-500	302	11.3
501-600	44	1.7
601-700	15	.6
701-800	31	1.2
801-900	6	.2
901-1000	202	7.6
1001-1500	63	2.4
1501-2000	54	2.0
2001-3000	36	1.4
3001-5000	16	.6
Above Rs.5000	8	.3
Total	2665	100.0

51.1% did not incur any expense on education, perhaps because they did not have children of school or college going age. The **Table 4.157** shows that the expenses on education ranged from as little as Rs.100 per month to as high as above Rs.5000. The government and municipal schools provide some facilities to the students, while private schools are more expensive, due to which parents have to spend more.

Health

Table 4.158 : Expenditure on Healthcare		
Amount (in Rs.)	Frequency	Percent
No/N.R.	651	24.4
Up to Rs.100	365	13.7
101-200	408	15.3
201-300	308	11.5
301-400	52	1.9
401-500	525	19.7
501-600	15	.6
601-700	26	1.0
701-800	12	.5
801-900	5	.2
901-1000	206	7.7
1001-1500	31	1.2
1501-2000	38	1.4
Above Rs.2000	23	.9
Total	2665	100.0

The expenses on healthcare range from as little as Rs.100 (13.7%), to as high as Rs.2000 and above (.9%). 48.4% spent between Rs.101-500, and 10% of respondents spent between Rs.501-1000. 2.6% spent between Rs.1001-2000 (**Table 4.158**).

Electricity

Table 4.159 : Expenditure on Electricity		
Amount (in Rs.)	Frequency	Percent
No / N.R.	878	32.9
Up to Rs.100	27	1.0
101-200	115	4.3
201-300	281	10.5
301-400	297	11.1
401-500	389	14.6
501-600	164	6.1
601-700	87	3.3
701-800	149	5.6
801-900	24	.9
901-1000	119	4.5
1001-1500	90	3.4
1501-2000	31	1.2
Above Rs.2000	14	.6
Total	2665	100.0

41.5% of the respondents spend less than Rs. 500 on electricity. 20.4% spend between Rs.500-1000 per month, and 5.2% spend between Rs.1001-2000+ (**Table 4.159**).

Table 4.160 : Expenditure on Clothing		
Amount (in Rs.)	Frequency	Percent
No / N.R.	1352	50.7
Up to Rs.100	152	5.7
101-200	288	10.8
201-300	114	4.3
301-400	40	1.5
401-500	326	12.2
501-600	6	.2
601-700	5	.2
701-800	7	.3
801-900	1	.0
901-1000	108	4.1
1001-1500	10	.4
1501-2000	209	7.8
Above Rs.2000	47	1.8
Total	2665	100.0

Expenditure on clothing ranged from less than Rs.100 to above Rs.2000 per month. 4.8% spent between Rs.501-1000, and 8.2% spent between Rs.1001-2000 per month on clothing for the family (**Table 4.160**).

Table 4.161 : Expenditure on Entertainment		
Amount (in Rs.)	Frequency	Percent
No / N.R.	1132	42.5
Up to Rs.100	37	1.4
101-200	435	16.3
201-300	1000	37.5
301-400	26	1.0
401-500	15	.5
501-600	1	.0
601-700	1	.0
701-800	2	.1
801-900	5	.2
901-1000	3	.1
Above Rs.1000	8	.4
Total	2665	100.0

It can be seen from **Table 4.161** that the average monthly expenses on entertainment ranged around Rs.201-300, as 37.5 % reported to be spending in this range. 17.7% spent Rs.100-200 per month. Those who spent above Rs.300 are marginal, even though there are respondents who spent over Rs.1000.

Table 4.162 : Expenditure on Travel		
Amount (in Rs.)	Frequency	Percent
No / N.R.	1010	37.9
Up to Rs.100	99	3.7
101-200	129	4.8
201-300	196	7.3
301-400	80	3.0
401-500	516	19.4
501-600	98	3.7
601-700	29	1.1
701-800	40	1.5
801-900	8	.3
901-1000	267	10.0
1001-1500	105	3.9
1501-2000	47	1.8
Above Rs.2000	41	1.6
Total	2665	100.0

It can be seen from **Table 4.162** that more than one third, i.e. 37.9% of respondents did not spend any money on travel. The amount spent by the rest ranged from less than Rs.100 (3.7%), to as high as above Rs.2000 (1.6%) per month. 38.2% spent upto Rs.500 per month on travel. There was a spike in travel expenses between Rs.901-1000, which was reported to be the expense for 10% of the sample.

Table 4.163 : Expenditure on Phone / Mobile Phones		
Amount (in Rs.)	Frequency	Percent
No / N.R.	667	25.0
Up to Rs.100	542	20.3
101-200	570	21.4
201-300	246	9.2
301-400	65	2.4
401-500	420	15.8
501-600	21	.8
601-700	4	.2
701-800	6	.2
901-1000	3	.1
1001-1500	85	3.2
1501-2000	21	.8
Above Rs.2000	15	.6
Total	2665	100.0

25% reported that they did not spend on phones/ mobiles. 20.3% spent upto Rs.100, 21.4% of respondents spent around Rs.101-200 on phone / mobile expenses, and 9.2% spent Rs.201-300, 2.4% spent Rs.301-400, and 15.8% spent Rs.401-500. About 1.3% spent Rs.500-1000 on phone / mobile charges, and 4.6% spent Rs.1001 to more than Rs.2000 (**Table 4.163**).

Table 4.164 : Expenditure on Social Function		
Amount (in Rs.)	Frequency	Percent
No / N.R.	2345	88.0
Up to 100	119	4.5
101-200	79	3.0
201-300	16	.6
301-400	11	.4
401-500	75	2.8
501-600	1	.0
601-700	1	.0
701-800	1	.0
801-900	11	.4
901-1000	2	.1
1001-1500	4	.2
Total	2665	100.0

Monthly expenditure on social function was not a priority expense as 88% did not spend any money on this account. Those who did incur expenses on this account were marginal — 4.5% spent less than Rs.100; 3% spent between Rs.101-200, 2.8% spent about Rs.401-500 (**Table 4.164**).

Table 4.165 : Expenditure on Addiction		
Amount (in Rs.)	Frequency	Percent
No / N.R.	1882	70.6
Up to Rs.100	152	5.7
101-200	166	6.2
201-300	89	3.3
301-400	22	.8
401-500	162	6.1
501-600	14	.6
601-700	1	.0
701-800	3	.1
801-900	2	.1
901-1000	137	5.1
1001-1500	12	.5
1501-2000	11	.4
Above Rs.2000	12	.5
Total	2665	100.0

70% of the respondents had no expenditure on addictions of any kind. 5.7% spent up to Rs.100, and 6.2% spent Rs.101-200. Around 3.3% spent Rs.201-300, 6.9% spent between Rs.301-500. 5.1% spent between Rs.901-1000 (**Table 4.165**).

Table 4.166:Expenditure on House Rent		
Amount (in Rs.)	Frequency	Percent
No / N.A. / N.R.	2123	79.7
Up to Rs.1000	216	8.1
1001-2000	197	7.4
2001-3000	73	2.7
3001-4000	15	.6
4001-5000	13	.5
5001-6000	1	.0
Above Rs.6000	27	1.0
Total	2665	100.0

79.7% of the respondents did not spend on house rent. The rents paid ranged from Rs.1000 (8.1%), Rs.1001-2000 (7.4%), Rs.2001-3000 (2.7%). Just about 2.1% spent Rs.3001 to over Rs.6000 (**Table 4.166**).

Table 4.167 : Expenditure on Loan Repayment		
Amount (in Rs.)	Frequency	Percent
No / N.A. / N.R.	2489	93.3
Up to Rs.1000	85	3.2
1001-2000	31	1.2
2001-3000	13	.5
3001-4000	2	.1
4001-5000	13	.5
5001- 6000	3	.1
Above Rs.6000	29	1.1
Total	2665	100.0

93.3% of the respondents did not report any expense on loan repayments. 3.2% paid upto Rs.1000, 1.7% paid between Rs.1001-3000, and 1.8% paid Rs.3000 to above Rs.6000 per month towards loan repayments (**Table 4.167**).

Table 4.168 : Expenditure on Municipal Tax		
Amount (in Rs.)	Frequency	Percent
No / N.A. / N.R.	2610	98.0
Up to Rs.50	4	.2
51-100	1	.0
101-200	1	.0
201-300	11	.4
301-400	20	.8
401-500	1	.0
Above Rs.500	17	.6
Total	2665	100.0

98% of the respondents did not pay any municipal tax, and the amount paid by marginal number of respondents was around Rs.50 to above Rs.500 (**Table 4.168**).

Table 4.169:Remittance to Native Place		
Amount (in Rs.)	Frequency	Percent
No / N.R.	2323	87.2
Up to Rs.100	6	.2
101-200	9	.3
201-300	7	.3
301-400	3	.1
401-500	64	2.4
501-600	1	.0
601-700	3	.1
701-800	104	3.9
801-900	8	.3
901-1000	58	2.2
1001-1500	34	1.3
1501-2000	13	.5
Above Rs.2000	32	1.2
Total	2665	100.0

87.2% of the respondents did not send any remittance to their native place. Though the number of respondents who sent remittances was spread in marginal numbers from amounts as little as Rs.100, to higher than Rs.2000, there are certain categories where significant remittances are observed. For instance, 2.4% sent Rs.401-500, 3.9% sent Rs.701-800, and 2.2% sent Rs.901-1000. About 3% sent Rs.1001 and above, indicating a close family unit at native place for them (**Table 4.169**).

Table 4.170 : Other Expenditure		
Amount (in Rs.)	Frequency	Percent
No / N.R.	1924	72.2
Up to Rs.100	33	1.2
101-200	42	1.6
201-300	43	1.6
301-400	14	.5
401-500	149	5.6
501-600	10	.4
601-700	9	.3
701-800	6	.2
801-900	6	.2
901-1000	187	7.0
1001-1500	34	1.4
1501-2000	106	4.0
Above Rs.2000	102	3.8
Total	2665	100.0

Expenses on miscellaneous items were nil for 72.2% of the respondents, and were Rs.100-500 per month for 10.5%. 8.1% reported extra expenses between Rs.501-1000, and around 9.2% reported expenses between Rs.1000-above Rs.2000 (**Table 4.170**).

Table 4.171 : Possession of Consumer Durables		
Consumer Durables	Frequency	Percent
Television	1613	60.6
Cable T.V.	1635	61.5
Radio /Transistor	459	17.2
Music System	440	16.5
Fans	1938	72.7
Gas/Electric Shegari	1494	56.0
Cupboard	1503	56.4
Furniture	1489	55.8
4 Wheeler	205	7.7
Scooter	116	4.3
Motorcycle	123	4.6
Bicycle	282	10.6
Handcart	99	3.7
Oven	242	9.1
Refrigerator	734	27.5
Telephone	331	12.4
Mobile	2086	78.3
Computer/Laptop	202	7.6
Cooker / Mixer	1820	68.3
Wall Clock	2080	78.0
Other	442	16.5

Possessions in House

Possession of consumer durables clearly indicates the priorities of the respondents regarding household acquisitions (**Table 4.171**). 60.6% of the sample had colour television, and 61.5% had cable TV. Mobiles were owned by 78.3%, and 7.6% had computers / laptops. 12.4% had telephones at home.

Basic comforts were also given importance by the respondents — 72.7% had fans, 68.3% had cookers / mixers, 56% had gas stove or electric stove. 56.4% had cupboards, and 55.8% had basic furniture such as cot, etc. 27.5% had refrigerators, and 9.1% had ovens. 16.5% had music system e.g. tape recorders and 17.2% had radio / transistors.

As for means of transport, 7.7% had four wheelers, 4.3% had scooters and 4.6% had motor bikes; 10.6% had bicycles. 3.7% had hand carts.

The pattern of expenses and possession of consumer durables in the house among the sampled population indicate a wide variation in the quality of life lived by them. There appears to be a mix of residents who are fairly well to do and can afford a comfortable life even if they live in the slums of Malwani; on the other hand there is a majority who live a hand-to mouth existence and can barely afford the basic necessities.

Table 4.172 : Special Assistance to Minority Communities		
Answer	Frequency	Percent
No / N.R.	2642	99.1
Yes	23	.9
Total	2665	100.0

Special Assistance to Minority Communities

Almost all (99.1%) stated that they did not avail of any special help as a minority community, while .9% said that they did benefit (Table 4.172).

Table 4.173 : Benefits of Government Scheme		
Answer	Frequency	Percent
N.R.	515	19.3
Yes	7	.3
No	2143	80.4
Total	2665	100.0

.3% of them said they availed benefits from the government schemes (Table 4.173).

Table 4.174 : Name of the Scheme		
Answer	Frequency	Percent
N.A. / N.R.	2663	99.9
Sanjay Gandhi Niradhar Yojana	1	.1
BPL Ration Card	1	
Total	2665	100.0

The name of the schemes were Sanjay Gandhi Niradhar Yojana and BPL ration card (Table 2.174).

Details of Loan

Table 2.175 : Loan Taken by Self / Family Members		
Answer	Frequency	Percent
N.R.	676	25.4
Yes	336	12.6
No	1653	62.0
Total	2665	100.0

Loans

12.6% of respondents said they had taken loans by them or other family members (Table 2.175).

Table 4.176 : Reason for Taking Loan		
Reasons	Frequency	Percent
N.A. / N.R.	2358	88.5
For Consumer Goods	59	2.2
Illness	51	1.9
Education	36	1.3
Repairing House	63	2.4
Religious Function	1	.0
Marriage	31	1.2
Addiction	2	.1
Business	42	1.6
Vehicle Purchase	11	.4
House Deposit	8	.3
Illness + Education	3	.1
Total	2665	100.0

Reasons for Taking Loans

Reasons for taking the loans were several, as is evident in the **Table 4.176** — to buy consumer goods (2.2%), for business (1.6%), illness (1.9%), education of children (1.3%), house repair (2.4%), to buy vehicle (.4%), marriage of children (1.2%), etc.

Table 4.177 : Loan Amount		
Amount in Rs.	Frequency	Percent
N.A.	2371	88.9
Up to Rs.1000	7	.3
1001-2000	4	.2
2001-3000	11	.4
3001-4000	13	.5
4001-5000	35	1.3
5001-10000	65	2.4
10001-25000	56	2.1
25001-50000	32	1.2
50001-100000	31	1.2
1-2 Lacs	19	.7
2-3 Lacs	8	.3
3- 5 Lacs	9	.3
Above Rs.5 Lacs	4	.2
Total	2665	100.0

Loan Amount

88.9% of the sample respondents did not avail of any loans, but 11.1% had incurred loans for various reasons. The amount of loans ranged from Rs.1000 to over 5 Lacs. The average range of loan amount was between Rs.4001-Rs.1 Lac (**Table 4.177**).

Table 4.178 : Rate of Interest		
Rate of Interest	Frequency	Percent
No / N.R.	2416	90.7
Up to 2%	114	4.3
2%-5%	73	2.7
6%-10%	37	1.4
Above 10%	25	.9
Total	2665	100.0

Rate of Interest

The further discussions with respondents revealed that rate of interest for the loans ranged from 2% to above 10% (**Table 4.178**).

Table 4.179 : Loan Repayment		
Answer	Frequency	Percent
N.A.	2341	87.8
Yes	103	3.9
No	159	6.0
Installment Paying	62	2.3
Total	2665	100.0

Loan Repayment

3.9% of them said that they have repaid their loans. 2.3% said they were partly repaid their loans in installments, while 6% had not repaid their loans (**Table 4.179**).

Table 4.180 : Reasons for Non-Repayment of Loans		
Reasons	Frequency	Percent
N.A. / N.R.	2562	96.1
Inadequate Income	103	3.9
Total	2665	100.0

Non-Repayment of Loans

Reasons for not being able to repay loans were given as — inadequate income, by 3.9% of the respondents who responded (**Table 4.180**).

Table 2.181:Frequency of Taking Loans		
Answer	Frequency	Percent
N.A. / N.R.	2539	95.3
Once	76	2.8
Twice	25	.9
Thrice	15	.6
Four Times	10	.4
Total	2665	100.0

Frequency of Taking Loans

2.8% said they had taken loan only once, while .9% had taken loans twice, .6% had taken thrice, and .4% had incurred loans four times (**Table 4.181**).

DISASTER MANAGEMENT AND RELATED ISSUES IN AREA

Table 4.182 : Water Flooding		
Answer	Frequency	Percent
N.R.	84	3.1
Yes	1254	47.1
No	1327	49.8
Total	2665	100.0

Flooding in the Area

47.1% of the respondents said that their area was full of water in the monsoon, while 49.8% did not face this problem in the city (**Table 4.182**).

Table 4.183 : Problems due to Water Flooding		
Problems	Frequency	Percent
N.A. / N.R.	1675	62.8
Loss of Property	132	5.0
Communication Gap	88	3.3
Loss of Salary	10	.4
Increased Diseases	760	28.5
Total	2665	100.0

The respondents had to face lot of problems due to flooding — 28.5% said diseases increased in the area, 5% experienced loss of property, 3.3% suffered loss of communication during the period, and .4% had to suffer loss in wages, as they could not go to work during the period of flooding in the city (**Table 4.183**).

Table 4.184 : Experience of Disaster / Accidents		
Answers	Frequency	Percent
N.A.	2495	93.6
Yes	144	5.4
N.R.	26	1.0
Total	2665	100.0

Experience of Disaster / Accidents

5.4% of the respondents said they had experienced the disaster in the form of the floods that devastated their area during the 26th of July 2005 in Mumbai (**Table 4.184**).

Table 4.185 : Experience of Riots		
Answers	Frequency	Percent
N.R.	497	18.7
Yes	209	7.8
No	1959	73.5
Total	2665	100.0

Experience of Riots

7.8% admitted that they had experienced riots, while 73.5% did not suffer from the riots in their area (**Table 4.185**).

Table 4.186 : Effects of Riots on Family		
Effects	Frequency	Percent
No / N.A.	2579	96.8
Left the Home	17	.6
Property Loss	11	.4
Mentally Disturbed	38	1.4
Property Lost + Mentally Disturbed	12	.5
Death of Family Member	1	.0
Loss of Salary	7	.3
Total	2665	100.0

Effects of Riots

96.8% did not feel any serious after effects of the riots. However, for those who did, the effects were traumatic. .6% left the place, .4% lost their property. 1.4% were mentally disturbed after that. One respondent had lost a family member during the riots, and .3% had to undergo loss of salary (**Table 4.186**).

Table 4.187 : Facing of Riot Situation		
Answers	Frequency	Percent
N.A.	2457	92.2
Left the Area for some Days	25	.9
Took Police Help	2	.1
Bear it	90	3.4
Took Medical Treatment	1	.0
Supported to each other	90	3.4
Total	2665	100.0

Riot Situation

The respondents tried to deal with the disasters that came their way to the best of their abilities. .9% left the place for some days. 3.4% endured the suffering silently. 3.4% said they tried to support each other through the times of crisis. One respondent underwent medical treatment, and another took police help to deal with hostility (**Table 4.187**).

Table 4.188 : Sources of Help / Assistance		
Help from	Frequency	Percent
N.A. / N.R.	2633	98.8
Municipal Corporation	3	.1
State Government	1	.0
Central Government	26	1.0
Religious Associations	2	.1
Total	2665	100.0

Sources of Help / Assistance

Marginal number (.1%) of respondents stated that they received help from municipal corporation, and one respondent received assistance from State government, and 1% received help from Central government. .1% received the support from their religious organizations (**Table 4.188**).

Table 4.189 : Prevention of the Riots in the City		
Answers	Frequency	Percent
Nothing	1657	62.1
Mutually Understanding	888	33.3
Appoint Mohalla Committee	2	.1
Police Help	61	2.3
Common Function	7	.3
Awareness	22	.8
Respect all Religions	28	1.1
Total	2665	100.0

Prevention of Riots

33.3% or one-third of the sample respondents felt that riots and similar incidents can be stopped by developing mutual understanding. .1% felt Mohalla Committees will help, and another 2.3% felt police protection will help. Other suggestions were — to create awareness among communities (.8%), create respect for all religions by various means (1.1%). One suggestion was to organize social function involving various communities (**Table 4.189**).

Table 4.190 : Facing of Discrimination (if any)		
Answer	Frequency	Percent
N.R.	352	13.2
Yes	25	.9
No	2288	85.9
Total	2665	100.0

Discrimination

85.9% of the respondents did not experience any discrimination in society, but .9% felt discriminated against (**Table 4.190**).

SAFETY

Table 4.191 : Feeling Safe in this Area		
Answer	Frequency	Percent
N.R.	62	2.3
Yes	2146	80.6
No	457	17.1
Total	2665	100.0

Safety

80.6% of the respondents feel safe in the area, while 17.1% did not. This means almost one in five among the respondents felt unsafe in the locality they lived in (**Table 4.191**).

Table 4.192 : Reasons towards Unsafe Situation		
Reasons	Frequency	Percent
N. A.	2456	92.2
More Quarrels	86	3.2
Bad Locality	117	4.4
Riots	6	.2
Total	2665	100.0

Unsafe Situation

The reasons given indicate that the riots have created an atmosphere of unease among the respondents. .2% said they feared more riots, and 3.2% said there were more quarrels among the residents for various reasons. 4.4% said the locality was 'bad' (**Table 4.192**).

Table 4.193 : Experience of Anti-Social Activities		
Answer	Frequency	Percent
No	2609	97.9
Yes	54	2.0
N.R.	2	.1
Total	2665	100.0

Anti-Social Elements

Only 2% of respondents experienced some kind anti-social activity going on in their area, while 97.9% did not have such experience where they lived in the area (**Table 4.193**).

Table 4.194 : Timely Protection		
Answer	Frequency	Percent
N.R.	143	5.4
Yes	1441	54.1
No	1081	40.5
Total	2665	100.0

Protection

In the event of anti-social activity erupting in the neighbourhood, 40.5% said that police help did not arrive in time, while 54.1% of them were satisfied with police response (**Table 4.194**).

Table 4.195 : Attitude of Police		
Answer	Frequency	Percent
N.R.	819	30.7
Good	897	33.7
Not Good	781	29.3
Normal	168	6.3
Total	2665	100.0

Police Help

Even if the police did respond, 29.3% said that the police attitude was not cooperative. 33.7% felt it was good and responsive and 6.3% said it was 'normal' relations with Police (**Table 4.195**).

Table 4.196 : Experience of Discrimination / Harassment		
Answer	Frequency	Percent
N.R.	773	29.0
Yes	36	1.4
No	1856	69.6
Total	2665	100.0

Discrimination / Harassment

Experience of discrimination / harassment was expressed by only 1.4% of respondents. 69.6% did not feel harassed or discriminated against, while a significant 29% were silent on the issue of harassment or discrimination (**Table 4.196**).

Table 4.197 : Help Sought in Such Situation		
Answer	Frequency	Percent
N.A.	2518	94.4
Neighbour	79	3.0
Friend	12	.5
Relatives	9	.3
Leader	3	.1
Police	42	1.6
Community Centre	2	.1
Total	2665	100.0

Situational Help

In such situations, 3% of the respondents received help from neighbours, and 1.6% were helped by police. Friends, relatives, local leaders and community centres were not as forthcoming, according to the responses, since only a marginal percentage endorsed their help in difficult situation (**Table 4.197**).

Table 4.198 : Need of Permanent Police Protection		
Answer	Frequency	Percent
N.R.	86	3.2
Yes	1061	39.8
No	1518	57.0
Total	2665	100.0

Police Protection

It is observed during FGDs that there is a feeling of insecurity among the residents as 39.8% felt the need for permanent police protection, though 57% did not feel the need for any kind of protection in the area (**Table 4.198**).

Table 4.199 : Reasons for Protection		
Reasons	Frequency	Percent
N.A./N.R.	1873	70.3
Fear of Gundas	106	4.0
Fear of Thieves	214	8.0
Fear of Riots	33	1.2
Worry about Girls	20	.8
More Quarrels	210	7.9
Bad Locality	209	7.8
Total	2665	100.0

Fear of thieves was a serious issue for 8% of respondents in the area, while 4%, said there was a constant fear of 'goondaism'. 7.9% said that there were regular quarrels among the residents and 7.8% said their locality was bad. Other reasons given were worry of girls' safety (.8%), and fear of riots breaking out (1.2%) in the area (**Table 4.199**).

SOCIAL INTEGRATION

The representatives stated during the FGD meeting that there is peaceful co-existence of all communities in this area and there is no sense of insecurity among the communities staying in the area.

Table 4.200 : Relation with Neighbour		
Answer	Frequency	Percent
N.R.	83	3.1
Good	2472	92.7
Not Good	31	1.2
Normal	79	3.0
Total	2665	100.0

Relations at Community Level

92.7% of the respondents said that their relations with their neighbours were good, while 1.2% described their relations as not good. 3% said they had normal relations with their neighbours in the area (**Table 4.200**).

Table 4.201 : Relation with Other Community People		
Answer	Frequency	Percent
N.R.	135	5.1
Good	2389	89.6
Not Good	22	.8
Normal	119	4.5
Total	2665	100.0

89.6% of the respondents stated that their relations with other community people were good and only .8% said that it was not good. 4.5% described their relations with people from other communities as normal (**Table 4.201**).

Occasions and Celebrations

Table 4.202 : Festivals / Functions Joint Celebrations		
Answers	Frequency	Percent
N.R.	238	8.9
Hindu + Muslim Festivals	790	29.6
All Religions Functions	391	14.7
Jain + Hindu Festivals	1	.0
Only National Festivals	23	.9
Muslim Festivals	882	33.1
Hindu Festivals	102	3.8
Hindu + Buddha Festivals	164	6.2
Christian Festivals	74	2.8
Total	2665	100.0

Festivals commonly celebrated together, as stated by 29.6% are — prominent Hindu and Muslim festivals such as Id, Ganeshotsav, Holi, Diwali, etc. 14.7% said they celebrate all festivals together. 33.1% said they celebrate only Muslim festivals. 6.2% said they celebrated Hindu and Buddhist festivals (e.g. Ambedkar Jayanti) together. 2.8% said they celebrated Christian festivals like Christmas, etc. When they said celebrating together, what they meant was distributing sweets to neighbours, bursting crackers for Diwali and ID, X-mas, and others accepting sweets from them, indicating a sharing of goodwill and friendship (**Table 4.202**) in the area.

Table 4.203 : Festival Celebration (Individually)		
Answers	Frequency	Percent
N.R.	375	14.1
Hindu Festivals	228	8.5
Muslim Festivals	585	21.9
Christian Festivals	112	4.2
Jain Festivals	3	.1
All Religions Festivals	1358	51.0
Hindu + Buddha Festivals	4	.2
Total	2665	100.0

Table 4.203 indicates that 8.5% of respondents celebrated only Hindu festivals, and 21.9% celebrated only Muslim festivals. Other festivals that the respondents said were celebrated individually were — Christian (4.2%), all religious festivals (51%), and Jain festivals (.1%)

Table 4.204 : Co-Meals with Other Community People		
Answer	Frequency	Percent
N.R.	138	5.2
Yes	2063	77.4
No	464	17.4
Total	2665	100.0

77.4% of the respondents stated they have taken meals with other communities in the area, though 17.4% stated that they did not do so in the community (**Table 4.204**).

Table 4.205 : Experience of Nuisance		
Answer	Frequency	Percent
N.R. / No	2282	85.6
Daily	56	2.1
Festival Time	213	8.0
Sometimes	114	4.3
Total	2665	100.0

85.6% of the respondents did not experience any public nuisance in their area. 8% experienced unrest during festival time, or occasionally (4.3%). 2.1% of the respondents experienced day to day unpleasantness, which was a nuisance to them (**Table 4.205**).

Table 4.206 : Unsolved Disputes		
Answer	Frequency	Percent
N.R.	239	9.0
Yes	254	9.5
No	2172	81.5
Total	2665	100.0

Disputes and Quarrels

It can be seen from **Table 4.206** that 9.5% stated that there were some unresolved disputes between people that caused unpleasantness in the neighbourhood.

Table 4.207 : Common Reasons behind Quarrels		
Reasons	Frequency	Percent
N.A.	1986	74.5
Water Problems	284	10.7
Children	226	8.5
Girls	5	.2
Drinkers	41	1.5
Unemployment	3	.1
Garbage	119	4.5
Religious	1	.0
Total	2665	100.0

The most common reason behind quarrels was water, as stated by 10.7% of the respondents. Children were the reason for quarrel, for 8.5% of respondents. 4.5% stated that the issue of garbage collection as a reason for arguments in the neighbourhood. Drinking led to quarrels for 1.5%. Religion-related quarrels and unemployment in the family were cited by a marginal number of respondents (**Table 4.207**).

Table 4.208 : Solutions for Communal Harmony / Stopping of Quarrels		
Solutions	Frequency	Percent
No	2282	85.6
Mutually Understanding	320	12.0
Appoint Committee	37	1.4
Police Help	6	.2
Common Functions	7	.3
Awareness Creation	13	.5
Total	2665	100.0

Integration is best achieved by mutual understanding according to 12% of respondents. 1.4% felt appointing Committees will help integration of communities. Other suggestions given were — taking police help, celebrating common social functions, and generating awareness and tolerance through various means of communication (**Table 4.208**).

Table 4.209 : Mohalla Committee Formation		
Answer	Frequency	Percent
N.R.	136	5.1
Yes	839	31.5
No	1690	63.4
Total	2665	100.0

Institutional Arrangements – Mohalla Committee

31.5% had Mohalla Committees in their area. Mohalla Committees were created by Police for maintaining religious harmony.

Table 4.210 : Inter-Caste Marriage in Family		
Answer	Frequency	Percent
N.R.	73	2.7
Yes	182	6.9
No	2410	90.4
Total	2665	100.0

Marriages and Related Issues

6.9% had inter-caste marriages taking place in their family (**Table 4.210**).

Table 4.211 : Problems Due to Inter-Caste Marriage		
Answer	Frequency	Percent
N.R.	2631	98.7
Quarrel in Family	16	.6
Relatives Unhappy	11	.4
Family Divided	7	.3
Total	2665	100.0

.6% of the respondents reported family quarrels due to inter-caste marriage, a marginal few said relatives were unhappy and it resulted in dividing families (**Table 4.211**).

Table 4.212 : Suggestions for Peace		
Answer	Frequency	Percent
No	1880	70.5
Mutually Understanding	720	27.0
Appoint Committee	7	.3
Police Protection	10	.4
Common Functions	12	.5
Awareness	6	.2
Respect to all Religions	30	1.1
Total	2665	100.0

Peace

Creating mutual understanding appears to be the panacea for communal peace and integration, according to 27%. Respect for all religions has to be inculcated, according to 1.1%. Other suggestions put forward by a marginal few were — providing police protection, celebrating common functions, creating awareness, etc. (**Table 4.212**).

Table 4.213 : Relations with Local Organisations		
Answer	Frequency	Percent
N.R.	841	31.6
Good	1067	40.0
Not Good	677	25.4
Normal	80	3.0
Total	2665	100.0

Relations with Local Organisations (NGOs, CBOs, RWAs, etc.)

40% had good relations with local organisations, while 25.4% did not have a good experience. 3% described it as normal (**Table 4.213**).

Civic Amenities and Co-operation by Municipal Corporation

Table 4.214 : Cooperation from Ward Office		
Answer	Frequency	Percent
Good	1182	44.4
Not Good	1429	53.6
N.R.	54	2.0
Total	2665	100.0

According to 44.4% of respondents, cooperation by their municipal ward office was good, while 53.6% felt it was not good (**Table 4.214**).

Table 4.215 : Problems Solved easily by MCGM		
Answer	Frequency	Percent
N.R.	350	13.1
Yes	93	3.5
No	2222	83.4
Total	2665	100.0

Only 3.5% stated that problems are solved easily by MCGM, while an overwhelming 83.4% felt that MCGM did not help solve their problems (**Table 4.215**).

Table 4.216 : Cooperation by MLA / Corporator / MP		
Answer	Frequency	Percent
N.R.	282	10.6
Yes	114	4.3
No	2269	85.1
Total	2665	100.0

Cooperation by Elected Representatives in the Area

Similar attitudes were expressed towards the local MLA / Corporator / MP. 85.1% said they received no cooperation from them; only 4.3% said that they received cooperation (Table 4.216).

Cross Tables (Malwani)

Religion by Total No. of Family Members

Table 4.217 : Religion by Total No. of Family Members

Religion	No. of Family Members					Total
	Upto 2	3-4	5-7	8-10	11-15	
N.R.	3	2	5	0	0	10
	1.8%	.2 %	.4%	.0%	.0%	.4%
Buddhist	37	208	212	21	7	485
	22.0%	18.5%	18.3%	11.2%	29.2%	18.2%
Muslim	113	639	867	157	17	1793
	67.3%	56.8%	74.7%	84.0%	70.8%	67.3%
Christian	11	122	55	3	0	191
	6.5%	10.8%	4.7%	1.6%	.0%	7.2%
Jain	0	1	0	0	0	1
	.0%	.1%	.0%	.0%	.0%	.0%
Parsee	0	0	1	0	0	1
	.0%	.0%	.1%	.0%	.0%	.0%
Sikh	0	1	0	0	0	1
	.0%	.1%	.0%	.0%	.0%	.0%
Hindu	4	152	21	6	0	183
	2.3%	13.5%	1.8%	3.2%	.0%	6.9%
Total	168	1125	1161	187	24	2665
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The maximum number of family members was up to 15, as reported by 40 respondents. Of these, 85% were Muslims, 18.3% were Buddhists, and Hindus constituted 7.5%. These numbers may be the outcome of joint family living (Table 4.217).

Religion by No. of Children Not Attending School

Table 4.218 : Religion by No. of Children Not Attending School

Religion	No. of Children Not Attending School							Total
	No /N.A.	1	2	3	4	5	6	
N.R.	9	1	0	0	0	0	0	10
	.4%	.7%	.0%	.0%	.0%	.0%	.0%	.4%
Buddhist	447	18	10	8	1	1	0	485
	18.6%	12.6%	15.2%	24.2%	7.7%	20.0%	.0%	18.2%
Muslim	1578	120	53	24	11	4	3	1793
	65.7%	83.9%	80.3%	72.7%	84.6%	80.0%	100.0%	67.3%
Christian	189	1	1	0	0	0	0	191
	7.9%	.7%	1.5%	.0%	.0%	.0%	.0%	7.2%
Jain	1	0	0	0	0	0	0	1
	.0%	.0%	.0%	.0%	.0%	.0%	.0%	.0%
Parsee	1	0	0	0	0	0	0	1
	.0%	.0%	.0%	.0%	.0%	.0%	.0%	.0%
Sikh	1	0	0	0	0	0	0	1
	.0%	.0%	.0%	.0%	.0%	.0%	.0%	.0%
Hindu	176	3	2	1	1	0	0	183
	7.3%	2.1%	3.0%	3.0%	7.7%	.0%	.0%	6.9%
Total	2402	143	66	33	13	5	3	2664
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

As seen in the **Table 4.218** Muslims appear to have more number of children out of school than any other group. The reason may be lack of money due to large family size and/or inadequate income, as expressed elsewhere in the detailed report.

Religion by Place of Delivery

Table 4.219 : Religion by Place of Delivery

Religion	Place of Delivery						Total
	N.A. / N.R.	Municipal Hospital	Private Hospital	Government Hospital	Trust Hospital	At Home	
N.R.	5	2	1	2	0	0	10
	.9%	.1%	.5%	.9%	.0%	.0%	.4%
Buddhist	96	279	35	62	1	12	485
	11.9%	21.1%	17.8%	27.9%	100.0%	10.3%	18.2%
Muslim	636	794	131	144	0	88	1793
	70.4%	66.0%	66.5%	64.9%	.0%	74.4%	67.3%
Christian	16	120	24	14	0	17	191
	2.8%	7.7%	12.2%	6.3%	.0%	14.5%	7.2%
Jain	1	0	0	0	0	0	1
	.2%	.0%	.0%	.0%	.0%	.0%	.0%
Parsee	1	0	0	0	0	0	1
	.2%	.0%	.0%	.0%	.0%	.0%	.0%
Sikh	0	0	1	0	0	0	1
	.0%	.0%	.5%	.0%	.0%	.0%	.0%
Hindu	51	126	5	0	0	1	183
	8.9%	8.1%	2.5%	.0%	.0%	.9%	6.9%
Total	806	1321	197	222	1	118	2665
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

‘At-home deliveries’ seem comparatively common among the Muslim, Christian, and Buddhist groups (**Table 4.219**).

Religion by Immunization of Children

Table 4.220 : Religion by Immunization of Children

Religion	Immunization			Total
	N.R.	Yes	No	
N.R.	6	4	0	10
	1.3%	.2%	.0%	.4%
Buddhist	55	392	38	485
	11.8%	20.0%	15.8%	18.2%
Muslim	261	1388	144	1793
	56.1%	70.9%	59.6%	67.3%
Christian	15	126	50	191
	3.2%	6.4%	20.8%	7.2%
Jain	0	1	0	1
	.0%	.1%	.0%	.0%
Parsee	1	0	0	1
	.2%	.0%	.0%	.0%
Sikh	0	1	0	1
	.0%	.1%	.0%	.0%
Hindu	127	47	9	183
	27.3%	2.4%	3.8%	6.9%
Total	465	1959	241	2665
	100.0%	100.0%	100.0%	100.0%

Immunization of children was done by most groups, irrespective of religion. Those who did not immunize their children are in the same proportion as other groups, as the reasons given are also the same-lack of time, ignorance, hospital too far, etc. (**Table 4.220**).

Religion by Total Monthly Family Income

Table 4.221 : Religion by Total Monthly Family Income

Religion	Income (in Rs.)											Total
	No / N. R.	Up to Rs.2500	2501-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001-25000	25001-35000	35001-45000	Above 45000	
N.R.	5	0	1	2	0	2	0	0	0	0	0	10
	3.8%	.0%	.2%	.4%	.0%	.4%	.0%	.0%	.0%	.0%	.0%	.4%
Buddhist	14	14	57	118	124	103	31	9	8	4	3	485
	10.7%	34.1%	13.4%	20.7%	16.2%	21.4%	22.5%	16.4%	21.1%	36.4%	60.0%	18.2%
Muslim	106	26	336	423	463	290	79	37	24	6	3	1793
	80.9%	63.4%	79.1%	74.1%	60.4%	60.3%	57.2%	67.3%	63.2%	54.5%	20.0%	67.3%
Christian	2	0	19	17	60	59	22	6	5	0	1	191
	1.5%	.0%	4.5%	3.0%	7.8%	12.3%	15.9%	10.9%	13.2%	.0%	20.0%	7.2%
Jain	0	0	1	0	0	0	0	0	0	0	0	1
	.0%	.0%	.2%	.0%	.0%	.0%	.0%	.0%	.0%	.0%	.0%	.0%
Parsee	0	0	0	0	0	0	0	1	0	0	0	1
	.0%	.0%	.0%	.0%	.0%	.0%	.0%	1.8%	.0%	.0%	.0%	.0%
Sikh	0	0	0	1	0	0	0	0	0	0	0	1
	.0%	.0%	.0%	.2%	.0%	.0%	.0%	.0%	.0%	.0%	.0%	.0%
Hindu	4	1	11	10	120	27	6	2	1	1	0	183
	3.1%	2.4%	2.6%	1.8%	15.6%	5.6%	4.3%	3.6%	2.6%	9.1%	.0%	6.9%
Total	131	41	425	571	767	481	138	55	38	11	7	2665
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The average income levels of the sample range between Rs.7501-10,000. There are however, more number of Muslims with higher family income, as they also have larger families with more number of earning members (Table 4.221).

Religion by Requirement for Training

Table 4.222 : Religion by Requirement for Training

Religion	Requirement for Training							Total
	Not Required	Computer	Beauty Parlour	Vocational	Cooking / Catering	Technical	N.R.	
N.R.	10	0	0	0	0	0	0	10
	.9%	.0%	.0%	.0%	.0%	.0%	.0%	.4%
Buddhist	240	40	16	12	4	1	172	485
	21.4%	23.1%	13.7%	11.5%	40.0%	3.7%	15.5%	18.2%
Muslim	779	78	87	32	3	21	793	1793
	69.4%	45.1%	74.4%	30.8%	30.0%	77.8%	71.3%	67.3%
Christian	58	50	5	20	3	4	51	191
	5.2%	28.9%	4.3%	19.2%	30.0%	14.8%	4.6%	7.2%
Jain	1	0	0	0	0	0	0	1
	.1%	.0%	.0%	.0%	.0%	.0%	.0%	.0%
Parsee	0	0	0	0	0	0	1	1
	.0%	.0%	.0%	.0%	.0%	.0%	.1%	.0%
Sikh	0	0	1	0	0	0	0	1
	.0%	.0%	.9%	.0%	.0%	.0%	.0%	.0%
Hindu	34	5	8	40	0	1	95	183
	3.0%	2.9%	6.8%	38.5%	.0%	3.7%	8.5%	6.9%
Total	1122	173	117	104	10	27	1112	2665
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Computers, beauty parlor, vocational, catering and technical courses, were the training areas identified by the respondents, and in almost all categories, Muslim respondents have expressed more interest (Table 4.222).

Religion by Experience of Riot

Table 4.223 : Religion by Experience of Riot

Religion	Answer			Total
	N.R.	Yes	No	
N.R.	5	0	5	10
	1.0%	.0%	.3%	.4%
Buddhist	118	36	331	485
	23.7%	17.2%	16.9%	18.2%
Muslim	323	165	1305	1793
	65.0%	78.9%	66.6%	67.3%
Christian	35	5	151	191
	7.0%	2.4%	7.7%	7.2%
Jain	0	0	1	1
	.0%	.0%	.1%	.0%
Parsee	0	0	1	1
	.0%	.0%	.1%	.0%
Sikh	1	0	0	1
	2%	0%	0%	.0%
Hindu	15	3	165	183
	3.0%	1.4%	8.4%	6.9%
Total	497	209	1959	2665
	100.0%	100.0%	100.0%	100.0%

Almost 80% of respondents who said they experienced riots (209) were Muslim, followed by Buddhists (17.2%) (Table 4.223).

Religion by Effects of Riot on Family

Table 4.224 : Religion by Effects of Riot on Family

Religion	Effects on Family							Total
	No / N.A.	Left House	Property Loss	Mentally Disturbed	Property Lost + Mentally Disturbed	Death of Family Member	Loss of Salary	
N.R.	10	0	0	0	0	0	0	10
	.4%	.0%	.0%	.0%	.0%	.0%	.0%	.4%
Buddhist	465	4	3	7	2	1	3	485
	18.0%	23.5%	27.3%	18.4%	16.7%	100.0%	42.9%	18.2%
Muslim	1727	13	8	31	10	0	4	1793
	67.0%	76.5%	72.7%	81.6%	83.3%	.0%	57.1%	67.3%
Christian	191	0	0	0	0	0	0	191
	7.4%	.0%	.0%	.0%	.0%	.0%	.0%	7.2%
Jain	1	0	0	0	0	0	0	1
	.0%	.0%	.0%	.0%	.0%	.0%	.0%	.0%
Parsee	1	0	0	0	0	0	0	1
	.0%	.0%	.0%	.0%	.0%	.0%	.0%	.0%
Sikh	1	0	0	0	0	0	0	1
	.0%	.0%	.0%	.0%	.0%	.0%	.0%	.0%
Hindu	183	0	0	0	0	0	0	183
	7.1%	.0%	.0%	.0%	.0%	.0%	.0%	6.9%
Total	2579	17	11	38	12	1	7	2665
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

On a comparative level, the impact of riots on the family appear muted in their expression, since 165 Muslim respondents said that they had personally experienced riots, and 36 of Buddhist respondents responded as well. Effect of the riots on their own lives were expressed by only 66 Muslim respondents and 20 Buddhists. The emphasis was on mental disturbance, property loss, loss of salary, and some said they left the place for a while. The responses appear to be less frank than what one would expect, perhaps due to some fear of negative consequences. It definitely calls for a more in-depth scrutiny of facts **Table 4.224**.

Religion by Need of Permanent Police Protection

Table 4.225 : Religion by Need of Permanent Police Protection

Religion	Answer			Total
	N.R.	Yes	No	
N.R.	5	2	3	10
	5.8%	.2%	.2%	.4%
Buddhist	6	190	289	485
	7.0%	17.9%	19.1%	18.2%
Muslim	67	822	904	1793
	77.9%	77.5%	59.5%	67.3%
Christian	2	17	172	191
	2.3%	1.6%	11.3%	7.2%
Jain	0	1	0	1
	.0%	.1%	.0%	.0%
Parsee	0	0	1	1
	.0%	.0%	.1%	.0%
Sikh	0	0	1	1
	.0%	.0%	.1%	.0%
Hindu	6	29	148	183
	7.0%	2.7%	9.8%	6.9%
Total	86	1061	1518	2665
	100.0%	100.0%	100.0%	100.0%

39.8% of respondents (1061) felt the need for permanent police protection in the area, of which 77.5% were Muslims and 17.9% were Buddhists. Reasons given were the usual fears of living in an unsafe area-fear of riots, anti-social elements, fear of thieves, safety of family, etc. (**Table 4.225**).

Religion by Inter-caste Marriage in Family

Table 4.226 : Religion by Inter-caste Marriage in Family

Religion	Answer			Total
	N.R.	Yes	No	
N.R.	5	0	5	10
	6.8%	.0%	.2%	.4%
Buddhist	9	33	443	485
	12.3%	18.1%	18.4%	18.2%
Muslim	56	127	1610	1793
	76.7%	69.8%	66.8%	67.3%
Christian	1	13	177	191
	1.4%	7.1%	7.3%	7.2%
Jain	0	0	1	1
	.0%	.0%	.0%	.0%
Parsee	0	0	1	1
	.0%	.0%	.0%	.0%
Sikh	0	0	1	1
	.0%	.0%	.0%	.0%
Hindu	2	9	172	183
	2.7%	4.9%	7.1%	6.9%
Total	73	182	2410	2665
	100.0%	100.0%	100.0%	100.0%

It was seen that of the 182 respondents who said that there were inter-religious marriages in the family, 69.8% were Muslims, and 18.1% were Buddhists. 7.1% were Christians, and 7.1% of those who reported mixed marriages were Hindus (**Table 4.226**).

Key Features of the Research Study (Malwani)

- The average age of the sample respondents is in the range of 31 to 40 years.
- A little less than one-third of the respondents (31.4%) are illiterate. The average educational level of respondents appears to be comparatively low, ranging from primary (21.8%) to secondary level (26.7%).
- There is a mixed representation of all religions among the residents in the area, though Muslims were dominant. It was observed that 67.3% of the samples are Muslims, and 18.2% are Buddhists. Christians are also prominent in the sample with 7.2%, more than Hindus who formed 6.9% of the sample. There is a small representation of Jains, Sikhs and Parsees as well.
- Majority of the sample (68.4%) speak Hindi as their mother tongue, and 18.8% speak Marathi. 5.9% speak Tamil, and 4.4% speak Urdu. Other languages spoken by the respondents are — English, Konkani, Gujarati, Malayalam, Kannada, Telugu and Bengali.
- 86.9% of the respondents are permanent residents of the area. 37.3% have lived there for less than 15 years, but the rest have lived there for much longer.

- 83.2% of them stated that they are all domiciles of Maharashtra, and hence referred to themselves as Mumbaites or permanent natives of the city. The rest of the sample(16.8%), were scattered over the following states — Uttar Pradesh, Bihar, Tamil Nadu, Karnataka, Andhra Pradesh, Gujarat, Maharashtra districts outside Mumbai, Goa, Madhya Pradesh, J&K, Delhi, and West Bengal.
- Almost equal number of respondents have 3-4 members (42.2%) and 5-7 members (43.5%) staying in the family.
- 46.4% of them did not have any illiterate persons in their families; the rest had illiterate family members.
- More than half the sample (54.5%) respondents had 1-2 family members with high school education, and 25.9% of the members had at least one person who had completed SSC.
- 29.4% of the sample respondents are housewives, among the women who constitute 43.7% of the sample. 10.6% of the sample who may consist of old persons or unmarried girls or students, said they did nothing, i.e. no remunerative work. 27.8% were in service. 9.2 % had their own business, 9.2% were tailors or did jari work. Persons in construction related industry, carpenter / electrician/ welder / kadia formed 8.1% of the sample. Other occupations mentioned were — driving taxi / auto (2%), street vendors (1%), and domestic workers (2.7%).
- 68.7% of the respondents stay in their own house, and almost one-third (29.8%) stay in rented accommodation in the area.
- Even though the area of the houses were around 100-150 sq.ft. on an average, only 64.2% of the houses were pucca construction; kuccha houses were reported by 33.8% of the respondents. 33.6 of them % lived in hutments.
- The MCGM has given group connections for water supply to slum communities in the city. 30.7% of the respondents stated that there were group connections for water, in their area, while 30.7% did not have a group connection. However, for 69.7% water supply is available for just 1-2 hours per day, and for 28.2% water supply is available for 3-4 hours per day. More than 5 hours of water supply is available to 2.1% of the sample respondents.
- Over one-fourth of the respondents, i.e. 26.5% had access to the water tap for just about 15 minutes per family. 31.1% had access to 30 minutes per family. 35.2% had an hour per family, and 2.2% had two hours for each family. 1.1% had 3-4 hours of water supply per family, and only 3.8% had water supply for over 4 hours.
- While 66.4% of the respondents stated that they had no problem in getting water, the remaining reported problems of inadequate / irregular water availability (14.3%), long distance to fetch water, and 7% said they had to purchase water. Other problems reported were — dirty quality of water and quarrels at water collection points.
- It was a shocking state of affairs that water facility in the toilet was available for only for 17.4% of the sample respondents, while 71.4% of the respondents said that there were no lights in the toilets.
- The condition of the toilets was reported to be clean by only 22.8% of respondents, while 77% stated that they were unclean and dirty.
- The area is cleaned through Dattak Vasti Yojana regularly. The participants complained about shortage of waste bins. They also complained about the habits of some slum dwellers of throwing garbage in the adjoining nallah or outside the dust bin.

- Garbage was collected and disposed off in the house waste-bins by 48.4% of the respondents, while .8% of them dumped their garbage in front of the house, and 40% put out the garbage on the road. 3.4% could dispose it in the dumping ground itself, since it was in their immediate vicinity of the area.
- There is an obvious lack of a system of regular solid waste management in the area. 29.7% said there were community bins in their area, while 37.6% did not have them for garbage collection.
- The area is not served by underground drainage. The waste water and other sullage is connected to adjoining nallah which invariably gets flooded during monsoon as a result of plastics being dumped in the nallah. The participants felt that in the absence of underground drainage, the concerned authorities should try to cover the nallahs or clean them properly in order to avoid flooding of the area during monsoons.
- 71.7% of the respondents had electricity in their homes, while 20.7% had no electricity connection. 2.1 % of the respondents did not have direct electrical connection, hence rented it out from the neighbours. 1.5% had procured illegal connections. It is surprising to note that 4.1% used kerosene lamps for light, and .1% used candles in their homes.
- This area is situated away from Malad railway station. There are frequent BEST bus services from Malad railway station to Malwani. This area is also well connected by BEST bus services to different parts of Mumbai.
- The respondents stated that there is sufficient number of primary schools in the area. Children from this area mostly go to Urdu medium schools. They also emphasized that there is only one municipal secondary school. There are private secondary schools in the area, but the parents cannot afford the fees charged by private schools.
- It is observed that almost a quarter of respondents sent their children to municipal school while less than a quarter of the respondents send their children to private schools. 7.2% sent their children to church schools and government schools were the option for 5.6%. There were only marginal percentage of respondents who sent some of their children to madarasa school and another to a private or municipal / government school.
- 28% of the respondents' children studied in an English medium school, while 11.4% of the respondents' children studied in Urdu medium. 10.3% of respondents sent their children to Marathi medium, and Hindi was chosen by 5.6%. Tamil was selected by 2.3% of respondents.
- 31.7% of respondents had definite ideas regarding the vocational training skills necessary in the present situation and the future. They expressed the need for vocational training in the fields of technical skills (3%), computer skills (15.7%), vocational courses (9.7%), sports, music / dance, command over languages, catering / hospitality, and academic education (1.5%).
- There are 2 municipal health posts, 1 dispensary, 1 urban health centre, 1 maternity home and 1 recently commissioned government hospital in this area. In addition to above public health facilities, there are many private clinics and nursing homes in the area. The area is well served by outreach services which provide antenatal, immunization and Family Planning services. The municipal maternity home which is existing for more than 15 years does not have emergency and pediatric services at night, due to which patients are forced to go to Choksi Maternity Hospital at Malad West or M.W. Desai hospital at Malad-East. Recently Government of Maharashtra has opened a 100 bedded hospital in the area, but the hospital is not yet fully operational.

- 85.9% of the respondents had no sick persons in the family.
- 55.4% of them stated that women in the family were registered at municipal hospitals, and 5.9% registered at private hospitals. 8.5% of the respondents women were went to government hospitals for medical care.
- It appears a common scenario in Mumbai slums that certain percentage of women deliver their children at home – 4.5% of respondents said that women had their delivery at home. 49.6% of the respondents stated that women delivered at municipal hospitals, while for 7.4% of the respondents women delivered at private hospitals. Government hospital was preferred by 8.3% of the respondents for delivery.
- 81% of the respondents registered the birth of their children in municipal ward office, since they were aware of its importance.
- Less than three fourths i.e. 73.5% of the respondents stated that the children in the family were immunized. Barely 2.4% of the respondents gave reasons for not immunizing their children. Reasons given were — religious problem, child was too small, centre being far, lack of time, etc. Neglect by themselves was also admitted.
- 16.4% of the respondents had insured themselves through LIC policies, while 10.3% had private insurance policies for individual or family.
- Most of the sample respondents i.e. 92.3% did not feel any kind of discrimination, while 1.7% reported as sense of being discriminated in the city.
- 3.4% did not have any earning member in their family.
- Given that 43.7% of the sample respondents were females, it can be concluded that only 11.5% of the women in the sample were unemployed; the rest were involved in some kind of economic activity.
- 57.2% of the sample respondents were in service sector, while over one-third (34.4%) were self-employed. 2% worked as domestic workers, and .2% were rag pickers. Surprisingly, 1.3% mentioned their occupation as begging.
- 44.6% of the respondents were permanent workers in the establishments they worked in, while 6.1% were temporary and 1.6% worked on contract basis. As for the type of job, it was seen that there were domestic workers (2%), vendors (6%), rickshaw / taxi drivers (7.7%), carpenter / painter (9%), tailors (12.6%), and shopkeepers (1.6%).
- 17.4% of respondents had a total family monthly income below Rs.5,000. 21.4% had a total family income of Rs.5001-7500, 28.8% earned a total of Rs.7501-10,000 per month. A monthly income of Rs.10001-15000 was reported by 18.1%, while 5.2% earned a monthly income of Rs.15001-20000. Those who earned Rs.20,000 per month constituted 2.1%, and those who had a family income of over Rs.25,000 were 2.1%.
- The savings ranged from as little as up to Rs.100 per month to as much as Rs.20,001-50,000. Though the percentages in the higher range above Rs.5000 are marginal, it still is a heartening fact.
- 11% of respondents said they were members of some social organizations. Memberships of various organizations were mentioned — Hindu associations (2.8%), Muslim associations (1.8%), and social organizations (1.3%). Other organization mentioned was financial organizations, though the nature of these organizations was not specified.
- The skill development training in this area is imparted by NGOs working in the area which also arrange jobs for them. The training imparted is mostly for women, in the field of Beauty Parlours, Tailoring, Embroidery, Papad making, etc.

- 33.4% of the respondents responded positively regarding the need for training to start one's own self employed business. Computer training was the choice expressed by 6.5% of respondents. Other training needs put forward were — beauty parlor (4.4%), vocational (3.9%), cooking / catering (.4%) engineering (1%).
- 63% of the respondents had ration cards, while 34.7% of them did not possess them. Those who did not have their names in the ration card gave the following reasons for not doing so — no documents, rented house, money problem, own negligence, demand for money, and non-cooperation of officials.
- The percentage of respondents without election card was 40.6%. 29.6% of the respondents did not have anyone in the family with PAN cards. It was not very surprising that 88.5% of the respondents did not have passports, and 65.1% did not have UID cards. 75.3% did not have a driving license.
- On water charges, average expenses are between Rs.101-300, 27.1% spent Rs.101-200, and 24% spent Rs.201-300.
- 61.8% said they did not spend any money for toilet usage, but it could be due to open defecation practices as 15.7% admitted to open defecation practice.
- 51.1% did not incur any expense on education, perhaps because they did not have children of school or college going age. The expenses on education ranged from as little as Rs.100 per month to as high as above Rs.5000.
- Expenses on healthcare range from as little as Rs.100 to as high as Rs.2000 and above. Average expenses seem to be between Rs.101-500, as 48.4% spent as much towards medical treatment.
- 41.5% of the respondents spend less than Rs. 500 on electricity while 20.4% spend between Rs.500-1000 per month.
- Possession of consumer durables clearly indicates the priorities of the respondents regarding household acquisitions .60.6% of the sample had colour television, and 61.5% had cable TV. Mobiles were owned by 78.3%, and 7.6% had computers / laptops. 12.4% had telephones at home.
- 72.7% had fans, 68.3% had cookers / mixers, 56% had gas stove or electric stove. 56.4% had cupboards, and 55.8% had basic furniture such as cot, etc. 27.5% had refrigerators, and 9.1% had ovens. 16.5% had music system e.g. tape recorders and 17.2% had radio / transistors.
- As for means of transport, 7.7% had four wheelers, 4.3% had scooters and 4.6% had motor bikes; 10.6% had bicycles. 3.7% had hand carts.
- A marginal .3% admitted to getting benefits from the following schemes — Sanjay Gandhi Niradhar Yojana and BPL ration card.
- 47.1% of the respondents stated that their area was full of water in the monsoon. The respondents had to face lot of problems due to flooding — 28.5% said diseases increased in the area, 5% experienced loss of property, and 3.3% suffered loss of communication during the period. Some others had to suffer loss in wages, as they could not go to work during the period of flooding in the city.
- 7.8% admitted that they had experienced riots, while 73.5% did not suffer from the riots in their area. For those who experienced the riots, the effects were traumatic. .6% left the place, .4% lost their property. 1.4% were mentally disturbed after that. One respondent had lost a family member during the riots, and .3% had to undergo loss of salary. Though the numbers are marginal, it is a significant finding.

- The respondents tried to deal with the disasters that came their way to the best of their abilities. Some left the place for some days. 3.4% endured the suffering silently. 3.4% said they tried to support each other through the times of crisis. One respondent underwent medical treatment, and another took police help to deal with hostility.
- Marginal number of respondents stated that they received help from municipal corporation, and only one respondent received assistance from State government, and 1% received help from Central government. Few said that they received the required support from their religious organizations.
- 33.3% or one-third of the sample respondents felt that riots and similar incidents can be stopped by developing mutual understanding. .1% felt Mohalla Committees will help, and another 2.3% felt police protection will help. Other suggestions were — to create awareness among communities, and create respect for all religions by various means. One suggestion was to organize social function involving various communities.
- 80.6% of the respondents feel safe in the area, while 17.1% did not. This means almost one in five among the respondents felt unsafe in the locality they lived in the city of Mumbai.
- The reasons given for feeling unsafe indicate that the riots have created an atmosphere of unease among the respondents. .2% said they feared more riots, and 3.2% said there were more quarrels among the residents for various reasons. 4.4% said the locality was ‘bad’.
- In the event of anti-social activity erupting in the neighbourhood, 40.5% said that the police help did not arrive in time, while 54.1% of them were satisfied with police response and assistance.
- Experience of discrimination / harassment was expressed by only 1.4% of respondents. 69.6% did not feel harassed or discriminated against, while a significant 29% were silent on the issue of harassment or discrimination in the area.
- In such situations, 3% of the respondents received help from neighbours, and 1.6% were helped by police. Friends, relatives, local leaders and community centres were not as forthcoming, according to the responses, since only a marginal percentage endorsed their help in difficult situation.
- It was observed during FGDs that there is a feeling of insecurity among the residents as 39.8% felt the need for permanent police assistance, though 57% did not feel the need for any kind of protection in the area.
- 85.6% of the respondents did not experience any public nuisance in their area. 8% experienced unrest during festival time, or occasionally (4.3%). 2.1% of the respondents experienced day to day unpleasantness, which was a nuisance to them.
- 9.5% of the respondents stated that there were some unresolved disputes between people that caused unpleasantness in the neighbourhood. The most common reason behind quarrels was water, as stated by 10.7% of the respondents. Children were the reason for quarrel, for 8.5% of respondents. 4.5% stated that the issue of garbage collection as a reason for arguments in the neighbourhood. Drinking led to quarrels for 1.5%. Religion-related quarrels and unemployment in the family were cited by a marginal number of respondents.
- Integration is best achieved by mutual understanding amongst all according to 12% of respondents. 1.4% felt appointing Committees will help integration of communities. Other suggestions given were — taking police help, celebrating common social functions, and generating awareness and tolerance through various means of communication.

- 6.9% had inter-caste marriages taking place in their family .Only a few reported family quarrels due to inter-caste marriage, a marginal few said relatives were unhappy and it resulted in dividing families.
- 40% had good relations with local organisations, while 25.4% did not have a good experience. 3% described it as normal.
- According to 44.4% of respondents, cooperation and help by their municipal ward office was responsive, while 53.6% felt it was not good. In fact, only 3.5% stated that problems are solved easily by MCGM, while an overwhelming 83.4% felt that MCGM did not help solve their problems.
- About elected representatives, 85.1% of them said they received no cooperation from them; only 4.3% said that they received cooperation from elected member.

Cross Tables Analysis

- Out of 263 children not attending school, 81.8% were Muslims and 14.5% Buddhists.
- Out of 118 deliveries that took place at home, 74.4% were amongst Muslim women, 14.5% Christians and 10.3% Buddhists.
- Out of 241 respondents who did not get their child immunized, 59.6% were Muslims, 20.8% Christians and 15.8% Buddhists.
- The average monthly income of respondents was between Rs.7501-10,500. There were more number of Muslims with higher family income as they have large families with more number of earning members.
- Computers, Beauty Parlor, Vocational, Catering and technical courses were the training areas identified by the respondents in all categories. Muslim Respondents have expressed more interest in such training.
- Of 209 (7.9%) respondents who affirmed having experienced riots, 78.9% were Muslims, 17.2% were Buddhists and 2.4% Christians.
- As an impact of riots, 86 respondents were affected by riots in the form of property loss, loss of salary, mental disturbance, etc. Out of this 76.6% Muslims and 23.4% Buddhists.
- 39.8% (1061) of respondents expressed the need for permanent police protection in the area out of which 77.5% were Muslims 26% and 17.9% were Buddhists.
- Out of 182 Inter caste marriages in the sample, 69.8% were Muslims, 18.1% Buddhists, 7.1% Christians and 4.9% Hindus.

Proposed Interventions

Based on the findings of the study, the interventions proposed in the study area are as follows –

1. It was observed that 90.3% of the respondents had 2-4 married persons in the family. 72% of the houses had an area less than 150 sq.ft. Due to this the level of congestion being very high, it is felt that SRA scheme may be introduced in this area, subject to rules and regulations.
2. There was a problem of inadequate/ irregular water availability (14.3%), long distance to fetch water (7.9%), and 7% had to purchase water. Hence, more water supply and more water connection should be given to the households in the area.

3. It was observed during FGD that there was acute shortage of toilets in the area with the result that 15.7% of respondents resorted to Open Air Defecation (OAD) which is dangerous from public health point of view. The study reveals that the number of people who use one toilet/seat range from less than 5 (37.9%) to as high as over 50 (18.5%). Hence there is a dire need for construction of more number of toilet blocks in the area.
4. It was revealed during FGD that women found it unsafe to visit the toilet at night or in the afternoon due to the fear of anti-social elements. Hence the toilets should be constructed close to the residence of beneficiaries.
5. The study findings also revealed that 5.1% of the households had a handicap person in the family and 29.9% of respondent households had 3-7 children. This calls for construction of few seats of toilets for handicap as well as for children in the area.
6. The drainage in the area was found dirty and smelly and packed with plastics. The respondents felt that they should be covered and cleaned regularly. This will ensure that there is no blockage and prevent residents from throwing their garbage in the nallah.
7. The residents complained about less number of Municipal secondary schools. They stated that there are many private unaided schools in the area who charge very high fees which many parents of the children cannot afford. Hence, a need is felt for starting more Secondary Municipal and Government schools in this area.
8. It was surprising to note that 4.5% of women still delivered at home in the area. The home delivery many times results in maternal and child mortality and morbidity. Although there are Municipal services nearby including a maternity home, the same is not functional to its full capacity. It is suggested that this Maternity home at Malwani should be upgraded. Recently State Government has started a hospital in the area. It should be made fully functional with round the clock maternity services.
9. It was found that the average monthly family income is around 7500-10000. The respondents spend lot of money on basic amenities like water, toilets, health etc. In view of limited monthly income of respondents, it is felt that the families in this area should be covered with some sort of medical insurance policies.
10. The study results revealed that only 9% of the children were not immunized. Some of the reasons for non-immunization were lack of time, and immunization centre being away from the locality. These responses point to critical lack of health awareness among the population and calls for a need of extensive IEC campaign for 100% immunization of children in the area.
11. The respondents had ideas regarding the vocational skills necessary in the present situation and the future, which is a very positive indication. 10.7% of respondents felt the need for computer skill training. They also expressed the need for vocational training in the fields of technical skills (1.8%), vocational courses (9.4%), music / dance, command over languages, catering/hospitality, business skills, photography. These responses point to starting of computer and other skill trainings in the area.
12. Regarding self-employment opportunities, 33.4% respondents felt a need for training to start their own business. The training need that almost popular choice among the respondents was computer training (6.5%), beauty parlour (4.4%), embroidery, turner, fitter, etc. Hence, government should start technical institutions imparting about training in this area.

13. Although majority (95%) of the population in this area was of minority, it was found that only 0.9% respondents stated that they benefit from schemes of the government given to minorities, hence it is felt that a Guidance Cell from the government or minority commission may be created in this area to guide and help the minority population about these schemes and help taking benefits of these schemes.
14. 47.1% of the respondents stated that area gets flooded in monsoon season, which results in loss of property and belonging and also increasing illnesses in the area. Hence, the area should be covered with water drains and water pumps should be installed during rainy season, so that the rain water is properly drained.
15. Around 7.8% of respondents experienced incidence of anti-social activities in the name of religion in their area. On being asked how this can be controlled, a need was felt for erecting a police chowky in the area. Major reasons cited by the respondents for necessity of police protection were – fear of *goondas*, fear of riots, quarrels, and the fear of locality itself, they felt that police protection may help them live in the area without fear.

CHAPTER - 5

Survey Report of Govandi Slum

Geographical Location and Infrastructure

The railway line passing through Govandi divides it into two halves, Govandi (North) and Govandi (South). Govandi (South) has an excellent infrastructure, with close road connectivity to the Sion-Trombay Highway, on the eastern side. Deonar Village is home to the Deonar Telecom Exchange, adjacent to the Sion-Trombay Highway. The Telecom Factory Road, leading to Deonar Village, is home to contemporary modern housing complexes such as Neelkanth Gardens, Samarpan C.H.S, Hari-Kripa C.H.S Ltd., Orchid Residency CHS Ltd., Trimurti C.H. S. Ltd., Raheja Acropolis, Dutt Guru CHS Ltd., Banganga CHS, Patwardhan Colony, Sai Simran CHS Ltd. and Jeevan Mahal (built by "Jeevan Tukaram Patil" in 1969). The International Institute of Population Sciences, TISS, and Shah & Anchor Polytechnics are also located in the vicinity. The lush green belt also has many corporate houses such as Spanco BPO, Dukes (PepsiCo), Lakme, and USV Ltd.

Map 5.1 : M/East Ward in Mumbai



Govandi (North) however, is in stark contrast to Govandi (South). Govandi (North), which also houses Deonar Abattoir, has most of the colonies provided by the government to their staff. One of them is Teachers Colony (for Municipal school teachers). The Municipal Corporation of Greater Mumbai has about 90% of its staff quarters located here. Govandi (West) also houses a few cottage and small scale industries. Also housed are 600 tenements, with the New Deonar Municipal Colony, which has the biggest compound in Mumbai.

Notable landmarks in Govandi (North) are the Deonar Municipal Colony, Deonar Slaughterhouse, Tata Nagar, Gautam Nagar Plot 1 to 4, Lumbini Baug, Sankara Colony, Assisi Nagar, Indian Oil Nagar, MHADA Transist Buildings, Shivaji Nagar, Lotus Colony, Gajanan Colony, Kamla Raman Nagar, Zakir Hussain Nagar, Baigan Wadi, and Maharashtra Nagar. It also has many Pharmaceutical companies such as Hindustan Biologicals, Manish Pharmaceuticals. Govandi (North) has its own Fire Station which serves the nearby areas. It also has Firemen colonies. Earlier, BEST had its old bus depot at Baiganwadi, which was replaced by a new, bigger bus depot. As population of this area increase by 40% due to MHADA Transist Building, MCGM had build a reservoir to fulfill the water demand for this area. This reservoir is one of the biggest reservoir in MCGM limit.

Inadequacy of the most basic civic services, depleting ecology, large influx of people into slum rehabilitation buildings and poor social and physical standards of living are among the many problems faced by a large percentage of populace living in M East ward. Described by its residents as the 'most neglected' ward of the city, it entails the suburbs of Govandi,

Mankhurd and parts of Chembur. Large slum settlements at the infamous Shivaji Nagar and Bainganwadi areas in Govandi, the Deonar dumping ground, the adjoining Rafi Nagar settlement, Mandala and Chitta Camp areas in Mankhurd and acres of central government land under the Bhabha Atomic Research Centre and Naval installations and civil townships of companies such as RCF, BPCL and Tata Power make up most of the ward. The ward is located on the north eastern limits of Mumbai, with a long stretch along the Thane creek, where mangroves are being destroyed each day for reclaiming more land for slums to come up.

Slum Profile of the Area

Slum settlements account for 79 per cent of the total area of 33 sq km of this ward, which is the highest percentage among all 24 wards. The human development index of the ward according to the Human Development Report published in 2009, is the lowest amongst all wards at 0.05 as compared to the city average of 0.6. It also has the largest marginal population and the average life term of a person in just 39 years as compared to the city average of 53 years.

The Rafi Nagar slums where about 1.4 lakh persons live on the fringes of the Deonar dumping ground, is the place where around 6,000 tonnes of solid untreated waste is dumped daily. Toxic liquids from here not only enter the creek but also the homes of the nearby residents. Most children defecate in the open as two big toilet blocks constructed in 2009 by MHADA have still not been opened.

Dr Rahil Siddiqui, who works at the small private medical centre outside the dumping ground, said he witnessed around 45 cases of malnutrition among children in the Rafi Nagar, Shivaji Nagar and Bainganwadi slum belt in the past year. "I treat over 80 patients each day, most of whom come with respiratory diseases, cough, TB, anaemia, skin diseases and asthma," he said. The infant mortality rate in M East is also the highest (66.47) in Mumbai. The nearest big hospital is the BMC-run Shatabdi hospital in Govandi, which is at least two km away from the interior slum areas. Only OPD cases treated here and all patients requiring admission are referred to Sion Municipal Hospital.

All these areas along with other big slum pockets such as the Cheetah Camp, Maharashtra Nagar, Adarsh Nagar, Mankhurd village, Mandala village, Trombay Koliwada and parts of Anik village are dogged by the glaring absence of any civic services. The entire slum belt does not have a sewer network. Original inhabitants of Cheetah Camp are those who were moved from Anushkati Nagar during BARC's expansion in 1976. Spread over 54 acres, the settlement has just 900 toilet seats for three lakh persons.

At one end of the Cheetah Camp slums, illegal construction debris is dumped on mangroves to reclaim land. About 20 hutments can also be seen on stilts on marshy land. Locals said nearly 30 acres of mangroves have been destroyed near Cheetah Camp in just a year to add around 200 new huts.

Lakhs of tenements under various rehabilitation schemes such as SRA, MHADA-PAP, SSPP have come up in the area further increasing the load on the limited infrastructure in the ward. The ward also has seven landslide prone locations along settlements on hillocks such as Sahyadri Nagar and Om Ganesh Nagar.

Apart from sanitation problems, bad roads and health, water has been the biggest concern for the slum cover in the M East ward. Sayyed Hasan, a resident of Shivaji Nagar, said, “Water is our biggest problem. MLA Abu Azmi said he would bring water within 100 days of his election. Nothing has happened,” he said.

Around 80 private water tankers, each with a capacity of 10,000 litres and costing Rs 1,000, are ordered by Shivaji Nagar residents each day. MCGM tankers are supposed to cost Rs 185 for the same but are never available. New pipelines and 150 water tanks were installed by BMC in 2010 at the cost of Rs 32 crore. “We have no option but to buy water either from private tankers or from those who get water in their houses,” said Hasan.

Govandi provides a glimpse of the city’s ugly underbelly. A civic body survey of the slums in Govandi and Mankhurd, where almost 90 per cent of slum dwellers are rehabilitated, reveal children there start smoking, consuming alcohol and sniffing glue and drugs by the time they are seven.

A team of 12 doctors from civic hospitals interviewed 1,500 children from around 300 families. Almost every kid indulged in substance abuse, and suffered various ailments. Dr. Ravikant Singh, who led the team of doctors, said: “More than 80 per cent kids smoked and consumed alcohol, while the percentage of those sniffing glue to get a high was almost 90 per cent. Most of these kids are pushed into crime by the time they are 10.” The survey revealed around 1,000 children suffered serious dental problems, all of them were found to be malnourished, and more than 200 suffered respiratory ailments.

Profile of M/East in Mumbai

M- East Ward (Govandi – East & Mankhurd)

Area of the Ward:-32.5 Sq. Kms. Population:-8,06,433.
Child Sex Ratio:-917. Total Literacy:-73.8%. Male:-78.9%.Female:-67.9%.
Human Development Index:-0.05 (2009) – Lowest in Mumbai.
% of Slum Population:-78%.
Number of Properties:-10732.
Number of Municipal Dispensaries:-05.
Number of Municipal Maternity Home:-01.
Number of Municipal Hospitals:-01.
Other Hospitals:-32.
Municipal Primary Schools:-07.
Municipal Secondary Schools:-0.
Other Schools:-71.
Number of Existing Toilet Blocks:-426. Number of Seats:-5461.
Public Gardens (11), Play Grounds (6) & Recreation Ground (14) —Total (31).
Total Road Length in Ward:-46.6 Kms.
Street Lights:-3700.
Water Connections in the Ward:-17345.
Total Number of Dust bins:-322.
37% of area of the ward is covered by Underground Sewerage Networks.

DEMOGRAPHIC PROFILE

In all 2118 people were interviewed for the study in Govandi area.

Table 5.1 : Age Group

Age Groups (in Years)	Frequency	Percent
Up to 20	15	.7
21 – 30	533	25.2
31 – 40	894	42.2
41- 50	472	22.3
51 – 60	130	6.1
61 -70	66	3.1
71 and Above	8	.4
Total	2118	100.0

Age Group

One quarter of respondents are between 21-30 years, and 42.2% of the sample respondents, i.e. a little less than half, belong to the age group of 31-40 years. 41-50 years age-group constitute 22.3% of the sample respondents. 6.1% are between the ages of 51-60, 3.1% are aged between 61-70 years, and .4% are above 71 years (**Table 5.1**).

Table 5.2 : Gender

Answer	Frequency	Percent
Male	1329	62.7
Female	789	37.3
Total	2118	100.0

Gender

In the total sample of 2118 respondents, 62.7% are male and 37.3% are female (**Table 5.2**).

Table 5.3 : Marital Status

Marital Status	Frequency	Percent
Married	1928	91.1
Unmarried	76	3.5
Widow	114	5.4
Total	2118	100.0

Marital Status

91.1% of the sample respondents are married. 3.5% are unmarried, and 5.4% are widowed (**Table 5.3**).

Table 5.4 : Educational Level

Educational Level	Frequency	Percent
Illiterate	594	28.1
Up to 4 th Std.	284	13.4
5 th – 9 th Std.	787	37.1
SSC	373	17.6
HSC	57	2.7
Graduate	9	.4
P.G. / Diploma	14	.7
Total	2118	100.0

Educational Level

Those who have completed secondary school education 5th - 9th Std. constitute 37.1% of the respondents, while 28.1% are illiterate. 13.4% have completed primary level education. 17.6% have completed SSC, and 2.7% have done HSC. Graduates form .4% of the sample respondents, and .7% have done post-graduation or equivalent diploma (**Table 5.4**).

Table 5.5 : Religion		
Religion	Frequency	Percent
N.R.	10	.5
Buddhist	183	8.6
Muslim	1600	75.5
Christian	11	.5
Jain	4	.2
Sikh	8	.4
Hindu	302	14.3
Total	2118	100.0

Religion

It is observed that 75.5% of the sample respondents are Muslims, and 8.6% are Buddhists. Christians (.5%) and Hindus (14.3%) are also present in the sample, while there is also a marginal representation of Jains and Sikhs (**Table 5.5**).

Table 5.6 : Mother Tongue		
Mother Tongue	Frequency	Percent
N.R.	12	.6
Hindi	1452	68.6
Urdu	270	12.7
Marathi	352	16.6
Gujarati	5	.2
Konkani	6	.3
Malayalam	4	.2
Tamil	10	.5
Kannada	4	.2
Telgu	3	.1
Total	2118	100.0

Mother Tongue

Majority of the sample (68.6%) speak Hindi as their mother tongue, and 16.6% speak Marathi. 12.7% speak Urdu. Other languages spoken by the respondents are — Tamil, Konkani, Gujarati, Malayalam, Kannada and Telugu, though in marginal percentages (**Table 5.6**).

MIGRATION

Table 5.7 : Permanent Resident of the Area		
Answer	Frequency	Percent
Yes	1753	82.8
No	365	17.2
Total	2118	100.0

Residential Status

82.8% are permanent residents of the area (**Table 5.7**).

Table 5.8 : No. of Years of Stay in the Area		
No. of Years	Frequency	Percent
N.A.	365	17.2
Up to 5 years	170	8.0
6-10	153	7.2
11-15	312	14.7
16-20	235	11.1
21-25	245	11.6
26-30	221	10.4
31-35	131	6.2
36-40	116	5.5
41-50	82	3.9
51-60	37	1.8
Above 60	51	2.4
Total	2118	100.0

Duration of Stay

As indicated in the **Table 5.8**, 15.2% of the sample respondents have lived in the area for less than ten years. The rest have been in the area much longer, the oldest group having stayed for more than 60 years 17.2% was born here, and hence the question did not apply to them.

Table 5.9 : State Hailing From		
Name of State	Frequency	Percent
N.A.	1753	82.8
Uttar Pradesh	92	4.3
Bihar	60	2.9
Tamil Nadu	27	1.2
Karnataka	21	1.0
Gujarat	17	.8
Maharashtra	33	1.6
Mumbai	52	2.5
Goa	2	.1
Madhya Pradesh	17	.8
Jammu & Kashmir	3	.1
Delhi	18	.9
West Bengal	7	.3
Andhra Pradesh	16	.7
Total	2118	100.1

Place of Origin

82.8 % responded that this did not apply to them, because they are all domiciles of Maharashtra, and hence referred to themselves as permanent natives of the city. The rest of the sample were scattered over the following States — Uttar Pradesh, Bihar, Tamil Nadu, Karnataka, Andhra Pradesh, Gujarat, Maharashtra districts outside Mumbai, Goa, Madhya Pradesh, Jammu & Kashmir, Delhi, and West Bengal (**Table 5.9**).

Table 5.10 : Reasons for Migration		
Reasons	Frequency	Percent
N.A.	1753	82.8
Employment	353	16.6
Education	6	.3
After Marriage	6	.3
Total	2118	100.0

Reasons for Migration

The 16.6% of migrants mentioned employment as their reason for migration, while marginal number of respondents cited education and marriage as reasons for their migration (**Table 5.10**).

Table 5.11 : Problems to Stay in Mumbai		
Problem	Frequency	Percent
N.A.	1753	82.8
No	314	14.8
No Basic Amenity	31	1.5
Language	11	.5
Quarrels	9	.4
Total	2118	100.0

Staying in Mumbai

It can be seen from the **Table 5.11** that 82.8% did not respond to this question, or felt that the situation did not apply to them as they did not face problems. 14.8% specifically mentioned that they had no problems in staying in the area. Less than 3% of the sample respondents who were migrants responded to this question and cited the main problems in their stay were the non-availability of basic facilities, language problems, and quarrels in the area.

Table 5.12 : Total No. of Family Members		
No. of Family Members	Frequency	Percent
Up to 2	115	5.4
3-4	728	34.4
5-7	1016	48.0
8-10	220	10.4
11-15	38	1.8
Above 15	1	.0
Total	2118	100.0

No. of Family Members

48% have 5-7 members in the family, and almost one-third (34.4%) have 3-4 family members. 10.4% have 8-10 family members, while 1.8% have 11-15 family members (**Table 5.12**).

Table 5.13 : No. of Adults in Family		
No. of Adults	Frequency	Percent
Up to 2	1035	49.0
3-4	711	33.5
5-7	339	16.0
8-10	32	1.5
11-15	1	.0
Total	2118	100.0

No. of Adults in Family

49% have two or less adults in the family, and over one-third (33.5%) of the respondents have 3-4 adults in the family. 16% have 5-7 adults in the family, 1.5% have 8-10 adults (**Table 5.13**).

Table 5.14 : No. of Children in Family (Below 18 Years)		
No. of Children	Frequency	Percent
0	409	19.3
1-2	968	45.7
3-4	590	27.9
5-7	145	6.8
8 and Above	6	.3
Total	2118	100.0

No. of Children in Family

Almost half (45.7%) had 1-2 children, and 27.9% had 3-4 children. 6.8 % had 5-7 children in the family. Only .3% had more than 8 children (**Table 5.14**).

Table 5.15 : No. of Male Adults in Family		
No. of Males	Frequency	Percent
0	22	1.0
1	342	16.2
2	694	32.8
3	584	27.6
4	288	13.6
5	111	5.2
6	50	2.4
7	11	.5
8	11	.5
9	3	.1
10	1	.0
11	1	.0
Total	2118	100.0

No. of Male Adults in Family

49% of the sample had 1-2 male adults in the family. 27.6% had three male adults and 13.6% had 4 male adults in the family. 7.6% had 5-6 males in the family, and a nominal 1.2% had 7 or more male adults (**Table 5.15**).

Table 5.16 : No. of Female Adults in Family		
No. of Females	Frequency	Percent
0	26	1.2
1	478	22.6
2	689	32.5
3	506	23.9
4	261	12.3
5	88	4.2
6	47	2.2
7	17	.8
8	3	.1
10	2	.1
12	1	.0
Total	2118	100.0

No. of Female Adults in Family

It can be seen from **Table 5.16** that 22.6% had one female adult in the family, and 32.5% had two females in the family. 23.9% had three females, and 12.3% had as many as four female adults in the family. 6.4% had 5-6 female adult family members, and a nominal 1% had seven or more female adults in the family.

Table 5.17 : No. of Married Persons in Family		
No. of Persons	Frequency	Percent
0	45	2.1
1	98	4.6
2	1566	74.0
3	120	5.7
4	186	8.8
5	36	1.7
6	53	2.5
7	6	.3
8	6	.3
9	1	.0
10	1	.0
Total	2118	100.0

No. of Married Persons in Family

Table 5.17 indicates the presence of married persons in the family, though it is difficult to state whether the number included the respondents as well. While 4.6% mentioned only one married person in their family, 73.9% said there were two married persons in the family. 5.7% had three married persons, 8.8% had four married persons in the family. 1.7% had five married persons, and 3.2% had more than five married persons in the family, which is a definite indication of joint family living.

Table 5.18 : No. of Illiterate Persons in Family		
No. of Illiterate Persons	Frequency	Percent
0	1203	56.9
1	498	23.5
2	298	14.1
3	79	3.7
4	32	1.5
5	3	.1
Above 5	5	.2
Total	2118	100.0

No. of Illiterate Persons in Family

While 56.9% did not have any illiterate persons in their families, the remaining 43.1% had illiterate family members. Less than a quarter of them (23.5%) had one illiterate family member, while 14.1% had two family members who were totally uneducated. The remaining 5.5% had more than three illiterate family members (**Table 5.18**).

Table 5.19 : No. of Persons Studied up to 4th Std.		
No. of Persons	Frequency	Percent
0	916	43.3
1	578	27.4
2	404	19.1
3	161	7.6
4	43	2.0
5	11	.5
6	3	.1
8	1	.0
9	1	.0
Total	2118	100.0

Education upto Primary Level

Over a quarter of the sample respondents (27.4%) had one family member who had primary level education, and 19.1% had two family members who studied up to primary level. About 10.1% had 3-5 members in the family with primary education (**Table 5.19**).

Table 5.20 : No. of Persons Studied between 5th to 9th Std.		
No. of Persons	Frequency	Percent
0	418	19.7
1	567	26.8
2	514	24.3
3	331	15.6
4	177	8.3
5	61	2.9
6	29	1.4
7	14	.7
8	7	.3
Total	2118	100.0

Education upto Secondary Level

It can be seen from **Table 5.20**, half of the sample respondents (51.1%) had 1-2 family members with high school education, i.e. 5th - 9th Std. 15.6% had three family members with high school level education. 13.6% of the respondents had more than 4 members who had studied up to 9th Std.

Table 5.21 : No. of Persons Passed SSC		
No. of Persons	Frequency	Percent
0	1014	47.9
1	708	33.4
2	282	13.3
3	88	4.2
4	21	1.0
5	4	.2
Above 5	1	.0
Total	2118	100.0

Education (with SSC)

One-third of the sample respondents had at least one person who had completed SSC, and 13.3% had two persons who had completed school successfully. About 5.4% had more than three members in the family who had passed SSC (**Table 5.21**).

Table 5.22: No. of Persons Passed HSC		
No. of Persons	Frequency	Percent
0	1575	74.4
1	374	17.6
2	139	6.6
3	25	1.2
4	5	.2
Total	2118	100.0

Education (with HSC)

It can be seen from **Table 5.22** that 17.6% had one family member who had completed HSC, and 6.6% had two family members with this educational level. Those who had 3-4 family members who had passed HSC are marginal, i.e. 1.4%.

Table 5.23: No. of Graduates in Family		
No. of Persons	Frequency	Percent
0	1923	90.8
1	150	7.1
2	33	1.6
3	9	.4
4	3	.1
Total	2118	100.0

Education (with Graduate Level)

A total of 9.2% had graduates in the family- 7.1% had one family member, 1.6% had two, and .5% had 3-4 members who were graduates (**Table 5.23**).

Table 5.24 : No. of Post Graduates in Family		
No. of Persons	Frequency	Percent
0	2082	98.3
1	33	1.6
2	3	.1
Total	2118	100.0

Education (with Post-Graduate Level)

It is gratifying to observe that there are at least 1.7% who had 1-2 family members who had completed post graduation (**Table 5.24**).

Above all Tables refer to educational level of the sample respondents in Govandi Slums of Mumbai.

OCCUPATION

Table 5.25 : Occupation		
Occupation	Frequency	Percent
Service	444	20.9
Domestic Worker	40	1.9
Vendors	79	3.7
Own Taxi / Auto	113	5.3
Carpenter / Electrician / Welder / Kadia	104	4.9
Tailor / Jari Work	161	7.6
Self Business	406	19.1
Housewife	475	22.5
Rag Picker	140	6.7
Education	14	.7
Nothing	142	6.7
Total	2118	100.0

Occupation

Table 5.25 indicates that 22.5% are housewives, and 6.7% are perhaps old and did nothing. 20.9% are in service, and 19.1% had their own business. 7.6% did tailoring / jari work, 4.9% were carpenter / electrician / welder / kadia. 5.3% had their own taxi / auto, and 3.7% were street vendors. 6.7% were rag pickers, which are related to the fact that the dumping ground is in the Govandi area. There is a marginal .7% who works in the field of education.

HOUSING



Table 5.26 : Ownership of House		
Answer	Frequency	Percent
No Response	3	.1
Own	1531	72.3
Rental	584	27.6
Total	2118	100.0

Ownership of House

Almost three-quarters of the sample i.e. of the sample respondents 72.3% stay in their own house, and more than one-fourths (27.6%) stay in rented accommodation (**Table 5.26**).

Table 5.27 : No. of Rooms		
No. of Rooms	Frequency	Percent
One	1521	72.0
Two	591	27.9
Three	5	.2
Four	1	.0
Total	2118	100.0

No. of Rooms

An overwhelming majority (72%) of respondents stay in one room tenement, 27.9 % stay in two room tenement, and only .2% stay in three to four room tenement (**Table 5.27**).

Table 5.28 : Area of the House		
Area in Sq. Ft.	Frequency	Percent
Up to 100	362	17.1
101-150	1265	59.7
151-200	310	14.6
201-250	71	3.4
251-300	87	4.1
300 and Above	23	1.1
Total	2118	100.0

measuring 151-200 sq.ft. and 3.4% had houses that measured 201-250 sq.ft. in area. 4.1% stayed in houses that measured between 251-300 sq.ft. and 1.1% stayed in houses that were more than 300 sq.ft. (**Table 5.28**).

Type of Construction

Table 5.29 : Type of Construction of House		
Answer	Frequency	Percent
N.R.	27	1.3
Pucca	1546	73.0
Kuccha	545	25.7
Total	2118	100.0



Even though the area of the houses were around 100-150 sq.ft. on an average, only 73% of the houses were pucca construction; kuccha houses were reported by 25.7% (**Table 5.29**).

Table 5.30 : Type of House		
Type of House	Frequency	Percent
N.R.	25	1.2
Hutment	478	22.6
Baithi Chawl	1410	66.6
One Floor House	175	8.2
Two Floor House	26	1.2
Other	4	.2
Total	2118	100.0

Area of the House

Probably because the area of Govandi slums developed later than Kurla and lies on the outer periphery of North-East Mumbai, the houses appear to be a little more 'spacious', if it can be labeled as such. While 17.1 % of the sample stayed in tenements with area of less than 100 sq.ft, 59.7% stayed in a house with sq.ft. area of 101-150 sq.ft. 14.6% stayed in a house

Type of House

66.6% described their houses as 'baithi chawls', and 8.2% lived in single floor houses. 1.2% had two floor houses. 22.6% lived in hutments, especially in the new areas such as Rafique Nagar (**Table 5.30**).

Table 5.31 : Construction Material Used to Build Houses		
Answer	Frequency	Percent
N.R.	76	3.6
Cement + Sand + Bricks	576	27.2
Cement + Sand + Tin	156	7.4
Cement + Sand + Tin + Tadpatri	153	7.2
Cement + Sand + Bricks + Iron	1157	54.6
Total	2118	100.0

Construction Material

54.6% had comparatively sturdy houses, built of iron, cement, sand and bricks. 27.2% made their houses of only cement, sand and bricks. 7.4% used cement, sand and tin, while 7.2% used cement, sand, tin and tadpatri (**Table 5.31**).

Table 5.32 : Cost to Purchase House		
Cost (in Rs.)	Frequency	Percent
No	554	26.2
Up to Rs.10000	306	14.4
10001-25000	281	13.3
25001-50000	183	8.6
50001-100000	107	5.1
100001-200000	32	1.5
200001-300000	19	.9
300001-500000	8	.3
500001-700000	2	.1
700001-900000	2	.1
N.A.	584	27.6
N.R.	40	1.9
Total	2118	100.0

Purchase of House

The money invested in purchasing the houses ranged from Rs.10,000 (14.4%) to 9 Lacs (.1%) as indicated in the **Table 5.32**. However, the percentage of respondents who spent more than 1-2 Lacs to buy a house is marginal. According to comments from residents, it is understood that the higher prices have been quoted by respondents who purchased the house in recent years.

Table 5.33 : Deposit (if any)		
Answer	Frequency	Percent
N.A.	1531	72.3
Yes	330	15.6
No	243	11.5
N.R.	14	.7
Total	2118	100.0

Deposit for House

15.6% paid deposit for rental accommodation, while 11.5% did not have to pay any deposit (**Table 5.33**).

Table 5.34 : Improvements in House		
Answer	Frequency	Percent
No	251	11.9
Repairing	351	16.6
Painting	185	8.7
Furniture	11	.5
Tiles	11	.5
Repairing + Painting	239	11.3
Repairing + Furniture	73	3.4
Repair + Tiles + Paint	207	9.8
Repair + Tiles + Furniture + Paint	790	37.3
Total	2118	100.0

Improvements in House

Except for 11.9% who did not have to do anything after getting the house, all others had to spend for getting the house in livable condition. 37.3% had to change tiles, undertake repairs, and paint the house, apart from buying furniture. 16.6% had to undertake repairs alone, 11.3% had to do both repairs and painting, and 9.8% had to undertake repairs, tile the floors and get the house painted (**Table 5.34**).

WATER SUPPLY



Table 5.35 : Individual Tap		
Answer	Frequency	Percent
Yes	652	30.8
No	1466	69.2
Total	2118	100.0

Water Supply — Individual Connections

30.8% said they had individual taps in their houses. Invariably these are connections that are illegally diverted from group water connections (**Table 5.35**).

Table 5.36 : If No, Source of Water Connection		
Source	Frequency	Percent
N.A.	652	30.8
Group Connection	591	27.9
Hand Pump/Well	4	.2
Tanker /Purchase	786	37.1
Neighbours	85	4.0
Total	2118	100.0

Source of Water Connection

27.9% reported to have access to group water connections and 37.1% purchased water from tankers. Only a marginal .2% had access to hand pump/well in the vicinity, while 4% collected water from neighbours, paying money for the water collected (**Table 5.36**).

Group Water Connections

Table 5.37 : Group Water Connection in the Area		
Answer	Frequency	Percent
Yes	1408	66.5
No	710	33.5
Total	2118	100.0



It is to be noted that while in the earlier Table 5.36, only 27.9% stated their source of water to be group connections, in this **Table 5.37**, 66.5% stated that there were group connections for water in their area.

Usage of Group Water Connections

Table 5.38 : No. of Families using Group Water Connections		
No. of Families	Frequency	Percent
No	760	35.9
Up to 5	310	14.6
5-10	688	32.5
11-15	150	7.1
16-20	69	3.3
Above 20	141	6.6
Total	2118	100.0

14.6% said that in their area, up to five families shared a single connection, while another 32.5% said 5-10 families shared a single connection. 7.1 % shared a single connection among 11-15 households. 3.3% had to share a single connection among 16-20 houses, and 6.6% had to share one connection for more than 20 houses (**Table 5.38**).

Table 5.39 : Duration of Water Supply (No. of Hours)		
No. of Hours	Frequency	Percent
No	202	9.5
Up to 2	792	37.4
3-4	808	38.2
Above 4	111	5.2
Thrice in a Week	205	9.7
Total	2118	100.0

Duration of Water Supply (No. of Hours)

The above situation is compounded by the fact that, for 37.4% water supply is available for just 1-2 hours per day, and for 38.2% water supply is available for 3-4 hours per day. More than 4 hours of water supply is available to 5.2% of the sample respondents. The bad water situation is evident in the fact that 9.7% said they get water supply only thrice a week, and 9.5% get no water at all (**Table 5.39**).

Table 5.40 : No. of Hours for Family		
Answer	Frequency	Percent
N.R.	171	8.1
Up to 15 Minutes	527	24.9
Up to 30 Minutes	656	31.0
One Hour	249	11.7
2 Hours	53	2.5
3 Hours	165	7.8
4 Hours	260	12.3
More than 4 Hours	37	1.7
Total	2118	100.0

Duration of Water Supply (Family)

The dire situation is clearer in this **Table 5.40**. Almost one-fourth of the respondents, i.e. 24.9% had access to the water tap for just about 15 minutes per family. 31% had access to 30 minutes per family. 11.7% had access to one hour per family, and 2.5% had two hours for each family. 7.8% had 3 hours of water supply per family, and only 14% had 4 hours or more.

Table 5.41 : Expenses on Water (Per Day)		
Expenses in Rs.	Frequency	Percent
N.R.	90	4.2
Up to Rs. 5	264	12.5
6-7	529	25.0
8-10	409	19.3
11-15	107	5.0
16-20	177	8.4
21-25	542	25.6
Total	2118	100.0

Expenditure for Obtaining Water

56.8% spent Rs. 10 or less per day on water, while on the higher end, over a quarter of the sample, (25.6%) spent Rs.21- 25 and more, on procuring water per day (**Table 5.41**).

Table 5.42 : Problems in Getting Water		
Answer	Frequency	Percent
No Problem	695	32.8
Have to purchase	170	8.0
Inadequate / Irregular / Low Pressure	698	33.0
Long Distance	248	11.7
Dirty Quality	177	8.4
Quarrel	130	6.1
Total	2118	100.0

Problems in Water Supply

Less than one-third said that there was no problem in getting water, while 33% reported problems of inadequate water, irregular water availability, and low water pressure. Other problems reported were — long distance to fetch water (11.7%), dirty quality of water (8.4%), and quarrels at collection points (6.1%) (**Table 5.42**).

Table 5.43 : Insufficient Water and Access		
Answer	Frequency	Percent
N.A.	391	18.5
Purchasing / Tanker	1416	66.8
Using Stored	87	4.1
Electric Motor	6	.3
Fetch on long	62	2.9
Hand Pump/Well	6	.3
Neighbour / Friends	150	7.1
Total	2118	100.0

Insufficient Water Availability

As water availability was clearly insufficient in this locality, 66.8% purchased water from tankers, 7.1% borrowed from friend or neighbour. Other options were using stored water (4.1%), use motor to increase water pressure (.3%), purchase from tankers, or fetch from farther outlets (2.9%) (**Table 5.43**).

Table 5.44 : Steps Taken to Tackle Water Contamination		
Answer	Frequency	Percent
Nothing	541	25.5
Boiling	304	14.4
Purchasing	12	.6
Using Stored	150	7.1
Filtering	828	39.1
Boiling + Filtering	283	13.3
Total	2118	100.0

Water Contamination

If water was found to be contaminated, 25.5% did not do anything about it. 14.4% tried boiling to disinfect, 39.1% tried filtering methods. Others used stored water (7.1%), 13.3% tried both filtering and boiling (**Table 5.44**).

TOILET

Table 5.45 : Type of Toilets		
N.R.	54	2.5
Individual	158	7.4
Public	1501	70.9
Pay and Use	391	18.5
Open Defecation	14	.7
Total	2118	100.0

Type of Toilets

While 7.4% had individual toilets, 70.9% used public toilets. About 18.5% used pay and use toilets, and .7% had no other option except open defecation (**Table 5.45**).

Table 5.46 : Distance from House		
Distance	Frequency	Percent
N.A.	111	5.2
Near to House	1542	72.8
Up to ½ Km.	276	13.0
Up to 1 Km.	160	7.6
Up to 2 Kms.	29	1.4
Total	2118	100.0

Toilets and Distance from House

For 72.8%, the toilet facilities were close to their house; for 13% it was half a kilometer away, and for 7.6% it was upto 1 km. away from their house. 1.4% said that they had to go almost 2 kms. away from their houses (**Table 5.46**).

Table 5.47 : Time to Reach Toilet		
Answer	Frequency	Percent
N.A.	108	5.1
Up to 5 Minutes	935	44.1
6-10 Minutes	407	19.2
11-15 Minutes	379	18.0
16-30 Minutes	289	13.6
Total	2118	100.0

Time to Reach Toilets

For 44.1% the time taken to reach the toilet was up to 5 minutes only, while for 19.2% it took 6-10 minutes. 18% took 11-15 minutes while 16-30 minutes were taken to reach the toilet by 13.6% (**Table 5.47**).

Table 5.48 : No. of People Using the Toilets		
No. of Persons	Frequency	Percent
N.R.	167	7.9
Up to 5	139	6.6
6-10	145	6.9
11-15	116	5.5
16-20	19	.9
21-30	190	8.9
31-40	63	3.0
41-50	185	8.7
Can't say	157	7.4
Above 50	937	44.2
Total	2118	100.0

Toilets and its Usage Rate

The usage rate per seat in a public toilet is really not easy to calculate by the respondents themselves, hence the responses can be calculated approximation by them. However, the findings indicate that the number of people who use one toilet/seat range from less than 5 to as high as over 50 (**Table 5.48**).

Table 5.49 : Difficulties Faced by Old / Children / Handicapped		
Answer	Frequency	Percent
No	1217	57.5
Yes	901	42.5
Total	2118	100.0

Difficulties in Using Toilets

While 57.5% felt that there were no difficulties for old persons, children or handicapped in using the toilets, 42.5% felt that there were difficulties. Some respondents also mentioned that women found it unsafe to visit the toilet at night or in the afternoons when it was somewhat deserted, as they feared molestation by anti-social elements who invariable frequented the area surrounding the toilets (**Table 5.49**).

Table 5.50 : Expenses for Toilet Usage (Per Day)		
Answer	Frequency	Percent
No	971	45.8
Up to 2	984	46.5
3-5	49	2.3
6-10	76	3.6
Above 10	38	1.8
Total	2118	100.0

User Fees for Toilets Usage

It can be seen from **Table 5.50** that 45.8% did not incur any expense for toilet use; 46.5% paid a user fee of Rs.2/- per person per day. 2.3% spent Rs.3-5 per person, and 3.6% spent Rs.6-10; 1.8% spent more than Rs.10 per day, indicating some kind of exploitation of the respondents vulnerability as this was a bodily function that cannot be put off or sacrificed.

Table 5.51 : Payment for Using Toilet		
Answer	Frequency	Percent
N.A.	971	45.9
Caretaker	1092	51.6
Committee	55	2.5
Total	2118	100.0

Payment for Using Toilet

The fee is given to the caretaker of the toilet block, as stated by 51.6% of the sample respondents. 2.5% said they had a committee that took care of the maintenance, and hence they paid them (Table 5.51).

Table 5.52 : Water Facility in Toilets		
Answer	Frequency	Percent
N.R.	88	4.2
Yes	613	28.9
No	1417	66.9
Total	2118	100.0

Water Facility in Toilets

Water facility in the toilet is available for only for 28.9% of the sample respondents. 66.9% reported that their toilets were not provided with water (Table 5.52).

Table 5.53 : Electricity Connection in Toilet		
Answer	Frequency	Percent
N.R.	74	3.5
Yes	1703	80.4
No	341	16.1
Total	2118	100.0

Lights in Toilets

Lights were in working condition in 80.4% of the toilets while per 16.1% there were no lights, making night trips to the toilets a risky exercise, especially for women, the aged and handicapped (Table 5.53).

Construction of Toilets

Table 5.54 : Toilets Construction		
Answer	Frequency	Percent
N.R.	195	9.2
MCGM / Corporator	1761	83.1
MLA	62	3.0
MHADA	98	4.6
Lions Club	2	.1
Total	2118	100.0



The toilet was built by the MCGM, according to 83.1% of respondents. 3% said that the local MLA built them, and another 4.6% said that the toilets were built by MHADA. Local Lions Club had also sponsored toilet building, according to .1% of the sample respondents (Table 5.54).

Table 5.55 : Toilets Maintenance		
Answer	Frequency	Percent
N.R.	392	18.5
Committee	548	25.9
MHADA	66	3.1
MCGM	1112	52.5
Total	2118	100.0

Maintenance of Toilets

52.5% stated that the toilets were maintained by MCGM, and 25.9% said their toilets were maintained by a committee of local residents. According to 3.1%, their toilets were maintained by MHADA (**Table 5.55**).

Table 5.56 : Condition of Toilets		
Answer	Frequency	Percent
N.R.	115	5.4
Clean	681	32.2
Unclean	1303	61.5
Rush	17	.8
Long Distance	2	.1
Total	2118	100.0

Condition of Toilets

The condition of the toilets was reported to be clean, according to less than one-third, i.e. 32.2% of respondents only, while two-thirds (61.5%) stated that they were unclean. The rush and crowd around the toilets made it difficult for .8% of respondents, and .1% complained about the long distance they had to go for usage (**Table 5.56**).

GARBAGE COLLECTION AND DISPOSAL

Table 5.57 : Garbage Collection and Disposal		
Answer	Frequency	Percent
N.R.	10	.5
Dustbin	1917	90.5
In front of House	7	.3
On Road	145	6.8
Dumping Ground	39	1.9
Total	2118	100.0

Garbage Collection and Disposal

Garbage was disposed off in the dustbins by 90.5% of respondents while .3% dumped them in front of the house, and 6.8% put out the garbage on the road. 1.9% could dispose it in the dumping ground itself, since it was in their immediate vicinity (**Table 5.57**).

Table 5.58 : Separation of Garbage at Source		
Answer	Frequency	Percent
N.R.	27	1.3
Yes	209	9.8
No	1882	88.9
Total	2118	100.0

Segregation of Garbage at Source

9.8% claimed to segregate their garbage, while 88.9% did not do so (**Table 5.58**).

Table 5.59 : Collection of Garbage		
Answer	Frequency	Percent
N.R.	211	10.0
Municipal Worker	589	27.8
Community	33	1.5
Contractor	12	.6
Adoption (Slum)	84	4.0
No Arrangement	1189	56.1
Total	2118	100.0

Garbage Collection

It can be seen from **Table 5.59** that 56.1% had no fixed arrangement for garbage collection. 27.8% said the municipal worker collected their garbage. 1.5% had a community arrangement to collect their garbage, and .6% had a contractor to do the job. 4% resorted to the adoption method to collect their garbage.

Table 5.60 : Frequency of Services		
Answer	Frequency	Percent
Not Regular	724	34.2
Daily	685	32.3
Twice in a Week	397	18.7
Thrice in a Week	312	14.8
Total	2118	100.0

Service Provision

Less than one-third, 32.3% stated that there was daily clearing of garbage, while 18.7% had the garbage put out twice a week. 14.8% put out their household garbage thrice a week, and 34.2% said it was not done regularly, the reason being that collection of the garbage itself was irregular for most residents in the area (**Table 5.60**).

Table 5.61 : Community Garbage Bins in the Area		
Answer	Frequency	Percent
N.R.	33	1.6
Yes	1727	81.5
No	358	16.9
Total	2118	100.0

Community Garbage Bins

81.5% said there were community bins in their area, while 16.9% did not have them (**Table 5.61**).

Table 5.62 : Provision of Facility		
Answer	Frequency	Percent
N.A. / N.R.	358	16.9
MCGM	1750	82.6
MLA	10	.5
Total	2118	100.0

Provision of Waste Bins

The waste bins were provided by the MCGM according to 82.6% of the respondent for garbage collection (**Table 5.62**).

Table 5.63 : Type of Waste Bin		
Type	Frequency	Percent
N.R.	308	14.5
Iron	633	29.9
Cement	495	23.4
Plastic	682	32.2
Total	2118	100.0

Type of Waste Bins

The dust bins were made of iron for 29.9%; 32.2% said they were made of plastic, and according to 23.4% said it was made of cement (**Table 5.63**).

Table 5.64 : Collection from Community Bins		
Answer	Frequency	Percent
N.R.	173	8.2
MCGM	1921	90.7
Community	9	.4
Adopted	5	.2
Contractor	10	.5
Total	2118	100.0

Collection of Garbage

90.7% said that MCGM arranged for collection of garbage from community garbage bins (Table 5.64).

Table 5.65 : Frequency of Collection from Community Bins		
Answer	Frequency	Percent
N.R.	203	9.6
Daily	948	44.7
Once in a Week	64	3.0
Twice in a Week	110	5.2
Thrice in a Week	793	37.5
Total	2118	100.0

Frequency of Garbage Collection

44.7% stated that collection of garbage from community bins was done daily, and according to 37.5% it was done thrice in a week (Table 5.65).

Table 5.66 : Community Participation of Residents in Garbage Collection		
Answer	Frequency	Percent
N.R.	159	7.5
Yes	497	23.5
No	1462	69.0
Total	2118	100.0

Community Participation

It can be seen from Table 5.66 that 23.5% stated that residents participated in the garbage collection process.

Table 5.67 : Community Participation		
Answer	Frequency	Percent
N.A.	1462	69.0
Cooperate to MCGM workers	406	19.2
Cleaning paths	153	7.2
N.R.	97	4.6
Total	2118	100.0

19.2% said they cooperated with the municipal workers, and 7.2% said they helped by cleaning the paths in their lanes, so that garbage could be collected (Table 5.67).

DRAINAGE

Table 5.68 : Drainage System in the Area		
Answer	Frequency	Percent
No Drainage	246	11.6
Packed by Plastic	149	7.0
Open / Small Gutter	228	10.8
Smelling / Dirty	43	2.0
No Problem	1452	68.6
Total	2118	100.0

Drainage

As seen in the **Table 5.68**, 11.6% had no drainage, and 68.6% said they had no problem. 2% said the drains were dirty and smelly, 7% of respondents said that they were packed by plastic. 2% said the drains were just open small gutters.

ELECTRICITY SUPPLY

Table 5.69 : Electricity in House		
Answer	Frequency	Percent
N.R.	15	.7
Yes	1917	90.5
No	186	8.8
Total	2118	100.0

Electricity Supply

90.5% had electricity in their homes, while 8.8% had no electricity connection (**Table 5.69**).

Table 5.70 : Source of Power Supply		
Answer	Frequency	Percent
N.A.	1917	90.5
Rented	196	9.3
Illegal	5	.2
Total	2118	100.0

Source of Power Supply

However, 9.3% did not have direct electrical connection; hence rented it out from the neighbours. .2% had procured illegal connections (**Table 5.70**).

Table 5.71 : Own Electrical Meter		
Answer	Frequency	Percent
N.R.	201	9.5
Yes	1515	71.5
No	402	19.0
Total	2118	100.0

Electric Meter (Own)

71.5% had their own electrical meters, while 19% did not have their own meters so had to rent it from neighbours (**Table 5.71**).

Table 5.72 : Deposit for Electricity Connection		
Amount in Rs.	Frequency	Percent
N.A.	603	28.5
No	510	24.0
Up to Rs.500	121	5.7
501-1000	55	2.6
1001-2000	200	9.4
2001-3000	392	18.6
3001-4000	131	6.2
4001-5000	80	3.8
5001-7000	17	.8
Above Rs.7000	9	.4
Total	2118	100.0

Deposit for Electricity Connection

It can be seen from **Table 5.72**, 24% did not pay any deposit. 8.3% paid less than Rs.1000, 9.4% paid between Rs.1001-2000, while 18.6% paid around Rs.2001-3000. 10% paid a deposit of Rs.3001-5000, and a marginal number paid above Rs.5000.

Table 5.73 : Deposit and Agency		
Answer	Frequency	Percent
N.A.	1113	52.6
BEST	94	4.4
Reliance	902	42.6
Tata	7	.3
Owner	2	.1
Total	2118	100.0

Deposit and Service Provider Agency

Table 5.73 indicates that 42.6% paid the deposits to Reliance, and 4.4% paid BEST. Tata Power was the provider for just .3%, and .1% paid the original owner from whom the respondents rented their connections.

Table 5.74 : Electricity Bill (Per Month)		
Amount (in Rs.)	Frequency	Percent
N.R.	91	4.3
Up to Rs.300	821	38.8
301-500	952	44.9
501-700	138	6.5
701-1000	89	4.2
1001-2000	25	1.2
Above Rs.2000	2	.1
Total	2118	100.0

Electricity Bill

It can be seen from **Table 5.74** that the monthly expenses on electricity ranged from a minimum of Rs.300 (38.8%), to a maximum of Rs.2000+ (1%). The average seems to be around Rs.500 per month. The sample respondents reported that Reliance Electricity Charges are more expensive than the BEST supply in Mumbai.

Table 5.75 : Bill Payment and Agency		
Pay To	Frequency	Percent
N.R.	242	11.4
BEST	48	2.3
Reliance	1588	75.0
Tata	4	.2
House Owner	182	8.6
Neighbour /Friend	54	2.5
Total	2118	100.0

Bill Payment and Service Providing Agency

Three-fourth of the sample, i.e. 75% of the respondents paid their bills to Reliance, while just 2.3% of respondents paid BEST, Tata (.2%). 8.6% paid the house owner and 2.5% paid the friend / neighbour from whom they rented the connection (**Table 5.75**).

Table 5.76 : Difficulties in Electricity Connection		
Difficulties	Frequency	Percent
No	2071	97.7
No Document	1	.0
More Expenses	14	.7
Agent Commission	10	.5
Non Cooperation	10	.5
Fear of Hut Demolition	12	.6
Total	2118	100.0

Difficulties in Electricity Connection

97.7 % did not have any problems in procuring their electricity connections. The remaining 2.3% cited problems such as — lack of proper documents, more expenses incurred, having to pay commission to agents, fear of hut being demolished, in which case, they would forfeit the money spent on the electrical connection as well. Since Govandi is a locality where there are several new slums sprouting up on marshy land and near the dumping ground, such fears are quite valid for the residents who fear displacement at any time (Table 5.76).

TRANSPORT



Table 5.77 : Mode of Transport Used by Children		
Answer	Frequency	Percent
No	512	24.1
Rickshaw	762	35.9
Taxi	147	6.9
Bus	941	44.4
Railway	208	9.8
Four Wheeler	20	1.0
Cycle / Scooter	14	.6
School Bus	24	1.1

Mode of Transport Used by Children

Table 5.77 indicates that children use transport mainly to go to school, and almost one-fourths (24.1%) of respondents said their children did not use any transport to go to school, since their schools were within walking distance. Bus (44.4%) and rickshaw (35.9%) were the major means of transport used by the children. Suburban trains were used by 9.8%, and taxis were used by 6.9%. Children who went by the school bus were just 1.1%.

Table 5.78 : Mode of Transport Used by Adults		
Answer	Frequency	Percent
No	64	3.0
Rickshaw	1288	60.8
Taxi	403	19.0
Bus (BEST)	1895	89.4
Railway	1714	80.9
Bicycle / Scooter	164	7.7
4 Wheeler	3	.1

Mode of Transport Used by Adults

Table 5.78 indicates that only 3% did not use any means of transport. 89.4% of adults used the bus for travel to work, while 80.9% used the train. 60.8% used rickshaws and 19% travelled by taxis. There were 7.7% of respondents who had cycles/scooters for travel, and a marginal .1% had their own cars.

Table 5.79 : Travelling Time		
In Hours	Frequency	Percent
N.A.	434	20.5
½ Hour	260	12.3
One	548	25.9
Two	601	28.4
Three	154	7.3
Four	69	3.2
Five	16	.7
More than 5 Hours	36	1.7
Total	2118	100.0

Travel Time

Over quarter of the respondents spent one hour for travelling to work, while 28.4% spent 2 hours. 10.5% spent 3-4 hours on travel, while around 2.5% spent as much as 5-6 hours. This could be due to use of multiple means of transport such as using the bus to reach the railway station, etc. Govandi slums surveyed are spread over a vast area, and in areas such as Rafiq Nagar, one has to walk a long way or travel by rickshaw even to reach the bus-stop or railway station (**Table 5.79**).

PUBLIC TRANSPORT

Distance from House

Table 5.80: Distance to BEST Bus Stop		
Distance (in km)	Frequency	Percent
N.R.	9	.4
Up to ½ Km	1636	77.2
One	401	19.0
Two	54	2.6
Three	4	.2
Four	5	.2
Five	5	.2
Six	4	.2
Total	2118	100.0

Distance to BEST Bus Stop

For 77.2% the bus-stop was less than half km. from the house, while for 19.0% it was one km away. For 2.6% it was around 2 km away, which meant that they had to use the rickshaw or other means to reach the bus stop. As can be seen in the **Table 5.80**, there are 0.8% respondents for whom the bus stop was 3-6 kms away from their houses.

Table 5.81:Distance to Railway Station		
Distance(in Km)	Frequency	Percent
N.R.	9	.4
Up to ½ km	718	33.9
One	429	20.3
Two	349	16.5
Three	570	26.9
Four	38	1.8
Five	2	.1
Six	3	.1
Total	2118	100.0

Distance to Railway Station

For one-third of the sample respondents, the railway station was just half km. away from their house; for one-fifths (20.3%), it was one km. away. For 16.5% the station was two kms. away, and for over one-fourths (26.9%) it was three kms. away. Just about 2% of the respondents said that the railway station was 4-6 kms. away (**Table 5.81**).

Distance to Rickshaw Stand

Table 5.82:Distance to Rickshaw Stand		
Distance(in Km)	Frequency	Percent
N.R.	10	.5
Up to ½ Km	1658	78.3
One	388	18.3
Two	51	2.6
Three	1	.0
Four	3	.1
Five	5	.2
Six	2	.1
Total	2118	100.0



Rickshaws were the most accessible means of transport for most respondents. The rickshaw was available at a distance of half km. away for 78.3% of respondents, while for 18.3% the distances were one km. away. Only 3% had to go as far as 2-6 kms. to find a rickshaw (**Table 5.82**).

Table 5.83 : Distance to Taxi Stand		
Distance (in km)	Frequency	Percent
N.R. / No	116	5.5
½ km	1451	68.5
One	480	22.7
Two	57	2.7
Three	5	.2
Four	1	.0
Five	6	.3
Six	2	.1
Total	2118	100.0

Distance to Taxi Stand

The taxi stand was half km. away from the house for 68.5%, while for 22.7% it was one km. away. 2.7% stated that it was about two km. away (**Table 5.83**).

Table 5.84 : Difficulties in Travel		
Distance (in km)	Frequency	Percent
No	1485	70.1
Rush	191	9.0
Time Consuming	193	9.1
Traffic Problem	206	9.8
High Charges	43	2.0
Total	2118	100.0

Difficulties in Travel

The main difficulties in travel, as stated by the respondents were — too much rush (9%), long time taken to reach destination (9.1%), traffic problem while travelling by road (9.8%). High charges were mentioned by 2% (**Table 5.84**).

EDUCATION



Table 5.85 : No. of Students		
No. of Students	Frequency	Percent
0	563	26.6
1	381	18.0
2	524	24.7
3	367	17.3
4	191	9.0
5	61	2.9
Above 5	31	1.5
Total	2118	100.0

No. of Students

26.6% of respondents have no children studying in schools. The average number of school going children range from 2-3 (18% and 24.7% respectively) .9% have 4 school going children, and 2.9% have 5 children in the family attending school, and 1.5% have more than 5 children going to school (**Table 5.85**).

Type of School

Table 5.86 : Type of School		
Type of School	Frequency	Percent
N. A.	563	26.6
Government	47	2.2
Municipal	324	15.3
Private	681	32.2
Trust	3	.1
Madarasa	2	.1
Church	1	.0
Municipal +Private	239	11.3
Municipal + Government	7	.3
Private + Madarasa	62	2.9
Municipal +Madarasa	66	3.1
Municipal + Private Madarasa	43	2.0
Government + Private	13	.6
Government + Private + Madarasa	24	1.1
Private +Trust	4	.2
Private + Other	8	.4
Government +Private +Other	5	.2
Government+Other	8	.4
Municipal +Other	18	.9
Total	2118	100.0

Less than one-third of the respondents (32.1%) send their children to private schools. The next preference was for municipal schools which were the option of 15.3%, and government schools were the option for 2.2%. Some respondents (11.3%) sent their children to municipal schools as well as private schools. There were respondents who sent some of their children to madarasa school and another to a private or municipal/government school, as is seen in the **Table 5.86**. It would be interesting to explore the reasons and compelling circumstances that dictate such choices by such respondents. It would also be pertinent to understand the gender differences in the enrolments.

Table 5.87 : School Medium of Instruction		
Medium	Frequency	Percent
N.A.	563	26.6
English	328	15.5
Marathi	196	9.3
Urdu	321	15.2
Hindi	146	6.9
Tamil	1	.0
Malyalam	1	.0
English + Urdu	69	3.3
English + Hindi	113	5.3
English+ Marathi	43	2.0
English +Urdu + Marathi	98	4.6
Urdu +Hindi	141	6.7
English+Urdu+ Hindi	43	2.0
Marathi + Urdu	17	.8
Marathi + Hindi	29	1.4
Marathi+ Urdu+ Hindi	9	.4
Total	2118	100.0

Medium of Instructions

15.5% of the respondents' children studied in an English medium school, while 15.2% of the respondents' children studied in Urdu medium. Marathi (9.3%) and Hindi (6.9%) were other choices, and there were marginal percentage of respondents who chose different mediums of instruction for different children, probably based on their ages and financial capacity (**Table 5.87**).

Table 5.88 : Deposit Taken by the School (if any)		
Deposit (in Rs.)	Frequency	Percent
N.A./N.R.	719	34.0
Up to Rs.2500	148	7.0
2501-5000	287	13.5
5001-10000	81	3.8
10001-15000	14	.7
15001 & Above	8	0.3
No Deposit	861	40.7
Total	2118	100.0

Deposit for School Admission

No deposit was paid by 40.7%. A deposit upto Rs.2500 was paid by 7%, while 13.5% paid deposit of Rs.2501-5000 and 3.8% paid a deposit of Rs.5001-10,000. About 1% paid higher deposit of over Rs.10,000 (**Table 5.88**).

Details of Children Not Going to School

Table 5.89 : No. of Children Not Going to School		
Actual	Frequency	Percent
0	1425	67.3
1	80	3.8
2	39	1.8
3	8	.4
4	3	.1
N.A.	563	26.6
Total	2118	100.0

Children Not Going to School

It was seen that about 6% of respondents had children who did not attend school. 3.8% had one child not attending school, while 1.8% had two children not going to school. .5% had 3-4 children who did not go to school (**Table 5.89**).

Children (Boys / Girls) Not Going to School

Table 5.90 : No. of Boys Not Going to School		
Actual	Frequency	Percent
0	1468	69.3
1	56	2.6
2	27	1.3
3	4	.2
N.A.	563	26.6
Total	2118	100.0

Table 5.91 : No. of Girls Not Going to School		
Actual	Frequency	Percent
0	1487	70.2
1	59	2.8
2	7	.3
3	2	.1
N.A.	563	26.6
Total	2118	100.0

The further discussions during the study revealed that of these, it was seen that just 4.1% respondents' children were boys, and those having girls were a little over 3.2% (**Table 5.90** and **Table 5.91**).

Table 5.92 : Reasons for Children Not Going to School		
Reasons	Frequency	Percent
N.A.	1963	92.7
Poverty	54	2.6
No Interest/Failed	73	3.5
To Earn	19	.9
Poverty + No Interest	1	.0
Gone Native Place	3	.1
Health Problem	5	.2
Total	2118	100.0

Reasons for Children Not Going to School

The reasons for the dropping out of the children were given as — no interest due to failure (3.5%), poverty (2.6%), gone to native place (.1%), and health problems (.2%). Though marginal percentage wise, it is to be noted that .9%, or 19 respondents stated that their children dropped out of school to work and earn money (**Table 5.92**).

Facilities in Schools

Table 5.93 : No. of Students – Facilities in the School										
Facilities	No. of Students									
	N.A.	1	2	3	4	5	Above 5	Nil	N.R.	Total
Uniform	1344 (63.5)	202 (9.5)	265 (12.5)	106 (5.0)	52 (2.5)	13 (0.6)	53 (2.5)	1 (0.0)	82 (3.9)	2118 (100.0)
Shoes	1344 (63.5)	231 (10.9)	86 (4.1)	86 (4.1)	43 (2.0)	12 (0.6)	69 (3.2)	84 (3.9)	163 (7.7)	2118 (100.0)
Stationary	1344 (63.5)	170 (8.0)	231 (10.9)	101 (4.8)	52 (2.4)	13 (0.6)	57 (2.7)	19 (0.9)	131 (6.2)	2118 (100.0)
Notebooks / Pen	1344 (63.5)	190 (9.0)	250 (11.8)	96 (4.5)	50 (2.4)	12 (0.6)	59 (2.7)	0 (0.0)	117 (5.5)	2118 (100.0)
Text Books	1344 (63.5)	185 (8.7)	247 (11.7)	111 (5.2)	54 (2.5)	14 (0.7)	53 (2.5)	0 (0.0)	110 (5.2)	2118 (100.0)
School Bag	1344 (63.5)	210 (9.9)	273 (12.9)	93 (4.4)	47 (2.2)	12 (0.6)	66 (3.0)	0 (0.0)	73 (3.5)	2118 (100.0)
Tiffin	1344 (63.5)	186 (8.8)	237 (11.2)	100 (4.7)	50 (2.4)	13 (0.6)	70 (3.2)	6 (0.3)	112 (5.3)	2118 (100.0)
Water Bag	1344 (63.5)	158 (7.4)	243 (11.4)	84 (4.0)	45 (2.1)	11 (0.5)	57 (2.7)	0 (0.0)	176 (8.3)	2118 (100.0)
Afternoon Meals	1344 (63.5)	225 (10.6)	225 (10.6)	105 (5.0)	53 (2.5)	13 (0.6)	60 (2.8)	31 (1.5)	62 (2.9)	2118 (100.0)
Stipend	1344 (63.5)	125 (5.9)	256 (12.1)	73 (3.4)	48 (2.3)	6 (0.3)	56 (2.6)	0 (0.0)	210 (9.9)	2118 (100.0)
Tuition/Guidance	1344 (63.5)	83 (3.9)	137 (6.5)	43 (2.0)	20 (0.9)	5 (0.2)	205 (9.7)	0 (0.0)	281 (13.3)	2118 (100.0)
Other	1344 (63.5)	112 (5.3)	182 (8.6)	54 (2.5)	21 (1.0)	0 (0.0)	64 (3.0)	136 (6.4)	205 (9.7)	2118 (100.0)

(N.B. - Figures in brackets indicate the percentages)

N.A. = Not Applicable

N.R. =No Response)

Table 5.93 indicates that on the whole, around 30% of respondents reported their children receiving facilities from the schools they studied in. The children received facilities such as uniform (32.6%), shoes (24.9%), educational kits, such as, stationary (29.4%), text books (31.3%), notebooks (31%), schoolbag (33%), and Tiffin (30.9%), water bag (28.1%), afternoon meals (32.1%), stipend (26.6%), tuitions (23.2%), etc. It is to be assumed that the children receiving such aid may be attending government schools, municipal schools, madras's, etc. which provide such assistance.

Medical Checkup in Schools

Table 5.94 : Regular Medical Checkup in School		
Answer	Frequency	Percent
N.A.	563	26.6
Yes	959	45.3
No	596	28.1
Total	2118	100.0

School Health Programme

45.3% reported that there was regular medical checkup conducted for the children in school (**Table 5.94**).

Table 5.95 : Sources of Medical Checkup		
Answer	Frequency	Percent
N.A./N.R.	1249	59.0
Government Hospital	142	6.7
Municipal Hospital	337	16.0
Private Hospital	277	13.1
Other	9	.4
Municipal + Private Hospital	53	2.5
Government + Private	28	1.3
Government + Private + Municipal Hospital	23	1.0
Total	2118	100.0

Medical Checkup

The medical checkup was done by government hospital according to 6.7%, and by private hospital, as reported by 13.1%. Municipal hospital check up was reported by 16% (**Table 5.95**).

Table 5.96 : Provision of Facilities under Government/ Municipal Scheme		
Answer	Frequency	Percent
N.A.	563	26.6
Yes	455	21.5
No	1049	49.5
N.R.	51	2.4
Total	2118	100.0

Provision of Facilities under Different Schemes

The respondents do not seem to be aware of whether the benefits were provided under government scheme or private, and 21.5% merely answered in the affirmative, which is not very revealing (**Table 5.96**).

Table 5.97 : Type of Different Schemes		
Answer	Frequency	Percent
N.A.	1663	78.5
Free Education	187	8.8
Schedule Caste Stipend	12	.6
Minority Allowance	6	.3
Books / Notebooks	127	6.0
Free Bus Pass	108	5.1
Breakfast	15	.7
Total	2118	100.0

Different Schemes available through Government / Private to School Children

8.8% of respondents said their children receive free education. .6% received Scheduled Caste stipend, and .3% received minority allowance. 6% received books and notebooks, and 5.1% received free bus passes. .7% were provided breakfast in school (**Table 5.97**).

Table 5.98 : Difficulties while Educating the Children		
Answer	Frequency	Percent
No	907	42.8
Poverty / Money	374	17.6
Admission / Donation	183	8.6
School is Away	14	.7
More Tuition Fees	18	.9
Inadequate School Facilities	59	2.8
N.A.	563	26.6
Total	2118	100.0

Difficulties for Educating Children

42.8% said they had no difficulties in educating their children. The problems cited by those who expressed them were — poverty (17.6%), admission problems (8.6%), more fees (.9%), and inadequate school facilities (2.8%) (**Table 5.98**).

Table 5.99 : Discrimination Faced		
Answer	Frequency	Percent
N.A.	563	26.6
Yes	55	2.6
No	1500	70.8
Total	2118	100.0

Discrimination

70.8% did not sense any kind of discrimination regarding their children's education, but 2.6% did feel discriminated against (**Table 5.99**).

Table 5.100 : Kind of Discrimination		
Details	Frequency	Percent
N.A.	2063	97.4
Neglected	35	1.6
Admission Problem	10	.5
N.R.	10	.5
Total	2118	100.0

Kind of Discrimination

1.6% felt that their children were neglected or ignored by the school, while .5% said that their children, who were handicapped, were not given admission (**Table 5.100**).

Vocational Skills

Table 5.101 : Need of Vocational Skill in Present Situation		
Type of Skill	Frequency	Percent
N.A.	563	26.6
Technical	69	3.2
Computer	859	40.6
Vocational	323	15.2
Sports	3	.1
Music/Dance	24	1.1
Command on Language	8	.4
Academic education	251	11.9
Catering/Cooking	2	.1
Photography /Drawing	16	.8
Total	2118	100.0

Table 5.102 : Need of Vocational Skill for Children		
Type of Skill	Frequency	Percent
N.A.	563	26.6
Technical	146	6.9
Computer	1009	47.6
Vocational	256	12.1
Sport	26	1.2
Music / Dance	28	1.3
Command on Languages	25	1.2
Academic	63	3.0
Catering/Cooking	2	.1
Total	2118	100.0

Vocational Skills

It is noteworthy that except for 26.6% who felt that the question was not applicable to them, most respondents had definite ideas regarding the vocational skills necessary in the present situation and the future. 73.4% expressed the need for vocational training in the fields such as technical skills (3.2%), computer skills (40.6%), vocational courses (15.2%), music / dance (1.1%), command over languages (.4%), catering / hospitality (.1%), and academic education (11.9%) (**Table 5.101**).

Need for Vocational Training

The respondents had specific aspirations for one's own children. 47.6% wanted their children to do computer education of some sort, as they felt that this field had maximum scope for employment. Vocational courses were given importance by 12.1% and 6.9% wanted them to do technical courses. Other vocational streams they mentioned are — music / dance, sport, academic, catering / hospitality, etc. (**Table 5.102**).

HEALTH



Table 5.103 : Total No. of Sick Persons in Family		
No. of Sick Persons	Frequency	Percent
0	1294	61.1
1	761	36.0
2	62	2.9
3	1	
Total	2118	100.0

Sickness in Family

61.1% had no ill persons in the family. It is significant that over one-third, i.e. 35.9% had one ill person, and 2.9% had two ill persons in the family (**Table 5.103**).

Table 5.104 : No. of Sick Children		
No. of Sick Children	Frequency	Percent
0	1679	79.3
1	428	20.2
2	10	.5
3	1	
Total	2118	100.0

Sickness and Children

20.2% of the respondents said that they had one ill child in the family, and .5% had two children in the family who were ill (**Table 5.104**).

Table 5.105 : No. of Sick Adults		
No. of Sick Adults	Frequency	Percent
0	1770	83.6
1	345	16.3
2	3	.1
Total	2118	100.0

Sickness and Adults

16.4% of respondents had adults in the family who were ill (**Table 5.105**).

Table 5.106 : Nature of Sickness		
Nature	Frequency	Percent
N.A.	1294	61.1
Malaria	85	4.0
Typhoid	22	1.0
T.B.	14	.7
Cancer	3	.1
Cough /Cold	614	29.0
Blood Pressure	11	.5
Heart Disease	10	.5
Mental Problem	5	.2
Stomach Problem	10	.5
Kidney Trouble	4	.2
Diabetes	19	.9
Eye Disease	14	.7
Ear Disease	10	.5
Paralysis	3	.1
Total	2118	100.0

Nature of Sickness

29% had family members suffering from cold/fever, 4% had malaria, and 1% had typhoid, indicating the unhealthy environment where the respondents lived. As the **Table 5.106** indicates, almost 5 percent reported chronic or serious illnesses such as diabetes, T.B, blood pressure, cancer, stomach / mental problems, kidney trouble, eye / ear diseases, paralysis, heart disease, etc.

Table 5.107 : Place of Healthcare Treatment		
Place of Medical Treatment	Frequency	Percent
N.A. / N.R.	1294	61.1
Municipal Hospital	75	3.5
Private Hospital	633	29.9
Government Hospital	81	3.8
Clinic	35	1.7
Total	2118	100.0

Place for Healthcare Assistance

3.5% went for medical treatment to municipal hospital, while 29.9% went to private hospital. 3.8% went to government hospital for medical treatment (**Table 5.107**).

Table 5.108 : Expenses for Healthcare Treatment		
Expenses (in Rs.)	Frequency	Percent
N.A.	1294	61.2
Up to Rs.500	367	17.3
501-1000	136	6.4
1001-5000	195	9.2
5001-10000	68	3.2
10001-20000	24	1.1
20001-50000	18	.9
50001-100000	9	.4
100001-200000	5	.2
Above Rs.200000	2	.1
Total	2118	100.0

Expenditure on Healthcare

The expenses mentioned in the **Table 5.108** refer to total expenses incurred for treating the illness. The expenses range between Rs.500 (17.3%), to as high as Rs.200000 and above (.1%), depending on the severity of the disease.

Table 5.109 : Handicapped Member in Family		
Answer	Frequency	Percent
N.R.	19	.9
Yes	216	10.2
No	1883	88.9
Total	2118	100.0

Handicapped Member in Family

10.2% of sample respondents stated that they had a handicapped family member (**Table 5.109**).

Table 5.110 : Gender of Handicapped Family Member		
Answer	Frequency	Percent
N.A./N.R.	1902	89.8
Male	36	1.7
Female	37	1.7
Children	143	6.8
Total	2118	100.0

1.7% were male, and 1.7% were female, and 6.8% of respondents had children who were handicapped (**Table 5.110**).

Table 5.111 : Registration for Ante Natal Care		
Answer	Frequency	Percent
N.A. / N.R.	44	2.1
Yes	1683	79.4
No	391	18.5
Total	2118	100.0

Ante Natal Care

79.4% registered their women for ante natal care during pregnancy (**Table 5.111**).

Table 5.112: Place for Ante Natal Care		
Answer	Frequency	Percent
N.A. / N.R.	435	20.5
Municipal Hospital	931	44.0
Private Hospital	350	16.5
Government Hospital	402	19.0
Total	2118	100.0

Place for Ante Natal Care

44% registered at municipal hospitals, and 16.5% registered at private hospitals. 19% went to government hospitals (**Table 5.112**).

Table 5.113 : Regular Health Checkup		
Answer	Frequency	Percent
N.A. / N.R.	82	3.9
Yes	1703	80.4
No	333	15.7
Total	2118	100.0

Health Checkup

80.4% stated that the women's checkups were done regularly, and only 15.7% confessed that they were not regular (**Table 5.113**).

Table 5.114 : Place of Delivery		
Answer	Frequency	Percent
N.A. / N.R.	307	14.5
Municipal Hospital	651	30.8
Private Hospital	282	13.3
Government Hospital	668	31.5
Home	210	9.9
Total	2118	100.0

Place of Delivery

It was shocking to note that 9.9% respondents mentioned that women in family delivered at home, 30.8% of the respondents said that women delivered at municipal hospitals, while 13.3% delivered at private hospitals. Government hospitals were preferred by 31.5% of the respondents (**Table 5.114**).

Table 5.115 : Birth Registration		
Answer	Frequency	Percent
No	218	10.3
Yes	1800	85.0
N.R.	100	4.7
Total	2118	100.0

Birth Registration

85% registered the birth of their children (**Table 5.115**).

Table 5.116 : Immunization of Children		
Answer	Frequency	Percent
N.A.	640	30.2
Yes	1070	50.5
No	408	19.3
Total	2118	100.0

Immunization

It was disturbing to observe 19.3 % of the children of respondents were not immunized. (**Table 5.116**).

Table 5.117 : Reason for Not Immunization of Children		
Reasons	Frequency	Percent
N.A.	1710	80.8
Neglect by us	121	5.7
No Time	81	3.8
Religious Problem	34	1.6
Centre far away	1	.0
Children are too Small	129	6.1
N.R.	42	2.0
Total	2118	100.0

It can be seen from **Table 5.117** that reasons for not immunizing the children were — religious problem (1.6%), child was too small (6.1%), lack of time (3.8%), etc. Neglect by them was admitted by 5.7%. These responses point to a critical lack of health awareness among the population and calls for an intensive campaign for 100% immunization of children.

Table 5.118 : Death in Family (in last 2-3 Years)		
Answer	Frequency	Percent
N.R.	13	.6
Yes	225	10.6
No	1880	88.8
Total	2118	100.0

Deaths in Family

10.6% reported death in their families in the last 2-3 years (**Table 5.118**).

Table 5.119 : Reasons of Death in the Family		
Reasons	Frequency	Percent
N.A.	1880	88.8
Malaria	5	.2
T.B.	24	1.1
Cancer	8	.4
Cold /Cough	36	1.7
HIV/AIDS	2	.1
Blood Pressure	3	.1
Heart Disease	29	1.5
Mentally Disordered	1	.0
Kidney Problem	13	.6
Diabetes	10	.5
Accident	12	.6
Drunker	3	.1
Asthma	7	.3
Lung Problem	3	.1
Miscarriage	4	.2
Paralysis	5	.2
Old Age	54	2.6
N.R.	19	0.9
Total	2118	100.0

Reasons for Death

Several causes of death can be seen from **Table 5.119**. However, the dominant causes were seen to be old age (2.6%), cold / cough (1.7%), T.B (1.1%), heart disease (1.5%).

Table 5.120 : Registration of Death		
Answer	Frequency	Percent
N.A.	1880	88.7
Yes	213	10.0
No	25	1.3
Total	2118	100.0

Death Registration

10% registered the deaths, while 1.3% did not register the deaths (**Table 5.120**).

Table 5.121 : Insurance of Family Members		
Answer	Frequency	Percent
No	1267	59.8
LIC	297	14.0
Private	554	26.2
Total	2118	100.0

Insurance

14% had insured themselves through LIC policies, while 26.2% had private insurance policies (**Table 5.121**).

Table 5.122 : Discrimination		
Answer	Frequency	Percent
N.R.	97	4.6
Yes	203	9.6
No	1818	85.8
Total	2118	100.0

Discrimination

85.8% did not feel any kind of discrimination, while 9.6% reported as sense of being discriminated against (**Table 5.122**).

EMPLOYMENT

Table 5.123 : No. of Employed Persons in Family		
Actual	Frequency	Percent
No / N.R.	28	1.3
1	1344	63.5
2	524	24.7
3	173	8.2
4	28	1.3
5	19	.9
Above 5	2	.1
Total	2118	100.0

Employed Persons in Family

Majority (63.5%) of the respondents had only one employed family member, the rest of them, apart from the 1.3% who did not respond, had more than one earning member. 24.7% had two earning members, 8.2% had three earning members, and 2.3% had over four earning members (**Table 5.123**).

Table 5.124:Employed Males in Family		
Actual	Frequency	Percent
0	104	4.9
1	1490	70.3
2	373	17.6
3	122	5.8
4	19	.9
5	8	.4
Above 5	2	.1
Total	2118	100.0

Employed Males in Family

The dynamics of those who were earning members were examined to see the general pattern. It was observed that 70.3% had one male earning member, 17.6% had two male earning members. 5.8% had three male earning members, .9% had four earning male family members, and .5% had five or more male earning members (**Table 5.124**).

Table 5.125:Employed Females in Family		
Actual	Frequency	Percent
0	1748	82.5
1	323	15.3
2	40	1.9
3	5	.2
4	2	.1
Total	2118	100.0

Employed Females in Family

Table 5.125, indicates that the major responsibility of earning for the family rests with the male members of the family, in this sample. One female earning member was reported by 15.3% of respondents, 1.9% had two female earning family members, and three to four female earning members were reported by a very marginal percentage.

Table 5.126 : Type of Employment		
Type	Frequency	Percent
N.R.	30	1.4
Service	1285	60.7
Self Business	700	33.0
Rag Pickers	8	.4
Domestic Worker	95	4.5
Total	2118	100.0

Type of Employment

Almost two thirds (60.7%) of the sample was in service, while one-third (33%) were self-employed (**Table 5.126**).

Table 5.127 : Nature of Employment / Self-Employment		
Nature	Frequency	Percent
N.A.	28	1.3
Permanent	1063	50.2
Temporary	101	4.8
Contract	30	1.4
Domestic Worker	110	5.2
Vendors	160	7.6
Self Taxi / Rickshaw	153	7.2
Carpenter / Plumber / Electrician, etc.	181	8.5
Tailor/Jari Work	223	10.5
Operators	2	.1
Shopkeeper	67	3.2
Total	2118	100.0

Nature of Employment

The nature of employment was varied. 50.2% were permanent workers in the establishment they worked in, while 4.8% were temporary and 1.4% worked on contract basis. As for the type of job, it was seen that there were domestic workers (5.2%), vendors (7.6%), rickshaw / taxi drivers (7.2%), carpenter / plumber (8.5%), tailor / jari worker (10.5%), and shopkeepers (3.2%) (**Table 5.127**).

Table 5.128 : No. of Full Time Working Persons		
Actual	Frequency	Percent
0	92	4.3
1	1452	68.6
2	409	19.3
3	130	6.1
4	19	1.0
5	13	.6
Above 5	3	.1
Total	2118	100.0

Full Time Working Persons

68.6% of the respondents reported one family member who worked full time, while 19.3% had two persons who worked full time. 6.1% respondents had three family members who worked full time, and 1.6% had 4-5 family members having full time jobs (**Table 5.128**).

Table 5.129 : No. of Part Time Working Persons		
Actual	Frequency	Percent
0	1885	89.0
1	193	9.1
2	35	1.7
3	2	.1
4	3	.1
Total	2118	100.0

Part Time Working Persons

Part time work was evident among the respondents, but not common; as 9.1% had one family member who worked part time. 1.7% had two family members doing part time jobs (**Table 5.129**).

Other Income Source (if any)

Table 5.130 : Cash		
Answer	Frequency	Percent
No	2015	95.2
Yes	103	4.8
Total	2118	100.0

Sources of Income

95.2% had no other source of income. 4.8% mentioned cash resources of income, though it was not specified (**Table 5.130**).

Table 5.131 : Property / Assets		
Answer	Frequency	Percent
No	2109	99.6
Yes	9	.4
Total	2118	100.0

Assets

Almost all (99.6%) specified that they had no other property or assets (**Table 5.131**).

Table 5.132 : Total Income of the Family		
Income (in Rs.)	Frequency	Percent
N.R.	24	1.1
Up to Rs.2500	593	28.0
2501-5000	604	28.5
5001-7500	477	22.5
7501-10000	206	9.8
10001-15000	127	6.0
15001-20000	45	2.1
20001-25000	25	1.2
25001-35000	9	.4
35001-45000	8	.4
Total	2118	100.0

Family Income

Table 5.132 shows that over 80% of respondents had a total monthly income below Rs.10,000 — within this income range, 28.5% had a monthly income of Rs.2501-5000, 22.5% earned Rs. 5001-7500, and 9.8% earned Rs.7501-10,000. A monthly income of Rs.10001-15000 was earned by 6%, while 2.1% earned a monthly income of Rs.15001-20000. Those who earned above Rs.25000 per month were marginal in number (.8%).

Table 5.133 : Problems in Finding Job		
Problems	Frequency	Percent
No	1533	72.4
Yes	585	27.6
Total	2118	100.0

Problems in Finding Job / Work

72.4% did not face any problems in getting a job, while 27.6% had unspecified problems (Table 5.133).

Table 5.134 : Discrimination (if any)		
Answer	Frequency	Percent
N.R.	208	9.8
Yes	17	.8
No	1893	89.4
Total	2118	100.0

Discrimination in Getting Job

A marginal .8% felt they faced discrimination while looking for a job, while 89.4% did not feel they faced any discrimination (Table 5.134).

Table 5.135 : Problems in Present Job		
Problems	Frequency	Percent
No	1934	91.4
Low Education	35	1.7
Inadequate Income	106	5.0
No Job Security	4	.2
No Facilities	16	.8
Police Harassment	5	.2
More Rent for Shop	4	.2
Financial Problem	3	.1
Bribe	3	.1
Competition	1	.0
Odd Timing	3	.1
Lack of Recognition	4	.2
Total	2118	100.0

Work Related Problems

91.4% did not face any problems in their present job. Others who faced problems cited the following — inadequate income (5%), low education (1.7%), no job security, no promotion, no facilities, police harassment, having to pay bribes, competition, and odd work timings, etc. (Table 5.135).

Savings

Table 5.136 : Savings (if any)		
Answer	Frequency	Percent
N.R.	18	.9
Yes	860	40.6
No	1240	58.5
Total	2118	100.0

Savings

It is gratifying to see that despite limited income and escalating expenses, 40.6% of respondents reported to have savings (Table 5.136).

Table 5.137 : Amount of Savings		
Amount (in Rs.)	Frequency	Percent
N.A.	1258	59.4
Up to Rs.100	109	5.1
101-250	102	4.8
251-500	248	11.7
501-1000	203	9.6
1001-2000	104	4.9
2001-5000	65	3.1
5001-10000	14	.7
10001-20000	8	.4
20001-30000	2	.1
30001-50000	5	.2
Total	2118	100.0

The savings ranged from as little as upto Rs.100 per month to as much as Rs.30,000-50,000. Though the percentage in the higher range is marginal, it still is a heartening fact (**Table 5.137**).

Table 5.138 : Mode of Savings		
Where?	Frequency	Percent
N.A.	1258	59.4
Government Bank	203	9.6
Private Bank	130	6.1
Cooperative Bank	89	4.2
Post	113	5.3
Cooperative Society	29	1.4
At Home	56	2.6
Bank + Post	46	2.2
Bank + Cooperative Society	13	.6
Bank + Home	19	.9
Post + Home	1	.0
Cooperative Society + Home	6	.3
Bank + Other	16	.8
Other (LIC / Gold, etc.)	127	6.0
Bank + Post + Cooperative Society	12	.6
Total	2118	100.0

It is again a healthy sign that 19.9% kept their savings in banks — nationalized bank (9.6%), private bank (6.1%), and cooperative bank (4.2%). Other savings institutions mentioned are also formal ones, such as, post office (5.3%) and cooperative society (1.4%). Only 2.6% kept their savings at home (**Table 5.138**).

Table 5.139 : Membership of Social / Religious / Financial Organization		
Answer	Frequency	Percent
N.R.	38	1.8
Yes	284	13.4
No	1796	84.8
Total	2118	100.0

Membership

13.4% said they were members of social organizations (**Table 5.139**).

Table 5.140 : Type of Member Organizations		
Answer	Frequency	Percent
N.A.	1834	86.6
Financial	54	2.5
Hindu Religious Association	11	.5
Muslim Association	44	2.1
Buddhist Association	4	.2
Christian Association	3	.1
Social Associations	84	4.0
Trade Unions	23	1.1
Self Help Group	59	2.8
Cultural Associations	2	.1
Total	2118	100.0

Memberships of various religious organizations were mentioned — Hindu associations (.5%), Muslim associations (2.1%), Buddhist associations (.2%), and Christian associations (.1%). Other organizations mentioned were — social associations (4%), trade unions (1.1%), self-help groups (2.8%), and cultural associations (.1%) (**Table 5.140**).

SELF EMPLOYMENT

Table 5.141 : Skill Training to Start Own Business		
Answer	Frequency	Percent
N.R.	63	3.0
Yes	959	45.3
No	1096	51.7
Total	2118	100.0

45.3% responded positively regarding the need for training to start one's own business (**Table 5.141**).

Table 5.142 : Requirement for Skill Training		
Answer	Frequency	Percent
N.R.	533	25.2
Computer	460	21.8
Tailoring / Beauty Parlour / Embroidery	397	18.7
Turner / Fitter / Painter	85	4.0
Cooking	11	.5
Technical	47	2.2
Not Required	585	27.6
Total	2118	100.0

Skill Training

Computer training was the most popular choice, expressed by 21.8% of respondents. Other training needs put forward were — tailoring / beauty parlour / embroidery (18.7%), turner / fitter / painter (4%), cooking (.5%) technical (2.2%). 27.6% felt that they did not require any formal training (**Table 5.142**).

Table 5.143 : Problems to Start Own Business		
Problems	Frequency	Percent
N.A.	485	22.9
Financial	736	34.7
Work Place	14	.7
Finance + Work Place	16	.8
No Guidance	104	4.9
No Problems	763	36.0
Total	2118	100.0

Starting Own Business and Related Problems

A significant 34.7% cited financial shortage as the main problem to start business. Lack of guidance was a problem raised by 4.9% of respondents, who wished to start their own business (**Table 5.143**).

POSSESSION OF IMPORTANT DOCUMENTS

Table 5.144 : Possession of Ration Card		
Answer	Frequency	Percent
N.R.	11	.5
Yes	1963	92.7
No	144	6.8
Total	2118	100.0

Ration Card

92.7% had ration cards, while 6.8% did not possess them (**Table 5.144**).

Table 5.145 : Type of Ration Card		
Type	Frequency	Percent
N.A.	155	7.4
Orange	1884	88.9
White	20	.9
Yellow	59	2.8
Total	2118	100.0

Table 5.145 shows that 88.9% had orange cards, which meant the families had an annual income of above Rs.15,001 to Rs. 1 Lac. .9% had white ration cards, which meant that the families had annual income of Rs. 1 Lac or above. 2.8% had yellow ration cards, which meant they came under the BPL category, i.e. families having annual income up to Rs.15,000.

Table 5.146 : Inclusion of Names in Ration Card		
Answer	Frequency	Percent
N.A.	155	7.3
Yes	1859	87.8
No	104	4.9
Total	2118	100.0

All names were included in the ration card for 87.8% of respondents (**Table 5.146**).

Table 5.147 : Reasons for Non-inclusion of Names in Ration Card		
Reasons	Frequency	Percent
N.A.	2014	95.0
No Money	6	.3
Demand Commission	5	.2
Non Cooperation	4	.2
No Documents	35	1.7
Negligence	8	.4
Child too Small	19	.9
Just Applied	8	.4
N.R.	19	.9
Total	2118	100.0

Those who did not include names gave the following reasons for not doing so — money problem, no documents, negligence, commission asked, and non-cooperation of officials (**Table 5.147**).

Table 5.148 : Election Card		
No. of Family Members	Frequency	Percent
0	191	9.0
1	239	11.3
2	1069	50.5
3	292	13.8
4	200	9.4
5	101	4.8
Above 5	26	1.2
Total	2118	100.0

Election Card

The percentage of respondents without election card was just 9%. 50.5% of respondents had two family members holding election cards; 11.3% had one family member holding election card. 13.8% had three family members having election cards; 9.4% had four family members with election cards, and 4.8% had five family members with cards (**Table 5.148**).

Table 5.149 : PAN Card		
No. of Family Members	Frequency	Percent
0	738	34.8
1	516	24.4
2	546	25.8
3	180	8.5
4	91	4.3
5	37	1.7
Above 5	10	.5
Total	2118	100.0

PAN Card

34.8% did not have anyone in the family with PAN cards, but the rest appear to be very proactive in procuring PAN cards for their family members. 24.4% had one family member with the card, 25.8% had two family members. 8.5% had three family members with PAN cards. 4-5 PAN cards in the family was reported by 4.3% and 1.7% respectively (**Table 5.149**).

Table 5.150 : Passport		
No. of Family Members	Frequency	Percent
0	1834	86.7
1	232	11.0
2	39	1.8
3	5	.2
4	5	.2
5	3	.1
Total	2118	100.0

Passport

It was not very surprising that 86.7% did not have passports. However, 11% had at least one family member with a passport, and 1.8% had two family members with valid passports (**Table 5.150**).

Table 5.151 : UID Card		
No. of Family Members	Frequency	Percent
0	970	45.8
1	53	2.5
2	361	17.0
3	184	8.7
4	233	11.0
5	290	13.7
Above 5	27	1.3
Total	2118	100.0

UID Card

UID card is again an important identity proof, and even though 45.8% did not have them, the fact that the rest have managed to undergo the process is by itself a positive sign. 2.5% had one family member with their UID card, while 17% had two family members having the cards. 8.7% had three family members with UID cards, 11% had 4 family members, and 13.7% had 5 members with UID cards (**Table 5.151**).

Table 5.152 : Driving License		
No. of Family Members	Frequency	Percent
0	1578	74.6
1	462	21.8
2	56	2.6
3	16	.8
4	3	.1
5	3	.1
Total	2118	100.0

Driving License

While 74.6% did not have a driving license, 21.8% of respondents said one of their family member has a driving license, and 2.6% said that two members in their family had a driving license (**Table 5.152**).

Table 5.153 : Problems in Obtaining Important Documents		
Problems	Frequency	Percent
N.R.	273	12.9
No Money	4	.2
Demand Commission	29	1.4
Non Cooperation	176	8.3
No Documents	48	2.3
Negligence	2	.1
Rented House	7	.3
No Problems	1579	74.5
Total	2118	100.0

Problems for Obtaining Important Documents

74.5% of the respondents said that they did not face any problems in getting these documents. Among those who did, problems cited were — non cooperation of concerned officials (8.3%), lack of supporting documents (2.3%), commission to be paid (1.4%), etc. (**Table 5.153**).

MONTHLY EXPENDITURE, SAVINGS AND INDEBTEDNESS

Monthly Expenditure

Table 5.154 : Expenditure on Food		
Amount (in Rs.)	Frequency	Percent
N.R.	16	.8
Up to Rs.1000	374	17.6
1001-2000	925	43.7
2001-3000	436	20.6
3001-4000	192	9.1
4001-5000	116	5.5
5001-6000	20	.9
6001 & Above	39	1.8
Total	2118	100.0

81.9% of the respondents spent less than Rs.3000 per month on food — 17.7% spent Rs.1000 or less, 43.7% spent between Rs.1001-2000, and 20.6% spent between Rs.2001-3000. Around 17.3% or one-fifth the sample spent between Rs.3000 to over Rs.6000; it could be proportionate to the number of family members (**Table 5.154**).

Table 5.155 : Expenditure on Water		
Amount (in Rs.)	Frequency	Percent
No / N.R.	74	3.5
Up to Rs.100	203	9.6
101-200	604	28.5
201-300	489	23.1
301-400	113	5.3
401-500	180	8.5
501-600	255	12.0
601-700	32	1.5
701-800	40	1.9
801-900	31	1.5
901-1000	43	2.0
1001-1500	36	1.7
1501-2000	8	.4
Above Rs.2000	10	.5
Total	2118	100.0

9.6% spent less than Rs.100 per month on water, 28.5% spent Rs.101-200, and 23.1% spent Rs.201-300. 13.8% spent between Rs.301-500 per month on water. 12% spent Rs.501-600, and 6.9% spent between Rs.601-1000.

On the higher end there were 2.6% respondents who spent Rs.1000 to more than 2000 per month on water, which again could be related to large family requirements (**Table 5.155**).

Table 5.156:Expenditure on Usage of Toilet		
Amount (in Rs.)	Frequency	Percent
No	937	44.2
Up to Rs.50	695	32.8
51-100	172	8.1
101-200	109	5.1
201-300	125	5.9
301-500	55	2.6
Above Rs.500	25	1.3
Total	2118	100.0

44.2% said they did not spend any money for toilet usage, but it is not clear if this was because they had toilet in their houses, or due to open defecation practices. 32.8% spent upto Rs.50 per month on toilet usage facilities, and 8.1% spent between Rs.51-100. Rs.101-200 was spent by 5.1%, and 5.9% spent Rs. 201-300. 2.6% spent Rs.301-500, and 1.3% spent more than Rs.500 (**Table 5.156**).

Table 5.157: Expenditure on Education		
Amount (in Rs.)	Frequency	Percent
No	837	39.5
Up to Rs.100	155	7.3
101-200	229	10.8
201-300	99	4.7
301-400	140	6.6
401-500	331	15.6
501-600	28	1.3
601-700	15	.7
701-800	15	.7
801-900	2	.1
901-1000	154	7.3
1001-1500	21	1.0
1501-2000	55	2.6
2001-3000	19	.9
3001-5000	18	.9
Total	2118	100.0

39.5% did not incur any expense on education, perhaps because they did not have children of school or college going age. The Table 5.157 shows that the expenses on education ranged from as little as Rs.100 per month to as high as Rs.5000. The government and municipal schools provide some facilities to the students, while private schools are more expensive, due to which parents have to spend more.

Table 5.158 : Expenditure on Healthcare		
Amount (in Rs.)	Frequency	Percent
No / N.R.	501	23.6
Up to Rs.100	188	8.9
101-200	329	15.5
201-300	143	6.8
301-400	222	10.5
401-500	510	24.1
501-600	23	1.1
601-700	17	.8
701-800	30	1.4
801-900	5	.2
901-1000	107	5.1
1001-1500	17	.8
1501-2000	14	.7
Above Rs.2000	12	.5
Total	2118	100.0

The expenses on health range from as little as Rs.100 (8.9%), to as high as Rs.2000 and above (.6%). 32.8% spent between Rs.101-400, and almost a quarter (24.1%) of respondents spent Rs.401-500. 5.1% of respondents spend Rs.901-1000 (**Table 5.158**).

Table 5.159 : Expenditure on Electricity		
Amount (in Rs.)	Frequency	Percent
No / N.R.	81	3.8
Up to Rs.100	36	1.7
101-200	350	16.5
201-300	436	20.6
301-400	492	23.2
401-500	494	23.3
501-600	64	3.0
601-700	50	2.4
701-800	35	1.7
801-900	11	.5
901-1000	33	1.6
1001-1500	20	.9
1501-2000	12	.6
Above Rs.2000	4	.2
Total	2118	100.0

85.3% of the respondents spend less than Rs.500 on electricity. 9.2% spend between Rs.500-1000 per month, and a marginal percentage (1.7%) spend between Rs. 1000-2000+ (**Table 5.159**).

Table 5.160 : Expenditure on Clothing		
Amount (in Rs.)	Frequency	Percent
No / N.R.	151	7.1
Up to Rs.100	558	26.4
101-200	632	29.8
201-300	195	9.2
301-400	147	7.0
401-500	280	13.2
501-600	8	.4
601-700	8	.4
701-800	3	.1
801-900	3	.1
901-1000	66	3.1
1001-1500	8	.4
1501-2000	37	1.8
Above Rs.2000	22	1.0
Total	2118	100.0

Expenditure on clothing ranged from less than Rs.100 to above Rs.2000 per month. Around 85.6% spent less than Rs.500 per month on this item. 26.4% said they spent upto Rs.100, and 29.8% spent Rs.101-200 (**Table 5.160**).

Table 2.161 : Expenditure on Entertainment		
Amount (in Rs.)	Frequency	Percent
No	272	12.8
Up to Rs.100	33	1.6
101-200	843	39.8
201-300	859	40.6
301-400	98	4.6
401-500	6	.3
Above Rs.500	7	.3
Total	2118	100.0

It can be seen that the average monthly expenses on entertainment ranged between Rs.100 to above Rs.500. 39.8% spent Rs.101-200, and 40.6% spent Rs.201-300 (**Table 2.161**).

Table 5.162 : Expenditure on Travel		
Amount (in Rs.)	Frequency	Percent
No / N.R.	295	13.9
Up to Rs.100	214	10.1
101-200	432	20.4
201-300	436	20.6
301-400	167	7.9
401-500	322	15.2
501-600	62	2.9
601-700	12	.6
701-800	8	.4
801-900	3	.1
901-1000	102	4.8
1001-1500	37	1.7
1501-2000	20	.9
Above Rs.2000	8	.4
Total	2118	100.0

It can be seen from **Table 5.162**, Govandi area is a huge sprawl of slums, and hence the nearest railway station or bus stop is not equally accessible to all respondents, which meant that the respondents and their family members have to take other means of transport such as bus or rickshaw to reach the station. Similar holds true for the school going children in the family. Hence transport could be a huge drain on the monthly budget for many.

Just 13.9% of respondents did not spend any money on travel. The amount spent by the rest ranged from less than Rs.100 (10.1%), to as high as above Rs.2000 (.4%) per month. Almost three-fourths the sample (74.2%) spent upto Rs.500 per month on travel. There was a spike in travel expenses between 901-1500, which was reported to be the expense for 6.6% of the sample respondents.

Table 5.163 : Expenditure on Phone / Mobile Phones		
Amount (in Rs.)	Frequency	Percent
No	223	10.5
Up to Rs.100	330	15.6
101- 200	751	35.5
201-300	321	15.2
301-400	77	3.6
401-500	236	11.1
501-600	16	.8
601-700	13	.6
701-800	5	.2
801-900	3	.1
901-1000	94	4.4
1001-1500	15	.7
1501-2000	29	1.4
Above Rs.2000	5	.2
Total	2118	100.0

The impact and importance of communication technology is evident in the fact that this has become a separate expense category — only 10.5% reported not spending on phones / mobiles. 15.6% spent upto Rs.100, over one-third (35.5%) of respondents spent around Rs.101-200 on phone / mobile expenses, and 15.2% spent Rs.201-300, 3.7% spent Rs.301-400, and 11.1% spent Rs.401-500. About 8.2% spent between Rs.500-2000 on phone / mobile charges (**Table 5.163**).

Table 5.164 : Expenditure on Social Function		
Amount (in Rs.)	Frequency	Percent
No	1703	80.4
Up to Rs.100	170	8.0
101-200	119	5.6
201-300	6	.3
301-400	5	.2
401-500	52	2.5
501-600	5	.2
601-700	4	.2
701-800	33	1.6
801-900	10	.5
901-1000	5	.2
Above Rs.1000	6	.3
Total	2118	100.0

Monthly expenditure on social function was not very significant as 80.4% did not spend any money on this account. Those who did incur expenses on this account were marginal—8% spent less than Rs.100; 2.5% spent between Rs.401-500, 1.6% spent about Rs.701-800 (**Table 5.164**).

Table 5.165 : Expenditure on Addition		
Amount (in Rs.)	Frequency	Percent
No	1359	64.2
Up to Rs.100	235	11.1
101-200	308	14.6
201-300	50	2.4
301-400	21	1.0
401-500	100	4.7
501-600	5	.2
601-700	5	.2
701-800	2	.1
801-900	3	.1
901-1000	23	1.1
Above Rs.1000	7	.3
Total	2118	100.0

64.2% had no expenditure on additions of any kind. 11.1% spent up to Rs.100, and 14.6% spent Rs.101-200. Around 2.4% spent Rs.201-300, 5.7% spent between Rs.301-500 (**Table 5.165**).

Table 5.166 : Expenditure on House Rent		
Amount (in Rs.)	Frequency	Percent
N.A. / N.R.	1633	77.1
Up to Rs.1000	224	10.6
1001-2000	192	9.1
2001-3000	41	1.9
3001-4000	3	.1
4001-5000	6	.3
Above Rs.5000	19	.9
Total	2118	100.0

77.1% did not spend on house rent, as 72.3% had stated earlier that they were owners of their houses. The rents paid ranged from Rs.1000 (10.6%), Rs.1001-2000 (9.1%), Rs.2001-3000 (1.9%). Just about 1.3% spent Rs.3001 to over Rs.5000 (**Table 5.166**).

Table 5.167 : Expenditure on Loan Repayment		
Amount (in Rs.)	Frequency	Percent
N.A. / N.R.	2053	96.9
Up to Rs.1000	21	1.0
1001-2000	10	.5
2001-3000	6	.3
Above Rs.3000	28	1.3
Total	2118	100.0

96.9% did not report any expense on loan repayments. 1% paid upto Rs.1000, .8% paid between Rs.1001-3000, and 1.3% paid above Rs.3000 per month towards loan repayments (**Table 5.167**).

Table 5.168 : Expenditure on Municipal Tax		
Amount (in Rs.)	Frequency	Percent
No	1554	73.4
Up to Rs.50	304	14.3
51-100	169	8.0
101-200	79	3.7
201-300	2	.1
301-500	4	.2
Above Rs.500	6	.3
Total	2118	100.0

73.4% did not pay any municipal tax.14.3% paid upto Rs.50, 8% paid between Rs.51-100, and 3.7% paid between Rs.101-200. Barely .6% paid between Rs.201 to above Rs.500 (Table 5.168).

Table 5.169: Remittance to Native Place		
Amount (in Rs.)	Frequency	Percent
No	1363	88.0
Up to Rs.100	8	.4
101-500	3	.1
501-1000	1	
1001-1500	37	1.8
1501-2000	206	9.7
Total	2118	100.0

88% did not send any remittance to their native place. .5% sent upto Rs. 1000. Surprisingly, 1.8% sent Rs.1001-2000, and 9.7% sent between Rs.1501-Rs.2000 to their native place, indicating their links to their family in their native place (Table 5.169).

Table 5.170 : Other Expenditure		
Amount (in Rs.)	Frequency	Percent
No	1566	74.0
Up to Rs.100	27	1.3
101-200	74	3.5
201-300	53	2.5
301-500	3	.1
501-1000	176	8.3
1001-1500	3	.1
1501-2000	7	.3
2001-3000	28	1.3
Above Rs.3000	181	8.6
Total	2118	100.0

Expenses on miscellaneous items were nil for 74%, and were as low as Rs.100-500 per month for 6.1%. 8.3% reported extra expenses between Rs.501-1000, and around 9.9% reported expenses between Rs.2000, to above Rs.3000 (Table 5.170).

Table 5.171 : Possession of Consumer Durables		
Consumer Durables	Frequency	Percent
Television	1694	80.0
Cable T.V.	1861	87.9
Radio/Transistor	320	15.1
Music System	275	13.0
Fans	1989	93.9
Gas / Electric Shegari	1366	64.5
Cupboard	1661	78.4
Furniture	1420	67.0
4 Wheeler	77	3.6
Scooter	50	2.4
Motorcycle	168	7.9
Bicycle	344	16.2
Handcart	75	3.5
Oven	31	1.5
Refrigerator	646	30.5
Telephone	169	8.0
Mobile	1849	87.3
Computer/Laptop	125	5.9
Cooker/Mixer	1873	88.4
Wall Clock	1901	89.8
Other	261	12.3

The pattern of expenses and possession of consumer durables among the sampled population indicate a wide variation in the quality of life lived by them. There appears to be a mix of residents who are fairly well to do and can afford a comfortable life even if they live in the slums of Govandi; on the other hand, there is a majority who live a hand-to-mouth existence and can barely afford the basic necessities.

Table 5.172 : Special Assistance to Minority Communities		
Answer	Frequency	Percent
Yes	59	2.8
No	2054	97.0
N.R.	5	.2
Total	2118	100.0

Table 5.173 : Benefits of Government Scheme		
Answer	Frequency	Percent
Yes	45	2.1
No	1973	93.2
N.R.	100	4.7
Total	2118	100.0

Possessions in House

Possession of consumer durables is an indication of the quality of life led by the population. **Table 5.171** shows that income, poverty is not necessarily an indication of the quality of life led by the population, but the possession of consumer durables clearly shows their aspirations. The respondents have a clear priority with regard to household acquisitions. 80% of the sample had colour television, and 87.9% had cable TV. Mobiles were owned by 87.3%, and 5.9% had computers/laptops. 8% had telephones at home.

Basic comforts were also given importance by the respondents — 93.9% had fans, 88.4% had cookers / mixers, 64.5% had gas stove or electric stove. 78.4% had cupboards, and 67% had basic furniture such as cot, etc. 30.5% had refrigerators, and 1.5% had ovens. 13% had music system e.g. tape recorders, and 15.1% had radio / transistors.

As for means of transport, 3.6% had four wheelers, 2.4% had scooters and 7.9% had motor bikes; 16.2% had bicycles and 3.5% had handcarts.

Special Assistance to Minority Communities

97% said that they did not avail of any special help as a minority community; while 2.8% said that they did benefit (**Table 5.172**).

2.1% said they availed benefits from the government schemes (**Table 5.173**).

Table 5.174 : Name of the Scheme		
Answer	Frequency	Percent
N.R.	2073	97.9
Sanjay Gandhi Niradhar Yojana	32	1.5
BPL Ration Card	13	.6
Total	2118	100.0

The name of the schemes were Sanjay Gandhi Niradhar Yojana (1.5%), and BPL ration card (.6%) (**Table 5.174**).

Details of Loan

Table 5.175 : Loan Taken by Self / Family Members		
Answer	Frequency	Percent
N.R.	107	5.1
Yes	435	20.5
No	1576	74.4
Total	2118	100.0

Loans

20.5% said they had loans taken by them or other family members (**Table 5.175**).

Table 2.176 : Reason for Taking Loan		
Reasons	Frequency	Percent
N.A.	1683	79.6
Household consumption	80	3.8
Deposit for House	12	.6
Illness+Education	4	.2
Illness	54	2.6
Education	75	3.5
House Construction	76	3.6
Religious Function	1	.0
Marriage	26	1.2
Addiction	1	.0
Business	67	3.2
Scooter Purchasing	36	1.7
Delivery	1	.0
Job	1	.0
Rickshaw Purchase	1	.0
Total	2118	100.0

Reasons for Taking Loans

Reasons for taking the loans were several, as is evident in the **Table 5.176** — household expenses (3.8%), for business (3.2%), illness (2.6%), education of children (3.5), house construction (3.6%), to buy vehicle (1.7%), marriage of children (1.2%), etc.

Table 5.177 : Loan Amount		
Amount in Rs.	Frequency	Percent
N.A.	1683	79.5
Up to Rs.1000	3	.1
1001-2000	22	1.0
2001-3000	37	1.8
3001-4000	4	.2
4001-5000	51	2.4
5001-10000	64	3.0
10001-25000	89	4.2
25001-50000	86	4.1
50001-100000	49	2.3
100001-200000	17	.8
200001-300000	8	.4
300001-500000	2	.1
Above Rs.500000	3	.1
Total	2118	100.0

Loan Amount

The amount of loans ranged from Rs.1000 to over Rs.5 Lacs. On an average, 16% of the 20.5% of respondents who stated to have loans, took loans ranging from Rs.4001-100000 (**Table 5.177**).

Table 5.178 : Rate of Interest		
Rate of Interest	Frequency	Percent
N.A.	1683	79.5
No Interest	92	4.3
Up to 2%	14	.7
2.5%	178	8.4
6%-10%	30	1.4
Above 10%	5	.3
N.R.	116	5.4
Total	2118	100.0

Rate of Interest

Rate of interest for the loans ranged from 2% to above 10%. 4.3% did not have to pay any interest as they took loans from known persons (**Table 5.178**).

Table 6.179 : Loan Repayment		
Answer	Frequency	Percent
N.A.	1683	79.5
Yes	266	12.6
No	139	6.6
Partly Paying	30	1.4
Total	2118	100.0

Loan Repayment

12.6% said that they have repaid their loans. 1.4% said they were partly repaid their loans, while 6.6% had not repaid their loans (**Table 6.179**).

Table 5.180 : Reasons for Non-Repayment of Loans		
Reasons	Frequency	Percent
N.A.	1979	93.4
Inadequate Income	95	4.5
No Employment	41	2.0
More Family Members	3	.1
Total	2118	100.0

Non-Repayment of Loans

Reasons for not being able to repay loans were given as — inadequate income (4.5%), more number of family members to support (.1%), and 2% had no employment at the moment (**Table 5.180**).

Table 2.181:Frequency of Taking Loans		
Answer	Frequency	Percent
No/N.A.	1889	89.2
Once	194	9.2
Twice	30	1.4
Thrice	5	.2
Total	2118	100.0

Frequency of Taking Loans

9.2% said they had taken loan only once, while 1.4% had taken loans twice (**Table 5.181**).

DISASTER MANAGEMENT AND RELATED ISSUES IN AREA

Table 5.182 : Water Flooding		
Answer	Frequency	Percent
N.R.	15	.7
Yes	1061	50.1
No	1042	49.2
Total	2118	100.0

Flooding in the Area

50.1% said their areas were full of water during monsoons (**Table 5.182**).

Table 5.183 : Problems due to Water Flooding		
Problems	Frequency	Percent
N.A.	1057	49.9
N.R.	117	5.5
Loss of Property	282	13.3
Communication Stopped	191	9.0
Loss of Wages	6	.3
Illness Increased	465	22.0
Total	2118	100.0

The respondents had to face lot of problems due to flooding — 22% said diseases increased in the area, 13.3% experienced loss of property, 9% suffered loss of communication during the period, and .3% had to suffer loss in wages, as they could not go to work during the crisis (**Table 5.183**).

Table 5.184 : Experience of Disaster / Accidents		
Answers	Frequency	Percent
No	1161	54.8
26 th July, 2005	932	44.0
Hut Leaked	19	.9
Accident	6	.3
Total	2118	100.0

Experience of Disaster / Accidents

44% experienced the disaster in the form of the floods that devastated their area during the 26th of July 2005. For .9%, disaster was when their huts were demolished, rendering them homeless. .3% experienced disaster in the form of an accident that affected their family (**Table 5.184**).

Table 5.185 : Experience of Riots		
Answers	Frequency	Percent
N.R.	83	3.9
Yes	871	41.1
No	1164	55.0
Total	2118	100.0

Experience of Riots

41.1% experienced riots, while 55% did not have the experience (**Table 5.185**).

Table 5.186 : Effects of Riots on Family		
Effects	Frequency	Percent
N.A.	1247	58.9
No Effects	422	19.9
Left the Place	43	2.0
Property Lost	208	9.8
Mentally Disturbed	78	3.7
Property Lost+ Mentally Disturbed	29	1.4
Injured	36	1.7
Death of Relatives	16	.8
Loss of Salary	39	1.8
Total	2118	100.0

Effects of Riots

19.9% did not feel any serious after effects of the riots. 2% left the place, 9.8% lost their property. 3.7% were mentally disturbed after that. 1.7% were injured, .8% had to witness death of relatives during the riots, and 1.8% had to undergo loss of salary (**Table 5.186**).

Table 5.187 : Facing of Riot Situation		
Answers	Frequency	Percent
N.A.	1669	78.8
Left the place	78	3.7
Police help	6	.3
Bear it	129	6.1
Medical Treatment	22	1.0
Supported each other	213	10.1
Restarted Business by taking Loan	1	.0
Total	2118	100.0

Riot Situation

The respondents tried to deal with the disasters that came their way to the best of their abilities. 3.7% left the place. 6.1% endured the suffering silently. 10.1% said they tried to support each other through the times of crisis. 1% underwent medical treatment, and a single respondent in the sample restarted his business by taking loan (**Table 5.187**).

Table 5.188 : Sources of Help / Assistance		
Help from	Frequency	Percent
N.A.	1815	85.7
By Municipal Corporation	213	10.0
State Government	44	2.1
NGOs	44	2.1
Religious Association	2	.1
Total	2118	100.0

Sources of Help / Assistance

10% of respondents stated that they received help from Municipal Corporation, and 2.1 received assistance from state government. 2.1% received help from NGOs, and .1% received the support from their religious association (**Table 5.188**).

Table 5.189 : Prevention of the Riots in the City		
Answers	Frequency	Percent
N.R.	521	24.6
Mutually Understanding	1429	67.5
Mohalla Committee	13	.6
Police Protection	17	.8
Common Function for various Communities	2	.1
Awareness	80	3.8
Respect all Religions	56	2.6
Total	2118	100.0

Prevention of Riots

67.5% felt that riots and similar incidents can be stopped by developing mutual understanding. .6% felt Mohalla Committees will help, and .8% felt police protection will help. Other suggestions were — to create awareness among communities (3.8%), create respect for all religions by various means (2.6%). One suggestion was to organize social function involving various communities (**Table 5.189**).

Table 5.190 : Facing of Discrimination (if any)		
Answer	Frequency	Percent
N.R.	126	5.9
Yes	372	17.6
No	1620	76.5
Total	2118	100.0

Discrimination

76.5% did not experience any discrimination in society, but 17.6% felt discriminated against (**Table 5.190**).

SAFETY

Table 5.191 : Feeling Safe in this Area		
Answer	Frequency	Percent
N.R.	5	.2
Yes	1699	80.2
No	414	19.6
Total	2118	100.0

Safety

80.2% felt safe in the area, while 19.6% did not. This means almost one in five among the respondents felt unsafe in the locality they lived in (**Table 5.191**).

Table 5.192 : Reasons towards Unsafe Situation		
Reasons	Frequency	Percent
N. A.	1704	80.4
More Quarrels	149	7.0
Bad Locality	37	1.8
Riots	205	9.7
N.R.	23	1.1
Total	2118	100.0

Unsafe Situation

The reasons given indicate that the riots have created an atmosphere of unease among the respondents. 9.7% said they feared riots, and 7% said there were more quarrels among the residents for various reasons. 1.8% said the locality was 'bad' (**Table 5.192**).

Table 5.193 : Experience of Anti-Social Activities		
Answer	Frequency	Percent
No	1618	76.4
Yes	494	23.3
N.R.	6	.3
Total	2118	100.0

Anti-Social Elements

23.3%, that is almost a quarter of respondents experienced anti-social activity going on in their area. 76.4% did not have such experience where they lived (**Table 5.193**).

Table 5.194 : Timely Protection		
Answer	Frequency	Percent
N.R.	82	3.9
Yes	1296	61.2
No	740	34.9
Total	2118	100.0

Protection

In the event of anti-social activity erupting in the neighbourhood, 34.9% said that police protection did not arrive in time, while 61.2% was satisfied with police response (**Table 5.194**).

Table 5.195 : Attitude of Police		
Answer	Frequency	Percent
N.R.	316	15.0
Good	906	42.8
Bad	844	39.8
Normal	52	2.4
Total	2118	100.0

Police Help

Even if the police did respond, 39.8% said that the police attitude was not good. 42.8% felt it was good, and 2.4% said it was 'normal' (**Table 5.195**).

Table 5.196 : Experience of Discrimination / Harassment		
Answer	Frequency	Percent
N.R.	140	6.6
Domination/Non co-operation	158	7.5
No	1820	85.9
Total	2118	100.0

Discrimination / Harassment

Experience of discrimination/harassment was expressed by 7.5% of respondents. 85.95 did not feel harassed or discriminated against (**Table 5.196**).

Table 5.197 : Help Sought in Such Situation		
Answer	Frequency	Percent
N.R.	1968	93.0
Neighbour	74	3.5
Friends	7	.3
Relatives	7	.3
Local Leaders	5	.2
Police	13	.6
Local Mandals	44	2.1
Total	2118	100.0

Situational Help

In such situations, 3.5% received help from neighbours, and 2.1% were helped by local mandals. Friends, relatives, local leaders and the police were not as forthcoming, according to the responses, since only a marginal percentage endorsed their help (**Table 5.197**).

Table 5.198 : Need of Permanent Police Protection		
Answer	Frequency	Percent
N.R.	17	.8
Yes	1192	56.3
No	909	42.9
Total	2118	100.0

Police Protection

There definitely appears to be a feeling of insecurity among the residents as 56.3% felt the need for permanent police protection (**Table 5.198**).

Table 5.199 : Reasons for Protection		
Reasons	Frequency	Percent
N.A.	1209	57.0
Fear of Gundas	296	14.0
Fear of Thief	15	.7
Riots	36	1.7
Worry of Girls	25	1.2
Regular Quarrels	239	11.3
Bad Locality	298	14.1
Total	2118	100.0

The reasons given by the respondents illustrate the validity of their fears. 14% said there was a constant fear of goondaism, while 14.1% said their locality was bad, full of anti-social elements active in the area. 11.3% said that there were regular quarrels among the residents. Other reasons given were worry of girls' safety (1.2%), fear of riots breaking out (1.7%), and fear of thieves(.7%) (**Table 5.199**).

SOCIAL INTEGRATION

Table 5.200 : Relation with Neighbour		
Answer	Frequency	Percent
N.R.	6	.3
Good	2077	98.1
Bad	19	.9
Normal	16	.7
Total	2118	100.0

Relations at Community Level

98.1% said that their relations with their neighbours were good (**Table 5.200**).

Table 5.201 : Relation with Other Community People		
Answer	Frequency	Percent
N.R.	31	1.5
Good	2050	96.8
Bad	34	1.6
Normal	3	.1
Total	2118	100.0

96.8% also stated that their relations with other community people was good, and only 1.6% said that it was not good (**Table 5.201**).

Occasions and Celebrations

Table 5.202 : Festivals / Functions Joint Celebrations		
Answers	Frequency	Percent
N.R.	286	13.5
Hindu + Muslim + National Festivals	548	25.9
All Religions Functions	243	11.5
Jain + Hindu + Muslim Festivals	6	.3
Only National Festivals	10	.5
Only Muslim Festivals	830	39.1
Only Hindu Festivals	148	7.0
Hindu + Buddha Festivals	46	2.2
Only Christians Festivals	1	.0
Total	2118	100.0

It can be seen from **Table 5.202** that Festivals commonly celebrated together, as stated by 25.9% are — prominent Hindu, Muslim and National festivals such as Id, Ganeshotsav, Holi, Buddha Jayanti, Ambedkar Jayanti, Independence Day, Republic Day etc. 11.5% said they celebrate all festivals together. 39.2% said they celebrate only Muslim festivals.

Table 5.203 : Festival Celebration (Individually)		
Answers	Frequency	Percent
N.R.	290	13.7
Only Hindu	203	9.6
Only Muslim	851	40.2
Only Christian	5	.2
All Religions	769	36.3
Total	2118	100.0

9.6% celebrated only Hindu festivals, and 40.2% celebrated only Muslim festivals (**Table 5.203**).

Table 5.204 : Co-Meals with Other Community People		
Answer	Frequency	Percent
N.R.	15	.7
Yes	1730	81.7
No	373	17.6
Total	2118	100.0

81.7% did have meals with other communities, though 17.6% stated that they did not do so (**Table 5.204**).

Table 5.205 : Experience of Nuisance		
Answer	Frequency	Percent
No	1214	57.3
Day to Day	120	5.7
Festival Time	535	25.3
Sometimes	96	4.5
N.R.	153	7.2
Total	2118	100.0

57.3% did not experience any public nuisance in their area. 25.3% experienced unrest during festival time, or occasionally (4.5%). 5.7% experienced day to day unpleasantness (**Table 5.205**).

Table 5.206 : Unsolved Disputes		
Answer	Frequency	Percent
N.R.	50	2.4
Yes	624	29.4
No	1444	68.2
Total	2118	100.0

Disputes and Quarrels

It can be seen from **Table 5.206** that 29.4% stated to have long-term unresolved quarrels.

Table 5.207 : Common Reasons behind Quarrels		
Reasons	Frequency	Percent
N.A.	1494	70.5
Water	356	16.8
Children	69	3.3
Girls	3	.1
Drinkers	57	2.7
Unemployment	28	1.3
Drink + Unemployment	13	.6
Garbage	45	2.1
Religious	53	2.6
Total	2118	100.0

The most common reason behind quarrels was water, as stated by 16.8%. Children were the reason for quarrel for 3.3%. Drinking and unemployment led to quarrels for 4.6%. Religion-related quarrels were cited by 2.6% and 2.1% stated garbage disposal as a reason for quarrel in the neighbourhood (**Table 5.207**).

Table 5.208 : Solutions for Communal Harmony / stopping of Quarrels		
Solutions	Frequency	Percent
No	1502	70.9
Mutually Understanding	524	24.7
Appoint Mohalla Committee	50	2.4
Police Protection	17	.8
Common Functions	2	.1
Awareness	5	.2
Respect to All	18	.9
Total	2118	100.0

Integration is best achieved by mutual understanding according to one-fourth respondents. 2.4% felt Mohalla committees will help integration of communities (**Table 5.208**).

Table 5.209 : Mohalla Committee Formation		
Answer	Frequency	Percent
N.R.	16	.8
Yes	917	43.3
No	1185	55.9
Total	2118	100.0

Institutional Arrangements – Mohalla Committee

43.3% had Mohalla Committee in their area (Table 5.209).

Table 5.210 : Inter-Caste Marriage in Family		
Answer	Frequency	Percent
N.R.	10	.5
Yes	90	4.2
No	2018	95.3
Total	2118	100.0

Marriages and Related Issues

4.2% had inter-caste marriages taking place in their family (Table 5.210).

Table 5.211 : Problems Due to Inter-Caste Marriage		
Answer	Frequency	Percent
N.A.	2028	95.8
Quarrel in Family	43	2.0
Relatives Unhappy	4	.2
Divided Family	1	
No Problems	42	2.0
Total	2118	100.0

Only 2% reported family quarrels due to inter caste marriage, a marginal few said relatives were unhappy and it resulted in dividing families (Table 5.211).

Table 5.212 : Suggestions for Peace		
Answer	Frequency	Percent
No / N.R.	487	23.0
Mutually Understanding	1093	51.6
Appoint Mohalla Committee	26	1.2
Police Protection	4	.2
Common Functions	5	.2
Awareness	21	1.0
Respect All	482	22.8
Total	2118	100.0

Peace

Creating mutual understanding appears to be the panacea for communal peace and integration, according to 51.6%. Respect for all will automatically lead to communal harmony, according to 22.8%. Other suggestions put forward by a marginal few were—providing police protection, celebrating common functions, creating awareness and tolerance of each other's culture, etc. (Table 5.212).

Table 5.213 : Relation with Local Organisations		
Answer	Frequency	Percent
No Relation	462	21.8
Good	1337	63.1
Bad	242	11.4
Normal	77	3.4
Total	2118	100.0

Relations with Local Organisations (NGOs, CBOs, RWAs, etc.)

63.1% had good relation with local organisations, while 11.4% did not have a good experience (**Table 5.213**).

Civic Amenities and Co-operation by Municipal Corporation

Table 5.214 : Cooperation from Ward Office		
Answer	Frequency	Percent
N.R.	300	14.2
Good	704	33.2
Bad	974	46.0
Normal	140	6.6
Total	2118	100.0

According to 46% of respondents, cooperation by their municipal ward office was not good, while 33.2% felt it was good (**Table 5.214**).

Table 5.215: Problems Solved easily by MCGM		
Answer	Frequency	Percent
N.R.	10	.5
Yes	114	5.4
No	1994	94.1
Total	2118	100.0

Only 5.4% stated that problems are solved easily by M.C.G.M., while an overwhelming 94.1% felt that M.C.G.M. did not help solve their problems (**Table 5.215**).

Table 5.216 : Cooperation by MLA / Corporator / MP		
Answer	Frequency	Percent
N.R.	10	.5
Yes	255	12.0
No	1853	87.5
Total	2118	100.0

Cooperation by Elected Representatives in the Area

Similar attitudes were expressed towards the local MLA/Corporator/MP. 87.5% said they received no cooperation from them; only 12% expressed a positive attitude (**Table 5.216**).

Cross Tables (Govandi)

Religion by Total No. of Family Members

Table 5.217 : Religion by Total No. of Family Members

Religion	No. of Family Members						Total
	Upto 2	3-4	5-7	8-10	11-15	Above 15	
N.R.	2	3	5	0	0	0	10
	1.7%		.5%	.0%	.0%	.0%	.5%
Buddhist	17	66	80	14	6	0	183
	14.8%	9.1%	7.9%	3.4%	15.8%	.0%	8.6%
Muslim	72	521	788	191	27	1	1600
	62.6%	71.6%	77.6%	86.8%	71.1%	100.0%	75.5%
Christian	1	6	4	0	0	0	11
	.9%	.8%	.4%	.0%	.0%	.0%	.5%
Jain	0	2	2	0	0	0	4
	.0%	.3%	.2%	.0%	.0%	.0%	.2%
Sikh	1	2	5	0	0	0	8
	.9%	.3%	.5%	.0%	.0%	.0%	.4%
Hindu	22	128	132	15	5	0	302
	19.1%	17.6%	13.0%	6.8%	13.1%	.0%	14.3%
Total	115	728	1016	220	38	1	2118
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Majority of respondents had an average family size of upto 7 family members, the mean being centred around 5-7. Muslims constituted the bulk of those who had more than 8 family members staying together; one respondent reported a family size of 15! (Table 5.217).

Religion by No. of Children Not Attending School

Table 5.218 : Religion by No. of Children Not Attending School

Religion	No. of Children Not Attending School						Total
	Nil	1	2	3	4	N.A.	
N.R.	9	0	1	0	0	0	10
	.6%	.0%	2.6%	.0%	.0%	.0	.5%
Buddhist	102	6	2	0	0	73	183
	7.1%	7.5%	5.1%	.0%	.0%	13.0%	8.6%
Muslim	1101	67	33	8	3	388	1600
	77.3%	83.8%	84.6%	100.0%	100.0%	68.9	75.5%
Christian	11	0	0	0	0	0	11
	.8%	.0%	.0%	.0%	.0%	.0%	.5%
Jain	4	0	0	0	0	0	4
	.3%	.0%	.0%	.0%	.0%	.0%	.2%
Sikh	8	0	0	0	0	0	8
	.6%	.0%	.0%	.0%	.0%	.0%	.4%
Hindu	190	7	3	0	0	102	302
	13.3%	8.8%	7.7%	.0%	.0%	18.1%	14.3%
Total	1425	80	39	8	3	563	2118
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

There does not appear to be religious differences in the aspect of children not being sent to school, though by sheer numbers it may seem that more Muslims have more children out of school (**Table 5.218**).

Religion by Place of Delivery

Table 5.219 : Religion by Place of Delivery

Religion	Place of Delivery					Total
	N.A. / N.R.	Municipal Hospital	Private Hospital	Government Hospital	At Home	
N.R.	3	1	0	6	0	10
	1.0%	.2%	.0%	.9%	.0%	.5%
Buddhist	18	82	25	54	4	183
	5.9%	12.6%	8.9%	8.1%	1.9%	8.6%
Muslim	250	507	217	438	188	1600
	81.4%	77.9%	77.0%	65.6%	89.5%	75.5%
Christian	2	4	3	2	0	11
	.7%	.6%	1.1%	.3%	.0%	.5%
Jain	0	1	2	1	0	4
	.0%	.2%	.7%	.1%	.0%	.2%
Sikh	1	0	0	7	0	8
	.3%	.0%	.0%	1.0%	.0%	.4%
Hindu	33	56	35	160	18	302
	10.7%	8.6%	12.4%	24.0%	8.6%	14.3%
Total	307	651	282	668	210	2118
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The custom of having deliveries at home appears to be a common practice among Muslims more dominantly than other communities, though Hindus and Buddhists reported the practice. This is obvious from the fact that 11.75% of the 1600 Muslims in the sample reported home deliveries. However, the reasons for following this may be several — the lack of money, having old midwives in the family, lack of access to hospital facilities, etc., apart from religious orthodoxy (**Table 5.219**).

Religion by Immunization of Children

Table 5.220 : Religion by Immunization of Children

Religion	Immunization			Total
	N.A.	Yes	No	
N.R.	2	6	2	10
	.3%	.6%	.5%	.5%
Buddhist	66	99	18	183
	10.3%	9.3%	4.4%	8.6%
Muslim	491	785	324	1600
	76.7%	73.3%	79.4%	75.5%
Christian	1	8	2	11
	.2%	.7%	.5%	.5%
Jain	2	2	0	4
	.3%	.2%	.0%	.2%
Sikh	0	6	2	8
	.0%	.6%	.5%	.4%
Hindu	78	164	60	302
	12.2%	15.3%	14.7%	14.3%
Total	640	1070	408	2118
	100.0%	100.0%	100.0%	100.0%

Immunization of children are not followed diligently by any community, indicating a general lack of awareness than religious compulsions (Table 5.220).

Religion by Total Monthly Family Income

Table 5.221 : Religion by Total Monthly Family Income

Religion	Income (in Rs.)										Total
	No / N. R.	Up to Rs.2500	2501- 5000	5001- 7500	7501- 10000	10001- 15000	15001- 20000	20001- 25000	25001- 35000	35001- 45000	
N.R.	0	2	6	2	0	0	0	0	0	0	10
	.0%	.3%	1.0%	.4%	.0%	.0%	.0%	.0%	.0%	.0%	.5%
Buddhist	4	33	37	51	27	24	6	1	0	0	183
	16.7%	5.6%	6.1%	10.7%	13.1%	18.9%	13.3%	4.0%	.0%	.0%	8.6%
Muslim	17	454	464	358	151	90	31	20	7	8	1600
	70.8%	76.6%	76.8%	75.1	73.3%	70.9%	68.9%	80.0%	77.8%	100.0%	75.5%
Christian	0	4	0	4	2	1	0	0	0	0	11
	.0%	.7%	.0%	.9%	1.0%	.8%	.0%	.0%	.0%	.0%	.5%
Jain	0	1	0	2	0	0	0	1	0	0	4
	.0%	.2%	.0%	.2%	.0%	.0%	.0%	4.0%	.0%	.0%	.2%
Sikh	0	3	4	1	0	0	0	0	0	0	8
	.0%	.5%	.7%	.2%	.0%	.0%	.0%	.0%	.0%	.0%	.4%
Hindu	3	96	93	59	26	12	8	3	2	0	302
	12.5%	16.2%	15.4%	12.4%	12.6%	9.4%	17.8%	12.0%	22.2%	.0%	14.3%
Total	24	593	604	477	206	127	45	25	9	8	2118
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The average income of the Muslim category of respondents and Hindus is below Rs.5000, while for Buddhists it is between Rs.5001-7500. On the other hand, higher income is earned by Muslims as well as Hindus — all 8 respondents who earned monthly income of Rs.35,001-45,000 were Muslims, and of those who earned Rs.25001-35,000, 77.8% were Muslims and 22.2% were Hindus (**Table 5.221**).

Religion by Requirement for Training

Table 5.222 : Religion by Requirement for Training

Religion	Requirement for Training							Total
	N. R.	Computer	Tailoring / Beauty Parlour / Embroidery	Turner / Fitter / Painter	Cooking	Technical	Not Required	
N.R.	5	3	0	0	0	0	2	10
	.9%	.7%	.0%	.0%	.0%	.0%	.3%	.5%
Buddhist	49	38	24	7	2	6	57	183
	9.2%	8.3%	6.0%	8.2%	18.2%	12.8%	9.8%	8.6%
Muslim	373	328	335	69	7	37	451	1600
	70.0%	71.3%	84.4%	81.2%	63.6%	78.7%	76.9%	75.5%
Christian	2	3	1	0	0	1	4	11
	.4%	.7%	.3%	.0%	.0%	2.1%	.7%	.5%
Jain	0	0	2	1	0	0	1	4
	.0%	.0%	.5%	1.2%	.0%	.0%	.2%	.2%
Sikh	5	1	0	0	0	0	2	8
	.9%	.2%	.0%	.0%	.0%	.0%	.3%	.4%
Hindu	99	87	35	8	2	3	68	302
	18.6%	18.9%	8.8%	9.4%	18.2%	6.4%	11.7%	14.3%
Total	533	460	397	85	11	47	585	2118
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

There was a general eagerness for acquiring training among the respondents on the whole, as seen by the responses of 47.2% of respondents across religious groups. Computers, technical skills, and tailoring / beauty / embroidery skills, cooking, etc. were skills sought by the respondents (**Table 5.222**).

Religion by Experience of Riot

Table 5.223 : Religion by Experience of Riot

Religion	Answer			Total
	N.R.	Yes	No	
N.R.	1	6	3	10
	1.2%	.7%	.3%	.5%
Buddhist	3	61	119	183
	3.6%	7.0%	10.2%	8.6%
Muslim	66	654	880	1600
	79.5%	75.1%	75.6%	75.5%
Christian	1	5	5	11
	1.2%	.6%	.4%	.5%
Jain	0	1	3	4
	.0%	.1%	.3%	.2%
Sikh	0	8	0	8
	.0%	.9%	.0%	.4%
Hindu	12	136	154	302
	14.5%	15.6%	13.2%	14.3%
Total	83	871	1164	2118
	100.0%	100.0%	100.0%	100.0%

41% of the respondents experienced riots in their locality. Of these, 75.1% were Muslims, 15.6% were Hindus, and 7% were Buddhists (**Table 5.223**).

Religion by Effects of Riot on Family

Table 5.224 : Religion by Effects of Riot on Family

Religion	Effects on Family									Total
	N.A.	No Effects	Left Place	Property Lost	Mentally Disturbed	Property Lost / Mentally Disturbed	Injured	Death of Relatives	Loss of Salary	
N.R.	10	0	0	0	0	0	0	0	0	10
	.8%	.0%	.0%	.0%	.0%	.0%	.0%	.0%	.0%	.5%
Buddhist	113	50	2	8	6	0	0	0	4	183
	9.1%	11.8%	4.7%	3.8%	7.7%	.0%	.0%	.0%	10.2%	8.6%
Muslim	914	299	37	179	65	28	33	15	30	1600
	73.3%	70.9%	86.0%	86.1%	83.3%	96.6%	91.7%	93.8%	77.0%	75.5%
Christian	7	0	0	1	1	1	0	0	1	11
	.6%	.0%	.0%	.5%	1.3%	3.4%	.0%	.0%	2.6%	.5%
Jain	3	0	0	0	0	0	0	1	0	4
	.2%	.0%	.0%	.0%	.0%	.0%	.0%	6.2%	.0%	.2%
Sikh	8	0	0	0	0	0	0	0	0	8
	.6%	.0%	.0%	.0%	.0%	.0%	.0%	.0%	.0%	.4%
Hindu	192	73	4	20	6	0	3	0	4	302
	15.4%	17.3	9.3%	9.6%	7.7%	.0%	8.3%	.0%	10.2%	14.3%
Total	1247	422	43	208	78	29	36	16	39	2118
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The biggest aftermath of the riots was also felt by the Muslims. Loss of property was the biggest impact, felt by 86% of the Muslims out of 208 respondents who mentioned it. While many respondents mentioned leaving place for a while, mental disturbance, loss of salary, etc. injury and death of relatives due to the riots were mentioned only by the Muslim respondents (Table 5.224).

Religion by Need of Permanent Police Protection

Table 5.225 : Religion by Need of Permanent Police Protection

Religion	Answer			Total
	N.R.	Yes	No	
N.R.	1	9	0	10
	5.9%	.8%	.0%	.5%
Buddhist	0	106	77	183
	.0%	8.9%	8.5%	8.6%
Muslim	12	893	695	1600
	70.6%	74.9%	76.4%	75.5%
Christian	0	7	4	11
	.0%	.6%	.4%	.5%
Jain	0	3	1	4
	.0%	.3%	.1%	.2%
Sikh	1	7	0	8
	5.9%	.6%	.0%	.4%
Hindu	3	167	132	302
	17.6%	14.0%	14.5%	14.3%
Total	17	1192	909	2118
	100.0%	100.0%	100.0%	100.0%

56% or 1192 respondents a need for permanent police protection in the area, of which 75% were Muslims. The reasons were fear of goondaism and fear of future riots, feeling of being unsafe in the locality, etc. (Table 5.225).

Religion by Inter-caste Marriage in Family

Table 5.226 : Religion by Inter-caste Marriage in Family

Religion	Answer			Total
	N.R.	Yes	No	
N.R.	0	0	10	10
	.0%	.0%	.5%	.5%
Buddhist	1	12	170	183
	10.0%	13.3%	8.4%	8.6%
Muslim	7	65	1528	1600
	70.0%	72.2%	75.7%	75.5%
Christian	0	3	8	11
	.0%	3.3%	.4%	.5%
Jain	0	0	4	4
	.0%	.0%	.2%	.2%
Sikh	0	0	8	8
	.0%	.0%	.4%	.4%
Hindu	2	10	290	302
	20.0%	11.1%	14.4%	14.3%
Total	10	90	2018	2118
	100.0%	100.0%	100.0%	100.0%

Despite such a disturbed environment, the incidence of inter-caste marriages in the family was mentioned by 4.2%, of which 72.2% were mentioned by Muslims. This also indicates that staying in the same area with other communities, some amount of integration becomes an inevitable consequence that is positive (**Table 5.226**).

Key Features of the Research Study (Govandi)

- There was overall picture of high number of adults, more than 2 married persons and children living in the family which indicates the practice of joint family system in the area (Govandi).
- Around 28.1% of families had one or more illiterate family members, which requires interventions by municipal authority.
- Majority of the sample (68.6%) speak Hindi as their mother tongue, 12.7% speak Hindi. The high proportion of migrant population in the area is obvious in the fact that only 16.6% speak Marathi.
- Out of the total respondents, 75.5% of the households were Muslims and 8.6% Buddhists. Christians (0.5%) and Hindus (14.3%) are also present in the sample. There is also a marginal representation of Jains and Sikhs.
- 72.3% of the respondents stay in their own houses and 27.6% stay in rented accommodation.
- 17.1% of the sample respondents stayed in houses with area less than 100 sq.ft., and 59.7% stayed in houses measuring 101-150 sq.ft. Taking into consideration the average family size of the sample, the level of congestion is very high in these houses.
- 30.8% of houses had individual water taps in their houses. Invariably these are connections that are illegally diverted from group water connection.
- 33.0% of sample respondents reported problems of inadequate water, irregular water availability and low water pressure. Some also reported long distance to fetch water, bad quality of water and quarrels at water collection points.
- Due to insufficient availability of water, 66.8% respondents purchased water from Tankers, 0.3% used hand pump / well which was available close by, 7.1% got water from friend / neighbour. Other options were use of motor to increase pressure or fetch from farther outlets.
- 70.9% used public toilets, 20.6% had to travel $\frac{1}{2}$ - 1 km. to use toilet. The number of people who use one toilet seat range from less than 5 to as high as 50 people in the area.
- Some respondents mentioned that women found it unsafe to go to the toilet at night or in afternoon when it was somewhat deserted as they feared molestation by anti-social elements who invariably frequent the area surrounding the toilet.
- 46.5% of respondents paid a user fee of Rs.2/- per person / day which works out to Rs.240/- per month for a family of 4 persons. Because of this it is found that children resort to open defecation (OD) in the area.
- Garbage was disposed off in waste bins by 90.5% of respondents. 9.8% claimed to segregate their garbage. Regarding collection of garbage from house 56.1% stated that they put it out in garbage bins themselves. 27.8% said the municipal workers collect their garbage.
- Regarding drainage 68.6% of respondents stated that they have no problem, 11.6% had no drainage at all. 2% said that they were dirty and smelling. 7% stated they were choked by plastics and 10.8% said the drains were just open small gutters.

- For one-third of sample respondents, the railway station was just half km. away from house. For 16.5% the station was 2 kms. away. For 70% of the respondents, the railway station was within a distance of 2 kms.
- 32.2% the respondents send their children to private schools and only 15.3% to municipal schools. 15.5% studied in English medium, 15.2% Urdu medium, 9.3% Marathi, and 6.9% Hindi. The reasons for the dropping out from school were given as – no interest due to failure (3.5%), Poverty (2.6%) return to native place and health problems.
- The residents stated that the municipal schools in their area are far away from the place where they stay and hence they felt it was unsafe to send their children in these schools. They also complained about less number of secondary schools due to which the school dropout rates are high, and pointed out that there are many private unaided schools in the area who charge very high fees which many parents of these children cannot afford.
- 70.8% of respondents stated that they did not sense any kind of discrimination regarding their children's education.
- The respondents expressed the need for vocational training in the field of technical skills (3.2%), computer skills (40.6%), and different vocational courses, etc.
- 61.1% had no sick persons in the family, 10.2% of respondents had a handicapped member in the family.
- 79.4% registered women from family for ante-natal care during pregnancy. 44.0% registered at municipal facility, 16.5% private and 19.0% government health care facility.
- 30.8 % women members in family delivered at municipal hospitals, 13.3% Private and 31.5% in Government hospitals. 9.9% delivered children at home (Shocking in city like Mumbai).
- 19.3% of respondents' children were not immunized. The reasons for non-immunization were stated — religious problems (1.6%), small child (6.1%), lack of time (3.8%) and neglect from parents themselves (5.7%)
- 59.8% had no insurance policy. 14.0% had insured through LIC policies and 26.2% private insurance policies.
- 85.8% did not find any kind of discrimination, while 9.6% reported a sense of being discriminated while seeking medical treatment.
- Majority (63.5%) of respondents had one earning family member, 24.7% had 2 earning members, and 8.2% had more than 3 earning family members. In only 11% families there were female earning family members also.
- 50.2% were permanent employees in the establishment. 8.5% were in construction related job (plumber / painter /electrician), 7.6% were vendors, 10.5% did tailoring or embroidery, 7.2% had their own Taxis / Auto Rickshaws, etc.
- 80% of respondents reported a monthly family income of upto Rs.10000.
- 72.4% did not face any problem in getting the job. A marginal 0.8% felt they faced discrimination while looking for a job, while 89.4% did not find they faced any kind of discrimination.
- 91.4% did not face any problem in their present job. Others who faced problem cited the following reasons – Lack of recognition of work (0.2%), inadequate income (5.0%), no job security, no promotions, no facilities, and odd timings.
- 40.6% of respondents reported to have savings. It is also a healthy sign that most of the savings are in formal ones like nationalized banks, private and co-operative banks, post offices, co-operative societies, etc.

- Regarding self-employment, 45.3% respondents responded positively as regards the need for skill training to start one's own business. Computer training was the popular choice expressed by 21.8% of respondents. Other training needs put forward was Tailoring, Beauty Parlour / Embroidery (18.7%), Turner / Fitter / Painter (4%) Cooking (0.5%), and Technical Skills.
- Lack of guidance was a problem raised by 4.9% of respondents who started their own small business. Other problems mentioned were lack of finance (34.7%), work place (0.7%) and both finance + place (0.8%)
- 92.7% respondents had ration cards, while 6.8% did not possess them. 2.8% had yellow ration cards which mean they are under BPL category i.e. families having annual income of upto Rs.15,000/-
- Regarding family members holding other documents, 9.0% had no Election Card, 34.8% did not have any one in the family with PAN Cards, 86.7% did not have passport, 45.8% did not have Aadhar (UID) Card, and 74.6% did not have a driving license.
- As to the problem to obtain these vital documents 74.5% did not face any problem. Among those who did, problem cited was – non cooperation of concerned officials (8.3%), lack of supporting documents (2.3%), and commission to be paid (1.4%) to obtain these important documents.
- About monthly expenditure on water, 9.6% spent less than Rs.100/- per month on water, 28.5% spent Rs.101 – 200, 23.1% spent Rs. 201 – 300. Only 0.5% spent more than Rs.2000/- per month which can be due to very large families.
- Expenditure on using Toilet facilities – 32.8% spent upto Rs.50 per month on Toilet usage, 8.1% spent between Rs.51 – 100. Those who spent more are marginal in number.
- 64.2% had no expenditure on addition of any kind, 11.1% spent Rs.100, 14.6% spent Rs.101-200. Around 2.4% spent more than Rs.200.
- 77.1% did not spent on house rent as they are owners of the houses. The rents paid ranged from Rs.1000 (10.6%), Rs.1001 – 2000 (9.1%), Rs.2001 – 3000 (1.9%) to over Rs.6000 (0.9%)
- 96.9% did not report any expenses on loan repayment.
- Possession of consumer durables is an indication of the quality of life led by the population. The data showed that the respondents have a clear priority with regard to household acquisitions.
- 80% of the sample had colour television, and 87.9% had cable TV. Mobiles were owned by 87.3%, and 5.9% had computers/laptops. 8.0% had telephones at home. Basic comforts were also given importance by the respondents — 93.9% had fans, 88.4% had cookers / mixers, 64.5% had gas stove or electric stove. 78.4% had cupboards, and 67% had basic furniture such as cot, etc.30.5% had refrigerators, and 1.5% had ovens.13% had music system e.g. tape recorders, and 15.1% had radio / transistors.
- As for means of transport, 3.6% had four wheelers, 2.4% had scooters and 7.9% had motor bikes; 16.2% had bicycles.
- 97% said they did not avail of any special help as Minority Community while 2.8% only said they did benefit from - Sanjay Gandhi Niradhar Yojana (1.5%) and BPL Card (0.6%).
- 20.5% respondents had loans taken by them or their family members. According to respondents loan taking was not a regular habit with them. 9.2% said they had taken the loan only once, 1.4% taken twice, and 0.2 % had take loan thrice.

- 50.1% respondents stated that their area gets floods in monsoon. 13.3% reported loss of property and belongings. 9% experienced total stoppage of communication, and 22% experienced increased in illness in the family.
- 41.1% experienced riots while 55% did not suffer from riots. As an aftermath of the riots 2% said their family left the area 3.7% experienced mental disturbance, property loss was suffered by 9.8%. Loss of wages were reported by 1.8% and 1.7% were injured.
- Regarding how to stop riots, 67.5% felt that the only way to stop riots were to resolve them mutually in city like Mumbai.
- 3.8% felt that spreading awareness regarding religious tolerance would help, while 0.8% felt Police assistance would help reduce such riots. Few households suggested to form Neighbourhood Committee to promote religious harmony.
- 76.5% did not face any discrimination on the bases of the religion. 17.6% did feel discriminated.
- 80.2% felt safe in the area, 19.6% did not feel safe. Reasons for feeling unsafe in the area were – more quarrels, since earlier riots (7%) the locality was bad (1.8%) and 9.7% felt unsafe after riots.
- 23.3% respondents have experienced incidents of anti-social activities in the name of religion. 7.5% experienced non co-operation and aggression from anti-social persons in the neighbourhood. 56.3% felt need for permanent police protection in the area.
- Almost 98.1% of the respondents had good relations with their neighbours as well as people from the other community.
- Co-Meals were taken part with other community people according to 81.7% on occasion of marriages in the families and religious poojas. 17.6% did not follow this practice on taking meals with people from other communities.
- Common reasons for quarrels in the area was due to water (16.8%), garbage collection / dumping (2.1%), children (3.3%), basic amenities and girl problems (0.1%).
- 4.2% had witnessed inter-caste marriages in the family. According to respondents family quarrels (2%) unhappy relatives (0.2%), divisions in the family were all outcome of inter-caste marriage.
- 33.2% of respondents have received good civic facilities and cooperation from the municipal staff, while 46% felt that the treatment was bad.
- 87.5% of sample respondents felt that they did not receive cooperation from local elected representative while only 12% felt that this was not the case in their area.

Cross Tables Analysis

- There are not much religious differences in children not being sent to school though by sheer number it may seem that more Muslim children are out of school.
- Out of 210 of the respondent women who delivered at home 89.5% were Muslims, 8.6% Hindus and 1.9% Buddhists. 11.75% of 1600 Muslims in the sample reported home deliveries. The custom of having home deliveries at home appears to be common amongst Muslims than in other communities.
- Out of 408 respondents who did not get their child immunized, 79.4% were Muslims, 14.7% Hindus and 4.4% Buddhists. Immunization of children is not followed diligently by any community indicating lack of awareness than religious compulsions.

- Average family income of Muslim and Hindu respondent household is below Rs.5,000/- while for Buddhists it was Rs.5,000-7,500. On the other hand higher income is earned by Muslims as well as Hindu household. Of those who earn between Rs.25,001- 35,000, 77.8% were Muslims and 22.2% Hindus.
- 47.2% of the respondents across religious groups showed aptitude for acquiring training in various vocational trades.
- 41% of respondents admitted to have experienced riots. Out of this 75.1% were Muslims, 15.6% Hindus and 7% Buddhists.
- 86% of Muslims out of 208 respondents mentioned loss of property as the major impact of riots. The biggest aftermath of riots was felt by Muslims.
- 56% (1192) of respondents expressed the need for permanent police protection in the area out of which 75% were Muslims, 14% Hindus and 8.9% were Buddhists. The main reason for police protection was fear of anti-social elements from the area.
- Out of 90 respondents who had inter caste marriages in the family, 72.2% were Muslims, 13.3% Buddhists, 11.1% Hindus and 3.3% Christians.

Proposed Interventions

Based on the findings of the study, the interventions proposed in the study area are as follows –

1. It was observed that around 76.8% of the houses had an area less than 150 sq.ft. and the practice of joint families was common. Due to this the level of congestion being very high, it is felt that SRA schemes should be introduced in this area, so that there is less congestion.
2. There was a problem of inadequate water, irregular water availability and low water pressure, which many times led to quarrels in the area. Hence, more water supply and more water connections should be given to the households in the area.
3. The number of people in the area who used one toilet seat range from less than five to as high as fifty. More number of toilet seats are required to be constructed.
4. It was mentioned in the report, that women found it unsafe to visit the toilet at night or in the afternoon due to the fear of anti-social elements, the toilets should be constructed close to the area residence of people.
5. The study also revealed that 10.2% of the households had a handicap person in the family, this calls for construction of few seats of toilets for handicap as well as for children in the area to eliminate open air defecation.
6. The residents complained about less number of secondary schools and many private unaided schools in the area who charge very high fees which many parents of the children can not afford. Hence, a need is felt for more primary and secondary / government schools in this area.
7. There is a tendency nowadays to send the children to English medium schools. Hence more number of English medium schools should be started in by the local authority in this area.
8. It was shocking to note that 9.9% of women still delivered at home in the area. The home delivery many times results in maternal and child mortality and morbidity. One reason for home delivery may be non-availability of municipal maternity services close to the area. This calls for a need of a municipal maternity home in the area as more than two Lacs population of this area do not have municipal maternity home.

9. It was found that the expenses on health ranged from Rs.1000 upto Rs.2000 per month. As average earnings per family is Rs.7500 , it is felt that the families in this area should be covered with some sort of medical insurance policies.
10. The study revealed that 19.3% of the children were not fully immunized. Some of the reasons for non-immunization were lack of time, and immunization centre being away from the locality. These responses point to critical lack of health awareness among the population and calls for a need of extensive campaign for 100% immunization of children in the area.
11. The respondents had definite ideas regarding the vocational skills necessary in the present situation and the future, which is a very positive indication. Even though the responses were marginal, it points to the higher inspirational levels of the respondents. They expressed the need for vocational training in the fields of technical skills, computer skills (21.8%), Tailoring / Beauty Parlour / Embroidery, vocational courses, music / dance, command over languages, catering / hospitality, business skills, photography. This calls for establishment of ITIs to undertake above job oriented courses.
12. Regarding self-employment, 4.9% respondents felt a need for training to start their own business. A training and Guidance cell may be established in the area to support the youths in starting small business ventures.
13. Although majority of the population in this area was for the minority, it was found that only 2.8% respondents stated that they benefit from schemes of the government given to minorities, hence it is felt that a guidance cell from the government or minority commission should be stationed in this area to guide and help the minority population about these schemes and help taking benefits of these schemes.
14. More than half of the respondents stated that area gets flooded in monsoon, which results in loss of property and belonging and also increasing illnesses in the area. Hence, the area should be covered with water drains / water pumps should be installed during rainy season, so that the rain water is properly drained.
15. Around 23.3% of respondents experienced incidence of anti-social activities in the name of religion. 56.3% felt the need for permanent police protection in the area as there was a feeling of insecurity. On being asked how this can be controlled, a need was felt for erecting a police chowky in the area. Major reasons cited by the respondents for necessity of police protection were – fear of *goondas*, fear of riots, quarrels, and the fear of locality itself, they felt that police protection may help them live in the area without fear.

CHAPTER - 6

Survey Report of Orlem Slum

Orlem (Valnai) is situated in P/North ward in Western suburb. This area is very old one inhabited by east Indians and Catholics. These are mainly ground floor chawl like structures. The population of this area is around 50,000 to 55,000. The population of this area is mostly Christians. It also consists of people who have been shifted to this place as a result of new development projects in various parts of city.

Map 6.1: P/North Ward in Mumbai



Profile of P/North Ward in Mumbai

P- North Ward (Malwani and Orlem, Valnai).

Area of the Ward:-44.67 Sq.Kms. Population:-9, 43,605 (Census 2011).
Child Sex Ratio:-914. Total Literacy:-81.9%. Male:-85.9%. Female:-77.1%.
Human Development Index:-0.47 (2009). Slum Population:-64%.
Properties:-26309.
Municipal Dispensaries:-09.
Municipal Maternity Homes:-02.
Municipal Hospitals:-02.
Other Hospitals:-103.
Municipal Primary Schools:-72.
Municipal Secondary Schools:-21.
Other Schools:-86.
Gardens:-12. Playgrounds:-27. Recreation Grounds:-21. Parks:-1.
Water Connections in the Ward:-22043.
Number of Toilet Blocks:-721. Number of Seats:-6378.
Road Length in the Ward:-91.65 Kms.
Total Number of Dustbins in the Ward:-350.
42.98% area of the ward is covered by underground Sewerage Network.

DEMOGRAPHIC PROFILE

In all 734 people were interviewed for the study in Orlem area.

Table 6.1 : Age Group

Age Groups (in Years)	Frequency	Percent
Up to 20	29	3.9
21 - 30	134	18.2
31 - 40	192	26.2
41- 50	285	38.9
51 - 60	55	7.5
61 -70	23	3.1
71 and Above	16	2.2
Total	734	100.0

Age Group

The average age-group of the sample respondents is between 41-50 years, with 38.9% belonging to this category. 26.2% are between 31-40 years, 18.2% are between 21-30 years and 3.9% are below 20 years of age. 12.8% are above 50 years (**Table 6.1**).

Table 6.2 : Gender

Answer	Frequency	Percent
Male	481	65.5
Female	253	34.5
Total	734	100.0

Gender

In the total sample of 734 respondents, male respondents form 65.5% of the sample, while 34.5% are female respondents (**Table 6.2**).

Table 6.3 : Marital Status

Marital Status	Frequency	Percent
Married	631	86.0
Unmarried	94	12.8
Widow	9	1.2
Total	734	100.0

Marital Status

86% of the sample respondents are married, 12.8% are unmarried and 1.2% are widowed (**Table 6.3**).

Table 6.4 : Educational Level

Educational Level	Frequency	Percent
Illiterate	176	24.0
Up to 4 th Std.	105	14.3
5 th – 9 th Std.	232	31.6
SSC	124	16.9
HSC	60	8.2
Graduate	32	4.3
P. G. / Diploma	5	.7
Total	734	100.0

Educational Level

Table 6.4 shows that a little less than a quarter (24%) of respondents is illiterate and 14.3% have primary level of education. Those with high school level education form 31.6% of the sample respondents and 16.9% have passed SSC. 8.2% have done HSC. 4.3% are graduates and .7% has completed post graduate level education.

Table 6.5 : Religion		
Religion	Frequency	Percent
Buddhist	109	14.9
Muslim	252	34.3
Christian	370	50.4
Hindu	3	.4
Total	734	100.0

Religion

It can be seen from **Table 6.5** that the religious composition of the sample is mainly non-Hindu, dominated by Tamilian Christians. 50.4% of the sample are Christians and 34.3% are Muslims. 14.9% are Buddhists and just about .4% are Hindus.

Table 6.6 Mother Tongue		
Mother Tongue	Frequency	Percent
Hindi	269	36.7
Urdu	2	.3
Marathi	114	15.5
English	10	1.4
Konkani	6	.8
Malayalam	5	.6
Tamil	326	44.4
Kannada	2	.3
Total	734	100.0

Mother Tongue

Majority of the sample (44.4%) speak Tamil as their mother tongue, and 36.7% speak Hindi. 15.5% speak Marathi, and 1.4% speak English. Other languages spoken by the respondents are — Urdu (.3%), Konkani (.8%), Malayalam (.6%), and Kannada (.3%) as shown in **Table 6.6**.

MIGRATION

Table 6.7 : Permanent Resident of the Area		
Answer	Frequency	Percent
Yes	706	96.2
No	28	3.8
Total	734	100.0

Residential Status

As shown in **Table 6.7** that 96.2% of the sample respondents are permanent residents of the area.

Table 6.8 : No. of Years of Stay in the Area		
No. of Years	Frequency	Percent
N.A.	28	3.8
Up to 5	36	4.9
6-10	85	11.6
11-15	79	10.8
16-20	125	17.0
21-25	72	9.8
26-30	145	19.8
31-35	54	7.4
36-40	53	7.2
41-50	45	6.1
51-60	3	.4
Above 60	9	1.2
Total	734	100.0

Duration of Stay

As indicated in the **Table 6.8**, 16.5% of the sample respondents have lived in the area for less than ten years. 27.8% have lived in the area for 11-20 years. The rest have been in the area much longer, and probably for generations, as 1.2% have lived in the area for more than 60 years.

Table 6.9 : State Hailing From		
Name of State	Frequency	Percent
N.A.	706	96.2
Uttar Pradesh	5	.7
Bihar	1	.1
Karnataka	3	.4
Except Mumbai-Maharashtra	5	.7
Mumbai	12	1.7
Madhya Pradesh	1	.1
Delhi	1	.1
Total	734	100.0

The merged identity of the respondents is obvious in **Table 6.9**, as 96.2% said they belonged to Maharashtra and hence the question did not apply to them. The rest came from the following states — Mumbai, rest of Maharashtra, Uttar Pradesh, Bihar, Karnataka, Madhya Pradesh, and Delhi.

Table 6.10 : Reasons for Migration		
Reasons	Frequency	Percent
N.A.	706	96.2
In Search of Job	24	3.3
Education	4	.5
Total	734	100.0

Table 6.11 : Problems to Stay in Mumbai		
Problem	Frequency	Percent
N.A.	706	96.2
No Basic Amenities	16	2.2
No Problems	12	1.6
Total	734	100.0

Table 6.12 : Total No. of Family Members		
No. of Family Members	Frequency	Percent
1-2	75	10.2
3-4	395	53.8
5-7	241	32.8
8-10	18	2.5
11-15	5	.7
Total	734	100.0

Place of Origin

The majority of slum dwellers identify themselves with the city rather than their native place. In spite of poor conditions in the slums, second generation of slum dwellers who are not nostalgic about their rural background feel that life in Mumbai slums is reasonably tolerable than hardships in rural areas.

Reasons for Migration

The self professed migrants to the city said they came to Mumbai in search of a job or to study (**Table 6.10**).

Staying in Mumbai

Also, unchecked land prices and unaffordable housing forced the poor to search for informal solutions resulting in mushrooming of slums and squatter settlements. It can be seen from the **Table 6.11** that the only problem that they had with their place of stay was that it lacked basic civic amenities.

No. of Family Members

It can be safely said that the average family size of this sample respondents was 3-4 members, since 53.8% reported to have members in this range. 32.8% had 5-7 members. Those who have families larger than 7 members formed just 3.2% of the sample respondents as indicated in the **Table 6.12**.

Table 6.13 : No. of Adults in Family		
No. of Adults	Frequency	Percent
1-2	415	56.5
3-4	252	34.4
5-7	64	8.7
8-10	3	.4
Total	734	100.0

No. of Adults in Family

56.5% had 1-2 adults in the family, while 34.4% had 3-4 adults. Those who had 5-7 adults formed 8.7% of the sample respondents, and .4% had 8-10 adult members as indicated in the **Table 6.13**.

Table 6.14 : No. of Children in Family (Below 18 Years)		
No. of Children	Frequency	Percent
0	234	31.9
1-2	362	49.3
3-4	123	16.8
5-7	15	2.0
Total	734	100.0

No. of Children in Family

31.9% of the respondents had no child in the family. Close to half the sample (49.3%) had 1-2 children in the family, and 16.8% had 3-4 children. 2% had 5-7 children as indicated in **Table 6.14**.

Table 6.15 : No. of Male Adults in Family		
No. of Males	Frequency	Percent
0	16	2.2
1	209	28.5
2	287	39.1
3	156	21.2
4	43	5.9
5	17	2.3
6	5	.7
7	1	.1
Total	734	100.0

No. of Male Adults in Family

28.5% of the respondents had only one male adult in the family, while 39.1% had two male adults in the family. 21.2% had three male adults, and 5.9% had four male adults. Those who had more than five male adults comprised 3.1% of the sample as indicated in the **Table 6.15**.

Table 6.16 : No. of Female Adults in Family		
No. of Females	Frequency	Percent
0	8	1.1
1	250	34.1
2	286	39.0
3	125	17.0
4	40	5.5
5	15	2.0
6	8	1.1
7	1	.1
8	1	.1
Total	734	100.0

No. of Female Adults in Family

It can be seen from **Table 6.16** that 34.1% had just one female adult in the family, while 39% had two female adults. 17% had three female adults, 5.5% had four female adults, and 3.3% had 5-8 female adults.

Table 6.17 : No. of Married Persons in Family		
No. of Persons	Frequency	Percent
0	5	.7
1	48	6.5
2	606	82.6
3	36	4.9
4	31	4.2
5	2	.3
6	5	.7
7	1	.1
Total	734	100.0

No. of Married Persons in Family

Table 6.17 indicates that while 6.5% mentioned only one married person in their family, 82.6% had two married persons in the family. 4.9% had three married persons, 4.2% had four married persons in the family. A marginal percentage of 1.1% had 5-7 married persons. This indicates a restricted practice of joint family system among the respondents.

Table 6.18 : No. of Illiterate Persons in Family		
No. of Illiterate Persons	Frequency	Percent
0	430	58.6
1	154	21.0
2	120	16.3
3	17	2.3
4	5	.7
5	5	.7
6	3	.4
Total	734	100.0

No. of Illiterate Persons in Family

Table 6.18 indicates that while 58.6% did not have any illiterate persons in their families, the remaining 41.4% had illiterate family members. 21% had one illiterate family member, while 16.3% had two family members who were totally uneducated. The remaining 4.1% had 3-6 illiterate family members.

Table 6.19 : No. of Persons Studied up to 4th Std.		
No. of Persons	Frequency	Percent
0	397	54.1
1	188	25.6
2	96	13.1
3	46	6.3
4	6	.8
5	1	.1
Total	734	100.0

Education upto Primary Level

Over a quarter of the sample (25.6%) had one family member who had primary level education and 13.1% had two family members who studied up to primary level. About 6% had 3 members in the family with primary education and .9% had 4-5 members with primary level of education as indicated in the **Table 6.19**.

Table 6.20 : No. of Persons Studied between 5th to 9th Std.		
No. of Persons	Frequency	Percent
0	220	30.0
1	218	29.7
2	183	24.9
3	65	8.8
4	38	5.2
5	7	1.0
6	2	.3
7	1	.1
Total	734	100.0

Education upto Secondary Level

It can be seen from **Table 6.20**, that more than half the sample (54.6%) had 1-2 family members with high school education, i.e. 5th - 9th Std. 8.8% had three family members with high school level education. 6.6% of the respondents had additional than 3 members who had studied up to 9th Std.

Table 6.21 : No. of Persons Passed SSC		
No. of Persons	Frequency	Percent
0	410	55.9
1	225	30.7
2	82	11.2
3	15	2.0
4	1	.1
5	1	.1
Total	734	100.0

Education (with SSC)

Table 6.21 shows that 30.7% of the sample had at least one person who had completed SSC, and 11.2% had two persons who had completed school successfully. About 2.2% had more than two members in the family who had passed SSC level education.

Table 6.22: No. of Persons Passed HSC		
No. of Persons	Frequency	Percent
0	552	75.2
1	137	18.7
2	38	5.2
3	7	.9
Total	734	100.0

Education (with HSC)

It can be seen from **Table 6.22** that 18.7% of the respondents had one family member who had completed HSC, and 5.2% had two family members with this educational level. Those who had 3 family members with HSC level education are marginal, i.e. .9% of the respondents.

Table 6.23: No. of Graduates in Family		
No. of Persons	Frequency	Percent
0	650	88.5
1	60	8.2
2	21	2.9
3	2	.3
4	1	.1
Total	734	100.0

Education (with Graduate Level)

Table 6.23 shows that a total of 11.5% had graduates in the family — 8.2% had one family member, 2.9% had two, and .4% had 3-4 members who were graduates.

Table 6.24 : No. of Post Graduates in Family		
No. of Persons	Frequency	Percent
0	725	98.8
1	9	1.2
Total	734	100.0

Education (with Post-Graduate Level)

It can be seen from **Table 6.24** that there was just 1.2% who had 1 family member who had finished post graduation.

Above all Tables refer to educational level of the sample respondents in Orlem Slums of Mumbai.

OCCUPATION

Table 6.25 : Occupation		
Occupation	Frequency	Percent
Service	331	45.0
Domestic Worker	22	3.0
Vendors	34	4.6
Own Taxi / Auto	28	3.8
Carpenter / Electrician / Welder / Kadia	46	6.3
Tailor / Badala Work	31	4.2
Self Business	33	4.5
Housewife	154	21.1
Nothing	55	7.5
Total	734	100.0

These urban centers offering diverse employment opportunities and means of livelihood are the main centers of attraction for migration, despite the fact that physical infrastructure in terms of housing, drinking water supply and drainage are inadequate.

Table 6.25 shows that 45% of the sample respondents are in service and 21.1% are housewives and do not work outside the house. 7.5% mentioned they do nothing, probably because they were either old, or not in a position to work. Those who have their own business formed 4.5% of the sample respondents. The other occupations of the sample respondents were — domestic workers

(3%), street vendors (4.6%), runs own taxi / auto (3.8%), carpenter / electrician / welder / kadia (6.3%), tailor / badala work (4.2%).

HOUSING

It was observed during FGD discussions and visits to the area that most of the houses are pucca cement houses. However some Patra houses are also found in this area.

Table 6.26 : Ownership of House		
Answer	Frequency	Percent
Own	521	71.0
Rented	213	29.0
Total	734	100.0

Ownership of House

It can be seen from **Table 6.26** that 71% of them stay in their own house, and 29% stay in rented accommodation.

Table 6.27 : No. of Rooms		
No. of Rooms	Frequency	Percent
One	601	81.9
Two	112	15.2
Three	21	2.9
Total	734	100.0

No. of Rooms

It can be seen from **Table 6.27** that 81.9% stay in one room tenements. 15.2% stay in two room houses, and 2.9% stay in three room houses.

Table 6.28 : Area of the House		
Area in Sq. Ft.	Frequency	Percent
Up to 100	401	54.6
101-150	271	37.0
151-200	35	4.8
201-250	15	2.0
251-300	12	1.6
Total	734	100.0

Area of the House

Table 6.28 indicates that 54.6% of the sample stayed in tenements with area of less than 100 sq.ft. and 37% stayed in a house with area of 101-150 sq.ft. 4.8% stayed in a house measuring 151-200 sq.ft. and 2% had houses that measured 201-250 sq.ft. in area. 1.6% stayed in houses that measured between 251-300 sq.ft.

Type of Construction

Table 6.29 : Type of Construction of House		
Answer	Frequency	Percent
Pucca	631	86.0
Kuccha	103	14.0
Total	734	100.0

It can be seen from **Table 6.29** that even though the area of the houses were around 100-150 sq.ft. on an average, 86% of the houses were pucca structure; kuccha houses were reported by only 14% of the respondents.



Type of House

Table 6.30 : Type of House		
Type of House	Frequency	Percent
Hutment	206	28.1
Baithi Chawl	463	63.1
One Floor House	61	8.3
Two Floor House	4	.5
Total	734	100.0

28.1% of the respondents lived in hutments. 63.1% described their houses as 'baithi chawls', and 8.3% lived in single floor houses. .5% had two floor houses (**Table 6.30**).

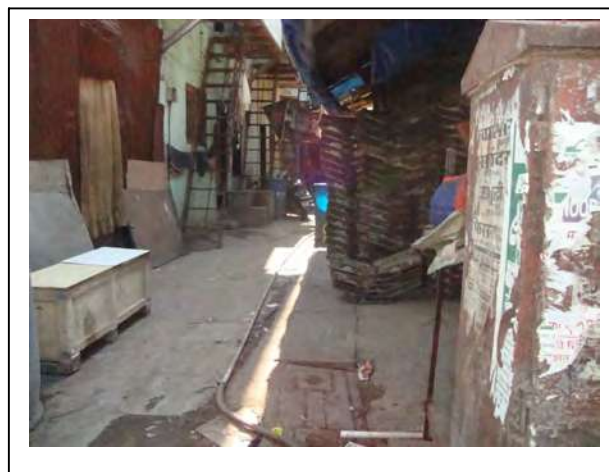


Table 6.31 : Construction Material Used to Build Houses		
Answer	Frequency	Percent
N.R.	17	2.3
Cement + Sand + Bricks	126	17.2
Cement + Sand + Tin	16	2.2
Cement + Sand + Tin + Tadpatri	116	15.8
Cement + Sand + Bricks + Tin	459	62.5
Total	734	100.0

Construction Material

Table 6.31 reflects that 62.5% had houses, built of tin, cement, sand and bricks. 17.2% made their houses of only cement, sand and bricks. 2.2% used cement, sand and patra, while 15.8% used cement, sand, tin and tadpatri.

Table 6.32 : Cost to Purchase House		
Cost (in Rs.)	Frequency	Percent
Nil	507	69.1
Up to Rs.10000	13	1.8
50001-100000	1	.1
N.A.	213	29.0
Total	734	100.0

Purchase of House

It can be seen from **Table 6.32** that 69.1% of the respondents did not spend money to purchase their houses as it was probably owned by their parents earlier. The money invested in purchasing the houses ranged from Rs.10,000 (1.8%) to Rs.100000 (.1%).

Table 6.33 : Deposit (if any) for the House		
Answer	Frequency	Percent
N.A.	521	71.0
Yes	199	27.1
No	14	1.9
Total	734	100.0

Deposit for House

As indicated in the **Table 6.33** that 27.1% of them paid deposit for rental accommodation, while 1.9% did not have to pay any deposit.

Table 6.34 : Improvements in House		
Answer	Frequency	Percent
No	253	34.4
Repairing	65	8.9
Plastering / Painting	30	4.1
Furniture	8	1.1
Tiles	17	2.3
Repair + Painting	77	10.5
Repair + Tiles + Painting	91	12.4
Repair+ Painting+ Furniture + Tiles	193	26.3
Total	734	100.0

Improvements in House

Table 6.34 shows that 34.4% did not have to do anything after getting the house. Others had to spend for getting the house in livable condition. 26.3% had to make repairs, paint the house, fix tiles and get new furniture, while 12.4% had to repair house, fix tiles and paint the house. Thus some amount of modification was done by the respondents to make the house contented to live.

WATER SUPPLY

The MCGM in 1996 issued a circular banning supply to slum dwellers settled since 1995, followed by a state announcement that the cutoff date for rehabilitation was January 1, 1995. One connection is given to a minimum of five households and a maximum of 15. Those without one draw water through illegal pipes or steal from MCGM pipelines.

In most of Mumbai's slums it is the responsibility of the women and children to collect water from public tap stands, these are used to make certain that water is distributed in all parts of the city; water is released from different taps at different times of the day. The lack of a constant supply of water (up to 4 hours daily and less in summer) combined with long queues at public tap stands, not only damages health but it also reduces the time that can be spent economically or in education.

This area is provided with group connections for every 10 houses. The FGD respondents said that they get water for 2 hours only and they have to make use of booster pump for drawing water. They also complained about less supply of water and inconvenient timing of water supply. However, they also stated that water mafia does not exist in their area, there are no unauthorized connections, no tanker water is required and they do not have to pay water charges to anyone except MCGM water bills.

Table 6.35 : Individual Tap

Answer	Frequency	Percent
Yes	378	51.5
No	356	48.5
Total	734	100.0

Water Supply — Individual Connections

51.5% of them said they had individual taps in their houses. Always these are connections that are illegally diverted from group water connections (**Table 6.35**).

Table 6.36 : If No, Source of Water Connection

Source	Frequency	Percent
Group Connection	188	25.6
Hand Pump / Well	26	3.5
Purchasing	142	19.3
N.A.	378	51.6
Total	734	100.0

Source of Water Connection

Taps are a source of safe drinking water and a lack of it shows the inferior condition of slums. As indicated in **Table 6.36** that 25.6% of them reported to have access to group water connections and 19.3% purchased water from tankers. Only a marginal 3.5% had access to hand pump / well in the surrounding area.

Group Water Connections

Table 6.37 : Group Water Connection in the Area

Answer	Frequency	Percent
Yes	594	80.9
No	140	19.1
Total	734	100.0

While in the earlier **Table 6.36** only 25.6% stated their source of water to be group connections, in this **Table 6.37**, 80.9% stated that there were group connections for water, in their area. This was also confirmed in the FGD discussions.



Table 6.38 : No. of Families using Group Water Connections

No. of Families	Frequency	Percent
N.A. / N.R.	364	49.6
Up to 5	24	3.3
5-10	263	35.8
11-15	24	3.3
16-20	47	6.4
Above 20	12	1.6
Total	734	100.0

Usage of Group Water Connections

As indicated in the **Table 6.38**, 3.3% said that in their area, up to five families shared a single connection, while another 35.8% said 5-10 families shared a single connection. 3.3% shared a single connection among 11-15 households. 6.4% had to share a single connection among 16-20 houses, and 1.6% had to share one connection for more than 20 houses.

Table 6.39 : Duration of Water Supply (No. of Hours)

No. of Hours	Frequency	Percent
No	115	15.7
Up to 1 Hour	26	3.5
2	195	26.6
3	336	45.9
4	6	.8
5	10	1.4
Above 5 Hours	45	6.1
Total	734	100.0

Duration of Water Supply (No. of Hours)

The lack of a constant supply of water (up to 4 hours daily and less in summer) combined with long queues at public tap stands, not only damage health but it also reduces the time that can be spent economically or in education. As indicated in the **Table 6.39** that for 30.1% of the respondents' water supply is accessible for just 1-2 hours per day and for 45.9% water supply is available for 3 hours per day. More than 3 hours of water supply is available to 8.3% of the sample respondents.

Table 6.40 : No. of Hours for Family		
Answer	Frequency	Percent
No	128	17.4
1 Hour	19	2.6
2 Hours	24	3.3
3 Hours	4	.5
4 Hours	1	.1
15 Minutes	242	33.1
30 Minutes	313	42.6
45 Minutes	3	.4
Total	734	100.0

Duration of Water Supply (Family)

As indicated in the **Table 6.40** that almost one-third of the respondents, i.e. 33.1% had access to the water tap for just about 15 minutes per family. 42.6% had access to 30 minutes per family. Those who had access to water supply for 1-2 hours comprised 5.9% of the sample, and those who had more access were insignificant (.6%).

Table 6.41 : Expenses on Water (Per Day)		
Expenses in Rs.	Frequency	Percent
N.R. / No	81	11.0
Up to Rs.5	49	6.7
6-7	89	12.1
8-10	378	51.5
11-15	29	4.0
16-20	21	2.9
21-25	87	11.8
Total	734	100.0

Expenditure for Obtaining Water

Another obstacle to improving water access in the slums is the activity of water vendors who sell MCGM water to slum residents at exaggerated prices, which deprives the MCGM of money and exploits the needs of slum inhabitants.

51.5% spent Rs.8-10 per day on water, and 6.9% spent Rs.11-20, and 11.8% spent Rs.21-25 per day in procuring water (**Table 6.41**).

Table 6.42 : Problems in Getting Water		
Answer	Frequency	Percent
No	663	90.3
Have to Pay	38	5.2
Inadequate	7	1.0
Irregular / Low Pressure	23	3.1
Long Distance	3	.4
Total	734	100.0

Problems in Water Supply

This is not a good condition as it shows that slum dwellers lack the access to tap water facility and also wait for hours for the collection of water because of population pressure in these areas.

90.3% said that there was no problem in getting water. 5.2% said they had to pay a lot of money for water, and 3.1% complained of low / irregular water pressure. Other minor problems mentioned were — long distance to reach water source, and inadequacy of water (**Table 6.42**).

Table 6.43 : Insufficient Water and Access		
Answer	Frequency	Percent
N.A.	269	36.7
Purchasing	337	45.9
Use Electric Motor	1	.1
Fetch on Long Distance	22	3.0
Hand Pump / Well	16	2.2
Neighbour / Friend	89	12.1
Total	734	100.0

Insufficient Water Availability

In case of insufficiency of water, 45.9% purchased water from tankers, 12.1% borrowed from friend or neighbour. Other options were — use motor to increase water pressure (.1%), use hand pump / well (2.2%), or fetch from farther outlets (3%) (**Table 6.43**).

Table 6.44 : Steps Taken to Tackle Water Contamination		
Answer	Frequency	Percent
N.A. / Nothing	184	25.1
Boiling	295	40.2
Purchasing	12	1.6
Using Stored	25	3.4
Filter	98	13.3
Boiling + Filtering	120	16.4
Total	734	100.0

Water Contamination

People are complaining since long, that they are being supplied with contaminated water and were demanding to take measures to purify water.

If water was found to be contaminated, 25.1% did not do anything about it. 40.2% tried boiling to disinfect, 3.4% used stored water, and 13.3% tried filtering methods. 16.4% tried both filtering and boiling (**Table 6.44**).

TOILET

Toilets are the symbol of hygiene and sanitation in human life. It can be easily accessed by the number of toilets in slums and type of toilet whether it is private or public. Number of private toilets is very scanty.

During the FGD discussions, the participants complained of acute shortage of toilets in their area. The proportion of toilets is 12 toilet seats – 6 each for males and females / 100 families. They get cleaned these toilets by contributing some amount by each family. Sometimes they get choked which gives stink in the area. They desired to have additional toilets in the area.



Table 6.45 : Type of Toilets		
Type of Toilet	Frequency	Percent
No	62	8.4
Individual	70	9.5
Public	582	79.3
Open Defecation	20	2.8
Total	734	100.0

Type of Toilets

As community toilets are shared by many households so in terms of hygiene it is not as good as the private toilets. While 9.5% had individual toilets, 79.3% used public toilets. 2.8% had no other option except open defecation (**Table 6.45**).

Table 6.46 : Distance from House		
Distance	Frequency	Percent
N.A.	70	9.5
N.R.	21	2.8
Up to ½ Km.	609	83.0
½ - 1 Km.	21	2.9
1-2 Km.	13	1.8
Total	734	100.0

Toilets and Distance from House

For 83% it was half a kilometer away, and for 2.9% it was half to 1 km. away from their house. 1.8% said that they had to go almost 2 kms. away from their houses (**Table 6.46**).

Table 6.47 : Time to Reach Toilet		
Answer	Frequency	Percent
Near Only	134	18.2
Up to 5 Minutes	455	62.0
6-10 Minutes	63	8.6
11-15 Minutes	35	4.8
16-30 Minutes	47	6.4
Total	734	100.0

Time to Reach Toilets

For 62% the time taken to reach the toilet was up to 5 minutes only, while for 8.6% it took 6-10 minutes. 4.8% took 11-15 minutes while 16-30 minutes were taken to reach the toilet by 6.4% (**Table 6.47**).

Table 6.48 : No. of People Using the Toilets		
No. of Persons	Frequency	Percent
N.A.	126	17.2
Up to 5	76	10.4
6-10	48	6.5
11-15	31	4.2
16-20	15	2.0
21-30	43	5.9
31-40	20	2.7
41-50	39	5.3
Can't say	74	10.1
Above 50	262	35.7
Total	734	100.0

Toilets and its Usage Rate

The findings shown in **Table 6.48** indicate that according to 35.7% of the sample respondents more than 50 people used the toilet per day. The estimates of others ranged from 5 per toilet seat, upto 41-50. These are merely guesswork responses on part of respondents, and should be seen as such.

Table 6.49 : Difficulties Faced by Old / Children / Handicapped		
Answer	Frequency	Percent
No	577	78.6
Yes	157	21.4
Total	734	100.0

Difficulties in Using Toilets

While 78.6% felt that there were no difficulties for old persons, children or handicapped in using the toilets, 21.4% felt that there were difficulties (**Table 6.49**).

Table 6.50 : Expenses for Toilet Usage (Per Day)		
Answer	Frequency	Percent
No	206	28.1
Up to Rs.2	528	71.9
Total	734	100.0

User Fees for Toilets Usage

It can be seen from **Table 6.50** that 28.1% did not incur any expense for toilet use; 71.9% paid a user fee of Rs.2 per person per day.

Table 6.51 : Payment for Using Toilet		
Answer	Frequency	Percent
No / N.A.	238	32.4
Caretaker	388	52.9
Committee	108	14.7
Total	734	100.0

Payment for Using Toilet

The fee is given to the caretaker of the toilet block, as stated by 52.9% of the sample. 14.7% said they had a committee that took care of the maintenance, and hence they paid them (**Table 6.51**).

Table 6.52 : Water Facility in Toilets		
Answer	Frequency	Percent
Yes	222	30.3
No	512	69.7
Total	734	100.0

Water Facility in Toilets

Water facility in the toilet is available for only 30.3% of the sample. 69.7% reported that their toilets were not provided with water (**Table 6.52**).

Table 6.53 : Electricity Connection in Toilet		
Answer	Frequency	Percent
Yes	549	74.8
No	185	25.2
Total	734	100.0

Lights in Toilets

It can be seen from **Table 6.53** that lights were in working condition in 74.8% of the toilets while 25.2% there were no lights; making night trips to the toilets a risky exercise, especially for women, the aged and handicapped.

Table 6.54 : Toilets Construction		
Answer	Frequency	Percent
MCGM / Corporator	218	29.7
Self	70	9.5
MLA	16	2.2
MHADA	430	58.6
Total	734	100.0

Construction of Toilets

58.6% said that the toilets were built by MHADA, and the toilet was built by the MCGM according to 29.7% of respondents. 2.2% said that the local MLA built them. In fact, 9.5% of respondents stated that they built the toilets through their own initiative (**Table 6.54**).

Table 6.55 : Toilets Maintenance		
Answer	Frequency	Percent
MCGM	323	44.0
Committee	68	9.2
MHADA	273	37.3
Self	70	9.5
Total	734	100.0

Maintenance of Toilets

44% stated that the toilets were maintained by MCGM, and according to 37.3% their toilets were maintained by MHADA. 9.2% said their toilets were maintained by a committee of local residents (**Table 6.55**).

Table 6.56 : Condition of Toilets		
Answer	Frequency	Percent
Satisfactory	159	21.7
Clean	371	50.5
Unclean	204	27.8
Total	734	100.0

Condition of Toilets

The condition of the toilets was reported to be clean, according half the respondents, while 27.8% stated that they were unclean. 21.7% said the condition of the toilets were satisfactory (**Table 6.56**).

GARBAGE COLLECTION AND DISPOSAL

The area is served by a Ghanta gadi wherein a small vehicle comes to collect household garbage at particular time of the day. However residents complained that it waits for a very short time due to which many residents cannot make use of this service and they then throw the garbage in adjoining nalla.

Table 6.57 : Garbage Collection and Disposal		
Answer	Frequency	Percent
Dustbin in Home	617	84.1
In front of House	8	1.0
On Road / Open	75	10.2
Adopted	1	.1
Dumping Ground	33	4.6
Total	734	100.0

Garbage Collection and Disposal

Table 6.57 shows that garbage was disposed off in the dustbins by 84.1% of respondents while 1% dumped them in front of the house and 10.2% put out the garbage on the road. 4.6% could dispose it in the dumping ground itself, since it was close by.

Table 6.58 : Separation of Garbage at Source		
Answer	Frequency	Percent
Yes	83	11.3
No	651	88.7
Total	734	100.0

Segregation of Garbage at Source

11.3% claimed to segregate their garbage, while 88.7% did not do so (**Table 6.58**).

Table 6.59 : Collection of Garbage		
Answer	Frequency	Percent
N.R.	79	10.8
Self	409	55.7
Community	1	.1
Contractor	52	7.1
Adoption (Slum)	12	1.6
No Arrangement	160	21.8
Municipal Worker	21	2.9
Total	734	100.0

Garbage Collection

It can be seen from **Table 6.59** that 55.7% said that they did it themselves, which probably refers to the ghanta gadi method of garbage collection prevalent in the area. 21.8% had no fixed arrangement for garbage collection. 2.9% said the municipal worker collected their garbage. .1% had a community arrangement to collect their garbage, and 7.1% had a contractor to do the job. 1.6% had the slum adoption method to collect their garbage.

Table 6.60 : Frequency of Services		
Answer	Frequency	Percent
No	270	36.8
Daily	464	63.2
Total	734	100.0

Service Provision

63.2% stated that there was daily clearing of garbage, while 36.8% stated that there was no service in their area (**Table 6.60**).

Table 6.61 : Community Garbage Bins in the Area		
Answer	Frequency	Percent
N.R.	71	9.7
Yes	220	30.0
No	443	60.3
Total	734	100.0

Community Garbage Bins

30% said there were community garbage collection bins in their area, while 60.3% did not have them (**Table 6.61**).

Table 6.62 : Provision of Facility		
Answer	Frequency	Percent
No / N.R.	538	73.3
MCGM	196	26.7
Total	734	100.0

Provision of Waste Bins

While 73.3% said that there was no facility provided at all, 26.7% said that the bins were provided by the MCGM (**Table 6.62**).

Table 6.63 : Type of Waste Bin		
Type	Frequency	Percent
N.A.	443	60.3
Iron	132	18.0
Cement	10	1.4
Plastic	149	20.3
Total	734	100.0

Type of Waste Bins

Table 6.63 shows that the waste bins were made of iron for 18%; 20.3% said they were made of plastic, and according to 1.4% said it was made of cement.

Table 6.64 : Collection from Community Bins		
Answer	Frequency	Percent
N.A.	443	60.3
Adoption	12	1.7
MCGM	279	38.0
Total	734	100.0

Collection of Garbage

38% said that MCGM arranged for collection of garbage from community bins, and 1.7% said the slum adoption programme in the area made arrangements (**Table 6.64**).

Table 6.65 : Frequency of Collection from Community Bins		
Answer	Frequency	Percent
N.A.	443	60.3
Daily	181	24.8
Twice in a Week	78	10.6
Thrice in a Week	28	3.8
N.R.	4	.5
Total	734	100.0

Frequency of Garbage Collection

It can be seen from **Table 6.65** that 24.8% stated that collection of garbage from community bins was done daily, and according to 10.6% it was done twice in a week. Thrice a week collection was reported by 3.8%.

Table 6.66 : Community Participation of Residents in Garbage Collection		
Answer	Frequency	Percent
Yes	85	11.6
No	649	88.4
Total	734	100.0

Community Participation

It can be seen from **Table 6.66** that 11.6% stated that residents participated in the garbage collection process.

Table 6.67 : Community Participation		
Answer	Frequency	Percent
N.A.	687	93.6
Co-op.to MCGM Workers	47	6.4
Total	734	100.0

It can be seen from **Table 6.67** that 6.4% said they cooperated with the municipal workers.

DRAINAGE

Generally underground or covered drains are good for the healthy environment. Open drains leads to diseases and unsanitary conditions. It is clear from **Table 6.68** that the slum areas reported Open Sewerage Drains (OSD). This is not only unhygienic but also provides a ground for mosquito and insects breeding and spreads diseases during the monsoon season.

The area is not served by underground drainage system. The water from kitchen and other washing is put into a house drain which is ultimately connected to big nallah. The residents



complained that the width of house drain is too small as a result of which it gets blocked frequently. They suggested that the width of house drain should be increased to address this problem.

Table 6.68 : Drainage System in the Area		
Answer	Frequency	Percent
N.R.	13	1.8
No Drainage	271	36.9
Packed	2	.3
Open	8	1.1
Dirty	6	.8
Satisfactory	434	59.1
Total	734	100.0

Drainage

As seen in the **Table 6.68**, while 36.9% had no drainage, 59.1% said they had no problem. .8% said the drains were dirty and smelly. According to .3% they were packed by plastic. 1.1% said the drains were just open small gutters.

ELECTRICITY SUPPLY

All the houses in the area have electricity which is mainly supplied by Reliance Energy. There are no complaints about electric supply, but some residents complained of inflated bills although according to them they consume much less.

Table 6.69 : Electricity in House		
Answer	Frequency	Percent
N.R.	28	3.8
Yes	617	84.1
No	89	12.1
Total	734	100.0

Electricity Supply

Some noted slum areas reported households with no electricity facility. 84.1% of the respondents' had electricity in their homes, while 12.1% had no direct electricity connection (**Table 6.69**).

Table 6.70 : Source of Power Supply		
Answer	Frequency	Percent
N.A.	617	84.1
Rented	58	7.9
Kerosene Lamp	1	.1
N.R.	58	7.9
Total	734	100.0

Source of Power Supply

Table 6.70 shows that .1% used kerosene lamps and 7.9% did not have direct electrical connection and they have rented it out from the neighbours.

Table 6.71 : Own Electrical Meter		
Answer	Frequency	Percent
N.A.	89	12.1
Yes	568	77.4
No	77	10.5
Total	734	100.0

Electric Meter (Own)

77.4% had their own electrical meters, while 10.5% did not have their own meters so had to rent it from neighbours (**Table 6.71**).

Table 6.72 : Deposit for Electricity Connection		
Amount in Rs.	Frequency	Percent
No / N.A.	421	57.4
Up to Rs.300	11	1.5
301-500	25	3.4
501-750	26	3.5
751-1000	27	3.7
1001-2000	59	8.0
Above Rs.2000	165	22.5
Total	734	100.0

Deposit for Electricity Connection

It can be seen from **Table 6.72** that 57.4% did not pay any deposit. 4.9% paid less than Rs.500, 7.2% paid between Rs.501-1000, while 8% paid around Rs.1001-2000. 22.5% paid a deposit of above Rs.2000.

Table 6.73: Deposit and Agency		
Answer	Frequency	Percent
N.A.	421	57.4
BSES	7	1.0
Reliance	304	41.4
House Owner	2	.2
Total	734	100.0

Deposit and Service Provider Agency

Table 6.73 depicts that 41.4% paid the deposits to Reliance, and 1% paid BSES. .2% paid the original owner from whom the respondents rented their connections.

Table 6.74 : Electricity Bill (Per Month)		
Amount (in Rs.)	Frequency	Percent
No / N.R.	73	9.9
Up to Rs.300	139	18.9
301-500	288	39.2
501-750	82	11.2
751-1000	129	17.6
1001-2000	18	2.5
Above Rs.2000	5	.7
Total	734	100.0

Electricity Bill

Table 6.74 shows that the monthly expenses on electricity ranged from a minimum of Rs.300 (18.9%), to a maximum of Rs.2000+ (.7%). The average seems to be around Rs.301-500, as stated by 39.2%. 28.8% of the sample paid monthly bills of Rs.501-1000, and 3.2% paid monthly electricity bills above Rs.1000.

Table 6.75: Bill Payment and Agency		
Pay To	Frequency	Percent
N.R.	238	32.4
BSES	388	52.9
Reliance	108	14.7
Total	734	100.0

Bill Payment and Service Providing Agency

Table 6.75 depicts that three-fourth of the sample, i.e. 14.7% of the respondents paid their bills to Reliance, while just 52.9% of respondents paid BSES.

Table 6.76 : Difficulties in Electricity Connection		
Difficulties	Frequency	Percent
No	734	100.0

Difficulties in Electricity Connection

Table 6.76 shows that none of the respondents had any problem with electricity connections.

TRANSPORT

Availability of transport is used to refer to route possibilities, timings and frequency.

The slum is situated 1 km. away from main road although small vehicles can ply on the road leading to this slum. The area is well connected via main road to various parts of Mumbai by BEST buses. Malad railway station on western railway is hardly 1.5 to 2 kms. from this area. The area can also be accessed by taxis and rickshaws.



Table 6.77 and 6.78 indicate the modes of transport used by both children and adults.

Table 6.77 : Mode of Transport Used by Children

Answer	Frequency	Percent
Rickshaw	116	15.8
Bus	180	24.5
Taxi	9	1.2
Railway	37	5.0
Cycle	9	1.2
Four Wheeler	6	.8
Nothing / By Walk	442	60.2
School Bus	10	1.4

Mode of Transport Used by Children

60.2% of respondents said their children did not use any transport to go to school, since their schools were within walking distance. Bus (24.5%) and rickshaw (15.8%) were the major means of transport used by the children. Suburban trains were used by 5%, and taxis were used by 1.2%. Children who went by the school bus were just 1.4% and .8% gone to school by car.

Table 6.78 : Mode of Transport Used by Adults

Answer	Frequency	Percent
Nothing / By Walk	46	6.2
Rickshaw	587	80.0
Bus	493	67.2
Bicycle / Scooter	24	3.3
Railway	217	29.6
Taxi	172	23.4

Mode of Transport Used by Adults

Only 6.2% of adults did not use any means of transport. 67.2% of adults used the bus for travel, while 29.6% used the train. 80% used rickshaws and 23.4% travelled by taxis. There were 3.3% of respondents who had cycles / scooters for travel.

Table 6.79 : Travelling Time		
In Hours	Frequency	Percent
No / N.A.	277	37.7
½ Hour	30	4.1
One	255	34.7
Two	155	21.1
Three	14	2.0
Four	2	.3
Five	1	.1
Total	734	100.0

Travel Time

While 37.7% of the respondents did not have to spend time for travel as their work destination was close to their houses, 34.7% of the respondents spent one hour for travelling to work. 21.1% spent 2 hours and 2.4% spent 3-5 hours on travel (**Table 6.79**).

PUBLIC TRANSPORT

Distance from House

Table 6.80: Distance to BEST Bus Stop		
Distance (in Km.)	Frequency	Percent
N.R	1	.1
Up to ½ Km.	576	78.5
One	128	17.5
Two	1	.1
Three	24	3.3
Four	2	.3
Five	1	.1
More than 5 Kms.	1	.1
Total	734	100.0

Distance to BEST Bus Stop

For 78.5% the bus-stop was less than half km. from the house, while for 17.5% it was one km. away. For 3.4% it was around 2-3 km. away, which meant that they had to use the rickshaw or other means to reach the bus stop. As can be seen in the **Table 6.80**, there were respondents for whom the bus stop was more than 4 kms. away from their houses.

Table 6.81:Distance to Railway Station		
Distance (in Km.)	Frequency	Percent
N.R.	16	2.2
Up to ½ Km.	166	22.6
One	163	22.2
Two	17	2.3
Three	272	37.1
Four	86	11.7
Five	13	1.8
More than 5 Kms.	1	.1
Total	734	100.0

Distance to Railway Station

For 22.6% of the sample, the railway station was less than half km. away from their house, while for 24.5% the station was between 1-2 kms. away. 37.1% of respondents had to travel upto three kms. to get to the railway station and 11.7% had to travel 4 kms. For 1.9%, the travel to the station was 5 or more kms. away (**Table 6.81**).

Table 6.82:Distance to Rickshaw Stand		
Distance (in Km.)	Frequency	Percent
N.R. / No	132	18.0
½ Km.	457	62.3
One	136	18.5
Two	2	.3
Three	7	0.9
Total	734	100.0

Distance to Rickshaw Stand

The rickshaw was available at a distance of half km. away for 62.3% of respondents, while for 18.5% the distance was one km. away. The rickshaw stand was 2-3 kms. away for 1.2% (**Table 6.82**).

Table 6.83 : Distance to Taxi Stand		
Distance (in Km.)	Frequency	Percent
No / N.R.	481	65.5
½ Km.	156	21.3
One	61	8.3
Two	15	2.0
Three	18	2.5
Four	3	.4
Total	734	100.0

Distance to Taxi Stand

It can be seen from **Table 6.83** that 65.5% said they had no taxi stand that they were aware of, anywhere in their area. The taxi stand was half km. away from the house for 21.3%, while for 8.3% it was one km. away. The rest (4.9%) stated that it was two kms. or even farther away from their house.

Table 6.84 : Difficulties in Travel		
Answer	Frequency	Percent
No	623	84.9
More Rush	81	11.0
More Time	22	3.0
Traffic Problems	8	1.1
Total	734	100.0

Difficulties in Travel

The difficulties in travel, as stated by the respondents was that of all Mumbaikars — more rush, long time taken for travel, traffic, etc. (**Table 6.84**).

EDUCATION

"Right to Education to Children" as fundamental right by bringing suitable changes to Constitution of India Right to Education Act is one of the most prestigious acts to have been passed in Indian history but implementing it is not going to be a cake walk and there are various challenges ahead. Every child in the age group of 6 to 14 years will have a right to free and compulsory education in a nearby school.

RTE also requires 25% of seats, even in private schools, be reserved for economically backward students who will not pay full school fees, but will be subsidized by the government at a rate they consider acceptable. This will lead to fewer schools being run for a purely profit motive. Schools will also have to alter their approach to teaching when they have to deal with a mixed group

The residents stated that there are sufficient number of Primary and secondary schools in the area and there is no problems of either admission as there are schools run by churches. Colleges are also situated close by.

Table 6.85 : No. of Students		
No. of Students	Frequency	Percent
0	321	43.7
1	162	22.1
2	161	21.9
3	65	8.9
4	19	2.6
5	2	.3
Above 5	4	.5
Total	734	100.0

No. of Students

Table 6.85 depicts that 43.7% of respondents have no child studying in schools. 22.1% had only one child going to school, and 21.9% had two children in school. 8.9% had three children going to school. 2.6% had four school going children, and .8% had five and more children in the family attending school.

Type of School

Table 6.86 : Type of School		
Type of School	Frequency	Percent
N.A.	325	44.3
Government	7	0.9
Municipal	102	13.9
Private	138	18.8
Trust	16	2.2
Church	126	17.2
Municipal + Private	7	0.9
Municipal + Government	1	.1
Private + Madarasa	2	.3
Municipal + Private + Madarasa	2	.3
Municipal + Other	8	1.1
Total	734	100.0

Though 18.8% sent their children to private schools and 13.9% sent them to municipal schools, 17.2% sent their children to Church run schools, which is natural since a large percentage of the sample were Christians. The other options for children's' education were marginal (**Table 6.86**).

Table 6.87: School Medium of Instruction		
Medium	Frequency	Percent
N.A.	317	43.2
English	290	39.5
Marathi	24	3.3
Urdu	21	2.8
Hindi	12	1.6
Tamil	36	4.9
English + Urdu	3	.4
English + Hindi	6	.8
English+ Marathi	11	1.5
English + Marathi + Urdu	5	.7
Urdu + Hindi	5	.7
English + Urdu+ Hindi	2	.3
Marathi + Hindi	2	.3
Total	734	100.0

Medium of Instruction

Following the over scenario, it was natural to find that 39.5% of the respondents' children studied in an English medium school. Other languages chosen as medium of instruction for the children were — Marathi (3.3%), Urdu (2.8%), Hindi (1.6%), and Tamil (4.9%). There were marginal percentage of respondents who chose different mediums of instruction for different children, in all probability based on their ages and monetary capacity (**Table 6.87**).

Table 6.88 : Deposit Taken by the School (if any)		
Deposit (in Rs.)	Frequency	Percent
N.A.	349	47.5
Up to Rs.2500	27	3.7
2501-5000	50	6.8
5001-10000	22	3.0
10001-15000	2	.3
15001 & Above	6	.8
No Deposit	278	37.9
Total	734	100.0

Deposit for School Admission

It can be seen from **Table 6.88** that no deposit was paid by 37.9% of the respondents. A deposit up to Rs.2500 was paid by 3.7% of them while 6.8% paid deposit of Rs.2501-5000, and 3% paid a deposit of Rs.5001-10,000. About 1.1% paid elevated deposit of over Rs.10,000.

Details of Children Not Going to School

Table 6.89 : No. of Children Not Going to School		
Actual	Frequency	Percent
N.A.	712	97.1
1	15	2.0
2	6	.8
5	1	.1
Total	734	100.0

Children Not Going to School

Table 6.89 depicts that about 2.9% of respondents had children who did not attend school. 2% had one child not attending school, while .8% had two children not going to school. One respondent reported that five of their children were out of school.

Children (Boys / Girls) Not Going to School

Table 6.90 : No. of Boys Not Going to School		
Actual	Frequency	Percent
N.A.	721	98.2
1	10	1.4
2	2	.3
3	1	.1
Total	734	100.0

Table 6.91 : No. of Girls Not Going to School		
Actual	Frequency	Percent
N.A.	721	98.2
1	11	1.5
2	2	.3
Total	734	100.0

The further discussions during the study revealed that of these, it was seen that just 1.8% respondents' children were boys, and those having girls out of school were a little over 1.8% (**Table 6.90 and 6.91**).

Table 6.92 : Reasons for Children Not Going to School		
Reasons	Frequency	Percent
N.A. / N.R.	713	97.1
Poverty	5	.7
No Interest	14	1.9
Gone Native Place	2	.3
Total	734	100.0

Reasons for Children Not Going to School

The reasons for the dropping out of the children were given as — no interest due to failure (1.9%), poverty (.7%), and having gone to native place (.3%) (**Table 6.92**).

Facilities in Schools

Table 6.93 : No. of Students – Facilities in the School									
Facilities	No. of Students								
	N.A.	1	2	3	4	5	Above 5	Nil	Total
Uniform	579 (79.0)	50 (6.8)	45 (6.1)	18 (2.5)	4 (0.5)	1 (0.1)	0 (0.0)	37 (5.0)	734 (100.0)
Shoes	579 (79.0)	48 (6.5)	47 (6.4)	20 (2.7)	4 (0.5)	1 (0.1)	0 (0.0)	35 (4.8)	734 (100.0)
Educational Kits	579 (79.0)	45 (6.1)	41 (5.6)	17 (2.3)	4 (0.5)	1 (0.1)	0 (0.0)	47 (6.4)	734 (100.0)
Notebooks / Pen	579 (79.0)	46 (6.2)	38 (5.2)	16 (2.2)	4 (0.5)	1 (0.1)	0 (0.0)	50 (6.8)	734 (100.0)
Text Books	579 (79.0)	48 (6.5)	47 (6.4)	19 (2.6)	4 (0.5)	1 (0.1)	0 (0.0)	36 (4.9)	734 (100.0)
School Bag	579 (79.0)	48 (6.5)	43 (5.9)	18 (2.4)	4 (0.5)	1 (0.1)	0 (0.0)	41 (5.6)	734 (100.0)
Tiffin	579 (79.0)	48 (6.5)	40 (5.5)	18 (2.4)	4 (0.5)	1 (0.1)	0 (0.0)	44 (6.0)	734 (100.0)
Water Bag	579 (79.0)	43 (5.9)	40 (5.5)	18 (2.4)	4 (0.5)	1 (0.1)	0 (0.0)	49 (6.6)	734 (100.0)
Afternoon Meals	579 (79.0)	56 (7.6)	52 (7.1)	17 (2.3)	6 (0.8)	1 (0.1)	0 (0.0)	23 (3.1)	734 (100.0)
Stipend	579 (79.0)	23 (3.1)	26 (3.5)	6 (0.8)	4 (0.5)	1 (0.1)	0 (0.0)	95 (13.0)	734 (100.0)
Tuition/Guidance	579 (79.0)	19 (2.6)	13 (1.8)	13 (1.8)	4 (0.5)	1 (0.1)	0 (0.0)	104 (14.2)	734 (100.0)
Other	579 (79.0)	14 (1.9)	5 (0.7)	5 (0.7)	2 (0.3)	1 (0.1)	0 (0.0)	128 (17.3)	734 (100.0)

(N.B. - Figures in brackets indicate the percentages;

N.A. = Not Applicable)

Table 6.93 indicates that on the whole, around 20% of respondents reported their children receiving facilities from the schools they studied in. The children received facilities such as uniform, shoes, educational kits, stationary, text books, notebooks, school bag, Tiffin, water bag, afternoon meals, stipend, tuitions, etc. It is to be assumed that the children receiving such aid may be attending government schools, municipal schools, church-managed, etc. which provide such assistance.

Medical Checkup in Schools

Table 6.94 : Regular Medical Checkup in School		
Answer	Frequency	Percent
N.A.	306	41.7
Yes	168	22.9
No	260	35.4
Total	734	100.0

School Health Programme

Schools play a very important role in the overall development of a child into a capable productive adult who contributes gainfully to society. Health is an important aspect of development of children and

education is an important determinant of health. Almost all children attend school at some time during their lives and spend 6-7 hours of their time everyday in that learning environment.

The School Health Programme is the only municipal programme specifically focused on school age children. Its main focus is to address the health needs of children, both physical and mental, and in addition, it provides for nutrition interventions, yoga facilities and counseling. It responds to an increased need, increases the efficacy of other investments in child development, ensures good current and future health, better educational outcomes and improves social equity and all the services are provided for in a cost effective manner.

Table 6.94 shows that just 22.9% reported that there was regular medical checkup conducted for the children in school.

Table 6.95 : Sources of Medical Checkup		
Answer	Frequency	Percent
N.A.	551	75.1
Government Hospital	37	5.0
Municipal Hospital	105	14.3
Private Hospital	35	4.8
Other	6	.8
Total	734	100.0

Medical Checkup

Providing easy access to health to children in schools, nutrition and hygiene education and services is a simple and cost effective tool which can go a long way in the prevention and control of communicable and non communicable diseases.

Table 6.95 shows that the medical checkup was done by government hospital according to 5%, and by private hospital, as reported by 4.8%. Municipal hospital check up was reported by 14.3%.

A substantial number of school children from pediatric age to adolescent suffer from various diseases, which can be prevented if diagnosed and treated early and preventive measures taken in time.

Table 6.96 : Provision of Facilities under Government / Municipal Scheme		
Answer	Frequency	Percent
N.A.	289	39.4
Yes	23	3.1
No	422	57.5
Total	734	100.0

Provision of Facilities under Different Schemes

3.1% of the sample respondents merely answered in the affirmative; hence it was obvious that most of them were not aware of the kind of schemes under which they received facilities (**Table 6.96**).

Table 6.97 : Type of Different Schemes		
Answer	Frequency	Percent
N.A. / N.R.	721	98.3
Free Education	8	1.1
Text Books	4	.5
Breakfast	1	.1
Total	734	100.0

Different Schemes available through Government / Private to School Children

Given the poverty scenario, a number of poverty eradication measures have been initiated by the government, mostly central government supported programs. For improving the standard of living of the poor, state

intervention in the form of implementing anti-poverty programs, elimination of hunger schemes, Integrated Child Development Scheme (ICDS) and Mid-day Meal Scheme have been introduced.

All the above schemes are aimed at improving the living conditions of the poor by directly involving the appropriate target groups. However, this programme is not directly included related to vocational and skills development and not reaching to the poor people due to lack of awareness.

Table 6.97 depicts that 1.1% of respondents said their children receive free education. .5% received textbooks, and .1% were provided mealtime in school.

Table 6.98 : Difficulties while Educating the Children		
Answer	Frequency	Percent
No	295	40.2
Yes	29	4.0
N.A.	410	55.8
Total	734	100.0

Difficulties for Educating Children

40.2% said they had no difficulties in educating their children. The problems, however, were not cited by 4% of who expressed them (**Table 6.98**).

Table 6.99 : Discrimination Faced		
Answer	Frequency	Percent
N.A.	307	41.8
Yes	3	.4
No	424	57.8
Total	734	100.0

Discrimination

57.8% did not sense any kind of discrimination regarding their children's education, but .4% did feel discriminated against. Again, type of discrimination was not specified by any of them (**Table 6.99**).

Table 6.100 : Kind of Discrimination		
Details	Frequency	Percent
N.A.	731	99.6
N.R.	3	.4
Total	734	100.0

Kind of Discrimination

It is interesting to note that 99.6% did not sense any kind of discrimination regarding their children's education in schools (**Table 6.100**).

Vocational Skills

Due to poverty and lack of access to basic quality education, many children in slums drop out from the schools and get engaged in income generating activities. But since they are unskilled, they end up being petty laborers, vendors or collect garbage on and off streets. Increasing numbers of young people are trapped in urban poverty, without the skills they need to build themselves a better life.

Table 6.101 : Need of Vocational Skill in Present Situation		
Type of Skill	Frequency	Percent
N.A. / N.R.	579	78.9
Technical	16	2.2
Computer	104	14.2
Vocational	31	4.2
Sports	2	.3
Catering	1	.1
Photography	1	.1
Total	734	100.0

Vocational Skills

78.9% of the respondents did not respond to this question. However, 14.2% felt computer skills are essential in the modern times. Vocational skills were mentioned by 4.2%, and technical skills were emphasized by 2.2%. Sports, catering and photography were other skills cited by a marginal percentage of respondents (**Table 6.101**).

Table 6.102 : Need of Vocational Skill for Children		
Type of Skill	Frequency	Percent
N.A. / N.R.	588	80.2
Technical	9	1.2
Computer	104	14.2
Vocational	28	3.8
Sports	3	.4
Catering	1	.1
Photography	1	.1
Total	734	100.0

Need for Vocational Training

14.2% of respondents wanted their children to do computer education of some sort, as they felt that this field has maximum scope for employment/self employment in near future. Vocational courses were given importance by 3.8% and 1.2% want to do technical courses (**Table 6.102**). Given the precarious circumstances of many informal sector workers, a vital first step towards enabling them to participate in skills training

programmes is offering them broader social support, including legal protection, to help them move out of elevated risk environments.

HEALTH

During the FGD it was observed that the Municipal dispensary is situated in the middle of the slum and residents make use of this facility. Another municipal dispensary and 1 health post are also located about 1 km from this area. A municipal maternity and a hospital are also situated near this area. Residents make use of these facilities for delivery. Most of the ladies of this area deliver in the institutions and there is hardly any home delivery. Some affording families go to private sector for availing medical services.



Table 6.103 : Total No. of Sick Persons in Family		
No. of Sick Persons	Frequency	Percent
0	721	98.2
1	13	1.8
Total	734	100.0

Sickness in Family

98.2% of the respondents reported that there were no sick persons in their family; 1.8% said they had one ailing person within their family (**Table 6.103**).

Table 6.104 : No. of Sick Children		
No. of Sick Children	Frequency	Percent
0	729	99.3
1	5	.7
Total	734	100.0

Sickness and Children

Once again, this **Table 6.104** indicates a low level of ill-health amongst the respondents as just .7% reported one child who was unwell

Table 6.105 : No. of Sick Adults		
No. of Sick Adults	Frequency	Percent
0	726	98.9
1	8	1.1
Total	734	100.0

Sickness and Adults

It can be seen from **Table 6.105** that 1.1% reported an adult family member who was ill; the rest were in good physical shape.

Table 6.106 : Nature of Sickness		
Nature	Frequency	Percent
N.A.	722	98.4
Cancer	1	.1
Cough and Cold	10	1.4
Diabetes	1	.1
Total	734	100.0

Nature of Sickness

The nature of poor health was seasonal cough and cold in the case of 1.4%. One respondent reported a family member suffering from cancer and another reported a family member having diabetes which is a persistent disease (**Table 6.106**).

Table 6.107 : Place of Healthcare Treatment		
Place of Medical Treatment	Frequency	Percent
N.A. / N.R.	722	98.4
Municipal Hospital	3	.4
Private Hospital	5	.7
Government Hospital	4	.5
Total	734	100.0

Place for Healthcare Assistance

It can be seen from **Table 6.107** that the places where the respondents approached for medical treatment were — municipal hospital (.4%), private hospital (.7%), and government hospital (.5%).

Table 6.108 : Expenses for Healthcare Treatment		
Expenses (in Rs.)	Frequency	Percent
N.A.	721	98.3
101- 500	3	.4
501-1000	5	.7
1001-5000	1	.1
5001-10000	2	.3
20001-50000	1	.1
Above Rs.200000	1	.1
Total	734	100.0

Expenditure on Healthcare

The expenses mentioned in the **Table 6.108** refer to treatment for healthcare, which ranged from Rs.100 to above Rs.200000. The expensive treatment clearly related to diseases like cancer.

Table 6.109 : Handicapped Member in Family		
Answer	Frequency	Percent
N.R.	13	1.8
Yes	18	2.4
No	703	95.8
Total	734	100.0

Handicapped Member in Family

2.4% of the respondents reported that they had a handicapped member in the family (**Table 6.109**).

Table 6.110 : Gender of Handicapped Family Member		
Answer	Frequency	Percent
N.A.	710	96.7
Male	13	1.8
Female	8	1.1
Children	3	.4
Total	734	100.0

1.8% of the respondents reported male family members who were handicapped; 1.1% reported female handicapped members, and .4% said that they had children who were handicapped (**Table 6.110**).

Table 6.111 : Registration for Ante Natal Care		
Answer	Frequency	Percent
N.A.	47	6.4
Yes	571	77.8
No	116	15.8
Total	734	100.0

Ante Natal Care

Ante Natal Care (ANC) includes visit to antenatal clinic, examination, investigations, immunization, supplements (Iron, Folic acid, Calcium, Nutritional) and interventions as required. Regarding women's ante natal care, it was seen that 77.8% said they had registered them, while 15.8% said they did not (**Table 6.111**).

Table 6.112 : Place for Ante Natal Care		
Answer	Frequency	Percent
N.A. / N.R.	174	23.7
Municipal Hospital	483	65.8
Private Hospital	51	7.0
Government Hospital	26	3.5
Total	734	100.0

Place for Ante Natal Care

Objectives of Antenatal Care to promote, protect and maintain health of the mother, to detect 'at risk' cases and provide necessary care, to provide advice on self care during pregnancy, to educate women on warning signals, child care, family planning, to prepare the woman for labor and lactation, to allay anxiety associated with pregnancy and childbirth.

To provide early diagnosis and treatment of any medical condition/ complication of pregnancy. **Table 6.112** depicts that 65.8% of sample respondents said that the women were registered at the municipal hospital. 7% registered at private hospitals, and 3.5% registered them at government hospital.

Table 6.113 : Regular Health Checkup		
Answer	Frequency	Percent
N.A.	86	11.7
Yes	600	81.8
No	48	6.5
Total	734	100.0

Health Checkup

It can be seen from **Table 6.113** that 81.8% of sample respondents said that the women were taken for regular health check up, while 6.5% were negligent in this regard.

Table 6.114 : Place of Delivery		
Answer	Frequency	Percent
N.A.	116	15.8
Municipal Hospital	495	67.4
Private Hospital	89	12.1
Government Hospital	32	4.4
Home	2	.3
Total	734	100.0

Place of Delivery

67.4% of the respondents said that the delivery in the family took place at municipal hospital. 12.1% told that woman in family had the delivery at private hospital, and woman from the family of 4.4% had the deliveries at government hospitals. .3% admitted that woman in the family they had the deliveries at home (**Table 6.114**).

Table 6.115 : Birth Registration		
Answer	Frequency	Percent
N.A.	172	23.4
Yes	539	73.5
No	23	3.1
Total	734	100.0

Birth Registration

Table 6.115 shows that 73.5% of sample respondents had registered the births, while 3.1% did not.

Table 6.116 : Immunization of Children		
Answer	Frequency	Percent
N.A.	156	21.2
Yes	386	52.6
No	192	26.2
Total	734	100.0

Immunization

Only 52.6% of sample respondents got their children immunized, while 26.2% did not (**Table 6.116**).

Table 6.117 : Reason for Not Immunization of Children		
Reasons	Frequency	Percent
N.A.	682	93.0
No Time	4	.5
Children are too Small	48	6.5
Total	734	100.0

It can be seen from **Table 6.117** that the reasons given for not immunizing their children was that the children were too small (6.5%), and .5% said that they had no time. This indicates that a door to door campaign is necessary in such slum areas where the critical aspects of immunization are not understood by the parents.

Table 6.118 : Death in Family (in last 2-3 Years)		
Answer	Frequency	Percent
N.R.	72	9.8
Yes	58	7.9
No	604	82.3
Total	734	100.0

Deaths in Family

7.9% of the respondents reported deaths in the family in the last 2-3 years (**Table 6.118**).

Table 6.119 : Reasons of Death in the Family		
Reasons	Frequency	Percent
N.A.	680	92.6
Malaria	43	5.9
Typhoid	11	1.5
Total	734	100.0

Reasons for Death

Reasons for death were diseases arising due to environmental reasons — 5.9% died due to malaria, and 1.5% died due to typhoid (**Table 6.119**).

Table 6.120 : Registration of Death		
Answer	Frequency	Percent
N.A.	680	92.6
Yes	54	7.4
Total	734	100.0

Death Registration

It can be seen from **Table 6.120** that 7.4% had registered the deaths. With municipal ward office.

Table 6.121 : Insurance of Family Members		
Answer	Frequency	Percent
No	605	82.4
Yes	129	17.6
Total	734	100.0

Insurance

17.6% had taken insurance for family members (**Table 6.121**).

Table 6.122 : Discrimination		
Answer	Frequency	Percent
N.R.	10	1.4
Yes	1	.1
No	723	98.5
Total	734	100.0

Discrimination

Except for a single respondent, none of them reported feeling discriminated (**Table 6.122**).

EMPLOYMENT

According to the FGD observations, men in this locality work as small scale vendors selling various types of eatables as well as other items. Women usually do the jobs like fall bidding, embroidery. Few women also work as maids in nearby residential buildings. There are many self-help groups, Mahila Mandals in this area and they impart skill development training to women and girls of the locality. They pointed out about non existence of ITI in nearby area.

Table 6.123 : No. of Employed Persons in Family		
Actual	Frequency	Percent
0	5	.7
1	338	46.1
2	280	38.1
3	81	11.0
4	27	3.7
5	3	.4
Total	734	100.0

Employed Persons in Family

46.1% of respondents had one employed person in the family. All others had more than one earning member. 38.1% had two earning members, 11% had three earning members, 3.7% had four earning members, and .4% had five earning members in the family (**Table 6.123**).

Table 6.124:Employed Males in Family		
Actual	Frequency	Percent
0	46	6.3
1	567	77.2
2	90	12.3
3	25	3.4
4	6	.8
Total	734	100.0

Employed Males in Family

77.2% of the respondents had one male earning member in the family. 12.3% had two male earning members, and 3.4% had three male earning members. There were four male earning members in the family, according to .8% (**Table 6.124**).

Table 6.125:Employed Females in Family		
Actual	Frequency	Percent
0	378	51.5
1	301	41.0
2	50	6.8
3	5	.7
Total	734	100.0

Employed Females in Family

Table 6.125 indicates that half the sample (51.5%) had no female earning members. 41% had one female earning member and 6.8% had two female earning members. .7% had three female earning members.

Table 6.126 : Type of Employment		
Type	Frequency	Percent
N.A. / N. R.	21	3.0
Service	589	80.2
Self Employment	120	16.3
Beggar	4	.5
Total	734	100.0

Type of Employment

80.2% said they were in service, and 16.3% were self employed. A novel employment category was seen in this **Table 6.126** — .5% classified their employment as ‘begging’.

Table 6.127 : Nature of Employment / Self-Employment		
Nature	Frequency	Percent
N.A.	21	3.0
Permanent	410	55.9
Temporary	171	23.3
Contract	4	.5
Domestic Worker	18	2.4
Vendors (Self Business)	20	2.7
Taxi / Rickshaw (Own)	26	3.5
Painter/Carpenter/Plumber / Electrician	20	2.7
Tailoring	31	4.2
Operator	5	.7
Shopkeeper	8	1.1
Total	734	100.0

Nature of Employment

55.9% of them were in permanent service, while 23.3% were in temporary jobs, and .5% was employed on contract. 4.2% were tailors; 3.5% drove their own taxis / auto rickshaws. 2.4% were domestic workers, and 2.7% were vendors; 2.7% in construction related jobs such as painter / carpenter / plumber / electrician. 1.1% was shopkeepers (**Table 6.127**).

Table 6.128 : No. of Full Time Working Persons		
Actual	Frequency	Percent
N.A.	67	9.1
1	426	58.1
2	173	23.6
3	56	7.6
4	11	1.5
5	1	.1
Total	734	100.0

Full Time Working Persons

It can be seen from **Table 6.128** that 58.1% had one family member who worked full time, and 23.6% had two members who worked full time. 7.6% had three members who had full time jobs, and 1.6% had 4-5 members who had full time jobs.

Table 6.129 : No. of Part Time Working Persons		
Actual	Frequency	Percent
N.A. / No	552	75.3
1	128	17.4
2	45	6.1
3	6	.8
4	3	.4
Total	734	100.0

Part Time Working Persons

17.4% of the respondents had one family member who worked part time, and 6.1% had two members in the family who worked part time. .8% had three members and .4% had four members who worked part time (**Table 6.129**).

Other Income Source (if any)

Table 6.130 : Cash		
Answer	Frequency	Percent
No	690	94.0
Yes	40	5.4
N.R.	4	.6
Total	734	100.0

Sources of Income

94% of the respondents had no other source of income. 5.4% mentioned cash resources of income, though it was not specified (**Table 6.130**).

Table 6.131 : Property / Assets		
Answer	Frequency	Percent
No	729	99.3
Yes	4	.6
N.R.	1	.1
Total	734	100.0

Assets

Almost all (99.3%) specified that they had no other property or assets (**Table 6.131**).

Table 6.132 : Total Income of the Family		
Income (in Rs.)	Frequency	Percent
No	4	.5
Up to Rs.2500	9	1.2
2501-5000	129	17.6
5001-7500	131	17.8
7501-10000	184	25.1
10001-15000	156	21.3
15001-20000	79	10.8
20001-25000	27	3.7
25001-35000	12	1.6
Above Rs.35000	3	.4
Total	734	100.0

Family Income

Table 6.132 shows that 36.6% of respondents had a total monthly family income below Rs.7500, and 25.1% earned Rs.7501-10,000. A monthly family income of Rs.10001-15000 was earned by 21.3%, while 10.8% earned a monthly family income of Rs.15001-20000. 3.7% earned between Rs.20001-25000, and 2% earned above Rs.25,000 family monthly income.

Table 6.133 : Problems in Finding Job		
Problems	Frequency	Percent
No	723	98.5
Yes	11	1.5
Total	734	100.0

Problems in Finding Job / Work

98.5% did not face any problems in getting a job, while 1.5% had unspecified problems (**Table 6.133**).

Table 6.134 : Discrimination (if any)		
Answer	Frequency	Percent
N.R.	274	37.3
No	460	62.7
Total	734	100.0

Discrimination in Getting Job

Even if the challenges facing young people living in poor urban areas can be solved, discrimination both in education and in labour markets denies opportunities to certain groups, notably young women and people with disabilities. This requires special attention in policy. While 62.7% did not feel they faced any discrimination while looking for a job, 37.3% did not respond to the question (**Table 6.134**).

Table 6.135 : Problems in Present Job		
Problems	Frequency	Percent
Inadequate Income	103	14.0
Irregular Job	74	10.0
N.R.	36	5.0
No Problem	521	71.0
Total	734	100.0

Work Related Problems

71% did not face any problems in their present job. Others who faced problems cited the following main issues — inadequate income (14%) and irregular job (10%) (**Table 6.135**).

Savings

Table 6.136 : Savings (if any)		
Answer	Frequency	Percent
N.R	7	1.0
Yes	214	29.1
No	513	69.9
Total	734	100.0

Savings

It can be seen from **Table 6.136** that despite limited income and escalating expenses, 29.1% of respondents reported to have savings.

Table 6.137 : Amount of Savings		
Amount (in Rs.)	Frequency	Percent
N.A. / N.R.	533	72.6
Up to Rs.100	39	5.3
101-250	4	.5
251-500	21	2.9
501-1000	42	5.7
1001-2000	52	7.1
2001-5000	37	5.0
Above Rs.5000	6	.9
Total	734	100.0

72.6% of the sample respondents did not respond. For the rest, the savings ranged from as little as upto Rs.100 per month to as much as above Rs.5000. The average appears to be around Rs.1000 (**Table 6.137**).

Table 6.138 : Mode of Savings		
Where?	Frequency	Percent
N.A.	533	72.6
Government Bank	59	8.0
Private Bank	66	9.0
Cooperative Bank	26	3.5
Cooperative Society	7	1.0
At Home	43	5.9
Total	734	100.0

It is a positive sign that 20.5% kept their savings in banks — nationalized bank (8%), private bank (9%), and cooperative bank (3.5%). Other savings institution mentioned is cooperative society, where 1% kept their savings. 5.9% kept their savings at home (**Table 6.138**).

Table 6.139 : Membership of Social / Religious / Financial Organization		
Answer	Frequency	Percent
N.R.	22	3.0
Yes	120	16.3
No	592	80.7
Total	734	100.0

Membership

16.3% said that they were members of organizations (**Table 6.139**).

Table 6.140 : Type of Member Organizations		
Answer	Frequency	Percent
N.R.	22	3.0
Financial Organization	120	16.3
N.A.	592	80.7
Total	734	100.0

Table 6.140 indicates that 16.3% of the respondents were members of financial organizations. However, it has not been specified as to the kind of organizations – whether they were self help groups, credit societies, or others.

SELF EMPLOYMENT

Table 6.141 : Skill Training to Start Own Business		
Answer	Frequency	Percent
N.R.	75	10.2
Yes	117	16.0
No	542	73.8
Total	734	100.0

16% responded definitely regarding the need for training to start one's own business (**Table 6.141**).

Table 6.142 : Requirement for Skill Training		
Answer	Frequency	Percent
N.A / N.R.	201	27.4
Tailoring / Embroidery	86	11.7
Turner / Fitter	17	2.3
Catering	30	4.1
Computer	3	.4
Technical	1	.1
No Need of Training	396	54.0
Total	734	100.0

Skill Training

Table 6.142 indicates that tailoring and embroidery was the most popular choice, expressed by 11.7% of respondents. Other training needs put forward were — turner / fitter (2.3%), catering (4.1%), computer (.4%), technical (.1%). 54% felt that they did not require any formal training.

Table 6.143 : Problems to Start Own Business		
Problems	Frequency	Percent
N.R.	219	29.9
Financial	105	14.3
Work Place	1	.1
N.A.	409	55.7
Total	734	100.0

Starting Own Business and Related Problems

14.3% of sample respondents cited financial shortage as the main problem to start business. Lack of workplace was a problem raised by .1% of respondents, who wished to start their own business (**Table 6.143**).

POSSESSION OF IMPORTANT DOCUMENTS

Table 6.144 : Possession of Ration Card		
Answer	Frequency	Percent
N.R.	2	.3
Yes	572	77.9
No	160	21.8
Total	734	100.0

Ration Card

Table 6.144 indicates that 77.9% of them had ration cards, while 21.8% did not possess them.

Table 6.145 : : Type of Ration Card		
Type	Frequency	Percent
N.A.	160	21.8
Orange	520	70.8
White	10	1.4
Yellow	44	6.0
Total	734	100.0

Table 6.145 shows that 70.8% had orange cards, which meant the families, had an annual income of above Rs.15, 001 to 1 Lac. 1.4% had white ration cards, which meant that the families had annual income of Rs. 1 Lac or above. 6% had yellow ration cards, which meant they came under the BPL category, i.e. families having annual income up to Rs.15,000.

Table 6.146: Inclusion of Names in Ration Card		
Answer	Frequency	Percent
N.A. / N.R.	233	31.7
Yes	463	63.1
No	38	5.2
Total	734	100.0

All names were included in the ration card for 63.1% of respondents, while 5.2% did not have all names included. 31.7% did not respond (**Table 6.146**).

Table 6.147 : Reasons for Non-inclusion of Names in Ration Card		
Reasons	Frequency	Percent
N.A. / N.R.	699	95.3
Money Problems	2	.3
Demand Money	1	.1
No Documents	30	4.1
Neglected	1	.1
Child is too Small	1	.1
Total	734	100.0

Those who did not include names gave the following reasons for not doing so — money problem (.3%), no documents (4.1%), negligence (.1%), and commission asked (.1%) (**Table 6.147**).

Table 6.148 : Election Card		
No. of Family Members	Frequency	Percent
0	203	27.6
1	107	14.6
2	308	42.0
3	77	10.5
4	28	3.8
5	11	1.5
Total	734	100.0

Election Card

Table 6.148 shows the percentage of respondents without election card was 27.6%. Respondents who had two family members holding election cards formed 42% of the sample; 14.6% had one family member holding election card. 10.5% had three family members having election cards; 3.8% had four family members with election cards, and 1.5% had five family members with election cards.

Table 6.149 : PAN Card		
No. of Family Members	Frequency	Percent
0	102	13.9
1	155	21.1
2	315	42.9
3	126	17.2
4	27	3.7
5	9	1.2
Total	734	100.0

PAN Card

13.9% did not have anyone in the family with PAN cards, but the rest appear to be very proactive in procuring PAN cards for their family members. 21.1% had one family member with the PAN card, 42.9% had two family members. 17.2% had three family members with PAN cards. 4-5 PAN cards in the family was reported by 4.9% (**Table 6.149**).

Table 6.150 : Passport		
No. of Family Members	Frequency	Percent
0	601	82.0
1	73	9.9
2	45	6.1
3	15	2.0
Total	734	100.0

Passport

It was not very surprising that 82% did not have passports. However, 9.9% had at least one family member with a passport, 6.1% had two family members with valid passports, and 2% had three family members with valid passports (**Table 6.150**).

Table 6.151 : UID Card		
No. of Family Members	Frequency	Percent
0	455	62.0
1	92	12.5
2	104	14.2
3	40	5.4
4	25	3.4
5	18	2.5
Total	734	100.0

UID Card

Table 6.151 indicates that 62% did not have the UID card. The fact that the rest have managed to undergo the process is encouraging. 12.5% had one family member with their UID card, while 14.2% had two family members having the UID cards. 5.4% had three family members with UID cards, 3.4% had four family members, and 2.5% had five family members with UID cards.

Table 6.152 : Driving License		
No. of Family Members	Frequency	Percent
0	469	63.9
1	197	26.8
2	54	7.4
3	10	1.4
4	3	.4
5	1	.1
Total	734	100.0

Driving License

While 63.9% did not have a driving license, 26.8% of respondents said one of their family members had a driving license, and 7.4% said that two members in their family had a driving license. There was 1.4% who said that three family members had driving license (**Table 6.152**).

Table 6.153 : Problems in Obtaining Important Documents		
Problems	Frequency	Percent
No Problems	639	87.0
No Money	2	.3
Demand Money	1	.1
Non-Cooperation	4	.6
N.R.	88	12.0
Total	734	100.0

Problems for Obtaining Important Documents

87% of the respondents said that they did not face any problems in getting these documents. Among those who did, problems cited were — non-cooperation of concerned officials (.6%), demand of money (.1%), etc. (**Table 6.153**)

MONTHLY EXPENDITURE, SAVINGS AND INDEBTEDNESS

Table 6.154 : Expenditure on Food		
Amount (in Rs.)	Frequency	Percent
N.R.	3	.4
Up to Rs.1000	54	7.3
1001-2000	236	32.2
2001-3000	209	28.5
3001-4000	71	9.7
4001-5000	72	9.8
5001-6000	38	5.2
Above Rs.6000	51	6.9
Total	734	100.0

Table 6.154 indicates that 68% of the respondents spent less than Rs.3000 per month on food — 7.3% spent Rs.1000 or less, 32.2% spent between Rs.1001-2000, and 28.5% spent between Rs.2001-3000. Around 19.5% of the sample spent between Rs.3001-5000; 5.2% spent between Rs.5001-6000, and 6.9% spent more than Rs.6000 on food alone.

Table 6.155 : Expenditure on Water		
Amount (in Rs.)	Frequency	Percent
No.	61	8.3
Up to Rs.100	62	8.4
101-200	113	15.4
201-300	362	49.3
301-400	41	5.5
401-500	27	3.7
501-600	10	1.4
601-700	7	1.0
701-800	5	.7
801-900	28	3.8
901-1000	8	1.1
1001-2000	2	.3
Above Rs.2000	8	1.1
Total	734	100.0

Majority, i.e. 49.3% spent Rs.201-300 on water charges. 8.4% spent less than Rs.100 per month on water, and 15.4% spent Rs.101-200. 9.2% spent between 301-500 per month on water. 8% spent Rs.501-1000. 1.4% spent more than Rs.1000 per month towards water supply (**Table 6.155**).

Table 6.156 : Expenditure on Usage of Toilet		
Amount (in Rs.)	Frequency	Percent
No / N.R.	309	42.2
Up to Rs.100	372	50.7
101-200	31	4.2
201-300	9	1.2
301-400	6	.8
401-500	1	.1
Above Rs.500	6	.8
Total	734	100.0

Table 6.156 indicates that 42.2% said they did not spend any money for toilet usage. 50.7% spent upto Rs.100 per month on toilet usage facilities, and 4.2% spent between Rs.101-200. 2.9% spent Rs.201 to over Rs.500.

Table 6.157: Expenditure on Education		
Amount (in Rs.)	Frequency	Percent
No / N.A.	339	46.2
Up to Rs.100	8	1.1
101-200	15	2.0
201-300	74	10.1
301-400	5	.7
401-500	53	7.2
501-600	4	.5
601-700	20	2.7
701-800	13	1.8
801-900	5	.7
901-1000	102	13.9
1001-1500	26	3.5
1501-2000	41	5.6
2001-3000	16	2.2
3001-5000	11	1.5
Above Rs.5000	2	.3
Total	734	100.0

46.2% did not incur any expense on education, perhaps because they did not have children of school or college going age. **Table 6.157** shows that the expenses on education ranged from as little as Rs.100 per month to as high as above Rs.5000.

Table 6.158:Expenditure on Healthcare		
Amount (in Rs.)	Frequency	Percent
No / N.R.	166	22.6
Up to Rs.100	58	8.0
101-200	160	21.8
201-300	58	7.9
301-400	15	2.0
401-500	107	14.6
501-600	1	.1
601-700	40	5.4
701-800	25	3.4
801-900	69	9.4
901-1000	13	1.8
1001-1500	21	2.9
1501-2000	1	.1
Total	734	100.0

Table 6.158 indicates that the expenses on health range from as little as Rs.100 (8%) to as high as Rs.2000 per month. 31.7% spent between Rs.101-400, and 14.6% of respondents spent Rs.401-500; 20.1% of respondents spent Rs.501-1000; and 3% of respondents spent Rs.1001-2000 on healthcare.

Table 6.159 :Expenditure on Electricity		
Amount (in Rs.)	Frequency	Percent
N.A.	78	10.6
Up to Rs.100	5	.7
101-200	27	3.7
201-300	142	19.3
301-400	76	10.3
401-500	104	14.2
501-600	50	6.8
601-700	60	8.2
701-800	85	11.6
801-900	23	3.1
901-1000	41	5.6
1001-2000	21	2.9
Above Rs.2000	22	3.0
Total	734	100.0

As seen from the **Table 6.159**, 48.2% of the respondents spent less than Rs.500 on electricity. 35.3% spent between Rs.500-1000 per month, and 5.9% spent between Rs.1000-2000+.

Table 6.160 : Expenditure on Clothing		
Amount (in Rs.)	Frequency	Percent
N.R.	394	53.7
Up to Rs.100	9	1.2
101-200	45	6.1
201-300	48	6.5
301-400	6	.8
401-500	60	8.2
501-600	4	.5
601-700	2	.3
701-800	6	.8
801-900	1	.1
901-1000	40	5.5
1001-2000	6	.8
Above Rs.2000	113	15.5
Total	734	100.0

53.7% did not respond to this question. For the rest, expenditure on clothing ranged from less than Rs.100 to above Rs.2000 per month. 22.8% spent less than Rs.500 per month on this item. 7.2% said they spent Rs.501-1000, and 16.3% spent Rs.1001-2000+ (**Table 6.160**).

Table 6.161 : Expenditure on Entertainment		
Amount (in Rs.)	Frequency	Percent
No	139	18.9
Up to Rs.100	2	.3
101-200	100	13.6
201-300	441	60.1
301-400	7	1.0
401-500	16	2.2
501-600	1	.1
601-700	1	.1
701-800	17	2.3
801-900	1	.1
901-1000	5	.7
1001-2000	2	.3
Above Rs.2000	2	.3
Total	734	100.0

It can be seen from **Table 6.161** that the monthly expenses on entertainment ranged between Rs.100 to above Rs.2000, with the average being around Rs.201-300(60.1%).

Table 6.162 : Expenditure on Travel		
Amount (in Rs.)	Frequency	Percent
No	212	28.9
Up to Rs.100	19	2.6
101-200	61	8.3
201-300	66	9.0
301-400	32	4.4
401-500	177	24.1
501-600	13	1.8
601-700	6	.8
701-800	17	2.3
801-900	5	.7
901-1000	83	11.3
1001-1500	20	2.7
1501-2000	6	.8
Above Rs.2000	17	2.3
Total	734	100.0

It can be seen from **Table 6.162** that just 28.9% of respondents did not spend any money on travel. The amount spent by the rest ranged from less than Rs.100 (2.6%), to as high as above Rs.2000 (2.3%) per month. 48.4% spent upto Rs.500 per month on travel, and 16.9% spent between Rs.501-1000. 5.8% spent between Rs.1001-above Rs.2000.

Table 6.163 : Expenditure on Phone / Mobile Phones		
Amount (in Rs.)	Frequency	Percent
No	75	10.2
Up to Rs.100	141	19.2
101-200	125	17.0
201-300	92	12.5
301-400	19	2.6
401-500	177	24.1
501-600	10	1.4
601-700	6	.8
701-800	12	1.6
801-900	3	.4
901-1000	36	5.0
1001-1500	8	1.1
1501-2000	17	2.3
Above Rs.2000	13	1.8
Total	734	100.0

Expenditure on mobile / phone have become a separate expense category, with the increased use of technology in communication — only 10.2% reported not spending on phones / mobiles. 19.2% spent only upto Rs.100, while expenses between Rs.101-500 were incurred by 56.2%. 9.2% spent between Rs.501-1000, and 5.2% spent between Rs.1001-2000 and (Table 6.163).

Table 6.164 : Expenditure on Social Function		
Amount (in Rs.)	Frequency	Percent
No	684	93.1
Up to Rs.100	20	2.7
101-200	5	.7
201-300	7	1.0
301-400	3	.4
401-500	2	.3
501-600	13	1.8
Total	734	100.0

Monthly expenditure on social function was not very significant as 93.1% did not spend any money on this account. Those who did incur expenses on this account were marginal — 2.7% spent less than Rs.100; 4.2% spent between Rs.101-600 (Table 6.164).

Table 6.165 : Expenditure on Addiction		
Amount (in Rs.)	Frequency	Percent
No	545	74.3
Up to Rs.100	68	9.3
101-200	37	5.0
201-300	28	3.8
301-400	4	.5
401-500	47	6.4
Above Rs.500	5	.7
Total	734	100.0

74.3% had no expenditure on addictions of any kind. 9.3% spent up to Rs.100, and 5% spent Rs.101-200. 3.8% spent Rs.201-300; and 7.6% spent between Rs.301-500+ (Table 6.165).

Table 6.166 : Expenditure on House Rent		
Amount (in Rs.)	Frequency	Percent
N.A.	607	82.8
Up to Rs.1000	34	4.6
1001-2000	62	8.4
2001-3000	28	3.8
3001-4000	1	.1
4001-5000	2	.3
Total	734	100.0

82.8% did not have to spend on house rent. The rents paid ranged from less than Rs.1000 (4.6%), Rs.1001-2000 (8.4%), and Rs.2001-3000 (3.8%). Just about .4% spent Rs.3001-5000 (**Table 6.166**).

Table 6.167 : Expenditure on Loan Repayment		
Amount (in Rs.)	Frequency	Percent
No / N.A.	617	84.0
Up to Rs.1000	80	10.9
1001-2000	21	2.9
2001-3000	7	1.0
3001-4000	1	.1
4001-5000	8	1.1
Total	734	100.0

Table 6.167 indicates that 84% did not report any expense on loan repayments. 10.9% paid upto Rs.1000, 3.9% paid between Rs.1001-3000, and 1.2% paid Rs.3001-5000 per month towards loan repayments.

Table 6.168 : Expenditure on Municipal Tax		
Amount (in Rs.)	Frequency	Percent
No / N.A.	664	90.5
Up to Rs.50	2	.3
51-100	1	.1
101-200	37	5.0
201-300	1	.1
301-400	13	1.8
401-500	10	1.4
Above Rs.500	6	.8
Total	734	100.0

90.5% did not pay any municipal tax. .4% paid upto Rs.100, and 5% paid between Rs.101-200. 4.1% paid between Rs.201-500 and (**Table 6.168**).

Table 6.169: Remittance to Native Place		
Amount (in Rs.)	Frequency	Percent
No	680	92.6
Up to Rs.500	6	.8
501-1000	19	2.6
1001-2000	2	.3
Above Rs.2000	27	3.7
Total	734	100.0

It can be seen from **Table 6.169** that 92.6% did not send any remittance to their native place. 3.4% sent between Rs.500-1000. .3% sent Rs.1001-2000, and 3.7% sent above Rs.2000 to their native place, indicating their links to their family in their native place.

Table 6.170 : Other Expenditure		
Amount (in Rs.)	Frequency	Percent
No	382	52.0
Up to Rs.100	16	2.3
101-200	4	.5
201-300	5	.7
301-400	6	.8
401-500	81	11.0
501-600	3	.4
601-700	1	.1
701-800	9	1.2
801-900	3	.4
901-1000	36	5.0
1001-1500	15	2.1
1501-2000	92	12.5
Above Rs.2000	81	11.0
Total	734	100.0

Expenses on miscellaneous items were nil for 52%, and were as low as Rs.100-500 per month for 15.3%. 7.1% reported extra expenses between Rs.501-1000, and 25.6% reported other expenses between Rs.1001 to above Rs.2000 (**Table 6.170**).

Table 6.171 : Possession of Consumer Durables		
Consumer Durables	Frequency	Percent
Television	519	70.7
Cable T.V.	546	74.4
Radio /Transistor	186	25.3
Music System	231	31.5
Fans	620	84.5
Gas / Electric Shegari	571	77.8
Cupboard	522	71.1
Furniture	461	62.8
4 Wheeler	51	6.9
Scooter	31	4.2
Motorcycle	67	9.1
Bicycle	129	17.6
Handcart	41	5.6
Oven	80	10.9
Refrigerator	261	35.6
Telephone	123	16.8
Mobile	582	79.3
Computer/Laptop	111	15.1
Cooker / Mixer	561	76.4
Wall Clock	575	78.3
Other	259	35.3

Possessions in House

Table 6.171 shows that the respondents have a clear priority with regard to household acquisitions. 70.7% of the sample had television, and 74.4% had cable TV. Mobiles were owned by 79.3%, and 15.1% had computers/laptops. 16.8% had telephones at home.

Basic comforts were also given importance by the respondents — 84.5% had fans, 76.4% had cookers/mixers, 77.8% had gas stove or electric stove. 71.1% had cupboards, and 62.8% had basic furniture such as cot, etc. 35.6% had refrigerators and 10.9% had ovens. 31.5% had music system e.g. tape recorders, and 25.3% had radio / transistors.

As for means of transport, 6.9% had four wheelers, 4.2% had scooters and 9.1% had motor bikes; 17.6% had bicycles. 5.6% had handcarts.

Table 6.172 : Special Assistance to Minority Communities		
Answer	Frequency	Percent
No	733	99.9
Yes	1	.1
Total	734	100.0

Special Assistance to Minority Communities

99.9% said that they did not avail of any special help as a minority community; while just one respondent said that he/she did benefit (Table 6.172).

Table 6.173 : Benefits of Government Scheme		
Answer	Frequency	Percent
N.R.	73	9.9
Yes	7	1.0
No	654	89.1
Total	734	100.0

Table 6.174 : Name of the Scheme		
Answer	Frequency	Percent
N.A.	727	99.0
N.R.	7	1.0
Total	734	100.0

According to Table 6.173, 7 respondents claimed that they received benefits from government schemes, though they could not name them (Table 6.174).

Details of Loan

Table 6.175 : Loan Taken by Self / Family Members		
Answer	Frequency	Percent
N.R.	90	12.3
Yes	9	1.2
No	635	86.5
Total	734	100.0

Loans

1.2% said they had loans taken by them or other family members (Table 6.175).

Table 6.176 : Reason for Taking Loan		
Reasons	Frequency	Percent
N.A. / N.R.	725	98.8
Illness	3	.4
House Repairing	2	.3
Marriage	2	.3
Business	1	.1
House Deposit	1	.1
Total	734	100.0

Reasons for Taking Loans

Reasons for taking the loans were several, as is evident in the Table 6.176 — for business (.1%), illness (.4%), house repairs (.3%), marriage of children (.3%), house deposit (.1%), etc.

Table 6.177 : Loan Amount		
Amount in Rs.	Frequency	Percent
N.A. / N.R.	725	98.8
5001- 10000	4	.5
25001-50000	3	.4
50001-100000	2	.3
Total	734	100.0

Loan Amount

Of the whole sample, 1.2% took loans, and the amounts ranged from Rs.5000 to over Rs.100000 (Table 6.177).

Table 6.178 : Rate of Interest		
Rate of Interest	Frequency	Percent
N.A.	725	98.8
2%-5%	5	.7
6%-10%	1	.1
Above 10%	3	.4
Total	734	100.0

Rate of Interest

Rate of interest for the loans ranged from 2% to above 10% (**Table 6.178**).

Table 6.179 : Loan Repayment		
Answer	Frequency	Percent
N.A.	725	98.8
Yes	3	.4
No	3	.4
N.R.	3	.4
Total	734	100.0

Loan Repayment

.4% said that they have repaid their loans while another .4% had not repaid their loans (**Table 6.179**).

Table 6.180 : Reasons for Non-Repayment of Loans		
Reasons	Frequency	Percent
N.A.	731	99.6
Inadequate Income	3	.4
Total	734	100.0

Non-Repayment of Loans

Reasons for not being able to repay loans were inadequate income (.4%) (**Table 6.180**).

Table 6.181 : Frequency of Taking Loans		
Answer	Frequency	Percent
N.A.	732	99.7
Once	2	.3
Total	734	100.0

Frequency of Taking Loans

It can be seen from **Table 6.181** that 99.7% said the question was not applicable to them, while .3% said they had taken loan only once.

DISASTER MANAGEMENT AND RELATED ISSUES IN AREA

The area is low lying and prone to flooding. During July 2005 floods the area was severely affected by floods. Even now, in case of heavy rains rain water enters their houses damaging their household items. The residents felt that this problem of theirs should be addressed by the authorities.

Table 6.182 : Water Flooding		
Answer	Frequency	Percent
N.R.	17	2.3
Yes	259	35.3
No	458	62.4
Total	734	100.0

Flooding in the Area

35.3% said their areas were always full of water during monsoons (**Table 6.182**).

Table 6.183 : Problems due to Water Flooding		
Problems	Frequency	Percent
No / N.R.	475	64.7
Loss of Property	166	22.6
Communication Gap	93	12.7
Total	734	100.0

According to **Table 6.183**, the main problems the respondents had to face due to flooding were loss of property (22.6%), and communication gap (12.7%).

Table 6.184 : Experience of Disaster / Accidents		
Answers	Frequency	Percent
No	721	98.2
Yes	13	1.8
Total	734	100.0

Experience of Disaster / Accidents

Table 6.184 shows that 1.8% experienced any kind of disaster or accident, while 98.2% had no such experience.

Table 6.185 : Experience of Riots		
Answers	Frequency	Percent
N.R.	88	12.0
Yes	17	2.3
No	629	85.7
Total	734	100.0

Experience of Riots

Only 2.3% experienced riots, while 85.7% did not have the experience (**Table 6.185**).

Table 6.186 : Effects of Riots on Family		
Effects	Frequency	Percent
N.A./N.R.	717	97.7
Loss of Salary	4	.5
Loss of Property	13	1.8
Total	734	100.0

Effects of Riots

97.7% did not respond, and the FGD also revealed that as there were no serious riots that took place here. Majority do not feel any serious after effects of the riots. 1.8% lost their property. .5% had to undergo loss of salary (**Table 6.186**).

Table 6.187 : Facing of Riot Situation		
Answers	Frequency	Percent
N.A.	717	97.7
Demand Police Help	2	.2
Bear it	1	.1
Supported each other	14	2.0
Total	734	100.0

Riot Situation

The respondents faced the riot situation that they came across according to their own capacity. For .1% the option was only to endure the suffering silently. 2% said they tried to support each other through the times of crisis, and .2% demanded police help (**Table 6.187**).

Table 6.188 : Sources of Help / Assistance		
Help from	Frequency	Percent
N.A. / No	731	99.6
State Government	3	.4
Total	734	100.0

Sources of Help / Assistance

99.6% of respondents stated that they did not receive any kind of help, and .4 received assistance from State government (**Table 6.188**).

Table 6.189 : Prevention of the Riots in the City		
Answers	Frequency	Percent
N.A / N.R.	604	82.3
Mutual Understanding	89	12.1
Mohalla Committee	1	.1
Police Protection	40	5.5
Total	734	100.0

Prevention of Riots

It can be seen from **Table 6.189** that 12.1% felt that riots can be prevented by developing mutual understanding. A marginal .1% felt Mohalla Committees will help, and 5.5% felt police protection will help.

Table 6.190 : Facing of Discrimination (if any)		
Answer	Frequency	Percent
N.R.	33	4.5
Yes	3	.4
No	698	95.1
Total	734	100.0

Discrimination

95.1% did not experience any discrimination in society, but .4% felt discriminated against (**Table 6.190**).

SAFETY

As indicated by the responses of participants in the FGD discussions, people live in the area peacefully and tension is non-existent. They stated that sometimes there may be arguments during filling of water containers etc. but they are resolved amicably. Even during riots they stated that the area was peaceful. All festivals are celebrated with same enthusiasm.

Table 6.191 : Feeling Safe in this Area		
Answer	Frequency	Percent
N.R.	4	.5
Yes	657	89.5
No	73	10.0
Total	734	100.0

Safety

It can be seen from **Table 6.191** that 89.5% felt safe in the area, while 10% did not.

Table 6.192 : Reasons towards Unsafe Situation		
Reasons	Frequency	Percent
N.A. / N.R.	705	96.1
More Quarrels	3	.4
Bad Locality	26	3.5
Total	734	100.0

Unsafe Situation

The reasons given in **Table 6.192** indicate that the atmosphere was not too bad according to the respondents. 3.5% said the locality was 'bad', and .4% said there were quarrels, but the rest, i.e. 96.1% had no negative experience to report.

Table 6.193 : Experience of Anti-Social Activities		
Answer	Frequency	Percent
No	734	100.0

Anti-Social Elements

None of the respondents experienced anti-social activity going on in their area (**Table 6.193**).

Table 6.194 : Timely Protection		
Answer	Frequency	Percent
N.R.	59	8.0
Yes	323	44.0
No	352	48.0
Total	734	100.0

Protection

In the event of anti-social activity erupting in the neighbourhood, 48% said that police protection did not arrive in time, while 44% was satisfied with police response (**Table 6.194**).

Table 6.195 : Attitude of Police		
Answer	Frequency	Percent
N.A.	352	48.0
Cooperative / Good	307	41.8
Non Cooperative / Not Good	36	4.9
Normal	39	5.3
Total	734	100.0

Police Help

Attitude of the police around was reported to be good by 41.8%. 4.9% felt that the attitude of police towards them was not good, and 5.3% felt it was usual (**Table 6.195**).

Table 6.196 : Experience of Discrimination / Harassment		
Answer	Frequency	Percent
N.R.	144	19.6
Yes	2	.3
No	588	80.1
Total	734	100.0

Discrimination / Harassment

Experience of discrimination / harassment was expressed by just .3% of respondents (**Table 6.196**).

Table 6.197 : Help Sought in Such Situation		
Answer	Frequency	Percent
N.A.	732	99.7
Neighbour	2	.3
Total	734	100.0

Situational Help

In situations of conflict, the respondents sought help from neighbours only (**Table 6.197**).

Table 6.198 : Need of Permanent Police Protection		
Answer	Frequency	Percent
N.R.	5	.7
Yes	110	15.0
No	619	84.3
Total	734	100.0

Police Protection

There appears to be some feeling of insecurity among the residents as 15% felt the need for permanent police protection in their area (**Table 6.198**).

Table 6.199 : Reasons for Protection		
Reasons	Frequency	Percent
N.A. / N.R.	668	91.0
Fear of Gundas	5	.7
Fear of Thieves	35	4.8
Quarrels	8	1.1
Bad Locality	18	2.4
Total	734	100.0

The reasons for seeking protection as given in **Table 6.199** were as follows — .7% said there was a constant fear of goondaism, while 2.4% said their locality was bad. 1.1% said that there were regular quarrels among the residents. Other reason given was fear of thieves (4.8%).

SOCIAL INTEGRATION

Table 6.200 : Relation with Neighbour		
Answer	Frequency	Percent
N.R.	5	.7
Good	725	98.8
Not Good	4	.5
Total	734	100.0

Relations at Community Level

98.8% said that their relations with their neighbours were good. Those who felt their neighbourly relations were not good formed only .5% of the sample respondents (**Table 6.200**).

Table 6.201 : Relation with Other Community People		
Answer	Frequency	Percent
N.R.	11	1.5
Good	721	98.2
Not Good	2	.3
Total	734	100.0

98.2% stated that their relation with other community people was good and only .3% said that it was not fine (**Table 6.201**).

Occasions and Celebrations

Table 6.202 : Festivals / Functions Joint Celebrations		
Answers	Frequency	Percent
N. R.	31	4.2
Hindu + Muslim + National Festivals	80	10.9
Hindu + Muslim + Buddha + Christian Festivals	91	12.4
National Festivals	8	1.1
Only Muslim Festivals	124	16.9
Only Hindu Festivals	28	3.8
Hindu + Buddha Festivals	25	3.4
Only Christian Festivals	347	47.3
Total	734	100.0

It can be seen from **Table 6.202** that 47.3% celebrated only Christian festivals as joint community celebrations, such as Christmas. Festivals commonly celebrated together, as stated by 23.3% are — prominent Hindu, Muslim and National festivals such as Id, Ganeshotsav, Holi, Buddha Jayanti, Ambedkar Jayanti, Independence Day, Republic Day etc. 16.9% said they celebrate only Muslim festivals.

Table 6.203 : Festival Celebration (Individually)		
Answers	Frequency	Percent
N.R.	110	15.0
Hindu Festivals	27	3.7
Muslim Festivals	121	16.5
Christian Festivals	280	38.1
All Festivals	196	26.7
Total	734	100.0

38.1% celebrated only Christian festivals. 3.7% celebrated only Hindu festivals, and 16.5% celebrated only Muslim festivals. 26.7% celebrated all festivals within their own communities (**Table 6.203**).

Table 6.204 : Co-Meals with Other Community People		
Answer	Frequency	Percent
Yes	634	86.4
No	100	13.6
Total	734	100.0

It can be seen from **Table 6.204** that 86.4% did have meals with other communities, though 13.6% stated that they did not do so.

Table 6.205 : Experience of Nuisance		
Answer	Frequency	Percent
No	707	96.3
Day to Day	20	2.8
Festival Time	3	.4
Sometimes	4	.5
Total	734	100.0

96.3% did not experience any public nuisance in their area. .4% experienced unrest during festival time, or occasionally (.5%). 2.8% experienced day to day unpleasantness (**Table 6.205**).

Table 6.206 : Unsolved Disputes		
Answer	Frequency	Percent
N.R.	91	12.4
Yes	21	2.9
No	622	84.7
Total	734	100.0

Disputes and Quarrels

It can be seen from **Table 6.206** that 2.9% stated to have long-term unsettled quarrels.

Table 6.207 : Common Reasons behind Quarrels		
Reasons	Frequency	Percent
N.A.	675	92.0
Water Problems	31	4.2
Children's Quarrels	4	.5
Drinkers	22	3.0
Garbage	2	.3
Total	734	100.0

The most common reason behind quarrels was water, as stated by 4.2%. Children were the reason for quarrel for a marginal .5%, and for 3% drinking led to quarrels. .3% stated garbage disposal as a reason for quarrel in the neighbourhood (**Table 6.207**).

Table 6.208 : Solutions for Communal Harmony / Stopping of Quarrels		
Solutions	Frequency	Percent
N.A.	709	96.6
Mutual Understanding	15	2.0
Mohall Committee	2	.3
Police Protection	8	1.1
Total	734	100.0

Integration is best achieved by mutual understanding according to 2% of respondents. .3% felt Mohalla Committees will help integration of communities, while 1.1% felt police protection may help (**Table 6.208**).

Table 6.209 : Mohalla Committee Formation		
Answer	Frequency	Percent
N.A.	5	.7
Yes	133	18.1
No	596	81.2
Total	734	100.0

Institutional Arrangements – Mohalla Committee

Table 6.209 depicts that 18.1% had Mohalla Committee in their area. Since it was a dominantly Christian area, the incidences of communal incidents were comparatively low.

Table 6.210 : Inter-Caste Marriage in Family		
Answer	Frequency	Percent
N.R.	2	.3
Yes	53	7.2
No	679	92.5
Total	734	100.0

Marriages and Related Issues

7.2% had inter-caste marriages taking place in their family (**Table 6.210**).

Table 6.211 : Problems Due to Inter-Caste Marriage		
Answer	Frequency	Percent
N.A.	681	92.8
Family Divided	3	.4
No Problems	50	6.8
Total	734	100.0

Only .4% reported family conflicts due to intercaste marriage, while 6.8% said they had no problems (**Table 6.211**).

Table 6.212 : Suggestions for Peace		
Answer	Frequency	Percent
N.A. / No Suggestions	620	84.5
Mutually Understanding	107	14.6
Respect to all Religions	7	0.9
Total	734	100.0

Peace

According to 14.6% promoting mutual understanding will lead to harmony and peace. Respect for all will automatically lead to communal harmony, according to .9% (**Table 6.212**).

Table 6.213 : Relation with Local Organisations		
Answer	Frequency	Percent
N.R.	139	18.9
Good	471	64.2
Not Good	117	15.9
Normal	7	1.0
Total	734	100.0

Relations with Local Organisations (NGOs, CBOs, RWAs, etc.)

64.2% had good relation with local organisations, while 15.9% did not have a good experience. 1% felt it was normal (**Table 6.213**).

Civic Amenities and Co-operation by Municipal Corporation

Table 6.214 : Cooperation from Ward Office		
Answer	Frequency	Percent
N.R.	214	29.2
Good	88	12.0
Not Good	431	58.7
Normal	1	.1
Total	734	100.0

According to 58.7% of sample respondents, cooperation by their municipal ward office was not good, while 12% felt it was good. A marginal .1% felt it was just normal (**Table 6.214**).

Table 6.215 : Problems Solved easily by MCGM		
Answer	Frequency	Percent
N.R.	30	4.1
Yes	87	11.9
No	617	84.0
Total	734	100.0

11.9% stated that problems are solved easily by MCGM, while 84% felt that MCGM did not help solve their problems (**Table 6.215**).

Table 6.216 : Cooperation by MLA / Corporator / MP		
Answer	Frequency	Percent
N.R.	18	2.5
Yes	83	11.3
No	633	86.2
Total	734	100.0

Cooperation by Elected Representatives in the Area

Similar attitudes were expressed towards the local MLA / Corporator / MP. 86.2% said they received no cooperation from them; only 11.3% expressed a positive attitude (Table 6.216).

Cross Tables (Orlem)

Religion by Total No. of Family Members

Table 6.217 : Religion by Total No. of Family Members

Religion	No. of Family Members					Total
	1-2	3-4	5-7	8-10	11-15	
Buddhist	18	51	40	0	0	109
	24.0%	12.9%	16.6%	0.0%	0.0%	14.9%
Muslim	29	99	106	14	4	252
	38.7%	25.1%	44.0%	77.8%	80.0%	34.3%
Christian	28	243	94	4	1	370
	37.3%	61.5%	39.0%	22.2%	20.0%	50.4%
Hindu	0	2	1	0	0	3
	0.0%	0.5%	0.4%	0.0%	0.0%	0.4%
Total	75	395	241	18	5	734
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Orlem is an area dominated by Christian community, followed by Muslims. Table 6.217 shows that Muslims do have maximum number of family members living together. While both Hindus and Buddhist respondents had less than 7 family members living together, Muslims and Christians had a marginal percentage of respondents who had a family size upto 15 members. Muslims had an average family size of 5-7, Christians had an average family size of 3-4.

Religion by No. of Children Not Attending School

Table 6.218 : Religion by No. of Children Not Attending School

Religion	No. of Children Not Attending School				Total
	N. A.	1	2	5	
Buddhist	181	1	1	0	183
	18.9%	3.6%	11.1%	.0%	18.3%
Muslim	688	26	8	5	730
	71.9%	92.9%	88.9%	100.0%	72.9%
Christian	41	0	0	0	41
	4.3%	.0%	.0%	.0%	4.1%
Hindu	44	1	0	0	45
	4.6%	3.6%	.0%	.0%	4.5%
Total	957	28	9	5	1002
	100.0%	100.0%	100.0%	100.0%	100.0%

There appears to be more number of out of school-children amongst the Buddhist respondents, followed by Muslims, and Christians. Hindus had no children who were out of school (**Table 6.218**).

Religion by Place of Delivery

Table 6.219 : Religion by Place of Delivery

Religion	Place of Delivery					Total
	N.A. / N.R.	Municipal Hospital	Private Hospital	Government Hospital	At Home	
Buddhist	13	71	10	15	0	109
	11.2%	14.3%	11.2%	46.9%	0.0%	14.9%
Muslim	12	185	39	15	1	252
	10.3%	37.4%	43.8%	46.9%	50.0%	34.3%
Christian	88	239	40	2	1	370
	75.9%	48.3%	44.9%	6.2%	50.0%	50.4%
Hindu	3	0	0	0	0	3
	1.7%	0.0%	0.0%	0.0%	0.0%	0.4%
Total	116	495	89	32	2	734
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Out of 618 deliveries in the respondents women only 2 delivered at home, one Muslim and one Christian. This shows that there is better awareness in the sample population about the benefits of Institutional deliveries (**Table 6.219**).

Religion by Immunization of Children

Table 6.220 : Religion by Immunization of Children

Religion	Immunization			Total
	N.A.	Yes	No	
Buddhist	28	65	16	109
	17.9%	16.8%	8.3%	14.9%
Muslim	59	147	46	252
	37.8%	38.1%	24.0%	34.3%
Christian	68	172	130	370
	43.6%	44.6%	67.7%	50.4%
Hindu	1	2	0	3
	0.6%	0.5%	0.0%	0.4%
Total	156	386	192	734
	100.0%	100.0%	100.0%	100.0%

It was surprising to observe that out of 192 respondents who had not immunized their children, 67.7% were Christians, and almost a quarter were Muslims (**Table 6.220**).

Religion by Total Monthly Family Income

Table 6.221 : Religion by Total Monthly Family Income

Religion	Income (in Rs.)										Total
	No	Up to Rs.2500	2501- 5000	5001- 7500	7501- 10000	10001- 15000	15001- 20000	20001- 25000	25001- 35000	Above 35001	
Buddhist	1	1	8	11	29	25	22	8	2	2	109
	25.0%	11.1%	6.2%	8.4%	15.8%	16.0%	27.8%	29.6%	16.7%	.0%	14.9%
Muslim	2	6	72	58	43	46	13	6	6	0	252
	50.0%	66.7%	55.8%	44.3%	23.4%	29.5%	16.5%	22.2%	50.0%	.0%	34.3%
Christian	1	2	48	60	112	85	44	13	4	1	370
	25.0%	22.2%	37.2%	45.8%	60.9%	54.5%	55.7%	48.1%	33.3%	100.0	50.4%
Hindu	0	0	1	2	0	0	0	0	0	0	3
	0.0%	0.0%	0.8%	1.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%
Total	4	9	129	131	184	156	79	27	12	3	734
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

While the average monthly income appears to be between Rs.7501-10000 for the sample, it varies for different groups. Muslims appear to have average income in the range of Rs.2501-7500, while for Buddhists and Muslims the average is between Rs.7501-15,000 (Table 6.221).

Religion by Requirement for Training

Table 6.222 : Religion by Requirement for Training

Religion	Requirement for Training							Total
	N. R. / N. A.	Tailoring / Embroidery	Turner / Fitter	Catering	Computer	Technical	Not Required	
Buddhist	57	1	3	0	0	0	48	109
	28.4%	1.2%	17.6%	0.0%	0.0%	0.0%	12.1%	14.9%
Muslim	81	4	12	2	0	1	152	252
	40.3%	4.7%	70.6%	6.7%	0.0%	100.0%	38.4%	34.3%
Christian	62	81	2	28	3	0	194	370
	30.8%	94.2%	11.8%	93.3%	100.0%	0.0%	49.0%	50.4%
Hindu	2	0	0	0	0	0	2	3
	1.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%	.4%
Total	201	86	17	30	3	1	396	734
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Training needs reflect the possible awareness by the respondents about requirements and opportunities in the labour market. In this respect, Christians showed more pro-activeness, as 94.5% of those who wished to have training in tailoring/embroidery, and 93.3% of those aspiring for catering training, and 100% of those who wished to have computer training, were Christians. On the other hand, 70.6% of those who wished to have training as turner/fitter, were Muslims and the single respondent who wanted technical training was Muslim (Table 6.222).

Religion by Experience of Riot

Table 6.223 : Religion by Experience of Riot

Religion	Answer			Total
	N.R.	Yes	No	
Buddhist	10	2	97	109
	11.4%	11.8%	15.4%	14.9%
Muslim	22	15	215	252
	25.0%	88.2%	34.2%	34.3%
Christian	55	0	315	370
	62.5%	.0%	50.1%	50.4%
Hindu	1	0	2	3
	1.1%	0.0%	0.3%	0.4%
Total	88	17	629	734
	100.0%	100.0%	100.0%	100.0%

Experience of riots were expressed by Muslims (88.2%), and Buddhists (11.8%), out of 17 persons who affirmed having experienced riots (**Table 6.223**).

Religion by Effects of Riot on Family

Table 6.224 : Religion by Effects of Riot on Family

Religion	Effects on Family			Total
	N.A. / N.R.	Loss of Salary	Loss of Property	
Buddhist	109	0	0	109
	15.2%	0.0%	0.0%	14.9%
Muslim	235	4	13	252
	32.8%	100.0%	100.0	34.3%
Christian	370	0	0	370
	517%	0.0%	0.0%	50.4%
Hindu	3	0	0	3
	0.3%	0.0%	0.0%	0.4%
Total	717	4	13	734
	100.0%	100.0%	100.0%	100.0%

Effects of riots were also more pronounced among Muslims, as all those who said that they suffered loss of property, were Muslims, and all those who lost salary for the days that they could not attend work due to riots were also Muslims (**Table 6.224**).

Religion by Need of Permanent Police Protection

Table 6.225 : Religion by Need of Permanent Police Protection

Religion	Answer			Total
	N.R.	Yes	No	
Buddhist	0	33	76	109
	0.0%	30.0%	12.3%	14.9%
Muslim	3	69	180	252
	60.0%	62.7%	29.1%	34.3%
Christian	2	8	360	370
	40.0%	7.3%	58.2%	50.4%
Hindu	0	0	3	3
	0.0%	0.0%	0.5%	0.4%
Total	5	110	619	734
	100.0%	100.0%	100.0%	100.0%

69% of the 110 respondents who felt the need for permanent police protection were Muslims, and 30% were Buddhists (**Table 6.225**).

Religion by Inter-caste Marriage in Family

Table 6.226 : Religion by Inter-caste Marriage in Family

Religion	Answer			Total
	N.R.	Yes	No	
Buddhist	1	11	97	109
	50.0%	20.8%	14.3%	14.9%
Muslim	1	29	222	252
	50.0%	54.7%	32.7%	34.3%
Christian	0	13	357	370
	.0%	24.5%	52.6%	50.4%
Hindu	0	0	3	3
	0.0%	0.0%	0.4%	0.4%
Total	2	53	679	734
	100.0%	100.0%	100.0%	100.0%

53 respondents stated that they had inter caste marriages in their family, of which 54.7% were Muslims, 24.5% were Christians, and 20.8% were Buddhists (**Table 6.226**).

Key Features of the Research Study (Orlem)

- The average age-group of the sample respondents were between 41-50 years.
- While a little less than a quarter (24%) of respondents was illiterate, and 14% have primary level education, almost one-third of the respondents have high school level education, and the rest had higher educational levels.
- The religious composition of the sample is mainly non-Hindu, dominated by Tamilian Christians; 50.4% of the sample respondents are Christians and 34.3% are Muslims.

- Majority of the sample (44.4%) speak Tamil as their mother tongue, and 36.7% speak Hindi.
- 96.2% of the sample respondents are permanent residents of the area.
- The average family size of this sample was 3-4 members, since 53.8% reported to have members in this range.
- While 58.6% did not have any illiterate persons in their families, the remaining 41.4% had illiterate family members.
- 45% of the sample respondents are in service. The other occupations of the sample respondents were — domestic workers (3%), street vendors (4.6%), runs own taxi / auto (3.8%), carpenter / electrician / welder / kadia (6.3%), tailor / badala work (4.2%).
- Most of the houses are pucca cement houses. However some Patra houses are also found in this area.
- 71% stay in their own house, and 29% stay in rented accommodation.
- 28.1% lived in hutments. 63.1% described their houses as ‘baithi chawls’, and the rest lived in houses with one floor or two above the ground floor.
- It is significant that despite water shortages, the respondents stated that water mafia does not exist in their area, there are no unauthorized connections, no tanker water is required and they do not have to pay water charges to anybody except MCGM, according to water bills.
- 80.9% had group water connections, though 51.5% said they had individual taps in their houses. Invariably these are connections that are illegally diverted from group water connections.
- In case of insufficiency of water, 45.9% purchased water from tankers, 12.1% borrowed from friend or neighbour. Other options use motor to increase water pressure, use hand pump / well, or fetch from farther outlets.
- During the FGD discussions, the participants complained of acute shortage of toilets in their area. The proportion of toilets is 12 toilet seats – 6 each for males and females/ 100 families.
- 71.9% paid a user fee of Rs.2 per person per day.
- 69.7% reported that their toilets were not provided with water, and in 25.2% there were no lights, making night trips to the toilets a risky exercise, especially for women, the aged and handicapped.
- For garbage collection, the area is served by a Ghanta gadi wherein a small vehicle comes to collect household garbage at particular time of the day. However residents complained that it waits for a very short time due to which many residents cannot make use of this service.
- Garbage was disposed off in the dustbins by 84.1% of respondents while 1% dumped them in front of the house, and 10.2% put out the garbage on the road.
- The area is not served by underground drainage system. 36.9% had no drainage, 59.1% said they had no problem. 8% said the drains were dirty and smelly, .3% said that they were packed by plastic. 1.1% said the drains were just open small gutters.
- 84.1% had electricity in their homes, while 12.1% had no direct electricity connection.
- The slum is situated 1 km. away from main road although small vehicles can ply on the road leading to this slum. The area is well connected via main road to various parts of Mumbai by BEST buses. Malad railway station on western railway is hardly 1.5 to 2 kms. from this area.

- The residents stated that there are sufficient number of Primary and secondary schools in the area and there is no problems of either admission as there are schools run by churches. Colleges are also situated close by.
- Though 18.8% sent their children to private schools and 13.9% sent them to municipal schools, 17.2% sent their children to Church run schools, which is natural since a large percentage of the sample were Christians.
- It is interesting to note that 99.6% did not sense any kind of discrimination regarding their children's education in schools.
- Just 22.9% reported that there was regular medical check-up conducted for the children in school. The medical check-up was done by government hospital according to 5%, and by private hospital, as reported by 4.8%. Municipal hospital check up was reported by 14.3%.
- 14.2% of respondents wanted their children to do computer education of some sort, as they felt that this field has maximum scope for employment/self employment in near future. Vocational courses were given importance by 3.8% and 1.2% want to do technical courses. Sports, catering and photography were other skills cited.
- The Municipal dispensary is situated in the middle of the slum and residents make use of this facility. Another municipal dispensary and 1 health post are also located about 1 km. from this area. A municipal maternity and a hospital are also situated near this area. Residents make use of these facilities for delivery, and cases of home delivery were rare. Some families go to private sector for availing medical services.
- There is a low incidence of ill-health among the sample, as 98.2% reported that there were no sick persons in their family.
- However, incidence of immunization, and registration of birth, etc. were low and attended to sufficiently enough by the respondents. This needs to be attended to.
- According to the FGD observations, men in this locality work as small scale vendors selling various types of eatables as well as other items. Women usually do the jobs like fall-beading, embroidery. Few women also work as maids in nearby residential buildings. There are many self-help groups, Mahila Mandals in this area and they impart skill development training to women and girls of the locality. They pointed out about non existence of ITI in nearby area.
- 46.1% of respondents had one employed person in the family. All others had more than one earning member. 38.1% had two earning members, 11% had three earning members, 3.7% had 4 earning members, and .4% had 3 earning members in the family.
- 48% had female earning members in the family.
- 80.2% said they were in service, and 16.3% were self employed. A novel employment category was seen here - .5% classified their employment as 'begging'!
- 55.9% were in permanent service, while 23.3% were in temporary jobs, and .5% was employed on contract. 4.2% were tailors; 3.5% drove their own taxis / auto rickshaws. 2.4% were domestic workers, and 2.7% were vendors; 2.7% in construction related jobs such as painter / carpenter / plumber / electrician. 1.1% were shopkeepers.
- 36.6% of respondents had a total monthly income below Rs.7500, and average income range appears to be between Rs.7501-15000, reported by almost half the respondents. 10.8% earned a monthly income of Rs.15001-20000. 3.7% earned between Rs.20001-25000, and 2% earned above Rs.25, 000.
- 29.1% of respondents reported to have savings, and almost all those who saved did it through institutional modes such as banks or cooperative societies.

- 16% responded positively regarding the need for training to start one's own business. Tailoring and embroidery was the most popular choice, expressed by 11.7% of respondents. Other training needs put forward were — turner / fitter, catering, computer, technical.
- With regard to possession of documents of identity, 77.9% had ration cards, while 21.8% did not possess them. 6% had yellow ration cards, which meant they came under the BPL category.
- Percentage of respondents without election card was 27.6%, while only 13.9% did not have anyone in the family with PAN cards. 82% did not have passports, and 62% did not have the UID card. 63.9% did not have anyone in their family having a driving license.
- 87% of the respondents said that they did not face any problems in getting these documents. Among those who did, problems cited were — non-cooperation of concerned officials, demand of money, etc.
- 68% of the respondents spent less than Rs.3000 per month on food. One-fifths of the sample spent between Rs.3000-5000, and about ten percent spent more than Rs.5000 on food alone.
- Majority, i.e. 49.3% spent Rs.201-300 on water charges, and 50.7% spent upto Rs.100 per month on toilet usage facilities.
- Expenses on education ranged from as little as Rs.100 per month to as high as above Rs.5000.
- Expenses on health range from as little as Rs.100 to as high as Rs.2000.
- Only 10.2% reported not spending on phones / mobiles, and average expenditure ranged from Rs.101-500.
- 90.5% did not pay any municipal tax.
- 92.6% did not send any remittance to their native place.
- The respondents indicated a clear priority with regard to household acquisitions. 70.7% of the sample had television, and 74.4% had cable TV. Mobiles were owned by 79.3%, and 15.1% had computers/laptops. 16.8% had telephones at home.
- Basic comforts were also given importance by the respondents — 84.5% had fans, 76.4% had cookers/mixers, 77.8% had gas stove or electric stove. 71.1% had cupboards, and 62.8% had basic furniture such as cot, etc. 35.6% had refrigerators, and 10.9% had ovens. 31.5% had music system e.g. tape recorders, and 25.3% had radio/transistors.
- As for means of transport, 6.9% had four wheelers, 4.2% had scooters and 9.1% had motor bikes; 17.6% had bicycles. 5.6% had hand carts.
- Of the whole sample, 1.2% took loans, and the amounts ranged from Rs.5000 to over 1 Lac.
- The area is low lying and prone to flooding. During July 2005 floods the area was severely affected by floods. Even now, in case of heavy rains rain water enters their houses damaging their household items. The residents felt that this problem of theirs should be addressed by the authorities.
- The FGD revealed that as there were no serious riots that took place here, majority do not feel any serious after effects of the riots. Only 2.3% experienced riots, while 85.7% did not have the experience.

- As indicated by the responses of participants in the FGD discussions, people live in the area peacefully, and tension is non-existent. They stated that sometimes there may be arguments during filling of water containers etc. but they are resolved amicably. Even during riots they stated that the area was peaceful. All festivals are celebrated with same enthusiasm.
- The atmosphere was not too bad according to the respondents. 3.5% said the locality was 'bad', and .4% said there were quarrels, but the rest, i.e. 96.1% had no negative experience to report. None of the respondents experienced anti-social activity going on in their area.
- Attitude of the police around was reported to be good by 41.8%. 4.9% felt that the attitude of police towards them was not good, and 5.3% felt it was normal.
- 98.2% also stated that their relations with other community people were good. 98.8% said that their relations with their neighbours were good.
- 47.3% celebrated only Christian festivals as joint community celebrations, such as Christmas. Festivals commonly celebrated together, as stated by 23.3% are — prominent Hindu, Muslim and National festivals such as Id, Ganeshotsav, Holi, Buddha Jayanti, Ambedkar Jayanti, Independence Day, Republic Day etc. 16.9% said they celebrate only Muslim festivals.
- 7.2% had inter-caste marriages taking place in their family. Only .4% reported family conflicts due to inter-caste marriage, while 6.8% said they had no problems.
- 64.2% had good relation with local organisations, while 15.9% did not have a good experience. According to 58.7% of sample respondents, cooperation by their municipal ward office was not good, while 12% felt it was good.
- 11.9% stated that problems are solved easily by municipality, while 84% felt that municipality did not help solve their problems.
- With reference to local corporators and other elected representatives, 86.2% said they received no cooperation from them; only 11.3% expressed a positive attitude.

Cross Tables Analysis

- Out of 42 children not attending school, 93% (39) were Muslims.
- Only 2 deliveries took place in this area at home suggesting that the area is better informed about the importance of institutional deliveries.
- Out of 192 respondents who did not get their child immunized, 67.7% were Christians, 24% Muslims and 8.3% Buddhists. There was no religious bias.
- The average monthly income of respondents sample was between Rs.7501-10,000. However it varied amongst different religious groups. Muslims had average income of Rs 2,501-7,500 while for Christians and Buddhists it varied between Rs 7,501-15,000.
- In respect of need for training, Christians were very pro-active. Out of total respondent who wanted training in various trades, Christians responded for 94.5% for training in Tailoring/Embroidery, 93.3% in catering and 100% in computer training. On the other hand 70.6% of those who wished training as Fitter/Turner were Muslims.
- Only 2.3% (17/734) respondents experienced riots. Out of this 88.2% were Muslims and 11.8% Buddhists.
- Effects of riots were also more pronounced amongst Muslims as all those who said they suffered loss of property and loss of salary were Muslims.

- 15% (110/734) of respondents expressed the need for permanent police protection in the area out of which 62.7% were Muslims, 30% Buddhists and 7.3% were Christians.
- Out of 53 Inter caste marriages in the sample, 54.7% were Muslims, 24.5% Christians and 20.8% Buddhists.

Proposed Interventions

Based on the findings of the study, the interventions proposed in the study area are as follows –

1. It was observed that 86.6% of respondents had 3-7 family members and 18.8% had 3-7 children in the family. 91.7% had 2-4 married persons in the family. 91.6% of respondents stayed in houses with an area less than 150 sq.ft. This data points to joint family system in the area. Due to this the level of congestion being very high, it is felt that SRA schemes should be introduced in this area, so that there is less congestion.
2. There was a problem of inadequate water, irregular water availability and low water pressure, which many times led to quarrels in the area. Hence, more water supplies and more water connection should be given to the households in the area.
3. During FGD, the participants complained of acute shortage of toilets in the area. The proportion of toilets is 12 toilet seats/ 100 families. Hence it is observed that the number of people in the area who used one toilet seat is very high. This calls for construction of more toilet blocks in the area.
4. The study also revealed that 2.4% of the households had a handicap person in the family and 18.8% of sample respondents had 3-7 children in the family. This calls for construction of few seats of toilets for handicap as well as for children in the area.
5. The area is not covered by underground drainage system. The water from kitchen and other washings is put into house drain which is ultimately connected to big nallah. The residents complained that the width of house drain is too small as a result of which it gets blocked frequently. It is felt that the width of house drain should be increased to address this problem.
6. It was found that the average monthly family income is around 5001-7000. The respondents spend lot of money on basic amenities like water, toilets, health etc. In view of limited monthly income of respondents,
7. The study revealed that only 26.2% of the children were not immunized. Some of the reasons for non-immunization were lack of time, and immunization centre being away from the locality. There is a municipal dispensary and health centre in the midst of this slum. In spite of this it is observed that residents do not take benefits of the same. These responses point to critical lack of health awareness among the population and calls for a need of extensive IEC campaign for 100% immunization of children in the area.
8. The respondents had definite ideas regarding the vocational skills necessary in the present situation and the future, which is a very positive indication. 14.2% of respondents felt the need for computer skill training. They also expressed the need for vocational training in the fields of technical skills (1.2%), vocational courses, music/dance, and command over languages, catering/hospitality, business skills, photography. These responses point to starting of ITIs imparting such courses and trainings.

9. Although 99.6% of the population in this area was minority and 6% of respondents family had BPL ration cards, it was found that only 1.0% respondents stated that they benefit from schemes of the government given to minorities, hence it is felt that a guidance cell from the government or minority commission should be stationed in this area to guide and help the minority population about these schemes and help taking benefits of these schemes.
10. 35.3% of the respondents stated that area gets flooded in monsoon, which results in loss of property and belonging and also increasing illnesses in the area. Hence, the area should be covered with water drains / water pumps should be installed during rainy season, so that the rain water is properly drained.

The data indicates that half of respondents are Christians from South Indian States, one third are Muslims and remaining from Buddha community. They were not different from other slum area in terms of infrastructure provided and facilities available in the area. However, the significant finding is that there were no inter-communal tensions. They lived amicably with each other with a comfortable sense of security. Their demand was mainly for civic facilities to make their lives comfortable. This was corroborated by FG Discussions conducted with residents.

CHAPTER - 7

Survey Report of Madanpura Slum

Madanpura is slum pocket is in island city area and situated in E Ward of Municipal Corporation of Greater Mumbai (MCGM). This includes Madanpura and Morland road. The slums on Morland road are located on footpaths near municipal fire brigade head quarters. There are temporary structures of bamboo and cloth. This slum is existing for more than 40 years. The population of E Ward is 4,13,662 as per Census 2011. Madanpura area consists of around 4300 households and population of around 26,000. The inhabitants of this area mostly are Muslims from Bihar and from Solapur district of Maharashtra.

Map 7.1 : E Ward in Mumbai



Profile of E Ward in Mumbai

E Ward (Madanpura)

Area of the Ward:-7.32 Sq.Kms. Population:- 4,13,662 (Census 2011).

Slum Population:-12%.

Child Sex Ratio:-910.

Total Literacy:-80%. Male:-81.5%, Female:-78.2%.

Human Development Index:-0.54 (2009)

Properties:-15310.

Municipal Dispensaries:-12.

Municipal Maternity Homes:-2.

Municipal Hospitals:-4.

Other Hospitals:-16.

Municipal Primary Schools:-45.

Municipal Secondary Schools:-06.

Other Schools:-41.

Number of Existing Toilet Blocks:-143.

Number of Seats:-966.

Total Road Length:-64.17 Kms.

Public Gardens & Play Grounds:-30.

Street Lights:-4200.

Water connections in the ward:-3528.

Number of Dustbins in the Ward:-142.

98% of area is covered by underground Sewerage Network.

DEMOGRAPHIC PROFILE

In all 894 people were interviewed for the study in Madanpura area.

Table 7.1 : Age Group

Age Groups (in Years)	Frequency	Percent
Up to 20	31	3.5
21 - 30	142	15.9
31 - 40	221	24.7
41- 50	229	25.6
51 - 60	110	12.3
61 -70	111	12.4
71 and Above	39	4.4
N.R.	11	1.2
Total	894	100.0

Age Group

About half of the sample respondents are seen to be between the ages of 31-50; 24.7% are 31-40 years and 25.6% are between 41-50 years. 15.9% are between 21-30 years of age, and 3.5% are below 20. In the older side, 12.3% are between 51-60 years old, 12.4% are 61-70 years old, and 4.4% are above 70 years old (**Table 7.1**).

Table 7.2 : Gender

Answer	Frequency	Percent
Male	523	58.5
Female	371	41.5
Total	894	100.0

Gender

Total 894 respondents were interviewed for this part of the study, of which 58.5% are male and 41.5% are female (**Table 7.2**).

Table 7.3 : Marital Status

Marital Status	Frequency	Percent
Married	815	91.2
Unmarried	74	8.3
Widowed	5	.5
Total	894	100.0

Marital Status

Amongst the sample respondents 91.2% are married, and 8.3% are unmarried and .5% are widowed (**Table 7.3**).

Table 7.4 : Educational Level

Occupation	Frequency	Percent
Illiterate	167	18.8
Up to 4 th Std.	28	3.1
5 th – 9 th Std.	177	19.8
SSC	252	28.3
HSC	123	13.7
Graduate	80	8.9
P.G. / Diploma	12	1.3
N.R.	55	6.1
Total	894	100.0

Educational Level

This indicates a slightly better educational profile, as the percentage of illiterate respondents are comparatively low at 18.8% and 3.1% have primary level education. 19.8% have high school education, and 28.3% have completed SSC. 13.7% have done HSC and 8.9% are graduates. 1.3% have done post graduation or equivalent diploma (**Table 7.4**).

Table 7.5 : Religion		
Religion	Frequency	Percent
Buddhist	2	.2
Muslim	892	99.8
Total	894	100.0

Religion

The religious composition of the sample respondents is very clear cut — almost all are Muslims, and just .2% are Buddhists (**Table 7.5**).

Table 7.6 Mother Tongue		
Mother Tongue	Frequency	Percent
Hindi / Urdu	894	100.0

Mother Tongue

All the respondents speak Hindi / Urdu as their mother tongue (**Table 7.6**).

MIGRATION

Table 7.7 : Permanent Resident of the Area		
Answer	Frequency	Percent
Yes	892	99.8
No	2	.2
Total	894	100.0

Residential Status

99.8% of the respondents are permanent residents of the area (**Table 7.7**).

Table 7.8 : No. of Years of Stay in the Area		
No. of Years	Frequency	Percent
N.A.	2	.3
Up to 5	39	4.3
6-10	14	1.6
11-15	27	3.0
16-20	31	3.5
21-25	63	7.0
26-30	73	8.2
31-35	19	2.1
36-40	73	8.2
41-50	113	12.6
51-60	75	8.4
Above 60	365	40.8
Total	894	100.0

Duration of Stay

The longstanding association of most residents with Mumbai is clearly indicated in the **Table 7.8**, as 40% of the sample respondents have lived in the area for more than 60 years. 31.3% have been in the area for 31-60 years, and 18.7% have lived there for 16-30 years. Only 8.9% formed the more recent residents in the area, having lived in the area for 5 to 15 years.

Table 7.9 : State Hailing From		
Name of State	Frequency	Percent
N.A.	892	99.8
Uttar Pradesh	2	.2
Total	894	100.0

Place of Origin

Only two respondents responded that they were from another State, i.e. Uttar Pradesh; others are all domicile residents of Maharashtra. The FGD discussions also indicated that the people

from this area are old migrants from Uttar Pradesh/ Bihar. However few of them are from other parts of Maharashtra like Sholapur district (**Table 7.9**).

Table 7.10 : Reasons for Migration		
Reasons	Frequency	Percent
N.A.	892	99.8
Service	2	.2
Total	894	100.0

Reasons for Migration

There were only two respondents who said they were migrants and mentioned employment as their reason for migration (**Table 7.10**) to Mumbai City.

Table 7.11 : Problems to Stay in Mumbai		
Problem	Frequency	Percent
N.A.	892	99.8
No Basic Amenities	2	.2
Total	894	100.0

Staying in Mumbai

It can be seen from the **Table 7.11** that the migrant sample alone responded to this question and cited the main problem in their stay was the non-availability of basic facilities and proper shelter.

Table 7.12 : Total No. of Family Members		
No. of Family Members	Frequency	Percent
Up to 2	41	4.6
3-4	280	31.3
5-7	441	49.3
8-10	92	10.3
11-15	40	4.5
Total	894	100.0

No. of Family Members

Almost half the respondents (49.3%) have 5-7 members in the family, and about one-third (31.3%) have 3-4 family members. 10.3% have 8-10 family members, while 4.5% have 11-15 family members. Joint family appears to be the norm in this area (**Table 7.12**).

Table 7.13 : No. of Adults in Family		
No. of Adults	Frequency	Percent
1-2	282	31.5
3-4	360	40.3
5-7	217	24.3
8-10	30	3.3
11-15	5	.6
Total	894	100.0

No. of Adults in Family

Over 70% of the respondents have four or less adults in the family (31.5% have 1-2 members and 40.3% have 3-4 members). Yet, 24.3% of them have 5-7 adults in the family, 3.3% have 8-10 adults, and .6% have 11-15 adults living in the family (**Table 7.13**).

Table 7.14 : No. of Children in Family (Below 18 Years)		
No. of Children	Frequency	Percent
0	212	23.7
1-2	453	50.7
3-4	184	20.6
5-7	42	4.7
8 and Above	3	.3
Total	894	100.0

No. of Children in Family

23.7% of the respondents had no children. Over half (50.7%) had 1-2 children only, and 20.6% had 3-4 children. 4.7% had 5-7 children in the family, and a marginal .3% had 8 and more children in the family (**Table 7.14**).

Table 7.15 : No. of Male Adults in Family		
No. of Males	Frequency	Percent
0	16	1.8
1	126	14.1
2	260	29.1
3	261	29.2
4	119	13.3
5	63	7.0
6	30	3.4
7	13	1.5
8	4	.4
Above 8	2	.2
Total	894	100.0

No. of Male Adults in Family

14.1% of the respondents had only one male adult, and 29.1% had 2 male adults in the family. 29.2% had three male adults, and 13.3% had 4 male adults in the family. 10.4% had 5-6 male adults. 2.1% had 7 and more male adults in the family (**Table 7.15**).

Table 7.16 : No. of Female Adults in Family		
No. of Females	Frequency	Percent
0	8	.9
1	172	19.2
2	282	31.5
3	238	26.6
4	101	11.3
5	52	5.8
6	25	2.8
7	10	1.1
8	3	.3
Above 8	3	.3
Total	894	100.0

No. of Female Adults in Family

It can be seen from **Table 7.16** that 19.2% of the respondents had one female adult in the family, and 31.5% of them had two females in the family. 26.6% had three females, and 11.3% of them had as many as four female adults in the family. 8.6% had 5-6 adults in the family, and 1.7% had 7 and more female adults.

Table 7.17 : No. of Married Persons in Family		
No. of Persons	Frequency	Percent
0	13	1.5
1	43	4.8
2	474	53.0
3	113	12.6
4	145	16.2
5	42	4.7
6	41	4.6
7	10	1.1
Above 7	13	1.5
Total	894	100.0

No. of Married Persons in Family

Table 7.17 indicates that 4.8% of the sample respondents mentioned only one married person in their family, while 53% of them said there were two married persons in the family. While 12.6% had three married persons, 16.2% had four married persons in the family probably indicative of two couples. 4.7% of the respondents had five married persons, and 5.7% had 6-7 married persons in the family, 1.5% had more than 7 married persons, which is a definite indication of joint family living in the city.

Table 7.18 : No. of Illiterate Persons in Family		
No. of Illiterate Persons	Frequency	Percent
0	581	65.0
1	119	13.3
2	91	10.2
3	32	3.5
4	31	3.5
5	18	2.0
Above 5	22	2.5
Total	894	100.0

No. of Illiterate Persons in Family

It is a positive sign that 65% of the respondents did not have any illiterate persons in their families. 13.3% of them had one illiterate family member, while 10.2% had two family members who were totally uneducated. 7% had more 3-4 illiterate family members, and 4.5% had five and more family members who were illiterate (**Table 7.18**).

Table 7.19 : No. of Persons Studied up to 4th Std.		
No. of Persons	Frequency	Percent
0	482	53.9
1	243	27.2
2	118	13.2
3	31	3.5
4	13	1.5
5	3	.3
Above 5	4	.4
Total	894	100.0

Education upto Primary Level

Over a quarter (27.2%) of the sample respondents had one family member who had primary level education, and 13.2% had two family members who studied upto primary level. About 5% had 3-5 members in the family with primary education (**Table 7.19**).

Table 7.20 : No. of Persons Studied between 5th to 9th Std.		
No. of Persons	Frequency	Percent
0	314	35.1
1	266	29.8
2	176	19.7
3	88	9.8
4	32	3.6
5	10	1.1
Above 5	8	.9
Total	894	100.0

Education upto Secondary Level

It can be seen from **Table 7.20** that less than one-third the sample (29.8%) had one family member with high school education, i.e. 5th -9th Std. 19.7% of them had 2 family members with high school level education. 13.4% of the respondents had 3-4 members who had studied upto 9th Std. and about 2% had 5 and more family members with high school education.

Table 7.21 : No. of Persons Passed SSC		
No. of Persons	Frequency	Percent
0	308	34.5
1	305	34.1
2	176	19.7
3	77	8.6
4	15	1.7
5	8	.9
Above 5	5	.5
Total	894	100.0

Education (with SSC)

A little over one-third of the members (34.1%) had at least one person who had completed SSC, and 19.7% had two persons who had completed school successfully. 11.7% had 3-5+ members in the family who had passed SSC (**Table 7.21**).

Table 7.22: No. of Persons Passed HSC		
No. of Persons	Frequency	Percent
0	474	53.0
1	258	28.9
2	123	13.7
3	30	3.4
4	6	.7
5	3	.3
Total	894	100.0

Education (with HSC)

It can be seen from **Table 7.22** that 28.9% of sample respondents had one family member who had passed HSC, and 13.7% of them had 2 family members with HSC level education. 4.4% had 3-5 members in the family who had completed HSC level education.

Table 7.23: No. of Graduates in Family		
No. of Persons	Frequency	Percent
0	650	72.7
1	154	17.2
2	73	8.2
3	9	1.0
4	6	.7
5	2	.2
Total	894	100.0

Education (with Graduate Level)

A total of 27.3% of the respondents had graduates in the family —17.2% had one family member, 8.2% of them had two, and 1.9% had 3-5 members who were graduates (**Table 7.23**) in the family.

Table 7.24 : No. of Post Graduates in Family		
No. of Persons	Frequency	Percent
0	859	96.1
1	26	2.9
2	8	.9
3	1	.1
Total	894	100.0

Education (with Post-Graduate Level)

It is positive to observe that there are at least 2.9% who had one family member who had completed post graduation, and 1% had 2-3 members in the family with postgraduate level education (**Table 7.24**).

Above all Tables refer to educational level of the sample respondents in Madanpura Slums in Mumbai.

OCCUPATION

Table 7.25 : Occupation		
Occupation	Frequency	Percent
Service	280	31.4
Domestic Worker	9	1.0
Vendors	13	1.4
Own Taxi / Auto	12	1.3
Carpenter / Electrician / Welder /Kadia	99	11.1
Tailor/Badala Work / Embroidery	46	5.1
Self Business	28	3.1
Housewife	272	30.5
Nothing	96	10.7
N.R.	39	4.4
Total	894	100.0

Since over 40% of the sample respondents consist of women, the **Table 7.25** reflects their activity profile — 30.5% said they were housewives and 10.7% said did nothing. Among the rest, service dominated the work occupation of 31.4% of respondents. 11.1% did the job of carpenter / electrician / welder / kadia and 5.1% were tailors or did badala work or embroidery. Other occupations were — running own taxi, auto, domestic work, and street vending.

HOUSING

From the area where the FGD was held, houses were kutcha houses mostly constructed from wood, tin, cloth etc. Houses on Morland road are situated on foot path. However, the data collected from interviews reveal a fairly stable picture, probably because of the particular area of study.



Table 7.26 : Ownership of House		
Answer	Frequency	Percent
Own	831	93.0
Rented	63	7.0
Total	894	100.0

Ownership of House

While 93% of the sample respondents stay in their own house, just 7% stay in rented accommodation (**Table 7.26**) in the area.

Table 7.27 : No. of Rooms		
No. of Rooms	Frequency	Percent
1	658	73.6
2	228	25.5
3	8	.9
Total	894	100.0

No. of Rooms

Almost three quarters of the sample respondents (73.6%) stay in one room tenements. 25.5% stay in two room houses, and only .9% stay in three room houses (**Table 7.27**) in the area.

Table 7.28 : Area of the House		
Area in Sq. Ft.	Frequency	Percent
N.R.	14	1.6
Up to 100	175	19.6
101-150	36	4.0
151-200	227	25.4
201-250	135	15.1
251-300	271	30.3
Above 300	36	4.0
Total	894	100.0

Area of the House

19.6% of the sample respondents stayed in tenements with area of less than 100 sq.ft., and 4% stayed in a house with sq.ft. area of 101-150 sq.ft. Quarter of the sample (25.4%) stayed in a house measuring 151-200 sq.ft. and 15.1% had houses that are 201-250 sq.ft. in area. 30.3% had houses that had an area of 251-300 sq.ft. and 4% had houses with area of more than 300 sq.ft.

Even though the area of the houses appear comparatively more spacious than other areas covered in the study, the earlier Table 7.13 that give information of family size points to the large families that are accommodated in these houses (**Table 7.28**).

Type of Construction

Table 7.29 : Type of Construction of House		
Answer	Frequency	Percent
N.R.	4	.5
Pucca	735	82.2
Kuccha	155	17.3
Total	894	100.0

82.2% of the respondents stated that their houses were pucca construction; kuccha houses were reported by 17.3% (**Table 7.29**) of the respondents.

Type of House

Table 7.30 : Type of House		
Type of House	Frequency	Percent
N.R.	29	3.2
Hutment	164	18.3
Chawl	108	12.1
One Story Home	271	30.3
Two Story Home	321	36.0
Other	1	.1
Total	894	100.0



18.3% of them lived in hutments. 12.1% lived in chawls, and 30.3% lived in single floor houses. 36% had two floor houses (**Table 7.30**) in the area.

Table 7.31 : Construction Material Used to Build Houses		
Answer	Frequency	Percent
N.R.	2	.2
Cement + Sand + Bricks	371	41.6
Cement + Sand + Tin	27	3.0
Cement + Sand + Tin + Tadpatri	163	18.2
Cement + Sand + Bricks + Tin	331	37.0
Total	894	100.0

Construction Material

41.6% of the respondents stated that they had sturdy houses, built of cement, sand and bricks, and 37% of them had houses built with cement, sand, bricks and tin. 18.2% stated that their houses were made of cement, sand, tin and tadpatri, and 3% had houses made of cement, sand and tin (**Table 7.31**).

Table 7.32 : Cost to Purchase House		
Cost (in Rs.)	Frequency	Percent
No	458	51.2
Up to Rs.10000	31	3.5
10001-25000	8	.9
25001-50000	334	37.4
N.A.	63	7.0
Total	894	100.0

Purchase of House

The houses are perhaps built many years ago, since Madanpura is an older area in South Mumbai. Therefore, it was seen that 51.2% of them said they did not spend any money to purchase their houses, probably because they have been staying there for generations. 37.4% of them said they spent Rs.25001-50000 to

purchase their houses, .9% of them spent Rs.10001-25000, and 3.5% spent less than Rs.10000 (**Table 7.32**) for acquiring their accommodation in the area.

Table 7.33 : Deposit (if any) for the House		
Answer	Frequency	Percent
N.A.	831	93.0
Yes	21	2.3
No	42	4.7
Total	894	100.0

Deposit for House

2.3% of the respondents paid deposit for rental accommodation, while 4.7% did not have to pay any deposit (**Table 7.33**) for their shelter.

Table 7.34 : Improvements in House		
Answer	Frequency	Percent
No	234	26.2
Repairing	212	23.7
Painting	293	32.8
Furniture	2	.2
Tiles	21	2.3
Repair + Paint + Tiles	132	14.8
Total	894	100.0

Improvements in House

26.2% of the respondents did not have to do any improvement after getting the house. 23.7% of them had to spend on repairs, and 32.8% got the house painted. 14.8% of them had to repair, do tile work, and paint the house. Other responses were not significant (**Table 7.34**) as regards upgrading their shelter.

WATER SUPPLY

According to the FGD, participants stated that few years back there was acute shortage of water in this area. However since last 2 years due to the efforts of local municipal corporator, they have been provided group water connection for a group of 10 huts. They receive water supply for an hour daily which is sufficient for them for their day to day needs. However few huts on the back side of Maratha Mandir theatre do not have water connection and they have to spend Rs. 250-300/month for purchasing water from various sources. The reason these huts are not provided with water connection may be they were constructed post 1995 - being cut off date fixed by state authorities.

From this, it appears that the area covered under the study was an older locality, while that covered or FGD was of recent development, post 1995.

Table 7.35 : Individual Tap

Answer	Frequency	Percent
Yes	874	97.8
No	20	2.2
Total	894	100.0

Water Supply — Individual Connections

97.8% of the respondents said they had individual water tap in their houses and only 2.2% did not have individual taps (**Table 7.35**) in the house.

Table 7.36 : If No, Source of Water Connection

Source	Frequency	Percent
N.A.	874	97.8
Group Connection	20	2.2
Total	894	100.0

Source of Water Connection

2.2% of the respondents did not have individual taps reported to have access to group water connections (**Table 7.36**).

Group Water Connections

Table 7.37 : Group Water Connection in the Area

Answer	Frequency	Percent
Yes	119	13.3
No	775	86.7
Total	894	100.0



13.3% of the respondents stated that they had group connection for water in their area, while 86.7% did not have the facility, in the vicinity of their houses (**Table 7.37**).

Table 7.38 : No. of Families using Group Water Connections		
No. of Families	Frequency	Percent
No	722	80.8
Up to 5	105	11.7
5-10	52	5.8
11-15	10	1.1
Above 15	5	.6
Total	894	100.0

Usage of Group Water Connections

While 80.8% did not use group connections, 11.7% of them said that up to five families shared a single connection, while another 5.8% said 5-10 families shared a single water connection (**Table 7.38**).

Table 7.39 : Duration of Water Supply (No. of Hours)		
No. of Hours	Frequency	Percent
N.R.	2	.2
1-2	664	74.3
3-4	195	21.8
Above 4	33	3.7
Total	894	100.0

Duration of Water Supply (No. of Hours)

Water supply was available for 1-2 hours per day for 74.3% of respondents, and for 21.8% of them water supply was available for 3-4 hours per day. More than 4 hours of water supply is available to 3.7% of the sample respondents (**Table 7.39**).

Table 7.40 : No. of Hours for Family		
Answer	Frequency	Percent
N.R.	21	2.3
Half an Hour	507	56.7
1 Hour	343	38.5
2 Hours	16	1.7
3 Hours	7	.8
Total	894	100.0

Duration of Water Supply (Family)

56.7% of the respondents had access to 30 minutes per family, while 38.5% of them had an hour per family, and 1.7% had two hours for each family. 3 hours of water supply per family was available for just .8% of the respondents (**Table 7.40**).

Table 7.41 : Expenses on Water (Per Day)		
Expenses in Rs.	Frequency	Percent
No / N.R.	725	81.1
Up to Rs.5	44	4.9
6 - 7	7	.8
8 - 10	64	7.2
11 - 15	45	5.0
16 - 20	6	.7
21 - 25	3	.3
Total	894	100.0

Expenditure for Obtaining Water

81.1% of the respondents did not incur any expense for water supply. 4.9% of them spent upto Rs.5 per day, .8% spent between Rs.6-7 and 7.2% spent between Rs.8-10. 5% spent Rs.11-15, and .3% spent between Rs.21-25 per day (**Table 7.41**).

Table 7.42 : Problems in Getting Water		
Answer	Frequency	Percent
No	891	99.7
Inadequate	3	.3
Total	894	100.0

Problems in Water Supply

While for 99.7% of them there was no problem in getting water, .3% reported problems of inadequate water (**Table 7.42**) in their area.

Table 7.43 : Insufficient Water and Access		
Answer	Frequency	Percent
N.A.	877	98.1
Using Stored	3	.3
Fetch on Long	14	1.6
Total	894	100.0

Insufficient Water Availability

98.1% of the respondents had no problems of inadequate supply of water. The rest used stored water (.3%), or fetched from long distance (1.6%) (**Table 7.43**).

Table 7.44 : Steps Taken to Tackle Water Contamination		
Answer	Frequency	Percent
No	844	94.4
Boiling + Filtering	50	5.6
Total	894	100.0

Water Contamination

94.4% of the respondents did not experience the problem of contaminated water, and 5.6% who did face the problem, used boiling and filtering methods (**Table 7.44**) for drinking water .

TOILET

During the FGD participants from the area pointed out that there is shortage of toilets in the area. They were also not happy with the services provided and charges levied by the care takers of existing toilets. They felt that the charge of Rs. 3/- is very high which local residents cannot afford. They suggested that more number of toilets are required to be constructed in this area but there is no space available for the same.



Table 7.45 : Type of Toilets		
Type of Toilet	Frequency	Percent
Individual	417	46.7
Public	313	35.0
Pay and Use	164	18.3
Total	894	100.0

Type of Toilets

While 46.7% of the respondents had individual toilets, 35% used public toilets. About 18.3% used pay and use toilets (**Table 7.45**) in the area.

Table 7.46 : Distance from House		
Distance	Frequency	Percent
Near Only	810	90.6
½ Km.	39	4.4
1 Km.	45	5.0
Total	894	100.0

Toilets and Distance from House

For 90.6% of the respondents, the toilet facilities were near to their house; for 4.4% it was half a kilometer away, and for 5% it was 1 km. away from their house (**Table 7.46**) in the area.

Table 7.47 : Time to Reach Toilet		
Answer	Frequency	Percent
N.A.	417	46.7
5 Minutes	379	42.3
6-10 Minutes	73	8.2
11-15 Minutes	11	1.2
16-30 Minutes	14	1.6
Total	894	100.0

Time to Reach Toilet

For 46.7% of the sample respondents, this did not apply, as they had toilets inside their houses. For 42.3% the time taken to reach the toilet was up to 5 minutes only, while for 8.2% it took 6-10 minutes. 1.2% took 11-15 minutes while 16-30 minutes were taken to reach the toilet by 1.6% of the respondents (**Table 7.47**).

Table 7.48 : No. of People Using the Toilets		
No. of Persons	Frequency	Percent
Only Family	417	46.7
Up to 5	88	9.8
6-10	63	7.1
10-15	115	12.9
16-20	76	8.5
21-30	110	12.3
31-40	30	3.3
41-50	5	.6
Can't Say	138	15.4
Above 50	2	.2
Total	894	100.0

Toilets and its Usage Rate

More than 4.6% of them had only family usage of toilets. However, the **Table 7.48** indicates the number of people who use one toilet/seat range from less than 5 to as high as over 50 people in the area.

Table 7.49 : Difficulties Faced by Old / Children / Handicapped		
Answer	Frequency	Percent
No	800	89.5
Yes	94	10.5
Total	894	100.0

Difficulties in Using Toilets

While 89.5% of the respondents felt that there were no difficulties for old persons, children or handicapped in using the toilets, 10.5% felt that there were some difficulties but did not elaborate on the issue (**Table 7.49**).

Table 7.50 : Expenses for Toilet Usage (Per Day)		
Answer	Frequency	Percent
No	417	46.6
Up to Rs.2	431	48.2
Rs.3-5	46	5.2
Total	894	100.0

User Fees for Toilet Usage

While 46.6% did not pay any user charges, 48.2% paid user fees of Rs.2 per person per day. 5.2% incurred expense of Rs.3-5 per head per day for using toilet facility (**Table 7.50**) in the area.

Table 7.51 : Payment for Using Toilet		
Answer	Frequency	Percent
N.A.	417	46.6
Caretaker	470	52.6
Committee	7	.8
Total	894	100.0

Payment for Using Toilet

The fee is given to the caretaker of the toilet block by 52.6% and to the Committee by .8% of them. The rest 46.6% did not have to pay anyone (**Table 7.51**), since they have individual toilet facility.

Table 7.52 : Water Facility in Toilets		
Answer	Frequency	Percent
Yes	641	71.7
No	253	28.3
Total	894	100.0

Water Facility in Toilets

Water facility in the toilet is available for about 71.7% of the sample respondents. 28.3% reported that their toilets were not provided with sufficient water (**Table 7.52**).

Table 7.53 : Electricity Connection in Toilet		
Answer	Frequency	Percent
No	234	26.2
Yes	660	73.8
Total	894	100.0

Lights in Toilets

Lights were in working condition in 73.8% of the toilets, while for 26.2% of them there were no proper lights in the toilets (**Table 7.53**).

Construction of Toilets

Table 7.54 : Toilets Construction		
Answer	Frequency	Percent
N.A.	417	46.6
MCGM / Corporator	473	52.9
MLA	4	.5
Total	894	100.0

The toilet in the area was built by the MCGM, according to 52.9% of respondents, while it did not apply to 46.6% who had individual facilities (**Table 7.54**) in their houses.



Table 7.55 : Toilets Maintenance		
Answer	Frequency	Percent
N.A.	417	46.6
Committee	9	1.0
MCGM	468	52.3
Total	894	100.0

Maintenance of Toilets

52.3% of the respondents stated that the toilets were maintained by MCGM, and 1% of them said toilets in the area were maintained by a Committee of local residents (**Table 7.55**).

Table 7.56 : Condition of Toilets		
Answer	Frequency	Percent
N.R.	97	10.8
Clean	689	77.1
Unclean	108	12.1
Total	894	100.0

Condition of Toilets

The condition of the toilets was reported to be clean according to 77.1% of respondents, while 12.1% stated that they were unclean for usage. (Table 7.56).

GARBAGE COLLECTION AND DISPOSAL



Solid waste collection from this area is carried out by municipal sweepers. There is no house to house collection of garbage but dust bins are provided where in the residents can dump their garbage. These bins are emptied regularly by municipal garbage vehicles. However it was pointed out that some residents are in the habit of dumping waste on roads. On the whole the residents were satisfied with the services provided by municipal staff.

Table 7.57 : Garbage Collection and Disposal		
Answer	Frequency	Percent
N.R	11	1.2
Waste Bin in Home	847	94.7
In front of House	5	.6
On Road	31	3.5
Total	894	100.0

Garbage Collection and Disposal

Garbage was disposed off in the waste bins by 94.7% of respondents, while .6% of them dumped them in front of the house, and 3.5% put out the garbage on the road (Table 7.57) for collection by MCGM.

Table 7.58 : Separation of Garbage at Source		
Answer	Frequency	Percent
N.R.	1	.1
Yes	19	2.1
No	874	97.8
Total	894	100.0

Segregation of Garbage at Source

2.1% of them claimed to segregate their garbage at household level, while 97.8% did not do so (Table 7.58).

Table 7.59 : Collection of Garbage		
Answer	Frequency	Percent
N.R.	12	1.3
Municipal Worker	697	78.0
Community	1	.1
No Arrangement/ Self	90	10.1
Self	94	10.5
Total	894	100.0

Garbage Collection

It can be seen from **Table 7.59** that 78% said that the municipal worker collected their garbage. 10.1% of them had no fixed arrangement. 10.5% put out the garbage by themselves for collection by MCGM.

Table 7.60 : Frequency of Services		
Answer	Frequency	Percent
Daily	770	86.2
Once in a Week	2	.2
Twice in a Week	1	.1
Thrice in a Week	120	13.4
N.R.	1	.1
Total	894	100.0

Service Provision

Majority, i.e. 86.2% of the respondents stated that there was daily clearing of garbage, while 13.4% of them said that the garbage was put out thrice a week (**Table 7.60**) for collection.

Table 7.61 : Community Garbage Bins in the Area		
Answer	Frequency	Percent
N.R.	45	5.0
Yes	814	91.1
No	35	3.9
Total	894	100.0

Community Garbage Bins

Most of the sample respondents (91.1%) said there were community bin in their area for garbage collection, while 3.9% did not have them (**Table 7.61**).

Table 7.62 : Provision of Facility		
Answer	Frequency	Percent
N.R.	82	9.2
MCGM	811	90.7
MLA	1	.1
Total	894	100.0

Provision of Waste Bins

The waste bins were provided by the MCGM, according to 90.7% of the sample respondents (**Table 7.62**), where as .1 respondent stated it was given by the local MLA.

Table 7.63 : Type of Waste Bin		
Type	Frequency	Percent
N.R.	84	9.4
Iron	746	83.4
Plastic	64	7.2
Total	894	100.0

Type of Waste Bins

The waste bins were made of iron according to 83.4%; of the respondents 7.2 said they were made of plastic (**Table 7.63**) material.

Table 7.64 : Collection from Community Bins		
Answer	Frequency	Percent
N.R.	69	7.7
MCGM	825	92.3
Total	894	100.0

Collection of Garbage

92.3% of the respondents said that the MCGM arranged for collection of garbage from community garbage bins (**Table 7.64**) in the area.

Table 7.65 : Frequency of Collection from Community Bins		
Answer	Frequency	Percent
N.R.	71	7.9
Daily	775	86.7
Once in a Week	5	.5
Twice in a Week	43	4.9
Total	894	100.0

Frequency of Garbage Collection

86.7% of the respondents stated that collection of garbage from community bins was done daily, and according to 4.9% it was done twice in a week (**Table 7.65**) by the MCGM.

Table 7.66 : Community Participation in Garbage Collection		
Answer	Frequency	Percent
N.R.	37	4.1
Yes	3	.3
No	854	95.6
Total	894	100.0

Community Participation

It can be seen from **Table 7.66** that 95.6% of them stated that the residents did not participate in the garbage collection drive organized by MCGM, NGO, and Resident Association.

Table 7.67 : Community Participation		
Answer	Frequency	Percent
N.A. / N.R.	893	99.9
Co-op.to MCGM Workers	1	.1
Total	894	100.0

Table 7.67 shows that the idea of extending cooperation to the MCGM workers was expressed by only one respondent in the area.

DRAINAGE

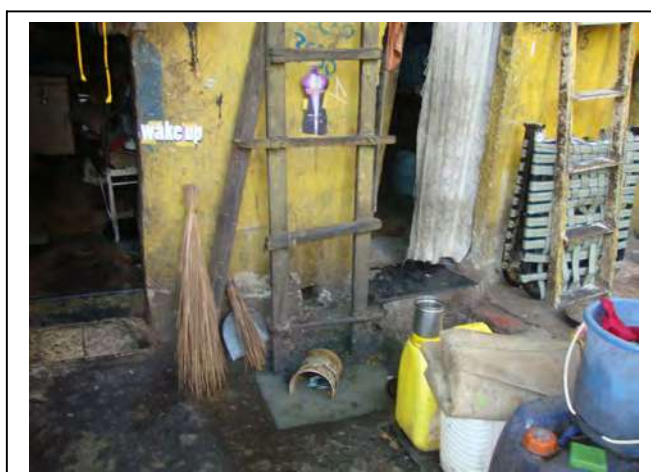


Table 7.68 : Drainage System in the Area		
Answer	Frequency	Percent
N.R.	45	5.0
Not Proper Drainage	299	33.5
Good System	550	61.5
Total	894	100.0

Drainage

As seen in the **Table 7.68**, 61.5% said their drainage system was quite good, while 33.5% said they did not have proper drainage.

ELECTRICITY SUPPLY

All respondents get electric supply from BEST. However many residents complained that they get exorbitant bills although they hardly use any electricity.

Table 7.69 : Electricity in House		
Answer	Frequency	Percent
Yes	890	99.6
No	4	.4
Total	894	100.0

Electricity Supply

99.6% of the respondents had electricity in their homes (**Table 7.69**).

Table 7.70 : Source of Power Supply		
Answer	Frequency	Percent
N.A.	890	99.6
N.R.	4	.4
Total	894	100.0

Source of Power Supply

99.6% of respondents have direct electric connection in their houses (**Table 7.70**).

Table 7.71 : Own Electrical Meter		
Answer	Frequency	Percent
N.R.	1	.1
Yes	889	99.4
No	4	.5
Total	894	100.0

Electric Meter (Own)

99.4% of them had their own electrical meters (**Table 7.71**) in their houses.

Table 7.72 : Deposit for Electricity Connection		
Amount (in Rs.)	Frequency	Percent
No / N.R.	215	24.1
Up to Rs.500	673	75.3
501-1000	3	.3
1001-2000	1	.1
2001-3000	2	.2
Total	894	100.0

Deposit for Electricity Connection

Table 7.72 indicates depicts that the average deposit paid was upto Rs.500 only, paid by 75.3% of the respondents.

Table 7.73 : Deposit and Agency		
Amount (in Rs.)	Frequency	Percent
BEST	679	75.9
N.A. / N.R.	215	24.1
Total	894	100.0

Deposit and Service Providing Agency

Table 7.73 shows that deposits were paid to the BEST by 75.9% of the sample respondents in the area.

Table 7.74: Electricity Bill (Per Month)		
Amount (in Rs.)	Frequency	Percent
N.R. / N.A.	58	6.5
Up to Rs.300	261	29.2
301-500	208	23.2
501-750	367	41.1
Total	894	100.0

Electricity Bill

Table 7.74 shows that the monthly expenses on electricity ranged from a minimum of Rs.300 and below (29.2%), to a maximum of Rs.750 (41.1%). 23.2% paid about Rs.301-500 per month.

Table 7.75 : Bill Payment and Agency		
Pay To	Frequency	Percent
BEST	836	93.5
N.A. / N.R.	58	6.5
Total	894	100.0

Bill Payment and Service Providing Agency

93.5%, i.e. majority of the respondents paid their bills to BEST (**Table 7.75**).

Table 7.76 : Difficulties in Electricity Connection		
Difficulties	Frequency	Percent
No Difficulties	890	99.6
Expensive	4	.4
Total	894	100.0

Difficulties in Electricity Connection

99.6% did not face any problems regarding their electricity connections (**Table 7.76**).

TRANSPORT

Mumbai Central station on western railway line is very close from this area. This area is also very well connected to different parts of Mumbai by network of BEST buses. MSRTC main bus station is also situated in this area.



Table 7.77 : Mode of Transport Used by Children		
Answer	Frequency	Percent
No	212	23.7
Taxi	261	29.2
Bus	282	31.6
Railway	94	10.5
Scooter	30	3.3
School Bus	10	1.1
Four Wheeler	5	.6
Total	894	100.0

Table 7.78 : Mode of Transport Used by Adults		
Answer	Frequency	Percent
No	101	11.3
Rickshaw	77	8.6
Taxi	13	1.5
Bus	241	27.0
Railway	327	36.5
Bicycle / Scooter	57	6.4
Four Wheeler	1	.1
By Walk	77	8.6
Total	894	100.0

Mode of Transport Used by Children and Adults

Table 7.77 and 7.78 indicate the modes of transport used by both children and adults.

Children use transport mainly to go to school, and 23.7% said their children did not use any transport to go to school, since their schools were within walking distance. Since rickshaws do not ply in South Mumbai BEST bus (31.6%) and taxis (29.2%) were the major means of transport used by the children. Suburban trains were used by 10.5%. 3.3% were dropped by scooter, 1.1% went by school bus, and .6% were dropped to school by family car.

27% of adults in the family used the bus for travel to work, while 36.5% used the train. 1.5% used taxis and 6.4% used bicycle or scooters. 8.6% of walked everywhere they had to go, either them for work or any other purpose.

Table 7.79 : Travelling Time		
In Hours	Frequency	Percent
No	181	20.3
Up to ½ Hour	96	10.7
One	242	27.1
Two	368	41.2
Three	3	.3
Four	4	.4
Total	894	100.0

Travel Time

20.3% of them said that they did not take any time for travelling, probably because they either work from home or their work place is very close to home. 10.7% spent up to half an hour for travel; 27.1% took one hour, and 41.2% took two hours (**Table 7.79**) to reach their work place.

PUBLIC TRANSPORT

Distance from House

Table 7.80 : Distance to BEST Bus Stop		
Distance (in Km.)	Frequency	Percent
Near Only	45	5.0
Up to ½ Km.	263	29.5
One	324	36.2
Two	202	22.6
Three	60	6.7
Total	894	100.0

Distance to BEST Bus Stop

For 29.5% of the respondents the bus-stop was less than half km. from the house, while for 36.2 % of them it was one km. away. For 22.6% it was around 2 km. away, and 6.7% had to travel 3 km. to reach the bus stop (**Table 7.80**) from their houses.

Table 7.81 : Distance to Railway Station		
Distance (in Km.)	Frequency	Percent
Near Only	7	.8
Up to ½ Km.	107	12.0
One	381	42.6
Two	198	22.1
Three	131	14.7
Four	70	7.8
Total	894	100.0

Distance to Railway Station

For 12% of the respondents the railway station was just half km. away. The railway station was one km. away for 42.6% of the sample respondents, and two kms. away for 22.1%. A distance of three kms. had to be travelled by 14.7%, and 7.8% lived four kms. away from railway station (**Table 7.81**).

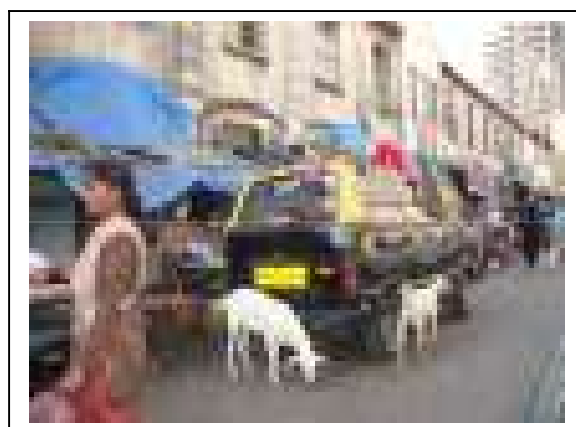
Table 7.82 : Distance to Rickshaw Stand		
Distance (in Km.)	Frequency	Percent
N.A.	894	100.0
Total	894	100.0

Distance to Rickshaw Stand

No rickshaw stand is there in the area because rickshaws are not allowed in island Mumbai City. (**Table 7.82**).

Distance to Taxi Stand

Table 7.83 : Distance to Taxi Stand		
Distance (in Km.)	Frequency	Percent
Near Only	72	8.1
Up to ½ Km.	505	56.5
One	238	26.6
Two	54	6.0
Three	23	2.6
Four	2	.2
Total	894	100.0



The taxi stand was half km. away from the house for 56.5% of the respondents while for 26.6% it was one km. away. 6% stated that it was two km. away, and 2.8% had to go 3-4 kms. to reach the taxi stand (**Table 7.83**) in the area.

Table 7.84 : Difficulties in Travel		
Answer	Frequency	Percent
No	844	94.4
More Rush	1	.1
More Time	49	5.5
Total	894	100.0

Difficulties in Travel

Increasing rush during travel, and the long travel time were stated to be the main difficulty in travel, as stated by the respondents, though 94.4% did not state any problems in their travel (**Table 7.84**).

EDUCATION

There are sufficient numbers of primary and secondary municipal schools in the area. Children also receive free article supplied by MCGM like books, shoes, water bottle etc. They also pointed out that dropout rates are very high at 8th Standard. The high dropout rates are mainly because parents are poor and they cannot afford to buy books, uniform etc. for children.

Table 7.85 : No. of Students		
No. of Students	Frequency	Percent
0	192	21.5
1	188	21.0
2	280	31.3
3	136	15.2
4	67	7.5
5	20	2.2
Above 5	11	1.3
Total	894	100.0

No. of Students

21.5% of respondents have no children studying in schools. 52.3% of respondents have 1-2 children studying in schools, and 15.2% have three children in schools. 9.7% have 4-5 children as school students (**Table 7.85**).

Type of School

Table 7.86 : Type of School		
Type of School	Frequency	Percent
N.A.	192	21.5
Government	41	4.6
Municipal	102	11.4
Private	374	41.9
Trust	58	6.5
Madarasa	20	2.2
Municipal + Private	20	2.2
Municipal + Madarasa	65	7.3
Municipal + Private + Madarasa	3	.3
Private + Trust	19	2.1
Total	894	100.0

It is interesting to observe that 41.9% of the respondents send their children to private schools. The next preference was for municipal school which was the option of 11.4%, and government schools were the option for 4.6%. There were respondents who sent some of their children to madarasa school (2.2%) and 7.3% to municipal school and madarasa. 6.5% sent their children to a school run by a trust (**Table 7.86**).

Table 7.87 : School Medium of Instruction		
Medium	Frequency	Percent
English	202	22.6
Marathi	10	1.1
Urdu	147	16.4
Hindi	11	1.2
English + Urdu	179	20.9
English + Hindi	107	12.0
English+ Marathi + Urdu	11	1.2
Urdu + Hindi	3	.3
Marathi + Urdu	1	.1
Marathi + Hindi	1	.1
Marathi + Urdu+ Hindi	30	3.4
N.A.	192	21.5
Total	894	100.0

Medium of Instructions

22.6% of the respondents' children studied in an English medium school, while 16.4% of the respondents' children studied in Urdu medium. Marathi and Hindi were other marginal choices. As indicated in the **Table 7.87** the respondents also chose to send their children to schools with different languages a medium of instruction; for instance, 3.4% sent their children to Marathi, Urdu as well as Hindi medium schools.

Table 7.88 : Deposit Taken by the School (if any)		
Deposit (in Rs.)	Frequency	Percent
No	610	68.2
Up to Rs. 2500	47	5.3
2501-5000	29	3.2
5001-10000	13	1.5
10001-15000	3	.3
N.A.	192	21.5
Total	894	100.0

Deposit for School Admission

No deposit was paid by 68.2% of the respondents. 5.3% paid deposit below Rs.2500, and 3.2% paid a deposit of Rs.2501-5000, and 1.8% of them paid a deposit of Rs.5001-15,000 (**Table 7.88**).

Details of Children Not Going to School

Table 7.89 : No. of Children Not Going to School		
Actual	Frequency	Percent
0	878	98.2
1	10	1.1
2	5	.6
3	1	.1
Total	894	100.0

Children Not Going to School

It was seen that the number of children not going to school were marginal, i.e. 1.8% (**Table 7.89**) of the respondents.

Children (Boys / Girls) Not Going to School

Table 7.90 : No. of Boys Not Going to School		
Actual	Frequency	Percent
0	884	98.9
1	9	1.0
2	1	.1
Total	894	100.0

Table 7.91 : No. of Girls Not Going to School		
Actual	Frequency	Percent
0	885	99.0
1	6	.7
2	3	.3
Total	894	100.0

The further discussions during the study revealed that of these, it was seen that just 1.1% were boys, and girls were 1% as indicated in **Table 7.90 and 7.91**.

Table 7.92 : Reasons for Children Not Going to School		
Reasons	Frequency	Percent
N.A.	878	98.2
Poverty	5	.6
No Interest	11	1.2
Total	894	100.0

Reasons for Children Not Going to School

The reasons for the dropping out of the children were given as – no interest due to failure (1.2%), and poverty (.6%) (**Table 7.92**).

Facilities in Schools

Table 7.93 : No. of Students – Facilities in the School								
Facilities	No. of Students							
	N.A.	1	2	3	4	5	N.R./No	Total
Uniform	663 (74.2)	71 (7.9)	1 (.1)	1 (.1)	1 (.1)	1 (.1)	156 (17.5)	894 (100.0)
Shoes	663 (74.2)	48 (5.4)	5 (.6)	1 (.1)	1 (.1)	1 (.1)	175 (19.6)	894 (100.0)
Educational Kits	663 (74.2)	70 (7.8)	5 (.6)	1 (.1)	1 (.1)	1 (.1)	153 (17.1)	894 (100.0)
Notebooks / Pen	663 (74.2)	72 (8.1)	5 (.6)	1 (.1)	1 (.1)	1 (.1)	151 (16.8)	894 (100.0)
Text Books	663 (74.2)	79 (8.8)	15 (1.7)	6 (.7)	2 (.2)	2 (.2)	127 (14.2)	894 (100.0)
School Bag	663 (74.2)	84 (9.4)	15 (1.7)	6 (.7)	3 (.3)	2 (.2)	121 (13.5)	894 (100.0)
Tiffin	663 (74.2)	55 (6.1)	15 (1.7)	6 (.7)	3 (.3)	2 (.2)	150 (16.8)	894 (100.0)
Water Bag	663 (74.2)	54 (6.0)	14 (1.6)	14 (1.6)	3 (.3)	2 (.2)	144 (16.1)	894 (100.0)
Afternoon Meals	663 (74.2)	49 (5.5)	7 (.8)	1 (.1)	1 (.1)	1 (.1)	172 (19.2)	894 (100.0)
Stipend	663 (74.2)	66 (7.4)	5 (.6)	1 (.1)	1 (.1)	1 (.1)	157 (17.5)	894 (100.0)
Tuition/Guidance	663 (74.2)	4 (.4)	5 (.6)	1 (.1)	0 (.0)	1 (.1)	220 (24.6)	894 (100.0)
Other	663 (74.2)	14 (1.6)	3 (.3)	0 (.0)	0 (.0)	1 (.1)	213 (23.8)	894 (100.0)

(N.B. - Figures in brackets indicate the percentages;

N.A. = Not Applicable;

N.R. = No Response)

Table 7.93 indicates that about three quarters of respondents (74.2%) reported that their children did not receive facilities from the schools they studied in, as the schools did not provide such benefits. There were about quarter of respondents whose children received facilities such as uniform, shoes, stationary, text books, notebooks, schoolbag, tiffin, water bag, afternoon meals, stipend, tuitions, stipend, etc.

Medical Checkup in Schools

Table 7.94 : Regular Medical Checkup in School		
Answer	Frequency	Percent
N.A.	223	24.9
Yes	527	59.0
No	144	16.1
Total	894	100.0

School Health Programme

59% of the respondents reported that there was regular medical checkup conducted for the children in school (**Table 7.94**).

Table 7.95 : Sources of Medical Checkup		
Answer	Frequency	Percent
N.A.	369	41.3
Government	194	21.7
Municipal	327	36.6
Private	2	.2
Municipal + Private	1	.1
Government + Municipal + Private	1	.1
Total	894	100.0

Medical Checkup

The medical checkup was done by government hospital according to 21.7%, and private hospital was reported by .2% of the respondents. Municipal hospital check up was reported by 36.6% (**Table 7.95**) of the respondents.

Table 7.96 : Provision of Facilities under Government / Municipal Scheme		
Answer	Frequency	Percent
N.A.	166	18.6
Yes	48	5.4
No	680	76.0
Total	894	100.0

Provision of Facilities under Different Schemes

The respondents do not seem to be aware of whether the benefits were provided under government scheme or municipal, and 5.4% merely answered in the affirmative (**Table 7.96**).

Table 7.97 : Type of Different Schemes		
Answer	Frequency	Percent
N.A.	890	99.6
Free Education	1	.1
Books + Notebooks	3	.3
Total	894	100.0

Different Schemes available through Government / Private to School Children

The facilities received under the schemes were free education (.1%), textbooks and notebooks (.3%) (**Table 7.97**).

Table 7.98 : Difficulties while Educating the Children		
Answer	Frequency	Percent
No	162	18.1
Money Problems	68	7.6
N.A. / N.R.	664	74.3
Total	894	100.0

Difficulties for Educating Children

While 74.3% did not respond to this question, 18.1% said they had no difficulties in educating their children. The problems cited by 7.6% were solely that of financial problems (**Table 7.98**).

Table 7.99 : Discrimination Faced		
Answer	Frequency	Percent
N.A. / N.R.	160	17.9
Yes	1	.1
No	733	82.0
Total	894	100.0

Discrimination

It is interesting to see that while 82% did not sense any kind of discrimination regarding their children's education, 17.9% did not respond to the question (**Table 7.99**).

Table 7.100 : Kind of Discrimination		
Details	Frequency	Percent
N.A.	893	99.9
Neglected	1	.1
Total	894	100.0

Kind of Discrimination

The sole respondent who gave details, only mentioned that the children were neglected (Table 7.100).

Vocational Skills

Table 7.101 : Need of Vocational Skill in Present Situation		
Type of Skill	Frequency	Percent
N. A. / No	448	50.1
Technical	82	9.2
Computer	6	.7
Vocational	234	26.2
Sport	63	7.0
Academic	1	.1
Catering / Hospitality	52	5.8
N.R	8	.9
Total	894	100.0

Vocational Skills

Half the respondents did not respond to the question. Those who responded expressed the need for vocational skills (26.2%), technical skills (9.2%), computer skills (.7%), sports (7%), catering / hospitality (5.8%), and academics (.1%) (Table 7.101).

Table 7.102 : Need of Vocational Skill for Children		
Type of Skill	Frequency	Percent
N.A. / No.	445	49.8
Technical	53	5.9
Computer	94	10.5
Vocational	200	22.4
Sport/Dance	75	8.4
Academic	1	.1
Catering / Hospitality	26	2.9
Total	894	100.0

Need for Vocational Training

Aspirations for one's own children were slightly different, as seen in Table 7.102. 22.4% wanted their children to pursue vocational courses, as they felt that this would guarantee them better employment. Computer courses were given importance by 10.5% and 5.9% wanted them to do technical courses. Other vocational streams they mentioned are — sports / dance (8.4%), catering / hospitality (2.9%) and academics was mentioned by a single respondent (Table 7.102).

HEALTH

Municipal Nair Hospital is very close to this area and residents make use of health care facility for their health problems. There is also a municipal dispensary and health post which residents utilize for day to day health related problems.



Table 7.103 : Total No. of Sick Persons in Family		
No. of Sick Persons	Frequency	Percent
0	890	99.6
1-2	4	.4
Total	894	100.0

Sickness in Family

99.7% of the respondents had no ill persons in their families (**Table 7.103**).

Table 7.104 : No. of Sick Children		
No. of Sick Children	Frequency	Percent
0	890	99.6
1	3	.3
2	1	.1
Total	894	100.0

Sickness and Children

As seen in the **Table 7.104**, marginal number of the respondents said that one or two of their children were ill.

Table 7.105 : No. of Sick Adults		
No. of Sick Adults	Frequency	Percent
0	890	99.6
1-5	4	.4
Total	894	100.00

Sickness and Adults

99.6% of the respondents had adults in the family who were ill (**Table 7.105**).

Table 7.106 : Nature of Sickness		
Nature	Frequency	Percent
N.A.	890	99.6
T.B.	1	.1
Heart Disease	1	.1
Cancer	1	.1
Lung Problem	1	.1
Total	894	100.0

Nature of Sickness

Nature of illness cited by .4% indicated chronic or serious illnesses such as T.B., heart disease, cancer and lung disease (**Table 7.106**).

Table 7.107 : Place of Healthcare Treatment		
Place of Medical Treatment	Frequency	Percent
N.A.	890	99.6
Municipal Hospital	2	.2
Private Hospital	2	.2
Total	894	100.0

Place for Healthcare Assistance

The respondents went for treatment to municipal hospital, or private hospital (**Table 7.107**).

Table 7.108 : Expenses for Healthcare Treatment		
Expenses (in Rs.)	Frequency	Percent
N.A.	890	99.6
Up to Rs.500	1	.1
501-1000	1	.1
20001-50000	1	.1
50001-100000	1	.1
Total	894	100.0

Expenditure on Healthcare

The expenses mentioned in the **Table 7.108** refer to total expenses incurred for treating the illness. The expenses range between Rs.500 to as high as Rs.100000, depending on the nature of the disease.

Table 7.109 : Handicapped Member in Family		
Answer	Frequency	Percent
Yes	11	1.2
No	883	98.8
Total	894	100.0

Handicapped Member in Family

1.2% stated that they had a handicapped member in their family member (**Table 7.109**).

Table 7.110 : Gender of Handicapped Family Member		
Answer	Frequency	Percent
N.A.	883	98.8
Male	7	.8
Female	4	.4
Total	894	100.0

.8% was male, and .4% was female, within the respondents who had a handicapped member in the family (**Table 7.110**).

Table 7.111 : Registration for Ante Natal Care		
Answer	Frequency	Percent
N.R	7	.8
Yes	661	73.9
No	226	25.3
Total	894	100.0

Ante Natal Care

73.9% of the respondents registered the women in family for ante natal care during pregnancy (**Table 7.111**).

Table 7.112: Place for Ante Natal Care		
Answer	Frequency	Percent
N.A.	250	28.0
Municipal Hospital	462	51.7
Private Hospital	154	17.2
Government Hospital	28	3.1
Total	894	100.0

Place for Ante Natal Care

51.7% of the respondents registered at municipal hospitals, and 17.2% registered at private hospitals. 3.1% went to government hospitals for antenatal checkup (**Table 7.112**).

Table 7.113 : Regular Health Checkup		
Answer	Frequency	Percent
N.A.	17	1.9
Yes	799	89.4
No	78	8.7
Total	894	100.0

Health Checkup

89.4% stated that the women's checkups were done regularly, and only 8.7% confessed that they were not regular (**Table 7.113**).

Table 7.114 : Place of Delivery		
Answer	Frequency	Percent
N.A.	114	12.8
Municipal Hospital	504	56.4
Private Hospital	155	17.3
Government Hospital	121	13.5
Total	894	100.0

Place of Delivery

56.4% of the respondents stated that woman in family for delivered at municipal hospitals, while 17.3% of them woman delivered at private hospitals. Government hospitals were preferred by 13.5% of the respondents. There was no home Delivery in this area.(**Table 7.114**).

Table 7.115 : Birth Registration		
Answer	Frequency	Percent
N.R.	16	1.8
Yes	874	97.8
No	4	.4
Total	894	100.0

Birth Registration

97.8% of them registered the birth of their children (**Table 7.115**) with municipal ward office. Since they were aware about the importance of registration.

Table 7.116: Immunization of Children		
Answer	Frequency	Percent
N.A.	13	1.4
Yes	640	71.6
No	241	27.0
Total	894	100.0

Immunization

71.6% of them stated that their children were immunized, while 27% stated that they had not immunized their children (**Table 7.116**).

Table 7.117 : Reason for Not Immunization of Children		
Reasons	Frequency	Percent
N.A.	881	98.6
No Time	3	.3
Children are too Small	10	1.1
Total	894	100.0

Table 7.117 shows that reasons for not immunizing the children were that the child was too small (1.1%), and lack of time (.3%) to take for immunization.

Table 7.118 : Death in Family (in last 2-3 Years)		
Answer	Frequency	Percent
N.R.	3	.3
Yes	28	3.1
No	863	96.6
Total	894	100.0

Deaths in Family

3.1% reported death in their families in the last 2-3 years (**Table 7.118**).

Table 7.119 : Reasons of Deaths in the Family		
Reasons	Frequency	Percent
N.A.	878	98.3
Malaria	2	.2
Typhoid	11	1.2
T.B.	3	.3
Total	894	100.0

Reasons for Deaths

Table 7.119 shows that the main causes for death were seen to be malaria (.2%), typhoid (1.2%) and TB (.3%) (**Table 7.119**).

Table 7.120 : Registration of Death		
Answer	Frequency	Percent
N.A.	811	90.7
Yes	72	8.1
No	11	1.2
Total	894	100.0

Death Registration

8.1% registered the deaths with MCGM, while 1.2% did not register the deaths (**Table 7.120**).

Table 7.121 : Insurance of Family Members		
Answer	Frequency	Percent
Yes	56	6.3
No	838	93.7
Total	894	100.0

Insurance

Only 6.3% had taken insurance for their family members, while 93.7% did not have any form of insurance (**Table 7.121**).

Table 7.122 : Discrimination		
Answer	Frequency	Percent
N.R.	50	5.6
Yes	1	.1
No	843	94.3
Total	894	100.0

Discrimination

94.3% of the respondents did not feel any kind of discrimination, while .1% of them reported as sense of being discriminated against (**Table 7.122**) some reasons.

EMPLOYMENT

According to the FGD interaction, it was observed that male members from this area were engaged as labourers, while female members do household work in adjoining high rise apartments. They pointed out that skill development training should be imparted to young school dropouts so that they can earn a decent income and do not work as labourers or small time workers.

Table 7.123 : No. of Employed Persons in Family		
Actual	Frequency	Percent
0	15	1.7
1	520	58.2
2	228	25.5
3	81	9.1
4	25	2.8
5	21	2.3
6	4	.4
Total	894	100.0

Employed Persons in Family

Majority (58.2%) of the respondents had one employed family member, only. 25.5% had two earning members, 9.1% had three, 2.8% had four earning members, and 2.7% had 5-6 earning members (**Table 7.123**) in the family.

Table 7.124 : Employed Males in Family		
Actual	Frequency	Percent
0	40	4.5
1	567	63.4
2	186	20.8
3	78	8.7
4	16	1.8
5	6	.7
6	1	.1
Total	894	100.0

Employed Males in Family

Table 7.124, along with the next **Table 7.125**, reveals the gender differences in employment status. It was observed that 63.4% had one male earning member, 20.8% had two male earning members. 8.7% had three male earning members, 1.8% had four earning male family members, and .8% had 5-6 male earning members.

Table 7.125 : Employed Females in Family		
Actual	Frequency	Percent
0	768	85.9
1	89	10.0
2	30	3.3
3	7	.8
Total	894	100.0

Employed Females in Family

Table 7.125 confirms the trend indicated in **Table 7.5**. One female earning member was reported by 10% of respondents, 3.3% had two female earning family members, and three female earning members were reported by a very marginal percentage of .8%.

Table 7.126 : Type of Employment		
Type	Frequency	Percent
N.A.	15	1.7
Service	619	69.2
Self Business	260	29.1
Total	894	100.0

Type of Employment

69.2% of the sample respondents were in service, while 29.1% were self-employed (**Table 7.126**) in urban informal sector.

Table 7.127 : Nature of Employment / Self-Employment		
Nature	Frequency	Percent
N.A.	25	2.8
Permanent	517	57.8
Temporary	50	5.6
Contract	64	7.2
Vendors	22	2.5
Own Taxi	62	6.9
Painter / Plumber	29	3.2
Tailor	79	8.8
Operator	5	.6
Shopkeeper	41	4.6
Total	894	100.0

Nature of Employment

The nature of employment was varied. 57.8% were permanent workers in the establishment they worked in, 5.6% were temporary, and 7.2% worked on contract basis. 3.2% were in construction-related jobs such as plumber / painter, etc. 2.5% were vendors, 8.8% did tailoring or embroidery, 6.9% had their own taxis, and 4.6% were petty shopkeepers (**Table 7.127**).

Table 7.128 : No. of Full Time Working Persons		
Actual	Frequency	Percent
0	188	21.0
1	452	50.6
2	170	19.0
3	59	6.6
4	13	1.5
5	12	1.3
Total	894	100.0

Full Time Working Persons

50.6% of the respondents reported one family member who worked full-time, while 19% had two persons who worked fulltime. 6.6% respondents had three family members who worked full time, and 2.8% had 4-5 family members having full time jobs (**Table 7.128**).

Table 7.129 : No. of Part Time Working Persons		
Actual	Frequency	Percent
0	670	74.9
1	136	15.2
2	58	6.5
3	17	1.9
4	5	.6
5	6	.7
6	2	.2
Total	894	100.0

Part Time Working Persons

While almost three fourths of respondents did not work part time, 15.2% had one family member who worked part time. 6.5% had two family members who worked part time, and 1.9% had three members who did part time jobs. 1.5% had 4-6 family members who worked on part time basis (**Table 7.129**).

Other Income Source (if any)

Table 7.130 : Cash		
Answer	Frequency	Percent
No	799	89.4
Yes	95	10.6
Total	894	100.0

Sources of Income

89.4% of the respondents had no other source of income; 10.6% mentioned having other sources of income, though the sources were not specified (**Table 7.130**).

Table 7.131 : Property / Assets		
Answer	Frequency	Percent
No	894	100.0

Assets

All respondents specified that they had no specific property or assets (**Table 7.131**) either in Mumbai or at their native place.

Table 7.132 : Total Income of the Family		
Income (in Rs.)	Frequency	Percent
N.R.	14	1.6
Up to Rs.2500	48	5.4
2501-5000	118	13.2
5001-7500	58	6.5
7501-10000	217	24.3
10001-15000	170	19.0
15001-20000	141	15.8
20001-25000	68	7.6
25001-35000	30	3.3
35001-45000	13	1.4
Above Rs.45000	17	1.9
Total	894	100.0

Family Income

While about 18.6% of respondents reported a monthly family income of upto Rs.5000, 30.8% had a monthly income of Rs.5001-10,000, as the **Table 7.132** indicates. 19% had family income of Rs.10001-15,000, and 15.8% had an income of 15,001-20,000. Total monthly income of Rs.20,001-25,000 was reported by 7.6%, while 3.3% had an income of Rs.25,0001-35,000. For 1.4% total family income was between Rs.35,001-45,000, and 1.9% had monthly income that was above Rs.45,000.

Table 7.133 : Problems in Finding Job		
Problems	Frequency	Percent
Yes	2	.2
No	892	99.8
Total	894	100.0

Problems in Finding Job / Work

99.8% of the respondents did not face any problems in getting a job, which covered almost the entire sample (**Table 7.133**).

Table 7.134 : Discrimination (if any)		
Answer	Frequency	Percent
N.R.	21	2.3
No	873	97.7
Total	894	100.0

Discrimination in Getting Job

While 97.7% of the respondents did not feel they faced any discrimination, 2.3% did not respond, which can be interpreted as being non-committal, but not entirely positive (**Table 7.134**).

Table 7.135 : Problems in Present Job		
Problems	Frequency	Percent
N.R.	18	2.0
No	876	98.0
Total	894	100.0

Work Related Problems

98% of the respondents did not face any problems in their present job (**Table 7.135**).

Savings

Table 7.136 : Savings (if any)		
Answer	Frequency	Percent
N.R	3	.3
Yes	81	9.1
No	810	90.6
Total	894	100.0

Savings

It is noted that only 9.1% of respondents reported to have some kind of savings (**Table 7.136**).

Table 7.137 : Amount of Savings		
Amount (in Rs.)	Frequency	Percent
N.A. / N.R.	813	90.9
Up to Rs.100	6	.7
101-250	3	.3
251-500	9	1.0
501-1000	11	1.2
1001-2000	11	1.2
2001-5000	41	4.6
5001-10000	-	-
10001-20000	-	-
Total	894	100.0

The savings ranged from as little as Rs.100 per month to as much as Rs.2000 - 5000, though the percentage in each range is marginal (**Table 7.137**).

Table 7.138 : Mode of Savings		
Where?	Frequency	Percent
N.A. / N.R.	813	90.9
Nationalized Bank	38	4.2
Private Bank	36	4.0
Cooperative Bank	7	0.9
Total	894	100.0

It can be seen from Table 7.136 and 7.137, where only 9.1% admitted to have savings. **Table 7.138** revealed the mode of their savings — 4.2% kept their savings in banks — nationalized bank, private banks were preferred by 4% of the respondents, and cooperative bank was the choice of 0.9% of the respondents.

Table 7.139 : Membership of Social / Religious / Financial Organization		
Answer	Frequency	Percent
Yes	4	.4
No	890	99.6
Total	894	100.0

Membership

99.9% of the respondents said they were not members of any social and other organizations (**Table 7.139**).

Table 7.140 : Type of Member Organisations		
Answer	Frequency	Percent
N.A.	890	99.6
Financial	1	.1
Religious	3	.3
Total	894	100.0

Memberships of organizations mentioned were only financial institutions (e.g. Chitfund, Bhishi) and religious organizations (**Table 7.140**) by only 4 respondents.

SELF EMPLOYMENT

Table 7.141 : Skill Training to Start Own Business		
Answer	Frequency	Percent
N.R.	44	4.9
Yes	2	.2
No	848	94.9
Total	894	100.0

Only .2% responded positively regarding the need for training to start one's own business (**Table 7.141**).

Table 7.142 : Requirement for Skill Training		
Answer	Frequency	Percent
No	52	5.8
Computer	1	.1
Tailoring	3	.3
Technical	1	.1
N.A.	837	93.7
Total	894	100.0

Skill Training

Computer training, tailoring and technical training was mentioned as areas for training required, by a marginal number of respondents, as seen in the **Table 7.142**.

Table 7.143 : Problems to Start Own Business		
Problems	Frequency	Percent
No	46	5.2
Money + Place	1	.1
N.A.	847	94.7
Total	894	100.0

Starting Own Business and Related Problems

The marginal percentage of respondents who mentioned problems, lack of money and place to do business were cited as main problems (**Table 7.143**).

POSSESSION OF IMPORTANT DOCUMENTS

Table 7.144 : Possession of Ration Card		
Answer	Frequency	Percent
Yes	883	98.8
No	11	1.2
Total	894	100.0

Ration Card

98.8% had ration cards, while 1.2% did not possess them (**Table 7.144**).

Table 7.145 : : Type of Ration Card		
Type	Frequency	Percent
N.A.	11	1.2
Orange	725	81.2
White	9	1.0
Yellow	146	16.3
N.R	3	.3
Total	894	100.0

Table 7.146 : Inclusion of Names in Ration Card		
Answer	Frequency	Percent
N.A.	11	1.2
Yes	852	95.3
No	5	.5
N.R.	26	3.0
Total	894	100.0

Table 7.147 : Reasons for Non-inclusion of Names in Ration Card		
Reasons	Frequency	Percent
N.A.	852	95.3
Money Problem	12	1.3
Demand Commission	1	.1
Non Cooperation	23	2.6
No Document	6	.7
Total	894	100.0

In addition, during the FGD the participants from the area stated that the owner of ration shop in their area was very rude to them. They stated that he does not supply them with full quota of kerosene and he sells it in black market at a price of Rs. 75-80 litre. They also stated that the rationing authorities do not co-operate with them. When they go to Mazgaon rationing office to inquire about kerosene quota and complain about owner of ration shop they are made to sit the whole day and then asked to come the next day. It is necessary to look into the matter by the Authorities.

Table 7.148 : Election Card		
No. of Family Members	Frequency	Percent
0	39	4.4
1	46	5.1
2	326	36.5
3	160	17.9
4	178	19.9
5	110	12.3
Above 5	35	3.9
Total	894	100.0

Table 7.145 shows that 81.2% had orange cards, which meant the families had an annual income of above Rs.15,001 to 1 Lac. 1% had white ration cards, which meant that the families had annual income of Rs. 1 Lac or above. 16.3% had yellow ration cards, which meant they came under the BPL category, i.e. families having annual income up to Rs.15,000.

All names of family members were included in the ration card for 95.3% of respondents (**Table 7.146**).

Those who did not include names gave the following reasons for not doing so — money problem (1.3%), no documents (.7%), commission asked (.1%), and non-cooperation of officials (2.6%) (**Table 7.147**).

Election Card

The percentage of respondents without election card was just 4.4%. 36.5% of respondents had two family members holding election cards; 17.9% had three family members holding election cards. 19.9% had four family members with election cards, and 12.3% had five family members with election cards. 3.9% had more than five family members with election cards (**Table 7.148**).

Table 7.149 : PAN Card		
No. of Family Members	Frequency	Percent
0	212	23.7
1	102	11.4
2	268	30.0
3	152	17.0
4	105	11.7
5	49	5.5
6	5	.6
7	1	.1
Total	894	100.0

PAN Card

23.7% of the respondents did not have anyone in the family with PAN cards, but the rest appear to be very proactive in procuring PAN cards for their family members. 11.4% had one family member with the PAN card, 30% had two family members, 17% had three family members with PAN cards. 4 PAN cards in the family was reported by 11.7% and 5.5% had five family members with their own PAN cards. 6-7 PAN cards in the family was reported by .7% (**Table 7.149**).

Table 7.150 : Passport		
No. of Family Members	Frequency	Percent
0	525	58.7
1	165	18.5
2	120	13.4
3	37	4.1
4	20	2.2
5	26	3.0
6	1	.1
Total	894	100.0

Passport

58.7% did not have passports. 18.5% had at least one family member with a passport, and 13.4% had two family members with valid passports. As seen in the **Table 7.150**, 6.3% had 3-4 passports in the family and 5-6 passports in the family were noted with 3.1% of respondents in this area.

Table 7.151 : UID Card		
No. of Family Members	Frequency	Percent
0	441	49.3
1	30	3.4
2	100	11.2
3	73	8.2
4	119	13.3
5	111	12.4
Above 5	20	2.2
Total	894	100.0

UID Card

UID card is again an important identity proof, and even though 49.3% did not have them, the rest have managed to undergo the long process. 3.4% had one family member with their UID card, while 11.2% had two family members having the UID cards. 8.2% had 3 family members holding UID cards, while 25.7% had 4-5 family members with UID cards. 2.2% had more than 5 family members with UID cards (**Table 7.151**).

Table 7.152 : Driving License		
No. of Family Members	Frequency	Percent
0	437	48.9
1	312	34.9
2	95	10.6
3	41	4.6
4	5	.6
5	4	.4
Total	894	100.0

Driving License

While 48.9% did not have a driving license, 34.9% of respondents said one of their family member has a driving license, and 10.6% said that two members in their family had a driving license. 4.6% said that 3 family members had driving license, and 1% had four to five family members with the driving license (**Table 7.152**).

Table 7.153 : Problems in Obtaining Important Documents		
Problems	Frequency	Percent
No Problem	889	99.5
No Money	2	.2
Demand Commission	1	.1
No Documents	1	.1
Permission of House Owner	1	.1
Total	894	100.0

Problems for Obtaining Important Documents

Surprisingly, 99.5% of the respondents said that they did not face any problems in getting these documents. Among those who did, problems cited were — lack of money, demand for commission from concerned officials, lack of supporting documents, lack of permission from house owner (**Table 7.153**).

MONTHLY EXPENDITURE, SAVINGS AND INDEBTEDNESS

Monthly Expenditure

Table 7.154 : Expenditure on Food		
Amount (in Rs.)	Frequency	Percent
N.R.	18	2.0
Up to Rs.1000	299	33.5
1001-2000	226	25.3
2001-3000	40	4.5
3001-4000	26	2.9
4001-5000	112	12.5
5001-6000	42	4.7
Above Rs.6000	131	14.6
Total	894	100.0

63.3% of the respondents spent less than Rs.3000 per month on food, one-third, i.e. 33.5% spent Rs.1000 or less, and a quarter spent between Rs.1001-2000. Almost 34.7% of the sample spent between Rs.3000 to over Rs.6000; it could be proportionate to the number of family members (**Table 7.154**).

Water Supply

Table 7.155 : Expenditure on Water		
Amount (in Rs.)	Frequency	Percent
No / N.R.	473	53.0
Up to Rs.100	86	9.6
101-200	38	4.3
201-300	78	8.7
301-400	1	.1
401-500	178	19.9
501-600	7	.8
601-700	1	.1
701-800	1	.1
901-1000	19	2.1
Above Rs.1000	12	1.3
Total	894	100.0



53% did not spend any money for obtaining water for daily use. 9.6% spent less than Rs.100 per month on water, 13% spent Rs.101-300, and 19.9% spent Rs.401-500. On the higher end there were 3.4% respondents who spent more than Rs.900 per month on water, which could be due to large family requirements (**Table 7.155**).

Table 7.156 : Expenditure on Usage of Toilet		
Amount (in Rs.)	Frequency	Percent
No	477	53.4
Up to Rs.50	305	34.1
51-100	65	7.3
101-200	20	2.2
201-300	14	1.6
301-500	13	1.4
Total	894	100.0

53.4% of the respondents did not spend any money on toilet usage, as they had toilets inside their houses. 34.1% spent upto Rs.50 per month on toilet usage facilities, and 7.3% spent between Rs.51-100. Those who spent more than Rs.100 formed just 5.2% of the sample respondents (**Table 7.156**).

Table 7.157: Expenditure on Education		
Amount (in Rs.)	Frequency	Percent
No	240	26.9
Up to Rs.100	19	2.1
101-200	56	6.3
201-300	21	2.3
301-400	8	.9
401-500	162	18.1
501-600	3	.3
601-700	6	.7
8701-800	15	1.7
801-900	4	.4
901-1000	240	26.9
1001-1500	29	3.2
1501-2000	32	3.6
2001-3000	11	1.2
3001-5000	38	4.3
Above Rs.5000	10	1.1
Total	894	100.0

The expenses incurred by of the respondents on education of their children ranged from as little as Rs.100 per month to as high as being above Rs.5000. There is no pattern that can be observed. 26.9% did not spend any money on education, and another 26.9% spent Rs.901-1000 on education of their children, 18.1% spent Rs.401-500. There are marginal number of respondents who spent between 1001 to 5000. (**Table 7.157**).

This could be due to the fact that the schools where the children study are a mix of municipal, government and private schools and hence the facilities and the charges and expenses for them vary accordingly.

Table 7.158 : Expenditure on Healthcare		
Amount (in Rs.)	Frequency	Percent
No / N.R.	163	18.2
Up to Rs.100	62	7.0
101-200	138	15.4
201-300	68	7.6
301-400	56	6.3
401-500	276	30.9
501-600	3	.3
601-700	2	.2
701-800	2	.2
801-900	1	.1
901-1000	67	7.5
1001-1500	16	1.9
1501-2000	29	3.2
Above Rs.2000	11	1.2
Total	894	100.0

Table 7.158 indicates that the expenses on health range from as little as Rs.100 (7%), to as high as Rs.2000 and above (1.2%). 15.4% of them spent between Rs.101-200, and 13.9% spent between Rs.201-400. 30.9% of respondents spent Rs.401-500, and 7.5% of respondents spend Rs.901-1000. As the **Table 7.158** indicates, the other categories of expenses show marginal frequencies on healthcare expenditure.

Table 7.159 : Expenditure on Electricity		
Amount (in Rs.)	Frequency	Percent
N.R.	19	2.1
Up to Rs.100	3	.3
101-200	70	7.9
201-300	109	12.2
301-400	37	4.1
401-500	215	24.1
501-600	36	4.0
601-700	68	7.6
701-800	122	13.7
801-900	16	1.8
901-1000	129	14.4
1001-1500	36	4.0
1501-2000	24	2.7
Above Rs.2000	10	1.1
Total	894	100.0

As seen from the **Table 7.159**, 48.6% the respondents spend less than Rs.500 on electricity, 41.5% spend between Rs.501-1000 per month, and about 7.8% of them spend between Rs.1000-2000+.

Table 7.160 : Expenditure on Clothing		
Amount (in Rs.)	Frequency	Percent
N.R.	35	3.9
Up to Rs.100	12	1.3
101-200	100	11.2
201-300	60	6.7
301-400	11	1.2
401-500	84	9.4
501-600	8	.9
601-700	7	.8
701-800	7	.8
801-900	274	30.7
901-1000	29	3.2
1001-2000	122	13.7
Above Rs.2000	145	16.2
Total	894	100.0

Expenditure on clothes ranged from less than Rs.100 to above Rs.2000 per month. Since clothing is not an expenditure that is incurred on a monthly basis, this can only be a tentative estimate (**Table 7.160**) given by the respondents.

Table 7.161 : Expenditure on Entertainment		
Amount (in Rs.)	Frequency	Percent
No	188	21.1
Up to Rs.100	27	3.0
101-200	349	39.0
201-300	45	5.0
301-400	61	6.8
401-500	195	21.8
501-600	2	.2
601-700	2	.2
701-800	1	.1
801-900	17	2.0
901-1000	7	.8
Total	894	100.0

Table 7.161 shows that the average monthly expenses on entertainment were between Rs.101-200 (39%), and 33.6% spent Rs.201-500.

Table 7.162 : Expenditure on Travel		
Amount (in Rs.)	Frequency	Percent
No	118	13.2
Up to Rs.100	154	17.2
101-200	241	27.0
201-300	217	24.3
301-400	3	.3
401-500	85	9.6
501-600	7	.8
701-800	3	.3
1001-1500	51	5.7
1501-2000	3	.3
Above Rs.2000	12	1.3
Total	894	100.0

Table 7.162 indicates that 13.2% did not spend any money on travel, the amount spent by the rest ranged from less than Rs.100 (17.2%), to as high as above Rs.2000 per month (1.3%). 51.3% spent Rs.101-300.

Table 7.163 : Expenditure on Phone/ Mobile Phones		
Amount (in Rs.)	Frequency	Percent
No	177	19.9
Up to Rs.100	94	10.5
101-200	338	37.8
201-300	145	16.2
301-400	10	1.1
401-500	107	12.0
501-600	1	.1
601-700	1	.1
901-1000	13	1.5
1001-1500	2	.2
1501-2000	4	.4
Above Rs.2000	2	.2
Total	894	100.0

48.3% of respondents spent less than Rs.200 on phone / mobile expenses. 16.2% spent Rs.201-300, 13.1% spent Rs.301-500. Those who spent more than Rs.500 per month on mobile use formed only 2.5% of the sample respondents (**Table 7.163**).

Table 7.164 : Expenditure on Social Function		
Amount (in Rs.)	Frequency	Percent
No	613	68.6
Up to Rs.100	222	24.8
101-200	14	1.6
201-300	8	.9
301-400	4	.4
401-500	31	3.5
501-600	2	.2
Total	894	100.0

68.6% of the respondents did not spend any money on this account. 24.8% spent up to Rs.100 per month, and 6.4% spent Rs.101-500 (**Table 7.164**).

Table 7.165: Expenditure on Addiction		
Amount (in Rs.)	Frequency	Percent
No	603	67.4
Up to Rs.100	241	27.0
101-200	30	3.4
201-300	11	1.2
301-400	5	.6
401-500	1	.1
Above Rs.500	3	.3
Total	894	100.0

67.4% of the respondents had no expenditure on addictions of any kind. 27% spent up to Rs.100, and 3.4% spent Rs.101-200. Around 2.2% spent more than Rs.200 on addictions (**Table 7.165**).

Table 7.166 : Expenditure on House Rent		
Amount (in Rs.)	Frequency	Percent
No	874	97.8
Up to Rs.1000	15	1.7
1001-2000	5	.5
Total	894	100.0

97.8% of the respondents did not spend on house rent, as majority had stated earlier that they were owners of their houses. The rents paid ranged upto Rs.1000 (1.7%), and Rs.1001-2000 (.5%) (**Table 7.166**).

Table 7.167 : Expenditure on Loan Repayment		
Amount (in Rs.)	Frequency	Percent
No	870	97.3
Up to Rs.1000	18	2.0
1001-2000	4	.5
Above Rs.2000	2	.2
Total	894	100.0

97.3% of the respondents did not report any expense on loan repayments. 2% paid upto Rs.1000, and .7% paid towards repayment of the loans spent Rs.1001-over Rs.2000 (**Table 7.167**).

Table 7.168 : Expenditure on Municipal Tax		
Amount (in Rs.)	Frequency	Percent
No	882	98.7
Up to Rs.50	4	.5
51-100	5	.5
101-200	3	.3
Total	894	100.0

Paying for municipal tax was nil for 98.7% of the respondents, as they did not pay any municipal taxes. The remaining 1.3% paid as little as Rs.50 to Rs.200 (**Table 7.168**).

Table 7.169:Remittance to Native Place		
Amount (in Rs.)	Frequency	Percent
No	766	85.8
Up to Rs.100	4	.4
101-500	104	11.6
501-1000	12	1.3
Above Rs.1000	8	.9
Total	894	100.0

85.8% of them did not send any remittance to their native place. 11.6% sent Rs.101-500, and 1.3% sent Rs.501-1000 (**Table 7.169**), but not monthly.

Table 7.170 : Other Expenditure		
Amount (in Rs.)	Frequency	Percent
No	684	76.5
Up to Rs.100	28	3.1
101-200	87	9.7
201-300	20	2.2
301-500	10	1.1
501-1000	51	5.8
Above Rs.1000	14	1.6
Total	894	100.0

Expenses on miscellaneous items were nil for 76.5% of the respondents. 12.8% incurred expenses between Rs.100-200, and 3.3% spent Rs.201-500. Miscellaneous expenses amounted to Rs.501-1000 for 5.8% and 1.6% spent more than Rs.1000 per month (**Table 7.170**).

Table 7.171 : Possession of Consumer Durables		
Consumer Durables	Frequency	Percent
Television	570	63.8
Cable T.V.	712	79.6
Radio /Transistor	237	26.5
Music System	289	32.3
Fans	844	94.4
Gas / Electric Shegari	758	84.8
Cupboard	768	85.9
Furniture	715	80.0
4 Wheeler	62	6.9
Scooter	92	10.3
Motorcycle	70	7.8
Bicycle	23	2.6
Handcart	3	0.3
Oven	150	16.8
Refrigerator	354	39.6
Telephone	266	29.8
Mobile	764	85.5
Computer / Laptop	396	44.3
Cooker / Mixer	829	92.7
Wall Clock	304	34.0
Other	65	7.3

Possessions in House

Table 7.171 shows the possessions of respondents with regard to household acquisitions. 63.8% of the sample had television, and 79.6% had cable TV. Mobiles were owned by 85.5%, and 44.3% had computers / laptops. 29.8% had telephones at home.

Basic comforts were also given importance by the respondents — 94.4% had fans, 92.7% had cookers / mixers, 84.8% had gas stove or electric stove. 85.9% had cupboards, and 80% had basic furniture such as cot, etc. 39.6% had refrigerators, and 16.8% had ovens. 32.3% had music system e.g. tape recorders, and 26.5% had radio / transistors.

As for means of transport, 6.9% had four wheelers, 10.3% had scooters and 7.8% had motor bikes; 2.6% had bicycles.

Table 7.172 : Special Assistance to Minority Communities		
Answer	Frequency	Percent
No	892	99.8
Yes	2	.2
Total	894	100.0

Special Assistance to Minority Communities

99.8% of the respondents said that they did not avail of any special help as a minority community, while .2% said that they did benefit (**Table 7.172**) from some scheme.

Not a single respondent availed of any benefit from Government Schemes which can be seen from **Table 7.173 and 7.174**.

Table 7.173 : Benefits of Government Scheme		
Answer	Frequency	Percent
No	894	100.0

Table 7.174 : Name of the Scheme		
Answer	Frequency	Percent
N.A.	894	100.0

Details of Loan

Table 7.175 : Loan Taken by Self / Family Members		
Answer	Frequency	Percent
No	870	97.3
Yes	24	2.7
Total	894	100.0

Loans

2.7% of the respondents said they had loans taken by them or other family members (**Table 7.175**).

Table 7.176 : Reason for Taking Loan		
Reasons	Frequency	Percent
N.A.	870	97.3
Household Consumption	11	1.2
Illness	9	1.0
Marriage	4	.4
Total	894	100.0

Reasons for Taking Loans

Reasons for taking the loans were several, as is evident in the **Table 7.176** — Reasons for taking the loans were mainly for household consumption needs (1.2%), illness in the family (1%), and marriage in the family (.4%).

Table 7.177 : Loan Amount		
Amount in Rs.	Frequency	Percent
N.A.	870	97.3
5001-10000	7	.8
10001-25000	9	1.0
25001-50000	6	.7
50000-100000	2	.2
Total	894	100.0

Loan Amount

The number of respondents who had taken loans were just 2.7%, and the amount of loans ranged from Rs.5001 to Rs.100000 (**Table 7.177**).

Table 7.178 : Rate of Interest		
Rate of Interest	Frequency	Percent
N.A.	870	97.3
Up to 2%	11	1.2
2%-5%	7	.8
No	6	.7
Total	894	100.0

Rate of Interest

Rate of interest for the loans ranged from 2% to 5% (**Table 7.178**) as told by the respondents.

Table 7.179 : Loan Repayment		
Answer	Frequency	Percent
N.A.	870	97.3
Yes	4	.4
No	4	.4
N.R.	16	1.9
Total	894	100.0

Loan Repayment

Four respondents said that they have repaid their loans while another four said that they had not been able to repay their loans (**Table 7.179**) due to financial constraints.

Table 7.180 : Reasons for Non-Repayment of Loans		
Reasons	Frequency	Percent
N.A./ N.R.	881	98.5
Unemployment	3	.3
Inadequate Income	10	1.2
Total	894	100.0

Non-Repayment of Loans

Reasons for not being able to repay loans were given as — inadequate income (1.1%), and .3% had no employment at the moment (**Table 7.180**).

Table 7.181 : Frequency of Taking Loans		
Answer	Frequency	Percent
N.A. / N.R.	886	99.1
Once	5	.6
Total	894	100.0

Frequency of Taking Loans

Five respondents who responded to this question said they had taken loan just once (**Table 7.181**).

DISASTER MANAGEMENT AND RELATED ISSUES IN AREA

Table 7.182 : Water Flooding		
Answer	Frequency	Percent
N.R.	1	.1
Yes	547	38.7
No	346	61.2
Total	894	100.0

Flooding in the Area

38.7% of the respondents said they had flooding in their area, while 61.2% did not face this problem (**Table 7.182**).

Table 7.183 : Problems due to Water Flooding		
Problems	Frequency	Percent
No	547	61.2
Loss of Property	141	15.8
Communication Gap	164	18.3
Increased Disease	42	4.7
Total	894	100.0

15.8% of the respondents suffered loss of property, 18.3% had to experience loss of communication, and 4.7% of them said there was increased incidence of disease in their area due to flooding in the rainy season (**Table 7.183**).

Table 7.184 : Experience of Disaster / Accidents		
Answers	Frequency	Percent
No	894	100.0

Experience of Disaster / Accidents

None of the respondents had experienced any kind and other disaster like accidents (**Table 7.184**) in their area.

Table 7.185 : Experience of Riots		
Answers	Frequency	Percent
N.R.	205	22.9
No	689	77.1
Total	894	100.0

Experience of Riots

77.1% of them said that they did not experience riots, while 22.9% did not respond (**Table 7.185**).

Effects of Riots & Sources of Help / Assistance

Table 7.186 : Effects of Riots on Family		
Effects	Frequency	Percent
N.A	894	100.0

Due to the responses in **Table 7.185**, there were no responses to **Table 7.186**, **Table 7.187** and **Table 7.188**.

Table 7.187 : Facing of Riot Situation		
Answers	Frequency	Percent
N.A.	894	100.0

Table 7.188: Sources of Help/Assistance		
Help from	Frequency	Percent
N.A.	894	100.0

Table 7.189 : Prevention of the Riots in the City		
Answers	Frequency	Percent
N.R.	720	80.5
Mutually	124	13.9
Police Protection	50	5.6
Total	894	100.0

Prevention of Riots

Regarding measures to prevent riots in the city, 13.9% felt it could be solved through mutual understanding, and 5.6% said police protection was required in the area (**Table 7.189**).

Table 7.190 : Facing of Discrimination (if any)		
Answer	Frequency	Percent
No	894	100.0

Discrimination

None of the respondents admitted to be facing any kind of discrimination due to their religion, caste or community (**Table 7.190**) in the city.

SAFETY

The participants stated that they feel secure in their area. Almost all people staying in the area are Muslims and had never faced any unsafe conditions in their area.

Table 7.191 : Feeling Safe in this Area		
Answer	Frequency	Percent
N.A.	1	.1
Yes	850	95.1
No	43	4.8
Total	894	100.0

Safety

95.1% of them felt safe in the area, while 4.8% did not feel safe (**Table 7.191**).

Table 7.192 : Reasons towards Unsafe Situation		
Reasons	Frequency	Percent
N.A. / N.R.	892	99.8
Bad Locality	2	.2
Total	894	100.0

Unsafe Situation

.2% said they felt unsafe in their area as it was a bad locality (**Table 7.192**).

Table 7.193 : Experience of Anti-Social Activities		
Answer	Frequency	Percent
No	892	99.8
Yes	2	.2
Total	894	100.0

Anti-Social Elements

Experience of anti-social activity was admitted by .2% of the respondents while none of the others mentioned anything similar (**Table 7.193**).

Table 7.194 : Timely Protection		
Answer	Frequency	Percent
N.R.	74	8.3
Yes	614	68.7
No	206	23.0
Total	894	100.0

Protection

In the eventuality of adverse incidents, 68.7% of them said they received timely help and protection, while 23% said they did not receive any assistance (**Table 7.194**) or help.

Table 7.195 : Attitude of Police		
Answer	Frequency	Percent
N.A.	206	23.0
Good	531	59.4
Bad	44	4.9
Normal	49	5.5
N.R.	64	7.2
Total	894	100.0

Police Help

Attitude of the police around was reported to be good by 59.4% (**Table 7.195**). 4.9% felt that the police around had a negative attitude, while according to 5.5% their attitude was normal.

Table 7.196 : Experience of Discrimination / Harassment		
Answer	Frequency	Percent
N.A	56	6.3
Yes	73	8.1
No	765	85.6
Total	894	100.0

Discrimination / Harassment

85.6% did not experience any discrimination or harassment, while 8.1% did feel a sense of discrimination (**Table 7.196**), due to their background.

Table 7.197 : Help Sought in Such Situation		
Answer	Frequency	Percent
N.A.	639	71.5
Neighbour	1	.1
Friends	156	17.5
Relatives	20	2.2
Police	78	8.7
Total	894	100.0

Situational Help

In such situations, help was sought mainly from friends, according to 17.5%. 8.7% sought help from police, 2.2% approached relatives, and only .1% relied on help from neighbours (**Table 7.197**).

Table 7.198 : Need of Permanent Police Protection		
Answer	Frequency	Percent
N.R.	2	.2
Yes	152	17.0
No	740	82.8
Total	894	100.0

Police Protection

17% felt the need for permanent police protection, while 82.8% did not think so (**Table 7.198**).

Table 7.199 : Reasons for Protection		
Reasons	Frequency	Percent
N.A. / N.R.	861	96.3
Fear of ASE	3	.3
Fear of Thieves	1	.1
Riots	26	3.0
Bad Locality	3	.3
Total	894	100.0

Reasons for needing protection were given as follows — fear of riots (3%), bad locality (.3%), fear of anti-social elements (ASE) (.3%), and fear of thieves (.1) (**Table 7.199**).

SOCIAL INTEGRATION

Table 7.200 : Relation with Neighbour		
Answer	Frequency	Percent
N.R.	9	1.0
Good	854	95.5
Not Good	17	1.9
Normal	14	1.6
Total	894	100.0

Relations at Community Level

95.5% had good relations with their neighbours, while 1.6% had normal interactions. 1.9% said their relations with neighbour were not good (**Table 7.200**).

Table 7.201 : Relation with Other Community People		
Answer	Frequency	Percent
N.R.	41	4.6
Good	813	90.9
Not Good	18	2.0
Normal	22	2.5
Total	894	100.0

Relations with people from other communities was described as good by 90.9%, not good by 2% and as being normal by 2.5% (**Table 7.201**).

Occasions and Celebrations

Table 7.202 : Festivals / Functions Joint Celebrations		
Answers	Frequency	Percent
N.A.	30	3.4
Hindu + Muslim + National Festivals	36	4.0
Only Muslim Festivals	828	92.6
Total	894	100.0

It can be seen from **Table 7.202** that 92.6% celebrated only Muslim festivals as a community, while 4% said they celebrated Hindu, Muslim and National festivals as a community in their area.

Table 7.203 : Festival Celebration (Individually)		
Answers	Frequency	Percent
N.R.	245	27.4
Only Muslim	498	55.7
All Religious Festivals*	151	16.9
Total	894	100.0

55.7% said they celebrated their festivals individually, which were totally Muslim. 16.9% said all festivals were celebrated but individually (**Table 7.203**) by the respondents.

* *Namaj, Prayers, all types of festivals.*

Table 7.204 : Co-Meals with Other Community People		
Answer	Frequency	Percent
N.R.	19	2.1
Yes	327	36.6
No	548	61.3
Total	894	100.0

36.6% had no problem in having meals with people from other communities, while 61.3% did not follow this practice (**Table 7.204**) in their area.

Table 7.205 : Experience of Nuisance		
Answer	Frequency	Percent
No	708	79.2
Day to Day	7	.8
Festival Time	55	6.1
Sometimes	124	13.9
Total	894	100.0

79.2% did not experience nuisance-causing behaviour from anti-social elements, while 13.9% said it happened sometimes. 6.1% said that these incidences occurred during festivals, but .8% said it happened every day (**Table 7.205**).

Table 7.206 : Unsolved Disputes		
Answer	Frequency	Percent
N.R.	14	1.6
Yes	2	.2
No	878	98.2
Total	894	100.0

Disputes and Quarrels

It can be seen from **Table 7.206** that .2% had experience of long drawn unresolved disputes, while 98.2% did not have any such problem.

Table 7.207 : Common Reasons behind Quarrels		
Reasons	Frequency	Percent
N.A.	890	99.6
Children	4	.4
Total	894	100.0

The reasons behind such disputes, according to .4%, were about children (**Table 7.207**) and related issues.

Table 7.208 : Solutions for Communal Harmony / Stopping of Quarrels		
Solutions	Frequency	Percent
Not Necessary	886	99.2
Mutually Understanding	3	.3
Mohalla Committee	2	.2
Police Protection	3	.3
Total	894	100.0

99.2% of the respondents did not feel there was a serious problem that warranted the need to look for solutions. The marginal number of respondents who gave suggestions mentioned mutual understanding, formation of Mohalla Committees, and provision of police protection, that may help in integrating communities and promoting harmony (**Table 7.208**).

Table 7.209 : Mohalla Committee Formation		
Answer	Frequency	Percent
N.A.	2	.2
Yes	438	49.0
No	454	50.8
Total	894	100.0

Institutional Arrangements – Mohalla Committee

49% stated they have Mohalla Committees in their area, while 50.8% did not have it (**Table 7.209**) in their community in the area.

Table 7.210 : Inter-Caste Marriage in Family		
Answer	Frequency	Percent
N.A	2	.2
Yes	12	1.3
No	880	98.5
Total	894	100.0

Marriages and Related Issues

1.3% had inter-caste marriage in their family (**Table 7.210**).

Table 7.211 : Problems Due to Inter-Caste Marriage		
Answer	Frequency	Percent
No Problems	894	100.0

The respondents who had inter-caste marriage within the family said they had no problems due to the reason (**Table 7.211**).

Table 7.212 : Suggestions for Peace		
Answer	Frequency	Percent
No	756	84.6
Mutually Understanding	136	15.2
Mohalla Committee	1	.1
Common Platform	1	.1
Total	894	100.0

Peace

Mutual understanding was the most offered solution for promoting peace and communal integration (15.2%). Formation of Mohalla Committees and creation of common platforms for interaction were other suggestions offered, by a marginal number (**Table 7.212**) of respondents.

Table 7.213 : Relations with Local Organisations		
Answer	Frequency	Percent
N.R.	55	6.1
Good	810	90.6
Not Good	5	.6
Normal	24	2.7
Total	894	100.0

Relations with Local Organisations (NGOs, CBOs, RWAs, etc.)

90.6% said that they had good relations with local organisations, while 2.7% said it was normal. Marginal number (.6%) stated that they did not have a good experience while dealing with local organisation (**Table 7.213**).

Civic Amenities and Co-operation by Municipal Corporation

Table 7.214 : Cooperation from Ward Office		
Answer	Frequency	Percent
N.R.	11	1.2
Good	697	78.0
Not Good	7	.8
Normal	179	20.0
Total	894	100.0

Cooperation from the ward office was good according to 78% of respondents, and 20% found it normal. The experience was bad according to .8% of the respondents (**Table 7.214**).

Table 7.215 : Problems Solved easily by MCGM		
Answer	Frequency	Percent
N.A	8	.9
Yes	788	88.1
No	98	11.0
Total	894	100.0

According to 88.1% problems are solved easily by MCGM, while 11% did not think so (**Table 7.215**).

Table 7.216 : Cooperation by MLA / Corporator / MP		
Answer	Frequency	Percent
N.R.	397	44.4
Yes	493	55.2
No	4	.4
Total	894	100.0

Cooperation by Elected Representatives in the Area

While 44.4% did not respond, 55.2% stated that they received cooperation from local representatives. Just about .4% expressed that they were not satisfied with their cooperation (**Table 7.216**).

Cross Tables (Madanpura)

Cross Tables about Madanpura are given below, since 99.8% of the respondents are Muslims, no separate interpretation is given.

Religion by Total No. of Family Members

Table 7.217 : Religion by Total No. of Family Members

Religion	No. of Family Members					Total
	1-2	3-4	5-7	8-10	11-15	
Buddhist	0	1	1	0	0	2
	0.0	0.4	0.2	0.0	0.0	0.2%
Muslim	41	279	440	92	40	892
	100.0	99.6	99.8	100.0	100.0	99.8%
Total	41	280	441	92	40	894
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Religion by No. of Children Not Attending School

Table 7.218 : Religion by No. of Children Not Attending School

Religion	No. of Children Not Attending School				Total
	No	1	2	3	
Buddhist	2	0	0	0	2
	.2%	.0%	.0%	.0%	0.2%
Muslim	876	10	5	1	892
	99.8%	100.0%	100.0%	100.0%	99.8%
Total	878	10	5	1	894
	100.0%	100.0%	100.0%	100.0%	100.0%

Religion by Place of Delivery

Table 7.219 : Religion by Place of Delivery

Religion	Place of Delivery				Total
	N.A.	Municipal Hospital	Private Hospital	Government Hospital	
Buddhist	0	1	0	1	2
	0.0%	.2%	0.0%	0.8%	0.2%
Muslim	114	503	155	120	892
	100.0%	99.8%	100.0%	99.2%	99.8%
Total	114	504	155	121	894
	100.0%	100.0%	100.0%	100.0%	100.0%

Religion by Immunization of Children

Table 7.220 : Religion by Immunization of Children

Religion	Immunization			Total
	N.A.	Yes	No	
Buddhist	0	1	1	2
	.0%	.2%	.4%	0.2%
Muslim	13	639	240	892
	100.0%	99.8%	99.6%	99.8%
Total	13	640	241	894
	100.0%	100.0%	100.0%	100.0%

Religion by Total Monthly Family Income

Table 7.221 : Religion by Total Monthly Family Income

Religion	Income (in Rs.)											Total
	N. R.	Up to Rs.2500	2501- 5000	5001- 7500	7501- 10000	10001- 15000	15001- 20000	20001- 25000	25001- 35000	35001- 45000	Above 45000	
Buddhist	0	0	1	0	1	0	0	0	0	0	0	2
	0.0%	0.0%	0.8%	0.0%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
Muslim	14	48	117	58	216	170	141	68	30	13	17	892
	100.0	100.0%	99.2%	100.0	99.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	99.8%
Total	14	48	118	58	217	170	141	68	30	13	17	894
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Religion by Requirement for Training

Table 7.222 : Religion by Requirement for Training

Religion	Requirement for Training					Total
	N. A.	Computer	Tailoring	Technical	Not Required	
Buddhist	1	0	1	0	0	2
	.0%	.0%	33.3%	.0%	.0%	0.2%
Muslim	836	1	3	1	52	892
	100.0%	100.0%	66.7%	100.0%	100.0%	99.8%
Total	837	1	3	1	52	894
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Religion by Experience of Riot

Table 7.223 : Religion by Experience of Riot

Religion	Answer		Total
	N.R.	No	
Buddhist	0	2	2
	.0%	.3%	0.2%
Muslim	205	687	892
	100.0%	99.7%	99.8%
Total	205	689	894
	100.0%	100.0%	100.0%

Religion by Effects of Riot on Family

Table 7.224 : Religion by Effects of Riot on Family

Religion	Effects on Family	Total
	No	
Buddhist	2	2
	.2%	0.2%
Muslim	892	892
	99.8%	99.8%
Total	894	894
	100.0%	100.0%

Religion by Need of Permanent Police Protection

Table 7.225 : Religion by Need of Permanent Police Protection

Religion	Answer			Total
	N.R.	Yes	No	
Buddhist	0	0	2	2
	.0%	.0%	.3%	0.2%
Muslim	2	152	738	892
	100.0%	100.0%	99.7%	99.8%
Total	2	152	740	894
	100.0%	100.0%	100.0%	100.0%

Religion by Inter-caste Marriage in Family

Table 7.226 : Religion by Inter-caste Marriage in Family

Religion	Answer			Total
	N.A.	Yes	No	
Buddhist	0	0	2	2
	0.0%	0.0%	0.2%	0.2%
Muslim	2	12	878	892
	100.0%	100.0%	99.8%	99.8%
Total	2	12	880	894
	100.0%	100.0%	100.0%	100.0%

Key Features of the Research Study (Madanpura)

The sample consist a predominantly Muslim population. The respondents are on an average, with high school education and appear to live in large joint families. The women in the sample are mostly housewives and not economically active. The respondents are on an average, in stable service-related jobs, or self employed as shopkeepers, drivers and other petty service jobs. Over 80% of the sample had family income of above Rs.5000 per month though they have to support large families as well.

The differences in the infrastructure available to the area also define the quality of life of the population. Located within city limits and an older locality, they have access to better housing, better water supply and sanitation facilities. This translated into better health of family, less mortality due to seasonal epidemics, and less drain on family income due to bad health. The responses indicate a little less preoccupation by the respondents on the struggle of day to day living.

The wariness is however, perceptible in the responses related to community related questions. What is noticeable is the lack of responses to critical questions regarding riots and communal interactions, and responses to questions on authorities and suggestions for improvement. It is as if the respondents deliberately did not want to involve themselves in anything that would compromise their personal safety, and hence remained carefully non committal. This is especially significant as Madanpura is one of the localities which many Muslims relocated to after the riots, and it has now evolved into almost an all-Muslim area. As was reported in an article by the Hindu — “Before the riots, the adjoining Madanpura locality was dominated by Gujarati Hindus who ran small businesses. Now most of the businesses have been purchased by Muslims, many of whom earned money working in West Asia.” Therefore, it is only natural that a survey may invoke wariness rather than enthusiasm to share experiences.

- There was overall picture of high number of adults, children living in the family which indicates the practice of joint family system in the area (Madanpura).
- Around 35% of families had one or more illiterate family members, which requires interventions by municipal authority.
- All respondents (100%) speak Hindi / Urdu as their mother tongue.
- Out of the total respondents, 99.8% of the households were Muslims and .2% Buddhists.
- 93% of sample respondents stay in their own houses and 7% stay in rented accommodation.
- 19.6% of the sample respondents stayed in houses with area less than 100 sq.ft., and 4% stayed in houses measuring 101-150 sq.ft. More than 70% of the respondents stayed in houses having area of more than 151 sq.ft.
- 97.8% of houses had individual water taps in their houses. Invariably these are connections that are illegally diverted from group water connection.
- Most of the sample respondents (98.1%) and no problems of pertaining to water supply.

- 35% of the respondents used public toilets, 18.3% used pay and use toilet. In 90.6 % of the respondents the toilet facility are close to the house and remaining 9.4% had toilet excess within 1 Km. The number of people who use one toilet seat range from less than 5 to as high as 50 people in the area.
- 48.2% of the respondents paid a user fee of Rs.2/- per person / day which works out to Rs.240/- per month for a family of 4 persons.
- Garbage was disposed off in waste bins by 94.7% of respondents. 2.1% claimed to segregate their garbage regarding collection of garbage from house 10.5% stated that they put it out in garbage bins themselves. 78% said the municipal workers collect their garbage.
- Regarding drainage 61.5% said that they have good drainage system while 33.5% stated that there is no proper drainage in their area.
- 41.9% of the respondents send their children to private school and 11.4% to municipal schools. 22.6% studied in English medium, 16.4% Urdu medium, 1.1% Marathi, and 1.2% Hindi. The reasons for the dropping out from school were given as – no interest due to failure (1.2%), Poverty (.6%).
- 99.9% of respondents stated that they did not sense any kind of discrimination regarding their children's education.
- The respondents expressed the need for vocational training in the field of technical skills (5.9%), computer skills (10.5%), different vocational courses, (22.4%) Sports / dance (8.4%), Catering / Hospitality (2.9%) etc.
- 99.7% had no sick persons in the family, 1.1% of respondents had a handicapped member in the family.
- 73.9% registered women from family for ante-natal care during pregnancy. 51.7% municipal, 17.2% private, 3.1% government health care facility.
- For 56.4% women members in family delivered at municipal hospitals, 17.3% Private and 13.5% Government. It is heartening to note that none of the respondent women delivered at home.
- 27% of the respondents stated that their children were not immunized. The reasons for non-immunization were stated — no time, children too small, etc.
- 93.7% of the respondents had no insurance policy while 6.3% were insured.
- 94.3% did not feel any kind of discrimination, while .1% reported a sense of being discriminated while seeking medical treatment.
- Majority (58.2%) of respondents had one earning family member, 25.5% had 2 earning members, and 9.1% had more than 3 earning family members. In only 14.1% families there were female earning family members also.
- 57.8% were permanent employees in the establishment. 3.2% were in construction related job (plumber / painter /electrician), 2.5% were vendors, 8.8% did tailoring or embroidery, 6.9% had their own Taxis, etc.
- 18.6% of the respondents reported a monthly family income of upto Rs.5000/-. 30.8% had a family income of Rs.5001-Rs.10,000/- 19% had Rs.10001 to 15000/- . Around 26% of the respondents had income varying from Rs.15001 to 45000/-The average income appears to be around Rs.7500-10000.
- 99.8% did not face any problem in getting the job. Nobody faced any kind of discrimination for getting a job.
- 98% did not face any problem in their present job. While remaining 2% did not respondent.

- 9.1% of respondents reported to have savings. It is also a healthy sign that most of the savings are in formal ones like nationalized banks, private and co-operative banks, post offices, co-operative societies, etc.
- Regarding self-employment only .2% respondents positively regarding the need for training to start one's own business.
- 98.8% respondents had ration cards, while 1.2% did not possess them. 16.3% had yellow ration cards which mean they are under BPL category i.e. families having annual income of upto Rs.15,000/-
- Regarding family members holding important documents, 4.4% had no Election Card, 23.7% did not have any one in the family with PAN Cards, 58.7% did not have passport, 49.3% did not have Aadhar (UID) Card, and 48.9% did not have a driving license.
- As to the problem to obtain these vital documents 99.5% of the respondents did not face any problem. Among those who did, problem cited was – lack of money demand for commission from the concerned officials, lack of supporting documents and lack of permission from house owner.
- About monthly expenditure on water, 53% did spend any money for water supply, 9.6% spent less than Rs.100/- per month on water, 13% spent Rs.101 – 300, 19.9% spent Rs. 401 – 500. Only 3.4% of the respondents spent more than Rs.900/- per month on water which can be due to very large family's requirement.
- Expenditure on using Toilet facilities – 53.4% did not spent any money on toilet usage. 34.1% spent upto Rs.50 per month on Toilet usage, 7.3% spent between Rs.51 – 100. Those who spent more than Rs.100 from just 5.2% of the sample respondents.
- 67.4% had no expenditure on addiction of any kind, 27% spent Rs.100, and 3.4% spent Rs.101-200. Around 2.2% spent more than Rs.200 on some kind of addiction.
- 97.8% did not spent on house rent as majority of them were owners of their houses. The rents paid ranged from Rs.1000 (1.7%), Rs.1001 – 2000 (.5%).
- 97.3% did not report any expenses on loan repayment.
- 63.8% of the sample had colour television, and 79.6% had cable TV. Mobiles were owned by 85.5%, and 44.3% had computers/laptops. 29.8% had telephones at home. Basic comforts were also given importance by the respondents — 94.4% had fans, 92.7% had cookers / mixers, 84.8% had gas stove or electric stove. 85.9% had cupboards, and 80% had basic furniture such as cot, etc. 39.6% had refrigerators, and 16.8% had ovens.32.3% had music system e.g. tape recorders, and 26.5% had radio / transistors.
- As for means of transport, 6.9% had four wheelers, 10.3% had scooters and 7.8% had motor bikes; 2.6% had bicycles.
- 98.8% said they did not avail of any special help as Minority Schemes. Not a single respondent avail any benefits from government schemes. Although there were 16.3% of the respondents under BPL among the respondents.
- 2.7% respondents had loans taken by them or their family members. According to respondents loan taking was not a regular habit with them. .9% said they had taken the loan only once.
- 61.2% respondents stated that their area gets floods in monsoon. 15.8% reported loss of property and belongings. 18.3% experienced total stoppage of communication, and 4.7% experienced increased in illness in the family.
- 77.1% stated they did experienced riots while 22.9% did not respondent.

- Regarding majors to prevent riots in the city 13.9% felt that the only way to stop riots were to resolve them mutually in city like Mumbai and 5.6% stated that Police protection was the best way.
- None of the respondents admitted to be facing any kind of discrimination due their religion, caste or community.
- 95.1% felt safe in the area, 4.8% did not feel safe. Reasons for feeling unsafe in the area were – bad locality according to two respondents (.2%) who respondents.
- 99.8% of the respondents did not experience anti-social activities in the name of religion in the area.
- Almost 95.5% of the respondents had good relations with their neighbours as well as people from the other communities.
- 36.6% had no problem in having meals with people from other communities. While 61.3% did not follow this practice.
- 99.6% of the respondents felt that there were no quarrels in the area. Only 4 respondents (.4%) stated that the reason for quarrel was children.
- 1.3% had witnessed inter-caste marriages in the family. According to respondents they had no problem due to such marriage.
- 78% of the respondents have received good cooperation from the municipal staff, while 20% stated that the treatment was normal.
- 55.2% of sample respondents stated that they received co-operation from local elected representatives and .4% expressed that they were not satisfied with the co-operation. 44.4% did not respond.

Cross Tables Analysis

- Out of 16 children not attending school, all 16 (100%) were Muslims.
- There was not a single home delivery as this area is surrounded by many Municipal and Government institutions and the residents make full use of them.
- Out of 241 respondents who did not get their child immunized, all respondents were Muslims. The main reason for this is the locality is all Muslims.
- The average monthly income of respondents was between Rs.7,500-10,000.
- Regarding need for training almost majority 889/894 has either not responded to this question or have not mentioned any need for training.
- None of the respondents have experienced riots in the area
- As they have not experienced riots, they have not suffered any loss.
- 17% (152/894) of respondents expressed the need for permanent police protection in the area.
- Out of 12 Inter caste marriages in the sample, all were Muslims.

Proposed Interventions

Based on the findings of the study, the interventions proposed in the study area are as follows –

1. It was observed that around 50% of respondents have 5-7 members in the family. Joint family appears to be the norm in this area. 65% of respondents stay in houses with an area less than 250 sq.ft. Due to this the level of congestion being very high, it is felt that SRA schemes should be introduced in this area, so that there is less congestion.

2. The number of people in the area who used one toilet seat range from less than five to as high as fifty. More number of toilet seats are required to be constructed.
3. The study also revealed that 1.1% of the households had a handicap person in the family and 25.3% of households have 3-7 children. This calls for construction of few seats of toilets for handicap as well as for children in the area.
4. There is a tendency nowadays to send the children to English medium schools. Hence more number of English medium schools should be started in this area.
5. The study revealed that 27% of the children were not fully immunized. Some of the reasons for non-immunization were lack of time, and immunization centre being away from the locality. There are many municipal and Government dispensaries in this area which conducts regular immunization camps. However it appears that the respondents do not take benefits of the same. This points to critical lack of health awareness among the population and calls for a need of extensive campaign for 100% immunization of children in the area.
6. The respondents had definite ideas regarding the vocational skills necessary in the present situation and the future, which is a very positive indication. Even though the responses were marginal, it points to the higher inspirational levels of the respondents. They expressed the need for vocational training in the fields of technical skills (5.9%), computer skills (10.5%), vocational courses (22.4%), Sport/Dance (8.5%) and catering/hospitality (2.9%).
7. Although majority of the population in this area (99.8%) Muslim minority and 16.3% of the respondents were having yellow ration card meaning thereby they were BPL household. It was found that none of the respondent get benefit from schemes of the government given to minorities. Hence it is felt that a guidance cell from the government or minority commission should be stationed in this area to guide and help the minority population about these schemes and help taking benefits of these schemes.
8. 61.2% of the respondents stated that area gets flooded in monsoon, which results in loss of property and belonging and also increasing illnesses in the area. Hence, the area should be covered with water drains / water pumps should be installed during rainy season, so that the rain water is properly drained.

CHAPTER - 8

Focus Group Discussions and Emerging Issues in Select Slums

I) Jarimari Slum

Focus group discussion at Jari Mari Kurla was conducted on 14th June 2012. It was arranged by Janjagruti Seva Sangh, NGO who had conducted the survey. It was attended by Dr. Ambe and Ms. Maleka Ansari from AIILSG, Shri Santosh Surve from Janjagruti Vidhyarthi Sangh and representatives of local NGO. The participants were explained about the survey done and purpose of discussion. They were asked to come out with day to day civic issues in their area and come out with plausible solutions. The discussion was attended by 25-30 representatives from the area. The discussion was conducted in Hindi.

The gist of discussion is as follows –

- 1) Migration – People who stay in this area are migrant Muslims from the states of Uttar Pradesh, Bihar, Gujarat, etc. There are also Christians from the southern states of Tamil Nadu, Andhra Pradesh.
- 2) Housing – The area consists of a mix of Kutcha and Pucca houses. Some houses have upper floors also.
- 3) Water Supply – There are group water connections for a group of 10-15 household. The supply hours are in the evening for a period of 5-6 hours. But the residents complained that they do not get sufficient water due to installation of booster pumps by majority houses. The representatives also complained about many unauthorized connections in the area. They also stated that they have complained to local ward municipal authorities, but action is not taken.
- 4) Toilets – The representatives vehemently complained about less number of toilets. They also were not happy about the cleanliness in most of these toilets. At many places they stated that the user charges are heavy as Rs 2-3 are being charged per use. The residents of Aravind Yadav nagar and Raju Nagar wanted more number of toilets. They also pointed out that septic tank has been constructed in many of these toilets which overflows within 2-4 weeks. For emptying and cleaning of the same they have to pay to municipal authorities.
- 5) Solid Waste – The area is serviced by labourers of Dattak Vasti Yojana who do house to house collection. But the residents complained that they are being asked to pay Rs.20/- per month for this collection.
- 6) Drainage – The area is not provided with underground drainage system. The toilets and kitchen waste is connected to open drain which ultimately drains the same in nearby nallah.
- 7) Electricity – The electric supply is provided by Reliance Energy. There is uninterrupted power supply to this area. But many residents complained about inflated bills although they use few electric points. One of the reasons worth probing is whether this is because of use of booster pumps for 4-5 hrs. for drawing water.
- 8) Transport – This area is well connected to many parts of the city by BEST transport. Many rickshaws also ply in these areas. However railway stations are far away from these areas. The nearby stations are Kurla, Andheri and Ghatkopar. However they are 3-5 kms. from this area.

- 9) Education – The residents stated that the municipal schools in their area are far away from the place where they stay and they feel unsafe to send their children in this school. They also complained about less number of secondary schools due to which the school drop out rates is high. They also pointed out that there are many private unaided schools in the area who charge very high fees which many parents of these children cannot afford. In conclusion the residents felt the need of many primary and secondary Municipal/Government schools in this area.
- 10) Health – There are few municipal dispensaries and health centers in the area. But they pointed out the need for more dispensaries as the present dispensaries are > 3 kms. from the slums. There is no Municipal maternity home in the area and they have to go to either Muktabai Municipal Hospital, Ghatkoper or Bhabha Hospital at Kurla (West) which are far away from this area. Due to this many times they are forced to deliver in transit or at home thus putting the life of newborn and mother at great risk. They felt a dire need for a Municipal / Government maternity home and hospital in this area.
- 11) Employment and Skill Development – The male folk from this area are in hawking/vendor business. Females are mostly housewives but some of them are employed in nearby small scale garment industries for various jobs. There are no nearby skill development centers / ITIs. The representatives suggested that if skill development training like tailoring, stitching, beauty classes etc. is imparted to school dropouts and housewives it will help them in supplementing their household income.
- 12) Disaster Management – The residents stated that there is flooding in their area during heavy monsoon. They stated that nallahs in their areas are full and they are not being cleaned pre-monsoon as usually it is a practice. They fear that due to this their area will be flooded this monsoon.
- 13) Safety – The participants pointed out that they celebrate festivals of all religions in their localities. They stay harmoniously and they are never under communal tension although majority population is Muslims in these areas.

Some residents stated that the present municipal corporator is not ready to address their problems stating that he will not help them as according to him they have not voted him in recent Municipal Elections.

Focus group discussion started at 2.30 p.m. and got over at 4 p.m.

II) Mankhurd Slum

Focus Group Discussion in Mankhurd area was conducted jointly by the staff of Janjagruiti Vidhyarthi Sangh (JVS) and AILSG. Shri Santosh Surve represented JVS while Dr. Ambe and Mrs. Maleka Ansari represented AILSG. It was attended by 30 participants representing various CBO's, Mandals, Dattak Vasti yojana, Mohalla committee from Mankhurd and Bainganwadi area. The purpose of this group discussion was explained to the participants and they were asked to deliberate on the issues in their area of residence. They were also asked to come out with possible solutions to the issues raised by them. The discussion was conducted in Hindi.

The item-wise gist of discussion is as under –

- 1) Migration – This area consists of migrants who have come to Mumbai from Uttar Pradesh and Bihar.
- 2) Housing – Two-third of this area consists of slums while one-third is buildings constructed by Government under PMGP project etc.
- 3) Water Supply – The participants pointed out about scarcity of water supply. They get hardly 1 hour water supply while there are many unauthorized water connections that get 24 hours water supply. Because of these unauthorized connections, the locals feel that they get fewer water supplies. They had complained about this to local ward office but no concrete action is taken from ward office. The residents feel that the staff of local ward office is hand in glove with this water mafia. The residents say that this water mafia consists of workers and leaders of all political parties. Because of the water shortage the slum dwellers are forced to buy water from them. They also pointed out that water supply to PMGP colony was planned in 1984 with certain population in mind which has doubled in last 25 years leading to water shortage. They also pointed out that the pipe lines at many places are rusted with the result that they get contaminated water many times. They suggested that pipelines are required to be replaced and water supply to the area is required to be augmented in view of increase in population of the area.
- 4) Toilets – There are sufficient public and community toilet facilities in the area but the residents were not happy with user charges levied by them. The user charges vary from Rs.2/- to Rs.5/- per use which the residents feel exorbitant. They suggested that the charges should be in the form of monthly for household at Rs.30/- per pass. In the alternative all toilets can charge a uniform fee of Re.1/- per use. The participants also pointed out that the local leaders who construct these toilets from the fund allotted to them by government hand over the same for running to their own party workers or NGO's floated by them. They also suggested that such toilets should be handed over to local resident co-operatives. The participants also pointed out absence of toilet facilities for handicapped persons, baby toilets and difficulties faced by senior citizens. Absence of baby toilets has lead to open air defecation in the area.
- 5) Solid Waste – The participants stated that the area is well served by Dattak Vasti Yojana wherein the workers of the scheme do the collection of garbage. They pointed out that number of bins is less due to which there is overflowing of bins. Many household just throw away their garbage from the houses with the result it becomes difficult to collect for laborers. The participants suggested that we should educate the residents of such household through Health Educational Activities and also ask the corporation to post Nuisance Detectors at such spots.
- 6) Drainage – There in no underground drainage system in this area. The buildings in this area are served by septic tank while the drainage from slums goes into adjoining nallah. However septic tanks are full and overflowing and at present are connected to nallah. Due to these open nallah, the participants complained about mosquito nuisance in the area.
- 7) Transport – The area is close to Mankhurd railway station. It is also well connected to different part of the city through BEST buses. Share Rickshaw services are also available for short distance services.

- 8) Education – One of the participants who participated in this discussion stated that the NGO with whom he was working with had done survey under Sarva Shiksha Abhiyan which revealed that the dropout rates were very high in these areas. The main reason was absence of Municipal school in this area. They stated that the nearest Municipal school was around 3 kms. away and to reach the school they have to cross busy highway and railway tracks. Otherwise they have to spend Rs. 12/day/child and being poor they cannot afford the same. They also informed that those who attend the school are ill-treated by teachers and beaten by colleagues. This demotivates them from attending school. After leaving the school these children fall prey to robbery, petty crimes, and alcohol and drug abuse. The participant felt that the best way to address this problem was to open a govt. /municipal school in the area.
- 9) Health – The participant pointed out that there is no government health facility in the area and because of this the residents are forced to go to private practitioners for treatment. They cannot afford the fees charged by these doctors and many times they are forced to take loan at high interest rates. They stated that the families in this area has many children and since there is no municipal maternity home in this area they have to go to Municipal Shatabdi hospital which is far away from Mankhurd. During this period many patients have delivered in rickshaw or on road also in the past. They also stated that the number of home deliveries in the area is very high compared to other areas of city. The group felt that the area should be provided with a health post, a dispensary and a maternity home.
- 10) Employment and Skill Development – Skill development training in Beauty Parlour, Embroidery, and Computer Skills etc. are available in this area and the same is undertaken through NGO's. The NGO's also arrange for jobs for all their trainees. However, the participants felt that an I.T.I. college can be started in this area in order to get government / Industry jobs like Electricians, Plumbers, Fitters, and Turners, etc.
- 11) Safety – On the whole there is peaceful existence of all communities in this area. But the majority community staying here is Muslim, other communities like Buddha, Hindu, etc. feel isolated and they try to relocate in their majority areas.

The group discussion started at around 6 p.m. and was over by 7.30 p.m.

III) Malwani Slum

Focus group discussion under minority survey was conducted on 10th May, 2012 at 4.00 p.m. in the office of Sanmitra Trust at Malwani. Smt. Prabha Desai and Shri Prabhaker Dandavate represented the NGO, while Dr. Ambe and Smt. Maleka Ansari represented AILSG. The group discussion was attended by around 25-30 representatives from the area consisting of CBO's, Mohalla committee members, Dattak Vasti Yojana, etc. The purpose of this group discussion was explained to the participants. They were asked to deliberate on the issue and come out with plausible solutions to the issue. The discussion was in Hindi. Shri Prabhaker and Smt. Ansari acted as moderators.

The gist of group discussion is as follows –

- 1) Migration – It was found that this area was like a Mini India consisting of people from all the states including Nepal.
- 2) Housing – The area consists of one room tenements, slums and worst newly constructed shanties.
- 3) Water Supply – The water supply is received for hardly half-1 hour and that is quite inadequate. There are some areas like Ambujwadi which do not have municipal water supply. Hence people are forced to buy water. Those who are not in a position to buy water are forced to drink water from nearby ponds. Due to this, the water borne diseases in this area is very high. At many places people get contaminated water. The participants felt that the old water pipes need to be replaced and drainage pipes should run away from water pipes to avoid water contamination. They also suggested that water supply in the area is required to be increased in view of increase in population of the area. As they receive less water due to unauthorized water connection and installation of booster pumps, they felt that the water department officials of Municipal Corporation should take severe action against such people.
- 4) Toilets – The participants felt that there are not enough toilets in the area and more number of toilets is required in the area. They were also not happy with the amount of user charges levied by the caretakers of these toilets. They were aware about the user charges required to be levied for maintenance of these toilets but they felt that 2-3 rupees/use was exorbitant. They suggested that they can charge per family instead of individual user charge.
- 5) Solid Waste – The area is cleaned through Dattak Vasti Yojana regularly. The participants complained about shortage of dust bins. They also complained about the habits of some slum dwellers of throwing garbage in the adjoining nallah or outside the dust bin.
- 6) Drainage – The area is not served by underground drainage. The waste water and other sullage are connected to adjoining nallah which invariably gets flooded during monsoon as a result of plastics being dumped in the nallah. The participants felt that in the absence of underground drainage, the concerned authorities should try to cover the nallahs or clean them properly in order to avoid flooding of the area during monsoons. The representatives pointed out that in every rainy season there is flooding in the area wherein water gets accumulated in their zopada. One of the main reason was the roads in the area are raised and slums lie at a lower level than roads and hence rain water gets accumulated in their household. They also felt that the concerned authorities should address this problem.
- 7) Transport – This area is situated away from Malad railway station. There are frequent BEST bus services from Malad railway station to Malwani. This area is also well connected by BEST bus services to different parts of Mumbai. There are also share rickshaw services available to Malad railway station.
- 8) Education – The participants stated that there is sufficient number of primary schools in the area. Children from this area mostly go to Urdu medium schools. They also emphasized that there is only one municipal secondary school. There are private secondary schools in the area, but the parents do not afford the fees charged by private schools. They stated that the treatment given to children and parents by the teachers in municipal school is also not proper. Due to this there is a high dropout rate of children in secondary schools compared to primary. They also pointed out that teachers in these schools do not teach properly and if

the parents complain to higher authorities, their ward is failed in final examination. They also are not in a position to arrange for tuitions to their children due to their poor status. They also brought to our notice that even the local corporator was not able to address this problem. They felt that a public secondary Urdu school can solve this problem.

- 9) Health – There are 2 health posts, 1 dispensary, 1 urban health centre, 1 maternity home and 1 recently commissioned government hospital in this area. In addition to above public health facilities, there are many private clinics and nursing homes in the area. The area is well served by outreach services which provide antenatal, immunization and Family Planning services. The municipal maternity home which is existing for more than 15 years does not have emergency and pediatric services at night due to which patients are forced to go to Choksi maternity hospital at Malad west or M.W. Desai hospital at Malad-East. Recently government of Maharashtra has opened a 100 bedded hospital in the area, but the hospital is not yet fully operational. The participants felt that the newly commissioned 100 bedded hospital should be made fully operational wherein emergency obstetric and premature baby services should be made available round the clock. This will help in reducing maternal and infant deaths in this area.
- 10) Employment and Skill Development – The skill development training in this area is imparted by NGO's working in the area who also arranges jobs for them. The training imparted is mostly in the field of Beauty Parlour, Tailoring, Embroidery, Papad making etc.
- 11) Safety – The representatives stated that there is peaceful co-existence of all communities in this area and there is no sense of insecurity among the communities staying in the area.

The group discussion started at 4.00 p.m. and got over by 5.45 p.m.

IV) Govandi Slum

Focus group discussion at Govandi (East) area consisting of Lotus Colony, Shivaji Nagar and Bainganwadi area was conducted on 24th June at 11 a.m. at Apnalay Youth Centre, 889, Plot No.14, Lotus Colony. This was attended by 25-30 representatives from the above 3 areas. The representatives included Anganwadi workers, peace and mohalla committee members, teachers and representatives of CBOs and NGOs. The participants were briefed about the purpose of this discussion and were asked to point out the day to day civic issues in their areas and suggest remedial measures. The discussion was arranged by the NGO - Janjagruti Vidhyarthi Sangh (JVS) who had done field survey in this area. Dr. Ambe attended this discussion on behalf of AIILSG while Shri Santosh Surve attended on behalf of JVS. The discussion was conducted in Hindi.

The gist of discussion is as follows –

- 1) Migration – The residents of these areas are mostly Muslims migrated from all states of India.
- 2) Housing – It varies from area to area. In Lotus colony which is very old slum, there are pucca houses. Many of them are brick-walled RCC structures with upper floors. In newly sprung slum of Rafique nagar there are kutcha houses with patra / cement sheets. In Bainganwadi it is a mix of kutcha and pucca houses.
- 3) Water Supply – In Lotus colony water connections are being provided, but water supply they get is inadequate. There are many unauthorized water connections which are more than authorized connection. The residents have also installed electric motors for drawing water. In Rafique Nagar area of Shivaji Nagar there are no water connections provided, but much illegal connection exists. The water supply is provided through tankers and they have to pay Rs. 40-50 depending upon quantity supplied by tanker. In Bainganwadi there are group connections, but they do not get enough water. In general representatives complained about scarcity of water, illegal water connections, presence of water mafia and installation of motors for drawing water. They also complained about release of less water by Municipal Corporation although the population of the area has increased from few Thousands to few Lacs.
- 4) Toilets – The residents of Rafique Nagar complained about less number of toilets in their area. They also stated that they contribute for cleanliness of toilets. They demanded more toilets in their area. Due to less number of toilets they are forced to go in open. In the absence of toilets, women are put to lot of inconvenience. In Lotus colony, there are toilets in few houses as well as public toilets. These public toilets are built by MHADA. But the residents stated that quality of construction was poor and doors and lights are immediately stolen by anti-social elements. They get choked immediately which creates mosquito nuisance. Hence the public refrain from using them. In Bainganwadi, there are public toilets which are less in number. They are maintained by caretaker who charges Rs.2/- per use which residents feel is high.
- 5) Solid Waste – This area coincides with Municipal wards 129 to 132. Although Dattak Vasti Yojana exists in these wards, it is only on paper and house collection is not done. Due to this the residents dispose garbage in the dust bins if available near their household or dump it in nearby nallah. This leads to choking of nallah if not cleaned leading to flooding specially in rainy season.
- 6) Drainage – There is no underground drainage in the area. The toilet and Kitchen water is connected to open drainage system which is connected to open drain / nallah. The nallah gets choked and the same is not cleaned regularly not even pre-monsoon.
- 7) Electricity – Most of the area is supplied Electricity by Reliance Energy. However residents of Rafique Nagar No. 5 and Sanjay Nagar do not have lights with the result they are forced to take illegal connections who charge Rs.50/point/month. They stated that they have applied for legal connection with Reliance who has not provided them with connection so far. They complained that they get inflated bills because the company charges the power used through illegal connections from legal connections.
- 8) Transport – This area is well connected to many parts of Mumbai by BEST buses. The nearest railway station is Govandi on Harbour line of Central railways. There are many rickshaws available for commuting.

- 9) Education – There is sufficient number of Primary schools in the area. But there is no cleanliness in schools. The washrooms are in bad shape and hence not used by children. The standard of teaching is also not up to the mark. Students also do not get the things like books, notebooks etc. in time and hence teachers ask them to buy from outside. They also informed that no security has been provided to these schools and during summer vacation all furniture, fans, tube lights etc. are stolen with the result students are forced to sit on floor without lights and fans. The number of municipal secondary schools is less with the result students are forced to enroll at night school run by NGO in municipal school. They stated that there was only one teacher who teaches for 3 classes. The quality of teaching is also poor and school had 0% result in recent SSC examination. In this night school residents are reluctant to send girls. They suggested that this night school should be made a day school so that girls can also take advantage of this secondary school. They also complained about less number of municipal English medium schools in the area. There is a municipal school abutting the main road from where many BEST buses ply. In the past there were many accidents in the area. Hence residents suggested that either a compound wall should be constructed for the school or a speed breaker should be provided to prevent accidents.
- 10) Health – There is an urban health centre attached to Nair hospital in Shivaji Nagar area. There is also a health post in this area. They provide preventive, promotive and curative services to the residents. There is no municipal maternity home or hospital in this area. They are forced to go to Deonar maternity home or Shatabdi hospital or Rajawadi hospital for maternity and other emergency services. They also complained about poor services offered at Deonar maternity home. In their opinion they felt that the existing urban health centre attached to Nair hospital should be upgraded into maternity home / hospital.
- 11) Employment and Skill Development – This area is close to Deonar municipal dumping ground. Many males and females of this area do jobs related to dumping. Some men work as tailors, taxi drivers, hawkers, etc. For skill development, Government of Maharashtra had sanctioned 5 ITIs but they were never commissioned and at present they are converted into marriage halls by the politicians of that time. Still the representatives felt the need Computer classes for unemployed boys and girls of the area.
- 12) Disaster Management – They stated that many slums in this area are low lying and gets flooded during heavy rainfall. The reason is the roads are raised every year with the result water flows on either side of road causing flooding. Even the municipal school in the area gets flooded.
- 13) Safety – This area was affected severely during 92-93 riots. When asked about the communal tension in the area, the representatives stated that they feel safe in the area. They stated that politicians are responsible for this divide and in future they will never fall prey to this. They stated that people of all castes and religion stay in this area in harmony although majority population is Muslims.

Focus group discussion started at 11.30 a.m. and got over at 2.00 p.m.

V) Orlem Slum

Focus Group Discussion (FGD) under Minority Survey at Orlem, Malad (West) was held on 21st July, 2012 at Municipal Valnai dispensary at Orlem, Malad (West). It was attended by representatives of Sanmitra Trust who has done field survey in this area as well as staff of above Dispensary. Dr. Ambe and Smt. Maleka Ansari represented AILSG. It was attended by 29 representatives from the community in which survey was done. The purpose of discussions was explained to the participants present during discussion. They were asked to deliberate on the points came up during discussion and come out with plausible solutions. The discussions were conducted in Hindi.



The gist of discussion is as follows –

- 1) Migration – This locality is around 40-45 yrs. old and consisted of people shifted to this place as a result of new development project in various parts of the city. They consisted mostly Christians and Neo-Buddhists from other Districts of Maharashtra and South Indian States.
- 2) Housing – Most of the houses are pucca cement houses. However some Patra houses are also found in this area.
- 3) Water Supply – This area is provided with group connections for every 10 houses. They receive water for 2 hours only and they have to make use of booster pump for drawing water. They also complained about less supply of water and inconvenient timing of water supply. They also stated that water mafia does not exist in their area, there are no unauthorized connections, no tanker water is required and they do not have to pay water charges to anybody except MCGM water bills.
- 4) Toilets – They complained of acute shortage of toilets in their area. The proportion of toilets is 12 toilet seats – 6 each for Males and Females / 100 families. They get cleaned these toilets by contributing some amount by each family. Sometimes they get choked which gives stink in the area. They desired to have additional toilets in the area.
- 5) Solid Waste – The area is served by a Ghanta gadi wherein a small vehicle comes to collect household garbage at particular time of the day. However residents complained that it waits for a very short time due to which many residents cannot make use of this service and they then throw the garbage in adjoining nallah.
- 6) Drainage – The area is not served by underground drainage system. The water from kitchen and other washing is put into a house drain which is ultimately connected to big nallah. The residents complained that the width of house drain is too small as a result of which it gets blocked frequently. They suggested that the width of house drain should be increased to address this problem.

- 7) Electricity – All the houses in the area have electricity which is mainly supplied by Reliance Energy. There are no complaints about electric supply, but some residents complained of inflated bills although according to them they consume much less.
- 8) Transport – The slum is situated 1km away from main road although small vehicles can ply on the road leading to this slum. The area is well connected via main road to various parts of Mumbai by BEST buses. Malad railway station on western railway is hardly 1.5 to 2 kms. from this area. The area can also be accessed by taxis and rickshaw.
- 9) Education – The residents stated that there are sufficient number of primary and secondary schools in the area and there is no problems of either admission as there are schools run by churches. Colleges are also situated close by.
- 10) Health – Municipal dispensary is situated in the middle of the slum and residents make use of this facility. Another municipal dispensary and 1 health post are also located about 1 km. from this area. A municipal maternity and a hospital are also situated near this area. Residents make use of these facilities for delivery. Most of the ladies of this area deliver in the institutions and there is hardly any home delivery. Some affording families go to private sector for availing medical services.
- 11) Employment and Skill Development – Men in this locality work as small scale vendors like selling various types of eatables as well as other items. Women usually do the jobs like fall bidding, embroidery. Few women also work as maids in nearby residential buildings. There are many self-help groups, Mahila Mandals in this area and they impart skill development training to women and girls of the locality. They pointed out about non existence of ITI in nearby area.
- 12) Disaster Management – The area is low lying and prone to flooding. During July 2005 floods the area was severely affected by floods. Even now, in case of heavy rains rain water enters their houses damaging their household items. The residents felt that this problem of theirs should be addressed by the authorities.
- 13) Safety – People live in the area peacefully and tension is non-existent. They stated that sometimes there may be arguments during filling of water containers etc. but they are resolved amicably. Even during riots they stated that the area was peaceful. All festivals are celebrated with same enthusiasm.

The discussion started at 2.15 p.m. and got over by 3.30 p.m.

VI) Madanpura Slum

Focus group discussion at Madanpura area was conducted on 21st May 2012 at Souter Street municipal health centre at 1.00 pm. It was jointly arranged by AIILSG, Setu Charitable Trust and staff of Municipal health post. Dr. Ambe and Smt. Maleka Ansari represented AIILSG, Shri M. V. Deshpande and Shri Sawant represented the trust, while Dr. Mahajan and Community health volunteers represented the health centre. There were 35-40 representatives from Madanpura and Morland road slums. The purpose of group discussion was explained in detail to the participants and they were asked to deliberate on the issue and suggest suitable solutions for the same. Group discussion was conducted in Hindi.

The gist of group discussion is as follows –

- 1) Migration – The people from this area are mostly migrants from Bihar. However few of them are from other parts of Maharashtra like Solapur district.
- 2) Housing – Mostly the houses in this area are kutcha houses mostly constructed from wood, tin, cloth etc. Houses on Morland road are situated on footpath.
- 3) Water Supply – Few years back there was acute shortage of water in this area. However since last 2 years due to the efforts of local municipal corporator they are provided group water connection for a group of 10 huts. They receive water supply for 1 hour daily which is sufficient for them for their day to day needs. However few huts on the back side of Maratha Mandir theatre do not have water connection and they have to spend Rs.250-300/month for buying water from various sources. The reason these huts are not provided with water connection may be they were constructed post 1995- being cut off date fixed by authorities.
- 4) Toilets – The participants pointed out that there is shortage of toilets in the area. They were also not happy with the services provided and charges levied by the care takers of existing toilets. They felt that the charge of Rs.3/- use is very high which local residents cannot afford. They suggested that more number of toilets is required to be constructed in this area but there is no space available for the same.
- 5) Solid Waste – Solid waste collection from this area is done by municipal sweepers. There is no house to house collection of garbage but dust bins are provided where in the residents can dump their garbage. These bins are emptied regularly by municipal garbage vehicles. However it was pointed out that some residents are in the habit of dumping waste on roads. On the whole the residents were satisfied with the services provided by municipal staff.



- 6) Drainage – This area is serviced by underground drainage system. However residents pointed out that at many places the pipes are closed with the result there is overflowing of drainage. When complaints are made about overflowing to local ward office, they are not attended in time and residents are either forced to do it themselves or hire the services of a plumber at their own cost.
- 7) Electricity – They get electric supply from BEST. However many residents complained that they get exorbitant bills although they hardly use any electricity.
- 8) Transport – Mumbai central station of western railway is very close from this area. This area is also very well connected to different parts of Mumbai by network of BEST buses.
- 9) Education – There is sufficient number of primary and secondary municipal schools in the area. Children also receive free article supplied by MCGM like books, shoes, water bottle etc. They also pointed out that drop out rates are very high at 8th standard. The high dropout rates are mainly because parents are poor and they cannot afford to buy books, uniform etc. to them.
- 10) Health – Municipal Nair Hospital is very close to this area and residents make use of this health facility for their problems. There is also a municipal dispensary and health post which residents utilize for day to day health problems.
- 11) Employment and Skill Development – Male members from this area are engaged as laborers while female members do house hold work in adjoining high rise apartments. They pointed out that skill development training should be imparted to young school drop out so that they can earn a decent income and do not work as laborers.
- 12) Rationing – The participants stated that the owner of ration shop in their area is very rude to them. They stated that he does not supply them with full quota of kerosene and he sells it in black market at a price of Rs.75-80/- per liter. They also stated that the rationing authorities do not co-operate with them. When they go to Mazgaon rationing office to inquire about kerosene quota and complain about owner of ration shop they are made to sit the whole day and then asked to come the next day.
- 13) Disaster Management – The participants complained that their houses get flooded during rainy season.
- 14) Safety – The participants stated that they feel secure in their area. Almost all people staying in the area Muslims.



The group discussion started at 1 p.m. and got over at 2.30 p.m.

Annexures

(I – III)



अखिल भारतीय स्थानिक स्वराज्य संस्था, मुंबई

सर्वेक्षण प्रश्नावली

वस्तीचे नाव :

प्रभाग क्र. :

मुलाखतदाराचे नाव, पत्ता आणि संपर्क क्र. :

मुलाखतीची तारीख :

मुलाखत घेणाऱ्याचे नाव:

१. कौटुंबिक माहिती

नाव	मुलाखतदाराशी नाते	वय	लिंग (स्त्री / पुरुष)	वैवाहिक स्थिती	शैक्षणिक स्थिती	नोकरी / व्यवसाय

अ) धर्म

ब) मातृभाषा

२. स्थलांतराची माहिती

क) आपण या भागात कायम स्वरुपी रहिवाशी आहात का?
असल्यास केव्हापासून?

वर्ष

ख) जर नसेल, तर तुमचे मूळ गाव आणि जन्माचे ठिकाण सांगा

ग) स्थलांतर केले असल्यास स्थलांतराची कारणे कोणती?

घ) ह्या भागात स्थायिक होताना काही अडचणी आल्या का ? असल्यास कोणत्या ?

३. घरांची परिस्थिती

क) राहती जागा

मालकीची - १

भाड्याची - २

ख) रहात्या जागेत किती खोल्या आहेत?

१ - १

२ - २

३ - ३

४ वा अधिक - ४

ग) घरांचे क्षेत्रफळ (Sq. ft.)

घ) घराचे बांधकाम

पक्के - १

कच्चे - २

घराचा प्रकार

झोपडी	-	१
बैठी चाळ	-	२
१ मजली चाळ	-	३
दुमजली चाळ	-	४
अन्य	-	५

न) घर बांधताना वापरण्यात आलेल्या बांधकाम सामानाचा प्रकार

सिमेंट	-	१
रेती	-	२
विटा	-	३
पत्रा	-	४
ताडपत्री	-	५
अन्य	-	६

च) रहाती जागा घेताना खर्च केलेल्या रक्कमेचा प्रकार

अनामत	-	१
भाडे	-	२
अन्य	-	३

छ) रहाती जागा घेताना काही अनामत रक्कम (डिपॉझिट)

भरली आहे का?

होय	-	१
नाही	-	२

ज) रहात्या जागेत कोणत्या स्वरूपाच्या सुधारणा केल्या होत्या.

दुरुस्ती	-	१
रंगरंगोटी	-	२
सुतारकाम	-	३
लादीकाम	-	४
अन्य	-	५

४. विभागातील मूलभूत सेवा सुविधांची उपलब्धता

क) पाणी पुरवठा

- तुमच्या घरात वैयक्तिक नळजोडणी (connection) आहे का?
- नसल्यास तुम्हांला पाणी कोठून मिळते?
- वस्तीतील किती कुटुंबांसाठी / लोकांसाठी पाण्याच्या नळाचा व अन्य साधनांचा वापर होतो?
- विभागात गट नळजोडणी (group connection) आहे का?
- असल्यास, वस्तीतील किती कुटुंबे / व्यक्ती या नळजोडणीचा वापर करतात?
- पाणी पुरवठा किती तास होतो?
- विभागात पाणी पुरवठ्याची वेळ कोणती?
- कुटुंबासाठी पाणी भरण्यासाठी लागणारा वेळ -
- पाणी मिळण्यासाठी/ भरण्यासाठी किती खर्च करावा लागतो? (प्रति दिन रु.)
- पाणी मिळवण्यासाठी येणाऱ्या अडचणी कोणत्या?
- जर पाणी पुरवठा पुरेसा नसेल तर तुम्ही आवश्यक पाणी कसे मिळविता?
- जर दूषित पाणी येत असेल तर तुम्ही काय करता?

ख) संडासाची / स्वच्छतेची सुविधा

- वस्तीत संडासाची उपलब्धता कशाप्रकारे आहे?
- संडासासाठी तुम्हांला किती दूर जावे लागते?
- संडासापर्यंत पोहोचण्यासाठी व ती सुविधा उपलब्ध होण्यासाठी किती वेळ लागतो ?
- किती लोक या संडासाचा वापर करतात (प्रति सीट / व्यक्ती)?
- संडास वापरताना काही अडचणी येतात का? (विशेषतः स्त्रिया, वृद्ध, लहान मुले व अपंग)
- संडास वापण्यासाठी तुम्हांला काही रक्कम द्यावी लागते?

- असेल तर कोणाला द्यावी लागते?
- संडासात पाण्याची सोय आहे का?
- संडासात वीज पुरवठा (लाईट) आहे का ?
- संडास कोणी बांधले आहेत?
- संडासाची देखभाल आणि दुरुस्ती कोण करते?
- संडासाची आरोग्य आणि स्वच्छतेच्या दृष्टीने असलेली स्थिती सांगा

ग) वस्तीतील कचऱ्याचे व्यवस्थापन

- तुम्ही कचरा कोठे टाकता / साठवता ?
- सुका कचरा आणि ओला कचरा वेगळा केला जातो का?
- वस्तीत घराघरांतून कचरा कोण गोळा करतो?
- दिवसातून किती वेळा कचरा गोळा केला जातो? कोणाकडून?
- तुमच्या वस्तीत कचराकुंडी पुरविली आहे का?
 - असल्यास कोणातर्फे?
 - पुरविल्या जाणाऱ्या कचराकुंड्या कशा प्रकारच्या आहेत?
- वस्तीमधील कचराकुंड्यातून कचरा कोण उचलतो?
- वस्तीमधील कचराकुंड्यातून कचरा दिवसातून किती वेळा उचलला जातो?
- वस्तीतील कचरा व्यवस्थापनात रहिवाशांचा काही सहयोग आहे का? असल्यास कोणत्या प्रकारचा ?

घ) सांडपाणी

- गटारे / सांडपाण्याच्या निचऱ्याची कोणती व्यवस्था आहे.

न) वीज पुरवठा

- तुमच्या घरात वीजेची सोय आहे का?
- जर नसेल, तर तुम्हांला वीज पुरवठा कोठून होतो?
- जर असल्यास तुमचे स्वतःचे मीटर आहे का?
- वीजेचे कनेक्शन मिळवण्यासाठी तुम्हांला काही रक्कम (अनामत) द्यावी लागली असेल तर ती सांगा
- ही रक्कम कोणाला द्यावी लागली?
- वीज पुरवठ्यासाठी दर महिना किती बिल येते?
- हे बिल कोणाला द्यावे लागते?
- वीज जोडणीसाठी जर काही अडचणी आल्या असतील तर त्या सांगा

ई) दररोजचा प्रवास

- तुम्ही वाहतूकीची कोणती साधने वापरता?

अनु क्र.	वाहतूकीची साधने	लहान मुले	मोठी माणसे
	रिक्षा		
	टॅक्सी		
	बस		
	रेल्वे		
	सायकल / स्कुटर		
	चारचाकी (गाडी)		
	स्कूलबस		
	कोणती नाही		

- दर दिवशी प्रवासात तुमचा व तुमच्या घरातील लोकांचा किती वेळ जातो?
- तुमच्या घरापासून खालील बाबींचे अंतर सांगा
बस स्टॉप -----
रेल्वे स्टेशन -----
रिक्षा स्टॅंड -----
टॅक्सी स्टॅंड -----
- दररोज प्रवासाच्या बाबत जर काही अडचणी येत असल्यास सांगा.

ऊ) शिक्षण

- शाळेचा प्रकार

शासकीय	-	१
महापालिका	-	२
खाजगी	-	३
ट्रस्ट	-	४
मदरसा	-	५
चर्चद्वारा	-	६
अन्य	-	७

- शाळेचे माध्यम

इंग्रजी	-	१
मराठी	-	२
उर्दू	-	३
हिंदी	-	४
तामीळ	-	५
तेलगू	-	६
मल्याळम	-	७
कानडी	-	८
गुजराती	-	९
अन्य	-	१०

- जर तुम्ही तुमच्या मुलांसाठी वा कुटुंबातील इतर मुलांसाठी शाळेत प्रवेश घेण्यासाठी देणगी / दरडोई काही अनामत रक्कम भरली असल्यास किती ते सांगा.

- जर तुमची मुले शिकत नसतील वा शाळा सोडली असेल तर त्याची कारणे सांगा.
- शालेय शिक्षणाच्या वयाच्या मुलांची शाळेत न जाण्याची वा शाळा सोडल्याची माहिती

नाव	वय	लिंग	इयत्ता	शाळा सोडल्याचे वर्ष	शाळा सोडण्याचे कारण

- तुमच्या मुलांना शाळेमध्ये खालीलपैकी कोणत्या सुविधा मिळाल्या आहेत?

सुविधा	सुविधा मिळालेल्या मुलांची संख्या
शाळेचा गणवेश	
बुट / मोजे	
शालेय साहित्य	
वहया / पेन / पेन्सिल	
पुस्तके	
दप्तर	
डबा (टिफीन)	
पाण्याची बाटली	
मधल्या सुट्टीतील खाऊ	
शिष्यवृत्ती	
परीक्षेची तयारी करून घेणारा मार्गदर्शक / शिकवणी	
अन्य	

- तुमच्या मुलांच्या शाळेत नियमीत आरोग्य तपासणी केली जाते का?

होय - १

नाही - २

- कोणातर्फे - सरकारी - १
- महापालिका - २
- खाजगी - ३
- अन्य - ४

- शिक्षण संदर्भातील शासकीय अथवा खाजगी योजनेअंतर्गत तुमच्या मुलांना काही सवलती मिळतात का? व असल्यास कोणत्या ?

- तुम्हांला मुलांना शालेय शिक्षण देताना काही अडचणी आल्या का?

- मुलांना शिक्षण देताना तुम्हांला वेगळी वा कमी दर्जाची वागणूक मिळत असल्यास त्या बाबतची माहिती सांगा.

व्यवसाय विषयक कौशल्ये

क) आजकालच्या व्यवसाय कौशल्य विकासाच्या काळात कोणकोणत्या कौशल्यांची आवश्यकता आपणांस दिसून येते?

ख) आपल्या कुटुंबातील तरुण मुले / मुली यांच्यासाठी कोणत्या विशेष व्यवसायाभिमुख कौशल्याची आवश्यकता आहे ? (स्पष्ट करा).

५. आरोग्य

अ) गेल्या काही वर्षात तुमच्या कुटुंबात कोणी लहान / मोठ्या आजारांनी त्रस्त असल्यास त्यांची माहिती द्या.

	आजाराचे स्वरूप	आजाराची पुनरावृत्ती आणि कालावधी	उपचार खाजगी/ शासकीय	उपचार पध्दती	उपचारासाठी आलेला एकंदर खर्च
अल्पवयीन/ लहान					
इतर					

ब) तुमच्या कुटुंबात कोणी अपंग व्यक्ती आहे का?

होय - १

नाही - २

क) असल्यास अपंगत्वाचे स्वरूप सांगा

पुरुष - १

महिला - २

मुले - ३

ड) तुमच्या कुटुंबातील गरोदर स्त्रियांची 'पूर्व प्रसव देखभाल' (Ante Natal Care) मध्ये नाव नोंदणी केली जाते का?

होय - १

नाही - २

इ) जर होय, तर कोठे नोंदणी केली जाते?

ई) त्यांची नियमित आरोग्य तपासणी होते का ?

होय - १

नाही - २

उ) तुमच्या कुटुंबातील प्रसुती कोठे होतात?

ऊ) तुमच्या कुटुंबातील जन्मांची नोंदणी झाली आहे का?

ऊ) तुमच्या कुटुंबातील ० ते ६ वयोगटातील सर्व मुलांचे लसीकरण पूर्ण झाले आहे का?

होय - १

नाही - २

ए) जर नसेल, तर कारण सांगा.

ऐ) गेल्या २-३ वर्षात तुमच्या कुटुंबात कोणाचा मृत्यू झाला आहे का?

होय - १

नाही - २

ओ) जर होय तर त्याचे स्वरूप / आजाराचे कारण सांगा.

औ) मृत्यूची नोंद झाली आहे का?

अं) तुमच्या कुटुंबातील कोणा व्यक्तीचा विमा उतरवला आहे का?

होय - १

नाही - २

असल्यास, कोणाकडून LIC - १

खाजगी कंपनी - २

अः) आरोग्य विषयक सुविधा प्राप्त करताना तुम्हांला भेदभाव केला गेला असल्यास स्पष्ट करा.

६. रोजगाराची स्थिती

अ) रोजगाराचा प्रकार

नाव आणि कुटुंब प्रमुखाशी नाते	वय	लिंग	रोजगाराचा प्रकार	रोजगाराचे स्वरूप	पूर्ण वेळ / अर्धा वेळ (ई)	उत्पन्न (दरमहा)
(अ)	(ब)	(क)	(ड)	(इ)	(ई)	(उ)

ब) उत्पन्नाचे अन्य स्रोत / साधने असल्यास त्यापासून मिळणारे उत्पन्न सांगा -

- रोकड (cash) -
- इतर स्वरूपात -

ब) कुटुंबाचे महिन्याचे एकूण उत्पन्न -

क) सध्याचे काम/नोकरी मिळविण्यात काही अडचणी आल्या असल्यास सांगा.

ड) तुम्हांला कोणाकडून आर्थिक मदत घ्यावी लागली आहे का? असेल तर कोणत्या कारणांसाठी ?

- तुम्हांला किंवा तुमच्या कुटुंबातील सदस्यास कामाच्या जागी काही भेदभाव केला गेला असल्यास स्पष्ट करा
- तुम्हांला किंवा तुमच्या कुटुंबातील सदस्यास कामाच्या जागी काही विशिष्ट अडचणी आल्या असल्यास स्पष्ट करा.

इ) तुम्ही काही गुंतवणूक / बचत केली आहे का?

होय - १

नाही - २

ई) असल्यास महिना किती बचत केली जाते?

रूपयात -

उ) तुम्ही तुमची बचत कोठे ठेवता?

सरकारी बँक	-	१
खाजगी बँक	-	२
सहकारी बँक	-	३
पोस्ट	-	४
पतपेढी	-	५
घरी	-	६
अन्य	-	७

ऊ) तुम्ही किंवा तुमच्या कुटुंबातील कोणी सदस्य सामाजिक, धार्मिक, वित्तीय संघाचे / संस्थेचे सभासद असल्यास कृपया माहिती द्या.

होय	-	१
नाही	-	२

ए) होय असल्यास कोणत्या प्रकारच्या संस्थेत?

७. स्वयंरोजगार

अ) स्वतःचा रोजगार सुरु करण्याच्या दृष्टिने तुमच्याकडे अथवा कुटुंबातील इतर कोणाकडे विशिष्ट कौशल्य आहे का?

ब) स्वयंरोजगाराकरीता / कौशल्य वृद्धिकरीता प्रशिक्षणाची आवश्यकता असल्यास कोणत्या प्रकारचे प्रशिक्षण मिळावे असे वाटते?

क) स्वयंरोजगार असल्यास तो सुरु करण्यात काही अडचणी येत असल्यास सांगा.

८. सामाजिक-आर्थिक परिस्थिती

क) तुमच्याकडे रेशन कार्ड आहे का?

होय	-	१
नाही	-	२

ख) असल्यास ते कोणत्या प्रकारचे (रंगाचे) आहे?

केशरी - १

पांढरे - २

पिवळे - ३

ग) रेशन कार्डामध्ये कुटुंबातील सर्व सदस्यांची नावे आहेत का?

घ) नसल्यास, कारणे सांगा.

कुटुंबातील सदस्याचे नाव	वय / लिंग	निवडणूक ओळखपत्र	पॅन कार्ड	पासपोर्ट	यूआयडी कार्ड	अन्य (ड्रायव्हिंग लायसन्स)

न) वरील सोयी मिळविण्यासाठी काही अडथळे आले असल्यास सांगा. (रेशन कार्ड धरून)

च) कुटुंबाचा मासिक खर्च

अनु क्र.	साधनांची यादी	रु. / प्रती महिना
१.	अन्न (धान्य, भाजी, इंधन इ.)	
२.	पाणी पुरवठा (पाण्याचे बिल, टँकर इ.)	
३.	संडास वापर	
४.	शिक्षण / प्रशिक्षण	
५.	आरोग्य	
६.	वीज	
७.	कपडे	
८.	करमणूक (केबल टीव्ही)	

९.	कामासाठीचा प्रवास	
१०.	दूरध्वनी / मोबाईल	
११.	सामाजिक बाबी	
१२.	व्यसनासाठी खर्च केलेली रक्कम (दारु, तंबाखू, सिगारेट, लोटो, जुगार, लॉटरी/ मटका इ.)	
१३.	घरभाडे	
१४.	कर्जाचे हप्ते	
१५.	पालिका कर (जर असतील तर)	
१६.	बचत (जर असेल तर)	
१७.	गावी पाठविण्यात येणारी रक्कम (जर असेल तर)	
१८.	अन्य खर्च	

छ) तुमच्या घरात खालीलपैकी कोणत्या गोष्टी आहेत ?

अनु. क्र.	साधनांची यादी	
१.	टेलिव्हिजन	
२.	केबल टी.व्ही.	
३.	रेडिओ / ट्रान्झिस्टर	
४.	म्युझिक सिस्टीम	
५.	पंखे / पंखा	
६.	गॅस / इलेक्ट्रीक शेगडी	
७.	कपाट	
८.	पलंग / खुर्च्या / टेबल	
९.	गाडी (चार चाकी)	
१०.	स्कुटर	
११.	मोटरसायकल	
१२.	सायकल	
१३.	हातगाडी	
१४.	ओव्हन	
१५.	रेफ्रिजरेटर	
१६.	टेलिफोन	
१७.	मोबाईल	
१८.	कॉम्प्युटर / प्रिंटर/लॅपटॉप	
१९.	प्रेसर कुकर/ मिक्सर	
२०.	भिंतीवरचे घडयाळ	
२१.	अन्य काही	

- झ) विशिष्ट धर्म/ अल्पसंख्याक समाजाचा घटक म्हणून तुम्हांला कोणत्या विशेष संस्थेकडून आर्थिक किंवा अन्य मदत/ सवलत/विशेष अधिकार मिळत असल्यास सांगा (कालावधी)
- प) तुम्ही किंवा तुमच्या कुटुंबातील सदस्यास कोणत्या सरकारी योजनेमधून काही लाभ झाला आहे का?
- फ) लाभ झाला असल्यास त्या योजनेची माहिती आणि स्वरूप सांगा.
- ब) तुम्ही किंवा तुमच्या कुटुंबातील कोणी सदस्याने कर्ज काढले असल्यास खालील माहिती द्या -
- कारण -
 - रक्कम - (एकूण)
 - व्याज - (दरमहा)
- भ) तुमच्या कर्जाची परतफेड झाली का? नसल्यास कारणे कोणती?
- म) तुमच्या कुटुंबाकडून कर्ज किती वारंवार काढले गेले आहे?

९. आपत्ती व्यवस्थापन

- क) तुमच्या भागात पाणी साठते का?
- होय - १
- नाही - २
- ख) पाणी साठल्यामुळे आलेल्या अडचणी कोणत्या ?
- ग) वस्तीत तुम्ही किंवा तुमच्या कुटुंबाने यापूर्वी कधी कोणत्या आपत्ती / अपघात / संकटांना तोंड दिले आहे का? असल्यास माहिती द्या
- घ) तुम्ही किंवा तुमच्या कुटुंबाने कधी दंगे / तणावाच्या परिस्थितीस तोंड दिले आहे का?
- न) तुमच्या कुटुंबावर त्याचे कोणत्या प्रकारचे दुष्परिणाम झाले?

च) तुम्ही वा कुटुंबियांनी या संकटाशी कसा सामना केलात?

छ) यासाठी तुम्हांला राज्य सरकार, महानगरपालिका किंवा अन्य काही संस्थेकडून काही आर्थिक किंवा इतर मदत मिळाली असल्यास सांगा.

ज) तुमच्या मते असे दंगे / तणाव आपण कशा प्रकारे थांबवू शकतो?

घ) कोणत्याही प्रकारचा भेदभाव केला जातो असे आपणांस वाटत असल्यास स्पष्ट करा.

१०) सुरक्षा

क) तुमच्या भागात तुम्हांस सुरक्षित वाटते का?

होय - १

नाही - २

ख) नसल्यास कारणे द्या.

ग) तुमच्या भागात तुम्हांला कधी तणाव अथवा समाज विघातक हालचाली अनुभवास आल्या असल्यास त्याची माहिती द्या.

घ) आवश्यकतेनुसार तुम्हांला संरक्षण वेळेत मिळते का?

होय - १

नाही - २

न) वेळेत मिळत असल्यास ज्यावेळी पोलिस येतात त्यावेळी त्यांचा दृष्टिकोन कसा असतो?

च) तुम्ही कधी छळवणूक / भेदभाव अनुभवला असल्यास त्याची सविस्तर घटना सांगा?

छ) अशा परिस्थितीत तुम्हांला कोणी मदत केली?

ज) तुम्हांला तुमच्या भागासाठी कायम स्वरुपी पोलिस संरक्षणाची आवश्यकता वाटते का?

होय - १

नाही - २

झ) जर होय असेल तर, कारण काय?

११. सामाजिक ऐकोपा

क) तुमचे तुमच्या शेजाऱ्यांशी / वस्तीतील लोकांशी संबंध कसे आहेत?

ख) वस्तीतील अन्य समाजातील लोकांशी तुमचे संबंध कशाप्रकारे आहेत?

ग) वस्तीमध्ये कोणते सण किंवा कार्यक्रम साजरे केले जातात? वैयक्तिक किंवा एकत्रित साजरे होणारे कार्यक्रम / घटना यांची यादी द्या.

घ) तुम्ही हे सण / कार्यक्रम कसे साजरे करता?

न) तुम्ही तुमच्या शेजाऱ्यांबरोबर किंवा वस्तीतील इतर समाजातील लोकांबरोबर सहभोजन करता का?

च) तुम्हांला इतर समाजांपासून काही उपद्रव / अडचणीनां सामोरे जावे लागते का ?

दैनंदिन जीवनात - १

सणासुदीच्या किंवा इतर अन्य विशेष प्रसंगी - २

अन्य - ३

छ) वस्तीमध्ये दीर्घकाळ न सुटलेले काही भांडणतंटे आहेत का?

होय - १

नाही - २

ज) वस्तीमध्ये नेहमी भांडणे होतात का ? असतील तर, त्यामागील साधारण कारणे कोणती?

झ) वस्तीमधील भांडण सोडवणे किंवा सांप्रदायिक ऐकोपा राखण्यासाठी काही योजना आहेत का?

ण) वस्तीत मोहल्ला कमिटी आहेत का?

होय - १

नाही - २

त) तुमच्या कुटुंबामध्ये आंतर-धर्मीय विवाह झाले आहेत का?

होय - १

नाही - २

थ) अशा विवाहामुळे तुमच्या कुटुंबात काही अडथळे आले आहेत काय?

द) शांतता आणि सांप्रदायिक ऐकोपा राहण्यासाठी तुम्ही काही उपाय सूचवू इच्छिता का?

ध) स्थानिक संस्थांशी तुमचा संबंध कसा आहे?

१२. नागरी सेवा सुविधा आणि महानगरपालिकेकडून सहकार्य

अ) महानगरपालिकेच्या विभाग कार्यालयाकडून आपणांस कसे सहकार्य मिळते?

ब) आपल्या नागरी सेवा सुविधा बाबतच्या समस्या महानगरपालिकेद्वारा सहजपणे सुटल्या जातात का?

क) आपल्या नागरी सेवा सुविधा वा अन्य समस्येबाबत स्थानिक लोकप्रतिनिधीचे (खासदार / आमदार/ नगरसेवक/ सेविका) सहकार्य आपणास सहज मिळते का?

महानगरपालिका व नगरपालिका/ नगरपरिषदा/
नगरपंचायती यामध्ये महिला व बालकल्याण समितीने
राबवावयाच्या योजना

महाराष्ट्र शासन

नगर विकास विभाग

शासन निर्णय क्रमांक संकीर्ण २००५:प्र.क्र.१५६/०५/नवि-२०

मंत्रालय, मुंबई ४०००३२.

दि. ३० डिसेंबर, २००६

वाचा : १) शासन पत्र क्र.जीईएन-१०९३/३२५/प्र.क्र.२४/नवि-३२, दि. १७ एप्रिल, १९९३.

२) नगरविकास विभाग, शासन निर्णय क्र जीईएन-१०९३/११९८/नवि-१४, दि. १४ जुलै, १९९३.

प्रस्तावना :- शासनाने महाराष्ट्र नगरपालिका अधिनियम, १९६५ मधील कलम ६२, ६३; व ६५ मध्ये सन १९९२ मध्ये दुरुस्ती करण्यात आली. या दुरुस्तीमुळे प्रत्येक "अ" व "ब" वर्ग नगरपरिषदेने महिला व बालकल्याण समितीची स्थापना करावी, असे बंधन घालण्यात आले. तसेच "क" वर्ग नगरपरिषदांना या समितीची स्थापना करता येईल, अशी तरतूद कलम ६५ मध्ये करण्यात आली. या समितीने करावयाची कामे क्रमांक जीईएन /३२५/प्र.क्र.२४/३२, दिनांक १७.४.९३ अन्वये परिपत्रकात प्रस्तुत करण्यात आली आहेत. सदर परिपत्रकीय पत्रातील कामाची यादी सूचक असून परिपूर्ण आहे असे म्हणता येणार नाही. त्यामध्ये कालमानानुसार बदललेली परिस्थिती, स्थानिक गरजा लक्षात घेवून यादीमध्ये बदल करणे, वाढ करणे, वगळणे आवश्यक ठरणार आहे आणि महिला व बालके यांच्या कल्याणासाठी योजना राबविणे हे मुख्य ध्येय व धोरण लक्षात घेऊन यादीत आवश्यक फेरबदल करण्यास नगरपालिका सक्षम असतील असे दिनांक १४ जुलै १९९३ च्या शासन निर्णयान्वये स्पष्ट करण्यात आले आहे. महिला व बालकल्याण कार्यक्रमांमध्ये बदलत्या परिस्थितीनुसार बऱ्याच योजना/कार्यक्रमांमध्ये बदल/सुधारणा करणे आवश्यक आहे. त्यानुसार महिला व बालकल्याण समितीने नव्याने खालील योजना राबविण्याची बाब शासनाच्या विचाराधीन होती.

शासन निर्णय :- राज्यातील महानगरपालिका, नगरपरिषद/ नगरपंचायती यामध्ये महिलांच्या विविध योजना राबविण्याकरिता महिला व बालकल्याण समिती गठीत करण्यात आली आहे. सदर समितीने राबवावयाचे कार्यक्रम संदर्भाधीन पत्र व शासन निर्णयान्वये सर्व महानगरपालिका/ नगरपरिषद / नगरपंचायती यांना कळविण्यात आले होते. तथापि, बदलत्या परिस्थितीनुसार बऱ्याच योजना/ कार्यक्रम कालबाह्य झाल्यामुळे त्यामध्ये बदल / सुधारणा करणे आवश्यक आहे. तसेच बहुतेक महानगरपालिका/ नगरपरिषदा/ नगरपंचायती मध्ये अशा योजनांसाठी अत्यल्प तरतुद असल्याने महिलांच्या योजनांची योग्य रितीने अंमलबजावणी होत नाही. या सर्व बाबी लक्षात घेऊन महिलांना सर्व क्षेत्रात सक्षम करण्यासाठी महानगरपालिका/ नगरपरिषद / नगरपंचायती क्षेत्रात महिला व बालकल्याण समित्यांनी खालील योजना राबविण्याबाबत शासनाचे आदेश आहेत.

१) मुलींना व महिलांना व्यावसायिक व तांत्रिक प्रशिक्षण - शासकिय किंवा अशासकिय संस्थांमार्फत काही तांत्रिक / व्यावसायिक प्रशिक्षण वर्ग चालविले जातात. अशा संस्थांमधून खालील प्रकारच्या प्रशिक्षणासाठी योजना राबवाव्यात. उदा. व्यक्तिमत्त्व विकास, इंग्रजी संभाषण, पब्लिक स्पिकिंग, आत्मविश्वास निर्माण, बालवाडी शिक्षिका, गवंडी, सुतारकाम, प्लंबर प्रशिक्षण, घरगुती विद्युत उपकरणांची दुरुस्ती (टी.व्ही., रेडीओ, मिक्सर, इस्त्री, टोस्टर इ., मोबाईल दुरुस्ती, संगणक दुरुस्ती, म्युझिक सिस्टम दुरुस्ती) वाहन दुरुस्ती, शिलाई काम, एम्ब्राईडरी, मसाल्यांचे पदार्थ व इ. खाद्य प्रदार्थ तयार करणे, सौंदर्य प्रसाधनांचे प्रशिक्षण, केटरींग, बेकींग विशिष्ट पध्दतीच्या स्वयंपाकाचे प्रशिक्षण, घरगुती कामकाजाचे प्रशिक्षण (Full time domestic help), शासकिय व अशासकिय नोकरीसाठी प्रशिक्षण उदा. महिला हवालदार, ड्रायव्हर व कंडक्टर, विमा एजंट, रिसेप्शनिस्ट, लघुलेखन/टंकलेखन, सेल्स गर्ल, परिचारिका (नर्स) प्रशिक्षण, वृद्धांची देखभाल, लहान मुलांची देखभाल, फिजीओथेरेपी प्रशिक्षण, पॅकेजिंग, फुड प्रोसेसिंग, दुग्धजन्य पदार्थांचे उत्पादन, कचऱ्यापासून खत निर्मिती, गांडूळ खत, कचऱ्याचे विभाजन व व्यवस्थापन, शांभिवंत फुलझाडांची लागवड व विक्री, औषधी वनस्पतींचे उत्पादन इ., १४ वर्ष वय किंवा त्यापेक्षा जास्त वयाच्या मुलींना व शाळेतून गळती झालेल्या मुलींना अशा व्यावसायिक व तांत्रिक प्रशिक्षण देण्यासाठी सदर योजना प्रस्तावित करण्यात येत आहे. या योजनेखाली मान्यताप्राप्त संस्थेत प्रशिक्षण घेणाऱ्या मुलींना प्रति लाभार्थी रु.५०००/- पर्यंत प्रशिक्षणाचे शुल्क (Fees) भरण्याची तरतुद राहिल. प्रशिक्षण शुल्काच्या रकमेच्या दहा टक्के रक्कम लाभार्थ्याने स्वतः वी. प्रशिक्षण कालावधी जास्तीत जास्त एक वर्षाचा असावी. • शुल्क भरण्याचे नियम व प्रक्रिया संबंधित महानगरपालिका / नगरपारिषद / नगरपंचायती यांनी ठरवावी.

२) लहान मुलांसाठी पाळणाघर चालविणे / पाळणाघर चालविणाऱ्या स्वयंसेवी संस्थांना आर्थिक मदत करणे वी साहित्य पुरविणे - काही नांगरी क्षेत्रात बालवाड्यां चालविण्यात येतात. परंतु बहुतेक ठिकाणी सहा महिने ते तीन वर्ष या वयोगटातील मुलांची काळजी घेण्यासाठी पाळणाघर उपलब्ध नसते. नोकरी करणाऱ्या माता, झोपडपट्टीतील कामावर जाणाऱ्या मातांच्या सोईसाठी तसेच त्यांच्या अनुपस्थितीत लहान मुलांची काळजी घेण्यासाठी व त्यांना योग्य आहार मिळण्यासाठी सदर योजना प्रस्तावित आहे. मुलांची काळजी घेणाऱ्या आया यांचे मानधन व लहान मुलांच्या आहारावर (उदा. दूध, केळी, अंडी) या योजनेतून खर्च करण्यात यावा. शक्यतो या योजनेतून जागेच्या भाड्यावर खर्च करण्यात येऊ नये. किमान पाच मुलांसाठी एक आया असावी. पाळणाघर किमान तीन तास दररोज चालविण्यात यावे. मुलांच्या आहारावर प्रत्येकी रु .२ ते .४ प्रति दिन प्रति मूल खर्च करण्यात यावा. पाळणाघरात स्वच्छ शौचालय असावे. दूध व आहार शिजविण्याची व्यवस्था असावी. मुलांना खेळण्यासाठी पुरेशी जागा असावी. आयांचे मानधन स्थानिक दराप्रमाणे परंतु जास्तीत जास्त रु.१०००/- दरमहा ठरविण्यात यावे.

३) बालवाडीतील महिला लोकप्रतिनिधींसाठी कामकाजाबद्दल व योजनेबद्दल प्रशिक्षण सहल आयोजित करणे महानगरपालिका/ नगरपारिषद / नगरपंचायती क्षेत्रातून निवडून आलेल्या महिला नगरसेविकांना महिला व बालकांच्या योजनांच्या अभ्यासासाठी प्रशिक्षण सहल आयोजित करण्यात यावी. शक्य तो ज्या ठिकाणी चांगल्या योजना राबविण्यात येत आहेत त्या क्षेत्रास भेट देण्यात यावी. तसेच पंचायत राज संस्थांच्या कामकाजाबद्दल, महिला लोकप्रतिनिधींच्या अधिकार व कर्तव्याबद्दल, विविध

शासकिय योजना, कार्यालयीन कामकाज इ. बददूल प्रशिक्षण आयोजित करण्यात यावे. या योजनेवर प्रति लाभार्थी दरमहा जास्तीत जास्त रु.२०००/- खर्च करण्यात यावा.

४) दारिद्र्य रेषेखालील मुलींचे शाळा गळतीचे प्रमाण थांबविण्यासाठी प्रोत्साहन अनुदान - इ. ८ वी ते १० वी पर्यंत शिकणाऱ्या दारिद्र्य रेषेखालील किंवा झोपडपट्टीतील मुलींना त्यांचे शिक्षण पूर्ण करण्यासाठी प्रोत्साहनात्मक अनुदान/ दैनिक भत्ता देण्यात यावा. महानगरपालिका/ नगरपालिका /नगरपंचायती यांनी त्यांच्या स्वतःच्या आर्थिक परिस्थितीनुसार सदर रक्कम ठरवावी.

५) इयत्ता १० ते १२ वी च्या परिक्षेत नगरपालिका/महानगरपालिका हद्दीतील मुलींमध्ये सर्वा जास्त गुण मिळालेल्या विद्यार्थीनींचा गौरव करणे.

६) मुलींना स्वसंरक्षणासाठी व त्यांच्या शारीरीक विकासासाठी प्रशिक्षण योजना - या योजनेमध्ये मुलींना कुंफू-कराटे, योगाचे प्रशिक्षण देण्यात यावे. कोणत्याही वयोगटातील परंतु आर्थिक दृष्ट्या मागासलेल्या कुटुंबातील मुलींना सदर प्रशिक्षण मोफत देण्यात यावे. योजनेतून प्रशिक्षकाच्या मानधनावर साधारणपणे प्रति लाभार्थी दरमहा रु. ३०० पर्यंत खर्च करण्यात यावा. स्थानिक स्वराज्य संस्थांनी सदर दर स्थानिक दराच्या तुलनेत ठरविण्यात यावेत. उदा. जर एखाद्या नगरपरिषदेत रु.३००/- प्रति लाभार्थी दरमहा असे दर ठरविण्यात आले व जर एखाद्या ज्युडो प्रशिक्षकाने आठ मुलींच्या गटाला प्रशिक्षण दिले, तर त्या प्रशिक्षकाला प्रति लाभार्थी रु.३००/- प्रमाणे ३००×८ मुली = रु.२४००/- दरमहा मानधन प्राप्त होईल. प्रशिक्षण सत्र किमान तीन महिन्यांचे असावे व ते स्थानिक शाळा व महाविद्यालये यांच्या समन्वयाने आयोजित करण्यात यावे.

७) महिलांसाठी योगा व प्राणायामचे प्रशिक्षण- गरीब महिलांसाठी मोफत प्रशिक्षण देण्यात यावे. प्रशिक्षकाच्या मानधनावर प्रति लाभार्थी रु.३००/- दरमहा खर्चाची मर्यादा ठेवण्यात यावी. मात्र जागेची व्यवस्था स्वतः करावी.

८) मुलींच्या शाळेत विविध क्रिडा सुविधा निर्माण करणे - मुलींना शाळेत जास्तीत जास्त खेळाचे साहित्य उपलब्ध व्हावे यादृष्टीने क्वॉली बॉल, बॅडमिंटन, टेबल टेनिस इ. चे मैदान (कोर्ट) तयार करणे. नेटस्/ टेबलांची सुविधा पुरविणे, रॅकेटस् व बॉल खरेदी करणे. या योजनेवर संबंधित महानगरपालिका/ नगरपरिषद / नगरपंचायती यांनी स्वतःच्या आर्थिक परिस्थितीनुसार खर्च करावा.

९) बालोद्याने व महिलांसाठी क्रीडा केंद्रे उभारावीत.

१०) महिला व मुलांसाठी विविध स्पर्धांचे आयोजन करणे व त्याद्वारे त्यांच्या कलागुणांना प्रोत्साहन देणे

११) गरजू महिलांसाठी वसतीगृहे - ज्या महिलांना काही घरगुती अडचणीमुळे तातडीने, तात्पुरत्या स्वरूपात किंवा काही कालावधीसाठी आश्रयाची गरज आहे, अशा महिलांची तातडीची गरज पूर्ण करण्यासाठी सदर योजना राबविण्यात यावी. या योजनेतील सर्वसाधारण रहिवाशी क्षेत्रात किंवा एखाद्या घरातही सदर वसतीगृह चालविले जाऊ शकते. उदा. एखाद्या घरात तीन शयनकक्ष (Bedroom) असल्यास तेथे सहा महिलांसाठी वसतीगृह चालविले जाऊ शकते. सदर वसतीगृहात स्वतंत्र स्वच्छतागृह व स्वयंपाकघर असणे आवश्यक आहे. महिलांबरोबर त्यांची लहान मुलेही राहू शकतील. महिलांनी त्यांच्या

मुलींसाठी किंवा गळती झालेल्या मुलींसाठी दर आठवड्याला एक वर्ग (तसेच मुलांसाठी स्वतंत्र वर्ग) भरविण्यात यावेत. प्रत्येक वर्ग १ ते २ तासांचा असावा. बाहेरील तज्ञांना व डॉक्टरांना, मनोवैज्ञानिकांना सदर सत्र घेण्यासाठी निमंत्रित करण्यात यावे त्यांना प्रत्येक सत्रासाठी साधारणपणे रु.२०० ते ४०० मानधन देण्यात यावे.

या प्रशिक्षणात मुलींसाठी साधारणतः खालील बाबींचा समावेश असावा.

- अ) स्त्रियांच्या मासिक पाळीचे शास्त्र व उद्देश.
- ब) मासिक पाळीच्या काळात आरोग्यविषयक घ्यावयाच्या काळजीची आवश्यकता.
- क) मासिक पाळीसंदर्भातील गैरसमज. उदा. मासिक पाळीच्या काळात स्त्रिया अशुद्ध असतात आणि त्यांना इतरांपासून व स्वयंपाक घरांपासून वेगळे ठेवणे.
- ड) गर्भधारणेचे शास्त्र, सर्वसाधारण कुटुंब नियोजनाची साधने.
- इ) बालविवाहामुळे आरोग्यास होणारे दुष्परिणाम.
- फ) लैंगिक छळ, त्यापासून स्वसंरक्षण कसे करावे, कोणाची मदत घ्यावी. अशा परिस्थितीत हेलपलाईनचा उपयोग करणे.
- व) एड्स नियंत्रण.

या संदर्भात युनिसेफने तसेच मुंबई महानगरपालिकेने चांगले मार्गदर्शक पुस्तक प्रसिध्द केले आहे, त्याच प्रकारच्या पुस्तिका तयार करून वापरणे.

मुलांसाठी स्वतंत्र विषय निश्चित करावे. उदा. शरीर शास्त्र, विकास, एड्स, मुली/स्त्रियांबरोबर कसे वागावे, लैंगिक रोगांबद्दल गैरसमज व अंधश्रद्धा इ.

- १६) महिला व मुलांचे आरोग्य तपासण्यासाठी वेळोवेळी आरोग्य शिबीर आयोजित करणे.
- १७) मागासवर्गातील प्रभागात व झोपडपट्टीमध्ये विशेष स्वच्छता अभियान राबविणे.
- १८) नगरपरिषदेच्या आणि महानगरपालिकेच्या शाळेच्या आवारात प्रसाधनगृहे बांधणे
- १९) नगरपालिका जर प्रसूतीगृह व बालवाड्या चालवित असतील तर त्यांचे कार्यान्वयन व पोष्टीक आहार पुरविणे. त्यांना भोफत गणवेश व पुस्तके पुरविणे
- २०) महिला स्वयंसेवी संस्थांनी समाजाच्या हिताच्या दृष्टीने पाठविलेल्या संस्थांना आर्थिक मदत करणे.
- २१) शहरामधील ज्या महिलांनी एखादया क्षेत्रात उत्कृष्ट काम केले असल्यास त्यांचा गौरव करणे.
- २२) सुवर्ण जयंती शहरी स्वयंरोजगार योजनेअंतर्गत येणारी कामे

२३) महिलांनी कायदेशीर/ विधीविषयक सल्ला देणे - बहुतेक मुलींना व महिलांना त्यांच्या कायदेशीर अधिकारांबद्दल माहिती नसते तसेच महिलांसंबंधी विविध कायद्यांची कल्पना नसते. विशेषतः हुंडाविषयक कायदे, स्त्रीधन, मालमत्ता अधिकार, वारसा हक्क, लग्न, घटस्फोट, पोटगीविषयक कायदे, बलात्कार विषयक कायद्यातील तरतुदी, लग्नानंतरचे अधिकार, त्यामुळे सदर विषयावर महाविद्यालय व इतर ठिकाणी मुली व महिलांसाठी लेक्चर ठेवण्यात यावे व यासाठी महिला वकिलाची नेमणूक करावी व त्यांना योजनेतून मानधन देण्यात यावे (रु. २०० ते ४०० प्रति लेक्चर या आर्थिक मर्यादेपर्यंत)

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क्रमांक : संकीर्ण २०१०/प्र.क्र.१८२/का-२
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विषय : महिला व बाल कल्याण समितीने राबवावयाच्या योजना.

संदर्भ : १) नगर विकास विभाग, शासन निर्णय क्र. जीईएन १०९३/११९८/नवि-१४, दिनांक १४ जुलै, १९९३
२) नगर विकास विभाग शासन निर्णय क्र.संकीर्ण २००५/प्र.क्र.१५६/०५/नवी-२०, दिनांक ३० डिसेंबर, २००६

महोदय, |

आपल्याला माहित असेल की, संदर्भाधिन शासन निर्णयाप्रमाणे प्रत्येक महानगरपालिकेने/नगरपालिकेने त्यांच्या अर्थसंकल्पीय तरतूदीपैकी बांधील खर्च वजा जाता ५ टक्के रक्कम महिला व बाल कल्याण योजनांवर खर्च करणे बंधनकारक आहे. मात्र शासनाच्या असे निदर्शनास आले आहे की, महानगरपालिका/नगरपालिका वरीलप्रमाणे तरतूद उपलब्ध करून देत नाही, व जी काही थोडीफार तरतूद उपलब्ध करून दिली जाते तीसुद्धा उपयुक्त योजनांवर खर्च करण्यात येत नाही.

तरी आपल्याला विनंती करण्यात येते की, आपण आपल्या महानगरपालिकेत/नगरपालिकेत मागील तीन वर्षात महिला व बाल विकासाच्या योजनांवर अर्थसंकल्पाच्या किती टक्के तरतूद खर्च केली आहे याचा आढावा घ्यावा. व चालू आर्थिक वर्षात २०१०-११ मध्ये तरी ५ टक्के तरतूद महिला व बाल विकासाच्या योजनांवर खर्च करण्यात येईल अशी दक्षता घ्यावी.

आपणांस अशीही विनंती करण्यात येते की, मागील वर्षी म्हणजे २००९-२०१० मध्ये महिला व बाल विकासाच्या योजनांवर आपल्या महानगरपालिकेने/नगरपालिकेने किती खर्च केला त्याची माहिती या विभागास पाठवावी.

सदर निधीचा चांगला व परिणामकारक वापर व्हावा, यासाठी खालील योजनांची अंमलबजावणी करण्याची शिफारस करण्यात येत आहे :-

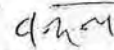
- १) रस्त्यावरील मुलांसाठी रात्रीचा निवारा - (शेल्टर होम फॉर स्ट्रीट चिल्ड्रन) : मा. सर्वोच्च न्यायालयाने या विषयावर सर्व राज्यांना कारवाई करण्याचे निर्देश दिले आहेत. प्रत्येक एक लाख लोकसंख्येसाठी किमान एक निवारागृह (नॉईट शेल्टर) असावे असे सर्वोच्च न्यायालयाच्या सूचना आहेत. कृपया या विषयी उपयुक्त स्वयंसेवी संस्थेची निवड करावी व त्यांना रात्रीचा निवारागृह चालविण्यासाठी

उपयुक्त जागा व आवश्यक आर्थिक तरतूद (उदा. जागेचे भाडे) उपलब्ध करून द्यावी.

- २) मुलींना व्यावसायिक व तांत्रिक प्रशिक्षण : शाळा गळती झालेल्या मुलींना तांत्रिक प्रशिक्षण देण्यासाठी खाजगी व सर्व्हीस ओरिएन्टेड प्रशिक्षण संस्था, उद्योग इ. निवडावे. उदा. इंग्रजी संभाषण (इंग्लीश स्पीकींग), व्यक्तीमत्त्व विकास (पर्सनॅलिटी डेव्हलपमेंट), कॉलसेंटर, नर्स प्रशिक्षण, घरकाम (डोमेस्टिक हेल्प), केटरिंग, कुकींग (स्वयंपाक), बेकिंग, हॉटेल अँड हॉस्पिटॅलिटी उद्योग, शिवणकाम/ऑल्टरिंग, ब्युटीपार्लर, महिला हवालदार, लघुलेखन/टंकलेखन, फुडप्रोसेसिंग इत्यादि, मुलींची प्रशिक्षण फी भरण्यासाठी आर्थिक तरतूद करावी. Apprenticeship कार्यक्रमाचे आयोजन करावे व यासाठी मुलींना प्रवासभत्ता व दैनिक भत्ता (टीएडीए) देण्याची तरतूद करण्यात यावी.
- ३) अंगणवाड्यांसाठी भाड्याची तरतूद करणे : साधारणतः शहरी क्षेत्रात अंगणवाड्या अगदी लहान भाड्याच्या खोल्यात चालविण्यात येतात, व यासाठी केंद्र शासनाकडून फार कमी आर्थिक तरतूद उपलब्ध असते. महानगरपालिकेनी यासाठी स्थानिक परिस्थितीनुसार उपयुक्त भाड्याच्या रकमेची तरतूद करावी.
- ४) अंगणवाड्यातील पूरक आहार : सध्या अंगणवाड्यात खिचडी, उसळ इ. वस्तू पुरविण्यात येतात. मुलांना व गरीब मातांना दुध, अंडी, केळी, शेंगदाणा लाडू या वस्तूंसाठी आर्थिक तरतूद करावी.
- ५) काम करणाऱ्या महिलांसाठी डॉर्मिटरी स्टाईल हॉस्टेल (वसतीगृह) : नोकरी करणाऱ्या व इतर खाजगी काम करणाऱ्या गरीब महिलांना शहरामध्ये राहण्यास जागा मिळत नाही किंवा खाजगी इमारतीत भाडे फार अधिक असल्यामुळे त्यांना परवडत नाही. म्हणून उपयुक्त ठिकाणी खाजगी हौसिंग सोसायटीत २/४ फ्लॅट एकत्रित करून स्वयंसेवी संस्थामार्फत किंवा सरळ महानगरपालिकेमार्फत महिलांसाठी हॉस्टेल चालविण्यात यावे. एका खोलीत किमान चार महिलांनी (डॉर्मिटरी स्टाईल) रहावे. त्यांनी स्वतःचा स्वयंपाक व इतर घरकाम स्वतः करावे व यासाठी स्वतंत्र कर्मचारीवर्ग नेमण्याची आवश्यकता नाही. महानगरपालिकेने फ्लॅटचे भाडे भरण्यासाठी आर्थिक तरतूद करावी व महिलांकडून नाममात्र भाडे घेण्यात यावे. (उदा. रु. ५००/- दरमहा)

महिला व बाल विकासाच्या योजना राबविण्यासाठी आपण काय कार्यवाहीचे आयोजन करत आहात याबाबत कृपया मला वेळोवेळी अवगत करावे.

आपली,



(वन्दना कृष्णा)

सचिव

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