CHAPTER V

OCCUPATION AND INCOME

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5.3 Occupational Structure of slum dwellers of HUBLI-DHARWAD
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CHAPTER V

OCCUPATION AND INCOME

5. INTRODUCTION:

Economic conditions are related to man's ability to produce goods and services and consumption. These factors, i.e. production and consumption differ from place to place from time to time and also from individual to individual. Thus, those who succeed in producing more and consuming more, are rich, are on higher strata. And those who fail to do so, are in the lower strata of society. They are in other words, 'poor'. Poverty is a relative term and has many shades of meaning like sufficiency relative to a particular standard of living, the inequality of income distribution, a sub-culture of behaviour patterns and attitudes. But generally it refers to insufficiency in material necessities.

Galbraith (1963) quite aptly states, where is poverty? It is in the urban slums, depressed areas of the cities-big, middle sized and small. So slum are marked with economically depressed people. Be it a slum locality of the American cities or of the Indian cities, the difference is only that of the degree of poverty. The Indian people are poor in comparison with the Americans, or the people of any other developed country. And the level of poverty in the slum localities is much more acute. If we compare it with the data of the other slum localities of the world,
then it will be found that the slum conditions in India are worse. No doubt there are slums and poverty in developed countries also. Galbraith, while explaining the conditions of the slum dwellers of American cities, states that the average family income in 1960 was $4000 a year, which shows according to American standards, two-fifths of the American population lived in poverty, or deprivation. This is familiar to those who remember the famous "One-third of a nation is ill-fed, ill-clothed and ill-housed". If we compare this with our standard of living, Professor Galbraith's statement proves it holds good in case of India true with 9 per cent of our population. Here, the comparison between American and India data reveals that even the world's most developed country faces the problem of poverty, specially in the slum localities. In Indian slum localities the average per family income was Rs. 85 p.m. in 1960.

From the above discussion it is clear that the poor and the slum-dwellers happen to be more or less the same people in the urban setting. Slum and poverty go hand in hand in towns and cities. This situation, however does not indicate that there are no poor people living outside the slums nor does it imply that everyone who lives in the slum is poor. For that matter, there are no clear cut definitions of the terms 'slum' and 'the poor' and the dividing lines between the slum and the non-slum areas and between the poor and the non-poor are always arbitrary. But
the fact remains that most of the poor people live in slums and most of the slum-dwellers are poor. Therefore the slum may be regarded as the physical and socio-cultural environment of the poor.

5.2. EMPLOYMENT AND OCCUPATIONAL PATTERN OF HUBLI DHARWAD CITY:

As already noted, Hubli is a commercial and industrial unit while Dharwad is a cultural and administrative unit. Dharwad acts as a residential and administrative town to the neighbouring industrial and commercial centres of Hubli. Thus the growth of Dharwad is complementary to that of Hubli rather than competitive. The rate of urban growth at Hubli is faster than that of Dharwad. Hubli happens to be one of the major commercial & industrial centre in north Karnataka region. There are many major and small scale industries, which generate job opportunities. Some important industries are Mysore Kirloskar, Industry, Bourka textiles at Navalur, Karnataka Milk Federation, Karnataka poly products in Rayapur, VRL Transport Corporation, M.K. Industries, Agricultural production Marketing Corporation and Karnataka Wire Housing in Amargol near Hubli. (Refer Fig 5.1).

The data on occupational distribution of population of Hubli-Dharwad city according to 1981 census are presented in the Table 5.1.
<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Occupational Category</th>
<th>Persons</th>
<th>% of the total population</th>
<th>% to the total workers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I</td>
<td>Cultivators</td>
<td>8761</td>
<td>1.66</td>
<td>5.96</td>
</tr>
<tr>
<td>II</td>
<td>Agricultural Labourers</td>
<td>11702</td>
<td>2.22</td>
<td>7.96</td>
</tr>
<tr>
<td>III</td>
<td>Livestock, Forestry, fishing</td>
<td>1870</td>
<td>.35</td>
<td>1.27</td>
</tr>
<tr>
<td>IV</td>
<td>Mining and quarrying</td>
<td>976</td>
<td>.18</td>
<td>.66</td>
</tr>
<tr>
<td>V</td>
<td>Manufacturing (a) House hold Industry</td>
<td>6207</td>
<td>1.17</td>
<td>4.22</td>
</tr>
<tr>
<td>VI</td>
<td>Construction</td>
<td>5946</td>
<td>1.12</td>
<td>4.04</td>
</tr>
<tr>
<td>VII</td>
<td>Trade and Commerce</td>
<td>29926</td>
<td>5.67</td>
<td>20.36</td>
</tr>
<tr>
<td>VIII</td>
<td>Transport, Storage and communication</td>
<td>22922</td>
<td>4.36</td>
<td>15.64</td>
</tr>
<tr>
<td>IX</td>
<td>Other services</td>
<td>23988</td>
<td>4.55</td>
<td>16.33</td>
</tr>
<tr>
<td></td>
<td><strong>TOTAL</strong></td>
<td>146941</td>
<td><strong>27.87</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Marginal workers 2964 .66
Non workers 377203 71.56

Total Population 527108 99.99
From Table 5.1 it is clear that the highest number of workers are engaged in trade/commerce, accounting for 20.36 per cent of the total number of workers, followed by manufacturing, processing, servicing and repair accounts for 19.43 per cent of the total population. 5.96 per cent of the total workers are actual cultivators whereas 7.96 per cent of the workers are agricultural labourers. Mining and quarrying is the least important occupation and it accounts for hardly .66 per cent of the total workers. The remaining 16.33 per cent of the workers are engaged in other services. Out of the total population of 5,27,108 persons of Hubli-Dharwad city, 1,49,905 persons are in the working age group and 3,77,207 persons are non-workers which accounts for 28.43 per cent and 71.56 per cent of the total population respectively. Out of the total workers there are 2964 marginal workers who account for 0.56 per cent of the total population (Refer to Table 5.1).

5.3 OCCUPATIONAL STRUCTURE OF SLUM DWELLERS OF HUBLI-DHARWAD:

Slum-dwellers are employed in the least secure, lowest paid and lowest status positions in the organized, unorganized and self-employed occupations. The role of slum-dwellers in the urban occupational and income structure of developing economies such as India's is not at all clear. The unorganized or informal sector is an important subject of investigation by international agencies like the World Bank and International Labour Organisation. It
must be recognised that slum-dwellers are at present an integral and essential part of the urban economy. They are engaged in labour intensive work of the lowest status and income in the urban occupational hierarchy. Another feature is that the proportion of slum women who are employed are significantly higher. Before going to analyses the occupational structure of the slum-dwellers of Hubli-Dharwad city, a glance at the occupational structure of the slum-dwellers of major Indian cities is necessary.

In Delhi it was found that the majority (54 per cent) of slum-household heads were employed as casual labourers. The Town and Country Planning Organisation (TCPO) (1975) report distinguishes between male, women and child workers. Of the males 35 per cent were constructive workers, 31 per cent miscellaneous and unskilled workers, 14 per cent industrial workers, 10 per cent were engaged in traditional traders and skills, 5 per cent were hawkers, vendors or people in petty retail business and 1.4 per cent in white collar and semi-professional work. Of the child workers (under 15 year) 81 per cent were in construction, 13 per cent in miscellaneous unskilled work and 2 per cent were hawkers, vendors or employed in petty business. The study also reported that most of the slum dwellers were daily wage earners.

Wiebe's study (1976) of a Madras slum in contrast
found employment to be insignificant though under-employment was a major problem. The Madras survey found that the majority of both males and females (54 percent and 68 percent respectively) were engaged in services which included occupations such as office attenders, domestic servants and coolies. The next important category for males (13 percent) was transport and communications (i.e. hand-cart pullers, rickshaw drivers, car drivers and conductors), the next category was manufacturing industries (11 percent), trade and commerce (9 percent). It is interesting that in contrast to the importance of construction work for Delhi's slum-dwellers, the Madras survey found only seven percent of the males and four percent of females working in construction.

According to a survey conducted (Sivaramakirshanan KC 1977) in Calcutta, it was found that about 31 percent of workers from slums were engaged in factory or casual labour, 23 percent in handicrafts or petty manufacturing and about 22 percent in trade and other services.

Dr. Khatu's (K.K.) (1977) study of demographic profile of slums of Gujrat found that in Ahmedabad city, a majority (50.1 percent) of the slum dwellers were working in large scale industries as labourers and in small scale industries it was only 7.9 percent. The next important category of employment was services in public sector offices.
like banks, municipality and railway. It accounts for 14.2 per cent of the total. Those who were engaged in transport and construction constituted 3.7 per cent, 10.4 per cent of the slum dwellers were engaged in trade and the remaining 12.1 per cent were engaged in miscellaneous work.

According to a survey conducted (VLS Prakash Rao 1983) in the slums of Bangalore, it is found that the construction is the major occupation of slum dwellers who account for 18.73 per cent of the total, service work (such as peons, watchmen, maid-servants) constitute 18.39 per cent of the total, followed by other production workers (17.39 per cent), clerical and sales workers (12.71 per cent), mechanics account for 5.52 per cent, cartmen, drivers and cleaners account for 5.18 per cent, 4.85 per cent of the workers are engaged in basket and agarbathi (joss sticks) making.

Males were mostly employed in construction (21%), as coolies (16%), and as watchmen and other services workers (10%). Females were mostly employed in service as maid-servants and sweepers (51%) or in basket-weaving and agarbathi- (incense sticks) making (14%) and construction (11%).

Ranga Rao (K) and Rao's (MSA) (1984) study of squatter's settlement in Vijayawada in Andhra Pradesh, it was found that the largest group of workers (45.7 per cent)
were contract labourers connected with wholesale merchants, railway and sand labour which requires no special skill. Those who were engaged in hereditary occupations account for 17.6 per cent of the total employed. This includes basket-making laundry, hair cutting, footwear making and earth work. 7.2 per cent of the earners were in skilled jobs such as mechanics, fitters, drivers, and tobacco graders. Salaried jobs which include government, municipal and private services accounted for 5.7 per cent. Casual labourers accounted for 5.4 per cent. This included workers who carried goods on heads, maid servants and the like rickshaw pullers constituted only 2.9 per cent of the total earners. The remaining miscellaneous occupations claimed 5.5 per cent of the earners. This category included scrap iron setting and purchasing, cart-pulling, collecting old clothes and paper and petty business activities.

A study of slums of Visakhapatnam in Andhra Pradesh was made by Dr. V. Mallika Pothana (1991). According to her survey, 69 per cent of the total workers are employed in three major occupational categories i.e. trade and commercial activities (16.00 per cent), transport, storage and communications (27.00 per cent) and other services (26 per cent). Fishing is another major occupation of slum dwellers, which accounts for 16.00 per cent of the total workers, followed by manufacturing and constructional activity which accounts for 10 per cent and 4.5 per cent.
FIG. 5.1
LOCATION OF SLUMS AND WORKING PLACES OF SLUM DWELLERS
NATIONAL HIGHWAY NO 4
CORPORATION LIMIT
INDUSTRIES OFFICES AND INSTITUTIONS
1994
SCALE
1:10,000

HUB - DHARWAD CITY
INDIAN STATE AGRICULTURAL UNIVERSITY
respectively. The percentage of workers in the household industry is almost negligible (0.70 per cent).

The above distribution of occupational patterns in Indian cities indicates that nearly every occupation has its own peculiarities and link to the wider system, which reflect traditional characteristics as well as modern urban adaptations. The fact is that the majority of slum-dwellers are employed in the 'Unorganised or informal sector'. A large proportion of them work on a daily wage basis and therefore have little or no job security.

It would be of more interest to know the occupational pattern of the slum-dwellers of Hubli Dharwad city. The data have been collected in respect of the occupation of the head of the household. It is presented in Table 5.2. The wide range or occupations obtained from the survey have been grouped into three broad categories for the purposes of simplifying the analysis, while categorising occupations due consideration is given to the nature of employment and conditions of work.

The Categories are:

1. **Organised Sector**: This category includes organised workers in government and semi-government offices, as peons, clerks, watchmen, operators, mechanics, electricians, railway employees etc. They are generally
<table>
<thead>
<tr>
<th>Slum Categories in HDMC - 1994</th>
<th>Occupational Households</th>
<th>Unorganised Households</th>
<th>Self-employed Households</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>I</td>
<td>670</td>
<td>19.39</td>
<td>1688</td>
<td>48.45</td>
</tr>
<tr>
<td>II</td>
<td>575</td>
<td>19.95</td>
<td>1396</td>
<td>48.45</td>
</tr>
<tr>
<td>III</td>
<td>764</td>
<td>30.30</td>
<td>1114</td>
<td>44.04</td>
</tr>
<tr>
<td>IV</td>
<td>709</td>
<td>42.91</td>
<td>542</td>
<td>32.80</td>
</tr>
<tr>
<td>Total</td>
<td>2718</td>
<td>25.84</td>
<td>4740</td>
<td>45.06</td>
</tr>
<tr>
<td>Source: Sample Survey 20 percent.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
regular and wage payment is monthly. They get monthly salary of rupees 900 to 1800 per month. Table 5.2 shows that out of 10517 households 2718 householders are engaged in organised sector, which accounts for 25.84 per cent of the total (Ref Table 5.2 Fig 5.2).

(ii) **UNORGANISED SECTOR**: This is the second important occupational sector for slum dwellers. Their occupations are as casual labourers, cook, servants, servant-maids, rickshaw pullers, taxi drivers etc. These occupations are irregular and the wage payments are daily and these occupations are characterised by uncertainties and low earning. They get an average salary of rupees 600 per month. There are 4740 householders engaged in unorganised sector which account for 45.06 per cent of the total slum households of HDMC (Ref Table 5.2 Fig 5.2).

(iii) **SELF-EMPLOYED**: Persons engaged in petty business such as tea stall, street vendors of vegetables, flower, fruit and milk etc. This category also includes painters, watch mechanics, carpenters, tailors, barber etc., Out of the total households 3059 householders are engaged in self-employed activities. It accounts for 29.08 per cent of the total householders (Ref Table 5.2 Fig 5.2).

5.4 **INCOME STRUCTURE OF SLUM DWELLERS OF HUBLI-DHARWAD**:
SLUM HOUSEHOLDS BY OCCUPATIONS—1994
HUBLI-DHARWAD CITY

FIG. 5.2

SLUM CATEGORIES

HOUSLEDS

INDEX

TOTAL

SELF EMPLOYED

UNORGANISED

ORGANISED

SLUM HOUSEHOLDS

0 10 20 30 40 50 60 70 80 90 100
One of the popular notions is that the income of the slum-dwellers are the lowest and the slums are generally treated as the pockets of poverty. It may be within the empirical possibility that the slum situation exists not mainly because of low incomes but may be several other factors—religious (caste), professional and cultural. It is not the income purse which is important but the manner in which the income is generated which is more important. The usual method followed in recording the income levels is to take the average income of the household per unit of time and per individual. This type of datum by itself is not very useful. What is more relevant for slum is to add the additional dimension of the number of earners in each family. Before attempting the analysis of income structure of the slum dwellers of Hubli-Dharwad city, a cursory glance through the literature about the incomes of the slum-dwellers in other cities of India.

One of the major findings is their to be a point in terms of income beyond which families cannot afford to live in standard housing in the city and another point beyond which they cannot even afford to live in slums and therefore become pavement dwellers. Delhi has the highest per capita income in the country (Rs. 2025 for 1973-74). But this was nearly three times the annual per capita income of squatters which was Rs. 720 in 1973. The average monthly income of
Delhi squatter household in 1971 (Rs. 237 per month) was higher than that of the slum household in Madras (Rs. 164) which works out to less than half the average per capita income of the city. In Calcutta the majority (67 per cent) of slum-dwellers earn less than Rs. 300 per month. Similarly the study (Ranga Rao & Rao MSA) (1984) of squatter's settlement in the city of Vijayawada shows that on an average each male, female and child (between 12-16 years) earns about Rs. 3, Rs. 2-50 and Rs. 1-50 respectively per day. So the average household monthly income works out at 210 rupees per month. The study (Prakash Rao VLS) (1983) of slums of Bangalore city in Karnataka shows that the average monthly income of the sample slum households was rupees 206.32 and per capita income per month was rupees 34.91. The study of characteristics and composition of slums of Gulbarga city indicated by Dhavade (M S 1985) reveals the average monthly income is only rupees 208.8. Most of the above studies show that the average monthly income of the slum dwellers is too little for their requirement, of food, clothing and shelter. Although there are no accurate statistics available on the proportion of women workers in slum, they generally earn less than half of what man does on the average and earns less than man even when they are employed in the same occupation. It is important to remember that these women work out of economic necessity. The available literature indicate that the household income of the slum-dwellers is inadequate and it varies from city.
to city, and the female workers in slums do earn to supplement the family income.

5.4.1 ACCURACY OF THE INCOME DATA:

In the matter of data relating to the income of the slum dwellers it is difficult to get reliable information. While it is relatively easy to get reliable data on incomes of those workers whose payments are monthly, it is not so easy in the case of the daily wage earner, self-employed persons, and earnings from the traditional professions. A daily wage earner would tell his wage rate per day but not the number of days he worked during the last year. Similarly in the case of self-employed persons one has to rely completely on their guesses.

In spite of these inherent problems in the survey was conducted to learn about the number of earners in each family and monthly income of the slum-dwellers of Hubli-Dharwad city. The data have been presented in Table number 5.3 and 5.4. From Table number 5.3 it is clear that the total slum population of Hubli-Dharwad city is 56,097 which account for 8.6 per cent of the total population of Hubli-Dharwad city. Out of the total slum population of 56,097, 17,219 persons are workers and 38,878 persons are non-workers. Therefore proportion of work force in the slums accounts for 30.69 per cent of the total slum population (vide Table 5.3) and it is more than that of the city's work
TABLE - 5.3
DISTRIBUTION OF HOUSEHOLDERS BY THE NUMBER OF EARNERS TO THE TOTAL SLUM POPULATION
AND DISTRIBUTION OF EARNERS BY THEIR EARNING (IN RUPEES) IN DIFFERENT SLUM
CATEGORIES IN HDMC - 1994

<table>
<thead>
<tr>
<th>Slum Category</th>
<th>Total Household Heads</th>
<th>Total Populations</th>
<th>Total Earners</th>
<th>% of Earners to the total population</th>
<th>300-600</th>
<th>601-900</th>
<th>901-1200</th>
<th>1201-1500</th>
<th>above</th>
</tr>
</thead>
<tbody>
<tr>
<td>I</td>
<td>3455</td>
<td>20388</td>
<td>5778</td>
<td>28.34</td>
<td>855</td>
<td>1574</td>
<td>1697</td>
<td>1068</td>
<td>476</td>
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<tr>
<td>II</td>
<td>2881</td>
<td>16617</td>
<td>5303</td>
<td>31.91</td>
<td>482</td>
<td>1201</td>
<td>1590</td>
<td>1210</td>
<td>627</td>
</tr>
<tr>
<td>III</td>
<td>2529</td>
<td>12446</td>
<td>3957</td>
<td>31.79</td>
<td>236</td>
<td>1024</td>
<td>1281</td>
<td>933</td>
<td>288</td>
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<tr>
<td>IV</td>
<td>1652</td>
<td>6646</td>
<td>2181</td>
<td>32.81</td>
<td>66</td>
<td>482</td>
<td>629</td>
<td>560</td>
<td>245</td>
</tr>
<tr>
<td>Total</td>
<td>10517</td>
<td>56097</td>
<td>17219</td>
<td>30.69</td>
<td>1639</td>
<td>4281</td>
<td>5197</td>
<td>3771</td>
<td>1636</td>
</tr>
</tbody>
</table>

Source: Sample Survey 20 percent.
force according to 1991 census which works out at 28.43 per cent of the total population of the city. This marginal increase in the proportion of workers in the slum is the result of the increasing number of workers participating in different economic activities. As the people living in slums are generally said to be poor, women got employed as servant maids and labourers in order to supplement the household income.

There are considerable variation in proportion of workers among the different slum categories. It depends upon physical and economic characteristics of the slums. Inner city slums have a high proportion of workers to their total population. On the other hand, the proportion of workers is less than the average in outer slums.

Table No. 5.3 also shows that the distribution of earners by their monthly income. The highest number of workers (5197 out of 17219) have monthly income from rupees 600 to 900 who account for 30.18 per cent of the total. Next income group i.e. rupees 300-600 per month has 24.86 per cent of the total workers followed by the income group of rupees 900-1200 per month. Group of more than 1500 per month forms 3.99 per cent of the total earners (Ref Table 5.3 Fig 5.3). As for as the monthly income of the slum-dwellers is concern, it is far from satisfactory. They are very poor. Illiteracy, unemployment, laziness are a few of the causes for their miserable life. The people who are
HUBLI - DHARWAD CITY
NUMBER OF EARNERS TO THE TOTAL POPULATION (SLUM)
1994

FIG. 5.3

INDEX

TOTAL POPULATION
EARNERS

PERSONS IN THOUSAND

SLUM CATEGORIES

F I G . 5 . 3
FIG. 3.1

EARNERS BY EARNING
HUBLI - DHARWAD CITY

SLUM CATEGORIES: I

<table>
<thead>
<tr>
<th>NO. OF EARNERS</th>
</tr>
</thead>
<tbody>
<tr>
<td>MONTHLY EARNING IN RUPEES</td>
</tr>
<tr>
<td>1500 AND ABOVE</td>
</tr>
<tr>
<td>1200 - 1500</td>
</tr>
<tr>
<td>1000 - 1200</td>
</tr>
<tr>
<td>801 - 900</td>
</tr>
<tr>
<td>601 - 800</td>
</tr>
<tr>
<td>401 - 600</td>
</tr>
<tr>
<td>&lt; 400</td>
</tr>
</tbody>
</table>

INDEX
employed get a meagre salary. This income is insufficient for their living. It often happens that five to six members of a family depend upon one bread winner. Further the occupations of those slum-dwellers do not get pension. The people of the area are very liberal in spending on religious occasions inspite of their poverty. They spend a good portion of their income on religious festivals and ceremonies. Added to this the expenses they incur on intoxicants is often beyond their income. Almost all of them are addicts to alcohol. The bad social environment and insanitation are usually responsible for the contagious disease prevailing in the area. The medical bill consume a significant part of their income. All these factors force the slum-dwellers to go in for loans survival becomes a problem and so the residents of the area are force to go to money-lenders. The debts slowly mount up and in the long run force the poor slum dwellers into insolvency.

The monthly income of the families in these areas ranges from rupees 600 to 1800. Families which have a monthly income of more than rupees 900 per month have usually more than one earning person or the household has got better employment. And those families whose income is less than rupees 600 per month have usually only one earning person. Others depend on his income. And there are one or two houses. In each slum there are households where the head of the household in unable to work because of old age
the government has provided a stipend of rupees 300 per month on which they manage to survive. In Mahar Zopadi slum there is one aged person to look after whom there is nobody, but he is getting rupees 300 per month from the government.

5.4.2 INCOME CATEGORIES

An analysis has been made regarding their monthly income ranging from less than rupees 600 to more than 1800 rupees per month (Refer Table No. 5.4) On the basis of their monthly income the families have been classified under four heads.

(i) VERY LOW INCOME GROUP: Families having income of rupees less than 600 per month are included in this group. There are 5781 families which account for 54.96 percent of the total. Such families have only one earning person or they are engaged in low paid jobs (see Table 5.4 & Fig 5.4). This group consists of persons engaged in unorganised sector as coolies, suppliers in hotels, sweepers etc. The number of such families varies from one slum to another, with the highest in slum behind Tatuskar factory followed by slum at Saraswatpur, slum near Rayapur and Mohar Zopadi, who have 95.65%, 91.83%, 91.66% and 90.28% respectively.

(ii) THE SECOND GROUP: i.e. Low Income group earns
TABLE 5.4
DISTRIBUTION OF HOUSEHOLDERS BY MONTHLY INCOME (IN RUPEES) IN DIFFERENT SLUM CATEGORIES IN HDMC - 1994

<table>
<thead>
<tr>
<th>Slum Categories</th>
<th>Monthly Income in Rupees</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>V Low 601</td>
<td>% 601-900</td>
<td>% 901-1800</td>
<td>% &gt;1800</td>
<td>Total</td>
<td>%</td>
<td></td>
</tr>
<tr>
<td>I</td>
<td>2158 62.46</td>
<td>877 25.38</td>
<td>355 10.27</td>
<td>65 1.88</td>
<td>3455</td>
<td>100</td>
<td></td>
</tr>
<tr>
<td>II</td>
<td>1459 50.64</td>
<td>921 31.96</td>
<td>390 13.53</td>
<td>111 3.85</td>
<td>2881</td>
<td>100</td>
<td></td>
</tr>
<tr>
<td>III</td>
<td>1311 51.83</td>
<td>735 29.06</td>
<td>397 15.69</td>
<td>86 3.40</td>
<td>2529</td>
<td>100</td>
<td></td>
</tr>
<tr>
<td>IV</td>
<td>853 51.63</td>
<td>368 22.27</td>
<td>329 19.91</td>
<td>102 6.17</td>
<td>1652</td>
<td>100</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>5781 54.96</td>
<td>2901 27.58</td>
<td>1471 13.98</td>
<td>364 3.46</td>
<td>10517</td>
<td>100</td>
<td></td>
</tr>
</tbody>
</table>

Source: Sample Survey 20 percent.
rupees 601 to 900 per month. In this group there are 2901 families which account for 27.58 per cent of the total number of households (Vide Table 5.4Fig 5.4). This group also consists of persons engaged in unorganised sector as coolies, sweepers, servants, rickshaw pullers, etc and persons engaged in petty self-employment such as tea stall, fruit and milk. Households of this group are not much different from the first group mentioned above. The highest number of such families are found in Bani Oni slum (50.15%), next followed by Waddar Oni in Deshpandenagar, (58.75%) slum at Lakmanhalli (46.46%) and slum behind Tatuskar factory (4.34) which is the lowest (Appendix 11).

(iii) THE MEDIUM INCOME GROUP: Families earn rupees 901 to 1800 per month. In all the slum together there are 1471 families which account for 13.98 per cent of the total. This group consists of persons engaged in organised sector as clerks, peons, watchman, drivers, electrician, merchants etc., Industrial workers such as fitter, supervisor. This group also includes persons engaged in self employment suchas carpenter, tailor, painter etc. Their nature of work and wages are different from the first two groups. Their wages are monthly as per government norms. This type of families are the highest in number in Krishnapur slum in Despande-Nagar (36.90%) followed by Keshwapur Barakotri slum (32.25%) and Walvekar Hakkal slum (29.22%)(Refer Appendix 11).

(iv) The fourth group of families have a monthly
income of rupees more than 18,000 i.e. high-income group. There are 364 households which account for 3.46 per cent of the total (See Table 5.4 Fig 5.4). These households are engaged in organised sector. They are not much different from the third group mentioned above. The difference is only that they have high salaries or the number of earning persons are more. The highest percentage is found in slum near Topovansite (25.00%) followed by Barakotra slum (18.75%) and Kurpali slum (12.50%).

5.5 THE PATTERN OF EXPENDITURE OF SLUM DWELLERS OF HUBLI-DHARWAD:

Probably the most important indicator of standards of living of the poor is the proportion of their income spent on food. It is generally true that the poorer the household, the greater the percentage of income spent on essential items such as food and fuel. Recent estimates are that about 60% of income is spent on food, with the rest being spent on clothing housing and miscellaneous expenses, such as entertainment, fuel, education and medical expenses. It is revealing that the majority of slum dwellers spend a significantly higher proportion of their income on food. The Delhi Slum's study found that the average squatter household spent 95 per cent of their income on food. The study of slums of Bangalore city reveals that the average household monthly expenditure was Rs. 203.34. The per capita monthly expenditure was rupees 34.33 of which 87 per
It would be of interest to analyse the expenditure patterns of the slum dwellers of Hubli-Dharwad. In order to know the extent of poverty variations in expenditure patterns and the magnitude of the problem of use of intoxicants among the slum dwellers. The kind of analysis requires collection of reliable data pertaining to expenditure on food and on each of the non-food items.

There is a tendency among the slum-dwellers to inflate the figures on expenditure with a hope of expecting some help from the government agencies. There is the problem of quantification of items since they buy the same commodity a number of items in small amounts. As such they can neither mention the exact quantity they have purchased nor the amount they have spent on a particular commodity. At best they can provide approximations. In order to get over these problems at least partially, a close identification with the female members of the households would facilitate to obtain the near accurate data of expenditure on day-to-day consumption items. Almost all households buy the same commodity very frequently in small quantities which is an indication of their low levels of income and uncertainties involved in their employment.

Keeping these peculiarities in view data were
TABLE - 5.5
PATTERN OF EXPENDITURE OF SLUM DWELLERS IN DIFFERENT SLUM CATEGORIES OF
HUBLI-DHARWAD CITY - 1994

<table>
<thead>
<tr>
<th>Slum Categories</th>
<th>Food</th>
<th>Fuel</th>
<th>Rent</th>
<th>Clothing</th>
<th>Health</th>
<th>Education</th>
<th>Intoxicants</th>
<th>Entertainment</th>
<th>Others</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>I</td>
<td>70.25</td>
<td>9.12</td>
<td>0.82</td>
<td>0.97</td>
<td>1.90</td>
<td>1.20</td>
<td>12.48</td>
<td>2.26</td>
<td>1.00</td>
<td>100</td>
</tr>
<tr>
<td>II</td>
<td>68.42</td>
<td>8.20</td>
<td>1.00</td>
<td>1.76</td>
<td>1.68</td>
<td>1.60</td>
<td>8.20</td>
<td>4.08</td>
<td>4.98</td>
<td>100</td>
</tr>
<tr>
<td>III</td>
<td>69.00</td>
<td>7.00</td>
<td>0.63</td>
<td>0.80</td>
<td>1.90</td>
<td>0.88</td>
<td>13.70</td>
<td>4.09</td>
<td>2.00</td>
<td>100</td>
</tr>
<tr>
<td>IV</td>
<td>67.85</td>
<td>7.75</td>
<td>1.21</td>
<td>2.65</td>
<td>1.00</td>
<td>1.00</td>
<td>6.92</td>
<td>6.18</td>
<td>5.00</td>
<td>100</td>
</tr>
<tr>
<td>Total</td>
<td>68.88</td>
<td>8.03</td>
<td>0.90</td>
<td>1.54</td>
<td>1.62</td>
<td>1.28</td>
<td>10.32</td>
<td>4.15</td>
<td>3.24</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Sample Survey 20 percent.
collected. A random sample of 20 per cent house-holds, were selected in all the slums. The expenditure for food includes purchase of cereals, pulses, edible oil, eggs, mutton, vegetables and milk etc. Non-food items represent fuel, house rent (if any), health, education, intoxicants, clothing, entertainments etc. Further under food items it is observed that almost all the households consume wheat, jowar and rice as their common food items. The data thus obtained in terms of money and percentage have been calculated to total expenditure separately for food and non-food items.

Table 5.5 indicates that the proportion of expenditure on food items alone accounts for 68.88 per cent and non-food items is about 31.12 per cent. This means that more than half of their income is being spent on food items. The expenditure on food items exceeds the average in the slums of category I and II. It is observed that out of total expenditure or food, the maximum amount is spent on cereals (70 per cent) particularly on rice and wheat, since these happen to be the staple food for them. Food items also include meat and eggs. But it is observed that slum house-holds consume meat and eggs less frequently. The expenditure on vegetables and spices account for about 15 per cent and 10 per cent respectively of the total expenditure on food.
The proportion of income that goes for the non-food items is as much as 31.12 per cent. Of this 10.32 per cent is being spent on intoxicants alone. In other words, more of the non-food expenditure is spent on this item which contribute very little to health. Rather it is a source of harm to the lives of the slum-dwellers. Table 5.5 reveals that among the non-food items liquor consumption seems to be a very important item in the lives of slum dwellers. Expenditure on intoxicants is the highest in the slums of category II (12.44 per cent) and it is the lowest in the slums of category IV. This is because slums of category II includes people of low standard and they are having more liquor shops than that of slums of category IV. It is observed that slum-dwellers have their own liquor shops., and particularly there are two slums namely Shikkalagar slum and Gandhinagar slum in Bengeri in Hubli where liquor is produced on big scale. Slum dwellers of these areas have their own distilleries in their houses and sell liquor on cheap rate. So slum-dwellers of other slums prefer to purchase liquor here.

It could also be seen from the Table 5.5 that the expenditure on fuel and light constitute about 8.03 per cent of the total expenditure. There are variation among the slum categories in the use of fuel and light. Slums of category I spend the highest on fuel and light followed by the slums of category II. This is because Kanyanagar slum of category
I is not electrified (100 per cent) so the slum dwellers of this slum depend on kerosene and firewood. On the other hand, the expenditure on fuel and light is less (7.00 per cent) in the slums of category III because these are rural areas, such as Tadsinkoppa slum, slum near Rayapur, waddaroni slum near Rayapur and Lakmanhalli slum. In these slums it is observed that very often the female members of the household collect cowdung from nearby locations and make it into dung cakes. This is one of the regular activity of the females. Further they not only substitute dungcakes for firewood but also preserve them for the rainy season. This may be one of the reasons for the low percentage of expenditure on fuel and light in the slums of category III. But the use of cowdung cakes as firewood cause more of environmental pollution in the slum.

Next to this item which needs a detailed account is the expenditure (4.15 per cent) that goes towards entertainment. There are two types of entertainment for slum dwellers; one is, liquor and the other movies and the later may be called as family entertainment. It is observed that frequency of movie goers among the female and youngsters is more than that of the others. The reason is the male population (adult) will have no time since they engage in work for the whole day from morning till late in the night. By the time they return home they generally are tired both physically and mentally and prefer to have more
HUBLI-DHARWAD CITY
PATTERN OF EXPENDITURE OF SLUM DWELLERS
1994

Fig. 5.5

<table>
<thead>
<tr>
<th>SLUM CATEGORIES</th>
<th>EXPENDITURE</th>
</tr>
</thead>
<tbody>
<tr>
<td>I</td>
<td></td>
</tr>
<tr>
<td>II</td>
<td></td>
</tr>
<tr>
<td>III</td>
<td></td>
</tr>
<tr>
<td>IV</td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
</tr>
</tbody>
</table>

INDEX
- OTHERS
- ENTERTAINMENT
- INTOXICANTS
- EDUCATION
- RENT
- CLOTHING
- FUEL
- FOOD
of liquor to forget their body pains and mental fatigue than go to a movie. Contrary to this, most of the children and female members explain that they would prefer to go to movie simply to escape the beating from their husband who usually come home fully drunk.

It is surprising to note that the average expenditure on education is only 1.28 per cent, which is awfully low (Vide Table 5.5). This speaks of the level of education in the slums of Hubli-Dharwad city. However, the expenditure on education is more than the average (1.28 per cent) in the slums of category II.

With regard to expenditure on medicine, it is a little more than the expenditure on education i.e. 1.62 per cent of the total expenditure (Vide Fig 5.5). But it is surprising to observe that there are people suffering from some disease or the other in almost all the slums. Because of their economic conditions, either they cannot afford to get the required treatment from private practitioners nor get any attention in the Government hospitals. As such the slum-dwellers very rarely go to the hospital for treatment. The expenditure on medicine ranges from 1 per cent for the slum of category IV to 1.90 per cent for the slums of category I.

The expenditure on clothing for slum-dwellers
accounts for 1.54 per cent of the total (vide Table 5.5). It is the highest in the slums of the category IV whose annual income is the highest. There are households which do not have their own house. Such households stay in rented houses. However, the rent range from rupees 30 to 90 per month. Therefore expenditure on rent accounts for 1 per cent of their expenditure. Under 'other' items are included transportation, expenses towards puja and festivals. Expenditure on this item accounts for about 3.24 per cent of the total expenditure (Vide Fig 5.5). It can be observed from Table 5.5 that the expenditure ranges from as low as 1 per cent for slums of category I to 5 per cent for the slums of category IV.

The expenditure of slum dwellers of Hubli-Dharwad reveals that a major share of the income of the slum dwellers is spent on food followed by liquor and a negligible proportion of income is spent on other items. The patterns of expenditure which so suddenly and steeply fall from the primary needs of food to the conventional needs of liquor.

CHILD LABOUR:

The term 'child labour' is used as a synonym for 'employed Child' or 'workingchild'. In this sense, it is co-extensive. But more commonly than not, it is used in a pejorative sense. It suggests inhuman exploitation. Thus,
## TABLE 5.6

HUBLI-DHARWAD: CHILDLABOUR BY AGE AND OCCUPATION IN THE SLUMS 1994

<table>
<thead>
<tr>
<th>Slum Catagories</th>
<th>Age</th>
<th>Cooli %</th>
<th>Servant/</th>
<th>Hotel</th>
<th>News</th>
<th>Vendors %</th>
<th>Cleaner</th>
<th>Construction</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Groups</td>
<td>Servant/</td>
<td></td>
<td>%</td>
<td>Maid %</td>
<td>Servant %</td>
<td>Paper Sellers</td>
<td></td>
</tr>
<tr>
<td>I</td>
<td>6 - 10</td>
<td>-</td>
<td>13</td>
<td>5.34</td>
<td>150</td>
<td>61.72</td>
<td>10</td>
<td>4.11</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>10 - 14</td>
<td>27</td>
<td>5.55</td>
<td>54</td>
<td>11.11</td>
<td>205</td>
<td>42.18</td>
<td>20</td>
<td>4.11</td>
</tr>
<tr>
<td></td>
<td>15 - 18</td>
<td>48</td>
<td>6.27</td>
<td>100</td>
<td>13.07</td>
<td>56</td>
<td>07.32</td>
<td>40</td>
<td>5.22</td>
</tr>
<tr>
<td>Total</td>
<td>75</td>
<td>5.02</td>
<td>167</td>
<td>11.17</td>
<td>411</td>
<td>27.51</td>
<td>70</td>
<td>4.68</td>
<td>181</td>
</tr>
<tr>
<td>II</td>
<td>6 - 10</td>
<td>-</td>
<td>08</td>
<td>3.82</td>
<td>130</td>
<td>62.20</td>
<td>05</td>
<td>5.55</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>11 - 14</td>
<td>27</td>
<td>6.45</td>
<td>54</td>
<td>12.91</td>
<td>180</td>
<td>43.06</td>
<td>10</td>
<td>2.39</td>
</tr>
<tr>
<td></td>
<td>15 - 18</td>
<td>25</td>
<td>4.52</td>
<td>71</td>
<td>12.85</td>
<td>40</td>
<td>07.24</td>
<td>30</td>
<td>5.43</td>
</tr>
<tr>
<td>Total</td>
<td>52</td>
<td>4.41</td>
<td>133</td>
<td>11.28</td>
<td>350</td>
<td>29.68</td>
<td>45</td>
<td>3.81</td>
<td>156</td>
</tr>
<tr>
<td>III</td>
<td>6 - 10</td>
<td>20</td>
<td>13.33</td>
<td>40</td>
<td>26.66</td>
<td>-</td>
<td>-</td>
<td>30</td>
<td>20.00</td>
</tr>
<tr>
<td></td>
<td>11 - 14</td>
<td>54</td>
<td>17.08</td>
<td>30</td>
<td>09.49</td>
<td>40</td>
<td>12.65</td>
<td>20</td>
<td>6.32</td>
</tr>
<tr>
<td></td>
<td>15 - 18</td>
<td>195</td>
<td>41.93</td>
<td>20</td>
<td>4.30</td>
<td>65</td>
<td>13.97</td>
<td>15</td>
<td>3.22</td>
</tr>
<tr>
<td>Total</td>
<td>269</td>
<td>28.89</td>
<td>96</td>
<td>9.66</td>
<td>105</td>
<td>11.27</td>
<td>35</td>
<td>3.75</td>
<td>47</td>
</tr>
<tr>
<td>IV</td>
<td>6 - 10</td>
<td>-</td>
<td>05</td>
<td>5.74</td>
<td>10</td>
<td>11.49</td>
<td>15</td>
<td>17.24</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>11 - 14</td>
<td>20</td>
<td>11.23</td>
<td>13</td>
<td>7.30</td>
<td>20</td>
<td>11.23</td>
<td>11</td>
<td>6.17</td>
</tr>
<tr>
<td></td>
<td>15 - 18</td>
<td>20</td>
<td>10.15</td>
<td>20</td>
<td>10.15</td>
<td>38</td>
<td>19.28</td>
<td>22</td>
<td>11.16</td>
</tr>
<tr>
<td>Total</td>
<td>40</td>
<td>8.65</td>
<td>38</td>
<td>8.22</td>
<td>68</td>
<td>14.07</td>
<td>48</td>
<td>10.38</td>
<td>75</td>
</tr>
<tr>
<td><strong>GRAND TOTAL</strong></td>
<td>438</td>
<td>10.72</td>
<td>428</td>
<td>10.52</td>
<td>934</td>
<td>22.97</td>
<td>198</td>
<td>4.86</td>
<td>459</td>
</tr>
</tbody>
</table>

**Source:** Sample Survey 20%
child labour can be defined as any work by children that interferes in their full physical development, their opportunities for minimum education and recreation. It is significant to know about the situation of child labour in the different slums of Hubli-Dharwad city. For the purpose of analysis all the children of the age group 6 - 18 years are considered. The data relating to child labour in relation to age are presented in Table number 5.6. The Table indicates that out of 55097 slum population 4066 children are employed in a wide variety of occupations in Hubli-Dharwad Corporation area. The proportion of child labour accounts for 7.24 per cent of the total slum population of Hubli-Dharwad city. Almost all the child labour is found to be employed in unorganised sector and they work as coolies, domestic servants, servants in hotels, restaurants, canteens and establishments, newspaper-sellers, vendors, sweepers, cycle, scooter and lorry cleaners etc. From the Table 5.6 it is clear that the highest (22.97 per cent) number of children are working in the hotels and restaurants as servants. They are paid not more than rupees 10 per day.

Out of 4066 children 22.70 per cent (923 children) of the children are engaged in hard work i.e. the building and road construction. (Refer Table 5.6). However, it is observed that none of the children belonging to 6-10 years are employed in construction work. The children in the age
CONSTRUCTION
HUBLI - DHARWAD CITY
WORKING CHILDREN BY OCCUPATION - 1994

SLUM CATEGORIES:

TOTAL

1

WORKING CHILDREN BY OCCUPATION - 1994
HUBLI - DHARWAD CTY

PERCENTAGE OF CHILD LABOUR TO THE TOTAL POPULATION
SLUM CATEGORIES:
group 11-18 years are engaged in construction work. (Vide Fig 5.6). It is found that they are taken with their parents in construction work for loading, unloading and breaking of stones.

Table 5.6 reveals that 688 children (16.92 per cent) are employed in light works such as cleaning cycles, scooters and lorries. Similarly 11.28 percent of the children are vendors in the shops, 10.72 per cent of the total children are working as labourers in the agriculture fields, loading and unloading of goods in railways, bus-stand and in the wholesale shops and godowns. (Vide Fig 5.6). It is the highest in the slums of category III. The reason may be that, it includes rural pockets in which children work in the fields located around slums and villages. Children (4.86 per cent) are involved in the distribution of newspapers and periodicals. These children are working under newspaper publishers and distributors, children collect newspapers in the early morning from distributors and they distribute newspapers to readers.

As far as women labour is concern it is generally observed that in many households of slums, the wife is not just a housewife. She will be also working as maid servant in a few houses on monthly basis. The efforts to collect data regarding their income did not bear fruit as they, ladies declined to disclose such income which was quit
The occupation, income structure and expenditure patterns are not identical in all the slums of Hubli-Dharwad. They vary from the slums of one category to another. So it is necessary to find-out the difference.

CATEGORY I:

As mentioned earlier, Hubli is mainly a centre of transport trade and commerce, where as Dharwad is an educational and administrative centre. Commercial activities, road and railway transport require a large number of manual labourers to load and unload goods and this demand is met by unskilled people. The distribution of goods to various localities in the city requires the services of cart-pullers. The population in the city particularly in Dharwad require autorickshaws because distances and uneven terrain. Most of the cartpullers and autorickshaws in the city are slum dwellers. The formation of industrial township between Hubli-Dharwad has created employment opportunities in the construction sector for poor and unskilled. The households of slums of category I are unskilled, illiterates and they are poor economically. Out of 3455 households heads 1688 are working in unorganised sector which accounts for 48.85 per cent of the total. (Vide Table 5.2 & Fig 5.2). It is more than the average number workers working in unorganised sector (45.06 percent).
unorganised sector comprises of transport, trade, storage and commercial activities etc. Out of 18 slums of Category I, there are ten slums in which a majority of the workers (50 per cent) are engaged in unorganised sector. Most of the slums of Category I (12 slums) are situated in the inner part of city where more number of shops, hotels and restaurants are found. Therefore, slum-dwellers have large opportunities to get employment in wholesale, private transport companies, hardware shops, hotels, sawmills, and restaurants. For instance, Mohar Zopadi slum 69.26 per cent of the total households are coolies or Hamals in private (truck) goods transport companies. The nature of work of coolie is loading and unloading of goods in and out of lorries. Generally 10 to 15 persons form a gang. Each gang has a leader. Each leader is attached to a particular wholesale shop (Vegetable, grain, hardware etc.) and would undertake the work of loading and unloading of goods on contract basis. The rate of payment for each cession is periodically fixed jointly by the leader and the merchants. The daily income is shared by the members of the gang. It is found that the income of the coolies depends upon season and nature of items. However, it ranges from rupees 20 to 60 per day per coolie. This type of system is common in almost all the slum where large proportion of slum householders are working as coolies. In Bani oni slum 77.77 per cent of the householders and 86.53 per cent of Brahmapur slum householders are working in
unorganised sector. It is observed that 2-8 per cent of the householders in every slum of category I are working in hotels, restaurants as servants. However, there is wide variety of occupation in the unorganised sector.

Self-employment is the next most important sector for the occupations of slum dwellers. This sector also includes a wide variety of occupations. It comprises traditional and present occupations such as carpentry, tailoring, hair-cutting, painting, working as watchman, street vendors, icecream sellers, auto-rickshaw puller, flower sellers or work at book binding, keeping tea-stalls, pan-beed shops, old paper collection, junk iron collection, vegetable selling etc. Out of 3455 household heads there are 1097 who are self employment. They accounts for 31.75 per cent of the total householders of category I (Vide Table 5.2 Fig 5.2). Out of 18 slums in Kammarsal Myadar Oni the highest percentage of household heads (55.60 per cent) are self-employed.

The reason is that the Mydar is a caste whose main occupation is basket making. So a majority of the slum-dwellers are engaged in basket making. The basket is made from bamboos. It is observed that both male and female are working at this occupation. The second highest percentage is found in sadar sofa slum i.e. 42.40 per cent of the householders are self-employed. It is found that they are
13. OCCUPATION (MAKING OF BAMBOO BASKETS) OF SLUM DWELLERS OF KAMMARSAL MYADAR ONI IN HUBLI.

14. OCCUPATION (MAKING OF MURMURI) OF SLUM DWELLERS OF HAVERI PET SLUM DHARWAD.
engaged in tailoring, or keeping tea stalls, ice cream carts, pan and beedi shops, etc.,

The organised sector is important in terms of wages and nature of work. But it is least important for the people who are unskilled and illiterate. Organised sector requires a higher level of education. Generally slum-dwellers are unskilled. Therefore organised sector is less important for the slum dwellers of Hubli-Dharwad. Out of 3455 householders of slums of category I, 670 householders are working in the organised sector. It accounts for 19.39 per cent of the total householders of category I. (Table 5.2). Organised sector includes services in government and semi-government departments such as municipality, railways, electrical department, industries, factories, State Transport Corporation, post and telegraph offices, educational institutions etc., slum-dwellers are working in the above mentioned departments as sweepers, peons, watchmen, clerk, electricians etc. These are salaried jobs, regular wages are paid as per government norms. Out of 18 slums of category I in seven slums, householders are working in organised sector more than the average (19.39 per cent). These are in Kanyanagar slum area and Balajimath area (45.80 per cent), slum near Mochi society (37.09 per cent), Madhavnagar slum (29.95 per cent), slum in Chitaguppi chawl (25.71 per cent). Narayan sofa slum (23.80 per cent) and slum near station road (22.47 per cent). (Refer Appendix III)
Among those slums Kanyanagar slum in Hubli is exceptional in that 25.27 per cent of the total householders (182 households) are working in railway department as railway workers. They are sweepers, peons, scavengers, watchman, etc. The reason is that the slum itself is formed by the railway low grade employees on railway land. The formation and growth of this slum is explained in the first chapter under the heading location of slums.

The income of slum-dwellers depends upon the number of earning persons in the house. So the number of earners is also important. Table 5.3 shows the category-wise number of earners and their distribution according to income. Out of total 20,388 persons in category I there are 5778 persons earning which account for 28.34 per cent of the total population in that category. It is clear from Table 5.3 that slums of category I have less earning persons than the slums of category I, II and III. Moreover, as mentioned earlier a majority (75 per cent) of the earners are working in unorganised sector. Naturally the earning of earners is less. Table 5.3 reveals that out of 5778 earners 27.92 per cent of the earners have monthly earnings of rupees 600-700. 25.89 per cent of the earners earn monthly rupees 300-600 whereas only 1.8 per cent of the earns have monthly earnings of more than rupees 500.

Households monthly income (including all the earners) is closely related to the number of earners and the
type of employment. Larger the percentage of people engaged in unorganised sector, lesser will be the income. So as already explained more than 45 per cent of the householders are working in unorganised sector.

Out of 3455 householders 877 householders fall in the low income group of rupees 601 to 900 per month. It accounts for 25.38 per cent of the total (vide Table 5.4, Fig.5.4). Out of 18 slums, in ten slums households have monthly income less than the average (25.38 per cent). However it is found that in some slums higher proportion of households are working in organised sector but their income is less than rupees 600 per month. The reason may be that they are temporary employees and their salary is consolidated and ranges from rupees 300 to 500 per month. The medium size income group consist of 355 householders which accounts for 10.27 per cent of the total households of category I. They have monthly income of rupees 900 to 1800. It is found that such households either have more than three earning persons or they are working in government departments.

Out of 3455 householders of category I 65 householders fall in the high income category of more than 1800 rupees. It account for 1.82 per cent of the total. (Vide Table 5.4 Fig 5.4). Such households are engaged in salarised jobs, such as electricians, clerks conductors and drivers etc. For instance, there are 12 householders in Timmasagar Oni working in government department as clerks,
peons, drivers, conductors, and supervisors etc.,

Table 5.5 indicates the pattern of expenditure of slum dwellers of Hubli-Dharwad city. It is a common fact that poorer the household, greater the percentage of their income spent on essential items such as food and fuel. (Vide Fig 5.5). Economically, slum-dwellers of slums of category I are poor. Here it is true that the largest portion of their income is spent on food (70.25 per cent), followed by intoxicants, which accounts for 12.48 per cent of the total income. A majority of the slums of category I are having liquor shops. They purchase liquor in large quantities from unauthorised agencies which is cheap. It is observed that the amount spent on fuel and light is the highest in the slum of category I, i.e. 9.12 per cent of the total. The reason may be that in the slums of category I, 38.19 per cent of the houses are not electrified and in Kanyanagar slum there is not a single electrical pole as it is situated on railway land. Therefore slum-dwellers depend on Kerosene for their house-lighting and firewood for cooking. The next important expenditure is for entertainment i.e. accounts for 2.26 per cent of the total. The remaining expenditure towards health, education and clothing accounts for 1.90%, 1.20% and 0.82 per cent respectively.

Child labour is another hateful characteristic of slum dwelling. Table 5.6 shows the distribution of children
by their occupation and age. It is clear that the highest percentage of working children are in the slums of category I. Out of 4066 slum children 1499 children of category I are working. They are engaged in different occupations such as coolies, servant-maids, servants in hotels and restaurants, newspaper sellers and cleaners etc. They account for 11.17%, 27.51%, 4.66%, 12.11%, 16.73%, and 22.75% respectively (Refer Table 5.6 Fig 5.6).

CATEGORY II:
There is not much differences between the slums of category I and those of category II in terms of occupational structure, income structure and expenditure pattern. Slums of category II also have a higher proportion of householders engaged in unorganised sector. Table No. 5.2 indicates that out of 2881 householders, 1396 households are engaged in unorganised sector. It accounts for 48.45 per cent of the total. Out of 17 slums of category II, eight slums are situated in inner part of the city and they are surrounded by commercial shops, garages, hotels, restaurants, saw mills and the market. There are small industrial units such as K.C.T. mill, saw mills, A.K. Industries etc. Slum dwellers have great scope to get jobs as unskilled labourers here. Out of 17 slums, in seven slums householders are working in unorganised sector, more than the average for instance in Doddakeri slum, 91.11 per cent of the householders are working as labourers, servants
sweepers etc. 82.71 per cent of the householders in the slum behind Maruthi temple are engaged in unorganised sector. They are working as labourers in wholesale market, in the cotton market and hardware shops etc.

When slum-dwellers who are unable to get some employment in organised or unorganised sector, they go for self-employment for their livelihood. Therefore self employment is the next source of livelihood for slum-dwellers. It is clear from the Table 5.2 that out of 2281 householders, 910 householders are engaged in self employment such as carpenter, tailoring, painting, etc. Out of 17 slums of category II in seven slums householders are engaged in self-employment more than the average (31.58 per cent). The highest percentage of self employment persons are found in Haveri peth slum in Dharwad. Out of 135 householders 51.85 per cent of the householders are carpenters. It is a traditional occupation carried by Badiger community, 3.70 per cent of the householders have pan shops, grocery shops, cycle shops etc. Kumbar oni is the next slum, 43.75 per cent of the total householders are self employed. Kumbar is a caste whose occupation is pottery making. It is observed that some of the slum dwellers fallow the hereditary occupations and some have taken up new ones.

Table No. 5.2 indicates that 19.95 per cent of the
total householders are engaged in organised sectors. They are working as peon, driver, conductor, railway workers, mechanics and clerks etc. The highest percentage is found in Ramnagar slum. Out of 50 households 21 are railway workers, 20 are sweepers, 5 peons, 2 drivers and 2 are peons in private company. In organised sector sweeper is the most common employee for the slum dwellers. It is found that at least there is a one sweeper in every slum. They are mostly dissatisfied with the job. Most of them say that it is a dirty and indecent job and they are treated very shabbily.

It is clear from Table 5.3 that out of 16,617 persons 5303 are earners, which accounts for 31.91 per cent of the total. It is little more than the average (30.69 per cent) for all the slums put together. The distribution of earners on the basis of earning shows that out of 5303 earners, 1590 earners are earning rupees 600-900, 1210 persons 900-1200, ..., 1201 persons rupees 300-600, persons have rupees 1200-1500. Similarly there are 482 persons who have a meager earning of less than rupees 300. There are 193 earners whose earning is more than rupees 1500 per month. (Vide Fig 5.3.1). It is found that they are engaged in salarised jobs.

The monthly income of the households depends upon the type of employment and number of earners. Out of 2881 households, 1459 householder's monthly income is less than
rupees 600 per month. It accounts for 50.64 per cent of the total. (Vide Table 5.4 Fig 5.4). Such families have 1-2 earning persons and they are engaged in unorganised sector or self-employment. Out of 17 slums, in ten slums more than 50 per cent of the householders are having a monthly income of less than rupees 600 per month. However in three slums namely slum near K.C.T. mill land (82.60%), Tadapatri oni (82.00%) and Kumbar Oni (75.00%) more than 75 per cent of the total householders have a monthly income of less than rupees 600 per month. (Refer Appendix II). This is because in three slum more than 50 per cent of the householders are engaged in unorganised sector and a small proportion of householders are engaged in organised sector.

31.96 per cent of the total householders fall in the low income group of rupees 601 to 900 per month. In eight slums householders have a monthly income of more than rupees 601 to 900 per month. It is found that in such families more than 25 per cent of the householders are engaged in organised sector and they are working as peon, sweepers, watchman etc. It is clear from Table 5.4 that 13.53 per cent of the householders fall in the income group rupees 901 to 1000 per month. In such families the number of earning persons are 2-3 and they are engaged in organised sector. They are working in government and semi-Government departments etc. Out of seventeen slums of category II in nine slums householders have monthly income of rupees 901 to 1800 per month i.e. more than the average (13.53 per cent).
In the slums of category II shows that two types of variations in their monthly income, that is a few slums have large proportion of householders who are engaged in unorganised sector but their family income is high, for instance in Doddakari slum in Hubli where 91.11 per cent of the householders are engaged in unorganised sector but their family income is good. On the other hand large proportion of householders are engaged in organised sectors, but their monthly income is low for instance Jame's land slum 43.75 per cent of the total households are engaged in organised sector but households monthly income is less than rupees 600 per month. This is because in the first case, householders are engaged in illegal activities like preparation of liquor and selling which gives a good amount of income. On the other hand, in the second case, who are engaged in organised sector, they are on daily wages and temporary employees. Therefore their salary is low. It reduces their monthly income.

Out of 2881 householders 111 householders have a monthly income of rupees more than 1800. It accounts for 3.85 per cent of the total. (Refer Table 5.4 Fig 5.4). It is observed that such families have either 3-4 earning persons or 1 or 2 persons are working in salaried jobs such as clerk, supervisor, mechanic and attender etc. Out of 17 slums of category II, in eight slums householders are having monthly income of more than rupees 1800 per month. This is
more than the average (3.85%).

Table 5.5 shows the expenditure of slum dwellers for food and non-food items. They spend good portion of their income for food. 68.42 per cent of their income is spent to purchase of food items such as wheat, rice, vegetables, edible oil etc. (Fig 5.5). It is observed that in a few slums small proportion of householders bring foodgrains from their native villages. In such families expenditure on food is less.

Slum-dwellers use firewood, kerosene oil and matches for fuel and lighting. The expenses of fuel and lighting accounts for 8.20 per cent of the total expenditure. It is clear from Table 5.5 that, slum-dwellers are very liberal in spending on intoxicants. They spend beyond their income. Their expenditure on intoxicants is the second highest after food and fuel. It accounts for 8.20 per cent of the total expenditure. Similarly people of slums are very liberal in spending for entertainments including religious occasions and ceremonies in spite of their poverty. 8.20 per cent of their income go for entertainments. The expenditure for education, medicine, clothing and rent is much less i.e. 1.76%, 1.68%, 1.60% and 1.00% respectively.

The poverty of the slum dwellers has forced most parents to put their children to work. Many of them consider their children as burdens. Children aged between 6
and 18 years are forced to earn for the family. It is clear from Table 5.6 that but of 4066 working children of all the slums, 1179 children of slums of category II are working. It accounts for 28.99 per cent of the total working children of all the slums. Out of 1179 working children of category II, the highest, children 29.68 per cent are servants in hotels and restaurants. (vide Fig 5.6). The parents prefer to put their children to work in hotel, for two reasons, Firstly, parents will get some amount monthly or daily; secondly children will have their food in the hotels. Next the highest number of childrens are working as labourers in the construction activity. However, no child is working in construction under the age group 6-10 years. The children of the age group 15-16 years are maximum in constructional activity. It is observed that they go with their parents to help in loading and unloading, cutting stones, to bring a water and to spray water. (Refer Table 5.6).

CATEGOR III:

Slums of category III include fourteen slums of HDMC. Most of these slums are situated in extension areas between Hubli and Dharwad, such as slum near Rayapur, Tadsinkoppa slum, slum at Lakmanhalli, Waddar oni slum in Rayapur and Gandhinagar, Bengeri (Refer Fig. 1.6). The large and medium scale industries are situated in extension areas such as Karnataka Milk Federation, Karnataka Poly Products,
Mysore Kirloskar, Boruka Textiles, Karnataka Wire Housing Corporation, Mipro Chemicals, Agriculture production Marketing Corporation, VRL Transport and MK Industries etc. (Vide Fig 5.1). These industries need a large number of labourers for loading and unloading of raw materials to industries and their products to market. Similarly in northwestern part of Dharwad there are two outer slums Saidapur (Dandin Oni) and saidapur (Opp Mosque). In the same location there are a few industries and institutes such as Karnataka Seeds, Karnataka Seeds Testing Centre, Rural Agricultural Training Institute, Agricultural Development Centre, Ice Cream Manufacturing Center and University of Agricultural Sciences (Refer Fig 5.1). These industries and institutes need low class people for the occupations like sweepers, scavengers, peons, watchmen and gatekeeper etc. This requirement is met by poor slum dwellers. Likewise two other slums of this category Attikolla (Gavali Galli) and Attikolla (plywood factory) are situated in the western part of Dharwad and there are industries such as Plywood Factory, Saw mills, Tawoc and there is Dharwad Railway Station (Refer Fig 5.1). in which many slum-dwellers have been started working. Most of the industries mentioned above are in the private sector. Generally the private sector industries prefer such labourers who are ready to work for minimum wages. Due to hard economic conditions of slum dwellers and non-availability of employment, slum dwellers go for such low-paid salaries.
Out of 2529 householders of slums of category III, 1114 householders are working in unorganised sector. It accounts for 44.04 per cent of the total (see Table 5.2 Fig 5.2). In the slum at Lakmanhalli, there are 352 households from which 227 householders are working in the unorganised sector. They account for 69.84 per cent of the total householders (Appendix 5.1). They are working in the industries located in the vicinity such as Bhagirati Wood Industry, Kamdhenu Pipes, Coastal Packing, Supreme Packing, Timpu Mill Industry Karnataka Milk Federation etc (Refer Fig 5.1). They are working as sweepers, servants in the industry, cart-pullers, gate keepers etc. Similarly in slum near Rayapur, out of 132 households 119 householders are working at the lowest level of the employment in Mysore Kirloskar, Precision Tools, Boruka textile, Navalur railway station, Transport Corporation of India (Refer Fig 5.1). It is found that some of the slum-dwellers are working on daily wages. In Tadsinkoppa slum, out of 124 slum households 116 householders are working in unorganised sector. It accounts for 93.54 per cent of the total (Appendix No 41). They are working in Sattur industrial area. However this slum is situated 3 Kms away from the Industrial area but it is found that some of the slum dwellers have their own bicycles and some of them go by walk. The proposed byepass National Highway No.4 passes nearby this slum. Therefore many hotels, tea stalls have come up by the slum dwellers on either side of National high
The slum dwellers of two slums of Saidapur, namely Dandin oni and slum opposite the Mosque in Saidapur have working householders of 37.77 per cent and 13.96 per cent respectively. They are engaged in the industries and institutes such as Karnataka Seeds, University of Agricultural Sciences etc. The two slums of Attikolla area of Dharwad namely slum near Plywood Factory and Gavali Galli slum have householders working in unorganised sector 30.92 per cent and 26.19 per cent respectively. Some of the householders are working in plywood factory, Saw Mills, Tiwali in the lowest cadre.

Out of 2529 households 764 householders are engaged in organised sector. They account for 30.20 per cent of the total (refer Table 5.2 Fig 5.2). There are many, State and Central government, semi-government offices and private establishment between Hubli and Dharwad. There are thirteen educational institutions between Hubli and Dharwad. Some of the important Government, private offices and educational institutions are Income tax, Customs, Regional Transport Office, Karnataka Industrial Development office, Transport Corporation of India, Food Corporation of India, APMC, etc. Important educational institutions are B.V.B. College of Engineering, P.C. Jabin college, Khotambrs Science College, Dental College and Hospital, Karnataka Medical college etc. (Refer Fig 5.1). These offices, educational institutions and hospitals need low class people to work as sweepers.
watchmen, peons, etc. A small proportion of slum-dwellers are engaged in these salarised jobs. It is observed that some of the householders are permanent and a few working on daily wages of rupees 20 to 60 per day. In 50% slums of category III householders are engaged in organised sector more than the average (30.20 per cent). Those slums are Saidapur (opp Mosque) (63.12%) Krishnapur slum in Deshpandnagar (59.37%), Attikolla (Near Plywood factory) (59.32%) Saidapur (Dendin oni) (44.44%), Waddar oni slum is Rayapur (38.88%), Attikolla gavali galli (35.05%) and Asarhonda slum (33.87%). (Refer appendix No 11). The householders engaged in organised sector is highest in Saidapur (opp Mosque) because most of slum-dwellers are engaged as peons, attender, watchman in the University of Agricultural Sciences, Agricultural Development Center and Rural Agricultural Training Centre.

Self employment is another source of employment for the poor, particularly slum-dwellers. Out of 2529 householders, 651 householders are engaged in self-employment. They account for 2574 per cent of the total (Refer Table 5.2). Householders of slumsof category III are engaged in hotels, tea stalls, or are engaged in cartpulling, collecting old newspapers or waste iron, etc. Out of seventeen slums the highest percentage of slum-dwellers are engaged in self-employment in the slum at Sarswatpur. The reason is that, this slum consists of 75
per cent Sudgadsidd caste people. Here Sudgadsidd is a caste of Hindu religion, whose main occupation is going from place to place and telling the future of a person. Therefore a majority (50%) of the slum-dwellers are astrologers. Morning they leave their houses and visit different places in the city as well as villages nearby and tell the future of householders. In turn they collect some amount or commodities from the households. 48.44 per cent of the slum dwellers are engaged in construction in Waddar oni slum, 43.70 per cent of slum dwellers of Gandhinagar Bengeri are engaged in the preparation of liquor, 27.32 per cent of householders of Asar honda slum are engaged in selling of fruits, vegetables, flowers etc. Slum-dwellers have their own four-wheeler stalls. They sell these things in the market and in different parts of the city. 26.42 per cent of the slum-dwellers of Shikkalgar slum are engaged in self employment (Refer Appendix No 11). It is found that one of the householder is engaged in old paper collection. He collects from different residential areas of the city and sell to the local merchants. It is also observed that each local merchant would advance money to the newspaper collector. The local merchant in turn sell to big merchants in the city.

Table 5.3 indicates that out of 12,446 persons 3957 persons are earning. They account for 31.79 per cent of the
total population. It is little more than the average number of earners (30.69 per cent) of all the slums put together. Out of 39.57 earners, 1281 earn rupees 600-900 followed by 1024 who earn rupees 300-600. 933 persons earn rupees 900 to 1200 per month. Similarly 288 persons earn rupees 1200-1500 per month, 236 persons earn rupees less than 300 per month and the remaining 195 earners earn more than rupees 1500 per month, 236 persons earn less than 300 per month and the remaining 195 earners earn more than rupees 1550 per month (Refer fig 5.3). It is observed that the earners who earn more than 1500 per month are engaged in organised sector and those whose earnings are less than 300 per month are engaged in either unorganised sector or are self-employed.

The distribution of householders on the basis of monthly income is given in Table 5.4. It shows that out of 2529 households a majority of the householders (54.36 per cent) have the low income of less than rupees 601. Out of 14 slums of category III, 5 slums have monthly income more than the average. Those are Tadsinkoppa slum (85.48 per cent), slum at sarswatpur (91.85%), Asarhonda slum (68.30 per cent) slum near Rayapur (91.66%) Saidapur (opp Mosque) (54.18%) and waddar oni slum in Rayapur (61.11%) (Refer Appendix). The reason is that the majority of the householders of these slums are engaged either in unorganised sector or self employment.
29.06 per cent of the total householders have monthly income of 601 to 900 per month. Out of 14 slums, seven slums have monthly income of more than average (29.06%). Such slums have two earning persons in each house. Out of 2529 householders 397 households fall in the category of medium income group of rupees 901 to 1800 per month. They account for 15.69 per cent of the total (Refer Table 5.4). It is a little more than the average. There are four slums which have monthly income more than average.

It is highest in Waddar Oni slum in Deshpandenagar (36.90%) followed by Krishnapur slum (38.63%), Saidapur (Opp mosque) (31.28%) slum in Rayapur (22.22%) and Shikkalgar oni slum (16.25%). A small portion of the households (3.40%) fall in the category of high income group whose income is more than rupees 1800 per month. Out of 14 slums, 4 slums have more than the average, namely Saidapur (Dendin oni (11.11%), Shikkalgar Oni (10.00%), Attikolla gavali galli (6.18%) and Krishnapur slum in Deshpandenagar (4.25%) (Refer appendix No. 21). It is observed that in the above mentioned slums more than three persons from each households are earning or they are engaged in the organised sector.

The pattern of expenditure of slum dwellers of category III shows that 69 per cent of their total
expenditure is spent on purchasing of food items. It includes food grains, vegetables, edible oil etc. It is observed that a majority of the slum dwellers purchase food grains in the weekly market of the villages located nearby. The remaining 31 per cent of their expenditure goes to purchase non food items. 13.70 per cent of the expenditure is spent for intoxicants. It is the highest among the three categories of slums. This is because liquor is manufactured in Shikkalgar Tanda slum illegally and sold there. 4.09 per cent of their expenditure is spent on entertainments including religious festivals. Remaining expenditure is for medicines (1.90%), education (.88%), house rent, (.63%) and other expenditure (2%) (Refere Table 5.5). It is clear from the data that the expenditure made for education is minimum because education facilities are less, as these slums are rural in character.

Child labour is unavoidably practiced in the slums. Parents send their children for working in the early stage as if they are burden to them. Out of 4066 working children 931 are from the slums of category III. It accounts for 22.87 per cent of the total. As these slums are situated near industries, children are sent for light work such as packing, cleaning of gardening as servants, cleaners, etc. Out of 931 children of Category III 289 are working as labourers, 260 children are in the construction work. These together come to more than half of the total children of
category III. Another 50% of the children are working as servants in the hotels (11.27%), servants in the houses (9.66%), street vendors (5.05%) and newspaper sellers (3.75%) (Refer Table 5.6).

CATEGORY IV:

Slums of category IV include slums of low intensity. There are 1652 households, of which 709 householders are engaged in organised sector. It accounts for 42.91 per cent of the total (vide Table 5.2) and it is 1.6 times more than the average (25.84%). Slums of category IV have the highest percentage of householders engaged in organised sector among slums of four categories. This is because the level of education is higher than the other categories. Slum-dwellers of category IV are working as conductors, drivers in Karnataka State Road Transport (KSRTC), Clerks, supervisor, attenders, watchmen in government and semi-government departments. They are working as electricians in Karnataka Electric Board, and sweepers, peons, cleaners in the Municipal Corporation of Hubli Dharwad.

Table No. 5.2 reveals that 32.80 per cent of the total householders are engaged in unorganised sector. It is 1.4 times less than the average (45.08%). It alone shows that they are engaged in the organised sector. Slum-dwellers of category IV are engaged in the wholesale markets like Agricultural production Marketing Corporation of
India, Cotton Market, in private transport companies as coolies, labourers. Out of eleven slums of category IV, in four slums a majority of the householders are engaged in organised sector more than the average (32.80 per cent). Those are waddar colony (69.43%), slum in Yavagal plots (south) (58%), Tipu nagar (64.51%), Yavagal plots (north) Hosur (57.14%) (refer appendix Noll).

Self employment is least important for slums of category IV, Out of 1652 householders, 401 householders are engaged in self-employment (vide Table 5.2). accounting for 24.27 per cent of the total. It is 1.2 times less than the average number of householders engaged in self-employment for all the slums of HDMC. These householders have small grocery shops in their slum locality, panshops, and cycle shops, Tea stalls are common in every slum. Some of the householders are engaged in carpentry, tailoring, selling vegetable in the city etc., Some of the householders are engaged in selling ice cream, fruits and flowers etc.,

Out of eleven slums of category IV, in four slums householders are engaged in self-employment more than the average (24.27%). However, it is highest in Chapparband colony i.e. 38.88 per cent of the total households, followed by slum at Nagashettikoppa (28.98%), Nagachar colony (28.90%) and waddar colony (27.97%) (refer appendix No 11). It is observed that in chapparband colony a group of slum
dwellers are engaged in buying and selling of junk iron. A group of 10 to 15 persons form a batch and go out into villages and towns for buying scrap iron and junk iron on return they sell the material to the local merchants. The general practice is that each local merchant advances money to the group attached to him and the group would collect and sell the scrap iron to that merchant only. The local merchants in turn sell the junk to big wholesale merchants in the city. Slum-dwellers told that they get good profit in this.

Table 5.3 indicates that the highest percentage of earners are found in the slums of category IV. Out of 6646 persons of slums of category IV 2181 persons are earning. It accounts for 32.81 per cent of the total earners of all the slums of HDMC. It is 1.06 times more than the average (30.69%). Out of 2118 earners 629 earner have an income of 600-900 rupees, 590 earners rupees 300 to 399, 245 earners rupees 1200-1500 and 199 earners more than rupees 1500 per month (Vide Fig 5.3). It is the highest among the four categories of slums.

As far as monthly income of the slum dwellers is concerned out of 1652 householders, 102 householders have total monthly income of more than rupees 1800 per month, accounting for 6.17 per cent of the total (vide Table 5.4 fig 5.4) It is the highest among all the four categories of
slums. It is observed that every slum of category IV has householders of high income group i.e. more than rupees 1800 per month. However the percentage of slum dwellers ranges from 1.31 per cent to 25 per cent to the total householders.

The highest percentage of householders are found in slum near Topovan site followed by Barakotri slum (18.75%), Kurapli slum (12.50%), slum in Yaragalplots (south) Hosur (10.66%) (Refer appendix Moll) 19.91 per cent of the householders are having monthly income of rupees 901 to 1800 per month. This percentage is little more than the slums of category III. However, there is only one slum in the category IV i.e. slum in Yavagal plots (North) Hosur which has more than the average percentage of householders have monthly income of rupees 901 - 1800.

22.27 per cent of the householders have a monthly income of rupees 601 to 900 per month (vide Table 5.4 fig 5.4). Out of eleven slums of category IV, six slums have an income more than the average. Out of 1652 householders 853 householders have monthly income less than rupees 600 per month. It accounts for 51.63 per cent of the total (Vide Table 5.4). Out of eleven slums of category IV, in six slums a majority of the householders have less than the average.

The pattern of expenditure of slum dwellers is shown in Table 5.5. It is clear from the Table that householders
of slums of category IV spend minimum amount on intoxicants. It is 6.92 per cent of the total expenditure. It is little compared with what is spent in slums of all the categories. It shows low intensity of slum. It is a common fact that poorer the householders higher the amount spent on food. The data on economic conditions shows that the slums dwellers of category IV are economically better than those of category I, II and III. Therefore minimum percentage of expenditure goes for food i.e. 67.85 percentage of the total expenditure (Vide Fig 5.5). But expenditure on entertainment remains high in the slums of this category. It accounts for 6.18 per cent of the total. Compared with other categories, the amount spent on clothing is the highest i.e. 2.65 per cent of the total. The remaining expenditures are on rent (1.21%) and health (1.00%).

The child labour or working children are minimum in the slums of category IV. Out of 4066 working children 462 children are found working. It accounts for 11.36 per cent of the total. However the highest number of children are engaged in hotels, who account for 22.97 per cent, followed by construction (22.70%) cleaning (16.92%), as labourers (10.22%), and on servants in houses (10.52%). The lowest number of children (22) are engaged in newspaper-selling (vide Table 5.6 fig 5.6).

The above detailed study of slum dwellers of Hubli
and Dharwad on occupation and income concludes that the number of householders engaged in unorganised sector decreases with decreasing intensity of slum condition in the slums. On the other hand, the number of householders working in organised sector increase with decreasing intensity of slums. Similarly in the case of monthly income. As far as the pattern of expenditure is concerned the amount spent on intoxicants also decreases from 12.48 per cent of slums of very high intensity to 6.92 per cent in slums of low intensity. Likewise in the case of child labour, the number of children working in different activities decreases from 1494 to 462 (out of 4066) from the slum of the first category (very high intensity slums) to slums of the fourth category. (Low intensity slums).