

THE BOARD OF ECONOMIC INQUIRY PUNJAB (INDIA)

PUBLICATION No. 63

SOCIO-ECONOMIC SURVEY OF THE SLUM-AREAS OF MOGA



AND STATISTICAL ORGANISATION
GOVERNMENT, PUNJAB

CHANDIGARH

Printed by the Controller of Printing & Stationery, Punjab

Rs. 1.25 RP.

1960

Price :

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GENERAL EDITOR

GURDIT SINGH, B.Sc. (Wales)

Punjab Government does not hold itself responsible for any opinion expressed or conclusions reached by the writers.

PREFACE

The slum areas in the towns and cities have so far been inadequately attended to. With the increase in pace of urbanisation in recent years, the problem has come into prominence. There is a paramount necessity for clearing the slum areas both from social and hygienic point of view. It is, therefore, essential to provide the inhabitants of these slum areas with an alternate accommodation.

A sum of Rs. 2.80 lacs was provided by the State and Central Governments to the Municipal Committee, Moga for constructing suitable residential houses to accommodate the slum dwellers.

The Housing Department of Punjab Government proposed that a Socio-Economic Survey of Slum Areas of Moga should be conducted by the Economic & Statistical Organisation, Government Punjab. In response to this the Ludhiana Wing of the Organisation under the guidance and supervision of Shri Jagir Singh Sandhu, Deputy Economic and Statistical Adviser to Govt., Punjab, conducted this survey in January, 1960. The socio-economic and housing conditions of the residents of the selected slum areas have been briefly described in this report. The survey is the first of its kind undertaken by this organisation. There is a great need of conducting similar surveys in big cities like Amritsar, Jullundur and Ludhiana which are the growing industrial and commercial centres of the State.

Thanks are due to the Municipal Committee, Moga for their co-operation.

Acknowledgement is made of Sarvshri Amolak Singh Bhagat and Harbans Singh for collection of the data and of Shri Jagir Singh Sandhu for drafting the report.

GURDIT SINGH.

Economic and Statistical Adviser to Government,
Punjab.

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INTRODUCTION

Moga town is the headquarters of tahsil Moga and falls in the Ferozepur District of the Punjab. It is an important developing town situated at a distance of 35 miles from Ferozepur towards the East and is connected by rail with Ferozepur and Ludhiana and by road with practically the entire State. According to 1951 census, the total population of the town was 36,598 persons which was more than double as compared to 1931 census figures.

During the year 1958-59, the Government of India, Ministry of Works, Housing and Supply, allocated a sum of Rs. 2.10 lacs (Rs. 1.40 lacs as loan *plus* Rs. 0.70 lacs as subsidy). To this amount, a sum of Rs. 0.70 lac was added by the State Government as a matching subsidy, raising the total disburseable amount to Rs. 2.80 lacs. This entire amount of Rs. 2.80 lacs was disbursed to the Municipal Committee, Moga for constructing suitable residential houses to accommodate the slum dwellers. The Municipal Committee selected a site in the west of the town, abutting the railway line towards Ferozepur side and started construction work in July, 1959. Under this scheme 85 houses are being built. These houses will accommodate an equal number of households of the slum dwellers. There is another scheme to construct 25 more houses adjoining to this colony. Each house under construction contains two living rooms (8½' × 10' and 9½' × 14'), a verandah, a courtyard, a separate kitchen, a bath and a latrine.

A socio-economic survey of the slum area of Moga was proposed by the Housing Department of Punjab Government. Accordingly, the Ludhiana Wing of the Economic and Statistical Organisation, Punjab conducted this survey in January, 1960. The main object of the survey was to study the socio-economic and housing conditions of the residents of the selected slum areas.

Method of Survey.—The Municipal Committee, Moga was contacted for the demarcation of the slum areas to be studied. The following four slum pockets selected by them were surveyed :—

- | | |
|--|---|
| 1. Cluster of hutments near Nehru Park. | A |
| 2. Cluster of hutments adjoining to the Main Bazar of the town. | B |
| 3. Cluster of houses in Street No. 2 occupied by Municipal sweepers. | C |
| 4. Cluster of houses near City Police Road. | D |

Two Investigators under the supervision of Deputy Economic and Statistical Adviser to Government, Punjab, Ludhiana collected the data. All households residing in the above-mentioned 4 slum pockets were surveyed.

In regard to each household, particulars were collected about its size, number of earners and dependents, indebtedness, type of house occupied, roofed area, size of the plot, drinking water facilities, cooking arrangements and sanitary conditions. Inquiries were also made about each individual member of the household regarding age, sex, marital status, education, occupation, income and activity status. The questionnaire used is given in Appendix I.

Definitions.—For the purpose of this survey the following concepts and definitions were adopted :—

1. *House.*—House was taken as a dwelling having a separate main entrance.
2. *Household.*—Usual or normal resident members ordinarily taking meals from the same kitchen were taken to constitute a household. Relatives and guests temporarily staying with the household were excluded and temporary absentees from the household were included.
3. *Age.*—Age has been taken in years completed last birthday.
4. *Income.*—Income of a household and of the earners has been recorded for the preceding month.
5. *Literacy.*—The persons who could read and write were taken as literates.
6. *Standard of Education.*—Standard of education actually attained was recorded.

The compilation of filled-in schedules was taken up by the same Investigators after completing the field work. The entire work relating to this survey including drafting of the report was completed in January, 1960.

The Report has been divided into two parts. Part I deals with the socio-economic aspects of the households and Part II with their housing particulars.

PART I: SOCIO-ECONOMIC

1. *Households Surveyed.*—In all, 217 households with a population of 1,114 persons were surveyed. Number of the households and population in each slum block are given below:—

Slum Block	No. of Households	Population
A	71	333
B	79	403
C	26	141
D	41	237
Total	217	1,114

2. *Age and Sex.*—The following table classifies the residential population of the slum areas surveyed according to age and sex:—

Table (1.1) Distribution of Residents by Sex and Age

Age-Group (Years)	MALES		FEMALES		TOTAL	
	No.	Percentage to males	No.	Percentage to females	No.	Percentage to total
0—5	152	25	122	25	274	25
6—14	145	23	112	23	257	23
15—25	124	20	111	22	235	21
26—55	176	28	126	25	302	27
56 and above	22	4	24	5	46	4
Total	619	100	495	100	1,114	100

There are 800 females per 1,000 males. Percentages of males and females in the corresponding age-groups do not reveal any significant difference. The age-group 15—55 years (the working force) constitutes 48 per cent in case of males and 47 per cent in case of females.

3. *Marital Status*.—The following table shows the marital status of males and females in different age-groups:—

Table (1.2) Distribution of Residents by Marital Status and Age

Age group (years)	MALES				FEMALES			
	Never Married	Married	Widowed	Total	Never Married	Married	Wido- wed	Total
0—12 ..	275 (100)	1	..	276 (100)	221 (98)	4 (2)	..	225 (100)
13—17 ..	44 (92)	3 (6)	1 (2)	48 (100)	18 (56)	14 (44)	..	32 (160)
18—55 ..	29 (10)	226 (83)	18 (7)	273 (100)	..	200 (94)	13 (6)	213 (100)
56 & above ..	..	15 (68)	7 (32)	22 (100)	..	12 (48)	13 (52)	25 (100)
Total	348 (56)	245 (40)	26 (4)	619 (100)	239 (48)	230 (47)	26 (5)	495 (100)

Figures in the brackets indicate percentages.

One male and 4 females in the age-group of 0 to 12 years are married, which indicate a few cases of early marriage in the society. No female above the age of 18 years is unmarried. The females marry earlier as compared to the males. Percentage of the widowed is higher in case of females as compared to males.

4. *Household Size*.—A household in the slum area consists on an average of 5.1 persons as compared to 4.9 in urban areas of Ferozepur District. Variations in the sizes of households are shown in the following table:—

Table (1.3) Distribution of Households by Size

No. of persons in household	No. of households	Percentage to total
1	8	4
2	22	10
3	27	12
4	34	16
5	33	15
6	39	17
7	23	11
8	15	7
9	8	4
10	2	1
11 and more	6	3
Total	217	100

Households of moderate size (4 to 6 members) account for 48 per cent of the total. About one-fourth of the households are of large size (seven persons or more) while an equal number of households are of small size (one to three members).

5. *Literacy*.—The residents of slum areas (excluding the age-group 0 to 5) of the town are distributed below with regard to literacy and standard of education attained by them.

Table (1.4) Distribution of Residents by Age, Sex and Standard of Education

Education Standard	MALES					FEMALES					Grand Total	
	6-10 Yrs.	11-18 Yrs.	19-25 Yrs.	26 Yrs. and above	Total	6-10 Yrs.	11-18 Yrs.	19-25 Yrs.	26 Yrs. and above	Total		
1	2	3	4	5	6	7	8	9	10	11	12	
Illiterate	..	83	63	56	168	370 (79)	88	54	77	150	369 (99)	739 (88)
Literate -												
Up to Primary ..	14	14	9	19	56 (12)	1	1	..	..	2 (0.5)	58 (7)
Above Primary .. and up to Middle	1	16	8	11	36 (8)	..	2	..	..	2 (0.5)	38 (5)
Above Middle .. and up to Matric	..	..	2	..	2	..	..	..	..	..	2
Above Matric ..	..	..	3	..	3 (1)	..	..	..	..	..	3
Total	..	98	93	78	198	467 (100)	89	57	77	150	373 (100)	840 (100)

Figures in brackets indicate percentages.

The overall percentage of literacy is only 12 which is lower as compared to 22.9 per cent literacy for Ferozepur District and 16.4 per cent for the Punjab State as a whole according to 1951 census figures.

Literacy among the males works out to 20.6 per cent and for females only 1 per cent, while the respective figures for the State as a whole are 23.0 per cent and 8.8 per cent, respectively. It reveals the conservative attitude of slum dwellers towards female education. Not only is the overall percentage of literacy comparatively low in the slum area but the standard of education attained is also not of high order. There are only 2 persons who attained the Middle standard and 3 persons who are above Matric. Analysis of the data further reveals that only 15 male children out of 98 and one female child out of 89 in the age group 6-10 years are attending schools. This reveals that the slum dwellers are not making full use of educational facilities of the town, either due to poverty that prevents them from sending their children to schools or their conservative attitude towards education. There is thus a great need for an introduction of compulsory education specially for such backward and depressed classes.

6. *Caste and Community*.—Distribution of households, according to their caste and community is given in the following table.—

Table (1.5) Distribution of Households by Community and Area of Residence

Community	AREA OF RESIDENCE					Total	Percentage
	A	B	C	D			
1	2	3	4	5	6	7	
Balmik .. ..	..	75	25	41	141	65
Dhanik	39	..	..	..	39	18
Chamar	16	..	1	..	17	8	
Rager	16	..	..	..	16	7
Potter .. ..	..	2	..	..	2	1
Brahmin .. ..	..	2	..	..	2	1
Total	71	79	26	41	217	100	

Balmik, Dhanik, Chamar and Rager are the four major communities residing in the slum areas. Out of the four blocks three are mainly of the Balmiks and in one block Dhaniks, Chamars and Ragers predominate.

7. *Occupations of the Households*.—The households are classified below according to the occupations from which they derive the major part of their income.

Table (1.6) Distribution of Households by Occupation and Area of Residence

Occupation	AREA OF RESIDENCE					Total	Percentage to total
	A	B	C	D			
1	2	3	4	5	6	7	
Sweeper .. ..	..	35	19	30	84	39
Grain Jharai (Chhandana)	35	..	..	..	35	16
Shoe maker and repairer	21	..	2	1	24	11	
Winnowing basket maker .. ..	..	31	..	..	31	15
Water carriers .. ..	..	4	3	6	13	6
Artisan	6	1	..	..	7	3
Casual Labourers	1	1	..	1	3	1	
Peons	2	3	..	..	5	2
Weavers	2	..	..	..	2	1
Beggar and Priest .. ..	..	3	..	..	3	1
Others*	4	1	2	3	10	5	
Total	71	79	26	41	217	100	

*Others include goat rearing, moharrir, rickshaw pulling, gardening, gate-keeper, domestic servant, band-master, Railway watchman, etc.

Sweeping, grain *gharai* in the grain market, shoe-making and repairing, and winnowing basket making are the four major occupations of the households and they together account for four-fifths of the total households. Households with sweeping as their occupation, are mainly concentrated in blocks B, C and D and generally belong to Balmiki community. The households having, grain *gharai* as their occupation, are found in block 'A' and are 'Dhanik' by caste.

Winnowing-basket makers are concentrated in block 'B' and are generally Balmiki by caste. The households living on shoe-making and repairing are generally Chamars and Ragers, and are mainly residing in block 'A'. The artisans living in block 'A' are also generally Rager by caste. It may, however, be mentioned that only 2 families gave out 'begging' as their occupation. It is possible that some of the children and the aged persons of the other households may be beggars but that might not be the major source of livelihood of the households.

8. *Earning Strength of the Households.*—The number of earners in households of different sizes are given in the table below.

Table (1.7) Distribution of Households by Size and Number of Earners

Size of the household	NUMBER OF EARNERS						Total number	Average number of earners per household
	Nil	One	Two	Three	Four	Five and more		
1	2	3	4	5	6	7	8	9
1.	..	8	..	..	..	..	8	1.0
2.	1	14	7	..	..	..	22	1.3
3.	..	2	22	3	..	..	27	2.0
4.	..	8	13	13	..	..	34	2.1
5.	..	..	27	5	1	..	33	2.2
6.	..	5	17	10	5	2	39	2.5
7.	..	1	10	10	1	1	23	2.7
8.	..	..	2	8	3	2	15	3.6
9.	..	..	3	2	..	3	8	4.0
10.	..	..	..	1	..	1	2	4.5
11. and above	..	..	..	2	1	3	6	4.5
Total	1	38	101	54	11	12	217	2.4
Per cent	0.4	17.4	47.0	24.8	5.0	5.4	100.0	

In the 217 households, there were 513 earners. Average number of earners per household thus works out to about 2.4. As many as 71.9 per cent of the households have 2 to 3 earners each.

Number of earners per household is high. On account of their being engaged in low paying professions, most of the members both male and female have to earn something to support the family.

The table further suggests that the larger the size of the household, larger is the number of earners. The relationship between these two factors is clear from the following table:—

Table (1.8) : Distribution of Households by Number of Earners

No. of earners in the household	No. of such households	Average No. of members in such households
None	1	2.0
One	38	2.9
Two	101	4.8
Three	54	6.1
Four	11	7.1
Five and more	12	9.0
Total	217	5.1

The number of earners keeps pace with the increase in the size of the family which shows that the poor families are not worried about the large size of the households. This fact is, of course, contrary to the one generally found in case of middle and upper class households.

9. *Income of the Households.*—The households have been classified by their monthly income and the size in the table given below.

Table (1.9) Distribution of Households by Size and Monthly Income

Household size	MONTHLY INCOME IN RUPEES							
	Nil	Up to	26-50	51-75	76-100	101-150	151-200	200 and above
1.	..	..	3	5	..	..	..	..
2.	1	1	6	10	2	2	..	..
3.	..	..	6	8	9	4	..	..
4.	..	..	4	11	13	6	..	..
5.	..	..	6	5	17	5	..	..
6.	..	..	3	8	10	13	3	2
7.	..	..	1	3	10	8	1	..
8.	..	..	..	..	4	5	5	1
9.	..	..	..	..	1	5	..	2
10.	..	..	..	..	..	2	..	..
11 and above	..	..	..	..	..	2	2	2
Total number of household	1	1	29	50	66	52	11	7
Percent to total	0.4	0.4	13.5	23.0	30.4	24.0	5.1	3.2
Average number of persons per household	2	2	3.6	3.7	5.1	6.3	8.0	8.7

Almost two-fifths of the households earn Rs. 75 or less per month and more than half fall in the income range Rs. 76-150 per month. Only 18 families earn above Rs. 150 per month.

Another finding of the inquiry is that, that the income increases with the increase in the size of the household.

10. *Particulars of Earners.*—Of the 513 earners, 303 are males and 210 females. Females form two-fifths of the total earners. Classification of earners by age is given below.

Table (1.10) Distribution of Earners by Age

Age Group (years)	No. of earners	Percentage to total
0—14	30	6
15—18	57	11
19—55	406	79
56 and above	20	4
Total	513	100

As many as 30 earners fall in the age group of 14 years or below. It is an indication of children being engaged in earning in poor and low income communities. About four-fifths of the earners fall in the earning age group 19-55 years.

11. *Earning Capacity of the Earners.*—Classification of male and female earners by their monthly earnings is given in the following table :—

Table (1.11) : Distribution of Earners by Sex and Income

Income Groups (Rs.)	EARNERS				Persons	Per cent to total No. of earners
	Male	% to total Male earners	Female	% to total Female earners		
Up to 20	41	14	149	71	190	38
21—40	63	20	35	15	98	19
41—60	74	24	14	8	88	17
61—100	123	41	12	6	135	26
Above 100	2	1	..	..	2	..
Total	303	100	210	100	513	100

The table reveals that about two-fifths of the earners earn less than Rupees 20 each per month.

One out of every five earners falls in the income range Rs. 21—40 per month. One-fourth of the total earners fall in the income range Rs. 61 to 100. As many as 71 per cent of the female earners earn less than Rs. 20 per month. Majority of the male earners (65 per cent) fall in the income range of Rs. 41—100 per month.

12. *Occupational Distribution.*—Distribution of male and female earners by their occupations is shown in the following table :—

Table (1.12): Distribution of Earners by Sex and Occupation

Occupation	NO. OF EARNERS			Per cent to total
	Male	Female	Total	
Sweepers	.. 105	111	216	42
Grain <i>jharai</i> (<i>chhandana</i>)	.. 52	51	103	20
Winnowing-basket makers	.. 45	38	83	16
Shoe-makers and repairers	.. 31	1	32	6
Artisans	.. 11	4	15	3
Water-carriers	.. 13	..	13	3
Labourers	.. 9	2	11	2
Rickshaw pullers	.. 8	..	8	2
Beggars and Priests	.. 6	1	7	1
Handloom Weavers	.. 2	1	3	1
Goat Rearers	.. 2	..	2	..
Peons	.. 3	..	3	1
Others	.. 16	1	17	3
Total	.. 303	210	513	100

Two persons out of every five are sweepers. One out of every five is engaged in grain *jharai* in the grain market and one out of every six makes winnowing-baskets. The three main occupations of the female earners are sweeping, grain *jharai* and winnowing-basket making.

13. *Indebtedness.*—Information about the debt particulars of the households was collected in respect of amount of debt, sources and purposes of borrowing and the rates of interest on which the loans were obtained.

Out of 217 families surveyed 101 (48%) are in debt. The number of families in debt, residing in each of the four slum pockets, is given in the following table:—

Table (1.13): Distribution of Families in Debt by Residence

Slum Block	NUMBER OF FAMILIES		
	Total	In debt	Percentage to total
A	71	42	59
B	79	27	34
C	26	11	42
D	41	21	51
Total	217	101	48

14. *Size of Debt.*—Classification of families in debt according to the size of debt incurred is given below:—

Table (1.14): Distribution of Indebted Families by Debt Range

Debt range (Rs.)	Number of families
Up to 100	21
101—200	29
201—300	19
301—500	20
501 and above	12
Total	101

The amount of debt outstanding against indebted families is not very high due to low credit worthiness of these households. About half the households fall in the debt range Rs. 200 and below. Only 12 households have debt above Rs. 500 standing against them. Average amount of debt per indebted household works out to Rs. 308.

15. *Sources of Borrowing.*—The amount of debt incurred by the

borrowers from different sources is shown in the following table :—

Table (1.15) : Sources of Borrowing

Source of Borrowing		Amount borrowed in 000' Rs	Per cent to total
Money-lenders	..	24.3	78
Relatives	..	5.7	18
Co-operative Society	..	0.7	2
Other sources	..	0.5	2
Total	..	31.2	100

Money-lenders account for more than three-fourths of the total debt outstanding. The relatives are another important source of borrowing.

16. *The Rate of Interest.*—The amounts of loan incurred at different rates of interest are shown below.

Table : (1.16) Distribution of Amount Borrowed by Rate of Interest

Rate of Interest per annum		Amount borrowed in 000' Rs.	Per cent to total
24 per cent and above	..	14.7	47
18½ per cent	..	11.5	37
6 to 15 per cent	..	3.4	11
Free	..	1.6	5
Total	..	31.2	100

The rates of interest at which the credit to these poor families is available are quite high. As much as 84 per cent of the amount borrowed carries a rate of interest of 18½ per cent per annum or more. Free-of-interest loans have generally been obtained from the relatives.

17. *Purposes of Borrowing* :—Classification of the outstanding debt

by the purposes of borrowing can be seen from the following table :—

Table (1.17) : Distribution of Debt by Purpose

Purpose	Amount borrowed in 000' Rs.	Per cent to total
Social and Religious Ceremonies ..	20.3	65
Medicines ..	5.6	18
Domestic Consumption ..	1.4	5
Purchase of Cycle and Sewing Machine ..	0.6	2
Redemption of old debts ..	0.8	2
House construction and repairing ..	1.0	3
Education ..	0.2	1
Other purposes	1.3	4
Total ..	31.2	100

Two-thirds of the outstanding debt was incurred for social ceremonies like marriages, child births, deaths, etc. Another important cause of borrowing is the expenditure incurred on medicines, because of the hopelessly poor sanitary conditions of these slum pockets which adversely affect the health of the residents.

18. *Inventory of Livestock and others.*—A census of live stock, cycles, watches and time-pieces under taken during this survey furnishes the following information :—

Table (1.18) Inventory of Livestock and other Durable Goods

Slum Block Item	NUMBER				Total
	A	B	C	D	
Milch Cattle ..	14	8	..	8	30
Goats and Sheep ..	13	1	..	6	20
Pigs ..	..	48	3	56	107
Cycles ..	4	5	..	2	11
Watches and Time- pieces ..	3	1	..	2	6

There is no radio in any of these localities. The number of cycles is also insignificant. It reveals the poor economic conditions of the households under study.

Pigs form the major type of domestic animals because pig raising does not cost much in such localities.

PART II—HOUSING

This part deals with the particulars of the houses occupied by the slum dwellers. The analysis throws light on the size and structure of the houses, cooking arrangements, drinking-water facilities and sanitation.

1. *Owned and Rented Houses.*—The house and households are identical in slum areas. There are 217 houses with an equal number of households surveyed. In Block A, of 71 houses, the structures of 63 houses are owned and in Block B, of 79 houses, the structures of 34 houses are owned by the occupants. The land in Block A belongs to the Municipal Committee which is charging a monthly rent of 25 Naye Paise per house-plot. Block C has double-storeyed pucca houses. These houses are mainly occupied by the Municipal sweepers and are owned by some private persons. The Municipal sweepers are living on rent in these houses. In Block D also, the houses are privately owned and the house holds are living as tenants.

In all, 97 houses are owned and the remaining 120 houses are taken on rent by the occupants. Blockwise distribution of the houses owned or rented by the different households is given below :—

Table (2.1): Distribution of Houses by Ownership and Occupation of the Household

Occupation of the household	NUMBER OF HOUSES										
	Block A		Block B		Block C		Block D		TOTAL		
	Owned	Rented	Owned	Rented	Owned	Rented	Owned	Rented	Owned	Rented	
1. Sweepers .. ..	..	..	..	..	35	..	19	..	30	..	84
2. Grain <i>Jharai</i> ..	31	4	..	..	..	..	..	..	..	31	4
3. Shoe-makers and repairers ..	19	2	..	..	..	2	..	1	19	5	5
4. Winnowing Basket makers .. ..	..	..	31	..	..	..	..	..	31	..	..
5. Water-carriers ..	1	..	1	3	..	3	..	6	1	12	12
6. Artisans ..	5	1	..	1	..	..	..	..	5	2	7
7. Casual Labour ..	1	..	..	1	..	..	..	1	1	2	2
8. Peons ..	1	..	..	3	..	..	..	..	2	3	5
9. Weavers ..	2	..	..	..	..	..	..	..	2	..	..
10. Beggars and Pimps ..	..	..	2	1	..	..	..	..	2	1	3
11. Others ..	3	1	..	1	..	2	..	3	3	7	10
Total ..	63	8	34	45	..	26	..	41	97	120	217

2. *House-rent.*—The rented houses classified according to the monthly rent paid by the occupants are shown in the following table :—

Table (2.2):— Distribution of Rented Houses by Monthly Rent paid.

Monthly Rent (in Rs.)	No. of houses	Percentage to total
Upto 2.50	10	8
2.51—5.00	56	46
5.01—7.50	48	40
7.51—10.00	3	3
Above 10	3	3
Total	120	100

Monthly rents of the houses occupied by the slum dwellers are quite low. It is an indication of the very poor type of hutments occupied by these persons.

3. *Living-rooms.*—The number of living-rooms in the houses occupied by the households of different sizes can be seen from the table given below:—

Table (2.3) Distribution of Houses by Number of Living-rooms and size of the Household of the Occupier

Size of Household (Persons)	NO. OF HOUSEHOLDS HAVING			Total
	One Living- room	Two Living- rooms	Three Living- rooms	
1—2	24	6	..	30
3—5	87	6	1	94
6—8	60	16	1	77
9 and above	2	11	3	16
Total	173	39	5	217
Percentage to total	80	18	2	100

The table depicts a gloomy picture of the residential accommodation available. Four-fifths of the households live in single-roomed hutments. The fact that as many as 62 households with 6 or more persons each, live in single-roomed hutments is an indication of congestion and overcrowding in the living-rooms.

4. *Built Area.*—The households classified by size and the built area occupied by them are shown in the following table:—

Table (2.4) Distribution of Houses by Built Area and Size of the Household of the Occupier

Built Area (in Sq. ft.)	NUMBER OF HOUSEHOLDS WITH HOUSEHOLD SIZE OF					
	1—2 members	3—5 members	6—8 members	9 and above members	All sizes	Per- centage to total
Up to 100	3	8	1	..	12	6
101—150	11	23	9	..	43	20
151—200	6	20	21	..	47	21
201—250	5	22	13	1	41	19
251—300	1	12	15	2	30	14
301—500	4	8	13	8	33	15
Above 500	..	1	5	5	11	5
Total	30	94	77	16	217	100

The built area occupied by the three-fifths of the households ranges from 101 to 250 sq. ft. One-fifth of the households have been occupying more than 300 sq. ft. each of the built area.

5. *House-plot Size.*—The distribution of the houses by the area of house-plots and the size of the households is given below:—

Table (2.5) Distribution of Houses by Plot Area and size of the Household of the Occupier

Plot Area (Sq. ft.)	HOUSEHOLD SIZE					Percentage to total
	1—2 members	3—5 members	6—8 members	9 and above members	All sizes	
Up to 100	2	5	..	..	7	3
101—150	7	14	5	..	26	12
151—200	3	12	9	..	24	11
201—250	3	11	8	1	23	11
251—300	5	10	12	..	27	13
301—500	10	34	33	7	84	38
Above 500	..	8	10	8	26	12
Total	30	94	77	16	217	100

The house-plots of one-third of the houses range from 101 to 250 sq. ft. and half the houses fall in the group 251 to 500 sq. ft. Comparison of the house-plot size with that of the built area reveals that courtyards and open spaces either do not exist or are very small in most of the houses.

6. *Type of Walls.*—The distribution of houses in each block according to the type of walls can be seen from the table given below:—

Table (2.6) Distribution of Houses by Type of Walls and Location (Numbers)

Location	Type of Walls			Total
	<i>Kachha</i> or Mud	<i>Pacca</i>	Mixed	
Block A	6	6	59	71
.. B	5	23	51	79
.. C	..	26	..	26
.. D	..	21	20	41
Total	11	76	130	217
Percentage to total	5	35	60	100

About one-third of the houses are built of *pacca* bricks and the remaining are either built of *kachha* bricks or are mixed ones (*kachha pacca*).

7. *Type of Roof*.—Most of the houses have thatched or *kachha* (mud) roofs. Only 15 houses have roofs of *pacca* bricks. This information is provided by the table given below:—

Table (2.7) Distribution of Houses by Type of Roof and Location

Location	Type of Roof			Total
	<i>Kachha</i> or Mud	<i>Pacca</i>	Thatched	
Block A	14	..	57	71
„ B	40	..	39	79
„ C	11	15	..	26
„ D	38	..	3	41
Total ..	103	15	99	217
Percentage to total	47	7	46	100

8. *Cooking Arrangements*.—Only 27 houses have kitchens attached. In the remaining 190 houses no separate kitchen exists. Cooking is mostly done in the open or in the living rooms. The block-wise information in this respect is given below:—

Table (2.8) Distribution of Houses by Type of Cooking Arrangement and Location (Number).

Cooking Arrangements Location in Block	Separate kitchen	In Living-room	Verandaha	Open	Total
	A ..	6	25	4	36	71
B ..	13	24	9	33	79
C ..	..	24	..	2	26
D ..	8	8	17	8	41
Total	27	81	30	79	217
Percentage to total	13	37	14	36	100

9. *Drinking-water Facilities.*—Drinking-water facilities do not exist separately for each household. Generally two to three hand pumps are found in each locality which meet the requirements of the residents. Public water facilities have not been provided to these areas.

10. *Drainage.*—Block C, which consists of pacca houses, has pacca drains. There is no proper drainage system in Blocks A, B and D. The lack of drains causes much inconvenience to persons living in these areas during rains. Sight of the stagnant water is not uncommon. Not only do the pools of stagnant water give out offensive smell but also provide breeding places for mosquitoes.

11. *Latrines.*—The houses are not equipped with any type of latrines. The nearest open ground available is used as latrine. The children are most unlooked for in this respect. They ease themselves wherever they find it convenient.

12. *Streets.*—The streets of the slum areas are unpaved. All sorts of house refuse and rubbish is thrown in a careless way. Kachha streets coupled with lack of proper drainage system present a hopeless standard of sanitation.

Summary of the Report

The Socio-Economic Survey of the Slum Areas of Moga was conducted by the Economic and Statistical Organisation, Punjab, in January, 1960. This survey was proposed by Secretary, Housing Department, Government Punjab. The main object of the survey was to study the socio-economic and housing conditions of the residents of the selected slum areas of the town.

The following four slum pockets were selected for study in consultation with the Municipal Committee, Moga:—

1. Cluster of hutments near Nehru Park	..	71	Households.
2. Cluster of hutments adjoining to the Main Bazar of the town.	..	79	„
3. Cluster of houses in Street No. 2 occupied by Municipal Sweepers.	..	26	„
4. Cluster of houses near City Police Road.	..	41	„

The report has been divided into two parts. Part I deals with the socio-economic aspects of the households and Part II with their housing particulars.

Part I: Socio-economic.—In all 217 households with a population of 1,114 persons were surveyed. Of the total population 56 per cent are males. The average size of the household works out to 5.1 persons as compared to 4.9 persons in urban areas of Ferozepur District. 40 per cent of the males and 47 per cent of the females are married. “Widowed” constitute 4 and 5 per cent of males and females, respectively.

The overall percentage of literacy is only 12 as compared to 22.9 and 16.4 in 1951 for Ferozepur District and the Punjab State, respectively. Literacy percentage among the males works out to 20.6 and for females only 1.0, while the respective figures for the State as a whole were 23.0 and 8.8 in 1951, respectively. Not only is the overall percentage of literacy comparatively low but the standard of education attained by the literates is also not of high order. There are only 5 persons who have attained the middle standard or above.

Balmiki, Dhanik, Chamar and Rager are the four major communities residing in the slum areas. Sweeping grain *gharai* in the grain market, shoe-making and repairing and winnowing-basket making are the four major occupations of the households.

In 217 households, there are 513 earners. As many as 72 per cent of the households have two to three earners each. About two-fifths of the households earn Rs. 75 or less per month and more than half fall in the income range of Rs. 76 to 150 per month. Of the earners, two-fifths are females. As many as 30 earners are of the age of 14 years or below. As many as 75 per cent of the female earners earn less than Rs. 20 per month while majority of the male earners earn Rs. 41 to Rs. 100 per month.

Of 217 families surveyed 101 (48 per cent) are in debt. The average amount of debt per indebted household works out to Rs. 308. Nearly four-fifths of the debt incurred by the borrowers was advanced by the money-lenders. As much as 84 per cent of the amount borrowed carries a rate of interest of 18-3/4 per cent per annum or more. Two-thirds of the outstanding debt was incurred for unproductive purposes like social ceremonies. Another important cause of borrowing was expenditure incurred on medicines. There is no radio with any of the households in these localities. The number of cycles with them is also insignificant. Pigs, however, formed the major types of domestic animals.

Part II : Housing.—Of 217 houses, 97 are owned and 120 are rented. The house plots of most of the owned houses are owned by the Municipal Committee. The house owners pay 25 naye Paise each as rent of the house plot. Of rented houses, monthly rent in case of 86 per cent of the total houses varied from Rs. 2.51 to Rs. 7.50. As many as 80 per cent of the households live in single-room hutments. The built area occupied by three-fifths of the households ranges from 101 to 250 sq. ft. Courtyard and open spaces either do not exist or are very small in size in most of the houses. One-third of the houses are built of *pacca* walls and the remaining are built of either *kachha* bricks or *kachha pacca* both. Only 15 houses have roofs of *pacca* bricks and the roofs of the remaining houses are either thatched or of mud. Only 27 houses have separate kitchens attached and the remaining families cook their meals either in the verandah, or in the living rooms or in the open. Generally, two to three hand-pumps are found in each locality which meet the requirements of the residents. The houses are not equipped with any type of latrine. The streets are unpaved. No proper drainage system exists.

The survey reveals that the socio-economic and housing conditions of the slum dwellers are generally poor and deserve sympathetic consideration.

APPENDICES

*Socio—Economic Survey of Slum Area***Block I:**

(1) Ward/Street _____ (2) House No. _____

Block II:

(1) Name of the head of the household _____

(4) Years since living in present house _____

Block III : Particulars of the members of the household :—

Serial No.	Name	Relation with the head of the household	Age on last birthday (Yrs)	Sex (M/F)	Marital Status (M/U/W/O) specify	Education	Economic Status E/D
1	2	3	4	5	6	7	8
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							

Block IV : Employment : Labour disposition during the week ending on _____

Serial No./ S. No. in Block III	Description of the Occupation	Sector	Days at work	No. of days			Hours at work	Weekly earnings (Rs.)	REMARKS
				With job but not at work	Not in labour force	Unemployed			
1	2	3	4	5	6	7	8	9	10
1									
2									
3									
4									
5									

Block V Indebtedness

- (A) (1) If in debt, total amount outstanding Rs. _____
- (2) Particulars of debt outstanding :—

Source of borrowing	Amount borrowed	Rate of Interest	Purpose
(i) Money-lenders			
(ii) Relatives			
(iii) Co-operative Society			
(iv) Others _____ (Specify)			

Block VI Miscellaneous Information

Does the household possess

1. Radio
2. Gramophone
3. Sewing Machine
4. Cycle
5. Time Piece
6. Live stock

Type	Number

PART II—Housing

Block I

- (i) Status of the house owned Not owned
 (ii) If not owned Rented Free
 (iii) If rented House Plot only
 (iv) Monthly rent paid Rs. _____

Block II : Housing particulars ..

Type	No.	REMARKS
Living rooms		
Store (if separate)		
Kitchen (if separate)		
Verandah		
Bathroom (if separate)		
Any other room (if separate)		
Total built area (sq. ft.)		
Total area of the house plot (sq. ft.)		

Block IV: Cooking arrangements:

- Separate kitchen
 In living room
 In verandah
 In open Other _____
 (specify)

Remarks

Block III: Quality of the house:

- Type of walls:
 Burnt brick Unburnt
 bricks Mud Others _____
 (specify)
- Type of roof :
 Thatched Tiles Mud
 Others _____
 specify
- Type of floor :
 Kachcha Pucca
 Others _____
 (specify)
- Fencing arrangements:
 Complete Partial
 None
- Structure of the house:
 Kachcha Pucca Mixed
- Conditions of the house:
 Dilapidated Good
 If dilapidated: part whole

Block V: Drinking-water facilities:

- Inside the house-plot
 Outside the house-plot
 Source: Tap Handpump
 Kachcha well Pucca well
 Others
 If outside the house-plot :
 distance (ft.)

Block VI: Sanitary conditions:

- Latrines:
 Sanitary Non-sanitary
 No. _____
- Drains :
 Kachcha Pucca No.
- Disposal of waste water:
 Soakpit Street None

Block VII: Lighting Arrangements:

- Electric Others _____
 (specify)