

# Study on Causes of Poverty among the Slums of Midnapore Municipality, West Bengal

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**Abstract**— Urbanization is growing rapidly all over India as well as indulged the growth of slums over a time period and surrounds the city from all sides. Slums are more widespread in the metropolitan cities in India, but now are gradually developing in other cities and small towns also. The living conditions in the slums are hazardous with little or no access to public services explicitly worse off than non-slum dwellers. In general, the visual manifestation of poverty is hallmark of slums which is not only a product of material deprivation but of a set of interlocking factors. The study aims to explain the faces of urban poverty in reference to livelihood framework. Data have been collected randomly from two hundred urban poor living in twenty slums (out of 185-slums) of 25-wards in Midnapore Municipality, West Bengal, by using a structured questionnaire. The data are analysed by simple mathematics and cross tabulation using SPSS-20 software.

**Key words:** Slum, Urbanization, Poverty, Cross tabulation & SPSS-20

## I. INTRODUCTION

In India, cities and small towns are growing due to development of social and economic benefits. Accesses to drinking water, sanitation, health service, education opportunities are often spectacularly higher in urban areas than rural areas. Various types of development processes are effectively run and at the same time counter effects are poverty, crime, sprawl, pollution, and health problems etc. i.e. slums development in general hallmarks of urban areas.

Traditionally slums were referred to housing areas of ‘environmentally and structurally deficient’ (Govt. of India, 1988). In 1981 census of India, as per the Slum Area Act-1956, defines slums as ‘areas where buildings are unfit for human habitation for reasons such as decrepitude, overcrowding, faulty arrangement of streets, and lack of open space, sanitation facilities etc. The slums, according to the census of India (2001), are densely packed areas with population around 300 (60-70 households), living in congested, dense and unhygienic environment. The housing infrastructure is mostly kutcha or semi-pucca without inbuilt sanitary or drinking water facilities. Urban slum dwellers coming from rural areas and migrate to cities with dreams of better education, employment and a better standard of life but the present set of conditions front a picture of a nightmare for them. Slums, in most of the cases, are unauthorized colonies, which gradually come up along construction, drainage & waste material dumping sites, etc., where basic facilities like water, electricity, sanitation and health services are not formally established. According to Ford Foundation, a slum is a residential area in which the housing is so deteriorated and substandard or as unwholesome as to be a menace to the health, safety, morality or welfare of the occupants (Rathor, 2003). Census of India-2011 define slum is “all clusters of 20-25 or more households, having no roofs or non-concrete

roofs, and not having any facility of drinking water, toilets or drainage will be considered as slums”.

In general, the visual manifestation of poverty is hallmark of slums which is not only a product of material scarcity but also with a set of interrelated factors. Most of the study reveals that the urban slum poor faces extreme poverty and vulnerability in terms of their economic and social conditions. However, attempts have been made in this study to explain livelihood framework, which has been used recently in analysing urban poverty and to explain the faces of urban poverty as well as provide some recommendation and/or strategies to overcome the poor conditions.

## II. OBJECTIVES

- To explain the causes & faces of poverty of the slum dwellers.
- To provide some livelihood frameworks and/or strategies to overcome the poor conditions.

## III. METHODOLOGY

### A. Sampling Techniques

The study is being mostly both subjective and analytical. Therefore for this purpose, 20 slums (out of 185-slums) were randomly selected from 25-wards in Midnapore Municipality, West Bengal. From each selected slum, 10 households were again randomly selected. Purposive sampling was adapted to some degree in choosing the opinion of those households together who are participated in group discussion personally.

### B. Data Collection

Data	Procedure of Data Collection
Total number of assets per household, Income, Expenditure, Housing etc.	Household survey through structured Questionnaire, Focus group discussion.

Table 1(a): Data Collection

### C. Data Analysis

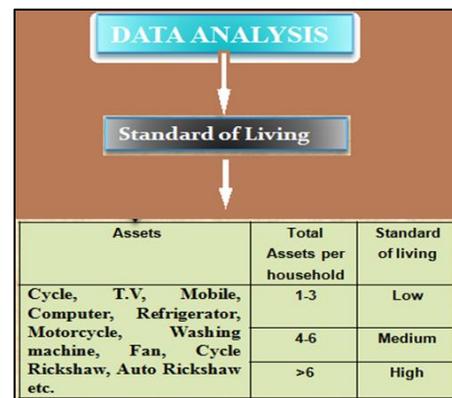


Fig. 1(a): Data analysis

The study was conducted based on primary data collected from the respondents. The data were analyzed using both descriptive (Composite Index) and inferential analyses (Cross Tabulation and Simple Mathematics) were used to achieve the objectives of study.

#### IV. RESULT & DISCUSSION

The poverty is such an urban environmental problem that the causes of it are very hard to find out. However the basic causes of the poverty in the slums of the midnapore town can be given as follows:

- The poor people are so superstitious that they think their poverty is the results of the sin of their former life birth. They have no any type of constructive thoughts, they have on ambition and they can't think the pinkish culture outer their very small work of thoughts.

#### A. Economic Conditions

For understanding poverty we have to understand economic condition where the shoe pinches. We have to understand the difference between the people engaged in work and those not engaged in work. And if they are not engaged in work then what is the factor- because of "flawed character" or due to their defective society, i.e. of "restricted opportunities". We should go through some factors as discussed below-

##### 1) Lower Income and High expenditure:

"Bhalo thakte ke chayna beta, kintu paisatai to nai, ke dibe, tor bap.....?" ("who does not want remain well and eat well my son, but it needs money, who will give it, your

father?...". Asked Loaxmi Rani Singh, seventy – four years old grandmother at Adibasi Para during focus group discussion.

According to World Bank measurement of Poverty Line, 2012, a person needs RS. 124.00/ day and Rs. 3720.00/ month to maintain minimum subsistence level. And according to our survey on urban slum areas, average per capita income RS.50.60/day and Rs. 1517.92/ month (table-1.1). Now it is clear that how many difficulties a poor parent have to face to alive themselves and their children.

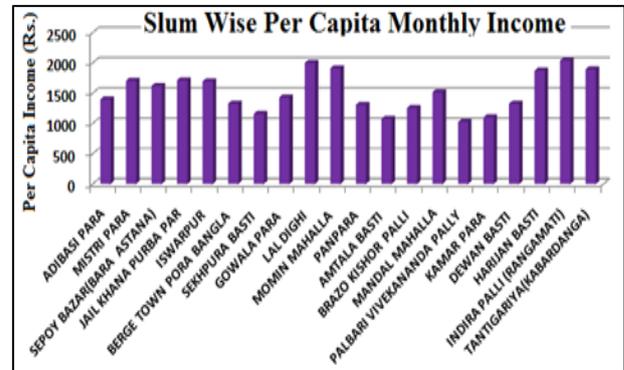


Fig. 1: Slum wise per capita monthly income (Rs)

In Laldighi and Indira Pally per capita income is RS. 66.67/day and 68.06/day respectively and it is quite healthy with respect to others, because in these two areas the working person have been working in Govt. service and business sectors for last ten to fourteen years and therefore their income is in a constant manner. But the all over condition is tragic.

Sl. No. of Slum	Name of Slum	Mean family Member	Mean family Income/month in Rs.	Per capita Income/month in Rs.	Per capita income/day in Rs.	Youth dependency Ratio
1	Adibasi Para	6.5	9100	1400.00	46.67	0.266 or 26.70%
2	Mistri Para	4.9	8350	1704.08	56.80	
3	Sepoy Bazar (Bara Astana)	4.6	7450	1619.56	53.99	
4	Jail Khana Purba Par	4.5	7700	1711.11	57.04	
5	Iswarpur	4.9	8300	1693.88	56.46	
6	Berge Town Pora Bangla	5.8	7700	1327.59	44.25	
7	Sekhpura Basti	5.8	6700	1155.17	38.51	
8	Gowala Para	5.6	8000	1428.57	47.62	
9	Lal Dighi	6.2	12400	2000.00	66.67	
10	Momin Mahalla	5.6	10700	1910.71	63.69	
11	Panpara	7.8	10200	1307.69	43.59	
12	Amtala Basti	5.4	5800	1074.07	35.80	
13	Brazo Kishor Palli	5.1	6400	1254.90	41.83	
14	Mandal Mahalla	6.5	9850	1515.38	50.51	
15	Palbari Vivekananda Pally	4.5	4600	1022.22	34.07	
16	Kamar Para	4.5	4950	1100.00	36.67	
17	Dewan Basti	6.3	8350	1325.40	44.18	
18	Harijan Basti	4.7	8800	1872.34	62.41	
19	Indira Palli (Rangamati)	4.8	9800	2041.67	68.06	
20	Tantigariya (Kabardanga)	5.0	9470	1894.00	63.13	
Average		5.45 (1090)	8231	1517.92	50.60	

Table 1: Some basic demographic and socio economic criteria of the slums of Medinipore town

A portion of household can't afford their standard of living because their expenditure level is higher than of income level. For instances, in case of less than Rs. 5000/- per month income and expenditure, households are 31% and 48% respectively, i.e. expenditure level is higher than income level. From Fig.-1.2, it is clear that Low income means low

expenditure of the family and high expenditure with higher income family. So, income is significant determinants of household standard of living i.e. low income creating poverty represents in fig 3.

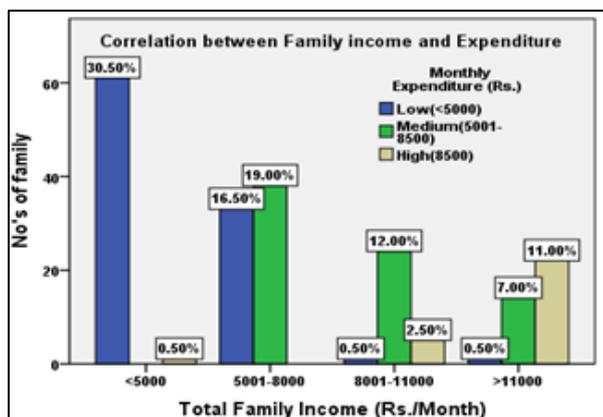


Fig. 2: Correlation between monthly income and expenditure (Rs)

From the fig 3, it is quite clear that due to their lower income the poor person's can't take proper nutritious food which affects on their growth, and they can't also think for proper education and therefore they are not grown up as skilled Persons. And due to these causes they can't get any standard job and it leads to the lower wage level workers (27%) like marginal labourers (20%), rickshaw or trolley pullers (13%) etc. Moreover, only 5% household being able

to income from other sources of activity. The poor people are trapped in a cycle.

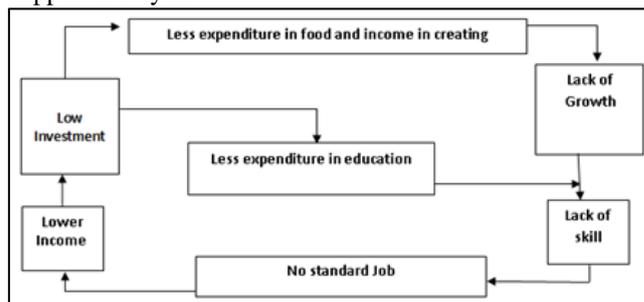


Fig. 3: Flow chart showing the effect of lower income in creating poverty

2) High Rate of Unemployment

Unemployment is treated as the “kingpin” of causing poverty. It leads to the drop in the demand for labour. We have surveyed 200 household and the total population is 1090, out of this total population, the population below 15 years is 291(26.70%) and above 15 years is 799 (73.30%). There are very few children who are treated as child labourer. So, in the respect of above the percentage of working population is not so healthy.

Slums	Total sample population	Population above 15-years.	% with total population	% of working person to total population	% of non-working person to total population	Working & non-Working ratio
Adibasi Para	65	44	67.69	30.77	36.92	0.83:1
Mistri Para	49	37	75.51	34.69	40.82	0.85:1
Sepoy Bazar (Bara Astana)	46	36	78.26	47.83	30.43	1.57:1
Jail Khana Purba Par	45	39	86.67	37.78	48.89	0.77:1
Iswarpur	49	39	79.59	32.65	46.94	0.70:1
Berge Town Pora Bangla	58	38	65.51	34.48	31.03	1.11:1
Sekhpura Basti	58	43	74.14	39.66	34.48	1.15:1
Gowala Para	56	43	76.79	30.36	46.43	0.65:1
Lal Dighi	62	42	67.74	38.71	29.03	1.33:1
Momin Mahalla	56	43	76.79	37.50	39.29	0.95:1
Panpara	78	61	78.21	32.06	46.15	0.69:1
Amtala Basti	54	38	70.37	37.04	33.33	1.11:1
Brazo Kishor Palli	51	40	78.43	47.06	31.37	1.50:1
Mandal Mahalla	65	47	72.31	38.46	33.85	1.14:1
Palbari Vivekananda Pally	45	32	71.11	26.67	44.44	0.60:1
Kamar Para	45	36	80.00	31.11	48.89	0.64:1
Dewan Basti	63	39	61.90	31.74	30.16	1.05:1
Harijan Basti	47	29	61.70	34.04	27.66	1.23:1
Indira Palli (Rangamati)	48	35	72.92	37.50	35.42	1.06:1
Tantigariya(Kabardanga)	50	38	76.00	30	46.00	0.65:1
Total	1090	799	73.30	35.51	38.08	0.93:1

Table 2: The work participation condition of the slums of Midnapore town

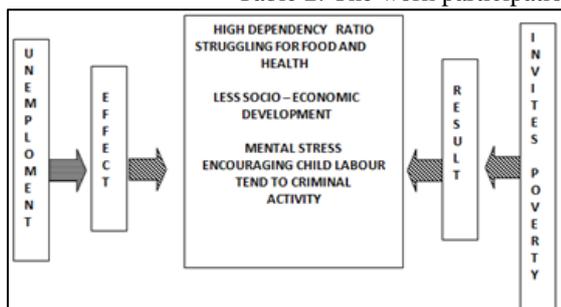


Fig. 4: Flow chart, showing the effect of unemployment on the creation of poverty

According to the above locality wise data, the slums are certainly a matter of concern. Obviously, the problem of unemployment is a hard nut to crack. It should be mentioned that in Sepoy Bazar the working-nonworking ration is quite healthy with respect to others (working : nonworking, (1.57:1) but the working persons are engaged in very low wage work and small business. On the other side of the coin though the working and nonworking ratio of Palbari Vivekanda Palli (0.6:1) showing bad condition with respect to others and the per capita income is also lowest (Rs. 34.07/day) in this slum in the respect of other quality and it is

due to the fit into place in status job like small business as a servant.

The problem of unemployment affects the dependency ratio, it drop the demand for labour and leads to decrease the wages. And it should be mentioned that at real cost at the slum areas the person who get work as a labour for

10-15 days in a month or who pulling rickshaw, trolley or the women who are treated as maidservant should not be treated as employed. We should consider how much people are engaged in status able or permanent job like factory labour, office clerk, and shopkeeper or in other sectoral clerk. And in this context the real story is very much fatal (see table 3).

Occupation (%)	Total family Income (Rs./ Month)				Standard of Living		
	< 5000	5001-8000	8001-11000	>11000	Low (1-3)	Medium (4-6)	High (>6)
Industrial workers	37.5	25.0	0.0	37.5	25.0	75.0	0.0
Rickshaw puller	50.0	30.8	11.5	7.7	15.4	80.8	3.8
Small business	26.0	46.0	8.0	20.0	6.0	88.0	6.0
Wage labour	35.2	35.2	16.7	13.0	37.0	63.0	0.0
Jobless	29.4	29.4	17.6	23.5	29.4	47.1	23.5
Others	22.2	31.1	24.4	22.2	13.3	64.4	22.2

Table 3: Correlation between occupation, family income and standard of living (%)

Table 3 demonstrates that who are rickshaw pullers, their income and standard of living is very low. Income and standard of living is quite healthy in case of industrial workers. Hence, it is apparent that squat working status of the slum dwellers is suffering by low income and standard of

living and under poverty. Table-1.4 reveals that who are migrated for job have under moderate income and high standard of living than non-migrated household i.e. inherited household still in poverty cycle.

Migration for job	Total family Income (Rs./ Month)				Standard of Living		
	< 5000	5001-8000	8001-11000	>11000	Low (1-3)	Medium (4-6)	High (>6)
No	31.2	35.9	18.8	14.1	20.3	71.9	7.8
Yes	25.0	25.0	37.5	12.5	12.5	50.0	37.5

Table 4: Correlation between migration for job, family income and standard of living (%)

### 3) Work status of Wife

Higher education and Work participation of women in different govt. and NGOs is a sign of development. But in the study area 12.5% women is involved in maidservant activity and 8% affianced in other informal low wages activity, only 1.5% women engaged in govt. service. So it is clear that due to lack of higher education, they can't get any standard job and it leads to the lower wage level workers. The poor women are trapped in a cycle. Within this cycle their culture, their thought cannot develop. Lower income encourages their dapperness about their life and their thought which affects their next generation as a result future cannot come out from poverty.

Work status of wife	Total family Income (Rs./ Month)				Standard of Living		
	< 5000	5001-8000	8001-11000	> 11000	Low (1-3)	Medium (4-6)	High (>6)
Not Working	32.1	34.6	14.1	19.2	19.9	70.5	9.6
Working	27.3	38.6	18.2	15.9	20.5	72.7	6.8
Total (%)	31.0	35.5	15.0	18.5	20.0	71.0	9.0

Table 5: Correlation between work status of wife, family income and standard of living

### B. Lack of Property or Asset (Standard of living)

To all intents and purposes or any kind of assets should be a "Key of Security" for a person at any time or in future. As we can say – own house, more or less a land, household assets like TV, refrigerator, cell phone, cycle etc. But in our surveying areas at least 50% householder say land holder are not the proper legal owner at their present property like their land or of their living place. The all over conditions seems ill

at ease. In Rangamati and also in Kabardanga (Tantigeria), most of people are migrated and most of this place is treated as vested land. In Kamar Para near Circuit house the condition is not so bad, taking into account that at least twenty houses out of forty five are on vested land as well as with respect of others there are some well-built house. In Brajakishore Polly (Nutan Bazar) out of fifty-one householders only ten to fifteen householder have already got the legal ownership is going on. In this miserable condition they cannot dreaming about a prosperous future and enable to take a chance of more development at the lost of his/her own property. Having sold their present land in the slum area they cannot leave the place. Always a fear of being landless, house lessens grip in their mind and therefore their thoughts, motives, skills, culture, vies of development, view of searching better job, better community must be depressed and in this situation they cannot think about the outer world behind the poverty world.

Degree	No's of family	%
Low(1-3)	40	20.0
Medium(4-6)	142	71.0
High(>6)	18	9.0
Total	200	100.0

Table 6: Degree of total assets (Standard of living)

Besides, household assets like cycle (87%), radio (4%), TV (78%), telephone, Mobile (93%), water pump, computer, refrigerator, motorcycle (19.5%), washing machine, fan (80%), cycle rickshaw (16.5%), auto rickshaw (2%), sewing machine, Watch/clock (79%) etc., there are only 71% household have 4-6 assets, 20% household have 1-3 assets and only 9% household have living with more than 6-assets (table-1.6). So, it is clear that most of slum dwellers still as a rural environment as well as low standard of living.

### C. Living Condition

From our earlier discussion, it is found that out of 200 respondents, most of the household have semi-pucca house

located 55% household on plane land with drainage site, 22.5% households near garbage site, 10% on river bank and railroad site respectively and only 2.5% on flood prone area where 67% household have no separate bathroom in which 36.5% household uses pit toilet and sharing it with others household nearly 33.5%. Almost 34.80% household's uses wood for cooking because of low economic stability.

Therefore, half of household affecting by indoor pollution and 67% household has no proper sanitation facility which may have an effect on their health. Also it is a sign of poor conditions.

Fig 5 shows that low income group household with kuchha house and moderate standard of living and high income group with high income and moderate living standard. So, it indicates the positive correlation between type of house, family income and living standard.

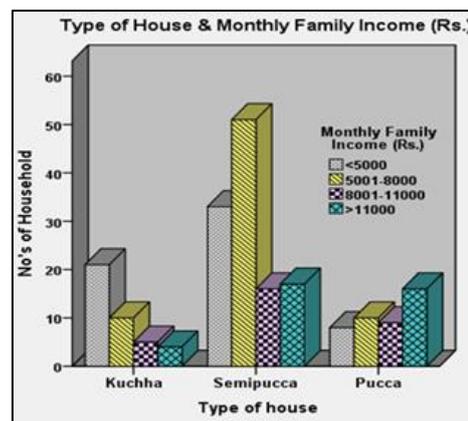


Fig. 5: Correlation between type of house & monthly family income (Rs.)

Room Density (No's of room/ members )	Total family Income (Rs./ Month)				Standard of Living		
	< 5000	5001-8000	8001-11000	>11000	Low (1-3)	Medium (4-6)	High (>6)
< 0.50	30.6	37.6	14.6	17.2	19.7	73.2	7.0
0.50-1	37.1	22.9	14.3	25.7	20.0	65.7	14.3
> 1	12.5	50.0	25.0	12.5	25.0	50.0	25.0
Total (%)	31.0	35.5	15.0	18.5	20.0	71.0	9.0

Table 7: Correlation between room Density, family income and standard of living

In addition, table 7 shows that high room density household with moderate income and medium living standard. There is also positive correlation between room density, family income and standard of living.

### V. LACK OF SAVINGS

Every person should have a future plan. And therefore he needs any kind of savings, it may be daily or monthly or yearly. In the very recent days daily life small savings is very effective. It is quite possible to open a savings account for a lower middle class person, even for a daily earner person.

But as we find except a very few houses most of the peoples are without any kind of savings. In spite of considering these entire situations we can't say that a person spends twenty to thirty rupees per day for his drunkenness then he could save it in any way in any bank or post office or in any governmental authorized scheme for his future. Although 72.5% household encompass bank and/or post office account nevertheless the real situation is not so.

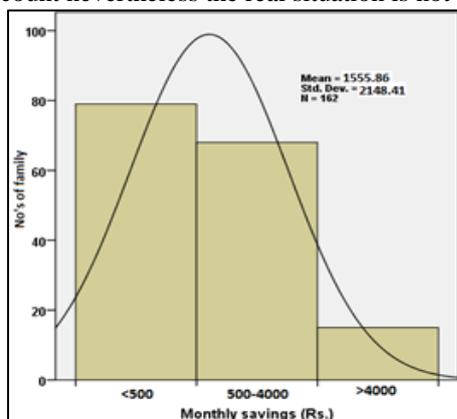


Fig. 6: Monthly savings (Rs.) of the households

It is found that only 9.3% household monthly savings more than Rs.4000/- and 42% household monthly saving ranges Rs. 500-4000/- but still about 49% household savings less than Rs. 500 per month. In Kamar Para, a person,

name Gunadhar Rana, has an account in Allahabad Bank. It must be said that in this family the total income is Rs. 7900/- per month when the total family member is eleven. In the slum areas the main problem is to think about savings. In the slum area there are a broad number of female children. And in our society a marriage of a girl is quite a huge burden for their parents. As we were in the way of survey we have tried to enquiry from a lot of poor parents about their future plan about it (their girl's marriage). And every helpless mother said, "Sottor- Asi jedin ja pai tar besitai neshha kheyne nei, chele -meye gular bolle kotha amake mare....." [Though her father earns rupees seventy to eighty per day but most of it is expended in drunkenness, and if I try to remember him about the children then he quarrels with me].

Figure 7 illustrate that there is positive correlation between savings and standard of living. Those who are savings monthly their standard of living is relatively high than those are not savings.

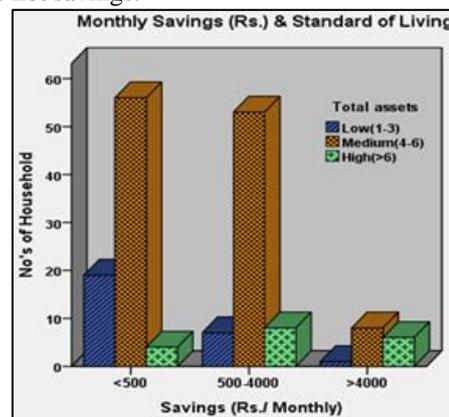


Fig. 7: Correlation between monthly family savings (Rs.) and standard of living

### VI. CONCLUDING REMARKS

In general, the case study material shows that household incomes have been low and variable, and average real per

capita income among the slum dwellers actually declined. While the real household incomes of a small number of households rose, the increase in incomes is small. At the same time, there is little change in the basic conditions of their working and living environment. Specifically, most of the slums dwellers are engaged with lower wage level workers like marginal labourers, maidservant activity (mainly women) and rickshaw or trolley pullers etc. In addition, high level of illiteracy, drop out, female marriage at below 18-years, large family size, jobless working persons, high expenditure than income, a smaller amount of monthly savings as well as poor physical environment adequately contribute to incidence of poverty as a result 91% household belongs to Below Poverty Line (BPL) in the slums of Midnapore town.

Living condition of urban poor is considerably poor in socio-economically according to the survey findings. Most of places where slum dwellers live are unhygienic. In rainy season they are more vulnerable to the diseases because most of the slums are in the low lying areas. These slums are not only congested places, but also have kuccha to semi-pucca houses with underprivileged condition, high room density, open sewerage and lack of private toilets etc. Surprisingly, drug and alcohol intake, skill and strength of work, unconsciousness about job opportunity, expanding money on social ceremonies, political work and biasness women violence, quarrelling, social unrest and crime increasing day to day rather than taking any strategy to cope with poverty. Therefore, the possibilities for improving the environment through individual action are very limited.

However the study observed that the Government has formulated various policies to address poverty vulnerability. Nevertheless, there is still inadequate institutional mechanism and capacity at the grassroots to ensure implementation of the formulated policies and strategies, and in most cases, people at the community level are not aware of the presence of these policies. Therefore, there is an urgent need for policy makers, researchers, faculties, NGO's, organized groups. Politician and communities to formulate and pursue policies in the slums that will provide better job opportunities, reduce economic hardship, increase awareness and to improve the environment in which people live and, in general, to raise their standard of living. In our opinion, some effective steps, though have already taken in village areas but in urban slum areas no any type of effective steps have taken. It should needs some intensive programme.

- Decreasing natural population growth.
- Empowering Vulnerable Households and Disadvantaged Groups.
- Development of educational status at primary & secondary level with providing subsidies to the poor meritorious students.
- Increasing the field of employment by the provision of (i) intensive and sustained engagement including follow-up with beneficiaries post intervention to achieve not just securing better employment but also "staying better employed" and "staying connected." (ii) Skilling and placement for higher earnings (through wage or self-employment) targeted at the working poor, and (iii) skill retooling and re-employment or re-placement for out-of-

work persons due to adverse market conditions, health shocks, etc.

- Expanding Micro Finance and credit Systems through SHGs.
- Provide Loan & insurance facilities.
- Provide Tenure security and property rights as well as Shelter Improvement.
- Improving Physical infrastructure like sewer systems, water supply and sanitation, accessibility, electricity, drainage system, security and street lighting etc.
- Increasing medical facility and Mass awareness.
- Developed mental status by cultural and community programme:
- Development of new varieties of policies related to social justice which suitable to the minimization of discrimination is essential as they face different challenges with various social problems and open up the existing Social Welfare Schemes for needy Poor households and create specific welfare schemes to address the basic needs of Poor households including housing and employment needs.

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