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EFFECTS OF NEIGHBORHOOD FACILITIES IN VARIOUS SLUM ERADICATION POLICIES & THEIR IMPACT ON THE SOCIO-ECONOMIC CONDITION OF THE SLUM DWELLERS

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Abstract—Slum dwellers are some of the toughest yet most vulnerable members of our society. It is of utmost importance to prepare development plans & policies for the up gradation of the slum dwellers in infrastructure, health & other basic amenities. Major problems in the slums especially in the large city areas are high population density, housing shortage, lack of basic amenities, environmental degradation traffic & pollution, poverty & unemployment & social unrest.

The objectives of this research paper are as follows:

1. To study the theoretical ideas relating to the socio-economic conditions of the slum dwellers.
2. To study the measures adopted for improvement the living conditions of the slum dwellers.
3. To analyze the various neighborhood facilities provided in various slum eradication policies and to determine the direct and indirect effects of the same in the success of a policy.

This paper brings to light on a conceptual note the background of the slums and with the various policies and schemes by the government and their impacts on the beneficiaries. In general the social and the economic conditions of the slum dwellers are presented with the aid of collected published literature & secondary data on slum dwellers.

The socio-economic status of the slum dwellers is very poor. In most of the schemes that have been taken up by the governments in the various five year plans and the dedicated slum eradication schemes, very little emphasis was given to these neighborhood facilities, mainly in the implementation phase, which are important for the eradication or the upliftment of a slum.

With better implementation and strict enforcement of the various plans and the policies, the poor living conditions of the slum dwellers can be solved to a great extent. Slum dwellers contribute a lot to the economic activity of the urban areas and play a major role for the development of nation which can be improved further. There is need to do better arrangements for the positive changes among the slum dwellers. Through this paper, an attempt is made to highlight the various schemes and the drawbacks in the policies and their implementation of the neighborhood facilities in the slum for the upliftment or eradication of a slum area.

Index Terms—Neighborhood facility, Socio-Economic, Slum, Policy, Housing

I. INTRODUCTION

Slum dwellers are one of the toughest yet most vulnerable members of our society. They regularly come face to face to various types of problems like health, hygiene, malnutrition, poor housing conditions, lack of social security, low income & unemployment and many more. Visible & open sewers lack of proper pathways, uncontrolled dumping & management of solid waste management, pollution, & unsafe and unorganized building constructions. Slum existence is a global phenomenon. Major problems in the slums especially in the large city areas are high population density, housing shortage, lack of basic amenities, environmental degradation, traffic & pollution, poverty & unemployment & social unrest.

II. OBJECTIVES

The objectives of this paper are as follows:

1. To demonstrate and study the theoretical ideas relating to the socio-economic conditions of the slum dwellers.
2. To study the measures adopted for improvement of the living condition of the slum dwellers
3. To analyze the neighborhood facilities provided in various slum eradication policies and to determine the direct and indirect effects of the same in the success of a policy.

III. CONCEPTUAL BACKGROUND OF THE SLUMS

With the progress of time, the number of urban centers is on increasing trend. Due to higher expense & high population density the urban poor are forced to live in slum areas which are mostly deprived of the minimum living standards. The word “slum” is very difficult to define in technical terms. The definitions of slums are mostly qualitative in nature, such as areas of people lacking the basic services like durable housing on access to safe drinking water.

IV. TENTATIVE REASONS FOR SLUM UPCOMING

The development of a slum area may be due to many factors. Some of the prominent reasons are as follows:

1. Urbanization & Industrialization
2. Increased income in the secondary or the territory sector compared to the primary sector making the cities & towns the centers of economic growth & job generation.
3. Urban migration results in housing shortage in the urban areas, thereby leads to creation of slums

V. SOCIAL INDICATORS OF THE SLUM DWELLERS

The actual state of any person in a society is represented by its social indicators. Social indicators reflect the quality of lives of the people of the society. The United Nations in the year 1994 stated that, social indicators are the statistics that, in general reflect important social conditions and those facilitating the process of assessing those conditions and their evolutions. Social indicators are helpful in identifying social problems that require immediate action to develop the goals & set the priorities for action and spending & to assess the effectiveness of the programs & policies.

VI. SLUM UPGRADING PROGRAMMES

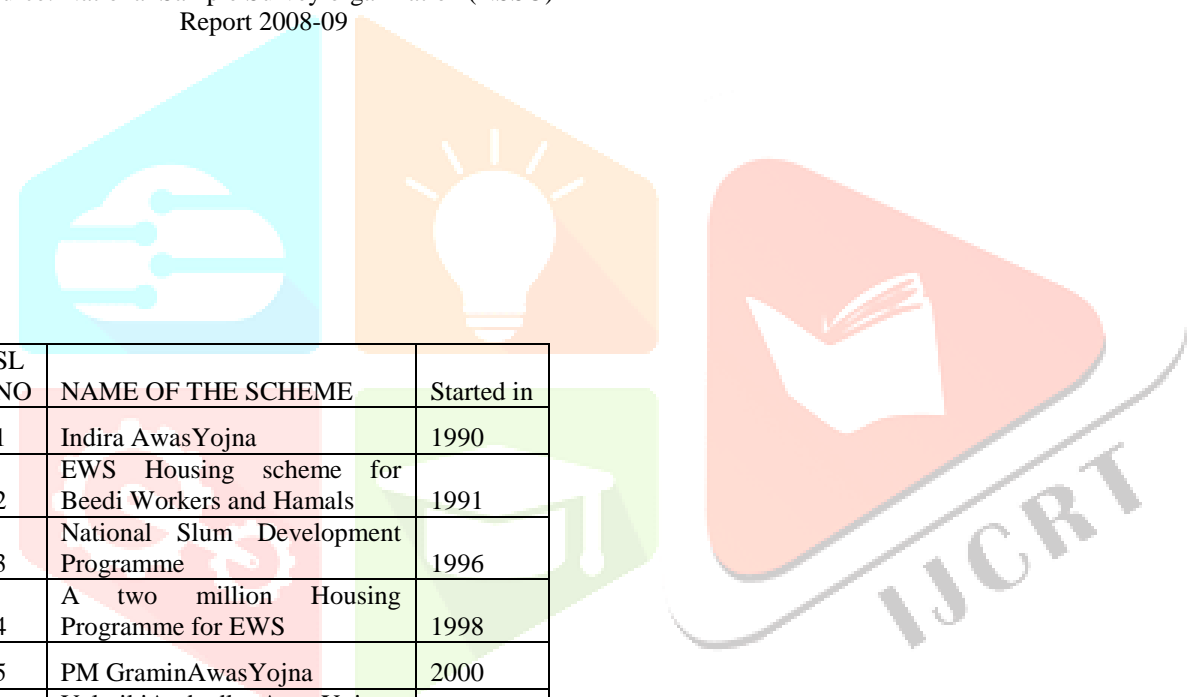
The process through which informal residential areas are improved and incorporated into the city or town by regularizing the land status, providing basic services and dwelling units to the slum dwellers is called slum upgrading. It involves providing slum dwellers with economic, social, institutional and community services available like any other citizen of the country. These services include legal (land tenure), physical (infrastructure), social (such as crime or education or health) or economic services. The following are some of the most common issues addressed by most of the slum upgrading programs:

- i. Legalization of tenure status for sites and houses, including regularization of rental agreements to ensure improved tenure.
- ii. Making available the nonexistent or unusable service, infrastructure e.g., water, waste management and waste water management, sanitation, electricity, road pavement, street lighting, etc.
- iii. Making available the nonexistent or unusable social infrastructure such as schools, clinics, community centers, playgrounds, green areas, etc.
- iv. Physical improvement of the built environment, including rehabilitation/improvement of existing housing stock.
- v. Construction and renovation of housing units.
- vi. Changes in regulatory framework to better suit the needs and opportunities available to the poor, as far as possible keeping to existing settlement patterns.

Living with basic dignity and in decent conditions is a fundamental right every citizen. In the better interest of the city, it is necessary to upgrade slums and prevent new ones from forming which will result in developing new hotspots for crimes and diseases. Moreover, in-situ slum upgrading is one of the most viable and affordable.

1958	Urban Community Development (UCD)
1972	Environmental Improvement of Urban Slums (EIUS)
1981	Low cost sanitation for Liberation of scavengers
1986	Urban Basic Services(UBS)
1989	Nehru RozgarYojana (NRY)
1990	Urban Basic Services for the poor (UBSP)
1995	Prime Minister's Integrated Urban Poverty Eradication Programme
1996	National Slum Development Programme (NSDP)
1997	SwarnaJayantiShahariRozgarYojana (SJSRY)
2005	Basic Services for Urban poor (BSUP)/Jawaharlal Nehru National Urban Renewal Mission (JNNURM)

Table 1: List of Urban Poverty Programmes till JnNURM
Source: National Sample Survey organization (NSSO)
Report 2008-09



SL NO	NAME OF THE SCHEME	Started in
1	Indira AwasYojna	1990
2	EWS Housing scheme for Beedi Workers and Hamals	1991
3	National Slum Development Programme	1996
4	A two million Housing Programme for EWS	1998
5	PM GraminAwasYojna	2000
6	ValmikiAmbedkarAwasYojna (VAMBAY)	2001
7	JNNURUM (BSUP AND IHSDP)	2005

Table 2: List of Slum Housing scheme undertaken till JnNURM
Source: National Sample Survey organization (NSSO)
Report 2008-09

VII. BASIC FOCUS ON THE MAJOR SCHEMES UNDERTAKEN

While examining the impact of these programs the National Commission on Urbanization concluded that “the reach of the programs is limited, there is a high degree of inflexibility, there is lack of convergence of programs even the main targets are often missed, the programs are still working on a laboratory scale”. One of the most important slum development programs of the initial years was the *Urban Community Development* program launched in 1966 as a centrally sponsored scheme. But in 1969 it was transferred to the state sector. Owing to the paucity of funds, this scheme has discontinued in most of the states. It has been observed that because of the very design and method of implementation of the scheme, the Urban Community Development could be implemented only in 20% of the slums, those that were on government and quasi-government land. The major objectives of the project were as follows:

- (i) Creating a sense of social coherence on a neighborhood basis through corporate civic action and promoting national integration.
- (ii) Developing in the slum dwellers a sense of belongingness to the urban fabric through increased participation of people in community affairs by a problem solving approach with their own initiative, organization, self help and mutual aid.
- (iii) Bringing about change towards betterment by creating civic consciousness and by motivating people to improve the conditions of their life particularly those affecting their social and physical environment.
- (iv) Developing local initiative, identifying and training local leadership talents and
- (v) Ensuring fuller utilization of the technical and welfare services with the help of an external agency.

It included adequate arrangements for providing water supply, sanitation facilities, health set up for women and children's, educational facilities, and shelter related up-gradations and provision of employment opportunities. It took into its purview the provision of income generating and income enhancing activities and assets to the slum dwellers so that they could affect an economic improvement on a self help basis.

Another scheme initiated during those initial years was the *Slum Clearance and Relocation Scheme*. The scheme was initiated in 1960 which basically involved construction of new tenements with better amenities required for healthy living and relocating of the slum dwellers into those newly built tenements or rental basis at subsidized rates. In the early stages of the scheme 80 sq. yard plots were given with a built plinth and toilet and water tap but proved unaffordable to accommodate all the eligible beneficiaries of the slum was given a plot of 25 sq. yards on which they were allowed to put up hut or shack. Allottees of the 25 sq. yards plots were permitted to build their own structures but not of permanent nature. Rent recovery aspect, however, proved to be haphazard and 50 per cent defaulting rate was reported. The reasons attributed were -

- (i) The beneficiaries had developed a negative attitude towards the authorities on the ground that they (the families) had been uprooted from their homes,
- (ii) The relocation resulted in loss of employment for some and increased the transportation costs for most of them.

In 1974, the scope of the scheme was enlarged and it was made applicable to all urban areas in the country. Further the scheme was made an integral part of the Minimum Needs Program and was transferred to the state sector in April 1974. The program gained popularity over the years; it achieved a high coverage in 1983-84 and 1984-85. The *Environmental Improvement of Urban Slums (EIUS)* program envisages the provision of a package of amenities as per the following norms:

1. Latrines: One seat for 20-50 persons.
2. Water taps: One tap for 150 persons.
3. Provision of Storm water drains for quickly draining out storm water.
4. Sewer open drains with normal outflow avoiding accumulation of stagnant waste water.
5. Community bath: One bathroom for 20-50 persons.
6. Widening and paving of existing lanes to make room for easy flow of pedestrians, bicycles and handcarts on paved paths.
7. Street lighting: One pole at 30 meters distance.

The EIUS scheme is financed on a per capita basis for the population of selected slum areas. Initially in 1972 the amount was fixed at Rs. 120.00. In 1974, it was raised to Rs. 150.00.

The government of India issued new guidelines in the beginning of Eighth Five Year Plan in which it retained all the existing components of the scheme besides adding other facilities like community centers, crèches, dispensaries, non-formal educational centers, parks etc. In view of the revised guidelines and escalated cost, the per capita amount was also raised and now since 1995, stood at Rs.800/- . There have been many positive fallouts of the EIUS Program though shortcomings are also there. Many slum dwellers have upgraded their shelter in the wake of improved access to services and the reduced fear of eviction.

Here, mention may be made of almost a similar slum development program namely, *Slum Improvement Program (SIP)*. Both EIUS and SIP are concerned with the physical improvement of slums through provision of a standard package of community facilities, such as provision of water taps, open drains for outflow of waste water, storm water drains, community bath and latrines, widening and paving of existing lanes and street lighting. The World Bank financed urban development projects which have SIP as a component. The loans and grants provided by the World Bank are passed on to the beneficiaries at a 12 percent rate of interest repayable in 20 years.

Regarding any preventive oriented scheme, it was *integrated development of small and medium towns (IDSMT)* that was launched with the intention of exploring the relatively favorable potentialities (physical as well as economic) of some towns in order to build them up as growth centers, which would not only stop the migration of the rural poor to large cities, but also provide certain services to their hinterland, the under mentioned components were eligible for central assistance on matching basis:

1. Land acquisition and development of residential scheme including sites and services with or without core housing.
 2. Low cost latrines.
- In the scheme the following components were to be funded by the state govt.
- (i) Slum improvement and upgradation, sewerage, drainage and sanitation.

(ii) Preventive medical facilities and health care.

As to the implementation of the program, the state government was made responsible to identify the agencies for materializing the purpose. The local bodies of the town were encouraged and assisted to participate in the preparation and implementation of the integrated program. Also, the State Governments / Union Territory administrations were required to formulate State Urban Development Strategy Paper and identify growth centers (priority town) for funding under IDSMT scheme with comprehensive justification. In 'A' category towns having population less than 20,000 the distribution of financial contribution were as follows -

(a) 48 per cent in the form of central assistance (grants) ;

(b) 32 percent state share and the rest 20 percent loan from Housing and Urban Development Corporation (HUDCO) / other institutions.

The corresponding figures for 'B' category towns having population between 20 to 50 thousand were 45 percent, 30 percent and 25 per cent, for towns of 'C' category having population between 50 thousand to 1 lakh, the corresponding figures were 40 percent, 29 percent and 29 percent. For 'D' category towns having population between 1 lakh to 3 lakhs, the corresponding figures were 38, 26 and 36 (in percentages). For 'E' category towns having population between 3 to 5 lakhs the central assistance share was 36 per cent the states share was 24 per cent and loan from HUDCO / other institutions was 40 percent.

On a perusal of the program, following critical conclusions can be drawn.

a) The amount being invested is too little and the scheme itself has come too late.

b) The program targeted wrong cities.

c) Elite continue to be the beneficiaries and the poor shall be neglected.

It was introduced during the Fifth Five Year Plan. This scheme has been funded by the central government under the Integrated Development of Small and Medium Towns (IDSMT), the Housing and Urban Development Corporation (HUDCO) and the World Bank. The program was introduced initially for the Economically Weaker Sections of the population but has subsequently been extended in all income groups under the name 'plotted development'. The review of some 'Sites and Services' projects implemented in different cities indicate broad trend of transfer of allotted plots to slightly better off households. This process is called 'gentrification'. The dangers of gentrification rest upon two related considerations:

a) The attractiveness of the upgraded (or new) settlements to relatively well off and

b) The affordability of the project to the original low income dwellers.

In case of Sites and Services, the third consideration is the location of the project. If it is closer to the city center then its attractiveness to better off increases and if it is far off from city center then the poor cannot afford to travel daily to the city for work. In both the cases the poor are displaced.

Another scheme by the name of *Slum Upgradation Program (SUP)* was started in the Fifth Plan for the provision of shelter and basic services at the instance of the World Bank. Giving of land patta on leasehold or freehold bases is a requirement that distinguishes it from the SIP. Another distinguishing feature is the availability of Home Improvement Loan (HIL) to the beneficiary on an optional basis. The SUP is of two types - one where pattas are given to individual households on a freehold basis. The second type is a program under which land is leased out to the community on a collective basis, for the success of the latter, a higher level of community participation as compared to the former is required. Major areas of improvement include provision or augmentation of water supply, toilet, bath, drainage, footpaths, roads, street lighting and community facilities. Households are provided with individual or community toilets. One more reason for limited coverage is the financial constraints faced by the local bodies in implementing the program. As is obvious from a very brief critical analysis of the implementation and outcome of the various schemes and programs mentioned above, policy interventions to improve the living conditions of urban poor proved to be almost unsuccessful, a composite macro level policy to improve the degree and quality of survival and development of the children and women of low income families living in small and medium towns was introduced by the name of *Urban Basic Services Program* in the year 1985. It was an amalgam of three programs - Urban Community Development (UCD), Integrated Development of Small and Medium Towns (IDSMT) and Low Cost Sanitation Program (LCSP). It was a centrally sponsored scheme implemented with the involvement of the UNICEF, the state governments, and municipalities. Subsequently the UNICEF and the Central Government have withdrawn from the program, the former in 1990 and the latter in 1992.

The basic aim of the program is to improve and upgrade the quality of life of urban poor, especially the most vulnerable sections- the women and children. To achieve this all important goal, the following specific objectives are pursued:

1. To promote and inculcate group spirit and self-help among the slum communities through education and awareness campaigns.

2. To provide primary-school education to the children and adult education to illiterate slum women by organizing adult education centers.

3. To extend mother and child health care services, with special emphasis on preventive health care by providing for immunization, nutritious food, oral rehydration, etc.

4. To provide basic amenities like water, sanitation, etc.

5. To provide means of income supplementation for the low income slum women by providing petty loans and vocational training and

6. To enhance and strengthen the capacity of municipal bodies to effectively meet the service needs of urban poor.

Another program purported to meet one of the most pressing basic needs of the slum dwellers was the *Low-Cost Sanitation Program* in the 1980s whose objective was to provide sanitation to 80 percent of the urban dwellers by the end of the UN Decade for Water Supply and Sanitation. Slum improvement and upgradation and urban poverty alleviation are considered as legitimate functions of urban local bodies. As far as slum improvement and upgradation is concerned, central support has been negligible.

In the light of the constitution 74th Amendment Act and the extremely poor and unsatisfactory conditions of slum dwellers, Government of India introduced a centrally sponsored scheme for upgradation of urban slums in 1996-97 with the following elements:

1. All India applicability.

2. Funding would be in the 30:20 ratio between the centre and the state.

3. Efforts will be made to ensure tenurial rights / land security.

4. The components include.

- i) Physical amenities.
- ii) Community Infrastructure
- iii) Community Primary Health Care Centre Building.
- iv) Social Amenities
- v) Provision of assistance for construction of new houses in slum areas.
- vi) Adequate provision for convergence between different sectoral and departmental programs relating to achieving social sector goals.

5. Funds from the State Slum Development Fund shall be routed directly to the Town Slum Development Fund.

6. As a part of systemic reform, every urban body must create a separate head in the budget for slum development and urban poverty eradication. In addition, a slum development Committee shall also be instituted.

7. Exact Target Group shall be identified.

8. At the national level, Department of Urban Employment and Poverty Eradication is the nodal department.

Regarding the enactment of legislation purported towards improving the conditions of slum dwellers the slum (Clearance and Improvement) Act of 1956 was promulgated to provide for the improvement and clearance of slum areas in certain specific Union Territories and for the protection of tenants in such areas from eviction. The salient provisions of the Act cover the following areas:

- i) Power to declare areas as slums.
- ii) Improvement of slum areas.
- iii) Restriction on building in slum areas and powers to demolish.
- iv) Clearance and redevelopment.
- v) Acquisition of land for improvement redevelopment.

The effectiveness of the provision of the Act is as under:

- i) Lack of specific criteria and methodology for declaring an area as a slum area.
- ii) Difficulty in recovery of improvement expenses.
- iii) Lack of provision in the Act for judging the adequacy or quality of improvement.
- iv) Difficulty in demolition of buildings.
- v) Lack of specific criteria and methodology for declaring an area as a clearance area.
- vi) Unrealistic and iniquitous basis for determination of compensation of land acquisition.
- vii) Difficulty in eviction of tenants.
- viii) No provision for de-notification of slums notified under the Act.

The *Urban Basic Services Scheme (UBS)* was launched on 1986 with the joint coordination with UNICEF and the respective State Governments. Its primary objective was to make provision for the basic social services and other physical amenities in the urban slums by enhancing the survival and development of the women and children. The other provisions included education for the women and children, community organization, providing primary health care, vocational training, and environmental sanitation and providing of any other social services needed at the slum level. All the urban slums were eligible for the benefits under UBS.

In the year 1990, the UBS scheme guidelines were modified and renamed as *Urban Basic Services for the Poor (UBSP)*, with 100% central funding. The objective was to bring the social services under the UBS and physical amenities under the Environmental Improvement of Urban Slums (EIUS) by the creation of neighborhood committees of the beneficiaries at the slum level. Mother and child health care was the primary area of focus along with, primary school, adult literacy mission, nutrition and growth monitoring and assistance to the differently-abled. The primary objective was “to create participatory based community structures which identify and prioritize social service needs, and help implement, maintain, and monitor delivery”. With the aim of providing employment to the urban poor, the *Nehru Rozgaar Yojana* was Central Government funded scheme which was launched on October 1989. The targeted beneficiaries were the people living below the poverty line in the urban areas with special provisions for the scheduled castes and scheduled tribes. Skill development, assistance and guidance in setting up of small scale cottage industries, creation of daily wage opportunities by public construction projects and assistance in shelter upgradation are some of the activities done by the NRY. The NRY is actually composed of the following three schemes -

i. *Swarna Jayanti Shahri Rozgar Yojana (SJSRY)*: Main motif was to provide the urban poor with the benefit of employment. The program was based on the same pattern of community organizations as prescribed under UBSP. SJSRY consists of two major components, namely: (i) The Urban Self Employment Program (USEP) (ii) The Urban Wage Employment Program (UWEP).

ii. *National Slum Development Programme (NSDP)*: NSDP aimed at upgrading the physical amenities in a urban slum like water supply, community bath, storm water drainage, widening and paving of the existing lanes/, sewers, community latrines, street lights etc. Funds were allocated under the scheme for social development schemes like primary school, adult literacy and education, immunization and vaccination through child health, maternity health and primary health care. There was also a provision for shelter upgradation. Jawaharlal Nehru Urban Renewal Mission (JNNURM) the NSDP was discontinued from the financial year 2005-2006.

iii. *Valmiki Ambedkar Awas Yojana (VAMBAY)*: The primary objective of the VAMBAY was construction of dwelling units for the urban poor in the slum areas who were without adequate shelter. Providing health services and community toilets under Nirmal Bharat Abhiyan was also a part of the scheme for which 20 percent of the total allocated funds was earmarked. It was the first scheme meant exclusively for slum dwellers with a Central Government of India subsidy of 50 per cent, the balance 50 per cent was to be arranged by the State Government with ceiling costs prescribed both for dwelling units/community toilets. With the advent of JnNURM, the program was merged with it.

The *Jawaharlal Nehru National Urban Renewal Mission* also known as (JNNURM) was launched covering 82 identified mission cities. Ministry of Housing and Poverty Alleviation (MOHUPA) was the nodal ministry and Basic Services for Urban Poor (BSUP) was a sub mission to it. The programs aimed at providing housing and basic amenities (such as sanitation, water supply, sewerage, solid waste disposal, etc.) to the urban poor, especially slum dwellers.

The *Rajiv AwasYojana (RAY)* was launched 2011 in two phases, 2011-13- preparatory phase, and 2013 onwards is implementation phase. Preparation of the Slum Free City Plan of Action and the preparation of the DPRs for the infrastructure projects for the dwelling units in the slum areas were supposed to be done during the preparatory phase. But this scheme was scrapped in 2015 after the change of the Central Government and with some modifications and improvements, the *PradhanMantriAwasYojana (PMAY)* was launched in the 2015.

No comment is made on PMAY in this paper as it is still in its implementation phase.

VIII. ANALYSIS OF THE IMPACT OF THE VARIOUS POLICIES ON THE SLUM DWELLERS

i. *Socio Economic Conditions of the Slum Dwellers:*

Normally, the social condition of the slum dwellers is very poor. They generally belong to the poor and marginalized section of the society with poor build-up of households where they do not possess the basic amenities like clean drinking water, electricity, lighting, toilet facilities etc. Most of the slum dwellers do not possess any regular sources of income. The literacy percent rate in slum areas is also very low and due to lack of education they are unable to secure any good employment avenues. Thus due to their poor economic condition, they are unable to afford the basic needs of their daily lives. Therefore the socio economic status of the slum dwellers can be characterized mainly as economically weaker sections or low income group with inadequate education.

In the publications by D.H. Pawar & V.D. More in the year 2013 the study was mainly about the socio- economic conditions of the inhabitants of the slums and determined that the socio- economic condition is directly related to the occupation, income & expenditure capability of the population residing there. Employment or income source plays an important role in the socio-economic status. Elements like standard of living, socio-economic condition and development & progress is directly affected by the occupation of a person & the income level of the family.

ii. *Status of the Social Amenities of the Slum Dwellers:*

The development & the quality of life of the people in any society are determined by the social amenities. By means of welfare of the society, it enhances peace, satisfaction, prosperity, pleasure and well being. They are one of the key indicators for the development of a society and depict the true picture of daily life of the slum dwellers & also represent the living standards of the slum dwellers. Social amenities may include drinking water facility at individual household level, types of toilet & sanitation including location, type of lighting sources like solar energy, electricity, bio-fuels a fossil fuels and whether the slum dwellers have access to banking facilities. One of the major amenities of the slum dwellers is housing. In most of the cases, slum dwellers have poor & dilapidated houses which reflect the low levels of living standards. Over the years, many scholars have studied the housing conditions of the slum dwellers and have concluded that the & low level of unhygienic housing structures is one of the reasons of several health related problem of the inhabitants.

iii. *Housing Condition of the Slum Dwellers:*

Slums are considered as a burning problem for urban development. It is a headache for all the governments in third world countries. They have an eye on & illegally occupy houses & degrade the standard of living in the urban areas. The people in slums live in the most pathetic conditions without water & sanitation facilities.

In the year 2014, D.K. Phukan had published the study on the level of the basic amenities & the conditions of the slums in Jorhat city of Assam. According to his publication, the housing facility & conditions, water supply and the sanitation system in the slums are too poor as a result of which it even affected the people staying outside the slum boundary. Most of the houses were single storied with katcha flooring and had no ventilations or windows except a narrow door for entry thereby causing darkness & air pollution.

A.D. Souse in 1978 revealed that in the slums in Kolkata, 60% of the structures are katcha roof made of tile, a tin with bamboo, with 67% of the houses lacking proper ventilation. From the studies it was found that many respiratory health diseases are caused among the slum dwellers due to lack of cross-ventilation in the houses. The slum houses are generally made of plastics, bamboo, asbestos, wood, grass, tin shed-waste, hard papers etc. which are most vulnerable to fire hazards and other natural disasters. In the general terms, the conditions of the houses are not good & fit for living from the health & safety point of view of the slum dwellers.

iv. *Health & Educational Conditions of the Slum Dwellers:*

Health is wealth, healthy people help in building up of nations. But due to poor economic situations in the slum areas, the inhabitants are unable to purchase nutritious & healthy food. As such slum dwellers especially women & children are the victims of malnutrition. Lack of healthy & hygienic living conditions, clean drinking water, unhygienic houses too contribute to bad health of the slum dwellers and are affected by various types of diseases.

As per a study by S. Goswami & S. Manna in the year 2013, special attention needs to be imported to the slum dwellers in terms of public health & family planning. Bad health conditions due to high population density, poor housing, and unhygienic environment along with higher rates of poverty are found amongst the slum dwellers. The relative income difference among the rich & poor is vividly visible in the urban areas.

Waterborne diseases like gastrointestinal diseases, diarrhea, and parasitic worms/infestation are very common among the slum dwellers. It has been found that the sanitation facilities in slums in Mumbai, the economic capital in the year was very poor, with approximate 28% open defecation, 73% of the slum dwellers had community toilets and only 1% of the slum population had individual toilets.

Education plays a key role in the social up-liftment. In general the level of education amongst the slum dwellers is very poor. Due to the low level of income, the slum dwellers are unable to send their children to school for education. Low or no education forms a barrier in getting better employment and earning avenues and these people are employed mostly in informal sectors and daily wage earners.

v. *Water Availability in Slum Areas:*

Scarcity of pure water is a problem which the whole world is facing, but the slum dwellers are most affected by the society & unavailability of water for drinking & other facilities. Most of the slum areas are poor in terms of the supply of drinking water. It has been observed that the poorer the slum areas, the pathetic & deplorable is the condition of water supply in that area. In many slum areas, the water is often collected from a distant source for which the women & children have to spend a lot of time daily making several trips to collect the water. In most of the cases it is seen that due to absence of pure drinking water, slum dwellers are compelled to use impure water for drinking & other purposes resulting in having diseases like jaundice, typhoid etc affecting the slum dwellers and also infecting the adjacent areas.

vi. *Environmental Conditions of Slum Dwellers:*

The environmental conditions in the slum areas are very poor due to the high density of the houses and population, poor and unsafe building structures and lack of adequate spaces. In most of the cases, traditional fossil fuels are used which releases lot of smoke and harmful gases in the environment, creating many respiratory diseases like asthma, chronic obstructive pulmonary disease bronchitis etc.

Factors like the economic progress, population explosion, urbanization, agricultural degradation, rise in the dependency on renewable energy sources and transportation are some of the causes which degrade the environment directly or indirectly. Many reasons like the scarcity of land or unaffordability of affordable land in terms of prices which is beyond the reach of the common man, large scale migration of the rural population to the urban areas are the primary reasons of the proliferation of the slums.

vii. *Economic Conditions of Slum Dwellers:*

Most of the slum dwellers are illiterates. As a result, they are engaged in low earning working avenues. Due to the low income levels, the slum dwellers are unable to afford nutritious food which results in malnutrition. Healthy economic conditions are directly related to the good health of the people. Good income results in good health, higher standard of living and better education facilities. Slum dwellers largely contribute to the economy of any city mostly in the informal sector. With the incorporation of skill development programs, the working capacity of the slum dwellers can be greatly enhanced thereby taking their contribution to the growth of the country.

It has been observed that most of the male slum dwellers are engaged as daily wage earners. The major earning avenues of the slum dwellers include street vending, hawking, petty shop keeping, rickshaw pullers, selling handicrafts industry workers and construction workers. The women folk in the slum areas are mostly employed as domestic workers. These irregular employment leads to insecurity and financial problems which is one of the causes of crimes and many social evils. These consequences ultimately affect the community and the society at large.

IX. CONCLUSION

Considering the facts mentioned above, we may very well conclude that the conditions of the socio-economic status of the slum dwellers are very poor. Lack of basic amenities, poor housing and lighting conditions, clean drinking water facilities etc. are some of the burning problems that the slum dwellers are facing. In most of the schemes that have been taken up by the governments in the various five year plans and the dedicated slum eradication schemes, very little emphasis was given to these neighborhood facilities, mainly in the implementation phase, which are important for the eradication or the upliftment of a slum. It has been observed that the level of education of the slum dwellers is very limited and there is an urgent need to bring a reform in the system so that the literacy level can be raised. Same goes for the health sector- lack of awareness, unhygienic living conditions and malnutrition being the contributors.

Most of the slum dwellers are migrants from the other cities who have chosen to live in such informal settlements due to lack of proper living places or the unaffordability of land or houses in the cities. The slum dwellers mostly prefer to live near to their place of work. Policies should be made to make the employers accountable for the good living conditions of its employees so that the problem may be solved to some extent. The absence of community participation is another serious problem. With better implementation and strict enforcement of the various plans and the policies, the poor living conditions of the slum dwellers can be solved to a great extent. Skill development schemes should be encouraged so that the slum dwellers can improve their level of income and thereby improve their standard of living. On the basis of the above discussions we can solve the problems faced by the slum dwellers and as such their living conditions would be also changed. Slum dwellers contribute as lot to the economic activity of the urban areas and play a major role for the development of nation which can be improved further. Thus there is need to do better arrangements for the positive changes among the slum dwellers.

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