

A Critical Analysis of Economic Activities of Slum Dwellers: A Study of Khurda District, Odisha

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Abstract

Slums are created mainly because of poverty, social backwardness and unemployment of the people living in the countryside. Slums are usually considered to be low-cost habitants of the marginalized people, mostly made up of make shift shelters, in overcrowded and unhealthy conditions on land “encroached” upon and worsened further by the lack of basic civic amenities. Slums are also temporal and material space for the poor rural masses in India. The outgrowth of slums in India is the fall out of poverty and deprivation. Majority of the slum dwellers are engaged in informal sector. While unemployment across households is not significantly high, it is its concentrated distribution among the young adults and women that brings the household income below the poverty line in two thirds of the households, this has some obvious implications. The purpose of this study is to examine the factors which attract slum dwellers to settle in slums and to know their economic activities as well as their socio economic profiles. The study is based upon the compilation and critical analysis of a board spectrum of information. Primary data is collected from 500 household of slum dweller on a sample basis through a structured questionnaire. The sources of secondary data are report/document etc. of government of Odisha, Bhubaneswar Municipal Corporation, NACs of Jatni and Khurdha.

- Key words: Slum, Informal Sector, Poverty, Livelihood ,Economic Polocies.

1. Introduction

The existence of Slum is a global phenomenon. As described by social scientist, slum is a by-product of modern era. In the rapid spread of slums, resulting not merely from shortage of housing but also from the low earnings of the workers engaged in less productive activities has become an endemic feature of the urbanization process in developing countries. In India, emergence of slums started during the last three decades of last century because of fragmentation of land in rural areas and galloping growth in population. This led to unwarranted unemployment, famine, floods, pestilence, social class conflicts and caste tensions which caused for the emergence of slums in a vicious circle. The other basic factors that govern the growth of slum are immigration, industrialization, informal sector employment, policy of the government and others.

The definition of 'Slum' varies from organization to organization and from study to study, which has its obvious implication on the connotation of the term and ultimately on the estimate of slum population. In general, it has for quite been referred to as mud structures, overcrowded, dilapidated dwelling units and so on, and it has a long time negative connotation which has been almost an epithet implying something evil, strange, to be sunned and avoided. A slum, as defined by the United Nations agency UN-HABITAT, is a rundown area of a city characterized by substandard housing, squalor and lacking in tenure security. The slum area (Improvement Clearance and Redevelopment Act, 1971) defines a slum "as an area which is or may be a source of danger to health, safety or convenience of the public of the area or its neighborhood by the region of the area having inadequate or no basic amenities or being insanitary, squalid, overcrowded or otherwise or the buildings in any area used or intended to be used for human habitation which are in any respects unfit for the human habitation."

Economic activities are related to production, distribution, exchange and consumption of goods and services. Human activities which are performed in exchange for money or money's worth are called economic activities. It is the work which is performed against wage or remuneration. In the modern social scheme of things, these activities rotate around financial axes and that is why all the activities involved in money earning and money spending are called economic activities. It aims at production, processing, packaging, selling distribution, purchase and consumption of goods and services as well as money and wealth with a view to fulfilling some wants/needs on commercial or self reliance basis, to enhance their quality of life. Most of the slum dwellers are working in informal sector, through some numbers are engaged in formal sector. Slum dwellers are engaged in manufacturing industry hotel, hawking, transport mainly consisting rickshaw puller, auto drivers.

The present purpose of our study is to examine the factors which attract slum dwellers to settle in slums and to know their economic activities as well as their socioeconomic profiles.

The present study has been schematized into four sections. Section 1 encompasses introduction, review of literature, issues, objectives and hypothesis of the study. Section II presents methodology and

coverage of the study. Section III incorporates genesis of the survey of the slum households. Section IV focuses on major findings and policy paradigms to develop the socio-economic conditions of slum dwellers.

2. *Review of literature*

Patel, Joshi, Ballaney & Nohn (2011) acknowledges the importance of tenure history and upholds formal and informal rights of Landowners, Communities and the Government. It describes a network of local, state and national agencies for rapidly structuring and implementing slum planning schemes, promising rapid and sustainable improvement and integration of slum communities within the formal city. The urgency to scale up slums-improvement and integration programs makes it imperative that SPS institutional structure be highly decentralized. Decentralization will better allow the use of detailed local knowledge, encourage the structuring of locally suited SPSs and make it possible to mount the levels of effort required to tackle the slum problem in Indian cities. Mitra (2010) deals with significance of social capital. The concept of 'Social capital' provides substantive basis to the understanding of how the urban labour markets in developing countries function. Relating to social capital (conceptualized in terms of various social networks), the study notes its significant roles in providing job market information to low income householders in urban areas. In accessing the minimum source of livelihood, social contacts are indeed helpful to the bulk of the workers engaged in the lower rungs of the informal sector.

Mitra (1994) examines the pattern of urbanization particularly city growth in India, employment structure in the cities, impact of rural urban population movement on the urban informal sector, interlinkages between rural and urban poverty, incidence of slum population and shortage of basic amenities in various cities and the residual absorption of slum inhabitants in low productivity activities. In order to tackle these problems it reinforces the importance of productive employment generation in the urban areas. Mohapatra (2009) deals with causes and motives of rural urban migration in general and growth of slums in Bhubaneswar, the capital of Orissa in particular. It shows that the economic conditions of slum dwellers mostly scheduled caste and scheduled tribes in Bhubaneswar have improved after their migration from their native places. Findings of his study suggest that the "push" factors in the rural areas rather than "pull" factors constitute that main factor in the process of rural urban migration and creation of slums in the urban areas.

Thus, there is dearth of studies on economic activities of slum dwellers. No serious study on slum's economy culture has been undertaken and completed. In view of this, our study will try to focus on the socio-economic activities of slum dwellers and affect of various government programs targeting the slum areas.

3. *Issues*

In fact, there can be no doubt that dire poverty compels people to be slum dwellers but it is not true that all the slum dwellers are poor. Except the poverty, there are also various factors that govern the growth of slums. To explore these, various issues/questions will be raised such as:

- (i) What are the economic activities, slum dwellers engaged most? How they operate in their economic activities?
- (ii) Are they necessarily poor?
- (iii) What are the government programs for slum dwellers?
- (iv) Are they natives or migrants? If they are migrants what are their origins?

In view of the above issues and questions raised, the main objectives of the study will be:

4. *Objectives*

The present study has been placed within the general context of the systematic deprivation of marginalized communities in urban area, keeping the following objectives in focus.

- i. To study various types of economic activities undertaken by the slum dwellers of Khurda district and how they operate.
- ii. To depict the socio-economic conditions of slum-dwellers.
- iii. To critically analyze the income/growth/turnover of their economic activities.
- iv. To study the various government programmes in their origin and destination and how it helps their economic activities.
- v. To examine whether economic conditions of slum dwellers has improved due to their migration from their origin.
- vi. To suggest measures for improvement of socio-economic conditions of slum dwellers.

5. *Hypothesis*

The proposed study will test the following hypothesis:

- (i) The performance of the small capitalist producers is higher than that of the micro business and petty producers in the Manufacturing subsector of the informal sector.
- (ii) Among the various sectors/sub sectors, the income and turnover of the traders are high.
- (iii) Higher the capital invested in the manufacturing and transport sector, higher the sales turnover/income.

6. *Research methodology*

The present study has attempted to strike a balance between an objective and subjective approach in analyzing the economic activities of the slum dwellers. The analysis is mainly based on a field survey conducted in 500 households. In order to have a representative sample, attention has been given to include households engaged in different economic activities like casual worker or permanent worker in formal or informal sector, self employed and enterprises. The selection of the slums is done purposefully. The economically active population among the slum dwellers in Khurda district was considered as the universe. For intensive and reliable investigation within available time a small sample is drawn. For this, ten slums have been selected on the basis of socio-economic indicators, the geographical location of the slum, the age of the slum, the nature of the slum etc. The selection of households is done on the basis of simple random sampling method and ten per cent of the households located in each of these slums are selected. Within the slum, care has been taken that major colonies within a given slum get the representation on the basis of their population share. Before the finalization of the sample size and the questionnaire schedule a pre-testing was carried out in eight slums (ten households per slum). The final design was arrived at after such pre-testing. The questionnaire itself was obtain detailed information about all members of the households. Apart from the households section, the questionnaire had separate sections for each of the wage employees, self employed, unpaid workers, unemployed.

6.1. **Some preliminary observations from the field**

It was observed during the course of the field work that the slum dwellers are settled in certain typical locations like railway tracks, below flyovers and bridges, adjacent to new housing colony around markets. These location choices may be due to two major concerns (1) to flock around areas where employment opportunities are more (ii) the temporary housing arrangement by builders and other authority give them scope to remain settled there even if after completion of the specific project. These concerns are largely related to the fact that most of the migrants are illegal occupants of land and a large number of them are forced to migrate for the prospects of getting some form of employment in the city.

7. *Analysis of the study*

In the succeeding chapters I shall discuss primarily the survey results which have emerged out of the study.

7.1. **Slum Households (Geographical Coverage of the Study)**

Five hundred slum dwelling households studied in this sample constitute about two thousand and five hundred population with an average size of household of 4.94. However, there are around 377 slums in Bhubaneswar and 21 slums in Jatni having total population of more 2 laces. The percentage share of informal

sector workers is higher than that of formal sector workers in the towns and the former is gradually increasing from 73.41 percent in 1971 to 75.46 percent in 1981 and further to 83.74 percent in 2001. The informal sector workers particularly construction workers and troll pullers mostly reside in slums and are migrants. The slums selected for the study are: Sikharchandi

- Salia Sahi
- Telegu basti Saheed Nagar
- Science park Basti
- Mundia Sahi, Jatni
- Pathar bandha
- Bhoi Sahi, Unit-xi
- Dumuduma

7.2. Occupation

The occupational profile of the surveyed households in the sample reveals that majority of them earn their livelihood by doing wage work in the informal sector of the city. More than half (53.20%) of the sample households report wage work as their principal means of livelihood in the city (Table 1.1). Among such category of households while only 8.60 per cent are skilled and semi-skilled category wage earners working as masons, carpenters, etc., the rest others (44.80%) are exclusive wage workers of unskilled category doing manual physical labour mainly as non-agricultural workers. Only 1.60 per cent of the households report agricultural wage work as their principal source of earning. Next to wage work roughly one-fourth (27.60%) of the households earn their livelihood by pursuing self-employed occupations like small and petty business in the informal sector such as small grocery and stationery shops, vegetable vending, running tea stalls, sweet meat shops, jhonpri hotels and eateries, betel shops and the like. Followed to that almost another one-sixth (14.20%) of the households earn their bread by working in informal service sector economy of the city somehow in self-employed or in contractual piecemeal work capacity such as plumbers, electricians, painters, laundry man, barbers and other service providers.

Sl. No.	Principal means of Livelihood	No. of HHs	Per cent
1.	Agricultural	0	0.00
2.	Agricultural Wage Work	8	1.60
3.	Non-agricultural Wage Work	216	43.20
4.	Traditional Craft & household industry work	1	0.20
5.	Non-household industry worker	2	0.40
6.	Skilled construction worker such as Masson, Carpenter, etc.	43	8.60

7.	Transport worker	7	1.40
8.	Small Business	138	27.60
9.	Government Service	14	14.20
10.	Others	71	14.20
Total		500	100

Table 1.1 Classification of the Slum Households on means of livelihood

Source: Field Data

Of the rest, 2.80 per cent of the households report government services as their principal source of family earning, 1.40 per cent earn their livelihood by working as informal sector transport workers such as automobile drivers, rickshaw pullers and cart pullers, etc., 0.20 per cent by following traditional caste occupation and 0.40 per cent by working in non-household sector small and tiny manufacturing industries. Households reporting government service as their principal source of earning are employed mostly in the Class IV category jobs such as peons, messengers, sweepers, watchmen or as drivers.

As the earning of the principal earner of the households residing in slums is mostly inadequate to meet the family subsistence, in majority of the cases both the husband and wife do wage work notwithstanding nuclear set up of the households. It is found that the average number of earners per household in the sample is 1.65 persons, although the average size of a household in the sample is 4.56 persons. The work participation rate among the sample households is found to be 36.21 per cent, much higher than the average work participation rate of population in the BMC area. Among the earners, only 13.07 per cent are found to be working casually either as full-time or part-time workers and 7.38 per cent work as regular part-time workers mostly as domestic maids/attendants, others work on whole time basis. Among the workers, 0.39 per cent is child workers below 14 years age and they mostly work as casual full-time and casual part-time workers (Table 1.2).

The occupational pattern of the households clearly shows that the earners are mostly lowly skilled people. As majority of them are wage workers, there is high risk of employment insecurity. The average days of wage employment of a regular wage worker varies between 20 to 22 days during a month and during rainy season, sometimes it comes down to 15 days in a month. Owing to lack of skill and minimum level of education, the quality of human capital is very low and very few among them are capable to earn a reasonable level of income to cross the barrier of poverty in a growing capital city like Bhubaneswar.

Sl. No.	Occupation & Category	No. of Workers			
		Male	Female	Child	Total
A	Regular Full-time				
1	Self-employed in Ag. & allied activities	2 (0.24)	0 (0.00)	0 (0.00)	2 (0.24)
2	Wage-employed	206 (24.94)	78 (9.44)	2 (0.24)	286 (34.62)
3.	H.H. Ind. Worker	4 (0.24)	1 (0.12)	0 (0.00)	5 (0.61)
4	N.H.H. Ind. Worker	2 (0.24)	2 (0.24)	0 (0.00)	4 (0.48)
5	Construction	45 (5.45)	0 (0.00)	0 (0.00)	45 (5.45)
6	Transport & Communication	16 (1.94)	3 (0.36)	0 (0.00)	19 (2.30)
7	Trade & Business	142 (17.19)	29 (3.51)	0 (0.00)	171 (20.70)
8.	Govt. Service	13 (1.57)	1 (0.12)	0 (0.00)	14 (1.69)
9	Domestic	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
10	Any other	82. (9.93)	27 (3.27)	2 (0.24)	111 (13.44)
B.	Regular part-time	35 (4.24)	26 (3.15)	0 (0.00)	61 (7.38)
C.	Casual Part-time	7 (0.85)	30 (3.63)	4 (0.48)	41 (4.96)
D	Casual Part-time	31 (3.75)	35 (4.24)	1 (0.12)	67 (8.11)
	Total	585 (70.82)	232 (28.09)	9 (1.09)	826 (100.00)

Table - 1.2 Classification of the Slum Households on Occupation & Category

Source : Field Data

7.3. Monthly Income

As majority of the earners among the slum dwelling households are engaged in unskilled category wage work without any fixed place of employment or work as self-employed manufacturing and service based informal sector workers without any fixed establishments of their own, their average monthly income is found to be much below than the average monthly income of common households residing in Bhubaneswar. The average monthly income of the sample slum households is only Rs.2704 (Table 1.3), It may be noted that the average family size of the sample slum households is 4.56 persons and on this basis the average per capita monthly income is Rs.593 only and the average annual per capita income is Rs.7,116 only. This indicates that in spite of Orissa's low level per capita income as compared to the national per capita level income, there is huge gap between the average per capita state income and the average per capita income of a slum dwelling family and that too in the capital city like Bhubaneswar.

The slum dwelling population on the whole not only earns less than the average per capita state income, but also many among them live in acute form of poverty (Table 1.3). According to Eleventh Five Year Plan, an urban household earning less than Rs.21,000 per annum or say Rs.1750 per month is considered to be living below the poverty line. On this basis, when we look at Table 1.3 more than one-fourth (25.60%) of the sample slum households live below the poverty

Sl. No.	Income Group (Rs.)	No. of HHs.	%	Avg. Income (Rs.)
1	Below 500	10	2.00	350
2	501-1000	29	5.80	890
3	1001-1500	89	17.80	1422
4	1501-2000	87	17.40	1946
5	2001-2500	62	12.40	2406
6	2501-3000	80	16.00	2931
7	3001-4000	82	16.40	3618
8	4001-5000	30	6.00	4620
9	5001 & above	31	6.20	6703
	Total	500	100.00	2704

Table – 1.3 Monthly Income Level of the Slum Households

Source: Field Data.

Needless to say, under the present circumstances unless a poor urban household earns on an average Rs.3000 per month, it cannot expect to meet its daily subsistence needs by ensuring food security for all in the family. If we take the average monthly income of Rs.3000 per month as the cut off point for detecting poorer category household in a city like Bhubaneswar more than 70 per cent of the slum dwelling households in Bhubaneswar languish in poverty. In this situation, one cannot expect to improve the living condition of the urban poor in Bhubaneswar, unless a proper environment is created to enhance their earning level to at least Rs.3000 per month.

7.4. Monthly Expenditure

The poor living condition of the slum dwelling households is reflected clearly in their monthly consumption expenditure made on food and non-food related items (Table 1.4).

The average consumption expenditure of the sample households on food and non-food related items are 77.91 per cent and 22.09 per cent respectively. The modal consumption expenditure of the households on food and non-food related items are Rs.1736 per month, out of which 80 per cent is spent on food : only. Interestingly, the average monthly consumption expenditure of the sample ; households is less than the average monthly income. But, this does not indicate better level of living of the slum households.

It has been found that the majority of the slum dwellings households in the | surveyed locations are perpetually reeling under debt incurred from both formal and informal sources. Such debts are incurred mostly to meet basic subsistence needs of the households and unforeseen immediate needs like medical expenditure in case of sickness of family members. Also, social obligatory needs like marriage of sons and daughters or close relatives and birth, death rituals in the family force many among them to borrow from informal sources. It is because of payment of high interest for the debt incurred from informal sources like moneylenders or chit fund agencies, the slum dwelling households of the sample are not able to meet the essential consumption needs of the family in majority of the cases. It may be seen from table that only five (1.00 per cent) households out of 500 sample households spend a substantial amount on both food and non-food related items in a more balanced manner.

Sl. No.	Monthly Expenditure (Rs.)	No. of HHs	Avg. Expenditure		
			Food Related	Non-food Related	Total
1	Below Rs.500	3	347(93.78)	23(6.220)	370(100)
2	500-700	9	552(94.68)	31.(5.32)	583(100)
3	700-1000	19	780(85.81)	129(14.19)	909(100)
4.	1000-1500	117	1089(84.55)	199(15.45)	1288(100)

5	1500-2000	185	1386(79.84)	350(20.16)	1736(100)
6.	2000-2500	89	1702(77.58)	492(22.42)	2194(100)
7	2500-3000	41	1983(73.20)	726(26.80)	2709(100)
8	3000-4000	32	2426(72.18)	938(27.82)	3361(100)
9	4000-5000	4	2274(53.02)	2015(46.98)	4289(100)
10	5000 & above	1	2340(40.71)	3408(59.29)	5748(100)
11	Total	500	1453(77.91)	412(22.09)	1865 (100)

Table - 1.4 Monthly Total Expenditure of Slum House holds

Source : Field Data

A detailed analysis of the consumption pattern of the sample households further reveals that consumption of cereals mainly rice constitutes bulk of the household expenditure made on food related items. Among the other food related items, amount spent on fuel constitutes the major chunk of expenditure.

7.5. Debt Position

Although savings habit has, of late, developed among the slum dwelling households due to formation of SHGs by the government agencies and NGOs, it is found that people living in slums invariably borrow from informal sources as many of them suffer from employment insecurity problem couple with inadequate level of earning. It is seen from the data shown in Table 1.6 that out of a total of 500 sample households, 241 (48.20%) of them were indebted at the time of survey. The enquiry with the respondents further revealed that such loans were mostly obtained from informal sources as it was difficult for majority of them to meet formal paper needs and collateral security obligations insisted by the formal public lending institutions like banks and co-operative societies. It has been found that among the borrower households, the majority (39.83 per cent) borrow from the informal source or from the SHGs to meet basic subsistence needs of the households and the average amount of loan incurred for such purpose is found to be Rs.6,964. Next to this, it is found that people borrow for the purpose of pursuing one's own. Apart from that it is found some of the households (16.60 percent) in the slums are highly indebted due to reckless spending made on marriage and other social rituals of their close kin and the average amount of loan taken for such purpose by the debtor households is Rs.21,948 per month. Another major cause of indebtedness is unforeseen health expenditure that compels many of them (15.35 per cent) to knock the door of moneylenders. It is seen that the average amount of loan taken by the sample slum households for productive economic activities like pursuing one's own occupation or for making investment on education of children is much less then the loan obtained for unproductive economic activities.

Sl. No.	Causes of Debt	No. of HHs	Average Amount
1	For Business/ Occupation	52 (21.58)	12691
2	For Subsistence needs	96(39.83)	6964
3	For Diseases and Sickness	37 (15.35)	11373
4	For Education of Self/ Family Members	2 (0.83)	17000
5	For Social obligations/ rituals	40 (16.60)	21948
6	Others	14 (5.81)	10336
	Total	241 (100.00)	11643

Table-1.5 Causes of Incurring Debt by the Slum Households

Source: Field Data.

8. Major Findings:

- Khurda district, particularly Bhubaneswar is one of the fast growing cities in India has lost its earlier planned status due to massive growth of slum dwelling population and the increased informal sector activities in recent years.
- Most of the wage employees (2/3rd) are engaged in manufacturing and service/industry. The rest are engaged in trade and commerce, transport etc.
- The nature of these undertakings is such that nearly two-third of the employees engaged in informal sector and the remaining belong to private enterprises, government etc.
- Wage employees in the formal sector enjoys approximately fifteen percentage higher wage than those working in the informal sector.
- While in the case of the formal sector, there appears to be a clear relationship between the age and wages, this is not so apparent in the case of the informal sector. In the case of the former, as we move from lower age cohorts to higher age groups, the income also rises along with it, but the relationship is not so clear in the case of informal sector.
- All the wage employees in the sample were asked why they did not prefer to become self employed despite low earning. About forty percent mentioned financial limitation as the reason why they did not want to go into business on their own. But, more interestingly, thirty-seven percent did not wish to go in for such activities in any event. There is evidence of the slum dwelling wage employees being averse to taking risks. When asked if government could help them, seventy percent felt positively that it could.
- Keeping in view that nearly fifty-two percent had started their own undertakings when they could not get any wage employment or their body could not permit to do it, it may be concluded that it was due to the low earnings that they represently accepted self-employment as the second-choice.
- Most of the self employed are engaged in the trading, food products and the manufacturing sector. About two-thirds of them serve their fellow slum dwellers and only one-third are linked with the

outside market. About half of them earn less than the average monthly wages of wage employees and nearly forty percent of them were unemployed for a long time before becoming self employed.

- Some of the self employed who have hired wage employees (small capitalist producer) working for them earn nearly double the mean wages. They are mostly linked with the manufacturing and other similar set ups.

9. *Policy Implications*

Though over 40 per cent of the Khurda population live in slums, scant attention has been given to the interests of these unfortunate groups of people by the public in general and the government agencies in particular. The slums are often projected as 'eye sores' to be cleared away under any pretext. Stereotyped notions about slums as areas of darkness, despair and poverty further aggravate the apathetic attitude towards slum dwellers by the general public. So far, the government has failed to come up with a proper action plan to improve the lot of the slum dwellers. Moreover, in recent years, there has been a reversal in slum related policy measures from one oriented at relocation and rehabilitation to one of eviction and demolition. Little attention is paid to the fact that the majority of slum inhabitants are migrants to the city who are in turn the victims of unbalanced growth processes, social injustice and inequalities. Here, the need for a holistic approach that takes into account the various dimensions: social, economic, political, cultural, etc., in framing any slum improvement policy/scheme ought to be stressed. Among the important factors that need to be taken care of in this context are:

- (a) Implementation of policies and programmes for the socio-economic upliftment of the socially marginalized sections of the population by the state with the active involvement of the civil society.
- (b) The strict enforcement of land reform measures in all the states and the proper implementation of employment schemes in the rural areas.
- (c) The provision of laws that take into consideration the interests of the slum inhabitants. This should include the conferring of legal status to existing slum clusters and working towards improving living conditions in these areas. Wherever, slums have to be relocated, care should be taken to see that the slum dwellers are not in any way disadvantaged.
- (d) Proper co-ordination and co-operation between the various agencies working for slums, ensuring that these agencies are free of corruption and red tapism and consistency in slum development policies and programmes.
- (e) The incorporation of expenditure on slums as an item in the Central Government Budget and the allocation of funds to states for the implementation of slum development programmes.

- (f) Implementation of subsidized programmes for the educational upliftment of slum groups, particularly of those belonging to the marginalized sections, and for the provision of subsidized job oriented courses in the vicinity of the slums.
- (g) The proper implementation of minimum wages legislation and the amendment of laws to protect the workers in the unorganized sector from exploitation.
- (h) Provision of subsidized medical and educational institutions in the vicinity of the slums and providing the slum dwellers, including those migrants from across the borders, with ration cards. Provision of safe drinking water and electricity supply for the slum dwellers.
- (i) Providing the slum dwellers with easy accessibility to credit at subsidized rates of interest with proper monitoring in order to avoid default of payments.

10. Conclusion :

It is to be recognized that the slum problem is a national problem and its genesis is found in the structural inequalities of the society. Thus it requires a national policy and both the central and state governments must combine their effort in it. It should be accepted that the growth of the slums as fact of the inequal system and thus “Preventive and Curative” measures may be adopted. Preventive measures should include the socio-economic reforms ranging from land reforms to guaranteeing work in rural areas to regulating the concentration and growth of industries and evolving alternative towns and cities outside the metropolitan region. Evolving National town planning measures to formulating more practical and national master plans and curative measures should include, ‘up gradation of existing slums, with the application of a long term environmental improvement programme to providing alternative sites and services programmes. It should range from provisions for alternative employment programmes to extension of integrated delivery systems to dispersed populations and encouragement of alternate settlements.

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