

CHAPTER: IX

SUMMARY FINDINGS & CONCLUSION, POLICY REVIEW AND SUGGESTIONS

9.1 Summary Findings

The present chapter provides a brief summary of the preceding chapters including policy review and suggestions. Mushrooming growth of squatter settlements due to rapid urbanization in the cities of the developing world like Siliguri Municipal Corporation Area (SMCA) in Darjeeling district of the state of West Bengal in India is the focus of this present research. Thus, an attempt has been made to understand the formation of social capital and socio-economic outcome of the urban poor in response to various aspects of livelihood opportunities in SMCA.

Chapter I encompasses the statement of the problem, importance, relevance, justification, scope and a review of research in the field that forms the basic foundation and directions of the study. Methods and approaches that are assumed to be appropriate have been applied for the present study including a brief review of the relevant literature. However, it should be mentioned that the analysis of the problems has often been constrained by non-availability of relevant data at the desired level.

Based on secondary sources of information, a study of urbanization and the incidence of informal settlements in different parts of the south Asian countries have been highlighted in **Chapter II**. The study observed that for the first time in human history in 2011, the proportion of urban population reached at about 52 percent i.e., there were one urban resident in every two persons in the world. With the rapid pace of urbanization, slums are also growing dominantly with the addition of about 8.5 million slum dwellers every year in the cities of the developing world though its proportion is reducing. In the developing regions of the world, Asia dominated the global picture, having a maximum number of slum population. Since 1990-2009, in terms of share of urban and slum population to the total urban, slum population in south Asia, India dominated all other countries in south Asia namely Bangladesh, Pakistan and Nepal. The significant point is that when the share of urban and slum population in south Asia is increasing then at the same time the share of urban, slum population in India is continuously declining indicating that other countries or at least

one country other than India is urbanising at a faster rate than India, with higher slum incidence. It is documented that the higher the Human Development Index (HDI), the lower would be the incidence of slums. But in reality, it was seen that in the four south Asian countries, the number of slum population has been increasing even with the increase in the value of HDI. In this region, India is the only country, where, the absolute number of slum population decreased sharply even with marginal increase in the value of the HDI. This is indicative of a possible transition of a certain magnitude of slum dwellers out from the conditions of slums due to effective slum development programmes and a possible declining trend in rural-urban migration. In contrast, with the increase in HDI, the number of slum population among the countries of Pakistan, Bangladesh and Nepal is also increasing indicating that these countries have failed to make substantial improvement in slum conditions and may be due to unabated flow of rural migrants to the urban centers. In terms of living conditions, the slum dwellers in Bangladesh, Pakistan and Nepal are much worse than India, drawing attention to the lack of government initiatives and interventions in improving the socioeconomic conditions of this segment of the population. As per report of the MDG target, a total of 227 million people in the developing world have moved out from slum conditions during 2000-2010 i.e. the target of MDG has been achieved by 2.2 times before the deadline. Not only that the significant numbers of slum dwellers have moved out from slum condition, but more than 200 million slum dwellers are also enjoying better living conditions. India, the most populated country in the Asian region has made significant improvement in the lives of slum condition as well as reducing the incidence. This significant improvement in the lives of slum dwellers has been possible for India mainly because of the implementation of various poverty alleviation strategies.

Chapter III deals with urbanization, migration and demographic changes in North Bengal with special reference to Darjeeling district. In 2001, this region was a place of less than 1/5th of the total and 1/11th of the state's urban population. But the growth rates of total and urban population in North Bengal since 1951 were significantly higher than that of the rest of Bengal and the State. North Bengal, a significant part of the state that includes six northern districts namely Darjeeling, Jalpaiguri, Kooch Behar, Uttar Dinajpur, Dakshin Dinajpur is relatively more backward economically, and also tends to be less advanced in terms of Human Development Index. The

Darjeeling district has recorded lower levels of deprivation in terms of health, income and education index. This region is predominantly rural and is characterized by higher proportion of Scheduled Caste and Scheduled Tribe populations. The Darjeeling district is the remarkable example of the growth of population due to immigration from neighboring countries and states. The level of industrialization in North Bengal region was much lower than that of the rest of Bengal region and the process of urbanization in North Bengal was always slow with compared to the rest of Bengal. Within districts of North Bengal, the process of urbanisation was not significant except Darjeeling district, where there was one in every three persons who were living in urban areas. Despite, the low level of urbanization, the people in the slums have increased substantially in the districts of north Bengal region. The slum population constitutes more than 1/3rd of the total urban population in the North Bengal region, as against 1/4th of the slum population in the rest of Bengal. Among the districts of North Bengal reporting slums, Darjeeling district has housed about half of the total slum population in North Bengal primarily due to rapid growth of urbanization and informal settlements in SMCA. In terms of socio-economic indicators, the slum dwellers in North Bengal region and Darjeeling district were far behind from the rest of Bengal and the state. Lack of access to safe drinking water, drainage facility and proper sanitation are the common features in these settlements.

Chapter IV is the exploration of urbanization, migration and incidence of slums and squatter settlements in the municipal towns of Darjeeling district with special reference to Siliguri Municipal Corporation Area (SMCA). The chapter highlighted the livelihood opportunities of the informal settlers with regard to occupation, basic amenities, health and education. The study found that rapid urbanization and increasing economic opportunities in the cities like Siliguri under the Siliguri Municipal Corporation Area (SMCA) have attracted large numbers of rural migrants from neighboring districts, states and countries i.e., migration played a major role in developing the demographic profile of SMCA. Siliguri shows consistently high growth rate of population over the 60 years of its existence. In absolute terms, the population of four Municipal towns in Darjeeling district has increased rapidly, but the increase in population of Siliguri Municipal Corporation has reached sky high over the period between 1951 and 2001. Among the six Municipal Corporations in West Bengal, the SMC has the highest percentage slum population. On the other

hand, next to Kolkata Municipal Corporation, the second highest share of slum population in the State has been concentrated in SMCA, followed by Asansol Municipal Corporation, Durgapur Municipal Corporation, Howrah Municipal Corporation and Chandannagar Municipal Corporation (Census 2001). The high potential of the town to absorb migrant population in the informal labour market is the consequence of large number of squatter settlements/slums in the city. They are poor in terms of human and physical capital. A majority of the slum dwellers in SMCA are engaged in unskilled, low paid jobs and if self employed, living at subsistence level of income. Employment generation programmes in the informal sector are very often threatened by the lack of skills of the poor. Therefore, any programme on slum development should concentrate not only on improving the level of earnings but also on improving the social and physical infrastructure simultaneously so that there is overall improvement in the quality of life which will help in pulling the slum dwellers out of the vicious circle of poverty.

Chapter V is based on the case study of the inner city squatter settlements where mostly the older migrants reside. The objective of the sample study is to investigate the socio-economic status in terms of the accessibility to different types of livelihood assets of the squatters living in the inner city of (SMCA). High incidence of poverty and formation of squatter settlements in SMCA are closely associated with rapid pace of urbanization and migration. Majority of the squatters in the inner city were belonged to Scheduled Caste and migrated from the poor BIMRU states in India, followed by neighbouring countries particularly from Bangladesh and Pakistan. Inter district migration was also significant in the inner city. They were basically from rural origin and backward class in terms of livelihood assets. Average length of migration of squatter households was around 39 years. In most of the cases, migration was absolutely an economic phenomenon as well as survival strategy for them. All types of livelihood assets are important for the subsistence of the slum dwellers. In terms of human capital like education and skills, the slum dwellers in the inner city of SMCA were very poor. Primary level of education shows a clear preference among them. The squatters in SMCA are also disadvantaged with respect security of land and quality of housing. Infrastructural facilities like drainage, water supply, sanitation, access to electricity etc., were quite satisfactory in the inner city squatter settlements due to locational advantage. More or less, medical facility provided by the public institutions

remains the major supporting services for the squatters or slum dwellers in the inner city. A greater number of the squatters were involved in low paid informal sector activities as against a negligible proportion in the formal sector. In terms of income and the corresponding expenditure and savings, all the squatter/slum households were not poor. The expenditure pattern on food and non-food items found that the expenditure elasticity for most of the food items are found to be less than unity supporting the Engel's law that the food items is an essential category or necessity for all. An empirical study of the Quality of Life Index based on 20 socio-economic variables found that about 41 percent of the households had overall poor quality of life, as against 51 and 18 percent of the households with moderate and fair quality of life in the inner city.

Chapter VI is the case study of the peripheral city squatter settlements where the relatively new migrants reside. The socio-economic characteristics in terms of access to livelihood assets of the squatters in the peripheral city have been highlighted in this chapter. A greater number of the squatters in the peripheral city were the rural migrants from the neighbouring districts and states. Average duration of residence of the squatter households was around 10 years in the peripheral city. Most of the squatters moved to SMCA absolutely for economic reason. In case of migration, economic push and pull factors played a crucial role, though some non-economic factors were also significant. The squatters were mostly involved in informal activities. By activity status, a greater number of workers were engaged in self employment followed by casual and salaried employment. With regard to human and physical capital, the squatters in the peripheral city were also very poor, but in terms of income and the corresponding expenditure and savings all the squatters were not poor. Access to public institutional loans/credit of the squatters was very poor due to insecure land tenure, lack of collateral assets for mortgage and fear of repayment of loan on time, but the micro finance institutions like Bandhan, ASHA, SKS etc., was much popular among the peripheral city squatter settlements. The expenditure pattern based on the validation of Engel's law on food and non-food items found that MPC on food items was lower than that of the MPC on non-food items. A study based on quality of life index show that about 48 percent of the households had overall poor quality of life in the peripheral city, as against 30 and 22 percent of the households with moderate and fair quality of life.

Chapter VII is the synthesis of the experiences of the urban poor living in the Inner and Peripheral City Squatter Settlements under study. The socio-economic characteristics of the squatters living in the inner and peripheral city have been compared with various research studies along with the slum statistics of the metropolitan cities in India, state and the country as a whole in this chapter. But more precisely, the sample study of the inner and peripheral city found that the length of duration of the squatter households in the inner city settlements was about 4 times higher than that of the peripheral city. The inner city squatter settlements are dominated by higher proportion of SC as against General Caste in the peripheral city. With regard to demographic characteristics, the squatters were significantly heterogeneous in terms of sex ratio, family size, caste, religion, mother tongue and dependency ratio in both the inner and peripheral city. The sample study found that the majority of the squatters were inter-state migrants in the inner city and inter-district in the in the peripheral city. So far as migrations in terms of reasons are concerned, migration due to economic reason was around double in the peripheral city compared to the inner city. In the inner city, a significant proportion of the households had migrated due to non-economic reasons particularly due to by partition of India 1947, anti Bengali riots in Assam in 1960^s and Bangladesh war of independence in 1971. With regard human, physical assets, the inner city squatters were much better than the peripheral city. By and large medical facilities provided by the public sector remain the major supporting services for the squatters or slum dwellers in the inner city, but a substantial portion of the slum households in the peripheral city goes for nearest quack doctors due to long distance of the government hospitals and busy work schedule. An interesting point to be noted is that instead of availing public medical facilities in both the inner and peripheral cities, non-institutional delivery is a common feature with the help of untrained dais due to customs and traditions of the joint family, financial constraints etc.

In terms of economic activity, the work participation rate was marginally higher in the inner city at than that of the peripheral city, while the female work participation rate was almost equal in both the cities. For most of squatters the informal sector was sole provider of employment and it was significantly higher in the peripheral city compared to the inner city. In terms of activity status, with minor variations, an overwhelming portion of the workers/employed was engaged in self

employment that includes rickshaw and van puller, street vendors, kabadiwala, electrician, cycle repairing etc, followed by salaried employment that includes worker in wholesale shops, cosmetic shops, midwives, security guard, hotel worker, driver, etc and casual employment that includes mainly construction worker, labour in wholesale trade, transportation etc. The average monthly income of the households was almost equal in both the cities, but the poverty for some the squatters in both the inner and peripheral city has been characterized by low level of income though some of them have relatively high level of income. On the other hand, the financial capital with respect to savings was significantly higher in the inner city than that of the savings in peripheral city because a significant number of female squatters were the member of SHGs in the inner city. On the other hand, the indebtedness of the households was significantly lower in the inner city than the households in the peripheral city. In both the inner and peripheral city, the inequality in income, expenditure and savings was very low in terms of Gini-coefficient. But, the inequality in income, expenditure and savings of the households was significantly high in the inner city than that of the inequalities in the peripheral city. A close examination of the validation of Engel's law based on food and non-food expenditure shows that the MPC was very high for food items as against the non-food items in the inner city, as against high MPC of total non-food items than that of the MPC on food items in the peripheral city. The expenditure elasticity for most of the food items are found to be less than unity supporting the Engel's law implying that the food items is an essential or necessity for all the time. An empirical study based on Quality of Life Index among the squatter households found that the older migrants who are living in the inner city squatter settlements was relatively better than that of the quality of life of the squatter households who are relatively new migrants living in the peripheral city.

Chapter VIII is an attempt to examine the formation of social capital among squatter settlements in response to livelihood opportunities. The informal settlers in general are vulnerable with respect to the determinants of livelihoods. Squatter settlements are the symbols of poverty. A most pertinent question is thus arises as to how these migrant squatters in the cities like SMCA integrate themselves with their limited livelihood resources? Therefore, in chapter VIII, the role of social capital has been examined through its various sources/networks in different aspects of livelihood

strategy of the squatters in both the inner and peripheral city. Various sources of information have been captured in order to examine the role of social capital with regard to decision making of the squatters to migrate in the city, in searching for housing, access to employment and credit market. The study found that with the limited human, physical and financial capital of the squatters, the formation of social capital through its various channels played a crucial role in different aspects of livelihood strategy. As a whole, three networks have been identified which operates through the relationship of friends of the same ethnic group (ethnic bonding), relatives and family member (kinship bonding), local leaders, NGOs etc (non-kinship bonding). All these networks have significant impacts to make a living of the squatters in both the inner and peripheral city areas and it can essentially be treated as a poverty alleviation strategy for them. Finally, Chapter IX of the study presents the final conclusions, policy review at the national and local level along with policy suggestions.

9.2 Conclusion

Population growth in the cities of the developing countries like SMCA has witnessed an increase in the proportion of those people who are living in appalling conditions in the slums and squatter settlements. Since its recognition as Municipal Corporation, the city has had a massive growth of slums. The formation of slums or squatter settlements in SMCA was thus closely associated with rural-urban migration, inflow of refugees from the neighbouring countries and reclassification of the area. The local government of SMC has been very active in the provision of basic services to the poor living in slums, but the supply of basic services is not uniform. In terms of livelihood assets like human capital, the inner city squatters were worse than the peripheral city. So far as physical capital is concerned, the inner city squatter settlements were better served, but the problem was acute problem in the peripheral city. The people in these settlements are mostly involved in informal activities as they are excluded from the formal sectors of the economy due to very weak human and resource base and this sector provides not only the means of economic livelihood for the present generation but also hope for the future generation.

With regard to the economic characteristics, some of the households in both the inner and peripheral city squatter settlements have very low level of income,

expenditure and savings and some of them have relatively high level of income and corresponding expenditure and savings indicating that not all the squatters are economically poor. Inequality in income, expenditure and savings was very low in terms of Gini-coefficient in both the inner and peripheral city, but the inequality of between variables was significantly high in the inner city compared to the peripheral city. The evidence of intra-city variation in economic indicators suggests that the inner city squatters have relatively higher economic status. The empirical validation of Engel's law based on the expenditure pattern of the food and non-food items of the squatters found that as they lived at below the subsistence level of living hence the food items is an essential or necessity and the MPC increases with increase in family size in most cases. In financial development of the squatters, the performance of public institutions was very poor in both the inner and peripheral city squatter settlements, but the micro-finance institutions were much popular in the peripheral city where relatively the new migrants reside.

In the context of poverty and livelihood opportunities, social bonding or relationship played a significant supportive role among the squatters in SMCA. Social capital as a source of various networks or ties like kinship, non-kinship and ethnic relation of the slum dwellers in SMCA is a crucial factor and living reality in terms of accessibility to various socio-economic opportunities, for example, decision making of the rural poor to migrate to the city, information in searching for housing settlements, access to employment, credit market and community participation. They invest their existing relationship or bonding not only with the expectation of economic benefit but also for availing better basic services to make a living better off. Though there was no significant difference in the use of various networks of social capital on different livelihood aspects of the squatters in the inner and peripheral city, but they rely heavily on this productive resource for survival in the city life.

The empirical evidence based on composite index of the quality of life show that the overall quality of life of the older migrants living in the inner city squatter settlements was relatively better than that of the new migrants living in the peripheral city. Therefore, the study reveals that the overall quality of life not only depends on the economic variables but also depends on other demographic, physical and social set of variables. Finally, the study also revealed that in terms of livelihood opportunities, the slums and squatter settlements in both the inner and peripheral city

of SMCA are still the destination and survival sphere for the present and also the hope for future generation.

9.3 Policy Review

Urbanisation, development and growth of informal settlements are positively correlated to each other. In the light of Millennium Development Goals, improvement in living condition of the slum dwellers was a serious challenge to the governments and policy makers. Though, there has been a rapid change in the approach to the urban poverty issues since the Fifth Five Year Plan in India, a massive shift has taken place from various welfare and service oriented strategy to poverty reduction strategy by creating employment opportunities and raising the productivity of the urban poor. With the passing of time, the various development programmes namely Environmental Improvement of Urban Slums (EIUS), Urban Basic Minimum Services for the Poor (UBMSP) Integrated Low Cost Sanitation (ILCS) Scheme of Urban Micro Enterprises (SUME), Scheme of Housing and Shelter Upgradation (SHASU), Prime minister's Integrated Urban Poverty Eradication Programme (PM-IUPEP), National Slum Development Programme (NSDP), Valmiki Ambedkar Malin Basti Awas Yojna, Swarna Jyanti Shahari Rozgar Yojana (SJSRY) with Urban Self-Employment Programme (USEP), Urban Wage Employment Programme (UWEP), Integrated Housing and Slum Development Programme (IHSDP) along with Rajiv Valmiki Ambedkar Malin Awas Yojana (VAMBAY), Awas Yojana (RAY) etc., have been incorporated by the central and state governments for the socio-economic uplift of the urban poor. Apart from the above programmes and schemes, several welfare schemes, for example, Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Indira Gandhi National Widow Pension Scheme (IGNWPS), Destitute Physically Handicapped Pension Scheme, Accident Relief Scheme, Janani Suraksha Yojana (JSY), Antyodaya Anna Yojana (AAY) Annapurna Yojana and Mid-Day Meal etc., have been implemented by central and state government as well as under joint venture (Urban Poverty Report, 2009). Considering the overall impact of the programmes and schemes implemented on the incidence of urban poverty, it is realized that a greater number of urban poor particularly, the slums and squatter settlements remain unaffected. However, in course of time, the absolute numbers of the informal settlers in the cities are increasing rapidly much to the dissatisfaction of the planners and policy makers.

As per as the report of the SMC with regard to implementation, progress and achievements of the Integrated Housing and Slum Development Programme (IHSDP) is concerned (Appendix-E, Table 9i), it is found that under SJSRY, 875 SHGs have been formed in SMC till February 2010. This scheme is being implemented in 33 wards of SMC with 1216 number of resident community volunteers (RCVs), where approximately 16000 women are directly involved in various activities after obtaining vocational training. So far as the achievement of SJSRY is concerned, it is reported that a number of 1150 slum women have been trained under skill development training and 798 of them are earning Rs. 800 to Rs.2000 per month in SMCA. A total of 705 Thrift and Credit Groups has been formed with around 12 thousand members. More than 80 percent of the members are earning Rs. 800 to Rs.1500 per month by taking loans from the Society. On the other hand, the number of Development of Women and Child in Urban Area (DWCUA) group formation has been completed is 7 and bank sanction under process. Further, number of Urban Self Employment Programme under SJSRY was 58 in 2005-2006; number of loan application sanctioned to bank branches for USEP under SJSRY was 05 in 2005-06. With regard to sanitation programme, low cost sanitary latrine has been provided to 12,445 households. Finally, the project report of IHSDP completed for 93 numbers of slums (21 slums in phase-1 and 72 slums in phase-ii) and sent to the government for approval and the estimates of the remaining 10 slums are under the process.

One of the most important schemes under IHSDP is the scheme for dwelling houses for the urban poor. Housing is a pre-requisite condition for individual's mental and economic growth and social stability. As far as the progress and achievements of development programmes under IHSDP (as on 31.10.10) in SMCA is concerned, it is observed that during the period of 2007-2009 (year of sanction), out of 5063 dwelling units sanctioned, a total of 1969 dwelling units spread over 43 wards in SMC have been completed and 254 dwelling units are in the finishing stage in three different phases. The physical progress of various components in slum infrastructural development programme under IHSDP shows that in the first phase, out of 19 numbers of Community Seva Kendra, 35 Community toilets and 34 Community bath have been sanctioned covering 20 wards, while the work of 12 Seva Kendra has been completed with the work in progress for 3 Community Seva Kendra. There was no site available for 4 Community Seva Kendra. Similarly, in the 2nd phase, some new

components under slum infrastructural development programme have been introduced like community centre, livelihood centre, animal pen, rickshaw shed and the boundary wall covering 48 wards. Out of all the sanctioned and tender invited for the respective components of slum infrastructural development programme, the work for 3 community centers, 2 livelihood centers is in progress. Out of total length of boundary walls of 2321 sq.mt, 326 sq.mt has been completed and the work for 210 sq.mt boundary walls is in progress in 17 wards. On the other hand, the site was not available for 5 community centres, 14 livelihood centres, one animal pen, one rickshaw shed, and for 918 sqm boundary walls. In 3rd phase, another new component namely informal market has been introduced under slum infrastructural development programme. In this phase out of 7 municipal wards, 5 community centers and 1 informal market have been sanctioned, and the tender invited only for community centre was 4, while site for one community centre was not available. The work for the livelihood centre, community centre and informal market to be done by Siliguri Jalpaiguri Development Authority (SJDA), particularly for the ward number 4. Among the 'other' development programmes that includes cement and concrete pavement, drain and bituminous road in first phase, the estimated area of cement concrete pavement has been completed in 7 municipal wards. Out of 24744 sq.mt length of drain that was sanctioned, 22034 sq.mt has been completed with the ongoing work of 500 sq.mt in 7 municipal wards. On the other hand, a total of 67096 sq.mt bituminous road, 50259 sq.mt is completed in 7 municipal wards. In the 2nd and 3rd phase taken together, out of 29374 sq.mt sanctioned cement concrete pavement, 15334 sq.mt have completed in 36 wards and out of 43799 sq.mt drain, 24204 sq.mt have been completed in 36 wards within the time limit of implementation. Similarly, in the two phases taken together, out of 89402 sq.mt sanctioned bituminous road, 40172 sq.mt have been completed and the work in progress for 19098 sq.mt in 36 wards (Appendix-E, Table 9i).

In order to improve the living conditions of the urban poor, Urban Wage Employment Scheme (UWES) Urban Basic Minimum Services for the Poor (UBMSP), IPP Project VIII under Health Care Services (UCS) etc., are working effectively in SMCA. Some of the newly introduced programmes by central and state governments like Rajiv Awas Yojana (RAY), Secure for Land Tenure for the Urban Poor (SLTUP), Housing for the Urban Poor (HUP) etc., are in the process of

implementation. Apart from these, several numbers of beneficiaries of applications for financial assistance under IGNOAPS, IGNWPS etc. have been forwarded to SUDA for approval. The SMC was very much aware about the BPL families for availing the benefit of the above schemes. But the fact is that there are so many people who are really poor but their names has not been included in the list of BPL families and as a result they can not avail this benefit. Considering the problem of these people belonging to the economically weaker section, SMC has introduced various social assistance packages in which number of beneficiaries under IGNOAPS was 3129, number of pension scheme holder was 196, the number families availing Antyoday Anya Yojana and Annapurna Yojana was 6038 and 224 respectively. On the other hand, the number of women that availed the Janani Suraksha Yojana (JSY) was 315. The SMC had also proposed to increase the beneficiaries under social package for the financial year of 2010-11. A budget provision of Rs. 12 lakh has been made from Mayor's Discretionary Fund for providing financial support for the purpose of health, education and relief to address special needs under natural calamity of the affected people (Budgets of SMC, 2009-10).

With rapid growth of urbanization, urban poverty has also increased substantially that has become the major concern for the urban local bodies. Keeping in mind the performance of Urban Poverty Alleviation Schemes, it is realized that there is a lack of awareness among the urban poor about the benefits and efficacy of UPA and slum improvement programmes in SMCA. An evaluation of the urban poverty alleviation programmes/schemes in SMCA revealed that the Schemes are suffering from the following limitations:

- (1) There is a need for wide publicity against various Schemes to create awareness among the urban squatters in SMCA. Thus, an integrated approach to alleviate poverty should be given priority that can overcome the problems of housing, employment, security and basic services for the squatters.
- (2) With the expansion of city areas the squatter settlements are also increasing. Therefore, to accommodate and to provide basic services for the expanding number of migrants, more investment is needed on all fronts to make the city worth living for all.
- (3) The respondents of the study area reported that the beneficiaries of the urban schemes are often influenced by political decisions. As a result, the needy and

deprived are often excluded from the list of the beneficiaries. Therefore, in case of providing benefits to the squatters, the officials and authorities should be free from politicization.

- (4) In the process of planning and implementation, partnership management plays a key role for the uplift of the urban poor. In SMCA, no such partnership programmes is found against slum improvement. Whereas, in Delhi, Gujarat Maharashtra, Ahmadabad and in many states, public-private partnership programmes are working well for improving slum conditions. Therefore, in SMCA, the Urban Local Bodies (ULBs) need to include Non-Government Organisations (NGOs) and Community based Organisations (CBOs) within the municipal framework in the process of urban poverty alleviation schemes.
- (5) Most of the financial institutions demanded security for advancing loans either in the form of mortgage of their land or fixed assets or bank/state government guarantee. But, most of the slum dwellers do not have any security of land and they are normally with low resource base against which loans can be demanded from banks. Therefore provision should be made by the local bodies with the banks to provide credit for raising economic development.
- (6) In SMCA, there is no evidence of international agencies who are working with the local governments on slum upgradation. Therefore, the local government need to pay greater attention for inviting national and international agencies like SWEA, World Bank funding, DFID and others who are working for the improvement of slum conditions in various cities in India with regard to basic infrastructure, improving the quality of life, health and well-being of the residents.
- (7) Water Aid, India, has undertaken a joint programme with United Nations Human Settlements Programme (UN-HABITAT) and Municipal Corporation of Bhopal, Indore, Gwalior and Jabalpur, called slum Environmental Sanitation Initiative. But, no such joint programmes have been undertaken by SMCA for slum improvement and thus needs to be looked into by the authorities.

9.4 Policy Suggestions

On the basis of information collected during the period of field survey and the analysis of the study, the following policy suggestions can be recommended.

- (1) Unprecedented growth of slums in SMCA is the direct consequence of urbanization and migration due to inter-regional socio-economic disparities and unbalanced growth process. Therefore, decentralized policies and programmes through the creation of employment opportunities in the rural areas can reduce unemployment, poverty and vulnerability and consequently check the rural-urban migration.
- (2) Implementation of various policies and programmes sponsored by state, central and local government should be strengthened and made effective for improving the socio-economic conditions of the weaker sections particularly for the informal settlers.
- (3) Among the three basic needs of food, clothing and shelter, regularization of the land tenure and entitlements is the key to secure livelihood of the squatters. Therefore, tenure security measures for the urban poor slum dwellers in SMCA with suitable housing under ISHDP scheme should be given first priority to avoid the psychological tension of eviction and mental stress.
- (4) The slum dwellers in SMCA are mostly from rural origin from the neighboring poor states and districts and belonged to the socio-economically backward class. Therefore, the local government should be more sensitive towards educational attainment, job oriented training programmes, skill and knowledge acquisition for the socio-economic uplift of the squatters in SMCA.
- (5) In terms of infrastructural facilities in the slums of SMCA, special focus should be given to new settlements in the peripheral areas. The squatter settlements in the city needs more investment under slum infrastructural development programmes like road, drainage, water supply, electricity etc.
- (6) In most cases, the slum dwellers and squatters are characterized by low level of income and due to environmental degradation they suffer most from illness leading to loss of working days. Medical facility provided by the public sector is not adequate nor the only solution. There should be a provision of subsidized medical centers in the vicinity of the slums especially for the squatters. The squatters and slum dwellers who are living below poverty line require awareness programmes and proper implementation of the schemes regarding institutional delivery and its financial assistance in such a way that the benefit can reach to the needy section of the squatter people.

- (7) The informal sector remains the sole provider of employment to the squatters in SMCA due in inability to absorb a huge number of illiterate and unskilled rural migrants into formal sector. Therefore, the local bodies should be involved directly for generating decent employment opportunities with security in jobs which can make their life secured. The process of formalization of casual employment in formal sector needs special attention for the security of livelihoods among the slum dwellers. The local government should form an committee for monitoring the implementation of Minimum Wage Act to protect the informal sector workers from exploitation. The various social security benefits like provident benefit, accidental benefit, and payment of gratuity etc., for the informal sector workers should be implemented with immediate effect.
- (8) A large number of squatters in SMCA are engaged in street vending always faces the threat of eviction due to lack of legal recognition to their profession. Thus, there should be an effective policy for street vendors so as to run their business without any threat of eviction.
- (9) Most of the squatters in SMCA do not have any information regarding welfare schemes beneficiaries and even various slum developmental schemes and programmes sponsored by the state, central and local bodies. In this context, awareness programmes among slum dwellers through community development projects where resident community volunteers can play a significant role in co-ordination.
- (10) The local government should involve the Non-Government Organisations (NGOs) in implementing various plans and programmes for improving the socio-economic conditions of the slum dwellers. Proper co-ordination and co-operation at all levels is an urgent need for effective implementation of slum development programmes and schemes. In case of providing beneficiaries to the eligible squatters, the government officials should be free from politicization.
- (11) There should be easy accessibility to institutional credit at subsidised rate of interest for the squatters in SMCA to set up new business, expansion of business and other productive purpose along with proper monitoring in case of any default in repayment and in order to protect them from being exploited by money lenders.

- (12) There are large numbers squatter households who are deprived from various welfare schemes like Annapurna Yojana, Antodaya Yojana, Old Age Pension, and Widow Pension etc., for not having the ration card in both the inner and peripheral city of SMCA. Hence, provision should be made by the local authorities to provide ration cards within a short period on receiving application.
- (13) Finally, subscribing to the motto “live and let live”, there should be a strong, transparent and effective participatory management along with the above suggestions that can possibly minimize the urban gap of rich and poor to make a city liveable for all.

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