

Chapter- 7

Appraisal of Government Schemes for Improvement of Slums in Siliguri

7.1 Introduction

Slum improvement involves two programmes- 1) Generating income programs 2) Development of infrastructure of slums. The combined effect of this two programmes can pull the slum dwellers from their poverty and can improve their quality of life. The above two slum improvement programmes are the slum poverty alleviation/eradication programmes. This is administered by urban poverty eradication cell of Siliguri Municipal Corporation.

7.2 Slum Improvement Programme in Siliguri

The improvement of slums within Siliguri Municipal Corporation consist of four major components. These are

- a. Housing
- b. Physical infrastructure and social infrastructure
- c. Low cost sanitation
- d. Income generation of the slum dwellers.

The physical infrastructure means Drains, Street lights, Community latrines, Solid Waste Management etc. the social infrastructure are Community Centers. Under the shelter up gradation scheme the effort was started to solve the housing problem of the slum dwellers. Under this scheme the slum dwellers were eligible to do any sort of repair work of their dwelling. For this purpose a loan of Rupees five crore was taken from HUDCO by Siliguri Municipality during the year 1992-93. During this year a loan of Rs. 3000 each were provided to near about 5000 families. The families also got subsidy of Rs. 1000 each. The loan term was 10 years having an annual interest rate of Rs. 7.25 percent. So the monthly installment was coming Rs. 39/-. (Ghosh et al 1994). After that in 1996 NSDP (National Slum Development Program) was launched. Under the scheme of NSDP the UPE section of SMC constructed 368 dwelling units by 2001. Later this NSDP was merged with IHSDP (Integrated

Housing and Slum Development Programme). Under VAMBAY scheme which was launched in 2001 further new dwellings in slum areas were constructed. But both NSDP and VAMBAY were merged with IHSDP which was launched in 2005. The main objective of the scheme is to improve the condition of slum dwellers and provide shelter to those who do not have shelter and stay in dilapidated conditions.

7.3 Integrated Housing and slum Development Programme (IHSDP)

Scheme This scheme was launched in 2005. IHSDP scheme was formed by combining the existing scheme of NSDP and VAMBAY. Its main objective is to improve the infrastructural facilities and housing of the slum dwellers. This scheme was applied to all cities / towns as per 2001 census excluding those covered under JNNURM (Jawaharlal Nehru National Urban Renewal Mission) funds will be allocated among states on the basis of seeing the urban slum population of state to total country's urban slum population. On the basis of this formula only state will allocate fund to cities / towns but only to those cities/ towns where elected bodies are in position. State has the right to prioritize the towns/ cities by seeing the existing infrastructure and socially, economically disadvantaged section of slum populations. The components include all projects relating to upgrading / improving / relocating the slums which will include constructing new houses, developing infrastructural facilities like road, street light etc. The cost of land will be borne by the state government. The land where the house will be built, the title of the that land should be in name of wife or will be in joint name of husband and wife. The minimum floor area was not less than 25 sq meter. The scheme will provide dwellings of two rooms with kitchen and a toilet to the slum dwellers.

The funding pattern in the scheme will be in the ratio of 80:20 between central government and the state government. The remaining 10 percent will be contributed by the individual beneficiary. The ceiling cost of dwelling unit is one lakh rupees under the IHSDP scheme. The release of central assistance will go directly to the state identified nodal agencies. The allocation of Central fund to nodal agencies will depend on availability of states share with the submission of utilization certificates. For appraisal of the project the State Level Co-ordination Committee (SLCC) will examine and approve project reports, which the ULB (Urban Local Body) will submit.



The ULB will submit detailed project report to state level nodal agencies and the nodal agency will forward the project to Minister of Urban Employment and Poverty Alleviation (MOHUPA) for consideration of state level co-ordination committee.

7.3.1 Steps taken by SMC for proper implementation of IHSDP scheme

All the officials of SMC , PHE along with the CDSs functionaries and the ward councilors have visited the slums to identify the beneficiaries for smooth functioning of IHSDP. They made understood the beneficiaries about the scheme. As the beneficiaries belong to very poor families and do not have enough money to contribute their portion (20 percent) for getting the house. The SMC made request to all nationalized banks to help the beneficiaries financially. The State Bank of India along with Union Bank of India agreed to provide loan of Rs 10000 to the beneficiaries at a interest rate of 4 percent per annum. The maximum period of loan repayment is five years. So the beneficiaries had the option of either contributing the whole amount Rs 16000 or giving Rs 6000 from their pocket and taking Rs 10000 loan from bank for a tenure of 5 years to avail the IHSDP scheme.

7.3.2 Problems faced in implementation of IHSDP scheme

According to Siliguri Municipal Corporation in the areas of infrastructural development in slums National slum development programme along with VAMBAY was the main source of fund. These schemes have developed the slum infrastructure like drainage, street lights etc in slums which had no land titles. But as according to IHSDP the main criteria was dwelling units to be provided only who have land title that also female name should be there. The slums will be selected on basis of backwardness. Slums in railway and government lands are excluded from the scheme. For this criteria many wards which have larger slum pockets were deprived of by this IHSDP scheme. It was seen that ward 1 and ward 46 where there are 13 and 14 slum pockets respectively did not come under IHSDP. From ward 1 only one slum pocket and from ward 46 only two slum pockets came under IHSDP scheme on the basis of land title criteria. For the same reason ward 18, 28, 32, 33 were fully out of IHSDP scheme. Ward 18 had the largest slum of SMC i.e. Sraban Nagar but it was excluded from IHSDP scheme. As a result it was seen that out of 154 notified slums only 94 slums were included under IHSDP scheme. But from the survey it was seen that

slums where dwelling units have been started the work is still incomplete. Respondents said that contractors were changed many times which lead to the delay.

7.4 Integrated Low cost Sanitation (ILCS) scheme

The main objectives of this scheme is to eradicate all dry latrines and to liberate the manual scavengers from unhealthy practice of manual scavenging of night soil from dry latrines. The Integrated Low Cost Sanitation (ILCS) was initiated in 1981 by ministry of home affairs. This scheme was launched to convert the dry latrines into two pit water flush latrines. Its main aim was to improve the sanitation scenario of the slum dwellers. In 1986 this scheme was converged with UBS and UBSP scheme was launched in 1990. In 1986, the ILCS scheme under UBS was started in Siliguri. The funding for this scheme was made by the Central Govt, State Govt, UNICEF along with the contribution of the beneficiaries for having the individual toilets. A state sponsored programme ‘Liberation of Scavenger Programme’ (LSP) was also launched which was added to UBS. According to (Ghosh et al 1994: 201-202) “it was found that 1600 individual household pit latrines, 8(4 seater) two pit community latrines, 10 two pit latrines in pre -school education centre were constructed”.

The passage of ‘Liberation of Scavenger Programme’ (LSP) and the launch of UBSP in 1990 intensified the ILCS scheme in Siliguri. The municipal data of 1990 showed that 2575 service privies existed in 21000 holdings at the time. The total fund allotted under ILCS scheme that time was 100.71 lakh so with this fund only 1302 service privies were converted to LCS latrines. HUDCO provided 32 lakhs as loan to convert the remaining 1273 dry latrines to LCS latrines. But due to conversion of Siliguri Municipality into Corporation in 1994 the population of Siliguri increased rapidly along with the slum population. As a result more individual and community latrines were needed. At last 12547 low cost sanitation toilets have been constructed under this scheme. The Government of West Bengal in the year 2009 announced that there is no dry latrine which means that manual scavenging was abolished in Siliguri. But the fact was although manual scavenging was abolished but open defecation is common in river banks of Mahananda, Fuleshwari, railway tracks.



Table 7.1 Release of fund to Siliguri Municipal Corporation for construction of Household Latrines

ULB	Targeted No. of ILCS units	Central Share (@ Rs. 4000 /)	Matching State Share (@Rs. 1333 /-	Additional State Share (@ Rs. 2657 /-	Total to be Released (in Rs.)
Siliguri MC	4097	16388000	5462666	10884364	32735030

Source : UPE Cell,SMC

Table 7.2 Progress Report of ILCS

Sl No	Ward No.	List received from SUDA	Total sanctioned Quota for PHASE -II	Quota for 1 st Phase of PHASE -II already issued	Quota for 2 nd Phase of PHASE -II to be issued
1	3	65	52	13	39
2	4	90	72	18	54
3	6	25	20	5	15
4	16	1	4	1	0
5	20	119	96	24	72
6	26	15	12	3	9
7	28	82	64	16	51
8	32	30	24	6	18
9	34	95	76	19	57
10	36	90	72	18	54
11	41	90	72	18	54
12	42	115	92	23	69
13	43	95	76	19	57
14	44	88	68	17	51
Total		1000 nos.	800 nos.	200 nos.	600 nos.

Source: UPE Cell, SMC

7.4.1 Problems in implementing Integrated Low cost Sanitation scheme

While implementing this scheme the main problem faced was of space,. As in slums the houses are very congested there is hardly any space between two houses. There was problem in constructing the septic tanks as it was seen that a part of the septic tank falls in the land of other beneficiary. Sometimes it was also found that the soil composition was not suitable for constructing the septic tank. Then there was low amount of subsidy from GOI. The beneficiaries were very poor and there was delay in release of fund from HUDCO. Although SMC is free from manual scavenging but open defecation is still going on. The slum population is increasing at alarming rate without any increase in space so there is acute space problem in SMC. For this construction of individual toilets is becoming tough. As a result community toilets are being constructed on priority basis.

7.5 Housing For Urban Poor (HUP) Started during 2010-2011 in Siliguri Municipal Corporation Housing for Urban poor was implemented in 3 stages:

Phase I

Phase II and

Phase III.

In phase I Rupees one lakh was given for housing scheme.

In phase II Rupees one lakh forty nine thousand was given for housing scheme and Phase III is under process. It was decided Rupees two lakh twenty nine thousand will be given for housing.

7.6 Gitanjali scheme

Was started during financial year 2014-2015. Government of West Bengal has developed this scheme for Economically Weaker Section (EWS) of society. The main objective of the scheme is to provide shelter free of cost to EWS. The scheme also tried to provide additional employment opportunities to the construction workers. Under this scheme Rupees seventy thousand was given. In 2017-2018 for Jalpaiguri district there were 57 beneficiaries and Rupees thirty nine lakh ninety thousand amount was received. In the same year in Darjeeling district 268 house was allotted to EWS.

Table 7.3 Siliguri Municipal Corporation Status Report of Gitanjali Housing (Wards Falling under Darjeeling)

Sl.No	Financial year	Actual target of Sub Division / Bloc	Nos.of Proposal Submitted	Amount Received till date	Physical Progress		Total fund Utilized till date
					No. of Units completed	No. of units in progress	
1	2014-15	176	162		135	25	
2	2015-16	253	253(237+16)		118	115	
3	2016-17		100(51+49)				
4	2017-18						

Source : Siliguri Municipal Corporation

Table 7.4 Monthly Progress Report of Gitanjali Housing Name of ULB : Siliguri Municipal Corporation, Name of District : Jalpaiguri , Report Prepared as on 26.07.2017

Financial year	Name of the Block / Municipality	Target for Block / Municipality	Proposal submitted to the Housing Deptt.(in	Sanction received from the Housing Deptt.(in	Amount received (in lakh)	No.of Units Completed	No.of Units in progress	No.of units not started
2014-15	Siliguri Municipal Corporation	90	90	90	63	75	4	6
2015-16	Siliguri Municipal Corporation	177	177	177	123.9	129	42	4
2016-17	Siliguri Municipal Corporation	81	81	81	56.7	41	34	5
	Siliguri Municipal Corporation			89 (MLA QUOTA)	62.3	12	47	23

Source: Urban Poverty Elevation Cell, Siliguri Municipal Corporation

7.7 Housing for All (HFA)

Pradhan Mantra Awas Yojana was launched in 2015 by ministry of Housing and Urban poverty Alleviation (MOHUPA). The main objective is to provide affordable houses to urban poor specially the Economically weaker section. The income cap for EWS is Rs. 3 lakh, for LIG is Rs. 3-6 lakh, for MIG is Rs. 6+ to 18 lakhs. Pucca houses with water, toilet facility and electricity supply and access will be provided under this scheme. The scheme is implemented through four verticals. These are in situ slum Redevelopment Affordable housing through credit linked subsidy, affordable housing through partnership, subsidy for beneficiary led individual house construction

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Table 7.5 Housing For Urban Poor (Ph-II)	
As on 25.02.2015	
No. of Sanctioned Units	134 nos
Approved Project Cost	199.66.00(Rupees in Lakh)
Received Fund	9983000
Amount distributed to the beneficiaries	9983000
Balance Fund (in hand)	Nil

Source: Urban Poverty Elevation Cell, Siliguri Municipal Corporation

Table 7.6 Siliguri Municipal Corporation(UPE Cell),List For Payment of 1st Installment to The Beneficiaries Under the Scheme for Housing of Urban Poor(Phase-II),Part-A Construction of New Dwelling Units

Sl.No.	Ward No.	Address	Total Sanctioned Amount	Amount of 1st installment
1	1	Rajendranagar, Coolie Para	149000	30000
2	7	Viveka Nanda Nagar	149000	30000
3	18	Rana Basty	149000	30000
4	18	Shraban Nagar Colony	149000	30000
5	20	Fuleswari Unnayan Colony	149000	30000
6	31	Sitala Colony	149000	30000
7	32	Tinbatti Colony	149000	30000
8	35	Sahid Colony	149000	30000
9	40	Subhash Nagar	149000	30000
10	42	Bhupendra Nagar	149000	30000
11	43	Prakash Nagar	149000	30000
12	46	Rajib Nagar	149000	30000

Source:UPE Cell, SMC

Table 7.7 Housing For All Scheme

Ward No.	Name of the Slum	Total No. of Slum Households as per Demand Survey	Type of Land	Proposed Development Strategy for Beneficiary Led Construction & Credit Linked Subsidy scheme Year - Wise						
				20016-17	20017-18	20018-19	20019-20		2020-21	2021-22
				BLC	BLC	BLC	BLC	CLSS	BLC	BLC
1	PANCHANAN COLONY(1)	165	Own	21	35	32	27	18	25	7
1	RAJENDRA NAGAR	100	Own	80	5	4	4	28	4	25
2	EAST BAGHAJATIN COLONY	43	Own	3	10	9	8		7	6
7	VIVEKANANDA COLONY	444	Own	11	104	95	82		76	76
18	SHRABAN NAGAR	196	Own	1	47	43	37		34	34
20	FULESWARI UNNAYAN COLONY	26	Own	9	4	4	3		3	3
31	SHEETALA PARA	265	Own	19	59	54	47		43	43

34	SURYASEN COLONY(BLOCK E-2-A)	720	Own	55	160	146	126		116	117
35	SAHID COLONY-B	55	Own	4	12	11	10		9	9
42	BHUPENDRA NAGAR (VIVEKANANDA COLONY)	569	Own	40	127	116	101		93	88
43	PRAKSH NAGAR	256	Own	17	57	53	45	21	42	21
46	SHIB NAGAR COLONY	78	Own	12	16	15	13	2	12	8
46	UJANU SHIB NAGAR	174	Own	13	39	35	31		28	28

Source: UPE Cell, SMC

loan . Under STEP-UP 1064 persons were provided skill training. Under STEP- UP trainings were provided in beautician course, soft doll making, embroidery, tailoring

7.8 Swarna Jayanti Sahari Rozgar Yojana (SJSRY)

This programme was centrally assisted. It was launched on 1st December, 1997. The objective of the scheme is to provide employment to urban poor. The programme is implemented for the whole city but the slum population was given special emphasis. Women, reserved category population and disabled persons were also the target group. According to the programme women should not be less than 30 percent of the beneficiaries. The SC/ST beneficiaries should be proportionate to the total population and the disabled should be 3 percent of the beneficiaries. In the financial year 2009-2010 the guidelines of the SJSRY scheme got revised. There are five components of the scheme. These are:1) Urban Self Employment Programme (USEP),2) Urban Women Self Help Programme (UWSP),3) Skill Training for Employment Promotion amongst Urban poor (STEP-UP),4) Urban Wage Employment Programme (UWEP),5) Urban Community Development Network (UCDN)

7.8.1 Problems in implementation of schemes under SJSRY

The nodal agency for SJSRY in West Bengal is state Urban Development Agency (SUDA). For STEP-UP programme SUDA decides in which area the training will be provided to beneficiaries. The SMC has no role to play in this regard. So SUDA don't know in which field of training the beneficiaries will get benefited. If this job of choosing the field of training was given to the community organizers it would have

been better. For e.g. in 2009-2010 training was given on 'Crystal Bags' making but out of 25 beneficiaries neither started their own business or got employed as the demand of crystal bag are less in Siliguri. The beneficiaries told that they would have been benefited if training was provided in tailoring.

Another problem is SUDA chooses the training institutions. The institutions that were choosen have their base on Kolkata. No consultation is made with the UPE section of SMC regarding this.

Problems are also there regarding trainees. It was reported by the trainee that in the beginning classes are held regularly but after few days trainees become irregular and they say some better students from the batch to help the other students.

In micro-enterprises scheme under USEP it was seen that banks show disinterest in sanctioning loans for any enterprise. As there are many defaulters.

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In identification of the beneficiaries the COs and CDS has limited role as the ward councilors and committee give the name of beneficiaries. The SMC and the CDs are of opinion that if they were given the full responsibility then the co-ordination and implementation of slum improvement programme would have been better.

7.9 National Urban livelihood Mission (NULM)

It was implemented from 1st April 2014, Swarna Jayanti Sahari Rozgar Yojona (SJSRY) switched to NULM. The objective is to reduce poverty of the urban poor by providing them employment and skilled wage employment opportunities. It also aims to provide shelter to homeless poor. It also aims to provide livelihood to street vendors. The main focus of the scheme is organized urban poor in self help groups (SHG). For skill development of urban poor opportunities are created for market based employment. To help the urban poor with easy access to credit so that they could set up their own ventures.

7.9.1 Components of NULM

1. Social Mobilization and Institution Development (SM & ID) - This is mobilization of urban poor household into credit based SHGs.

2. Employment through skills Training and Placement (EST & P) – Here urban poor are given training for their skill development so that they could earn their own living.
3. Self employment programme (SEP) financial assistance are provided to individuals / groups of urban poor. So they could start their own ventures based on their skills.
4. Capacity building and Training (CB&T)- is to build capacity of the urban poor, institutions like SHG and machinery involved in implementing the livelihood development.
5. Support to urban street vendors – To provide social assistance to street vendors. To develop vendor market, skill development etc.
6. Shelter to urban homeless (SUH) : To provide permanent 24 hours shelter to urban poor.

Table 7.8 Details of training institute ESTP, NULM (2015-2017)

Sl. No.	Training Agency	Name of Approved trades	MES Course Name	Total Approval	Students Enrolled for Training 2015-16	Students Completed Training 2016-17	Wage Employment	Self Employment
1	Suri Nabadisha Welfare	Paper Bag/ Conversion products	Book Binder	50	0	0		
		Tailor (Basic Sewing Operator)	Tailor (Basic Sewing Operator)	150	150	150	0	105
		Costume Jewellery	Costume Jewellery Maker	50	50	50	0	36
		Certificate Course in TV, VCD, DVD Servicing	Repair & maintenance of Domestic Electronic Appliances	25	25	25	6	12
2	Deshbandhu Institute of Vocational	Financial Accounting	Accounts Assistant using Tally	50	50	50	13	17

	Training, Siliguri	Certificate in Computer Hardware Maintenance	Computer Hardware Assistant	50	50	50	9	18
3	Chandannagar Ambitious Intelligent Mastermind Society (CAIMS)	Financial Accounting	Accounts Assistant using Tally	50	50	50	17	4
4	Jhargram Vivekananda Rural Science & Technology Cultural Welfare Association	Beautician & Tattwa Decoration	Beauty Therapy & Hair Styling Level 1	150	150	150	8	106
5	Susama Mission	Nursing Aides	Nursing Aides	75	75	75	5	30
		Physiotherapy & Occupational Therapy Technician	Therapeutic Massage Technician	25	25	25	0	10
		Laboratory Technician	Basic of Anatomy & Physiology	25	25	25	0	0
		ECG Technician	Operation & maintenance of ECG & ICCU Instruments	25	25	25	0	0
6	Jacob Manual Training Centre	Plumber	Plumber	50	0	0		
		Cook Fast Food	Cook Continental	50	50	50	5	35

Source: UPE Cell, SMC

Table 7.9 Details of training institute ESTP, NULM (2017-2018)

Sl. No.	Training Agency	MES Course Name	Total Approval	Students Enrolled for Training 2017-18
1	Suri Nabadisha Welfare	Junior Land Surveyor	25	
		Tailor (Basic Sewing Operator)	200	150

		Repairing & Overhauling of 2 Wheeler & 3 Wheeler	25	
		Printing Operator	25	
2	Deshbandhu Institute of Vocational Training, Siliguri	Computer Hardware Assistant	50	50
3	Jacob Manual Training Centre	Integrated Course in Hair, Skin & Makeup	200	175
		Batik Printing Specialist	25	
		Jewellery Designer	25	
4	Electronic Corporation of India Ltd - ECIT	Media Developer Assistant	50	50
		Accounts Assistant using Tally	50	50
5	Chandannagar Ambitious Intelligent Mastermind Society (CAIMS)	Accounts Assistant using Tally	50	50
6	SITD	DTP & Print Publishing Assistant	50	50
		Soft Skill for Base line Staff in Service Sector	50	

Source UPE Cell, SMC

Table 7.10 Status Report: National Urban Livelihood Mission (NULM), UPE Cell, Siliguri Municipal Corporation as on 13-03-2018

1. Formation of Self Help Group (SHG)

Cumulative Nos. of SHG formed till date	Formed under SJSRY (Upto 31.03.2014)	Formed under NULM (From 01.04.2014 to Present)	Formed under RO (From 08.12.2016)	Target 2017-18
1388	665	723	474	150

2. SHG Bank & Credit Linkage:

SHGs Gradation completed (Nos.)	SHG Credit Linked & Loan Disbursed (Nos.)	Loan Fund released
550	248	Rs. 4,15,75,000.00

3. ALF Details:

ALF Formed	ALF Registered	Bank A/C Opened
58	40	25

4. Self-Employment Programme:

Component	Approved (Nos.)	Loan Disbursed (Nos)	Loan Fund released	Target 2017-18
Self-Employment Programme- Individual (SEP-I) 2016-17	36	0 (Task Force approved, Submitted to Bank, 13 rejected, rest yet not disbursed by bank)		
Self-Employment Programme- Mudra	122	122	Rs. 68,70,113.00	0
Self-Employment Programme- Individual (SEP-I) 2017-18	29	2	Rs. 2,53,000.00	30

5. City Livelihood Centre:

CLC Target	Remarks
1	<ul style="list-style-type: none">• Has been operational from 06-01-2018• 210 Service Provider has enrolled so far.• Toll Free Number has been installed.

The NULM is implemented in two phase. – Phases I (2013-2017) and Phase- II (2017-2022). In Phase-I cities having population of one lakh or more are covered. The funding is shared between centre and state in the ratio 75:25. The Union Government has integrated both NULM and Urban poverty Alleviation and NRLM into a single scheme Deendayal Antyodaya Yojana (DAY) in 2016-2017.

In Siliguri SEP, ESTP, are implemented. Employment through skills training and placement (EST & P) component of NULM tries to provide skills to unskilled urban poor or to upgrade their existing skill. So that they can start their own venture or can get salaried job in private sector.

The curriculum for the training course under EST & P will be designed by consulting a competent technical agency. The training course module should be accepted by state / national level and it should be in accordance to local industry. In addition to the basic skill training on specific skills the modules should also have other modules like soft skill, financial literacy which should be integrated with the basic skill training module. The course duration is minimum 3 months. The course fee is Rs 15000 per candidate. At the end of the course the trainees are given certificates which has acceptability in the industry. In Siliguri out of 850 trainee 80 is minority.

Employment through Skill Training & Placement (EST&P):

Vocational training of 1000 Nos. of beneficiaries sanctioned by SUDA for 2016-17 under EST & P (NULM) from which a total no of 675 has been started.

7.SUH (Shelter for Urban Homeless):

Land has been identified, proposal has been sent to SUDA for necessary approval.

Self employment programme (SEP) in Siliguri

This component of NULM provide financial assistance to individuals / groups of urban poor to set their own business. This component also support the SHG of urban poor to get loan from bank and avail interest subsidy on SHG loans. Under SEP component women beneficiaries should not be less than 30 percent. SCs and STs

should be benefited in proportion of their strength to total population. 3 percent is reserved for disabled. The CO (community organizers) will identify the beneficiaries. Self help Groups (SHG) can also refer individuals for financial assistance under SEP. (SEP-1) for individual enterprises the beneficiary should have attained 18 years at the time of applying for loan. The maximum project cost is Rs 200000 (2 lakh). The tenure for repayment of loan is 5 to 7 years.

SEP(G) for group enterprises should have minimum 5 members from where 70 percent should belong to urban poor families. All members should attain 18 years of age. The maximum project cost for group enterprises is Rs 1000000 (10 lakh) loan repayment tenure is 5 to 7 years.

Table 7.11 Siliguri Municipal Corporation, Total no. of SHG Formed (As on 28-02-2018)

Sl. No.	Name of CDS	SHG formed by CO (nos.)	SHG formed by RO (nos.)	Total no. of SHG (nos.)
1	SLG NO. I CDS	71	30	101
2	SLG NO. II CDS	32	6	38
3	SLG NO. III CDS	85	36	121
4	SLG NO. IV CDS	24	21	45
5	SLG NO. V CDS	61	14	75
6	SLG NO. VI CDS	70	9	79
7	SLG NO. VII CDS	138	93	231
8	SLG NO. VIII CDS	47	25	72
9	SLG NO. IX CDS	67	51	118
10	SLG NO. X CDS	74	55	129
11	SLG NO. XI CDS	27	3	30
12	SLG NO. XII CDS	55	28	83
13	SLG NO. XIII CDS	53	16	69
14	SLG NO. XIV CDS	10	25	35
15	SLG NO. XV CDS	105	64	169
Total no. of SHG Formed		919	476	1395

Source: UPE Cell, SMC

7.10 National Urban Health Mission (NUHM)

The scheme was launched in May 2013. This scheme was further extended in March 2018 to continue till March 2020. The major initiatives under NUHM are –

- 1) ASHAs (Accredited Social Health Activities) ASHAs are link between community and health services. For any health related problems of slum areas ASHA gets the first call. If the deprived persons have difficulty in accessing health services.
- 2) Rogi Kalyan Samiti (Patient Welfare Committee) To manage the affairs of the hospital Rogi Kalyan Samiti act as a group of trustees. These committees get financial assistance also.
- 3) Janani Suraksha Yojana (JSY) This scheme encourages pregnant women to deliver their child in government health centres. Its aim is to reduce maternal mortality among the pregnant women. This scheme also provides cash assistance to pregnant women for delivering child in government health centres.
- 4) National Ambulance services provide free ambulance service where a free toll free number is given.
- 5) Janani Shishu Suraksha Karyakram (JSSK) This scheme provides free transport, drugs, blood, diagnostic, diet to pregnant mother to come for delivery in public health centres and free check up of sick infants upto one year.
- 6) Rashtriya Bal Swasthya Karyakram (RBSK) It gives child health screening to see if there is any disability, birth defects etc to children between 0 -18 years of ages. And gives free treatment.
- 7) National Iron + Initiative Under this scheme Beneficiaries get free iron and folic acid supplementation. It is an attempt to look at Iron Deficiency Anaemia.

7.11 Conclusion

To develop the infrastructure of slums and to increase the income of slum dwellers many slum improvement programs have been launched in Siliguri. These programs are IHSDP, HUP, NULM, NUHM, Housing For All, Gitanjali etc. Schemes like VAMBAY had developed slum infrastructure in those slums also which had no land titles. But IHSDP schemes, main criteria were slums should have land titles. As a result many slums were excluded from this scheme. The largest slum Sraban Nagar was also excluded from the scheme. As a result out of 154 notified slums only 94 slums were included in this scheme. The study also reveals that slums where dwelling units started work is still incomplete. The ILCS scheme has eradicated all dry latrines and manual scavengers but the practice of open defecation is still there among the

slum dwellers. The EST&P scheme has provided skills to unskilled urban poor. NUHM scheme has improved the health of slum dweller to some extent but practice of family planning method is still less among the slum dwellers.

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