

## *Delhi Study Report 2014*

# GOVERNMENT LED EXCLUSION OF THE URBAN POOR A Greater Contributor though a Lesser Recipient

*The report is prepared by PRIA. The objective of the present study is to look into the status of informal settlement of households of urban economy.*



**Society for Participatory Research in Asia**  
42 Tughlakabad Institutional Area, New Delhi - 110 062.  
**Tel. :** +91-11-2996 0931- 33 **Fax:** +91-11-2995 5183  
**Email:** info@pria.org **Website:** www.pria.org

## **DISCLAIMER**

The conclusions derived in the study are purely on the basis of primary survey conducted. The data documented are from the households of informal urban settlements. This study was conducted in 50 growing cities of India. This is a city level report, which talks about the present condition and status of Urban poor living in respective cities. An attempt has been made to produce micro level city findings. There are certain gaps and the conclusion derived cannot be comprehensive in nature therefore.

## ACRONYMS

BSUP	Basic Service Urban Project
GDP	Gross Domestic Product
GSDP	Gross State Domestic Product
PPP	Public Private Partnership
SAM	Social Accountability Matrix
CPI	Consumer Price Index
DJB	Delhi Jal Board
DUSIB	Delhi Urban Shelter Improvement Board
MCD	Municipal Corporation of Delhi
NDMC	New Delhi Municipal Corporation
DDA	Delhi Development Authority
DSIIDC	Delhi State Industrial and Infrastructure Development

## Table of Contents

- I.** Introduction (Pg. 4)
- II.** Purpose (Pg. 4)
- III.**Methodology (Pg. 4)
- IV.** Positive Role of Informal Settlers (Pg. 5)
- V.** Urban Poverty Gets its Due Recognition in Census 2011 (Pg. 5)
- VI.** NCT Demographic Profile (Pg. 6)
- VII.** Status of Slums in Delhi, Census 2011 (Pg. 7)
- VIII.** Delhi (Pg. 7)
- IX.** Local Governance Structure of Delhi (Pg.7)
- X.** Study Concluded by PRIA (Pg. 10)
- XI.** Other Conclusions (Pg 19)

## I. INTRODUCTION

The phenomenon of increased urbanization in India is facing one of its foremost challenges in the form of disparity between redistribution of economic opportunity and growth. The centre of poverty is gradually shifting towards urban centres and this situation is further worsened by already high population densities, poor infrastructure and a general lack of effective housing policy and provisioning for the poor. The Census of India 2011 suggests that 66% of all statutory towns in India have slums, with 17.4% of total urban households currently residing. However, this estimate of slums takes into account certain criteria set by the Census for a settlement to be featured as a slum. A large proportion of households who are living in similar or poorer dwelling conditions than those living in slums have been omitted. This study encompasses all those settlements that comply with the definition of slums (as given by the Census of India) as well as those with similar or poorer dwelling conditions than those of slums as 'Informal Settlements', because these are primarily dwelling units where most of the urban poor live. Interventions should be targeted at all these informal settlements instead of only slums as defined by the Census, since the quality of life and infrastructure in these informal settlements are similar to those of slums. (PRIA, 2013)

## II. PURPOSE OF THE REPORT

The objective of the present study is **to look into the present conditions and status of informal settlement households living in urban India**. The primary reason for looking at this particular question is to determine whether the informal settlement households, who normally form the poor strata of the urban population, do contribute to the urban economy to a significant extent or not. If they do contribute to urban economy, whether providing proper urban services to them should be treated as their legitimate right? For greater comprehension, this study attempts to discover the role of informal settlement population as a productive agent in urban economy, which is in contrast to the general notion that this section of population is "burden to the city."  
(PRIA, 2013)

## III. METHODOLOGY

A primary survey of 50 top cities in India was conducted to achieve the study objective. The survey captured various socio-economic–demographic dimensions of urban informal settlements dwellers in these cities. A total of about 5350 households and about 24500 individuals were covered in the survey. The focus of the questionnaire was to capture information about income–expenditure, employment, nature of job, education, living conditions and the similar information to understand the economic component of their life as well as their standard of living. Subsequently, we construct

a social accounting matrix (SAM) of India that includes urban informal sector as a component. SAM is the best possible tool that takes into account the inter-linkages among various economic agents within an economy. One of the advantages of that it can incorporate certain sections of households into a framework whereby the impact of that section on the economy in terms of contribution to income (GDP) as well as the multipliers can be computed, thus allowing precise quantification of the informal settlement population's contribution to urban economy. In addition, the study also captures the perceptions of non-informal settlement households regarding the role of the target segment of population in a city life. This qualitative analysis provides an understanding of the shadow cost of non-existence of this section of population in the urban centres. (PRIA, 2013)

#### **IV. POSITIVE ROLE OF INFORMAL SETTLERS**

On the contrary to the general notions, the study suggests that informal settlement dwellers play positive roles in urban economy as well as urban life apart from a few known adverse roles. Their contribution to urban GDP, and some of the “difficult to replace” nature of jobs they are engaged in, makes them an integral productive economic agent of the urban economy. Based on the Census of India 2011 data, as well as primary survey data of informal settlements of 50 cities, the study also suggests that a large proportion of the households do not even have access to the basic facilities. As the services provided to this section of population are often considered as favour to the community rather than their basic right, the approach and attitude of the authorities needs to be re-examined. Certainly the informal settlement dwellers deserve the basic facilities that other urban dwellers enjoy as their right. This needs to be translated into policies by the policy makers and opinion leaders of the country. (PRIA, 2013)

#### **V. URBAN POVERTY GETS ITS DUE RECOGNITION IN CENSUS 2011**

No uniform methodology existed to identify urban poverty and states have been using their own parameters to reach out for providing benefits. Census-2011 has attempted to enumerate socio-economy data also at household level such as quality of housing, water, electricity, literacy, access to education etc. Hashim Committee report (full citation) states that as per ninth plan document the features of urban poverty are: proliferation of slums, increasing casualization of labour, fast growth of informal sector, increasing stress on civic amenities, increasing education deprivation and health contingencies.

There is change in approach and indicators in the current census than the previous census. The census 2011 has released data for slum blocks in more details for the first time. In earlier Census, it was more at demography level limiting the study to blocks having 20,000 populations. In Census 2011 slum blocks have been identified based on living conditions irrespective of population size - poor quality of living based on combination of factors such as dilapidation, faulty arrangements and

design of such buildings, narrowness or faulty arrangement of street, lack of ventilation, light, or sanitation facilities etc. (Planning Commission, 2012)

#### **Status of Urban Slums at National Level (Census 2011)**

Out of 4041 towns in country slums have been reported from 63% of towns (1.08 lakh slum blocks in 2543 towns comprising 137.49 lakh households). 37072 slum blocks have been notified, 30846 have been recognized and 40,309 have been identified.

17.4% of 789 lakh household in country are slum households. Andhra Pradesh tops the list with 35.7%, Kerala has least slum households as percentage of total households with 1.5%.

(9th Five Year Plan (vol-2))

## **VI. NATIONAL CAPITAL TERRITORY DEMOGRAPHIC PROFILE**

Delhi is the capital of India and hence the administrative headquarter of India. It achieved partial statehood in 1993. Delhi Assembly has 70 assembly constituencies, 11 districts and 33 sub divisions. It has an area of 1483 sqkm, having 1.67 crore population. Delhi is one of the fastest growing states with GSDP estimated at Rs 3.66 lakh crores for the year 2012-13, achieving 17% growth. Agriculture contributes to 0.6% of GDP and industry contributes around 13.6%. Service sector contributes around 85.8%. Contribution of agriculture and manufacturing sector is consistently decreasing. Per capita income of Delhi is more than double of national average and is estimated at Rs 16750 per month at current prices (Rs 10850 per month at constant price) for the year 2012-13. (Economic Survey 2012-13, Govt. of NCT of Delhi)

Delhi has a vibrant economy and is considered educational, tourism and cultural hub, in addition to being political centre of the country. People from all over the country come to delhi for education, treatment and tourism in addition to seeking employment opportunities. **Households of Delhi according to Census 2011:**

- Delhi has 33.40 lakh households. Out of this 21.97 lakhs households (66%) are considered good for living. 10.50 lakh households (31%) are considered in livable condition and 93,500houses(3%) are considered dilapidated.
- Out of 33.40 lakh households 78% have water source in their home itself. Out of rest 22% households, 15% have water source near their house and 7% of the households have to travel far.

- 75% of households get treated tap water and rest are a combination of untreated water, well, river, canal, lake etc.
- 99% of the households get electricity.
- 89.5% of households have latrine facility within their home out of which 66% have piped sewer system. More than 1.09 lakhs households openly defecate and 2.40 lakh households use public latrine.
- 77% of the households avail banking facilities
- 88% of the households have televisions. 17.6% of the houses have computers with internet connection, 85% of the households have mobile.
- 90% of household uses LPG. 5.2% household uses kerosene, 3.3% uses firewood.

## **VII. STATUS OF SLUMS IN DELHI, CENSUS-2011**

- There are 3,83,609 households identified slums. 31.7% are considered good, 58.5% livable and rest 9.8% under dilapidated condition.
- 51% have water source in their homes, 39.5% have water source in nearby area and rest 9.5% of the household have to travel far off.
- 73% of household have access to treated water and rest use all other sources.
- 97% of households have electricity.
- 50% have latrine facility within their homes out of which 86% have piped sewer system. 47,849 households openly defecate and 1,43,589 households use public latrines.
- 65% have LPG and 24% use kerosene, 8% use firewood and rest use other sources such as coal, cowdung etc.
- 54.5% of households use banking services
- 74% have Television, 5.1% have computer with internet and 72% of the houses have mobile phones.

## **VIII. DELHI**

*Backdrop*



Delhi has total area of 1483 sqkm having 1.67 crore population achieving decadal growth of 21%. The state is highly populous having population density of 11297 per sqkm. As per census definition of urban and rural areas, 75% of area is urban having 97.5% of population and 25% of area is rural having 2.5% population. With increasing urbanisation, rural area as well as rural population is steadily decreasing. 1.38% of Indian population live in Delhi which has .05% of area. Sex ratio of Delhi is 866, much below national average of 940. It has however witnessed a decadal growth of 5.5% from 821.

## **IX. LOCAL GOVERNANCE STRUCTURE OF DELHI**

### **i. Local Governance Structure**

Delhi was a union territory before becoming a state in 1993. However, governance structure in Delhi differs from other states in many ways both at state and municipal corporation levels. Being National capital, union government has retained control of certain typical state functions such as Police, Public order and Land.

State Government in turn controls water, sewerage, public transport, electricity, slum improvement, wide roads which in full or part is with municipal corporations in many other metropolitans. It has created boards such as Delhi Jal Board (DJB) and Delhi Urban Shelter Improvement board (DUSIB). (Economic Survey 2012-13, Govt. of NCT of Delhi)

### **ii. Delhi local governance**

Local governance of Delhi state for managing civic needs is distributed amongst 5 corporations – MCD-North (104 wards), MCD-South (104 wards), MCD-East (64 wards), NDMC and Cantonment area.

NDMC covers the areas in central delhi which houses most of the Union Government buildings, offices, residences of government employees and commercial areas. Considered face of delhi, this area is well looked after and is under union government control.

Cantonment area is a military area which houses military establishments, residences and facilities and thus is restrictive.

Rest of the Delhi is trifurcated in three municipal corporations – MCD-North, MCD-South and MCD-East. It primary takes care of Roads, sanitation, lighting, parks, greening, MCD schools, public health, community centres, public utilities in their wards.

Thus we see some overlap between three tiers – Centre, state and Municipals. One of the persistent features of Delhi's local governance is persistent criticism and blaming each other for inadequacies in civic amenities.

The state government bodies like DJB, DDA, DUSIB, DIIDC have control over the creation of urban infrastructure.

### **iii. Budget**

As per revised estimate NDMC expenditure outlay budget estimate 2012-13, NDMC budget outlay is about Rs. 2300 Crore. Combined expenditure of three MCDs is about Rs 6932 crores, which is about 3 times of NDMC outlay. When we compare the area, MCD (1397 sqkm) covers about 32 times more area than NDMC (43 sqkm). In terms of population, MCD area comprises more than 96% of Delhi population. (Budget 2012-13 Delhi Govt.of NCT of Delhi )

### **iv. Delhi Unauthorised colonies**

Matching infrastructure and associated aspects with exploding population due to migration has been a major challenge of Delhi. This has resulted in more than 1000 unauthorised colonies in Delhi which got developed. As considerable population lives there, government had to plan for basic amenities for them, inspite of the colonies being illegal. A process has been set to regularise all these colonies and Rs 2500 crore has been earmarked in five year plan for civic amenities. The economic strata of households in these colonies vary from rich to poor. . (Delhi Urban Shelter Improvement Board)

### **v. JJ Clusters (Jhuggi Jhopri clusters)**

As per Delhi Urban Shelter Improvement Board estimate, there are 643 JJ clusters in Delhi with 4 lakh households with 20 lakh population. It is hence this segment which needs attention and BSUP. Most of the clusters are in public lands. As per government status report, GOI has approved 16 projects towards BSUP and housing through DUSIB, DSIIIDC, DDA and NDMC for 67800 dwelling units and civic infrastructure until 2012. 20% have been completed, 22% under process and 58% needs to be initiated. This is about 17% of actual requirement to make Delhi slum free. Rajeev Awas Yojana scheme is yet to take off in Delhi. (Delhi Urban Shelter Improvement Board)

### **vi. Action Plan 2013-14**

Delhi Govt 2013-14 plan outlay document shows funds earmarked for specific projects for various activities, including upliftment of JJ clusters, JJ resettlement colonies, regularised unauthorised colonies and yet-to-be authorised colonies. The projects are planned to be executed either by appropriate Government boards or by local bodies. (Department of Planning, Delhi )

- **Urban Development** - Rs 1840 has been allocated for urban development in Delhi to implementing agencies to carry out the projects (DUSIB-32 crores, North MCD-301 crores, South MCD-380 crores, East MCD-257 crores, NDMC-45 crores, Urban Development-821 crores). Key activities for JJ and unauthorised colonies are as under -
  - DUSIB-Community halls in JJ clusters (7 new, 11 upgrades) – 10 crores
  - DUSIB-Roads, Drain, Brick pavements in JJ clusters – 10 crores
  - DUSIB-repair of slum katras-5 crores
  - DUSIB-Jan Suvidha kendras(Community toilet and bath) in JJ clusters – 2 crores
  - DUSIB-shishu vatika-play area in slums - .5 crores
  - North DMC - Road, Drain,Lights in UR (unauthorised regularised) colonies – 10 Crores
  - North DMC - Road, Drain,Lights in JJ Resettlement colonies – 20 Crores
  - North DMC - Sanitation in Unauthorised colonies – 25 Crores
  - North DMC Sanitation in JJ clusters – 4 Crores
  - South DMC - Road, Drain,Lights in UR (unauthorised regularised) colonies – 23 Crores
  - South DMC - Road, Drain,Lights in JJ resettlement colonies – 27 Crores
  - South DMC - Sanitation in UR colonies – 30 Crores
  - South DMC - Sanitation in JJ clusters – 12 Crores
  - South DMC – Essential services in – yet to be regularised colonies- 60 Crores
  - East DMC - Road, Drain,Lights in UR (unauthorised regularised) colonies – 28 Crores
  - East DMC - Road, Drain,Lights in JJ resettlement colonies – 18 Crores
  - East DMC - Sanitation in UR colonies – 17 Crores
  - East DMC - Sanitation in JJ clusters – 11 Crores
  - East DMC – Essential services in – yet to be regularised colonies- 403 Crores
  
- **Water and sanitation** - Rs 1665 has been allocated for water supply and sanitation for whole state. Key activities for JJ and unauthorised colonies are as under -
  - Unauthorised colonies, JJ cluster, JJR colonies – borewells, pipe network and additional tanker - 80 crores
  - Water mains in UR colonies – 2 crores
  - Augmentation of water supply in JJ Cluster and JJ resettlement colonies – 4.5 crores
  - Sewerage system in UR colonies – 100 crores
  - Sewerage system in unauthorised colonies – 50 crores
  - Sewerage system in JJ resettlement colonies – 3 crores

## X. STUDY CONDUCTED BY PRIA IN THE SLUMS OF DELHI

PRIA conducted a study of urban poor in 50 cities of India. Slums of Delhi was also covered in the study.

### a) Key Findings

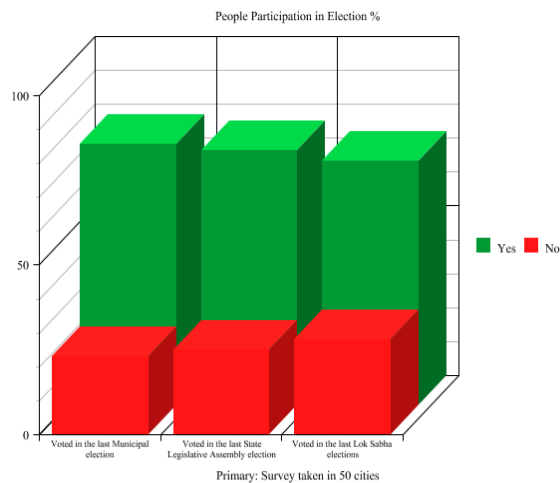
- 60% of families have Ration card thus indicating satisfactory use of Public Distribution System
- Adhar enrolment is 84% among the urban poor
- 77% people have voter id cards and have exercised their right to vote
- Financial inclusion is significant among Delhi slums where 64% people have savings account either in Bank or Postal account. Credit facilities from financial institutes are negligible. 28% people have borrowed loan from all forms of informal sources only.
- 69% families have migrated from other parts of the country and 4% have migrated from other parts of Delhi.
- Staying in slum areas, their expenditure component on rental is insignificant. Hence relocating to far places may make their earning unsustainable unless their job location also changes to nearby areas.
- Expenditure component on medical is higher than urban average. This shows that access to better civic amenities on sanitation and potable water is needed to contain associated diseases and the medical cost to create a healthy society.
- Spending on education is becoming high, stretching their known income means. While this is a positive sign, state support is needed for slum dwellers in education at all levels from primary school, secondary school to tertiary education.
- Delhi under the governance structures falls overlapped between the control of union and state government.
- The expenditure outlay for NDMC alone is Rs 2300 crore which covers 4% of the population and an area of only 43 sqkm. Whereas the outlay combining 96% of population which covers 1397 sqkm is only Rs 6932 crores. Thus NDMC area is much better looked after.

**b) Profiling of sample households:**

Demographic Variable	Classification	Proportion of Respondents (%)
Gender	Male	31.5
	Female	68.5
Age	Less than 20	42.12
	20 – 39	15.06
	40 – 59	16.24
	Above 60	26.59

Source of Earning	Industrial Worker	0.74
	Skilled service worker	23.53
	Unskilled service worker	38.97
	Business owner	36.03

**c) Participation in elections**

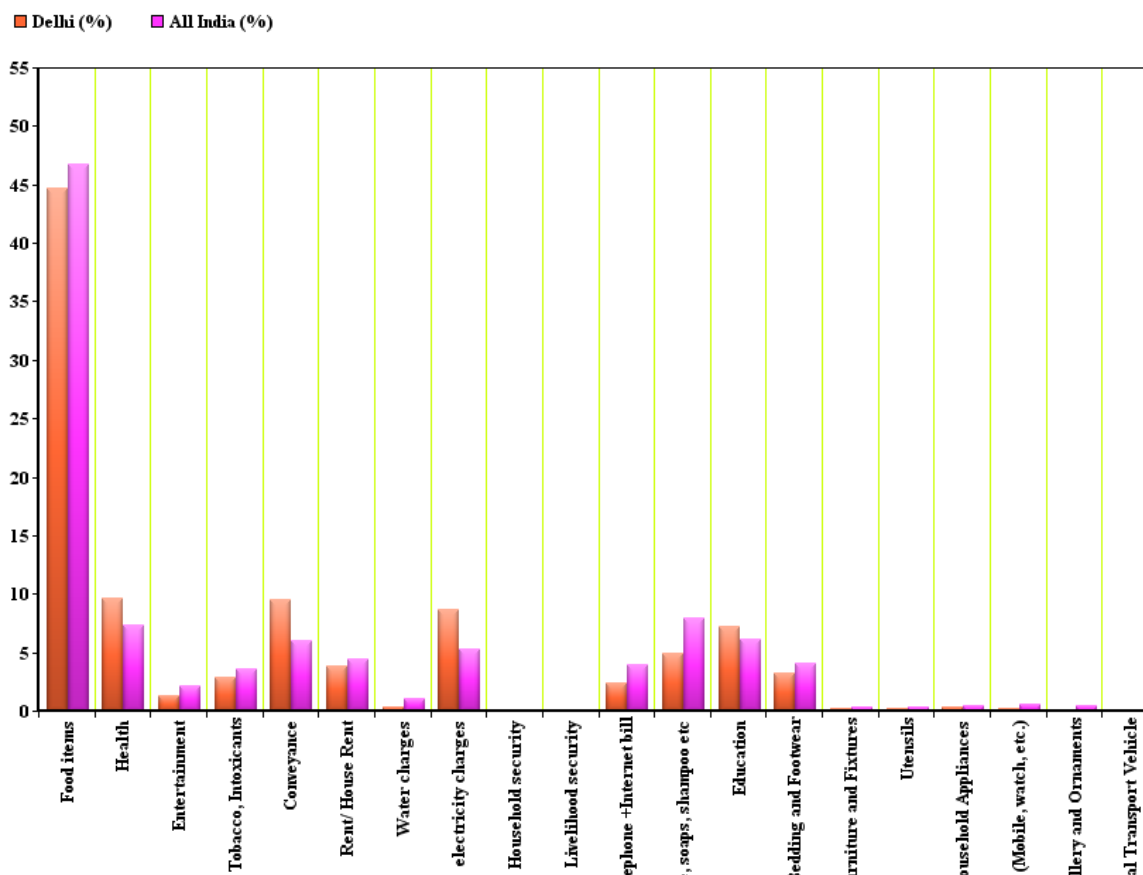


High percentage of urban poor participation in all forms of elections. 77, 75 and 72 percent of urban slum dwellers have voted in the last municipal, state legislative and lok sabha elections. Slums do not have forums such as Youth Associations or Mahila Associations or local associations to represent their issues in the public works of municipalities. Various analyses in newspapers state that political parties primarily use the slums for electoral gains and hence this percentage is found high.

**d) Expenditure comparison of Delhi slums Vs All India slums**

Delhi city urban slum dwellers earn an average income of Rs 6676 per month out of which they spend Rs 6082.

### Expenditure Share of Delhi Urban Poor



The urban slum dwellers of Delhi spend around 44% on food items which is marginally less than All India average of 46% of urban slums. In conveyance Delhi spends 9% of their expense against all India average of 6%. Health expenditure is higher in Delhi slums at 9.7% against 7.3%. Delhi urban poor pays 4% higher than the national average of electricity. Delhi slums spend 8% on electricity against 5% of national average. Education expenditure is marginally higher in Delhi slums at 7.2% against national average of 6.1%.

#### e) Comparison with CPI of Delhi Urban Vs Delhi Slums

An attempt has been made to compare CPI of urban poor of Delhi with CPI Urban of Delhi:

Sl.No	Groups	Delhi Urban	Delhi Slums
I	Food, beverages and tobacco	34.10	47.56
II	Fuel and light	9.37	8.69
III	Clothing, Bedding and Footware	2.04	3.26

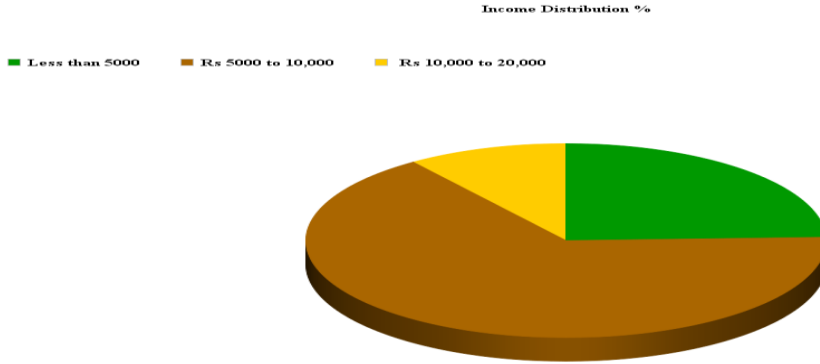
<b>IV</b>	Housing	27.69	3.81
<b>A</b>	Education	3.94	7.20
<b>B</b>	Medical care	1.74	9.72
<b>C</b>	Recreation and amusement (Entertainment)	2.11	1.27
<b>D</b>	Transport and communication	11.05	11.99
<b>E</b>	Personal care and effects. (Purchase of personal vehicle and other personal goods)	2.66	0.26
<b>F</b>	Household requisites (other articles)	4.25	4.93
<b>G</b>	Others <ul style="list-style-type: none"> <li>• Furniture and Fixtures</li> <li>• Utensils</li> <li>• Household appliances</li> <li>• Jewelry</li> <li>• Water charges</li> </ul>	1.05	1.29

(Central Statistics Office, February 11, 2014)  
Highlighted in red are important

From the above table we can see large variance in some areas. Such as:

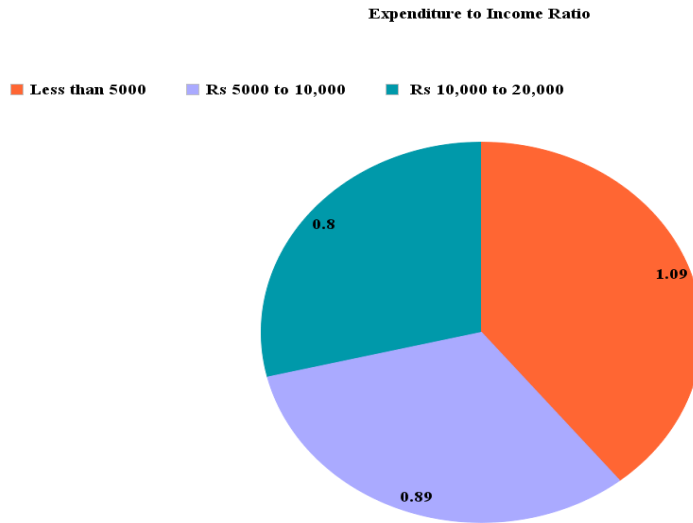
- Delhi slums spend 47% of their expenditure on food and intoxicants against 34% by Delhi urban
- Delhi slums spend negligible amount on housing whereas Delhi urban has to spend 24% on housing
- Delhi slums spend 7% on education whereas Delhi urban spends 3%. In absolute terms both are more or less same amount.
- Delhi slums spend 9.7% on healthcare whereas Delhi urban spends 1.74%. This shows that sanitation and hygienic aspect in slums needs drastic improvement to reduce their medical spend.

f) Income distribution of Delhi urban poor



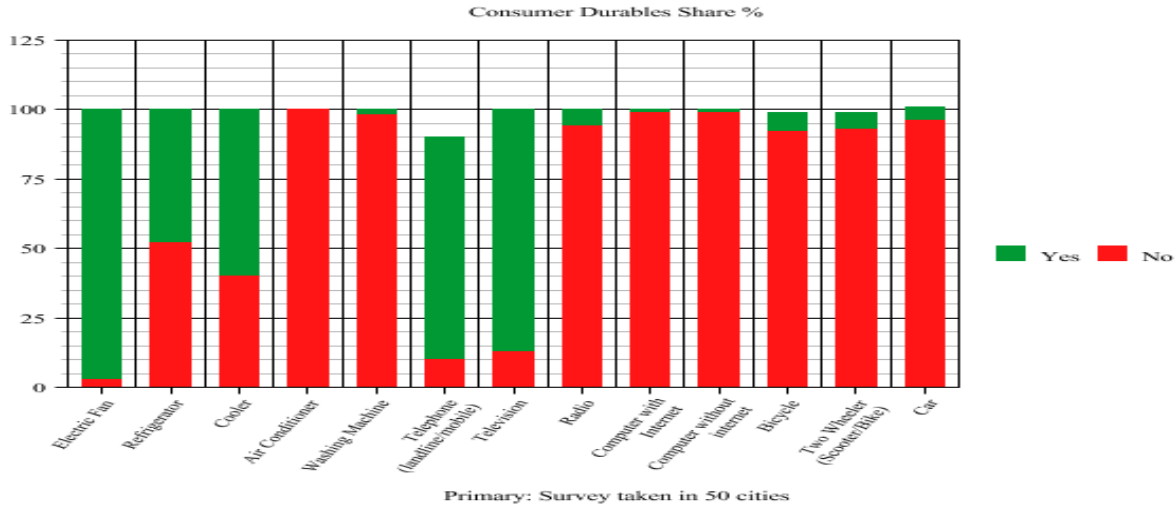

---

Out of the total sampled households, 54 % save whose average savings is, Rs 1372. Rest of the households either do not save or have to borrow to meet their expenditure. 24% of the households earn a monthly income below Rs5000 per month and they spend more than their income through various forms of loans. 66% of households earn an average income Rs5000 to Rs 10,000 and spend 89% of their income. 10% of the households earn between Rs10,000 to Rs 20,000 and spend 80% of their income. When comparing with Bengaluru, the slum dwellers were found in income bracket above Rs 20,000 also.





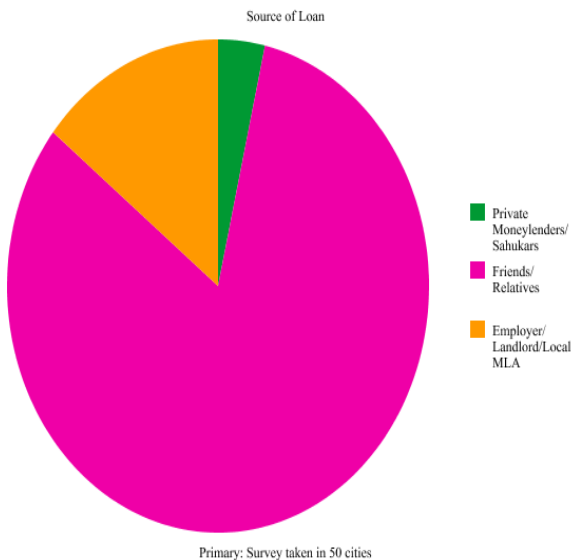
**g) Asset ownership among Delhi urban poor**



The ownership of assets in the form of availability of white goods like fans, mobile phones, vehicles, coolers, computer, refrigerator et all is all positively skewed. TV, Mobile phone and electric fans is available in most of the households. Refrigerator is also around 50% of the households and 60% have coolers.

**h) Sources of Loan**

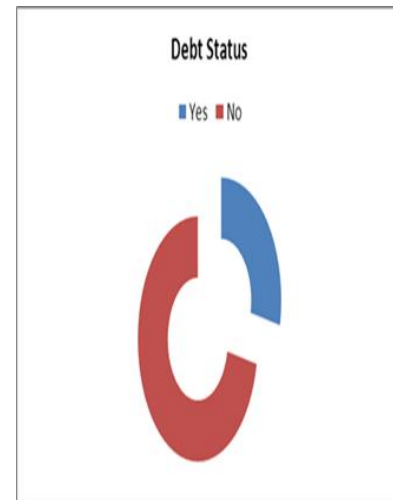
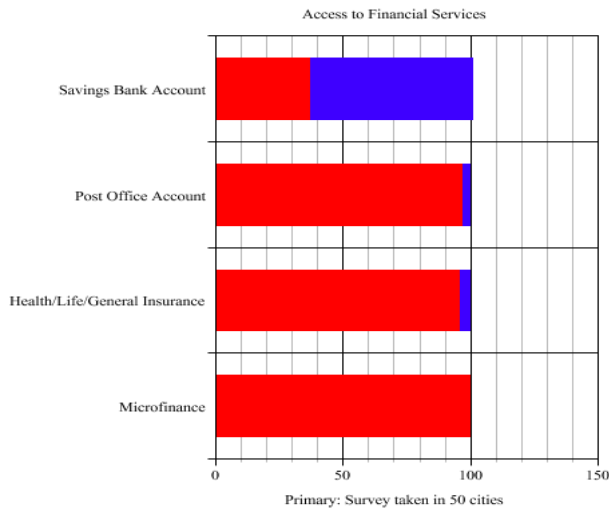
28% of the sample had taken loan and rest 72% did not take loan. Out of the 28% households who



had taken loan, major source of lending for them is their friends and relatives. 5% borrowed from money lenders, landlords, employers. Use of microfinance and banking institutions as a lending agency is nonexistent.

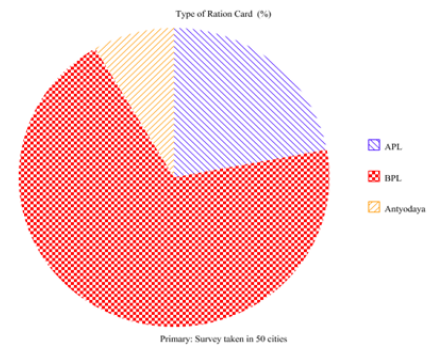
While 64% of people have a savings bank account, still no one could avail bank loan facility. 3% of the people have post office savings account. Insignificant is the number for

Life insurance. Microfinance status doesn't even exist in Delhi where the sole intent of microfinance is to provide financial assistance to the rural and the marginalized. Microfinance institutions and banks are missing out on a huge opportunity by not tapping the potential of slums.

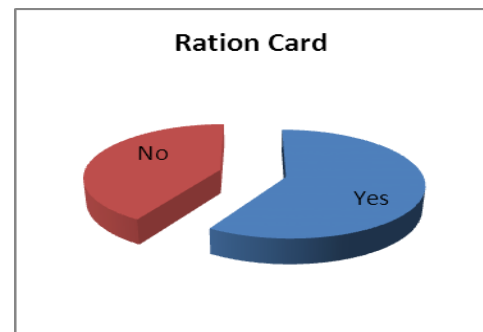


### i) Status of various welfare benefits

Only 5percent of elderly people get Old Age Pension ranging from a monthly amount of Rs 1000 to Rs 3000. 2% women get widow pension amongst the 68% females surveyed. They get a pension of Rs 1000 per month. Rest do not have access to any of the welfare schemes. Another social welfare scheme namely Urban Welfare Employment Program has not covered anybody which is built for the urban unemployed.

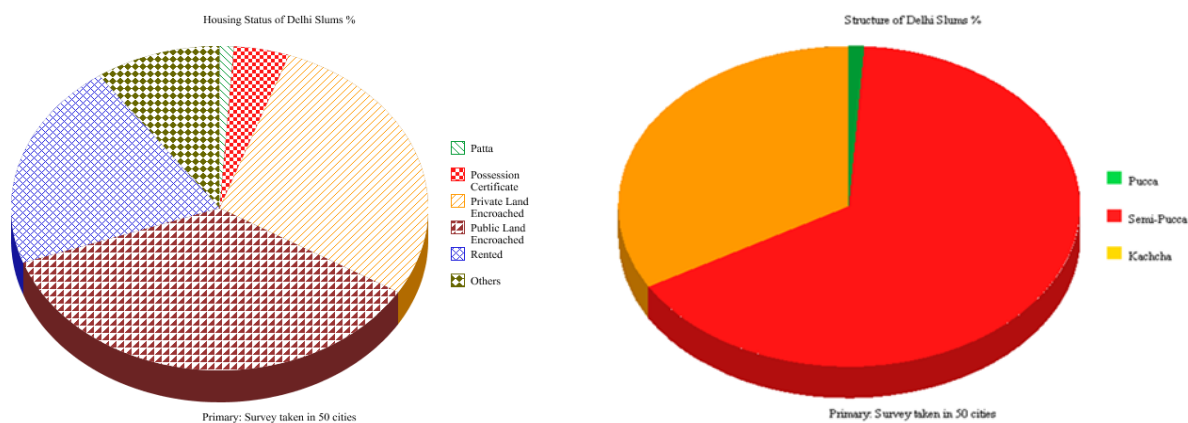


Amongst the urban poor 60% has ration card and rest of households does not have a ration card. Among the 60%, 13% has an APL ration card, 41% BPL card and 6% has Antyodaya Yojana scheme. Through PDS system the urban homes avail on an average 5kgs of sugar, 10kgs of rice and 23kgs of wheat. PDS is not used for cooking and kerosene oil.



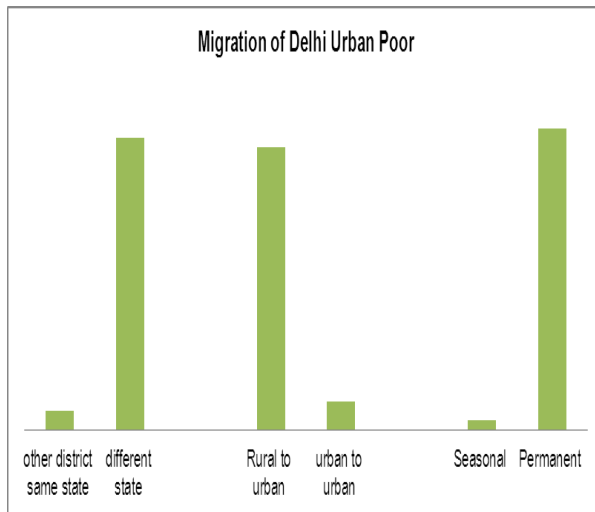
In the slums of Delhi 84% of the households have a UID card. That is on an average 4 members in every household has a UID card.

**j) Housing Status of the Urban Poor**



Land is an important economic resource and the ownership of such economic resource is important for every family and household. Urban poor gets 60% of his source of income from the formal sector which he directly and indirectly contributes to city level GDP. As an economic contributor he has the aspiration to land ownership. In Delhi, only 1% of the slum households have Patta, which is an important document given by Tehsildar for land ownerships. Households with Patta usually live in Pucca houses which are only 1%. 4% of the households have Possession Certificate document. 28% and 35% live in Public and Private Encroached Land do not have any proper ownership. These houses may be Kachcha and Semi Pucca homes, around 33% would be Kachcha and 66% is Semi Pucca. 19% of the households live in rented slum homes which can be of any form. These rented and other forms of homes can be in any form either pucca, semi pucca or kachcha.

### k) Migration



Migration is becoming a serious issue for Delhi. Growing urbanization and employment opportunities have attracted majority of the people away from their home to earn basic livelihood. The migration is 72% among the urban poor. The demographics show that 69% of migration is from other parts of the country to Delhi. Migration within Delhi is only 4%. 66% Migration has been from rural to urban and are of permanent in nature. Over 72 percent of the urban slum dwellers had migrated to Delhi more than five years ago. The reasons of migration had 66% for employment opportunities and the 7%

migrated for better wages.

## XI. OTHER CONCLUSIONS

- Comparing with Delhi urban average, slum income levels are extremely low just enough for survival. Food constitutes bulk of their expenditure much above Delhi urban average.
- Spending on transportation is low in absolute terms, indicating that their livelihood is generated from nearby locations. Travelling long distance may make their jobs unattractive and unsustainable.
- As the slumdwellers have low salary, their employers indirectly accumulate high savings on account of it.
- If the slumdwellers relocate to formal economies, their rental and transportation costs will be high and will make their existing salaries unsustainable and will force a hiked salary. This may not be easily acceptable by employers.
- At existing lower salary level, slum dwellers may be considered an irreplaceable part of economy. This is a complex issue having many dimensions. When the state recognizes this, it should ensure that access to basic amenities of drinking water, sanitation, hygiene, public health and education is not compromised. Present level of investment in these needs to be augmented and expedited.

## Bibliography

- PRIA. (2013). *Economic Contribution of Urban Poor*. New Delhi: Indicus .
- 9th Five Year Plan (vol-2). <http://planningcommission.nic.in/plans/planrel/fiveyr/9th/vol2/v2c2-2.htm>. Retrieved from <http://planningcommission.nic.in/plans/planrel/fiveyr/9th/vol2/v2c2-2.htm>: <http://planningcommission.nic.in/plans/planrel/fiveyr/9th/vol2/v2c2-2.htm>
- Budget 2012-13 Delhi Govt.of NCT of Delhi .  
[http://www.delhi.gov.in/wps/wcm/connect/DoIT\\_Planning/planning/budget+of+delhi/budget+2012-13](http://www.delhi.gov.in/wps/wcm/connect/DoIT_Planning/planning/budget+of+delhi/budget+2012-13).
- Census. (2011). *Census of India*. Retrieved from <http://www.censusindia.gov.in/>
- Central Statistics Office. (February 11, 2014). *Consumer price index numbers - Separately for rural and urban areas and also combined (rural plus urban)*. New Delhi : Ministry of Statistics and Programme Implementation, Government of India .
- Delhi Urban Shelter Improvement Board. (n.d.). <http://delhishelterboard.in/main/> . Retrieved from <http://delhishelterboard.in/main/> : <http://delhishelterboard.in/main/>
- Department of Planning, Delhi . (n.d.). *Annual Plan 2013-14* . Retrieved from [http://www.delhi.gov.in/wps/wcm/connect/DoIT\\_Planning/planning/home](http://www.delhi.gov.in/wps/wcm/connect/DoIT_Planning/planning/home)
- Economic Survey 2012-13, Govt. of NCT of Delhi. (n.d.).  
[http://www.delhi.gov.in/wps/wcm/connect/doi\\_t\\_planning/Planning/Economic+Survey+of+Dehli/Economic+Survey+of+Delhi+2012+-+2013](http://www.delhi.gov.in/wps/wcm/connect/doi_t_planning/Planning/Economic+Survey+of+Dehli/Economic+Survey+of+Delhi+2012+-+2013). Retrieved from Economic Survey 2012-13:
- Planning Commission. (2012). *Report of the expert group to recommend the detailed methodology for identification of families living BPL in urban areas*. New Delhi: Government of India.

