INTRODUCTION:
Slums and squatters are considered as problem areas for urban development in third world countries. They are illegally occupied houses and creating a nuisance of environmental pollution and degrading of urban living conditions. Environmentally these areas are not fit to stay in our urban society, because squatters provide a milieu of negligence of social order, economic backwardness, drudgery of leading a life besides politically unconsciousness. Slums are the dirty urban areas where the drains are full of mud and refuse water of the houses, full of filth and flies, mosquitoes and insects abound. The slums have mostly no road lights, prevalence of service latrines and road corners are of full of heap of garbage. Most of the houses are occupied illegally without land ownership and houses have been constructed without obtaining legal permit by the municipal authority. Slums dwelling signifies as a common phenomenon of degraded life of urban dwelling itself. A slum represents a micro –habitat unit within a large framework of urban built up space. The presence of a slum as a part of urban habitat refers to a condition of defective physical, social and economic environment it exists in all cities and owing to insufficient housing facilities , it is mostly occupied by the poorest class of society and new coming migrants. These are the areas of high incidence of crime, mortality, illiteracy and disease.

With the growth of urban population nowadays slums have created a panic for cities development. It has been a serious issue for town planning in India. Slums are the marginal areas of cities where the service facilities are poor, drinking water supply is miserably on the lowest ebb and the vice of urban slums predominates the scene. The study of slums and squatters is meaningful and ameliorating the problem of urban areas for providing more amenities to the ellingsmasses.

The comprehensive improvement of housing, living and environmental conditions is the main aim of the various pilot projects undertaken in the urban squatters communities in the Third world. An important finding is the strong integrating role played by site planning, reblocking and housing in effective improvement and development of slum and squatier areas. The component is applicable to a composite strategy involving squatter upgrading on the one hand and site and service or resettlement on the other. Other components of strong integrating effect are the employment generation by job training, job placement as housing in effective improve- ments.

Slums and their location:
Growth of slums is a problem peculiar to the urban areas and they come up near industrial areas, railway lines, ports, platforms, river banks, large drains and around wholesale markets. Their extent is the maximum in metropolitan cities industrial areas, railway lines, ports, platforms, river banks, large drains and

Table 1: Slums and squatter population for selected third world cities

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<tr>
<th>SL.NO</th>
<th>City</th>
<th>Total population</th>
<th>Squatter+ slum population</th>
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Living conditions in slums:
The house in slums are mostly kutcha houses made of bricks, mud, tin sheets, bamboo, tarpaulin sheets etc. The living areas is not more than ten square meters, which is used mainly for storage of household items, whereas cooking, bathing and sleeping is done mainly in the open. There are common water taps and public conveniences. An open space, shaded by trees may be used as the community space. Slums are often prone to floods, waterlogging, fire etc. There is no proper drainage and sewerage which leads to recurrence of waterborne disease like cholera, gastro-enteritis and jaundice.

Social structure in slums:
The slum dwellers are mostly rural migrants who live near their work places, since they cannot afford high transportation costs. Generally, workers from same community or those coming from the same origin and working at the same places live together. The slum dwellers also include the self-employed, petty traders, household servants, vendors and hawkers.

Factors contributing to slums:
Slums exist because they serve the interests of the political and business elites. According to McAuslan, ‘It is the landowners and entrepreneurs who sub-divide the land illegally including businessmen who use slum town population for cheap labour, officials who use this illegality to extract bribes and politicians who exchange promises of improvements for votes and who benefit by the system’.The people from rural areas often move to cities looking for the jobs and then squat illegally on unoccupied but polluted land near railway station, bus stand, court compound and factories because there is no transport to move outlying areas.

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Measures to control the problems of slum areas:
The efforts by various governments for resettlement of slum dwellers have not been successful because, often the resettlement colonies were on the outskirts far away from the work place. Also, the closed, multi-storied environment was not conducive to the kind of lifestyle to which the slum-dwellers are accustomed, which includes a lot of activities in the open. Slum removal has never been a practical solution to the problem because as one slum is removed, another one crops up. Also, the attempts at removal of slums give rise to social tensions. Keeping this in mind, the government policy has been to focus on improvement of living conditions in slums. For this purpose, following efforts have been made.

1. Urban water supply and sanitation: Schemes are formulated, implemented, operated and maintained by the state governments/union territory administration. Funds are provided for the purpose under the state plans. The coverage of urban water supply and sanitation till December 1991 was 85% and 46% respectively. The eighth plan recommended providing drinking water facilities to cent percent population and sewerage and sanitation facilities to 75% of the urban population by the end of the Eighth plan (1992-97).

2. Urban Basic services for the poor (UBSP): This scheme was launched in 1990-91, the cardinal objective of which was to improve the overall quality of life of slum dwellers. From the inception of the eighth plan, the programme is being implemented on a 60:40 sharing basis between the central and state governments.

KOLKATA DISTRICT:
Kolkata is never center of the state, being the capital of West Bengal. Entire district is urban with population of 44.97 lakhs with population density of 2430.6. Sex ratio is 908:1000, and literacy is 86%. The population has seen a decline of 1.67% during the decade. The decline needs in conjunction with urban population explosion in adjoining districts of Howrah and South 24 Pargana. Howrah urban population has witness decadal growth of 43% and South 24 Pargana urban population has witness decadal growth of 92% (Kolkata Municipal Council).

According to Census 2011, the households of urban Kolkata:
- There are 9.64 lakh households in Kolkata. Out of which 66% is good, 31% is Livable and 8% is Dilapidated.
- 56% households live in their own homes, 40% households live in rented homes and rested 4% live in other forms of home.
- 72% have water source in their homes, 22% have water source in nearby area and rest 6% of the household have to travel far off for water source.
- 85% of household have access to treated tap water, 3% tap water from untreated source, 4.2% hand pump, 5.7% tube well and rest 1.9% use other sources of water.
- 96% of households have electricity. Other source of lighting used are 1.7% kerosene, 1.5% in solar energy.
- 94.9% households have latrine facility within their homes. Out of which 43.3% of household have piped latrine facility within their homes, 45% use septic tank, and 11.7% have other forms of latrine facility within their house premises.5.1 households have no latrine within their household. Out of which 4.4% use public latrine and 7% reportedly defecate.
- 84% of households use banking services.
- 85% have television, 14% have computer with internet. 83% of the houses have mobile phones.

LOCAL GOVERNANCE STRUCTURE OF KOLKATA CITY:
Kolkata municipal corporation took shape in 1952 with enactment of Kolkata municipal act 1951 with 76 wards. The territory has got expanded over the years with amalgamation of other municipalities of Tollygunge, Jadavpur, south suburban and Garden Reach. At present, the corporation has 15 boroughs having 141 wards headed by Mayor, 14 member management committee of elected councillor oversee the key functions of corporation, which are
- Water works and water supply
- Drainage and Sewerage
- Street Lighting
- Road and pathways
- Parks and Garden
- Solid waste management
- Preventive and curative healthcare
- Town planning and architecture
- Municipal markets
- Primary education
- Improvement of slums (Bustees).
C) Comparison with CPI of West Bengal Urban vs Kolkata slums: An attempt has been made to compare CPI of West Bengal urban with CPI of Kolkata slums (Central Statistics office, February 11, 2014)

The ones in red are important

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

- Kolkata slums spend 54.81% of their expenditure on food and intoxicants against 8.71% by West Bengal urban.
- Kolkata slums spend 2.40% on housing whereas West Bengal urban spends 20.34% on housing.
- Kolkata slums spend 6.26% on education whereas West Bengal urban spends 5.49% on education.
- Kolkata slums spend very high on healthcare facilities at 11.81% whereas West Bengal urban spends 5.32%.
- This shows that Kolkata urban poor slums spend comparatively high on medical and food items and education than the West Bengal urban.

D) Income distribution of Kolkata urban poor:

Out of the total sampled households, there is 100% saving in all households whose average savings is 897 per month. Kolkata city has majority of households earn an income between Rs 5,000 to 10,000 per month. Around 25.56% of the households earn a monthly income below Rs5000 per month and they spend 80% of their income. 61.11% of households earn an average income Rs5000 to Rs 10000 and spend 84% of their income. 8.89% of Kolkata slum dwellers earn between Rs10,000 to Rs 20,000 and spend 78% of their income. 1% of the households earn an income between Rs 20,000 and above. They spend 45% of their income. None of the households earn above Rs30,000.

E) Asset ownership among Kolkata urban poor: The ownership of assets in the form of availability of white goods like fans, mobile phones, vehicles, coolers, computer, refrigerator etc all is skewed. Amongst the surveyed households, 97.78% of them own an electric fan. Mobile or Landline is 83% and color TV is owned by 81.11% of households. Only 32% have bicycles which are considered an essential asset in urban poor. Hardly does any household own any other asset. This shows a higher property level in slums of Kolkata.

F) Land tenure status of Kolkata 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 Kolkata slums, 30% of the slum households have Pattta as against 38% of All India slums. Pattta is an important document given by Tehsildar for land ownership. 14% of households have possession certificate or occupancy right of their Lands against 13% in National average of slums. 8% of the slum households of All India average live in public land encroachment which is equal to the national average. 3% of Kolkata slum households live in public land encroachments as against 16% all India average.

In Kolkata slums, the overall condition of informal urban slum dwellers is dominated by Semi Pucca in Nature. 6.67% of slums households are Pucca houses,16.67% are semi Pucca house and 16.67% are kachcha houses.

This concludes, in spite of slum dwellers possessing their own land rights their housing condition is very bad. These informal dwelling continue to grow with as they are easily made up of mud, wood, straw and dry leaves.
G) Migration: Migration among urban slum dwellers seems very low in Kolkata city. The growing urbanization and employment opportunities have attracted many of the people away from their home to earn basic livelihood. The demographics show that only 2% of households are migrants are from interstate and half form same state. The migration is majorly from rural to urban and is permanent in nature. The only reason of migration is employment opportunities.

CONCLUSIONS:
Problems of Slums and squatters settlement are well known for the society in general because they are illegal homesteads with dirty surroundings. It is a sign of economically bankrupt and socially discarded community due to their misdeeds, unemployment, poverty, disease, dishonesty and habit of the vice of underworld’s. Therefore, one can final all the characteristics in the urban center of today where slums and squatter homesteads have proliferated.

Whatever may be, if we want to develop our urban community, we have to give land titles to such illegal homestead permanently by providing a proper housing facility in the cities where they are residing.

- Spending on education is at par with national average. State support may be needed for slum dwellers in education at all levels from primary school, secondary school to tertiary education.
- Staying in slums areas, their expenditure is very high towards the food items and healthcare and low on rental. Hence, relocating to far places for rehabilitation and resettlement of slum dwellers may make their earning unsustainable unless their job location also changes to nearby areas.
- 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.

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