

Slum Clusters in Flood Prone Areas

Mains: GS1 - Population and associated issues | Urbanization

Why in News?

According to a 2024 Moody's report, more than 158 million slum-dwellers in India live in vulnerable settlements in floodplains, with most of them concentrated in the Ganga river delta.

What is the condition of slum clusters in flood prone areas?

- **Slum clusters** - It refers to a group of informal settlements within cities that have inadequate housing
- This combined with poor hygiene make living conditions miserable.

According to **UN-Habitat**, a slum household is characterized by a lack of one or more of the following - durable housing, sufficient living space, access to improved water, access to improved sanitation, and security of tenure.

- **Overcrowded spaces** - Slums are with many people crammed into very small living spaces.
- **Inadequate housing** - Housing in slums is built on land that the occupant does not have a legal claim to and without any urban planning or adherence to zoning regulations.
- **Social conditions** - These areas are often subjected to many social indicators are on a downward slide
 - **For example**, crime and unemployment are on the rise.
- Most also do not have easy access to schools, hospitals or public places for the community to gather.
- **Informal setups** - In in such urban areas are typically tin-sheet, tent or tarp housing, with rent paid to owners through land contractors
- **Poor living conditions** - These settlements lack basic municipal services such as water, sanitation, waste collection, storm drainage, street lighting, paved sidewalks and roads for emergency access.
- Many slums have been unserviced and unrecognised for long periods, over 20 years in some cities.

What are the causes for slum formation?

- **Cheaper settlements** - These flood prone areas are available for migrant workers and informal settlements as they are cheaper.
- These localities are not preferred by large builders for gated communities or IT parks,
- **Inefficient planning systems** - People are coming to cities far faster than the planning process can incorporate them.
- Often, they find their own land and build a shack before the government has a chance to learn of their existence.
- **Urbanization** - The people migrate from rural areas to the cities and natural population growth continues to occur.
- Today, more than half the world's population resides in urban areas.
- **Bad governance** - Governments often fail to recognise the rights of the urban poor and incorporate them into urban planning, thereby contributing to the growth of slums.
- **The attitude of a government** - Government providing urban services to poor people without taking policy measures to restrict slums, will further attract urbanisation and cause the slums to grow.
- **People preference** - People settle in floodplains for various reasons include access to jobs, social vulnerability, and financial constraints.
 - **For instance**, where regions like Europe, subsidised flood insurance premiums in high risk areas promotes the desirability of floodplain areas like beachfronts and water views.

What are the problems associated?

- **Flood risk** - The people living here often subjected to floods in rainy seasons or cloudburst like disastrous situations.
 - India has the world's largest number of slum dwellers living in floodplains with most of them concentrated in the naturally flood-prone delta of the Ganga river.
- **Indirect consequences** - Inequities in access to resources and loss of jobs and access to services are among the indirect consequences of floods.
- **Social vulnerability** - Exposed populations vulnerability was found to depend on socioeconomic factors like education level and institutional factors like flood insurance.
- **Encroachment risks** - Poor people are forced to live in the most dangerous areas because safer or better-located places are taken by wealthier communities, and the basic services they need are lacking or failing, making them even more at risk.
- **Challenges to mitigate slum formation** -
 - **Improper management strategies** - Vulnerable communities often being overlooked merely by looking at the population level instead of vulnerability level in preparing management plans.
 - Informal settlements in such urban areas are typically tin-sheet, tent or tarp housing, with rent paid to owners through land contractors.
 - **lack of comprehensive data** - Data on vulnerable communities who have flood

exposure risk is inadequate to make holistic policy making.

What are the measures can be taken?

- **Bridging data gaps** - It is done by analysing satellite images of informal settlements or slum dwellings in 129 low- and middle-income countries and comparing them with large-scale flood maps.
- **Slum upgrading** - It is an integrated approach that aims to turn around downward trends in an area.

Slum upgrading is about putting into motion the economic, social, institutional and community activities that are needed to turn an area around.

- **Aligning with targets** - Nations to act on flood vulnerability risk for poorer populations as the 2030 deadline for the United Nations' Agenda for Sustainable Development Goals (SDGs) nears.
- **Collaboration efforts** - The government to collaborate with communities instead of banking only on traditional disaster preparedness for better planning.

Quick facts

- **2024 Moody's report** - more than 2.3 billion people are exposed to flooding every year worldwide.
- **In India** - more than 600 million people are at risk of coastal or inland flooding.
- **Global distribution** - The largest concentrations and largest numbers of such people are in **South Asian countries**.
- Where northern India leads in absolute numbers, followed by Indonesia, Bangladesh, and Pakistan.

Reference

1. [The Hindu| Slum Clusters in Flood Prone Areas](#)
2. [Citiesalliance| what are slums?](#)