Urbanization indicates when more individuals are consider in a metropolitan zone. Subsequently when the rate of development surpasses the development rate of the non-urban zone it prompts urbanization. As industrialization increments in any nation there are risky so that urbanization happens all the more quickly. In India, Mumbai is the quickest creating spot. Mumbai is pulling in individuals from distinctive parts of India. Because of which urbanization is occurring speedier than some other place in India, offering ascent to numerous issues including the advancement of ghettos. Ghettos are turning into an indispensable piece of urban life. Today urbanization has conceived numerous ghettos called slums in Mumbai. When we go around the neighbourhood or utilize the fly over or metro we can get the photo of few ghettos in Mumbai.

Mumbai is one of the urban communities of India with most extreme number of outsiders. It is said to be the centre point for budgetary capital or business in India. It is said to be the most crowded city in the nation a home to the Indian film industry and corporate business persons. the point at which these settlers travelled to Mumbai looking for their bread and spread they didn't want to live on road nor long for the opportunity to live in the ghetto. Each ones were exceptionally driven and were sure of achievement and wealth. Truth be told they have not acquired the ghetto it was chance and not decision that they are ghetto individuals or road individuals. They had no way out yet needed to make an asylum for they in light of the fact that they needed to survive. Who does not wish or longing to live in excellent homes, in multi storied building or luxurious tower structures? In any case, all are not conceived with a brilliant spoon in the mouth nor have god fathers. Consequently some are bound to be impeded, underprivileged or hampered people.

This does not imply that they don't have aptitudes or they are less significant and ought not to be dealt with like people. This does not imply that they ought to be dealt with like soil or affronted. We are all equivalent according to god, consequently they can't be disregarded even their presence can't be overlooked. A huge number of individuals live in ghettos in an unfortunate
Condition without access to offices delighted in by individuals living in structures. In this way destruction or advancement of ghettos of in both rustic and urban regions is one of the greatest difficulties of general wellbeing and financial improvement.

**Meaning of slums**

Regions are called presently called slums as they need assets; their human asset improvement is not grown as well. They need numerous facilities like unclean and deficient drinking water, absence of adequate power, and absence of sanitation in adequate toilets, absence of fitting and strong lodging with adequate space. Endeavours have been made by numerous official powers yet much has not happened. In Mumbai we see magnificence locates on one side and tragic ghettos or slums on the other. The quick pace of urbanization in creating nations is expanding interest for safe house, particularly among poor families who do not have the wage to pay for fair lodging. The issues of giving sufficient shelter in urban zones are prone to decline in light of the fact that bigger quantities of poor families may move to urban areas throughout the decades. Despite a few administration arrangements, there is a need to enhance the life of ghetto tenants through group investment. These days ghettos have turn into an indispensable piece of urbanization and are in a manner appearance of general financial arrangements and arranging. Ghettos occupants have been causally and primarily paying to the treasury of the economy of the city by providing reasonable supply of workers for generation both in unskilled and skilled cheap labourers to the economy. But the problems and disregards to the problems crawl people, makes life unfit for their living as human beings. Gradually these chawls get more jammed and congested and due to UN cleanliness and lack of hygiene changes them to poor ghettos. Ghettos can be referred to chawls, semi-perpetual private structure and illicit shacks or huts set up on empty grounds! The ghetto populace swells not just because of the movement from the rustic zones additionally on account of expanding neediness and disappointment of the neighbourhood self-government to give fundamental civilities to the individuals, which is driving a vast fragment of populace to live in ghettos. It is additionally conceivable that a portion of the areas as a result of proceeded with absence of foundation over the time period have deteriorated and transformed into ghettos. Mindfulness and usage of advance facilities in every one of the spots is low, bringing about no or absence of use of accessible credit facilities. Personal satisfaction of the transients in ghettos is most antagonistically influenced; living in unhygienic and congested spots without essential Necessities for a complete life like a permanent roof their heads,
safe drinking water, good and clean surroundings and sanitation, ghettos because slums are the breeding ground for not only bad doings for human but also for mosquitoes, contamination of water, air which is dangerous for wellbeing of those areas.

What considers separated from the fast pace of urbanization clarify between nation contrasts in The predominance of ghettos? What is the connection between urban improvement approach and expansion of ghettos? What part does the administrative structure administering the designation of private area play in the development and multiplication of ghettos? What is the way of the linkages between the frequency of ghettos and the macroeconomic environment? Do nations with lower levels of disparity and great administration have a lower frequency of ghettos? Aside from enhancing our comprehension of the elements that drive the multiplication of ghettos, the responses to these inquiries are vital to distinguishing the difficulties that nations confront in stemming the improvement of new ghettos and giving sufficient different options for ghetto development. Notwithstanding generously enhancing the lives of ghetto tenants, coordinated endeavours ought to be made to give sufficient different options for new ghetto development by organizing ghetto avoidance projects and proactive arranging. The fast pace of urbanization experienced by nations in the course of the most recent three decades positively assumes a vital part in the predominance of ghettos, there are other financial, social, political, institutional and verifiable elements whose effects are not known with much level of sureness, as they have infrequently been the centre of thorough observational examination. The quick urban development or country urban movement is the sole or main consideration deciding the multiplication of ghettos and squatter settlements in creating nations.

A little about China and other countries which followed China:

Given China's long and far reaching history and experience of customary solutions and given it had approach status in the legitimate, scholarly and wellbeing administration circles as that of Western solution, how did China guarantee that its conventional medications were safe, of value and powerful, and how might that experience, including the conventional information itself, be imparted to different nations? China was a sample of worldwide participation in elevating the privilege to wellbeing and the privilege to the improvement of individuals. What was the circumstance in the region of HR for the wellbeing division and preparing in both Western and customary prescription? It was noticed that China had specified a high number of beggars in the
Nation and medicinal service benefits by the Government, managing that gathering. A huge offer of open use had been distributed over the course of the years, notwithstanding amid very nearly three many years of standing up to terrorism, to free instruction and wellbeing administrations, to the advancement of human and physical assets in the social insurance segment, and to sustenance appropriations and financed credit. The United Nations Population Fund (UNFPA) commended the administration that Japan had practiced and kept on giving in coming to the global wellbeing objectives and specifically in enhancing maternal wellbeing, battling HIV/AIDS, jungle fever and different maladies, guaranteeing all inclusive access to contraceptive wellbeing. Norway and Japan were vigorously occupied with advancing worldwide wellbeing, and composed nearly with each other inside of the structure of universal meetings and gatherings on worldwide wellbeing methods. Colossal advancement had been made with respect to access to medicinal wellbeing administrations the nation over and future expanded from nearly 35 to 73 years old at present. China said that Sri Lanka had set an awesome sample for other creating nations in defining methodologies for the wellbeing part in accordance with its national needs, which were to advance the soundness of ladies and kids. Jamaica has accomplished the objectives for diminishment in outright neediness, lessening in yearning and general access to essential training and is on track to accomplish all inclusive access to contraceptive wellbeing, to stop and opposite the spread of HIV/AIDS, intestinal sickness and tuberculosis, and to accomplish widespread access to consumable water and fundamental sanitation. Sri Lanka had accomplished a 97.6 for each penny gifted participation at conveyance, which had diminished maternal mortality, Bangladesh needed to know how Sri Lanka had gone about guaranteeing that achievement rate. Mali had put set up a few activities worth underlining: on instruction, wellbeing and social advancement, and equity, and applied noteworthy endeavours at improving people in general division and enhancing and modernizing the administration of open funds. Inside of the setting of the worldwide monetary and financial emergency. China had excellently chosen to infuse a gigantic 850 billion Yuan in interests in its social insurance framework, a striking move introducing an immediate advantage to the Chinese general wellbeing framework and an amazing boost bundle for the whole economy. The test confronted by China to give fundamental medicinal and social insurance, because of scale, is not just a matter of concentrating on wellbeing approaches, additionally includes paying consideration on other interrelated regions, for example, neediness annihilation, instruction, and cleanliness. The way of life that was referred were good wellbeing practices, which had been advanced in Sri Lanka too. Five key assignments for 2008-2010 are (1) the change of
grassroots therapeutic and wellbeing administration frameworks, (2) making essential general wellbeing administrations just as available for each of the, (3) speeding up the development of fundamental medicinal protection frameworks, (4) building up a national arrangement of crucial solutions, and (5) advancing change pilot extends in general wellbeing. China accepts that it is critical to put individuals at focal point of the audience, as their wellbeing is the premise to social and monetary improvement. In the region of wellbeing, endeavour ought to be focused on new prescriptions for ignored illnesses, for example, tuberculosis, financing, trade of best practices, access to essential instruction, and conditions put on exchange.

Every home in the slum would love to have their own personal water connection in the house or outside the house. They are also fed up of standing a long time in the queue as it is they spend a lot of time in going to the toilets and then again for water. Half of the water gets spilt and are wasted. Many people washing their clothes in running water. This affects the sanitation of that place and around the place. The toilets are so far and they are not maintained. In fact most of the time they are very dirty and unhygienic. The slum residents carry a very small bucket along with them which is just sufficient to clean themselves and not the toilet. More over very few toilets for too many homes at a faraway distance. At peak hours the queue is very long as people are in a hurry to go to school or work so some defecate in the open making it unbearable. Very few have toilets in their homes, may be the land lords. There are no water taps in the toilet which is a must in order to keep the toilet clean. Females find it all the more inconvenient to manage.

B.M.C is responsible for maintaining the cleanliness of the toilets but they are not sincere with their work. There are inadequate garbage bins too. People are innocent about ill effects of haphazard dumping and inefficiency of local bodies, in performing their duties. Thus there is poor solid waste management in slums. Coming to talk of the drainage system, not only it is bad but the drainage is always full of plastic bags and other dirt. The sewage pipeline is parallel with the water pipe line in some areas. The drainage gets blocked during monsoons and it gets flooded. In many slums, the dirty water enters the house and the entire family has to climb on a higher place and wait till the water dries up, which leaves all the filth it brings along, especially in low-lying areas or in the tidal range. This has a very bad impact on their health.

Another biggest problem of the slum dwellers is accessing housing loans. Even the earnings of all the family members put together is not enough to buy consumer durables like television sets, they cannot assemble enough finances to procure a legal house. They do not even know the procedure to apply for loans and if as they do not have any security to give the banks so they have to rely on
only friends and relatives or borrow from money lenders who take advantage of them and cheat them of whatever little they have. Most of the times they pledge their jewellery in order to get a loan from the money lenders or jewellers.

Education Qualification levels of slum inhabitants are discernible by mixture that is differently. Most of them who are over the age of 50 had no education at all, whilst the middle-aged slum dwellers had not even completed primary school education and the majority of slum dwellers’ children attended the nearest Municipal Corporation School that offered free schooling. Higher education however, was affordable only by richer households in the slums. The overall literacy rate as found according to the surveys conducted in slums is around 60 per cent (MMRDA, 2002) which is lower than the city average.

Fitness and well-being

The most common and recurring diseases reported were malaria, dysentery, cholera, jaundice and typhoid, which are closely related to poor environmental circumstances and disorders. However use of private medical facilities is more common than government or municipal medical facilities because BMC hospitals waste a lot of time in formalities and they do lack the equipment and medicines to treat major diseases.

Job and Earnings

The levels of schooling do play an important role in deciding or influencing your occupational options. But as you spent more and more time in a city you learn many skilled jobs. Many of the migrant slum occupants start working in the surrounding area as guards, mechanics, labourers, drivers, teachers, clerks and government employees and earn an average monthly household incomes ranging from Rs.3000 to 80000. Nearly 40 to 50% of household are considered to be below the poverty line. Many women work as maids in neighbouring residential regions or in construction work where they over exert themselves by carrying heavy loads and assistants to male workers at building sites. But they are paid lower wages as compared to male workers doing the same work and are deprived of entrée to training to be suitable for higher paid semi-skilled or skilled jobs such as masons, carpenters, plumbers etc.

Crimes making ill legal liquor, smuggling and petty crimes like theft, hand fight for silly reasons, nurtured and grow in some slums. For example Dharavi...Pulling down and removal of slums lead to lot of physical and psychological shock especially for the women and studying children, even the small children of affected families. Women face the greatest hardship especially the single parents.

Caste ceremonies and festivals are the main focus of slum life and a source of much interest and excitement combined with fun and partying, as they have no other source of entertainment. During occasions like marriages and funerals social backing is provided reciprocally, among the slum
residents. Radio and television are the main sources of recreation and information. Not forgetting mobiles, since they have become dirt cheap.

Views, Opinions and Ambitions, hope and desire of slums communities.

The majority of slum dwellers recognise themselves with the city rather than with their native place and plan to settle forever in the city. Even though they face poor conditions in slum because most people sensed that life in slum is bearable and acceptable and city life is certainly better than rural life. Almost 60 per cent felt that their houses were tolerable. Slum dwellers were also aware that traditional social safety nets do not exist in today’s slums. They greatly value improving their working situation through getting a better job, yet have, again by middle class standards, low aspirations and have a very optimistic view of their chances of upward social mobility. All of them, irrespective of age, gender, wealth and educational attainment express their high regard for education and foresaw upward social mobility for their children by educating their offspring as much as possible. They confessed, however, that there was not an atmosphere conducive to study. People living in extraordinarily crowded lanes characterise a dynamic collection of persons who have figured out how to survive in the most hostile conditions. Momentous changes in attitudes have come as a generation has grown in slums. A good surroundings for a child’s development is very dynamic for Personality development.

As indicated by the 2001 statistics, Mumbai had an aggregate populace of 11.9 million, of which 64.5 Lakh or 54.5% lived in ghettos... In Ghatkopar West, almost four lakh individuals live in ghettos. In this manner Dharavi is never again Asia's biggest ghetto. Malad East also has a large slum. This demonstrates that bunches of work still to be done to enhance the lives in ghettos.

About Malad East

Malad is an area which is 34 km north of Mumbai, India. It comes in the suburbs of Mumbai. It has a railway station in the suburb, on the western line of Mumbai... Malad has a mix of people from all over India. During the late 1960s arrivals of settlers, mainly South Indians, Gujarat is and Mainland Marathi’s discriminated the demographics of the region. By 80's and 90's the population has grown tremendously. It’s almost more than 7lacs

Malad East has a combination of Muslims, Christians, Guajarati. The Pathanwadi Colony is
clearly a home to Mumbai's biggest Muslim masses. It has survived the 1992 disturbances. Most of them are from UP, Bihar, Orissa and W. Bengal.

Malad East North end just starts from Datta Mandir Junction at Times of India Suburban Press on W.E.Highway and extents upto Goregaon. Malad East has a couple of old running schools, for example, Mahindra Academy, Fatima Devi, Children's Academy, Nutan Vidyalay, Utkarsh Mandir, Velani Vidyalaya High School, St. Francis English Medium High School, Mangesh Vidhya Mandir, Adarsh Vidya Mandir High School both English and Hindi, High Sanskar Vidyalay.

Fatima Devi English School is running since 1953, which is a very famous and well known English school built up in 1953 at Malad East. Today this place has many shopping malls and few tower buildings it is the second largest diamond market in Mumbai, the first is at Operahouse. It has a very big depot at Dindoshi from where buses go almost everywhere to both the extremes, that is Byander and Vashi Malad east if full of poor and middle class people .There may be very few rich people .The other places around the slums of Malad East is improving except the slums of Malad East, if they vanish then this place will also rate high as the other places in Mumbai. This slum faces a lot of water problem. Some areas have 24hrs water some does not have water at all or only for few hours due to lack of sufficient water storage tanks. It’s the talk of the town that a huge acre of land is being sanctioned to BMC for water tank at Pimpri Pada in Malad east. And Rs 50 crore is also authorized in 2010-11 for expansion of the same but so far nothing is put into action.

The then, local leader Mr. Rajhans Singh from the same area has written a letter to the BMC to start the work on priority basis so as to put an end to water crisis of the residents of that area immediately, during his leadership People have great hopes and faith their current MLA Mr. Sunil Prabhu. More over as of today there are many children's parks, churches, mosques, private and municipal schools, a joggers park, play grounds, Nana Nani park, gardens, municipal hospitals, Dindoshi session court, Fire station, etc in the surrounding areas.

Educational institutions:
Malad East also has quite a few old running schools like Fatima Devi, Children's Academy, Nutan Vidyalaya, Utkarsh Mandir, Velani High School, St. Francis English Medium High School, Sanskar school etc. The oldest educational institutions in the Malad suburb is Fatima Devi high school

There are many private hospitals but it’s not affordable for the poor .There are BMC hospitals but they are lacking the latest facilities and even the facilities to fight major illness. Such hospitals like KEM,
Cooper, JJ, and Nair are far away from the slum. If a person from this area has to reach these hospitals then they need to first arrange money to travel. By the time they reach the hospital the person may not survive the ailment.

There is a beautiful highway which links the high ways on the east and links the other roads to the west too.

**Outline of the people of Malad east and their problems:**

Malad east is majorly divided into two parts: Puspa Park and Kurar village. Majority of people staying in Kurar village are middle and lower middle class. Different caste, creed, region people have been migrated in Kurar village. Different people one will get to see in different areas of Malad. In Appa pada area majority of people are Marathi and from Uttar Pradesh. Pathan Wadi area has all Muslim people residing. Poddar Road and Data mandir road gujrati people are residing. Many small businesses are established which includes imitation jewellery, food stalls, vegetable and fruit vendors, cloth shops and many more. Mostly people are into working group and few are into own business specially Guajarati’s. Also people are engaged into construction work. Most of residential areas are having chawls and few areas are having buildings. Now a day in many areas redevelopment is going on. The major problem that is faced by people is that what promises are made by builders and not keep once them vacant their houses and handover land to builders. Many citizens are told that their residence is not eligible since you have bought after 1996. Here question comes is one should not buy house after 1996? The time given of 3-4 years to relocate in building is also most of the time is not fulfilled. Many times rents are not paid on time. Everything right from vegetable, fruits, cloths, grocery, and footwear, dairy, medical and almost everything is locally available to the people. Right from cheap quality to middle quality all types of goods are available. All daily use products are available surrounding areas. Some shopkeepers they sell things at 4-5 times more than actual price but people know bargaining. Many vegetable and fruit vendors and others they sit on the sides of roads which sometimes lead to traffic jam. Traffic jam is everyday course of Malad area. Many shopkeepers they cover even front side of their shops and keep things for selling there and as soon as BMC van comes they move it. Too much of migrated poor people they stay into area like Appa pada. Majority of people are less educated and into working group in that area. In this particular area many crimes happens like theft, domestic violence, murders etc. in rainy seasons the condition is very pathetic. There is no proper sanitation facility available in many areas. Most of the area is slum. People have no option but they have started adjusting with this situation. But those who do not
have much money on hand but dream to shift in Mumbai and earn their bread and butter they first shift to this area. Water supply is in some areas for 24 hours, in some areas late in the evening or night and some areas early in morning. I have seen many ladies they waste water like anything specially those who have water supply directly at home. They keep tap open and let water flow like that while washing cloths and vessels. This is mainly due to lack of literacy on the other hand in many areas people do not get sufficient water supply even to drink also in areas like Shantaram Talao, Appa pada, Khadan etc. I strongly feel college’s NSS group should adopt this Kurar village area and spread literacy about water saving, personal hygiene, garbage

Cleanliness and improving standard of living. BMC should keep proper watch on utilization and need of water in each area which will help to bring uniformity in water distribution and save thousands of litres of water. Roads have reached too many corners but the quality of roads is not at all good. Many times these roads before rainy season are dug and again constructed. This causes a lot of traffic jam problem especially in areas like Rani Sati Marg, Puspa park station road, Shantaram Talao etc. I feel there should be proper administration which will look after the construction of roads with systematic planning and in more scientific manner. So that even if it is required to do underground wire repairing or cleaning of canals, it can be done without disturbing civil life.

Travelling is acute problem faced by people in this area. People use share auto or BEST buses for internal transport. Very few have personal vehicles not even bikes. There are many auto runs for various areas but still people wait in queue for hours specially bust at pick hours. Because they can’t afford auto. Even single rupee matters for them. Many people they survive on the auto driving.

Many youngsters especially they buy or hire auto and drive it and earn up to Rs. 500 and more per day. Many private and government schools are available in these areas and also private and govt. hospitals are available in these areas which are taking care of their health and education need many poor families area also send their kids to English medium thinking about future development and need of time. Most faced acute problem is house. Even small house with no partition between kitchen and bedroom in chawl are charged monthly rent of Rs. 5000/- and more. The properly rates have gone up in recent times. Many agents they brain wash of the owners. In greed to get more rent room owners they charge high rent and prices for houses and agents they get 2% commission on price of house and 1 month rent on rented house. One can’t imagine of buy8ing houses in these areas of their choices. Those who have their house and who are in need of money they sell their houses and shift to the Virar, Vasai and other areas. This has been observed that many people they demand that there should be some regulation on property prices. Many people in Shataram Talao area they have
their own houses but still they go to Wagheshwari area which is a mountain and they make Zopadi and whatever rent they get they survive on it. Evening time is full of domestic violence in maximum families. Police stations are flooded with such cases. Many times police they don’t entertain such matters and send them back. Many areas do not have enough space houses are very close to each other and in front of each other. In rainy season many areas are flooded with water specially Shivaji nagar where water get logged inside house of people and almost half of their house is skunked into water. Students are average I studies and just for degree sake they study up to bachelors and many up to HSC and SSC. Along with study many they work also to recover their educational expenses and help at home. These days many Youngers are moving towards their own small business. Basically they start on road but due to BMC vans sometimes their stall is towed. Many poor people they sell vegetable, fruits, and many houses hold stuff on roads. Many times I have observed police they take money from them or things at free of cost. Those who sell things on roads make enough profits because of good demand from the consumers. Auto driving, vegetable and fruit vendors, cloth sellers, food stall people make good amount of profits. Due to too much of population there is very less place to play for kids. At present 2 gardens are constructed one at Shantaram talao and one on Datta mandir road but these are far away. Many areas do not have dustbins. Many gutters are open and un-cleaned and people they stay nearby which is why they suffer from diseases like fever, stomach diseases, cold, cough etc. also may kids they suffer from malnutrition problems. But into BMC schools and in Balwadis in many areas small kids they get Khichdi, boiled sprouts and many healthy food items. BMC schools also have opened English medium schools where teachers are providing best education to the kids at Rani Sati BMC School. But many times personal hygiene is not paid attention by teachers. Bodies of kids are smelt. They eat their food on dirty floors. Water purifiers are beings set up but the glasses where it is kept that floor is completely dirty. Toilets are stinking badly. But condition is improving at BMC schools may be because of pressure from seniors.

**Biggest slums of Malad east**

Kurar is the biggest slum in Malad East. It has a population of around 3 lakhs. Nearly 30% of
The slum of Malad East is in the non-development zone and nearly 30% is in the forest area with no light and water facilities and the rest are in the development zone. Kurar has a population which is extremely poor because the sizes of the families are large and the total income of the family is very low due to which their per capita income is very low and brings them below poverty line. Toilets are a big problem in Kurar and there are no BMC toilets in Kurar. Water is also a big
Most of the people in Kurar are illiterate and do not know how to conserve water, electricity and lack both health education and financial literacy too. The roads of Kurar are very narrow and uneven and the cause of accidents. In certain areas there are no bus services and where there are bus services, the frequency is very poor. There are no BMC Hospitals which is the need of the as private hospitals are very expensive. There are only two BMC schools and one partly aided college. Private schools charged high fees which as to the poverty of the poor people. The gutters are always full and the sewage line is always blocked. The water line runs close to the sewage line and since the gutters are blocked there is water logging during rains and the whole road gets messy. There are no BMC recreation clubs and library for children. There are no day & night chemist. The people in Malad (East) are mostly falling ill due to typhoid, malaria, dengue, jaundice and most of them are women and children. Most of the people in Kurar work on daily basis by bringing home the work or work as maids, watch man, peons etc. There is lack of proper infrastructure which is essential for comfortable living.

Appa pada slum which is a part of Kurar village is known as a green area of Malad East. It is basically located at the jungles of National park. It is surrounded by greenery. The climate and Nature of Appapada is therefore awesome. Sometimes people feel that they are living in their village. People are living there for more than 20 years but most of the houses are illegal and the people living there are always insecure. They can be asked to vacate the place by the forest department anytime. There is water problem in that area. It is one of the most backward areas in Malad east. People of Appapada are very poor and they have faced a tough time. Few years back it was a most sensitive area and the most dangerous area. Lot of crime use to take place like murders etc. Of course although it has decreased it is still happening. Water is still a big issue. Even today during the rain the situation is still very bad. There is only one school and no colleges and hospitals in Appapada. There are no proper infrastructure facilities in Appapada. The Local authority only promises but much is not done. In fact people feel that they are corrupted. They can do a lot more.

Most of the people were illiterate but now a days people are sending their children to school Thanks to the mass media and the scenario is changing as far as life style, mind-set is concerned. People who are educated are fighting for the place as they are aware of the rights and they are collecting the people together and making the illiterate aware of their rights too. Most of the youth have completed their SSC and they are also making their family secured of their rights.
Transportation has improved to some extent. Recently the bust stops has been started till the inside which was earlier far away and people used to get down and go by walk for almost more than 20 minutes. But now it is not so. There is bus stop but frequency of the buses should be increased. Now day’s programmes are organized by the local authorities cultural, social, and educational for the people of Appapada. The fair is organized by the political party as well as some talks are arranged for the well-being of the local people. Thus there is a big ray of hope that very soon things may change for Appapada.

**Background of some areas in the slums of Malad east**

**Appa pada**

It is one of the largest slums in Malad east. Many middleclass and lower middle class people They stay there. It is very much integral part of Malad east. Now it has been extended too much because of increase in population. Currently these people are getting all basic amenities like water, electricity, toilets etc. but still this area is lacking from any things like worst condition of roads, littering garbage around, congestion etc. because people are getting affordable houses in this area is one of the reason for increase in the population in this area.

**Puspa Park**

Pushpa Park is another place in Malad east where in the rains the place becomes very messy, mushky There are many beggars coming to beg with unsound mind In this area there is more traffic jam and pollution which is harmful for children. Theft rate is the highest in this area. Most of them are Muslims .This area is also not safe for women .There are people of different caste but they are not united. During the 1993 riots this area that is Malad East was effected very badly .There is no police security in this area.

The plus point of Pushpa park is that there is a garden called Dada dadi garden .There are many temples and there is an International school supported by Times of India. There are many shops and market is near .there are sharing autos going to the station The cleaner comes and cleans the locality

**Anand Nagar**

This area is also known as Khadan, where earlier big rock mountain was found. But now it has been
digged and chawls are built. In past many people are died due to falling of rocks in the raining season. This area was low laying shallow area but now by filling clay it has been made proper land and may be it will be used to construct buildings. In olden days many murder cases has happened in this areas. People in these areas face lot of shortage of water problem. People hardly get water for half an hour also. And sometimes no water also.

**Ban dongri**

This area is on western express highway. The main problem faced by this area is dirt. There are no gutters available for flow of waste water. Only one or two toilets available for huge chunk of population. Situation is very pathetic in the rainy season in this areas.

**Datta Wadi**

This area is next to the Anand wadi and sliding one. It’s like small lane with so many houses and congested area. Houses are very small and in front of each other. In these small houses many people are staying. BMC toilets are available for huge chunk of population and they are not cleaned from time to time. Dust bins are not available nearby.

**Dindoshi Nagar**

It a very huge area with small slum areas. Again these areas are very much congested with lack of amenities. But now redevelopment is taking place in these areas. So few areas are getting basic amenities. But slowly development is taking place in the area. There is one area called Wadari pada which is the most dirty and underdeveloped area.

**Hanuman Nagar**

It’s an area on the border of Kandivali and Malad east. It is again one of the huge slum areas. Here people don’t even have proper houses. No basic amenities are available. They roam around for the water. Because very few places water taps are available. Mostly people are not working in these areas they are taking contracts for the painting houses which is again seasonal in nature. Ladies are involved into collection of old cloths and give utensils in return. People don’t even have gas at home. They have chulha for preparing food. Mostly people are below poverty line and lower class. There is a temple and many people visit that temple. In front of the temple there is small ground, where children play and festival are celebrated. There are many small industries which throws chemical waste in the gutter. Which is very harmful to human health and the gutter gets
blocked. Sometimes the gutter overflows and this chemical water comes out which is very unhygienic. Hanuman Nagar

Water comes at an odd time at 8 to 10 in the morning. Redevelopment is taken up by Ruche pray developers in that area. He has started his project in 2011 and the building is still not completed. Only 50% work is completed on the other hand there is another developer Nether city developers, who have almost finished the whole building (2012-14) and he has started another project and has completed 70% work. Some builders are cheating the people. There is a Kampar hospital which is started on Kauri road and a hospital too.

In Hanuman Nagar there is a temple named Hanuman temple. There is water and air pollution in this area. There are no proper street lights due to which lots of thefts take place and it is also dangerous for the girls. There is noise pollution in this area. In rainy season the drainage overflows. The roads are not proper and there is lots of garbage thrown in the area. There is no transportation facilities. Thus we have to make our own way to go up and down to different places. Thus sometimes it takes a lot of time. In our area many people suffer from Malaria and Dengue especially in the rain as the dirty water from the drainage overflows and gets stagnated in this area.

Vishal Mender

This area is very clean. There is a beautiful temple in this area. And it’s really fun during festivals. There is a big playground where many people come in the evening to sit. There is camp conducted for polio for children in this area. And there are people from different caste living here. There are many drinkers in this area. There is a dustbin but it is not cleaned regularly.

Laxman Nagar

This area is not developed. The rate of this area is increasing and many people are selling their Place and shifting to a poorer area. Some years back when it rained heavily it was flooded which was a great destruction. There is a problem of infrastructure that is the roads are not proper, lack of water facilities, some people don’t get water to drink at all. The people who live in forest area do not get water at all. They do not have latrine facilities. Many children are not going to school and there are many other problems.

Sanjay Nagar and Pimpri Pada
These three areas are the part of Wagheshwari Nagar. This is most sufferer slum in Malad East area. They don’t have proper houses to stay. They stay in the plastic covered roofs standing on bamboos. No water taps available. They walk to far places to search water. No other amenities available. No roads. No electricity Since this area is on boarder of National park many times animals also comes in these areas. These areas are demolished many times by the local authority but still people come back after sometimes and stay there.

Pathanwadi
In this area maximum Muslim people are residing. It again huge populated areas. Many times political fights have taken place in these areas. And always there is police protection in these areas especially at the time of Diwali, Ganpati, Eid and other big festivals. It’s at the end of Malad and before Goregaon. All the amenities are available in these areas but not sufficient since population is huge.

Pathanwadi is a vicinity in Mala East that is on the other side of the Western Express Highway (W.E.Highway), away from Malad Railway Station. Pathanwadi is well-known for its multiple Masjids.

To the west, neighbouring it, is Dindoshi Nagar, a residential area. Lately these localities have seen major infrastructure development, for example Dindoshi Fire Station and many malls such as the Oberoi Mall and Shagun Mall, etc.

Pathanwadi has Nurani Masjid, where small children go to learn the Quran. But girls are not allowed. The people around mostly eat non-veg which is a big problem for the Hindus who are nonveg eaters. Most of the people are not cultured as they are not educated and even if they are, they give bad words. They are large hearted, love to eat drink and make merry. It's very famous for fights and crime. Example murder. The girls are also abusive.

Boys also pass comments on the girls passing by. This place is famous for its Bazar lanei. This market is very big and reasonable and has varieties of different things right from clothes to utensils. Most of the women wear barques. It has societies named Humaira park, Sugra park, Fatima society, Al-Mudallapha and Al-madina society. The Gujarati Muslims have Chilya(shops)

People are narrow minded. Roads are very bad. Lanes are narrow. Parents are very conservative.
Triveni Nagar

Beside Pathanwadi there is area called as Triveni Nagar. Mixture of Muslim and Hindu people is staying in these areas. Recently many slums are removed and now buildings are constructed in this area.

Rani Sati Marg

Rani sati marg is on the station road. This area is improving now since redevelopment is taking place. Better facilities are available to these people but only in few areas.

Durga Nagar

Durga nagar is a area in Malad east which is not so big, but we see there are many people who are doing small business like imitation jewellery, in a small room and earn some money. Majority of them are from UP and Maharashtrian. It is besides Gandhi Nagar. It’s so very close to Lokhandwala area and hence it’s now in demand. Some years back, the people struggled with so many problems like theft because there is no security of police and not so many facilities. There were no shops. If people wanted anything then they had to go to another area to buy goods and there is no facilities of medicine, doctors too.

If we see and compare the place to what it was before 15 years to what it is today, there is so many changes. 15 years back people mostly struggled for water, they had to go for water to another area. Only one tap was there in the area and the water was not sufficient for the people who lived there. There were no facilities for education and there was only one government school and its so far from Durga Nagar and hence the people did not send their children to school. There is only one college and Marathi school in Durga Nagar, in Marathi medium.

Today the condition of Durga Nagar has improved to a great extent. Many facilities are available in that area for education and now at present, in Durga Nagar, Gyan Ganga college and 2 other municipality school are established. Better facility for filling water and in 2014 there fish market was started. Before the people use to go far from area for the marketing and now there are all types of facilities available except medicine and medical facility. So if we compare condition of the area before 10 years than to the condition now in Durga Nagar, it is much better the condition before.
Gandhi Nagar

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Kranti Nagar

Kranti Nagar area comes under Malad east. Kranti Nagar is a big area in Malad east. There are People from different religion, caste and culture. Kranti Nagar is famous for the big market. People from different areas go there to buy vegetables and shopping. It is the border of Malad east and Kandivali east.

In the past there were no facilities like this. 15 years back, Kranti Nagar was just a mountain area and half part of area came in forest area but after some time later there growth of population in that area increased because it is beside Lokhandwala area which is a developed area where there are better facility available. Lokhandwala area is a costly area and is developed. We find people from
different religions like Hindus Muslims and Bengalis.

But majority are from UP and Maharashtra. We find business man who have started their own business like imitation jewellery and selling vegetables. There are many classes and private school opened in this area. There is Anudatt college in that area and Pall school too. And there are many facilities available and in this area. There are many educated people in this area and there are many children who have taken science. But the main problem is lack of proper transport facilities. Houses have improved but they are too small and still have to improve.

If we see what Kranti Nagar was and what it is now Kranti Nagar, we find that at present Kranti Nagar is much better than what it was in the past.

But it still has to improve for the HRD of the people in that area. Yes education will make the difference, that is when all the people in that area are educated, both children and adult it will lead to the development of the people.

**Bhim Nagar**

Bhim Nagar is area located in the Malad east Kurar village, landmark for the place is Nutan Vidya Mandir. Previously the area was underdeveloped for e.g. the drainage were not good, water supply was not proper toilets were unhygienic. The thinking and standard of living of people was not good but currently the situation is vice versa the area is developed so much that it is famous for its Buddha temple and for unity among the people. The standard of living and thinking has been changing now. There are proper drainages, toilets and electricity supply is also good. Water supply is 24 hours. The area is also used for parking. It is linked to three roads.

Now recently Popat builders has comes to develop that place. There is a playground. Bhim Shakti Mitra Mandal committee organises all programmes during all festivals. there are colleges near the area just a walking distance of 5 to 10 minutes for Anudat college Gyanoday college etc.

The attitude of parents has been improving regarding the girls as they are sending them to college. Many have become doctors, teacher and lawyers in our area first there was black and white T.V. in the houses but now there is 32 inches led T.V., it shows the area has been developed as compare to previous decades. From a walking distance of 5 minutes itself we get all the facilities.

**Shri ram Nagar**
Shri ram Nagar is the area in which now various development for the people has been taken previous 6-7 years this nagar was tremendously in bad condition there was not clean roads not having streets lights not having gutters for flow of water toilets are not satisfactory for the people but after that there many changes found this area got developed rapidly.

The Nagarsevak of that area provided well drinking water facilities, roads were build street lights and gutters were made for the peoples this area is not so vast but now it is clean and good place for the peoples thus the standard of leaving peoples rises in this area various chawls are presented e.g. Yusuf driver chawl now that area comes under nagarsevak name Mr.Ramesh Thakur he is very helpful for the people if there is any kind of problem people go to him and get satisfactory solution.

1 to 2 years before there was a problem of drinking water the water was not clean ill smells very badly. but by making changes and develop the pipelines this problem got solved . in this area all kinds of shops are available like barber medicals and stationeries etc. in this area there is one school name Mutant Vida Mandir and many classes for the students but there is no place or ground for the children to play so they go out for play.

now all the children go to school there is no discrimination found between boys and girls both are treated equally and they send them to school and parents provided them facility to study forward the police watch over the place is also proper in this area there is no robbing case of violence case and molesting case have been found the speciality of this area is there are many mandirs like Sai baba temple, hanuman temple, there are maximum number of people are hindu in the area there is also small factory this area is also famous crazy foods and panipuri sandwich etc. so this will attract peoples to enjoy all kind of junk food.

Shiva Nagar

Previously it was more of Jungle and it was a very sensitive place, lots of murder theft and other types of crime use to happen in that area. But due to education there has been a change in the type of crime and the level of living .In other words.

Earlier there were only bushes , no proper roads and not even constructed houses .Most of the
people were illiterate. They did not know the importance of cleanliness, importance of savings, how to save resources like water, gas, electricity. In many areas there were no electricity, toilets, water etc. but things have changed today many people are educated and most of them are sending their children to school. Child labour is on but at home to add to the income of the family.

It was more of a tribal area but because of education people have started changing. This was the situation in 1970. The environment was very bad not good for even living. Thus the human resource were not good in quality. Education has improved the quality of the human resources of Malad East, that is through schools, television and other mass medias.

When one family migrated to this place the other members of the family also migrated and made their home nearby, just to be on the safer side. So one of the male family members use to sleep outside to keep a watch on their other members, just for safety. The environment as not fit for human development. Due to the jungle around there was constant fear of wild animals attacking. More than the wild animals human were like wild animals waiting to attack.

In fact this area was the most sensitive and highest crime committed area. Most of the people who migrated were very poor and the environment forced them to commit suicide. After every two or three days some dead body was found.

Educated people are increasing in this area but crime has still not become Zero. Yes it has decreased. People in this area compete in petty thing they do not have faith in each other. They are waiting to attack each other on petty issues. Of course with education the income of the people have increased and the shape of the slum has changed. Most of the houses have become pakka houses. They are constructed properly and some houses are demolished and in its place good buildings are constructed. But the mentality of the people have not changed to a great extent. Hopes remain on the coming generation that education will bring a classy change in them and in their standard of living.

Many of them are business men but the business is like selling Vadapav, Pani puri, idli dosa, Frankie etc. The society is dominated by men even though the women are not idle and their children are working too to contribute to the family income. Women are still exploited and some cases they are ill-treated and even beaten. Dowry still goes on. And the demand for a boy child is also there. There is no understanding between the couples. In many cases the husband brings work home and makes his wife do it like a boss, dictating terms to his wife and still tell her that he is working hard.

If she was educated she would deal with him in a different way. In fact the women does multiple work
she does house work, works outside the home as a servant and has to take the burden of the work her husband brings home and she is not acknowledge. Their children are also involved in doing some work or the other they also add to the financial income of the family. But inspite of that they don’t get what they need to get from their parents.

There is one big fish market. People support for Swatchata Abhiyan. We have dustbin but its far away there are many street dogs and there are many dog biting cases. Although we have reported to BMC, no action is taken place.

Conclusion: In spite of the area being developed crime, bribe or exploitation still continues. the area is dominated by the governing body and the area needs to improve. Education will help them improve and build in confidence to fight against odds. It will also teach them civic sense and their rights, It will make them understand things better. It will change their way of thinking. when they are educated and they work in a good organisation in a good culture they will bring that culture home and slowly and steadily their life style will change and by looking at them the others will also try to imitate them. there are many pot holes on roads. If people don’t take care while walking, they could just fall into the holes, which could result into a major accident. It’s even unsafe for vehicles as it could cause road accidents. Here there is water logging problem in the rainy season and the gutter overflows into houses. There is also shortage of water supply.

**Khet Wadi**

There are many trees and plants in Khetwadi and 90% people are Gujrati. We have one play ground. In the morning people go for walks and the evening children plays. Some of the people they cut the trees which is not good. And there are some trees which have to be cut which are dangerous.

**Tanami Nagar**

Tanaji Nagar Is a good place for the people and our area nagar sevak is Sunil Gujar previous 10 years ago are is not so developed there was no drinking water the peoples and no proper roads there was not street light and electricity was poor there was not school for the children and not any classes available area there the peoples one that time cut the trees for their primary use there was not a proper house. but now there many changes and development found such as proper drinking water for the people there is proper road with good Street light now there is no problem of electricity now there are so many schools for the children like St. George, J.D.T high school, sent Francis now many
regulation passed and security to the trees have been taken there any shop like barber, beauty parlour, clothes for men in areas there houses are closed together so there is less place to more from there the people are now using D.T.H for watching Television there are not proper toilets available so people’s needs well toilets facility society to satisfy

The people off this naggar wants building for leaving they need 24 four hours water supply people are wise now they want extra plot from the builders in area got over flow of over because of over flow of gutter people faces so many disease like malaria dengue, etc.so we request are MLA to keep eyes in this nagar in rainy season the mosquitoes killers are not coming so its result. Various results we need proper garbage facility so it will helps to keep this area clean.

Kokani Pada

There are many areas where slums are being converted into buildings which make the life of slum people better than what it was in slum. They are provided with all the basic amenities. It is definitely helping to raise the standard of living of the people of Malad east. There are almost all the areas where redevelopment is taking place like Shivaji nagar, Tanaji Nagar, Appa pada, Pathan wadi, Puspa Park, Triveni Nagar, Parekh Nagar, Rani Sati marg and many others. People they are provided with 375 square flats. People are asked to vacant the place and then they are paid rent for the time till the building is constructed along with relocating expenses. There were many problems faced by the people before redevelopment like lack of basic amenities, lack of sanitation, poor road conditions, and floods in rainy seasons. But now along with construction of buildings people they are provided with water facility, road constructions, construction of canals, care is taken to flow of water so that water will not be accumulated. Earlier houses were very close to each other and not space was available for walking and playing for the kids and no space for old age people to sit and spend time. But due to this redevelopment these people are getting enough space for all these things.
Objectives of study

1. To find the human resource development of the slums of Malad East, Kurar village.

2. To find how human resource development can take place of the slums of Malad east Kurar village through education.

3. To find out the means for increasing the per capita income of the slum dwellers of Malad East, Kurar village.

4. To find out the obstacles in education of the slum area of Malad East Kurar village and find measures or solution to this problem

5. To find out how education and per capita income can change the life of the slum dwellers of Malad east, Kurar village.

6. To find out how education can lead to the improvement of health, hygiene and sanitation and control diseases in slums of Malad East, Kurar village.

7. To find out how education can lead to the empowerment of slum women and educate them to take care of themselves and their family.

8. To find out how education can control child labour or solve child labour problems.

9. To find out how the corporates, political parties and government can play a role in educating the slum dwellers and increasing their per capita income. It is the need of the hour.

10. To find out how education can lead to a change in the occupations of slum dwellers.
Hypothesis of study

- **H₀₁**: Education is not changing the life of the slum dwellers.

- **H₁₁**: Education is highly significant in changing the life of the slum dwellers.

Aim of the study

I started teaching in D.T.S.S. college since 1989. That was the first time I had heard of Kurar village. I was touched by the poverty people were suffering in that area. I had joined the college in June during the rainy season, it was flooded, gutter overflowing, many students remained absent, on enquiring I came to know that many peoples house were drowned in the water, because water had entered their homes and that was not the first time till date the situation has not changed. I am concerned for them and all the socially disadvantaged people who are slum dwellers. They say that government help does not reach them. Government employee does come for enquiries make promises but do not come back with any kind of relief.

This place is full of mosquitoes and many people are suffering with Tb, Malaria and Cholera. (0% of our students in college and almost hundred % school children are from there. Kurar police station was established in 2000. Being a teacher in that area I would also like to stretch out my hand and make Malad east a beautiful place with the help of my students, Government, NGOs. I would like to make the Government aware of its responsibilities towards the socially disadvantaged sections of the society. I have a dream for the people of Malad, that one day it will turn into a beautiful place. Each child will be educated, the P.C.I of each family will be above the subsistence level of living, they will enjoy the fruits of Economic growth, and there will be sanitation, hygiene and cleanliness all around. All the buildings will go for redevelopment, there will be broad roads. Good transport facilities etc. Since the entire slum dwellers are also an important part of our human resource my aim is their development which will help them to grow and the Economy too. I also aim at seeing Mumbai as one of the most beautiful city in India. And education can make my dream come true.
Scope and Utility of the study:

The main purpose of this study is to make the slum dwellers of Malad East, Kurar village, know the prominence of education and a substantial per capita income. The study is also to make the government aware that slum dwellers are also an important Human Resource and they can add to the National income if they are educated and their per capita income increases. This study will make the slum dwellers aware that lack of education and a substantial per capita income is the biggest hurdle in their personal growth and development and the growth and development of their children too. This study will make the slum dwellers aware that Education and per capita income can change their life. In other words lead to their development. This study will throw light on circumstances faced in their family due to lack of Education and low per capita income example lack of knowledge of the saving schemes especially designed for them and the facilities of loan made available to them, how to conserve resources and how to take precautions for maintaining good health and hygiene and so on. This study will make them aware that lack of education has kept them away from all the schemes and good policies implemented by the government. This study will make the corporates, the political parties and the government aware of their social responsibilities, at least the corporates and political leaders of that area. That is what they should do and can do for the slum dwellers of Malad East, Kurar village. This study will help the B.M.C. aware of the most important requirements of the slums of Malad east, Kurar village. For example More B.M.C. schools, B.M.C. hospital, B.M.C. toilets, sufficient water supply, Health measures and hygiene and Bus services too. This study will make us aware of the attitude and perception of slum dwellers due to lack of education. Last but not the least, this study can make the private school and the B.M.C. that through education they have to enhance the development of the slum dwellers and if possible the private school can design a reasonable and affordable fee structure for the children of the slums of Malad East, Kurar village, as the population is high and there are only two B.M.C. schools in that area. More over the B.M.C. teachers should have a positive attitude towards these slum children and help them in developing their personality and work hard to make them face the challenges of today.
**Limitations of the study:**

This study will be subjected to personal and technical limitations. Some of the important limitation will be as follows. The data collected from both primary and secondary sources should be reliable. Lack of availability of sufficient literature on my area of research. The secondary data collected from various sources may have its own limitation. For example the data may not be verified with the original source, the person written his /her article may be influenced by his/her own opinion, experiences, bias and prejudices, the information collected may not be latest and relevant to the present scenario and proper care and precautions must have not been taken while collecting the data. As far as primary data is concerned, there are limitations like; The size of the sample will be limited and the size of the respondent will be limited due to time and resource constraint. Coverage of area may be limited. Respondent may be afraid to give the right information of their income, their savings and investment. Respondent may not give the right cause of not sending their child to school. Respondents may not give the right opinion about their political leaders, B.M.C. drawbacks for different reasons. Other limitations are uncertain behaviour of the respondent, lack of participation and cooperation of behalf of the respondent, lack of honest opinion and answers by the respondent to the questionnaire etc