Chapter 3

POVERTY A BIGGEST HINDRANCE IN HUMAN PROGRESS
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What is Human resource enlargement?

Human resource improvement is a way of increasing the choice of human. It is a means and an end in itself. The investment in Human resources will lead to an increase in Economic growth. Human poverty is a wider concept than revenue poverty. It is a refutation of choices and chances for living a decent and bearable life. According to Amartya Sen, Human development approach is also called human capabilities approach.

Education can influence both income poverty and capability poverty, be caution when education is deprived it weakens the capability to earn and leads to capability poverty, thus by investing in education of the poor will reduce income poverty. Human resource development observes schooling as a right and as an opening for growth to all, irrespective of being rich and poor. Education serves to extend the base of understanding in people and makes the democratic set up more stronger and paves the way for the promotion of sustainable development. Education empowers both men and women by making them more broader in their outlook. Illiteracy is a primary factor responsible for income poverty, which in turn does not allow people to overcome deficiency of learning. When literacy rate increases it will lead to an increase in income and a reduction in poverty thus the demand for education will increase and the status of the people will increase. Thus it is seen that poverty is more among the poor especially the slum dwellers. The slum dwellers are very poor and this keeps them far away from education. Being illiterate they are not even aware of the literacy programmes by the government, and cannot avail them. The poor in the slums cannot afford the expenses of education because investment in education is huge. Informal education is cheaper than formal education but non formal education cannot be a replacement for formal education, it cannot provide a resolution to the difficulties of insufficiency of basic necessities which also leads to inequalities between the rich and the poor. Moreover it is not affordable to developing countries. Higher and formal education is a must for sustainable economic development and the reduction of poverty. The % of decrease in poverty has been between 1.5 to 2.55 per year. India continues to have the largest number of poor in the world that is around 300 million. Inclusive growth continues to be the focus of the 12th five year plan and it also aims at increasing he standard of living
of all the people in the society that is the poor along with the rich. Reduction of poverty and inclusive growth are the two important priorities of our Government. The state policies should be designed in such a way that even secondary education should reach out to the poor which includes the slum dwellers. Education should be made free and compulsory to the poor having a low per capita income. Education should be treated as a public good not a merit good. Trained teachers should be provided even to part with informal education and even the adults should be included. Teachers should provide value education to the students which are a must for improving the quality of human. Social expenditures on education should increase for fostering inclusive growth. A case study of 60 houses was taken in order to study the extent of poverty in the slums of Malad east. They were asked to write down their total income and the no of family member’s dependent on that income it was found out that most of the slum dwellers of Malad East have an income of 6000 to 8000 per month and too many mouth to feed but somehow managing to send their children to school and college. Each house the number of dependent was 5 to 8. Most of them were sunk in loans from the Jewellers who charge very high rate of interest. Even if their children get educated and earn and add to their family , it is difficult for them to come out of poverty as the burden of the loan is passed on to their children. The human development report of 2010 measures poverty in terms of multidimensional poverty index which replaced the human poverty index which was used in 1997.According to the MPI, India has a poverty index of 0.296 and poverty ratios of 41.6 %.China and Shri Lanka are better off in this respect but Pakistan, Nepal and Bangladesh are much lower than that of India. Human development means removal of all those conditions of social deprivation and discrimination which not only creates a complex in people but also restrict their capabilities and denies them opportunities for participating in normal socio-economic activities like attending school & colleges, having access to good health care facilities, drinking water facilities, hygiene and sanitation, having access to good employment etc. in other words lack participation in the growth process or do not enjoy the fruits of economic development and economic growth.. Thus human resource development leads to an improvement in health and education which will widen people’s choices and increase their welfare. India has now shifted from the goal of growth and development to human resource development since the seventh plan and with every new five year plan this goal of HRD is given more and more emphasis. In order to achieve this goal of HRD the government will have to increase its investment on education, health and standard of living. Because of the emphasis on this goal, literacy rates have come down and health of people have improved. But it inclusive of the poor, the slum dwellers or the fruits of HRD have also gone to the rich.
Poverty is an everlasting issue in India, particularly in the ghettos of India and it must be destroyed in the event that we need to achieve the target of Inclusive development and HRD of the ghettos of India. Education of wellbeing, account and formal training cannot just help in human development of the ghetto tenants. They additionally help in thrashing destitution by expanding their per capita pay, improving their wellbeing and way of life.

India has been enlightening since autonomy, it is turning into an open economy. We have enhanced socially and monetarily however despite everything we need to enhance a ton particularly we have not succeeded in killing destitution and have not accomplished comprehensive development. We can say that financial development is comprehensive when it makes break even with monetary open doors for all and it incorporates everyone one of the individuals in the advancement prepare at the end of the day every last one, rich or poor appreciate the products of improvement. Destitution decrease and increment in amount and nature of work is a critical component of comprehensive growth. to have comprehensive development Human asset advancement through great wellbeing and instruction of the poor, the ghetto inhabitants can help in accomplishing comprehensive development.

Neediness is a perpetual infection on the grounds that it proceeds from era to era. Neediness is a circumstance where the individual is denied of even his essential necessities of life, for example, nourishment attire and safe house. The individuals who are on the neediness line simply get their fundamental necessities of life up to a subsistence level of living and those cry the destitution line are denied of even the essential necessities of life that is the base calories of nourishment needed for survival.

There are diverse sorts of destitution total and relative. The aforementioned is supreme neediness and relative destitution is similar destitution. Two well off individuals analyse themselves and say I am poorer than the other. Neediness is measured likewise as far according to capita wage called salary destitution.

The fundamental point of monetary improvement is diminishment or killing neediness and a few Endeavours have been put by the administration and NGOs for the same. As indicated by the human capital methodology instruction assumes a critical part for lessening destitution in light of the fact that interest in training lead to human asset advancement which is a vital variable for monetary improvement and financial development. Instruction in addition to preparing will help

In change the human and make him more fit for procuring. Human capital means human who are
brimming with aptitudes, learning and preparing which will expand the efficiency of human
There is an exceptionally solid association in the middle of instruction and acquiring or the per
Capita salary of the gang. The more a man is instructed the more he is fit for acquiring.
Instruction makes trust in human and enables human. Instruction will help decreasing imbalances
between the rich and the poor furthermore diminish sexual orientation disparities as well. It
likewise helps in knowing ones rights and accordingly training is a social and monetary need.
Training has a direct and a roundabout impact on destitution Directly it helps in changing the
individual and making him equipped for winning and by implication it helps in satisfaction of
essential needs, for example, better medicinal services , right pharmaceuticals at the perfect time,
water sanitation additionally make human understand the utilization of family arranging routines and
so on.
Destitution is a multidimensional issue other than low wage. Destitution denies individuals the
Entrance to circumstances needed for human advancement and even training. Subsequently the
primary centre of improvement ought to be the advancement of human

What is Human asset improvement?

Human asset improvement is a procedure of extending the decision of human It is a methods and
an end in itself. The interest in Human assets will prompt an increment in Economic
development. Human neediness is a more extensive idea than pay destitution .It is a foreswearing of
decisions and open doors for carrying on with a not too bad and average life. As per Amartya Sen
Human advancement methodology is additionally called human abilities approach.
Training can impact both salary neediness and capacity destitution, be alert when instruction is
denied it debilitates the ability to procure and prompts ability destitution, consequently by
putting resources into training of the poor will decrease wage neediness. Human asset
improvement sees instruction presently and as an open door for all independent of being rich and poor.
Training serves to expand the base of comprehension among individuals and makes the just set up
more grounded and prepares for the advancement of economic improvement .Education

Engages both men and ladies by making them more extensive in their standpoint .Lack of
instruction is a vital component in charge of salary neediness and wage destitution thus does not
permit individuals to overcome neediness of instruction. At the point when education rate
expands it will prompt an increment in wage and a lessening in neediness along these lines the
interest for instruction will increment and the status of the individuals will build .Thus it is seen that
destitution is more among the poor particularly the ghetto inhabitants.
The ghetto tenants are exceptionally poor and this keeps them far from instruction. Being Ignorant they are not in any case mindful of the education programs by the legislature, and can't profit them. The poor in the ghettos can't manage the cost of the costs of instruction in light of the fact that interest in training is gigantic. Casual instruction is less expensive than formal training however non formal instruction can't be a substitute for formal training, it can't give an answer for the issues of neediness and it likewise prompts imbalances between the rich and poor people. Additionally it is not moderate to creating nations. Higher and formal training is an unquestionable requirement for practical monetary improvement and the diminishment of neediness. The % of abatement in destitution has been between 1.5 to 2.55 for each year. India keeps on having the biggest number of poor on the planet that is around 300 million. Comprehensive development keeps on being the centre of the twelfth five year arrangement and it likewise goes for expanding the way of life of the considerable number of individuals in the general public that is the poor alongside the rich. Diminishment of destitution and comprehensive development are the two imperative needs of our Government.

The state arrangements ought to be planned in such a path, to the point that even auxiliary Instruction ought to contact the poor which incorporates the ghetto tenants. Training ought to be made free and necessary to the poor having a low for each capita pay. Instruction ought to be dealt with as an open decent not legitimacy decent. Prepared educators ought to be furnished even to part with casual instruction and even the grown-ups to be incorporated. Educators ought to give esteem training to the understudies which are an absolute necessity for enhancing the nature of human. Social consumptions on instruction ought to increment for cultivating comprehensive development.

A contextual analysis of 60 houses was taken keeping in mind the end goal to think about the degree of neediness in the ghettos of Malad east. They were requested that record their aggregate wage and the no of relatives subject to that pay it was figured out that the greater part of the ghetto inhabitants of Malad East have a pay of 6000 to 8000 for every month and an excess of mouth to sustain however somehow figuring out how to send their kids to class and school. Every house the quantity of ward was 5 to 8. The greater part of them was soaked in credits from the Jewellers who charge high rate of hobby. Regardless of the possibility that their kids get instructed and gain and add to their family , it is troublesome for them to leave neediness as the weight of the credit is gone on to their youngsters.
The human improvement report of 2010 measures neediness regarding multidimensional destitution record which supplanted the human neediness list which was utilized as a part of 1997. According to the MPI, India has a destitution file of 0.296 and destitution proportions of 41.6%. China and Sri Lanka are in an ideal situation in this admiration yet Pakistan, Nepal and Bangladesh are much lower than that of India. Human improvement implies evacuation of each one of those states of social hardship and separation which makes an unpredictable in individuals as well as limit their capacities and denies them open doors for taking part in typical financial exercises like going to class & colleges, having admittance to great health awareness offices, drinking water offices, cleanliness and sanitation, having entry to great vocation and so forth as such need investment in the development handle or abhor the products of monetary advancement and monetary development.. Accordingly human asset improvement prompts a change in wellbeing and instruction which will augment people group’s decisions and expand their welfare.

India has now moved from the objective of development and advancement to human asset improvement since the seventh arrangement and with each new five year arrange for this objective of HRD is given more accentuation. So as to accomplish this objective of HRD the administration will need to build its venture on training, wellbeing and way of life. In view of the accentuation on this prison, education rates have descend and soundness of individuals have enhanced. But it comprehensive of the poor, the ghetto tenants or the products of HRD have additionally gone to the rich. A percentage of the reasons for poor execution of HDI in India are:

1. Poverty and imbalance in the dispersion of pay.
2. Extraordinary degree of sexual orientation uniqueness.
3. Malnutrition of ladies and youngsters.
4. Lack of legitimate strategies of the legislature.
5. Poor wellbeing because of neediness and poor living conditions sample ghettos

Proposed strategies for improvement of HRD in creating nations like India:

1. Free and necessary training for all.
2. Change in the nature of training.

3. Education ought to contact the poorest of the poor i.e. even ghetto occupants.

4. Schools ought to concede offspring of even poor families.

5. Esteem training ought to be taught in school.

6. Survey should be done to discover what number of kids are not send to class and why?

7. Child work ought to be surrendered.

8. Effective wellbeing arrangements ought to be embedded unique

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8. Effective wellbeing strategies ought to be embedded extraordinarily in the ghettos and they ought to be disclosed how to take safety measures to maintain a strategic distance from illnesses

9. The administration ought to concentrate on medicinal services, sanitation, cleanliness, clean Drinking water, better sustenance, education of ladies and youngsters and the counteractive action of sicknesses through training of kids and grown-up.

10. Solution and immunization ought to be supplied allowed to the poor i.e. ghetto occupants.

11. Nourishment ought to likewise be supplied to the poor in the ghettos.
Instruction and ghetto improvement;

Each one affection to live with respect and self-esteem which can be accomplished with Education and advanced education is a noteworthy driver of monetary improvement and growth. Good wellbeing is an absolute necessity for instruction. A solid personality produces power. If the wellbeing is terrible then all the cash goes in enhancing ones wellbeing and the individual is not in a state to talk or work or study.

\[ Y=C+S \text{ or } C+I \]

Instruction is such a great amount of critical to diminish neediness and social disparities in India Education makes a man all around arranged to confront any fight in their life. It makes the individual well-equipped to confront the opposition of todays focused world especially in a creating nation like India. The word ghetto improvement is a dynamic procedure of bringing a major social change among the ghetto group

By which financial and social life of the ghetto poor can be improved and their life can turn out to be more progressive. Most of the ghetto youngsters drop out after the tenth or in the tenth on the off chance that they fall flat or after the twelfth or before finishing T.Y. B.com either in light of the fact that they can't adapt up to their studies or on the grounds that they fall flat or on the grounds that their guardians need them to work and win and add to their family income. Moreover they don't even self rouse themselves.

In this modernized world one must be educated. Education is a vital factor which can bring a social change. Education can change a man for the better. It makes him or her smarter more matured and able for partaking in the financial advancement procedure of the economy. It can expand his per-capita wage and build his way of life, independent and capable to join in building our country.

Ignorance is the fundamental driver which is making obstructions in the pathway of ghetto development Education is an exchange of our ability Knowledge propensities from one to another. Position serves to expand the status of the poor and the powerless area of the poor and make them fit for battling against unfairness and disparity in our society. This will help to lessen the hole between the rich and the poor. Education can prompt financial and social change in the general
public.

Training can go about at this very moment source through which the general public can change for the better and decrease the holes between those who are well off and the have notes. Education can expand the force n learning of people particularly of the poor dwelling in the slums. It goes for adding to the identity and bent of the people.

Instructive backwardness id the main driver of neediness in the ghettos which comes in the way of social development. It is a key variable for ghetto development. It will prompt a general advancement of the ghetto individuals concerning personal satisfaction .It’s one kind of technique to empower a particular gathering of people that is the ghetto poor ladies, men and youngsters to acquire more and accommodate their family what they require to lead a nice standard of living. For financial improvement and monetary development of our nation we the need that there must be an adjustment in the mentality, traditions, convictions of the people. A society is considered right now when individuals live in grouped condition, in tatters homes little houses congested poor etc. They have an extremely poor social and social life. The ghetto individuals are a long way from taking dynamic part in the improvement procedure of a nation. They are denied of numerous offices like meds, power and instructive open doors thus on simply because of absence of instruction and poverty. Therefore they ought to be highlighted in the welfare projects of the country.

1. Awareness must be created about training.

2. Skill improvement projects must be conducted. Education ought to be without give to individuals a low for every capita salary.

3. They ought to be persuaded to get taught by giving them motivators like free proportion and So on

4. The administration ought to expand the attention to the folks in the ghettos, with respect to the Significance of instruction.

5. The administration ought to fill the correspondence holes and make them fit for getting to all the essential data related to education.

6. The administration ought to change the demeanour of the ghetto people. The number of Government schools ought to increment and the nature of instruction in government schools
ought to likewise increment.

7. The educator ought to be prepared in counselling the understudies.

8. Colleges ought to make it necessary for the understudies to teach each unskilled.

Such sorts of motivating forces will improve the grassroots level capacity of the ghetto poor and will guarantee their cooperation in ghetto improvement.

What are the reasons for drop outs?

Societal issues, negative conduct towards instruction, medium of directions, absence of familiarity with government plans and projects to teach the poor. Lack of self inspiration, Alcoholic folks, lack of satisfactory social insurance offices, destitution, low per-capita family pay.

Sparing tendencies among the ghetto occupants in cooperating the adolescent in the ghettos:

\[ Y=C+S \text{ or } C+I \]

At the point when the pay increments of the individuals through instruction and they have adequate to lead a base way of life then no one but they can consider savings. When funds build then they can consider speculation. But they ought to be mindful of the considerable number of ways they can contribute their well-deserved cash and duplicate it. That is sheltered and secured investment. Most of their funds are out of their penances of their present utilization for the future. Especially when addressed they said that they spared on the grounds that they likewise sought to have secured homes and better homes furthermore they put something aside for unforeseen possibilities. But they scarcely figure out how to spare right now wage is low. The vast majority of their cash goes in disease as a result of unhygienic conditions in the ghettos and due to absence of legitimate sanitation

Reserve funds is the best wellspring of producing capital. Drop by drop makes a sea. So even the Funds of the ghetto poor can add to the capital of the country. Savings mean salary earned by the individual by giving up his present utilization or by not spending their cash in the present for a superior tomorrow. Investment funds ought not to be kept carefully guarded indeed it ought to be duplicated and this can happen just on the off chance that it is contributed. So these investment funds if channelized in the right heading and it will help to create the craved capital and help in
accomplishing our fantasy of a delightful India or make in India.

However, investment funds will happen just if a man is acquiring. Therefore the administration ought to centre of instruction of individuals in the ghettos and urge corporates to make openings for work for them this will help us to annihilate neediness.

Besides the extent of the family ought to additionally be controlled in the slums. For this they must be instructed and Family arranging projects ought to be sorted out to clarify them the significance of little size crew.

Per Capita salary = Total pay divide by populace at home

Instruction will show the ghetto individuals to spare and put their cash spare in safe choices like Bank stores, Stock, Shares, securities, Insurance arrangements, Mutual trusts, Pension reserves .and so forth we procure enthusiasm on Savings in the bank as opposed to keeping it in the cabinet and we acquire profit or enthusiasm on venture. Also they ought to be taught that they ought to begin sparing cash when the tyke is little furthermore put their investment funds with a specific end goal to duplicate it. Savings are straightforwardly identified with the development of a man. Expanded investment funds help in the development of economy.

The study demonstrated that the adolescent in the ghettos are less disposed to spare presently lost on numerous things in their kid hood .Most of them have begun procuring at an exceptionally youthful age and are free. They give the majority of the cash at home yet of the pocket cash they keep for them they would prefer not to spare.

Ghetto improvement will help in accomplishing the objective of make in India. On the off chance that the ghetto inhabitants begin working and sparing, deal with their wellbeing, deal with their surroundings, build their wage sources, have great nourishment propensities, enhance their infrastructural offices, then it will prompt the Human asset advancement of the ghetto occupants and help in improve India a spot for the under advantaged individuals.

Can Mentoring likewise help in ghetto instruction?

Yes. Observing is a very profitable advancement action which can be completed in the ghettos for decreasing ignorance in the ghettos among the seniors and the youngsters. Obviously the kids should be send to class however the grown-ups can be taught and made educated. The advancement of the Mentee is the most critical. It ought to be kept classified who is the tutor and the
mentee. It is sure advancement movement in view of the comprehension and trust between the two. This should be possible by the NSS understudies of the school or LLE understudies.

Information separated is information picked up.

Advantages

1. Broadening of aptitudes and information
2. Create openings for work for the ghetto tenants
3. Increase expert and individual aptitudes
4. Seeing the ghetto tenants create

Coach ought to have the accompanying aptitudes like:

1. Intrigued by educating
2. Accessible time
3. Should have the persistence to educate
4. Should be exceptionally steady
5. Should have information to share

Infect each informed individual ought to go about at this very moment and help the mentee to Have a superior life. as such each informed individual ought to be a beam of trust in no less than one informed [person.

Ghetto advancement can help to thrash destitution in the ghettos. Slum improvement in India is a standout amongst the most vital elements for the development of the Indian Economy. Slum improvement in India has seen a few progressions throughout the year’s. There are numerous methodologies programs, systems which have been started and taken up by the administration, NGOs. Slum advancement can be better and more productive just if the ghetto inhabitants get together and partake in the improvement procedure and training will help them in this.

The administration’s approach and projects have laid accentuation on neediness mitigation, era of livelihood and pay opportunities and essential offices to address the issues of the ghetto poor.
In the event that we need to eradicate destitution we ought to have comprehensive Education since we are competing globally, there is a need for our country to improve in each and every aspect. Especially Human resource development is a must as Human are the main pillars on which the economy stands. We see slums everywhere in each and every city of Mumbai in fact in each and every country. Malad East is one slab in Mumbai which needs to be paid attention. If want to compete globally then we need to have inclusive growth that is include the rich and poor in the process of development and see that the fruits of development reaches out to the poor too. Slum poor are also an important resource of our country By Human resource development of the slums we have to make proper use of our human resources that is health education which will improve the performance and add to their family income and increase the per capita income of the slum dwellers. We have to upgrade our quality of Human resources because now we are in a highly competitive and market oriented environment. We have to understand that investment in Human resource will definitely give us the returns if not today but definitely tomorrow. For Human resource development we have to innovate new methods especially of the slum dwellers as they are the underprivileged and altogether different type of people who suffer with a complex and thus need to be dealt differently. In fact we have to renew and revitalise human resource which will lead to a positive development and optimum use of Human resource which will lead to positive development. This term was first applied in 1968 in George Washington University and it gained more importance in the mid-1970s. Human resource development should work at better people in the slums, better society with a feeling of oneness, better health, better education, better technology etc. all this should happen with better focus on education and health through training and developmental of course motivating them in some good way. Slum people lack vocational guidance.

By Human resource development of the slums of Malad east mean making the slum more systematic, providing them better facilities, infrastructure, education, training them to fight diseases, prevent diseases, training them to get better jobs, providing them jobs, training them in skills. Creating in them desires to change for the better, changing their attitude, inculcating in them the desire and the willingness to improve, by showing them the benefit of improvement through movies and workshops by motivating them for the same. Human resources are the real assets of the country which India realised only in the seventh five year plan onwards. Government should not hesitate to invest in this resource. Any investment made by the government on Education cannot be a waste. It will definitely give fruits in the long run. Investment on skills, knowledge, and attitude is definitely slow but reward able.

Human asset advancement is the most essential component for the monetary and social Advancement of the economy on the grounds that human are an unfortunate obligation and their improvement is an end in itself. Human asset improvement can't happen without putting resources into training which is the most essential element for human advancement and obviously Health care in light of the fact that a cheerful personality and a sound body can give a superior execution. Interest in instruction will further prompt an increment in salary and a superior consideration of ones wellbeing. India like other created and creating nations is
attempting its best yet despite interest in HRD regardless we are considered as a real part of the nations with lower Indicators of human advancement. Neediness lack of education still prevail in our nation. In conclusion to close just those nations which have a proficient human asset will have the capacity to make due in todays focused situation in universal exchange.

**Government should spend on motivational schemes**

Yes development in slum areas will be very slow because they lack understanding on this subject, people come from different environment, culture, circumstances, and so the development should be desirable to the people. They should also feel the importance of such development. If we have to compete globally and with speed then we need to make use of each and every human resource we have even the socially handicapped and the under privileged in the slums. Human resource development is an approach that we believe that god has blessed each and every human rich or poor with some potentialities which can be used in some way or the other. for this each one of us need a good and healthy environment. thus the concern for development is becoming more and more important as the value of human is increasing day by day. CSR along with the government that they can contribute to the development of the slum dwellers and in this way help in the growth process. This will indeed be a big blessing to our economy Slum people are able to contribute to the growth process all they need is a good environment, motivation, support, opportunity someone to invest in them, confidence, self-awareness, desire to climb the ladder of success, etc. All this will develop a sense of pride. All the CSR and The government should do is discover their capabilities and exploit it for the growth our country and the growth of the slum dwellers. this will be indeed a noble deed.

Slum dweller needs an environment which will provide oxygen for them to survive and grow in their complex world. Education can be a weapon for this noble cause. It can lead to the HRD of slums but inculcating value and creating a positive environment them. Counselling is a must for the slum dwellers. HRD will prepare them to face future challenges. CSR should pick up stars from the slum and train and mentor them for leading positions in their companies. A systematic training is required for the slums dwellers. India has been changing for the better since independence it is becoming an open economy. We have improved socially and economically but we still have to improve a lot especially we have not succeeded in eradicating Poverty and have not achieved inclusive growth. We can say that economic growth is inclusive when
it creates equal economic opportunities for all and it includes all the people in the development process in other words each and every one, rich or poor enjoy the fruits of development. Poverty reduction and increase in quantity and quality of employment is an important element of inclusive growth. To have inclusive growth, human resource development through good health and education of the poor, the slum dwellers can help in achieving inclusive growth. Poverty is a chronic disease because it continues from generation to generation. Poverty is a situation where the person is deprived of even his basic necessities of life such as food, clothing, and shelter. Those who are on the poverty line just get their basic necessities of life up to a subsistence level of living, and those below the poverty line are deprived of even the basic necessities of life that is the minimum calories of food required for survival. There are different types of poverty: absolute and relative. The above-mentioned is absolute poverty, and relative poverty is comparative poverty. Two well-off people compare themselves and say I am poorer than the other. Poverty is measured also in terms of per capita income called income poverty. The main aim of economic development is reduction or eradicating poverty and several efforts have been put by the government and NGOs for the same. According to the human capital approach, education plays an important role for reducing poverty because investment in education leads to human resource development, which is an important factor for economic development and economic growth. Education plus training will help in transforming the person and making him more capable of earning. Human capital means human who are full of skills, knowledge, and training which will increase the productivity of human. There is a very strong connection between education and earning or the per capita income of the family. The more a person is educated, the more he is capable of earning. Education creates confidence in human and empowers human. Education will help reducing inequalities between the rich and the poor and also reduce gender inequalities too. It also helps in knowing one’s rights and thus education is a social and economic need. Education has a direct and an indirect effect on poverty. Directly it helps in transforming the person and making him capable of earning and indirectly it helps in fulfilment of basic needs such as better health care, right medicines at the right time, water sanitation also make human realise the use of family planning methods etc.

Poverty is a multidimensional problem besides low income. Poverty denies people the access to opportunities required for human development and even education. Thus the main focus of development should be the development of human.
**Poverty and human resource development: A case study of the slums of Malad East**

Poverty is a chronic disease because it continues from generation to generation. Poverty is a situation where the person is deprived of even his basic necessities of life such as food clothing and shelter. Those who are on the poverty line just get their basic necessities of life up to a subsistence level of living and those below the poverty line are deprived of even the basic necessities of life that is the minimum calories of food required for survival. There are different types of poverty absolute and relative .the above mentioned is absolute poverty and relative poverty is comparative poverty. Two well off people compare themselves and say I am poorer than the other. Poverty is measured also in terms of per capita income called income poverty. The main aim of economic development is reduction or eradicating poverty and several efforts have been put by the government and NGOs for the same. According to the human capital approach education plays an important role for reducing poverty because investment in education leads to human resource development which is an important factor for economic development and economic growth. Education plus training will help in transform the human and make him more capable of earning. Human capital means human who are full of skills, knowledge and training which will increase the productivity of human. There is a very strong connection between education and earning or the per capita income of the family. The more a person is educated the more he is capable of earning. Education creates confidence in human and empowers human. Education will help reducing inequalities between the rich and the poor and also reduce gender inequalities too. It also helps in knowing ones rights and thus education is a social and economic need. Education has a direct and an indirect effect on poverty Directly it helps in transforming the person and making him capable of earning and indirectly it helps in fulfilment of basic needs such as better health care , right medicines at the right time, water sanitation also make human realise the use of family planning methods etc. Poverty is a multidimensional problem besides low income. Poverty denies people the access to opportunities required for human development and even education. Thus the main focus of development should be the development of human.

Education can influence both income poverty and capability poverty, be caution when education is deprived it weakens the capability to earn and leads to capability poverty, thus by investing in education of the poor will reduce income poverty. Human resource development views education as a right and as an opportunity for all irrespective of being rich and poor. Education helps to broaden the base of understanding among people and makes the democratic set up stronger and paves the way
for the promotion of sustainable development. Education empowers both men and women by making them broader in their outlook. Poverty of education is a principal factor responsible for income poverty and income poverty in turn does not allow people to overcome poverty of education. When literacy rate increases it will lead to an increase in income and a reduction in poverty. Thus the demand for education will increase and the status of the people will increase. Thus it is seen that poverty is more among the poor especially the slum dwellers. The slum dwellers are very poor and this keeps them far away from education. Being illiterate they are not even aware of the literacy programmes by the government, and cannot avail them the poor in the slums cannot afford the expenses of education because investment in education is huge.

**Human development Index**

India ranks 124 out of 173 countries in terms of Human development index. The human development index is a comparative measure of life expectancy, literacy, education standard of living, and quality of life for countries world-wide. It is a standard measure of measuring well-being, especially child welfare. It is used to distinguish whether the country is developed, a developing, a developing or an underdeveloped country, and also to measure the impact of economic policies on quality of life. The Index was developed in 1990 by Pakistani economist Maybug al-Haq and Indian economist Amartya Sen.

Countries fall into four human development categories, each of which comprises 47 countries. Very Human Development, High Human development, Medium Human development and Low human Development (46 countries in this category) Over half of the world’s population live in countries with “medium human development” that is 51%, while less than a fifth that is 18% populated countries falling in the “low Human development” category, whereas countries with high to very high human development account for slightly less than a third of the world’s total population that is 30%.

According to the new 2013 estimates for 2012, the countries with very high human development are Norway 0.955, Australia 0.938, and Japan 0.937. Some of the countries with medium human development index are China practically 0.699 India near 554 etc. Some of the counties with Low human development index, Bangladesh just about 0.515, Pakistan nearly 0.515, India has a HDI value of approximately 0.504. The HDI is the highest for Kerala closely 0.625 followed by Punjab more or less 0.569 and the lowest for Orissa almost 0.442, Bihar near to 0.447 and Chhattisgarh
close to 0.449.

<table>
<thead>
<tr>
<th>Name of Country</th>
<th>HDI</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>High HDI</strong></td>
<td></td>
</tr>
<tr>
<td>Norway</td>
<td>0.955</td>
</tr>
<tr>
<td>Australia</td>
<td>0.938</td>
</tr>
<tr>
<td>Japan</td>
<td>0.937</td>
</tr>
<tr>
<td><strong>Medium HDI</strong></td>
<td></td>
</tr>
<tr>
<td>Tonga</td>
<td>0.710</td>
</tr>
<tr>
<td>China</td>
<td>0.699</td>
</tr>
<tr>
<td>India</td>
<td>0.554</td>
</tr>
<tr>
<td><strong>Low HDI</strong></td>
<td></td>
</tr>
<tr>
<td>Congo</td>
<td>0.534</td>
</tr>
<tr>
<td>Bangladesh</td>
<td>0.515</td>
</tr>
<tr>
<td>Pakistan</td>
<td>0.515</td>
</tr>
<tr>
<td>Nigeria</td>
<td>0.304</td>
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</tbody>
</table>

(According to the new 2013 estimates for 2012)

<table>
<thead>
<tr>
<th>HDI in India</th>
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<tbody>
<tr>
<td>State Name</td>
<td>HDI</td>
</tr>
<tr>
<td>Kerala</td>
<td>0.625</td>
</tr>
<tr>
<td>Punjab</td>
<td>0.569</td>
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</tbody>
</table>
This means that the State of Maharashtra still have to work very hard to increase its HDI. Kerala is better off than the other States. I feel the reason is Kerala is the highest literate state in India. Their focus is mainly on education of both males and female. They do not much unemployment.

Bihar and UP it is low because they have large families and the focus was not much on education. Even now Poverty is high in UP and Bihar. Thus each and every state should work at eradicating illiteracy by education both men and women, especially the children who are the productive future of our country. But proper education is a must, not like in some of the BMC schools.

The population should be educate to read write and calculate first that is the basic education required in the very poor states and even in slums. The poor are always a prey to cheating and slavery in a disguised manner. Even if they work hard for example a poor farmer is always in Debts and ultimately lands up becoming a bonded labourer due to which his whole family has to pay a high price. The consequence is that he is not able to come out of poverty.

If a poor, may be a slum poor any poor is given the basic education he will be alert and will save Himself from becoming a prey of the rich and the cheats. Secondly Health education is also very important. If one is healthy he or she will perform better. The poor do not know how to take care of their health. What to eat and what one shouldn’t, should be taught to them. In the past we could eat fruits and vegetables without washing but today we cannot. Water has to be boiled because it comes through pipes bringing some amount of dirt and germs. So if we drink it without boiling we can get Typhoid, Jaundice and many other water borne diseases.

The people in Mumbai who live in slums hardly consume water as compared to the population Who do not live in slums? The prevalence of tuberculosis in slums is very high as compared to the
non-shanty areas. Slum children are more undernourished than the people in non-slum area.

If we look at the above diagram we find that India is better off than Bangladesh and Pakistan. Bangladesh is poorer than Pakistan in HDI. But all the three are progressing in HDI although the progress is not remarkable

![Human Development Index](image)

Almost 50% people in Mumbai live in slums and there are wide differences between the circumstances of life people lead in the slums and non-slums. People living in slums suffer from increasing lacks: poor health, low literacy levels, inadequate housing and lack of access to civic services like water and sanitation. Slums are often deserted by the government and basic infrastructure in terms of schools, hospitals, garbage discarding facilities and public toilets are conspicuous by their absence. Living in dangerous conditions with little security of shelter, the difficulties of most of the residents of the slum population is deteriorated by the poor economic conditions of their families, and this a crucial reason why the urban poor are unable to cope up with the high cost of living in a city like Mumbai.

**Human Resource Development**

The [World Health Organization](https://www.who.int) explains life expectancy as, the average number of years a person is expected to live on the basis of the existing mortality rates and prevalence distribution of
health states in a population. In India, average life expectancy which used to be around 42 in 1960 steadily ascended to around 48 in 1980, 58.5 in 1990 and about 62s in 2000.

Life expectancy in years in India:

Life expectancy in year 2001-05 in India:
- Men: 62.3%
- Women: 63.9%

Life expectancy in year 2011-15 in India:
- Men: 67.3%
- Women: 69.6%

<table>
<thead>
<tr>
<th>Year</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>2001-05</td>
<td>62.3%</td>
<td>63.9%</td>
</tr>
<tr>
<td>2011-15</td>
<td>67.3%</td>
<td>69.6%</td>
</tr>
</tbody>
</table>
The average life span of both men and women has increased. Mainly because of immunization campaigns and better diet. More awareness about good nutrition is increasing. But still there is a lot of garbage and dirt around especially in the slums. BMC is not doing its work sincerely which is the opinion of the slum residents which makes the place polluted and unhygienic for good health. This reduces the life expectancy.

It is an unavoidable truth that men appreciate certain physical focal points over ladies. By and large, men are more grounded, taller, quicker and less inclined to be overweight. Be that as it may, none of these credits appear to matter over the long term. For whatever the physical ideals of maleness, life span is not among them. Ladies, as a gathering, live more than men. In every single created countries and most undeveloped ones, ladies outlast men, in some cases by an edge of as much as 10 years. In the U.S., future during childbirth is around 79 years for ladies and around 72 years for men. The sex error is most proclaimed in the exceptionally old: among centenarians around the world, ladies dwarf men nine to one.

The sex hole has broadened in this century as additions in female future have surpassed those for guys. The demise rates for ladies are lower than those for men at all ages even before conception. In spite of the fact that young men begin existence with some numerical influence - around 115 guys are considered for each 100 females— their numbers are specially whittled down from there on. Only 104 young men are conceived for each 100 young ladies as a result of the unbalanced rate of unconstrained premature births, stillbirths and unnatural birth cycles of male babies. A larger number of young men than young ladies kick the bucket in early stages. What's more, amid each consequent year of life, death rates for guys surpass those for females, so that by age 25 ladies are in the lion's share. For us, these measurements bring up two issues: Why do men pass on so youthful? Also, why do ladies bite the dust so old?
From the start we might want to concede that we have no conclusive responses to these inquiries. Be that as it may, the accessible proof embroils behavioural and natural contrasts between the genders, contrasts in the impacts of medicinal innovation, and in addition social and mental elements. At last, our check-up of the sex crack in life compass has driven us to place a transformative clarification, one that recommends that female life span is more fundamental, from a Darwinian point of view, than the drawn out survival of guys. The uplifting news is that regardless of this transformative basic, the gap in the middle of male and female future may now be narrowing.

The terrible news is that some of this merging may be the consequence of ladies suffering more what used to be viewed as "male" illnesses.

But the case of poor women or to be precise slum women residents the life expectancy of women and girl child is low as compares to the rich women as they sacrifice a lot till today for the males of their homes. They still give more importance to feeding a boy child or a male better than a female child or women. Poor women only learn to sacrifice since childhood by watching her mother do it and innocently continue. But due to education the scenario is slowly changing even in the slum areas. An educated woman is wiser than an illiterate and does not tend to make sex difference.

All about life expectancy:
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Thus the question arises:
Why do men pass on so youthful?
Why do ladies bite the dust so old?
Stimulatingly, a surge in male death has been seen in different primates at a comparable stage in Life: in youthful grown-up male macaques, for instance, rates of death and "vanishing" are high contrasted and those of female macaques.

The contrast in the middle of male and female mortality decreases until late middle age, when the mortality proportion levels. In the 55- to 64-year-maturity bunch, conduct related fatalities are still among the most widely recognized reasons for death for men are still much higher in men than in ladies. Men of this age are more than twice as likely as ladies to bite the dust in pile ups, for instance, and very nearly four times as prone to take their own particular lives.
**Life expectancy at birth 2013**

<table>
<thead>
<tr>
<th>Country</th>
<th>Life Expectancy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australia</td>
<td>82.5</td>
</tr>
<tr>
<td>Norway</td>
<td>81.5</td>
</tr>
<tr>
<td>Cuba</td>
<td>79.3</td>
</tr>
<tr>
<td>United States</td>
<td>78.9</td>
</tr>
<tr>
<td>China</td>
<td>75.3</td>
</tr>
<tr>
<td>Thailand</td>
<td>74.4</td>
</tr>
<tr>
<td>Nepal</td>
<td>68.4</td>
</tr>
<tr>
<td>Pakistan</td>
<td>66.6</td>
</tr>
<tr>
<td>India</td>
<td>66.4</td>
</tr>
<tr>
<td>Bangladesh</td>
<td>66.3</td>
</tr>
</tbody>
</table>
HDI 2013 0.944 0.933 0.914 0.722 0.719 0.586 0.558 0.54 0.537

According to the above diagram Norway has higher than Australia, United States, Cuba, Thailand, India etc. Pakistan is lower than that of India (Data taken from united nation development programme human development report from hdr.undp.org)

Life expectancy is very low in Pakistan this means that they have a long way to go in improving their Human Development that is Health Education and life expectancy. India is better off than Bangladesh and many other underdeveloped countries like Nepal and Pakistan. Norway Life expectancy is quite high. The general wellbeing markers have additionally demonstrated noteworthy change the nation over in the previous 10 years. New-born child mortality proportion has come down to 42 in 2012 from 58 for each 1,000 live births in the 2005. "Maternal mortality proportion has declined from 301 for each 100,000 live births in 2001-03 to 212 in 2007-09," the wellbeing service said.

"A relentless supply of sustenance is the prime explanation behind expanded future," says Dr George Thomas, supervisor of the Indian Journal of Medical Ethics. Since the season of Independence, starvation has lessened drastically in our nation and individuals have a tolerable supply of sustenance. On the other hand, the genuine test lies in taking the numbers past. Life
expectancy in years for men in 2001 to 2005 was nearly 62.3% and in 2011 to 2015 it increased to nearly 67.3%. Similarly the life expectancy for women in years, in 2001 to 2005 was nearly 63.9% and in 2011 to 2015 it increased to nearly 69.6%.

**Human development index of Malady:**

Health is wealth and good health of population is the wealth of nation. Economic often think of Available resource in terms of their utilization cost and cost effectiveness in Malady human resource of country has to be analysed on the basis of their two concepts. Human resource in India is in abundance. What lack is good health this makes this human resource a burden rather than the productive factor contributing to India growth and development? Each child born in a country is human resource who will add to the productivity and prosperity of a nation. However the responsibility of converting this latent resource in to active work lives with government. A child suffering from poor health lack attendance in the school. Worker who suffers from childhood malnutrition are less productivity than healthy worker in Malady. India has one of the youngest population in the world still it’s unable to reap the economic benefits because there are always many more much to feed than hand working in Malady. India is experiencing high growth since decade. The sustainable of this high growth rate require huge investment in education and health care of population. That is a huge investment in the health and education of the poor and the underprivileged.

**A study of public services in Malady**

Government doctor's facilities, some of which are among the best clinics in India, give treatment at a reasonable cost. But they are all placed in rich man areas or far away from the slum areas so when the slum people fall ill they need to have that kind of money and time to travel. And government hospitals have a long procedure. They do not admit a person immediately. There is a lot of paper work which is time consuming, so the slum poor either leave it to their faith or they admit their loved one to the nearest hospital, then try to make arrangement for the money either by selling their ornaments or borrowing money from the money lender at a very high rate of interest. There are health centres in slums but the doctors who work of the health centres are disinterested in the slum poor and their illness .They make mockery of the slum dwellers thus they do not feel like going to them .The Health centres are more interested in paper work which they have to submit to the government for their salary as they are answerable
to the government. They have the most vital medications to be given of charge to the patients in these healing centres at a very nominal rate. But still people are not comfortable going to them. Government healing centres give treatment either free or at small charges that is, rupees 10 (around 20 pennies US. It all depends on their monetary situation but yet the people are not satisfied or happy to go to BMC hospitals. Most of them said that they are not treated well as humans. They talk very rudely.

The cost of examination is also considerably less out in the open healing facilities at this very moment the private clinics. From example on person residing in Janu compound had admitted his daughter in KEM, Unfortunately due to the negligence of the doctors his daughter died. But the doctors kept him in a dark they kept him the child on ventilator for few days and told them they are trying their best when the child was dead, When the mother wanted to see the child they didn’t allow and them claimed her dead after few days. It was so difficult to get the body of the child and her death certificate too. Another old man had cancer for many years. He bore it and died because he couldn’t afford private treatment and did not want to be tortured in the BMC hospitals.

Water supply, electricity and sanitation in India are additionally real issues in the slums of Malad. Poor roads and transport facilities is another big issue. Malad East slum dwellers have great expectations from their New MLA Mr. Sunil Prabhu

Some of the causes of poor performance of HDI in India are:

1. Poverty and inequality in the distribution of income.
2. Great extent of gender disparity.
3. Malnutrition of women and children.
4. Lack of proper policies of the government.
5. Poor health due to poverty and poor living conditions example slums

Suggested policies for development of HRD in developing countries like India:
1. Free and compulsory education for all.

2. Improvement in the quality of education.

3. Education should reach out to the poorest i.e. even slum dwellers.

4. Schools should admit children of even poor families.

5. Value education should be taught in school.

6. Survey should be done to find out how many children are not send to school and why?

7. Child labour should be abandoned.

8. Effective health policies should be implanted specially in the slums and they should be explained how to take precautions to avoid diseases.

9. The government should focus on health care, sanitation, hygiene, clean drinking water, better nutrition, literacy of women and children and the prevention of diseases through education of children and adult.

10. Medicine and vaccine should be supplied free to the poor i.e. slum dwellers.

11. Food should also be supplied to the poor in the slums.

Human resource development is the most important factor for the economic and social progress of the economy because human are a means to an end and their development is an end in itself. Human resource development cannot take place without investing in education which is the most important factoring for human development and of course Health care because a happy mind and a healthy body can give a better performance. Investment in education will further lead to an increase in income and a better care of one’s health. India like other developed and developing countries are trying its best but in spite of investment in HRD we still are counted among the countries with lower Indicators of human development. Poverty and illiteracy still prevail in our country. Lastly to conclude only those countries which have an efficient human resource will be able to survive in today’s competitive scenario in international trade.

**Inclusive Growth is must for human resource development of the slums of Malad East**

Human plays a very important role in the economic development of the country. This includes
The rich and the poor that is the slum dwellers. Since our seventh five year plan we are taking about human resource development. It is now the top objective of all the five year plans. The millenniums development goal also includes this objective directly or indirectly. Inclusive growth is the talk of all development planners and our government.

**Inclusive growth and Human Development Index:**

Though India has been making progress since the adoption of the Five year planning system as a means to an end. The end is Economic development and economic growth, a large number of people have still not tasted the fruits of development i.e. the socially disadvantaged people this Means that there is lack of Inclusiveness .There is a very close link between Inclusive growth and human development.

**What is the meaning of Inclusive growth?**

Inclusive growth is that kind of growth where the fruits of development reach each and every Person in the society including the rich and the poor, SC and ST, minorities and the poor. Inclusive growth is a means to ensure human development which is the end of all human endeavour Inclusive growth leads to reduction in inequality hence it is called equitable growth. Glaring inequalities continue to persist and a vast majority of poor people are condemned to living in extreme poverty, in destitution exposing those to severe diseases and health Hazards. It is very important to eradicate poverty and reduce inequality in our country.

**The twelfth plan (2012-2017) has a strategy for achieving Inclusive growth:**

1) To reduce poverty  
2) ) To reduce inequality  
3) Have regional balanced development  
4) Focus on empowerment and participation.  
5) Good education and good health for all i.e. even the socially disadvantaged people of the society.

Today the concern of most of the Economist has shifted from economic growth to human development. The objective of Human development is to enlarge people options by increasing their income through good health and good education. Both are equally important. Human
development is the start and end of all activity. United Nation Development Programme measures Human development with the help of Human Development Index.

Human development Index and GNP both helps in understanding the real position of society in many respects. Human development Index includes:

1) Life expectancy and Health
2) Decent standard of living
3) Education and knowledge

The quality of human beings as a production source has been consistently improving due to improvement in educational skills and availability of health services. Therefore along with physical capital formation, human development has been playing a useful role in the economic development of the country but if this human development is inclusive i.e. it reaches out to the socially dis advantaged, which includes slum dwellers too. Human development plays an important role in Economic development. In fact, effective use of physical capital depends upon human development. If there is under investment in human resources, the rate at which additional capital can be productively utilised will be low.

Human resource development is a must for the economic development and growth of our economy. It will lead to personality development of individual who are the wealth of our nation. Human being face different types of problem especially the poor of the slums and not residing in slums. It could be social economical environmental, health, educational, financial, insecurity stress tension poverty unemployment etc. poverty is the most crucial of all .It is said a poor man is poor because he is poor .A poor man has to face many problems because he is poor .He cannot even think of education when he cannot afford one meal a day due to lack of education he is cheated humiliated. He is even force to get involved in criminal activities especially in slums .Slum are homes for criminal activities. One solution to the problem of the poor in the slums is Human resource development through education an increase in per capita income. It is very true and seen that slum dwellers face worst problems than the poor living in buildings .They are always living under some threat. Other either they are attacked by some diseases, insecurity corrupted politicians fights, attacks etc. As it is they have financial problems and tow add tow their misery they have to face added problems. They have to face the bitterness of inequality 0f
different types and they feels like step children of the country. They live a very pathetic life and their solution to their problems is in educating them making them mentally and physically stronger through education. The creator is just to all. Human are responsible for all these differences in caste religion classes etc. There are many who have not tasted the fruits of development. Inequality is created by man. Inequality is due to difference in education, wealth etc. Thus on one side we have people living a very luxurious life and on the other hand have people who are not even aware of the developments that are the poor and the vulnerable. The rich cannot understand the problems of the poor because they have not gone through the thorns of poverty, tensions due to poverty stress due to poverty. In fact the rich exploit and ill-treat the poor and look down upon them. The rich feel that poverty is a curse by God on the poor for their sin committed and make a mockery of them. Each and every human have the right to taste the fruits of development and experience the happiness of having a good per capita income. The hope of ray lies in educating the slum poor, because education can transform their life and improve Indian society. This will win the respect of redeveloped countries for underdeveloped countries. India is always looked down upon by the rich and the developed countries. India has changed for the better but not as compared to the developed countries. We still have a long way to go. In fact the road to development is far too long. We have to overcome so many hurdles and one such hurdle is eradicating slums in India or helps them to develop and grow and live a decent standard of living. We are talking of Inclusive growth but the slum dwellers are still not included in the growth process. Each and every builder is eyeing the slum that is how to vacate it and construct a building and make money out of it. Some are even planning to cheat the slum poor because they are illiterate and ignorant of my things. Yes lot of redevelopment is happening in Mumbai in many slums but that not sufficient. We live in a democratic set up where we have the right to get educated, be secured and enjoy all the fruits of development. Human resource development of the slum poor is an urgent need of the hour as we know that nearly 50% of our population live in the slum and they are an important part of our Human resource which has to be paid attention if India has to eradicate poverty and become a developed economy. This will lead to not only development of our country but also the development of the personality of the poor slum dwellers. It is rightly said that united we stand divided we fall. So we all the rich and the educated should join hands together and work at eradicating slums as half of our sickness
ailments will we wipe out. There is an urgent need for reducing inequalities between the rich and the poor and achieve the objective of social welfare. This can again happen only by educating the slum poor which will help them find employment and earn an income sufficient to enjoy a good standard of living. Education will help to solve so many issues in the slums like problems of child labour, reducing corruption etc. Our society has to change positively for the better and this change can be brought through right kind of education. Education that can help them find jobs, education that can make them capable to fight their own battle, education that can develop their personality, education that can make them feel secured, education that can make them more wiser, education that can make them more knowledgeable, education that can make them aware of how to take care of their health and wealth, education that can educate them on savings and investments, education that can make them aware of the happenings in the country the development and growth, education that can make them confident, more competitive etc.

Poverty and lack of education in the slums have given birth to not only poverty, unemployment, Inequality but also given birth to crime and criminals. Most of the owners of the slum are absentee landlords who are not willing to part with their ownership of their house though according to law the slum dwellers who are occupying the house since years are the actual owners of the house. The landlords being rich and politically powerful they take advantage of the illiterate and innocent slum dwellers and kept harassing them, mentally and emotionally to the extent they take advantage they even eye their girl child, make the slum dwellers bonded labourers etc. Here comes the role of the rich and the corporates, the government etc. Donation, grants are just temporary solutions to the problems of the slum poor these solutions only make them parasites and dependent on others. The real and life time solution is education. It is the best friend of each and every human even the slum poor. Education will make a person capable of earning and money will make them more confident and secured. If they have education and money they can eat nutritious food. Education will teach them to live in dignity and in a hygienic manner.

**Inclusive Growth is must for human resource development of the slums of Malady East**

Human plays a very important role in the economic development of the country. This includes The rich and the poor that is the slum dwellers. Since our seventh five year plan we are taking about human resource development. It is now the top objective of all the five year
plans. The millennium development goal also includes this objective directly or indirectly. Inclusive growth is the talk of all development planners and our government.

**Social Inclusion and slums**

Millennium Development Goals aim at social inclusion of the slum dwellers and also aim at sustainable environment by 2015 and at the end of 2020 it aims at great improvement in the life of slum dwellers.

By environment sustainability it meant that at least to provide safe drinking water and sanitation. It actually means improving the health of slum dwellers and removing the biggest obstacle in the way of Human development.

Due to urbanization and migration of people to urban areas it is not possible to stop the emergence of slums. And as the cost of food clothing and housing is becoming more and more expensive the new migrants find it difficult to survive and left with no option expect settling in informal sectors.

On talking to the slum dwellers in Malady East it is understood, I have understood that the slum dwellers of Malady east still experience a very deplorable living environmental conditions. The slum dwellers still feel that they are excluded from participating in the economic, social, political and cultural spheres of the city. They feel that they are excluded from eating the fruits of development. According to the global assessment of slum undertakes by the un-habit at 2010, nearly 33% of urban population of developing countries resides in slums.

Most of the slum dwellers are migrants. Either they are migrants themselves or their great grandfather have migrated to this place. According to the millennium development goals slums will gradually disappear with economic development and growth, slum redevelopment etc.

If we need to have social inclusion then the income of slum dwellers need to increase, they should have greater financial stability, better infrastructural facilities etc. Due to high level of inequality and in managed urban growth and many other factors slum dwellers are socially excluded.
It’s not right of the government to turn a blind eye and a deaf ear to the slum dwellers and their problems. If India is talking of social inclusion, inclusive growth and eradicating poverty in India then they cannot be blind and deaf to the problems of slum dwellers. Our government had aimed at providing low cost housing to slum dwellers, this would have helped in eliminating the slums. But the programme was not very successful. There are many fraud and illegal practices and many unhealthy practices which become the obstacles of such programmes implemented by the government. These practices either remain on paper. Some efforts were made by the government but the houses were very expensive for low income families and ultimately those houses are purchased by the middle class and the rich for investment purpose in order to cover the cost. There are many fraud practices too in this issue.

It is said and believed that urban redevelopment is the only way of slum clearance as a means to clean cities of the unhygienic and unclean slums. Slums which are located in the heart of the city or in very good areas of the city, whose land value is very high especially those slums which are in business areas are demanded by business men, officers, demanded for constructing either malls or tower buildings which benefits the rich.

Slum upgrading is said to be a better option than slum redevelopment. It is more preferred than slum redevelopment. Slum clearance without resettlement could lead to increased poverty, family disintegration, Increased poverty, psychological and emotional trauma, loss of social and safety network, loss of source of bread and butter to many.

Yes if slum clearance is followed by slum resettlement that is if they are relocated in a building almost close to their place of living or a convenient place to live then it will lead to social inclusion of slum and will help to reduce poverty to some extent. But if the slum relocated is in a faraway deserted place without adequate infrastructure and other facilities then their conditions would worsen.

Upgrading of slums is preferred to the slum dwellers. They are locally based improvement strategies, designed to replace the various degree of obsolescence and decay in slum areas through the provisions of improvement of basic services and physical infrastructures such as water, sanitation, garbage collection and cleaning, cleaning drainages, providing street lights, paved footpaths and clean streets.
Slum upgrading is better than other strategies because it is cheaper and is of minimum loss of Physical assets and disruption of livelihood and gains social support. Lastly we should adopt the MDGs and micro economic policies to reduce debts.