

158 Million at Risk

Posted at: 09/08/2025

158 Million at Risk : Life in India's Flood-Prone Slums

Context

According to a **2024 Moody's report**, more than **158 million slum dwellers in India** live in **vulnerable settlements** located in floodplains, with the majority concentrated in the **Ganga river delta**. These areas are highly exposed to **seasonal floods, extreme weather events, and poor living conditions**, making them some of the most at-risk urban zones in the country.

Introduction

Slum clusters are groups of **informal settlements** within cities that suffer from **inadequate housing, poor infrastructure, and lack of secure land tenure**. As per **UN-Habitat**, a slum household lacks one or more of the following: **durable housing, adequate living space, improved water supply, improved sanitation, and security of tenure**.

Flood-prone slums face a **double burden**—the existing challenges of urban poverty combined with high disaster vulnerability.

Condition of Slum Clusters in Flood-Prone Areas

- **Overcrowding** - Many residents live in cramped spaces with minimal ventilation and privacy.
- **Inadequate Housing** - Structures are built without legal ownership or urban planning, often violating zoning regulations.
- **Poor Social Indicators** - Rising crime rates and unemployment, with limited access to schools, hospitals, and public spaces.
- **Informal Housing Materials** - Dwellings made from tin sheets, tarpaulin, or tents, with rent paid informally to land contractors.

- **Lack of Basic Services** – Absence of piped water, sanitation, waste collection, storm drainage, street lighting, and paved roads.
 - **Long-Term Neglect** – Many slums remain unrecognised and unserved for over **20 years**.
-

Causes of Slum Formation in Flood-Prone Areas

- **Low-Cost Land** – Floodplains are less attractive for formal development, making them affordable for low-income groups and migrant workers.
 - **Rapid Urbanisation** – Rural-to-urban migration and natural population growth exceed city planning capacity.
 - **Inefficient Urban Planning** – Settlements develop before authorities can intervene.
 - **Governance Failures** – Lack of integration of the urban poor into planned housing policies.
 - **Government Approach** – Providing services without regulating settlement growth can encourage further migration.
 - **Location Preference** – Proximity to jobs and social networks outweighs risk concerns.
 - **International Comparison** – In some regions like Europe, subsidised flood insurance makes floodplains attractive for high-value housing.
-

Problems Associated with Flood-Prone Slums

- **High Flood Risk** – Annual exposure to monsoon floods and extreme rainfall.
- **Global Context** – India has the world's largest number of slum dwellers in floodplains, with most in the Ganga delta.
- **Indirect Consequences** – Loss of livelihoods, reduced access to services, and long-term economic instability.
- **Social Vulnerability** – Risk levels linked to education, income, and institutional support.

- **Encroachment and Risk** – Poorer populations occupy high-risk areas with inadequate services, increasing disaster exposure.
-

Challenges in Mitigating Slum Formation

- **Poor Management Strategies** – Focus on population size instead of vulnerability levels in planning.
 - **Lack of Comprehensive Data** – Incomplete information on communities at flood risk hinders effective policymaking.
 - **Persistent Informal Housing** – Temporary structures remain in use for decades without official recognition or basic services.
-

Measures to Address the Issue

- **Bridge Data Gaps** – Use satellite imagery and flood hazard maps to identify high-risk informal settlements.
 - **Slum Upgrading** – Redevelop with improved housing, infrastructure, and community facilities to reverse decline.
 - **Alignment with Global Goals** – Reduce flood vulnerability in line with the **2030 Sustainable Development Goals**.
 - **Government-Community Collaboration** – Engage local communities in planning rather than relying solely on traditional disaster preparedness.
-

Quick Facts

- **Global Flood Exposure** – Over **2.3 billion people** face flood risk annually worldwide.
- **India's Risk** – More than **600 million Indians** are exposed to coastal or inland flooding.
- **Regional Concentration** – South Asia has the largest flood-exposed populations, with

northern India leading, followed by **Indonesia, Bangladesh, and Pakistan.**

Conclusion

Flood-prone slum clusters in India represent a **critical intersection of poverty and disaster risk**. Without **targeted urban planning, accurate data, and community-led resilience measures**, these settlements will continue to grow in both size and vulnerability. Addressing the issue requires a combination of **infrastructure improvement, social policy reform, and disaster risk reduction strategies** to safeguard millions of lives and livelihoods.



AKKA IAS ACADEMY
www.akkaids.com