



## Slums in India : Dynamics, Challenges and Solutions

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**Abstract:**

The rapid and often unplanned urbanisation of India has led to the widespread emergence of slums, creating complex socio-economic and infrastructural challenges across the country. This paper investigates the underlying dynamics that fuel the proliferation of slums, focusing on rural-to-urban migration, economic disparities, and inadequate urban planning. Drawing on Census data from 2001 and 2011, as well as policy documents and reports from national and international organisations, the study analyses the spatial and temporal growth of slums in various Indian states and urban centres.

Slums are characterised by substandard housing, overcrowding, poor sanitation, and limited access to basic amenities, which collectively contribute to a cycle of poverty and marginalisation. The paper explores how weak governance, high housing costs, and informal employment further exacerbate the conditions within these settlements. Despite several government initiatives, such as the Pradhan Mantri Awas Yojana (PMAY), Jawaharlal Nehru National Urban Renewal Mission (JNNURM), and the Rajiv Awas Yojana, challenges persist due to policy implementation gaps, limited community participation, and socio-political resistance to relocation.

This study highlights the urgent need for an inclusive and participatory urban development framework. It advocates for in-situ slum upgradation, affordable housing schemes through public-private partnerships, livelihood enhancement, and sustainable land-use planning. By integrating slums into formal urban systems and ensuring legal recognition and infrastructural development, Indian cities can move toward more equitable and resilient growth.

The paper concludes that addressing slum proliferation is not merely a housing issue but a broader developmental imperative. Effective solutions require coordinated efforts among governments, urban planners, civil society, and slum communities to ensure that urbanization drives social inclusion rather than exclusion.

**Introduction:**

Urbanisation in India has been accompanied by the rapid growth of slums, which have become an integral yet challenging aspect of the country's urban landscape. As millions migrate from rural areas to cities searching for economic opportunities, the lack of affordable housing and inadequate urban planning have led to the expansion of informal settlements. According to the 2011 Census of India, over 65 million people reside in slums, highlighting the severity of the housing crisis in urban centres. Slums are often characterised by overcrowding, poor sanitation, insufficient infrastructure, and social vulnerabilities, contributing to a cycle of poverty and marginalisation. The uncontrolled growth of these settlements presents a significant challenge for sustainable urban development, impacting not only the well-being of slum dwellers but also cities' broader socio-economic and environmental fabric.

A combination of rapid rural-to-urban migration, economic disparities, and ineffective urban governance essentially drives the proliferation of slums in India. The urban economy, particularly in large metropolitan areas, attracts labour from rural regions, yet the formal housing market remains largely inaccessible to low-income groups. As a result, migrants and economically disadvantaged populations are forced to occupy informal settlements that lack proper legal recognition, security of





tenure, and access to basic amenities. Additionally, weak enforcement of land-use policies, bureaucratic inefficiencies, and insufficient investment in low-cost housing projects exacerbate the problem, leading to the continuous expansion of slums.

Slums pose multiple socio-economic and environmental challenges. High population density in slums leads to inadequate access to clean water, sanitation, and healthcare facilities, creating severe public health risks. The absence of proper infrastructure further contributes to environmental degradation, with improper waste disposal and contamination of water sources becoming prevalent issues. Furthermore, slum dwellers often face economic instability due to their reliance on informal employment, which is characterised by low wages, job insecurity, and the absence of social security benefits. The lack of access to education and vocational training perpetuates cycles of poverty, limiting upward mobility for future generations.

From a governance perspective, urban authorities often struggle to address the challenges posed by slums due to conflicting policies on land ownership, limited financial resources, and socio-political complexities. While various initiatives have been undertaken to rehabilitate slum dwellers and improve their living conditions, implementation gaps and resistance to relocation efforts have hindered large-scale success. The challenge lies in formulating and executing sustainable urban development policies that not only improve living conditions in existing slums but also prevent further proliferation of informal settlements.

This research paper examines the key drivers of slum proliferation in India, the challenges associated with these informal settlements, and potential policy interventions to promote sustainable urban growth. By analysing existing urban policies, exploring case studies of successful slum rehabilitation programs, and proposing innovative solutions, this paper aims to contribute to the discourse on inclusive and sustainable urbanisation in India.

#### **Objectives:**

- i. To analyse the factors driving slum growth in India.
- ii. To study the impact of urbanization, migration, and poverty.

#### **Study Area:**

India, located in South Asia, is bordered by Pakistan, China, Nepal, Bhutan, Bangladesh, and Myanmar. It lies between 8°4' N to 37°6' N latitudes and 68°7' E to 97°25' E longitudes. Its geography includes the Himalayas, the Indo-Gangetic Plains, the Thar Desert, the Deccan Plateau, and coastal regions. Slums are mainly concentrated in plains and coastal cities, with high urban migration.

The country has a tropical monsoon climate, with heavy rainfall causing floods in slums. Northern areas experience extreme summers and winters, while coastal regions remain humid. These climate conditions worsen the already poor infrastructure in slums.

With a population of over 1.4 billion, around 35% live in urban areas, mainly Mumbai, Delhi, Kolkata, Chennai, and Bengaluru. Major slums include Dharavi, Bhalswa, Tiljala, and Bharati Nagar, which are facing overcrowding, poor sanitation, and a lack of basic services. Most residents work in informal sectors, such as daily labour and small industries.

Rapid urbanization and migration continue to expand slums, especially in plains and coastal areas. Government initiatives aim to redevelop and build housing, but long-term, sustainable solutions are needed.

#### **Methodology:**

This study adopts a descriptive and analytical research design, relying primarily on secondary data sources to examine the growth of slums in India, their underlying causes, associated challenges, and potential solutions. Data is collected from official reports such as the Census of India (2001, 2011), publications from the Government of India, the Ministry of Housing and Urban Affairs, NITI Aayog, and international organisations like UN-Habitat and the World Bank. Additionally, academic research papers, policy documents, and reports from non-governmental organisations (NGOs) focusing on urbanisation and slum development are reviewed to provide a comprehensive understanding of the issue. The study employs quantitative analysis to assess trends in slum population growth, housing





conditions, and access to basic services. In contrast, qualitative analysis evaluates urban policies and case studies of slum rehabilitation programs. Ethical considerations include ensuring the use of credible and verifiable data sources. While the study focuses on major urban centres experiencing significant slum expansion, limitations include potential gaps in data availability and the generalizability of findings across all cities. This methodological approach ensures a balanced and evidence-based analysis to propose practical policy recommendations for addressing the challenges of slum development in India.

### Decadal Change of Slum Population in India 2001–2011:

Table 1 presents the changes in the slum population across various Indian states and Union Territories over a decade, from 2001 to 2011, based on Census data. Nationally, the total slum population increased by 9.01 million, from 49.73 million in 2001 to 58.74 million in 2011. This highlights India's growing urban housing crisis and the persistent expansion of informal settlements.

#### i. States with the Highest Increases:

- a. Andhra Pradesh recorded the most significant growth, adding 3.37 million slum dwellers.
- b. Madhya Pradesh followed with an increase of 1.17 million, and Tamil Nadu with 0.93 million.
- c. Other notable increases occurred in Karnataka (0.77 million), Uttar Pradesh (0.68 million), and West Bengal (0.65 million).
- d. These states are characterised by high levels of urbanisation and inward migration to cities, contributing to slum expansion.

#### ii. States with Declines in Slum Population:

- a. Gujarat saw the sharpest decline, reducing its slum population by 0.36 million, followed by Delhi (-0.25 million), Haryana (-0.14 million), and Maharashtra (-0.1 million).
- b. These reductions may reflect the impact of slum rehabilitation schemes, upgradation policies, or the reclassification of slum areas.

#### iii. No Change or Minimal Growth:

- a. Jharkhand showed no change, indicating stagnation rather than improvement.
- b. Smaller states and UTs like Tripura, Goa, Sikkim, and Nagaland recorded minor increases due to gradual urban expansion.
- c. In contrast, states like Manipur, Daman & Diu, and Lakshadweep reported no slum population, consistent with their largely rural or less urbanized character.

**Table 1: Decadal Slum Population Changes in India, 2001- 2011**

State/UTs Name	Slum Population (million)		Decadal Change of Slum Population
	2001	2011	
Jammu & Kashmir	0.36	0.49	0.13
Punjab	1.41	1.35	-0.06
Chandigarh	0.1	0.09	-0.01
Uttarakhand	0.19	0.34	0.15
Haryana	1.68	1.54	-0.14
Delhi	2.01	1.76	-0.25
Rajasthan	1.48	1.92	0.44
Uttar Pradesh	4.96	5.64	0.68
Bihar	0.72	1.04	0.32

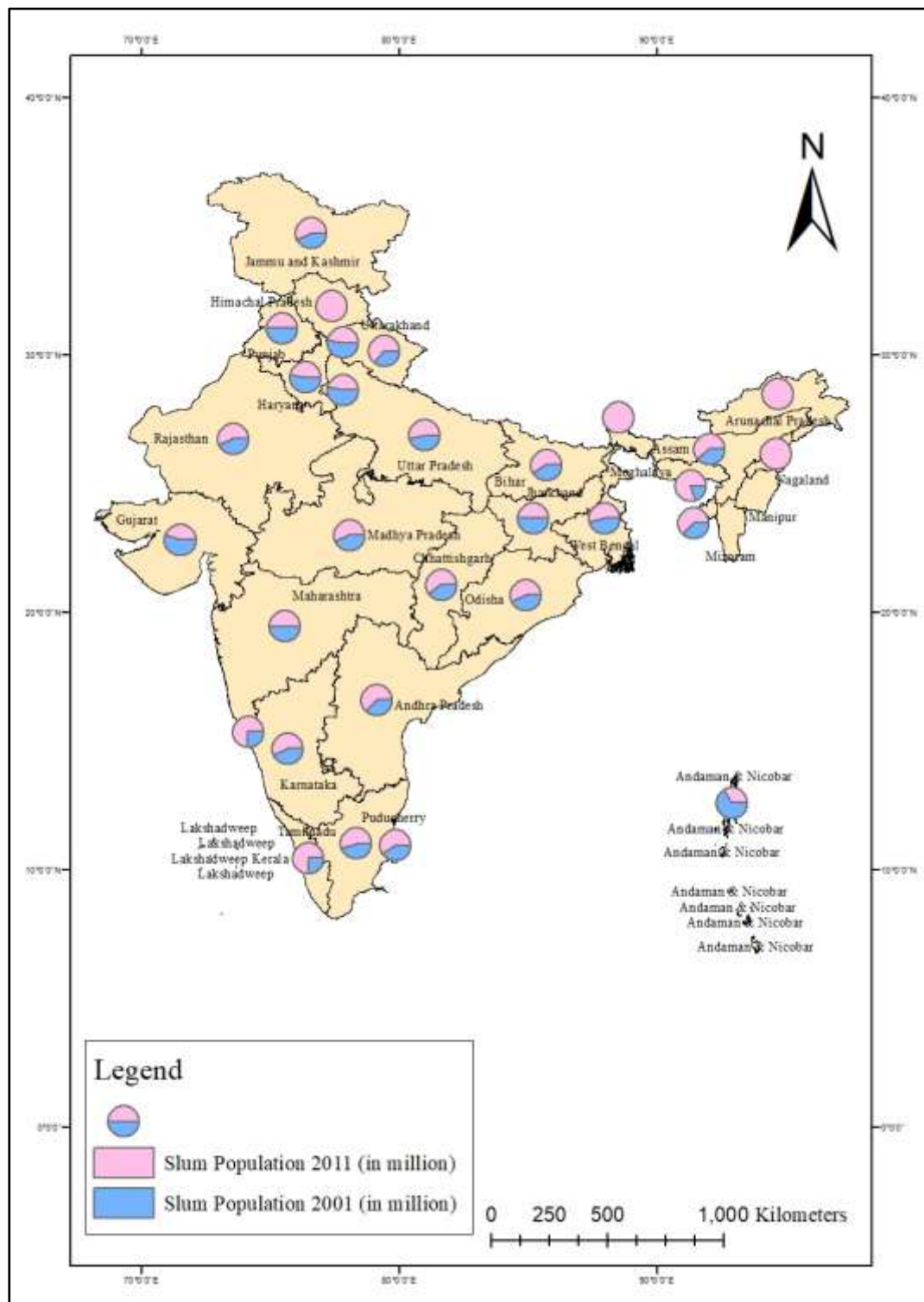




<b>Tripura</b>	0.03	0.05	0.02
<b>Meghalaya</b>	0.1	0.04	-0.06
<b>Assam</b>	0.08	0.13	0.05
<b>West Bengal</b>	4.58	5.23	0.65
<b>Jharkhand</b>	0.29	0.29	0
<b>Orissa</b>	1.07	1.43	0.36
<b>Chhattisgarh</b>	1.09	1.63	0.54
<b>Madhya Pradesh</b>	3.69	4.86	1.17
<b>Gujarat</b>	1.93	1.57	-0.36
<b>Maharashtra</b>	11.8	11.7	-0.1
<b>Andhra Pradesh</b>	5.43	8.8	3.37
<b>Karnataka</b>	2.28	3.05	0.77
<b>Goa</b>	0.01	0.03	0.02
<b>Kerala</b>	0.05	0.18	0.13
<b>Tamil Nadu</b>	4.12	5.05	0.93
<b>Pondicherry</b>	0.07	0.1	0.03
<b>Andaman &amp; Nicobar</b>	0.02	0.01	-0.01
<b>Himachal Pradesh</b>	-	0.06	0.06
<b>Sikkim</b>	-	0.03	0.03
<b>Arunchal Pradesh</b>	-	0.01	0.01
<b>Nagaland</b>	-	0.08	0.08
<b>Mizoram</b>	-	0.07	0.07
<b>Manipur</b>	0	0	0
<b>Daman &amp; Diu</b>	0	0	0
<b>Dader &amp; Nagar Haveli</b>	0	0	0
<b>Lakeshadweep</b>	0	0	0
<b>India</b>	49.73	58.74	9.01

Source: Census of India, 2001 and 2011



**Map 1:** Decadal Slum Population Changes in India, 2001- 2011

Source: Prepared by Research Scholar with the help of Arc-GIS and based on Table 1





### Causes of Slum Growth in India:

Some major causes of slums growth are given below:

- i. **Rapid Rural-to-Urban Migration:** One of the most significant drivers of slum growth is the large-scale migration of people from rural to urban areas for better livelihood opportunities. Due to poverty, declining agricultural incomes, and lack of rural employment, people move to cities expecting better jobs, education, and healthcare. However, cities often cannot absorb this growing population in the formal housing market, forcing migrants to settle in informal settlements or slums.
- ii. **Lack of Affordable Housing:** The demand for affordable housing in urban India far exceeds the supply. Real estate prices in cities are unaffordable for low-income families, particularly new migrants and daily wage workers. Due to insufficient low-cost rental housing or government-supported housing schemes, poor households often construct informal shelters on vacant or marginal lands, eventually forming slums.
- iii. **Unplanned and Uneven Urbanisation:** India's urbanization has been largely unplanned, with cities expanding haphazardly. Infrastructure development, land-use planning, and housing policies have not kept pace with population growth. The absence of zoning regulations and proper urban design has led to the uncontrolled expansion of informal settlements. Inadequate anticipation of population growth and failure to integrate low-income housing in city plans have worsened the situation.
- iv. **Poverty and Unemployment:** A significant section of the urban population lives below the poverty line and works in informal, low-paying, and insecure jobs. These people often cannot afford formal housing or pay municipal taxes and utility bills. With no access to credit or social security, they find shelter in unauthorized colonies or slums. Poverty also forces multiple families to live in a single room, increasing density and degrading living conditions.
- v. **Weak Urban Governance:** Inefficient urban governance structures contribute to the rise of slums. Many urban local bodies lack the capacity, resources, or political will to implement effective housing policies. Inconsistencies between central, state, and local governments, along with poor enforcement of building regulations and delays in project execution, hinder the development of affordable housing and slum rehabilitation programs.
- vi. **Land Scarcity and High Land Prices:** In most Indian cities, land near commercial or industrial hubs is scarce and highly expensive. Private developers focus on high-end real estate, leaving little space for low-income housing. Moreover, land acquisition is often mired in legal disputes, further complicating efforts to develop housing for the urban poor. As a result, slums develop on public or environmentally vulnerable lands (e.g., riverbanks, railway tracks, or hillsides).
- vii. **Inadequate Implementation of Housing Schemes:** Despite numerous housing schemes like the Jawaharlal Nehru National Urban Renewal Mission (JNNURM), Rajiv Awas Yojana (RAY), and Pradhan Mantri Awas Yojana (PMAY), implementation has been weak. Challenges include corruption, poor targeting, lack of community participation, and delays in fund allocation. The housing provided is often far from workplaces, leading beneficiaries to return to slums.
- viii. **Population Growth:** Natural population growth in urban areas also contributes to slum expansion. Many slum dwellers have large families but limited space and resources. This leads to overcrowding and further strain on the already limited infrastructure and amenities, worsening the slum conditions.
- ix. **Illegal Subdivision of Land:** Private landowners illegally subdivide agricultural or peri-urban land in some areas and sell plots without proper approval or infrastructure. These unauthorised colonies began as informal settlements and gradually turned into slums due to a lack of services like sewage, roads, or water supply.





- x. **Lack of Political Will and Policy Continuity:** Slum development is often a politically sensitive issue. Politicians may be reluctant to remove slums due to fear of losing votes or facing pressure from vested interests. As a result, slums may receive basic services to maintain voter support but not structural solutions for long-term rehabilitation. Policy discontinuity between successive governments also undermines consistent progress in slum redevelopment.

#### Challenges faced :

Some major challenges posed by slums are given below:

- i. **Health and Sanitation Issues:** Slums typically suffer from poor sanitation and inadequate access to clean water, leading to significant public health concerns. Open defecation, poor waste disposal systems, and lack of drainage result in waterborne diseases such as cholera, dysentery, and typhoid. In addition, overcrowded living conditions foster the spread of airborne diseases like tuberculosis and respiratory infections. The absence of proper healthcare facilities further exacerbates these health risks, leading to high morbidity and mortality rates among slum dwellers, particularly children and the elderly.
- ii. **Lack of Basic Services:** Slum settlements often exist outside the formal planning framework, which excludes them from essential services like potable water, electricity, sewage systems, garbage collection, and proper roads. Many slum dwellers rely on illegal or unsafe connections for electricity and water, which are unreliable and hazardous. The absence of educational and healthcare institutions denies residents access to basic human development needs, perpetuating cycles of poverty and underdevelopment.
- iii. **Crime and Social Issues:** High population density, unemployment, and lack of formal identification or policing often create conditions conducive to crime in slum areas. Petty theft, substance abuse, domestic violence, and gang-related activities become prevalent. The absence of a formal justice mechanism makes slum residents vulnerable to exploitation. Additionally, the stigma attached to slum dwellers contributes to their social exclusion and limits their access to better economic and social opportunities.
- iv. **Environmental Degradation:** Slums frequently emerge on environmentally sensitive land such as wetlands, riverbanks, and forests due to the unavailability of affordable housing in safer locations. These encroachments destroy natural ecosystems, lead to a loss of biodiversity, and cause pollution of air, water, and soil. Improper waste disposal, burning of garbage, and lack of sanitation facilities further contribute to environmental degradation and pose serious threats to urban sustainability.
- v. **Vulnerability to Disasters:** Due to their informal nature, many slums are built on marginal and hazard-prone lands such as floodplains, hillsides, or near industrial zones. These areas are highly susceptible to floods, landslides, and fires. Weak or makeshift construction materials increase the risk of damage during such events. Moreover, the lack of early warning systems, disaster preparedness plans, and emergency services heightens the vulnerability of slum populations, often resulting in significant loss of life and property.

The challenges posed by slums are not isolated issues but are deeply interlinked with broader urban governance failures, socio-economic disparities, and planning deficits. Addressing these challenges requires integrated policy measures, including improving infrastructure, legal recognition of slums, community involvement, and long-term investments in inclusive urban development.

#### Government Initiatives and Policy Measures to Mitigate Slums:

The Government of India has launched several initiatives and policy measures to address the growth of slums and improve the living conditions of urban poor populations. These programs aim to provide affordable housing, upgrade existing slums, and promote inclusive urban development. Key initiatives include:

- i. **Pradhan Mantri Awas Yojana (PMAY - Urban)**





Launched in 2015, PMAY-Urban is a flagship mission to achieve the "Housing for All" vision by 2022. It focuses on providing pucca houses with basic amenities to all eligible urban poor, including slum dwellers. The scheme has four verticals:

- a. Original located slum redevelopment (ISSR) using land as a resource through private participation.
- b. Credit-linked subsidy scheme (CLSS) offering interest subsidies on home loans.
- c. Affordable housing in partnership (AHP) with the public and private sectors.
- d. Beneficiary-led individual house construction (BLC) for those who own land but lack housing. PMAY promotes eco-friendly and disaster-resilient technologies and mandates the inclusion of women, SC/ST, and other vulnerable groups as property holders.

**ii. Jawaharlal Nehru National Urban Renewal Mission (JNNURM)**

Introduced in 2005, JNNURM was a landmark initiative to modernize urban infrastructure and enhance basic services for the urban poor. It aimed at:

- a. Redevelopment of slums through integrated housing and infrastructure services.
- b. Promoting public-private partnerships (PPPs) in housing construction.
- c. Reforms in urban governance, land use planning, and property rights. The mission consisted of two sub-missions: Urban Infrastructure and Governance (UIG), and Basic Services to the Urban Poor (BSUP). While it made progress in housing construction and infrastructure upgradation, the scheme faced challenges in execution and coordination among stakeholders.

**iii. Rajiv Aawas Yojana (RAY)**

Launched in 2011, Rajiv Aawas Yojana aimed to create slum-free cities by encouraging states to tackle the problem of slums fully. The key objectives included:

- a. Bringing all existing slums, whether notified or non-notified, within the formal system.
- b. Providing legal and infrastructure support.
- c. Promoting inclusive growth by focusing on tenure security, basic amenities, and community empowerment. Though RAY was eventually subsumed under PMAY, it provided a critical policy framework for slum rehabilitation and prevention.

**iv. Smart Cities Mission**

Launched in 2015, this mission aims to develop 100 smart cities across India by improving urban infrastructure, governance, and service delivery. One of its key components includes slum redevelopment through:

- a. Retrofitting and redevelopment of slum areas.
- b. Enhancing mobility, sanitation, housing, and e-governance systems.
- c. Use smart technology and data to improve quality of life. Although not slum-specific, the mission incorporates slum development as part of its area-based development model.

**v. Affordable Rental Housing Complexes (ARHCs)**

In response to the COVID-19 crisis, the Ministry of Housing and Urban Affairs launched ARHCs under PMAY-Urban in 2020. These complexes aim to provide:

- a. Safe and affordable rental housing for migrant workers and the urban poor.
- b. Utilisation of existing vacant government-funded housing.
- c. Incentives to private developers and public agencies for the construction and operation of rental housing projects.

**vi. State-Level Programs and Legal Reforms**

Several Indian states have developed their own housing and slum improvement policies, including:

- a. Maharashtra Slum Redevelopment Authority (SRA) uses the Transfer of Development Rights (TDR) model.
- b. Delhi's Slum Rehabilitation Policy focusing on in-situ redevelopment.







- c. Tamil Nadu Slum Clearance Board (TNSCB) that provides housing and basic services. Additionally, land titling and tenure security reforms are being promoted to legally recognise slum dwellers and empower them to access credit and services.

#### Solutions:

- i. **Slum Rehabilitation and In-situ Upgradation:** Rather than displacing slum dwellers, *in situ* rehabilitation focuses on improving existing settlements where they are located. This approach maintains community networks and reduces social disruptions. Upgradation efforts should include the construction of durable housing, provision of basic services (water, electricity, sewage, waste management), and the formalization of land titles. Programs like the Rajiv Awas Yojana and the Smart Cities Mission elements have promoted this model, but wider implementation with strong community engagement is essential.
- ii. **Affordable Housing through Public-Private Partnerships (PPPs):** The shortage of low-cost housing is a major driver of slum growth. The government should actively partner with private developers under schemes like Pradhan Mantri Awas Yojana (PMAY) to address this. Developers can be encouraged to build economically viable housing for low-income groups through incentives such as tax breaks, land at concessional rates, and fast-track clearances. Mixed-income housing models can also help de-stigmatise slum dwellers and promote integration.
- iii. **Employment Generation and Skill Development:** Slum populations primarily depend on the informal sector, which is often exploitative and unstable. Creating livelihood opportunities through skill development programs (such as Deen Dayal Upadhyaya Grameen Kaushalya Yojana, Skill India Mission, etc.) can empower slum dwellers to access better jobs. Encouraging micro-enterprises, providing easy access to credit, and offering vocational training tailored to local economic needs can reduce economic vulnerability and reliance on informal settlements.
- iv. **Sustainable Urban Planning and Land Use Policies:** One of the long-term solutions lies in revisiting and reforming urban planning frameworks. Cities must adopt *inclusive land-use policies* that allocate sufficient space for low-income housing. Planning must be anticipatory, integrating provisions for affordable housing, green spaces, and transportation before the onset of urban sprawl. Decentralization, with increased power to local urban bodies, can ensure that planning is more responsive to community needs.
- v. **Community Participation and Empowerment:** The success of any slum intervention depends heavily on involving residents in the planning, executing, and monitoring development projects. Participatory planning ensures transparency, accountability, and culturally appropriate solutions. Community-based organisations (CBOs) and self-help groups (SHGs) can be vital in managing local services, spreading awareness, and liaising with authorities. Empowered communities are more likely to maintain infrastructure and promote inclusive development.
- vi. **Legal Recognition and Land Tenure Security:** Most slums exist on land that residents occupy without legal rights, leading to insecurity and vulnerability to eviction. Granting *legal recognition* and *property rights* to slum dwellers through formal land titling or long-term leases enhances their sense of ownership, encouraging investment in housing improvements. It also opens access to institutional credit, education, and health services.
- vii. **Infrastructure Development and Basic Services:** Governments must prioritize the extension of urban infrastructure to informal settlements. This includes piped water, sanitation, electricity, solid waste disposal, roads, and drainage systems. Proper infrastructure improves living conditions, reduces health risks, and supports socio-economic mobility. Integrating slum areas with municipal infrastructure ensures that residents are treated as legitimate city dwellers rather than marginal populations.
- viii. **Use of Technology and Data-Driven Governance:** Innovative city technologies and Geographic Information Systems (GIS) can help in mapping slums, identifying service gaps,





and planning infrastructure effectively. Data-driven monitoring allows for the tracking of policy impact and dynamic resource allocation. Mobile-based grievance redressal systems, e-governance portals, and online housing application platforms can enhance efficiency, transparency, and accountability in slum redevelopment.

- ix. **Environmental Resilience and Risk Reduction:** Many slums in environmentally hazardous zones, such as floodplains, riverbanks, or steep slopes, expose residents to disaster risks. Urban planning must integrate disaster risk reduction (DRR) strategies, including relocation from high-risk areas (with consent), climate-resilient housing, early warning systems, and community-based disaster preparedness programs.
- x. **Strengthening Institutional Capacity and Urban Governance:** Weak institutional frameworks and inter-departmental coordination often delay or derail slum development initiatives. Strengthening urban local bodies through adequate staffing, funding, and training can ensure better delivery of services. Integration of urban missions under a common umbrella can help streamline efforts. Transparency, accountability, and anti-corruption measures must be institutionalized in housing and infrastructure projects.

### Conclusion

The rapid expansion of slums in India highlights the urgent need for comprehensive urban planning and targeted policy interventions to ensure sustainable and inclusive urbanization. The proliferation of informal settlements is driven by rural-to-urban migration, lack of affordable housing, unemployment, and inadequate infrastructure. Addressing these challenges requires a multi-pronged strategy, including large-scale investment in low-cost housing, skill development programs to enhance employability, and expanding essential services such as clean water, sanitation, healthcare, and education.

A collaborative approach involving the government, private sector, non-governmental organisations, and local communities is essential to develop innovative, long-lasting solutions. Public-private partnerships can play a crucial role in financing and implementing housing projects, while grassroots involvement ensures that solutions are tailored to the needs of the urban poor. Strengthening urban governance, streamlining land-use policies, and integrating slums into the formal city landscape through legal recognition and infrastructural upgrades can significantly improve living conditions.

By fostering inclusive policies and prioritising social equity, India can transform its urban spaces into well-planned, resilient, and prosperous environments. Sustainable urban growth will enhance the quality of life for millions and contribute to economic progress by creating vibrant and productive cities that benefit all residents.

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