

REPORT ON
SITUATIONAL ANALYSIS OF URBAN POOR
IN
PUNE, NAGPUR AND BANGALORE

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Foreword

This report is a small effort to use a participatory methodology in progressively scalar manner to understand the complex phenomenon that is urban poverty. It would not have been possible without the collective effort of several individuals and institutions-

- **Our partner institutions in these three cities- Karve Institute of Social Sciences, Pune; Matru Seva Sangh College of Social Work,Nagpur; Dept of Psychiatric Social Work, NIMHANS,Banglore**
- **Research team leaders in these CPIs-Anjali Ambedkar, Dr Sekar and Dr Geeta Thachil and their extremely enthusiastic team members**
- **Supportive faculty Members in TISS-Dr S. Parsuraman, Dr Sai Thakur**
- **Our Research Officers- Ms Sailee Bagkar, Ms Seema, Ms Priyanka D' Souza**
- **NGOs, Experts who willingly gave us their time and shared insights**
- **Communities who actively partnered in this enterprise**

We hope we have been able to do justice to this collective effort.

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List of Abbreviations

SHGs: Self Help Groups
SEZ: Special Economic Zone
NGOs: Non governmental organizations
FSI: Floor Space Index
SDF: Slum Development Fund
ICDS: Integrated Child Development Scheme
DPCs: District Planning Councils
UCD: Urban Community Development
MPCs: Metropolitan Planning Committees
NHGs: Neighbourhood Groups
NGC: Neighbourhood Groups Committee
LIG: Lower Income Groups
EWS: Economically Weaker Sections
NMC: Nagpur Municipal Corporation
SRA: Slum Rehabilitation Authority
DTP: Directorate of Town Planning
RCVs: Resident Community Volunteers
PRA: Participatory Rapid Appraisal
ULB: Urban Local Bodies
LI: Local Institutions
FGD: Focussed Group Discussion
CPIs: City Partner Institutions
CBOs: Community Based Organisations
PCNDDP: Per Capita Net District Domestic Product
MNCs: Multi National Corporations
IT/ITES: Information Technology/Informational Technology Enabled Services
SIDBI: Small Industries Development Bank of India
NIT: Nagpur Improvement Trust
SDCO: Slum Development Corporation
GTZ: German Technology Corporation
KSCB: Karnataka Slum Clearance Board
BDA: Bangalore Development Authority
BWSSB: Bangalore Water Supply and Sewage Board
BEMP: Bruhat Bangalore Mahanagar Palike

Executive Summary

Introduction

Urban areas are being increasingly recognized as the engines of economic growth and modernization. In India, the urban population is around 285 million or 27.78 per cent of the population. Cities are proving to be the magnets for international capital flows in the country and hence there is a renewed interest in improving urban infrastructure. However, most Indian cities are also emerging as centers of urban poverty, with significant numbers of people staying in slums.

This report is a part of ‘Slum Communities Achieving Livable Environments with Urban Partners’ (SCALE-UP) program. The concerns of the urban poor groups in these three cities are the central focus of the SCALE-UP Project.

This program is to be implemented in three cities in India and two cities in Ghana over a period of three years. As part of the first research component, TISS conducted ‘Situational Analysis’ in three cities in India (viz. Pune, Nagpur and Bangalore).

The ambit of Situational Analysis is wide and includes general assessment of the urban environment and milieu including an assessment and analysis of the urban scenario in substantive terms as well as an analysis of the policies and programmes that impinge on the poor at national and local as well as micro community levels. The study attempted to undertake stakeholder analysis at multiple levels in each of the cities by identification and understanding of the roles, functions and interactions between different stakeholder groups. The analysis also included an incentive analysis of various stake-holding groups aimed at gaining insights into what works or what may contribute to make things work in these groups.

Methodology

The methodology used for this analysis included library research and review and study of relevant literature, interviews of experts on the urban issues, participatory rapid appraisal was used to gain qualitative information and understanding of the issues at the community-level, field interviews were used to collect information on the stake-holding organizations involved, especially urban local bodies (ULB) and local institutions (LI). Focus Group Discussions with experts and activists were used to carry out stakeholder analysis and incentive analysis.

City Partner Institutions

The actual work plan involved collaboration with City Partner Institutions (CPIs) in the three cities. This partnership was strategic and intended to tap the strengths of these institutions to undertake locally meaningful research, which is necessary in PR. It may be worthwhile to note that all the three CPIs are reputed academic institutions in their own right. They CPIs were- Karve Institute of Social Service in Pune ;Matru Seva Sangh College of Social Work in Nagpur and Department of Psychiatric Social Work, National Institute of Mental Health and Allied Sciences(NIMHANS) in Bangalore.

The TISS team worked upon the literature review, interviews with subject experts, evolving tools for the study, lending support to CPIs where necessary and coordinating the study across the three cities.

Context of Cities of the Study

Bangalore: By 1961, Bangalore had become the sixth largest city in India, with a population of 1,207,000. However the real spurt in growth has been experienced by Bangalore 1980s onwards. In 1985, Texas Instruments became the first multinational to set up base in Bangalore. Today, Bangalore is called the “Silicon Valley” of India because of the large number of Information Technology companies located in the City, which form the largest contributor to India’s US\$12.2 Billion (Rs.54,000 Crore) IT and software export market. It is home to 66 Fortune 500 companies, 682 MNCs, 1,685 IT/ITES and 131 Biotech companies. The PCNDDP (Per Capita Net district domestic product) of Bangalore was Rs 55,484. With an economic growth of 10.3%, Bangalore is the fastest growing major metropolis in India.

Pune: In the post independence era, Pune emerged as the cultural capital of Maharashtra with a thriving industrial hinterland. Since the 1990s, with the Mumbai-Pune Expressway and an IT /ITES policy in place, Pune has become a centre for IT/ITES sector, further paving the way for a boom in the real estate sector. It is also a major centre for automotive sector.

Nagpur: when the Indian states were reorganized along linguistic lines in 1956, the Nagpur region and Berar were transferred to Bombay state, which in 1960 was split between the states of Maharashtra and Gujarat. Nagpur's economic importance gradually declined relative to Mumbai and Pune after the merging of Vidarbha into the Maharashtra as opposed to its prominence in the Central provinces. An estimation by the Human Development report of Maharashtra puts the developmental backlog for Nagpur district at around Rs 9830 crore. However the recent decision to establish the MIHAN Project has rekindled the interest in the city and this is reflected in the spate of development works in and around Nagpur. The Butibori industrial area is the largest in all of Asia in terms of area. Its unique location at the crossing of the air route between Europe and South-East Asia as well as between South Africa and North-East Asia makes it a logical and ideal location for a passenger and cargo hub. Within India also, the fact that the trunk north-south and east-west highways and railways also cross at Nagpur makes it a natural choice as a transport hub based on multimodal transport principles. The cargo hub at Nagpur will be the first air cargo hub in the country.

Demographic Factors

The three study cities show that Bangalore has the least proportion of poor (around 20%), followed by Pune(25%) and then Nagpur(50%). The decadal (1991-01) growth of population in Pune is the highest i.e. 62.8% while that in Bangalore is 37.7%. . The population trends of Nagpur city show a declining growth rate over the decades; it has decreased from 48.3% in 1921-31 to 32.6% in 1991-2001. Considering the recent development projects like Multimodal International Hub Airport – Nagpur (MIHAN) and IT sector’s likely investments in the city, Nagpur’s growth rate may revive itself and Nagpur’s population may double by 2021. The population growth is highest in Bangalore.

The proportion of the Scheduled Castes in slum population is much higher (17.4%) than its representation in the general population (about 12%). In Bangalore about 32.5% of the slum population belongs to Scheduled Castes. The proportion is also high in Pune and Nagpur where this population is 17.7% and 11.2% respectively. Further it must be noted that of all the SCs resident in urban areas, over 22.1% stay in slums. This indicates the use of migration as an opportunity structure by dalit castes bound to tradition in villages and the extent of social exclusion experienced by them in cities. The three study cities show that Bangalore has the least proportion of poor (around 20%), followed by Pune(25%) and then Nagpur(50%).

Infrastructure and Basic Services

Water Supply: There are certain issues that all the three cities have in common:-

- a) Inadequate coverage of water supply in newly added areas of the cities.
- b) Water supply to slums being uncertain and largely through public stand posts.
- c) Uncertainty about water adequacy in recent futures.

Sewerage: In both Bangalore and Nagpur the sewerage system covers only 40% of the city. Thus most of the city is an open hub for unhygienic, unhealthy conditions. Pune in comparison shows a positive picture with 90% of its area covered by under ground drainage. In the 3 cities a major proportion of the sewage is let out without treatment.

It must also be noted here that the slums in all the 3 cities are not linked to the sewage disposal networks and that sanitation facilities in slums are mostly on-site.

Municipal Solid Waste Management: Solid Waste Management is a critical area where there are serious shortfalls at all levels- collection, transfer and disposal. All the three cities under study have experimented with differing models in waste management. Bangalore thus has introduced private agencies to undertake waste collection in 189 out of 294 wards, Nagpur with its 'ghanta gadis' has introduced a similar model by tying up with NGO contractors. Pune has experimented with linking rag picking women to particular pockets through an association with their trade unions and allowing them to segregate waste at the ghanta gadis..

Storm Water Drainage: The considerable amount of silting and encroachment over natural drains is a significant issue in all three cities.

Education: In Bangalore, the illiteracy among slum dwellers is thrice as high as among non slum dwellers. Nagpur has the distinction of being a city with very high literacy rates i.e. above 85% even among the slum dwellers.

Enrolment in schools is now a prevalent norm in all the three cities with Gross Enrolment Rates of over 73% in the three cities. However, retention and continued access is a major issue for the children of underprivileged sections. In Bangalore, about 20-50% of girls drop out of school before completing their school education. In Pune, the estimates of school dropouts are in the range of about 20,000 children- a large number of them belonging to construction sites. No figures are available for Nagpur.

Health: Slum dwellers however bear the brunt of ill health both through the impact of unhygienic environmental conditions in their settlements and also because of low access to health services. Thus the infant morbidity and mortality rates in slums are twice that of non slum areas.

Slums

During 1981-1990, slum population of Bangalore increased from 3.05 Lakh (10% of the total population) to 10.37 Lakh (20% of the total population). Bangalore has 542 slums, as many as 218 have been declared as slums by the Karnataka Slum Clearance Board (KSCB), while there are 169 undeclared slums in the Bangalore Mahanagar Palike areas. Twenty per cent of the city's population or around 2.2 million people live in slums.

Pune's slum population grew by 105.59 per cent during the 1991-2001 decade as per Pune Municipal Corporation's (PMC) Environment Status Report and research by the NGO Mashal. As of 2007, this growth since 1991 has been estimated at 176.60 per cent, which is more than twice of Maharashtra's slum population decadal growth. Pune has the sixth highest slum population of the country. In Nagpur, 40% of the population lives in slums, making it the fourth largest city in terms of slum population. There are about 427 slum pockets in the city spread over an area of about 17 sq. km. Of the 427 slums, 292 slums housing 80% of the slum population are notified. The slums are spread over the geographical expanse of the city.

Summary of the Study

Urban Poor and Poverty

The slums studied showed some settlement level specifics in terms of regional affiliations which primarily explain why particular households have settled in particular places. It also indicates a pattern where the earliest slums were from neighboring districts of these cities (though in case of Nagpur, it is from Jharkhand –a separate state now). Later patterns of migration show an increase in distance as well as more diverse settlements.

The dominant picture in all the three cities is of households who have multiple earners. In all the settlements, men are defined as primary earners. Few had stable work or income, however. More than 80% women across all settlements were observed to be engaged in productive work besides their household responsibilities. FGDs in all the three cities also revealed a high acceptance of educating children. All the nine slum settlements thus showed that every able bodied person who had some opportunity for work was engaged in productive work. However their work profiles, opportunities were significantly limited and multiple earners did not necessarily mean a more settled household.

Every settlement was found to have distinct occupational patterns. These were seen to be related to their ethnic group and traditional skills, location of the settlement etc. The occupations included construction labour, cycle rickshaw pullers, auto rickshaw drivers. Those self-employed were involved in services to the slum itself or as vendors and hawkers. Women were involved in cleaning food grains in nearby grocery shops, in construction work and as domestics. . Few were teachers in Balwadis or day care centers, some worked in beauty parlours some ran shops and tailoring units. Some are involved with rag picking. Those who cannot go out opt to work from

home. They take on work such as stitching, peeling garlic cloves, beedi-rolling, incense rolling etc.

It is evident that construction and transport related sectors were the most common sectors of employment for men across all the three cities. Service provision came in as an important sector too, especially for women.

There is an extremely close linkage between the location of the slum settlements and the livelihood options of the residents. A better located slum was found to have better economic opportunities.

The difference in the range of monthly income is not significant, given the small sample size. However, incomes in Pune and Bangalore appear to be on the higher side than in Nagpur. Most of this income is spent on priorities such as food.

The asset holding patterns are an indicator that there is considerable occupational and income mobility among slum households and that there is a need for more nuanced study. Despite improved economic situation in cities, in the last three decades, only about 5 percent of the slum dwellers have succeeded in getting permanent employment. The prospects of permanent have dwindled.

The degree of mobility is not very significant between first generation and second generation migrants despite the increase in skilled labour among the latter group.

In all the cities, there were some distinct threats to current patterns of livelihood as perceived by people including no availability of work, social prejudices, evictions and relocations. Overall, there seem to be attempts to improve skill sets on the part of the poor. However there are very real barriers including information, connections and networks, marketability of skills and socio-cultural factors in accessing the work opportunities being generated in the three cities.

Housing

House is one of the most important assets for the poor; it is also one asset, which has continuous scope for upgradation considering the poor do not have money to make onetime investment to address this basic need. Investment in housing is made to upgrade the quality of the house, to restructure it to address the problems arising out of lack of infrastructure such that affect the house, to upgrade the space in the house etc.

All the settlements across the three cities have originated in lands that were considered uninhabitable or were low value lands. These settlements are representative of struggles to develop a neglected piece of land with the investment of labour, money and willpower and create prime land out of wasteland. The nature and impact of hazards has thus differed and people have tried to find their own coping strategies, however these are circumscribed by both limited means and a general lack of systemic response that perpetuates the vulnerabilities. A close observation of construction material of individual houses within such a community tells us about economic strength of the residing family.

Overall the proportions of lands under slums in all the three cities are low as compared to their numbers. In Bangalore, thus land under slums is only about 0.5% of its land area, in Pune it is 5% while in Nagpur it is 7.8%. Geographically, slums are spread throughout the city in all the three cases. However, schemes for redevelopment seek to change this geography. Over 90% of slums in Bangalore are located on 'public' land while in Pune (Only about 60 slums on public land) and Nagpur(about 18% on private land) there are a significant proportion of privately owned lands under slums. This has implications for the reach of public policy related to regularization of settlements. Yet, conversely, the number of declared slums in Nagpur and Pune is quite high as compared to Bangalore- a testament to the pioneering policy making with respect to slums in Maharashtra.

Security of Tenure: Most people perceive a slum serviced by the municipal corporation as secure. Basic service availability to the slum gives the residents a sense of legitimacy and thus a sense of security. This is also in keeping with the practices of local governments where regulations for acceptability of slums are linked with service provision.

Access to Housing Finance: The most accessed source of finance for upgradation of house is the money lender even though it comes at a cost of an exorbitant interest rate of 20-25% and in some cases even 30%. Banks are reluctant to extend loans to the poor since there is a perception of the poor as defaulters, which works against them. They fall below the eligibility criteria for formal loans and also the paper work and requirements prevent the poor from even applying for such loans.

An entire parallel real estate economy exists in the slums. Houses in all the nine settlements thus represent assets that have appreciated in value.

The house in a slum may be a way of gaining a foothold in the city but all residents were acutely aware of its limitations. Issues regarding lack of space are addressed by adding additional floors to the house, if the resources permit or by dividing the horizontal space in the house. This usually results in further reducing the space available but addresses the issues of extended families and privacy for newly married couples. Such division is also made in order to get additional income from rent. Redevelopment as an option is often seen with suspicion. There is also a fear of being torn away from the network that has evolved within and around the community and is connected with their livelihood. Given the fact that in Pune and Bangalore, most rehabilitation schemes are located on the outskirts, this fear is very real. There are also concerns about the impacts of being resettled in multistoried, bound structures.

Basic Services and Infrastructure

Water Supply: Besides the issue of inadequacy, the major issue about water supply faced in all three cities was that of the timings of supply.

Toilets: The access to toilets is thus much better in Nagpur as compared to the other two cities. Here the predominant service model is that of individual toilet provision. However both in Pune and Bangalore where the settlements are much denser, the public toilet model has been favored. Overall the access of toilets is vexed due to issues of inadequacy and poor maintenance.

Solid Waste Management: Solid Waste collection in slums is a relatively new initiative of all the Corporations studied. The names for particular schemes differ but the model of service chosen in all these places is one of NGO contractors who are linked to a ghanta gadi(a cart with a bell). This has introduced some level of service provision, however there are no attempts to introduce neither segregation nor are there attempts to introduce dimensions of accountability to the community residents in spite of payment.

Drainage: The study reveals that there is a general absence of effective drainage links in all the settlements. Partly this is an issue of segregating the service of water supply (which is considered humanitarian) from drainage and partly as a fault of all design systems that do not link slum services to the city networks.

Roads: Lack of constructed paths within the slum is connected with access to services. Good roads are also important elements for the economic activity within the slum as they ease transport and create access to and between the houses within the settlement. The study finds that situation of roads in slums studied are mixed with some of them having tarred and concrete roads internally and good connection to external roads whereas in some others the lanes are still kutcha that makes it difficult to travel during rains.

Electricity: In all the cities it was found that within every community most of the houses have electric connection but there were always a few who could not afford to have an electricity connection. In all cities, the situation of streetlights was adequate.

Electricity in many ways thus seems to be a service where there has been a high degree of integration with the mainstream.

Slum and Municipal Interface

Municipal or local governments are the primary agency with whom the poor interface. However the degree of importance of this agency varies from city to city. Thus in Pune and Nagpur most interactions that people had were with the Municipal Corporation, though there were some issues of jurisdiction. In Bangalore the scenario was extremely complex with multiple agencies responsible for various services. Some of the agencies that the poor had to interface with here were KSCB (Karnataka Slum Clearance Board), BDA(Bangalore Development Authority), BWSSB(Bangalore Water Supply and Sewerage Board) ,BESCOM (Bangalore Electric Supply Company) besides the BBMP. The relationship between slum dwellers and local bodies has been conventionally characterized by apathy and distrust.

The primary forums available for interface with the Corporation are oriented towards grievance redressal. If the problems are common, then a group of 7 to 8 people goes together to submit an application or to meet the officials. A similar process was described by people in the other two cities too. These processes are the same as their means of interface with citizens other than slum dwellers too.

The common complaint heard from the poor across all cities regarding ‘complaints and grievances’ was non-responsiveness on part of the concerned officer. Their experience was that the authorities do not respond appropriately to their demands or difficulties.

The general experience that slum residents have with municipal officials is one of apathy.

Slum residents interact very frequently with the drainage worker, sanitation worker, garbage collector and the wireman. Most of the lowest rung service providers are from same class and caste as slum dwellers and are most often slum residents. The relation between slum residents and lower level service providers resonates power play (money and physical and verbal abuse become the tools) where both are the oppressor and the oppressed.

The arena of practice is often a grey area where access can be created or the quality of service improved by a little exchange of money or favors. Thus slums where there is no official water connection can get water, repair work in houses or their extension is tolerated and repairs to amenities can be undertaken without the tedium of multiple visits to arrogant officials. Lower rung service providers are useful for these purposes.

The experience of interaction of poor with the ward office and the officers was one of being disregarded, of being sidelined and of being belittled. It is an experience of being oppressed and powerless.

Some new practices were observed in Pune and Nagpur. In Pune ward meetings are conducted annually for people to be able to express their grievances and help in finding solutions. Ward officers inform people about these meetings. These meetings are conducted by officials of PMC in the presence of councilors, both men and women particularly elderly people attend these meetings.

The Nagpur Municipal Commissioner has introduced 'Field Visits' for all the officials on Wednesdays. On Wednesdays the officials of each zone are expected to visit their respective area with a view to reach out to the people and to know what their grievances are. On the same day the Municipal Commissioner holds review meetings with ward officers, zonal heads, and other officials to take stock of the weekly developments. These seem to be positive developments but none of the slum settlements studied had experienced these systems. Yet these systems have the potential to metamorphose into a participatory and inclusive provisioning for the poor.

In all the encounters of the poor with the hostile administrative systems, it is the political parties who accord benefits to them and try to stand by them. It is the political parties and councilors, who push the boundaries of local legislation and policy to recognize the poor and give them services. In the long and often uncertain journey to acceptance by city, it is they who become the saviors including providing basic material to the poor for their shelter and indulging in other patronizing acts of charity. It was noticed that the councilors have their office in the slum or closely located such that can be accessed by the residents (that may not be the purpose though). Most of the local party workers are youth from the slum that run around for the party work and campaign and rally extensively during elections. Most of the councilors take a round in the ward at least on alternate day and people contact at that time. He stays in his ward, so is easily accessible.

The councilor and his 'agents' are thus a single window interface with the municipal corporation for the poor. The people are aware that this is a manipulative relationship. But withdrawal of government from public services leads them with no choice.

The poor try to balance this equation through numbers by mobilizing themselves. They achieve power in collectivism. Formation of CBOs in many communities is a formalization of this process.

Information Flow

Indicators of an efficient information system between the municipal corporation and the urban poor are level of awareness about schemes among slum residents, the people's experience of eligibility requirements, their knowledge of process of land entitlement and slum notification and an overall scope for contribution of ideas by slum residents.

It was found in all the three cities that the awareness among poor of government schemes is almost negligible. The study shows that there are few to no mechanisms for informing the poor about schemes. Eligibility requirements to access the schemes were another reason why many poor through the cities were not able to access the schemes even when they knew about it. These eligibility requirements are contingent upon documentary of proof of various kinds, accessing such proofs is an important part of claim making of the poor. Procedures for accessing such proofs are not easy.

Newspapers were cited by the poor as an important source of information for them apart from the elected representatives, NGOs and CBOs. The NGOs and CBOS were important intermediaries not only for giving information but also in helping people access these schemes. However though almost every settlement had an active NGO or CBO, their outreach within the settlements seemed to be restricted.

Pro Poor Governance

An overview of slum dweller's situations indicates that by and large they have been left out of the mainstream of local governance. All programmes targeting the poor appear to be setting the poor apart from the rest of the city and treating their problems in isolation. Most of the solutions are- 'low cost', 'alternative', 'on-site' and 'humanitarian'. Slum dwellers are denied a right to services; they are also denied a right to meaningful participation and citizenship. People's experiences also indicate that their access to services as improved over the years, however there has been little difference to their overall quality of life. These issues have been categorized into three groups, namely- policy deficits, institutional deficits, service delivery deficits and participation deficits.

The Policy Deficits include inadequate decentralization, lack of consistency in policies, lack of investment in institution building. The Institutional deficits are Multiplicity and overlap, inadequate outreach, inadequate free resources, absence of output and performance management. The Service delivery deficits include data gaps in local bodies, faulty designs, lack of integration between services, no consideration of asset management, freezing of bottom up communication.

The Participation deficits include inability to tap people's contribution, propagation of free culture, overlinkage of issues to tenure.

Pro poor governance is extremely complex, perhaps an impossibility considering that cities have always been and remain a contested terrain. However, the reality of Indian cities is that the poor serve as a key productive force of the city. Urban poor and slums are therefore an integral part of the Indian urban landscape. The current situation of pro poor governance is extremely dismal. It is a result of over forty years of neglect, invisibility and treatment in a project or scheme mode. Partnering with New actors like NGOs and Private Sector through relationships that are innovative is therefore necessary for substantive improvement of existing conditions.

CHAPTER 1

Introduction And Methodology

INTRODUCTION

CHF International, Washington D.C., USA is working on ‘Slum Communities Achieving Livable Environments with Urban Partners’ (SCALE-UP) program with support from Bill and Melinda Gates Foundation. The program aims to bring together community organizations, NGOs, and local governments to improve the living conditions and future opportunities of slum residents. This program is to be implemented in three cities in India and two cities in Ghana over a period of three years. As part of the first research component, TISS conducted ‘Situational Analysis’ in three cities in India (viz. Pune, Nagpur and Bangalore).

The concerns of the urban poor groups in these three cities are the central focus of the SCALE-UP Project. It attempts to generate a convergence of approach and methodologies among various stakeholders for pro-poor governance. On one hand it involves the strengthening of capacities of local intermediaries and on the other it involves a close interface with local governments. The ambit of the situation analysis is thus wide.

The following were the broad requirements of the exercise:

- (1) General assessment of the urban environment and milieu- this included an assessment and analysis of the urban scenario in substantive terms as well as an analysis of the policies and programmes that impinge on the poor. This assessment of the urban milieu was done at national and local as well as micro community levels.
- (2) Stakeholder analysis- a key feature of the urban governance scenario is the multiplicity of institutional resources. The identification and understanding of the roles, functions and interactions between these stakeholder groups decides the difference between successful and not so successful policy and programmatic outcomes. The study attempted to undertake stakeholder analysis at multiple levels in each of the cities.
- (3) Incentive Analysis- An incentive analysis is aimed at gaining insights into what works or what may contribute to make things work. In this case, incentive analysis of various stakeholding groups was an important component of both city specific and generic study.

METHODOLOGY

The first step in evolving the methodology was an analysis of the TOR in terms of the substantive outputs expected from the exercise and its methodological implications. The core of the methodology is thus a participatory assessment of the economic status, opportunities and living conditions of slum communities in each city. These participatory assessments were scaled up beginning with discussions with multiple groups in communities to discussions with the community level leadership to discussions across communities and finally a discussion with experts and policy makers at the city level. Review of relevant literature, data and interviews

with subject experts were seen as ways to provide a macro perspective and as a mechanism to fill gaps in data. The methodology was thus multipronged and multilevel.

The following were its key components:

1. Library Research or Literature Review- A large part of the background information and analysis (based on this information) was obtained through library research and review and study of relevant literature. The basic focus of the library research was
 - a) The study of urbanization scenario in the country and the three cities in particular
 - b) The study of national, state level and city level legislative, policy and programmatic interventions. The interventions studied either had a direct interface with the urban poor or were such that they impacted on the lives of the poor in significant ways.
 - c) The study of seminal reports and other research studies
2. Expert Interviews- The interviews of experts on the urban issues and on the five key areas identified in the proposal contributed to background information; they also provided vital linkages between sets of data of micro-situations and policy and programme outcomes.
3. Participatory Rapid Appraisal (PRA) Exercises- This instrument was used primarily to gain the information (especially qualitative) and understanding of the issues at the community-level to begin with and further in an ascendant manner.
4. Field Interviews- This was a primary instrument to collect information on the stake-holding organizations involved, especially Urban Local Bodies (ULB) and Local Institutions (LI).
5. Focused Group Discussions (FGD) with Experts and Activists- This instrument was used to carry out the Stakeholder Analysis and the Incentive Analysis. The senior experts on urban issues and activists with long experience of working with ULB and deeper understanding of urban situation were invited to these discussions carried out in each city.

OPERATIONAL PLAN

The choice enquiry stance, in relation to the given situational analysis is qualitative. Qualitative methods respond to the dynamicity of situations, it gives us the scope to stretch, to expand and include concerns that otherwise are at the risk of being run over by the positivist notion of 'science'. The current study is one that is multilateral and multi level and pertains to a substantive area of urban poverty that has been mostly studied in a top down manner.

The choice of qualitative stance was thus a natural one; the question that needed pondering was what 'method' of qualitative research would facilitate the enquiry. We had to consider the following in making our choice:

- Time available
- Nature of issue(s) (layers of the issue, related levels of enquiry and link between these)

The factor that tilted the scales in favor of Participatory Rapid Appraisal (PRA) was its potential to justifiably and honestly represent the nature of issue(s). The challenge was to fit the extensive frame of PRA within the limited time available with us. A bigger challenge was to adapt PRA to an urban community context, which had layers of complexity and where the number of households was much higher than a small rural settlement.

The actual work plan involved collaboration with City Partner Institutions (CPIs) in the three cities. This partnership was strategic and intended to tap the strengths of these institutions to undertake locally meaningful research, which is necessary in PR. It may be worthwhile to note that all the three CPIs are reputed academic institutions in their own right. They CPIs were- Karve Institute of Social Service in Pune ;Matru Seva Sangh College of Social Work in Nagpur and Department of Psychiatric Social Work, National Institute of Mental Health and Allied Sciences(NIMHANS) in Bangalore. The TISS team worked upon the literature review, interviews with subject experts, evolving tools for the study, lending support to CPIs where necessary and coordinating the study across the three cities.

The following table summarizes the actual nature of efforts put in by the various institutions:

Research Tools	Primary Location	Primary Responsibility	Focus Area
Library Research	Mumbai	TISS	General Assessment of the Urban Environment
Expert Interviews	Mumbai and the Three Cities	TISS and the CPI	General Assessment of Urban Environment, Specific contours of the milieu in three cities
PRA	Communities in the Three Cities	CPI	Socio-Economic Needs, Housing and Infrastructure Conditions, Trends and history in experience , Opportunities and threats perceived by the people Stakeholder Analysis, Incentive Analysis
Field Interviews	Three Cities	CPI	Current Housing and Infrastructure Conditions, Stakeholder Analysis, Incentive Analysis
FGD with Experts	Three Cities	TISS & CPI	Stakeholder Analysis, Incentive Analysis

PROCESS OF STUDY

The first step in the process of the study was selection of the slums. It was decided that in all the three cities slums will be mapped to the city specific parameters of poverty and those that represent most of the parameters will be selected.

In Pune land ownership, livelihood opportunities, occupational pattern, type of housing, terrain and geographical location and age of the community were taken as key parameters. In Pune initial growth of the slum settlements corresponds largely with the 1972 drought situation. Therefore, 1970-75, 1980-85, 1991 were taken as the three periods of initial settlement for the selection purpose. For selection of the communities five (purposive sampling) communities from different areas of Pune city were identified and were mapped vis-à-vis the parameters of selection and three communities were chosen to represent both the diversity of communities as well as common issues faced by the majority of the urban poor. Previous contact of the research team with the community or presence of NGOs grass root level staff in the community were also considered as factors in the actual selection of communities.



New Pandhrabodi

IX. EXPERT INTERVIEWS



Dr. Vinay Deshpande, Economist, making a Remark during the Discussion

In Nagpur, the communities were selected based on land ownership pattern, ethnicity, terrain and notification status. They were also more easily geographically accessible to the team.

In Bangalore, the samples were selected from the list of slums given by the Karnataka Slum Clearance Board. Of the 800 slums in Bangalore, three slums were chosen, based on the direction and location of the slums, particularly trying to include the inner city slums as well as those on the periphery.

The following chart describes the names of the communities and the parameters that they bring to bear.

Name of Community	City	Parameters /Features of the community
Ambedkar Nagar	Pune	State Govt and trust land, Migration within Maharashtra, in 1970s, mostly dalit groups. Proximity to market yard
Kishkindha Nagar	“	Private land, slum formed much later ie in the 1980s
Khadda Colony, Tadiwala Road	“	Railway Land, hilly terrain, migration from states other than Maharashtra too
Khamla Dhanteshwari	Nagpur	Private land, Denotified as a slum recently , mostly migrants from Chattisgarh
New Pandhrabodi	“	Private and NIT land, dalit population
Takiya2, Saraswati Nagar	“	NMC and State Govt land, notified slum, predominantly dalit population
Koramangala	Bangalore	Beginning as a resettlement colony on Southern outskirts of city, dense and large settlement 40 years old, proximity of IT corridor
Babuji Block	“	Old slum, undeclared, West Zone, dominance of construction workers
Ramanna Garden	“	More than 60 years old slum, East Zone ,most residents SCs, Tamil migrants

This was also the stage of orientation and training in PRA. The focus of this training was to understand the communities selected, to understand the team, to orient entire team to the study, participatory research methods as well as the specific PRA tools devised for the study and to discuss issues involved in use of the tools. The second visit by the TISS team coincided with the City FGD and Expert FGD.

All the CPIs initiated contact with the slum through established individuals or organizations that knew the community and were trusted by the residents. The challenge was to reach people beyond the given associations and keep the process open for participation

Transect Walk

Transect walk is a tool that not only familiarizes the facilitator to the community (people, boundaries, resources, social structure) but also opens the space for community to question and choose to engage or not in the enquiry. This process in itself was reflective of how households within a given community arrange, divide and interact among themselves, the hierarchy within a given community and communities within communities.

The tangible output from the transect walk was a rough map of the community (social, infrastructure, stakeholder) and list of homogenous groups, which was to feed into the following processes. Experience of transect walk threw up insights such as; urban communities organize themselves based on ethnicity, which is further linked to occupation.

Mapping

Mapping coincided with the transect walk and flowed into the homogenous and community FGD. . A rough map was created during the transect walk which was later expanded by the community. Maps were created to represent social, cultural and infrastructural realities of the slum

The tangible outputs from the process of mapping are of course the maps drawn by the community people on the ground or board and are transferred to the paper by the facilitator. The intangible output was an overview of the community to the facilitator and an enhanced and conscious sense of issues (pointers to the issues) among the researchers.

Homogeneous FGD

Homogeneous FGDs were important as they ensured representation at one level and at another it ensured that the representation is not token by giving exclusive space to a given group for discussion and freedom to bring up specific concerns. Considering the power structures and conflicting interests within the community this space was imperative for an inclusive picture of the issues and concerns (women in Bangalore were able to bring in concerns of domestic violence during homogeneous FGD). The outputs from the process of mapping and observations during the transect walk were used for cross checking the information during the focused discussion.

The size of the group was kept to maximum 15 and the participants were the one's who volunteered to be part of the process. The discussion was guided and manipulated along the five key areas of enquiry; some of the issues that the communities reflected here were beyond the scope of the study such as access to health facilities etc.

Heterogeneous / Mixed FGD

The mixed FGD brought together the various perceptions and understanding of an issue to the collective discussion space (In Nagpur the issue of lower level service providers asking money was seen as oppressive by some residents but there were some who thought that the work conditions of the service providers were oppressive and thus it was ok to give money). It helped to place the issues at the community level and to get an understanding of the contradictory as well as agreeable opinions.

Participants for the heterogeneous discussion were chosen from the homogenous groups and the criterion for selection was the participant's ability to articulate the issues.

City FGD

This was the collective discussion with the three communities, which attempted to take the level of discussion from the community level to the city level. It also helped to understand the common and specific concerns.

Field Interviews

Field interviews were the key tool to understand various stakeholders, interaction within and between them and to understand the factors that bring together and divide the stakeholders. It included interviews with the service providers (lower, middle and high level municipal employees), interviews with representatives of NGOs and CBOs who are connected with the community, interviews with the local elected representative of the people i.e. the councilor, interviews with other institutions that influence and have a role to play in city planning and slum redevelopment and rehabilitation. The number of field interviews was set at 18-20 per city considering the time available.

People at the lowest rung of the service provision are in direct and frequent interaction/contact with the community. They are the ones that represent the most visible face of the municipal corporation to the slum community. Daily negotiations between service providers and slum dwellers are directed linked to the issues of toilet maintenance, street light, garbage, water within the slum. Issues of corruption are also most apparent at this level.

Middle rung municipal officers are the engineers, ward officers etc. These are officials who look into the complaints of the poor regarding infrastructure and the lowest rung service providers. They are the link between the planning and the implementation of schemes and services. Interviews with middle level officials helped understand the systems such as complaint mechanisms; it also gave a basic understanding of the information systems. These officials rarely had direct interaction with the poor.

High-level officers are department heads, assistant municipal commissioner and the municipal commissioner. Issues to understand here were those relating to planning, norms, systems and budget allocation and initiatives contemplated.

Ward councilors are the elected representatives of the people They are the most accessed and trusted resource that the poor access to address issues. The community and the councilor share a relationship with contrasting elements of dependence, manipulation and trust.

Expert FGD

Expert FGD helped to give a perspective to the information collected from the ground.. Experts were people who had a prolonged involvement with the issues of the poor. They were the NGO representatives, architects and urban planners, social scientists and environmentalists. They helped to see the micro issues from a macro perspective.

Recording the data

Recording the data was one of the most important aspects of the study since the interaction was organic the chances of voices being lost was high. This was prevented by recording the data at three levels, video recording of the discussion, audio recording of the discussion and hand written notes. The video records were made into computer transcripts and the gaps were filled using the audios. Written notes were checked for questions and reflections during the process of the discussion.

EXPERIENCES AND CHALLENGES

The situation analysis is an exercise that is limited in its timeframe and extremely wide in its scope. Given that the methodology is complex, several challenges were faced in working on each of the instruments

Library Research and literature Review

There is no dearth of research material on issues of urban poverty and governance. However there were two challenges faced:

- a) The relative lack of material on Nagpur reflecting the bias in research studies towards metros and
- b) The lack of quantitative, on the ground data on poverty, housing and actual status of basic services.

PRA

Bangalore faced specific issues related to men not being available for discussion due to the forthcoming elections and election campaigns that absorbed the interest and time of most of the men from the slums. Because of the same reasons municipal councilors were difficult to interview and only three ex councilors could be interviewed

The other challenge was the size of community. Some of the chosen communities were so large in terms of the population that given the time available it was impossible for the entire slum to be covered e.g. Ramanna garden in Bangalore, Takiya² in Nagpur and Kishkindha Nagar in Pune. It became imperative then to make a decision regarding inclusion of a part of the slum. How the slum would be divided and which part thus would be included, was an important question that was central to the study. In all the three settlements the most marginalized section was included in the study. Ramanna Garden is a community divided by three lanes and one of the lanes was selected owing to its location away from the main road; In Takiya² the area called Saraswati Nagar was chosen to be included in the study as this group was more vulnerable in terms of their economic status and in Kishkindha Nagar the upper section of the hill settlement was selected for the study based on their vulnerability concerns specific to the terrain.

Time was one of the main limitation of the study more so since participatory techniques are best used over a period with gaps and space for people to reflect on the questions that face them after every interaction.

Our limited knowledge and interaction with the cities in question was a limitation that was bridged by bringing in local institutions. However the limitation that came in with this was different level of experience and nature of interaction of the said institutions with the poor and the communities. This also became their lens for understanding of PRA and applications of the tools

The questions that have posed the maximum dilemma for us have however been those that relate to the need for reciprocation in the genuineness with which slum residents have shared their lives with us and the CPIs. These are also questions that have no easy answers and we hope that the honesty of our approach and our willingness to share the report are but some means in which we hold ourselves accountable to them

CHAPTER 2

URBANIZATION AND URBAN POVERTY

WITH SPECIAL REFERENCE TO PUNE, BANGALORE AND NAGPUR

Urban areas are being increasingly recognized as the engines of economic growth and modernization. In India the urban population stands at a modest 27.78 percent. However the cities and particularly those at the top generate massive amounts of income. A recent study by Purshottaman estimates that mega cities generate 25% of national income while the top 20 cities, which account for 10% of Indian population generate 31% of the national income. The cities are also proving to be the magnets for international capital flows in the country and hence there is a renewed interest in improving urban infrastructure. However, most Indian cities are also emerging as centers of urban poverty, with significant numbers of people staying in slums. It is in this context that the issue of pro-poor governance is important. Pro-poor governance includes shelter, basic services, infrastructure, economic opportunities, and above all active linkages to the city governments that have hitherto ignored them. The following sections are a review of the urbanization trends, as well as the status of the urban poor in these three cities.

THE CITIES THROUGH HISTORY

Bangalore is located on the Deccan Plateau in the south-eastern part of Karnataka. It is India's third most populous city and fifth-most populous urban agglomeration. The topology of Bangalore is mostly flat. No major rivers run through the city, though the Arkavathi and South Pennar cross paths at the Nandi Hills. Bangalore has a handful of freshwater lakes and water tanks, the largest of which are Madivala tank, Hebbal Lake, Ulsoor Lake and Sankey Tank. Though historical references to the city predate 900 CE, a modern written history of continuous settlement exists only from 1537, when Kempe Gowda I, who many regard as the architect of modern Bangalore, built a mud fort in the city and established it as a province of the imperial Vijayanagara Empire. Kempe Gowda II built four famous towers that marked Bangalore's boundary. After a number of dynastic transfers the kingdom was passed to Hyder Ali's son Tippu Sultan, known as the Tiger of Mysore. Bangalore was eventually incorporated into the British Indian Empire after Tippu Sultan was defeated and killed in the Fourth Anglo-Mysore War (1799). The British returned administrative control of the Bangalore pētē to the Maharaja of Mysore, choosing only to retain the Cantonment under their jurisdiction. The 'Residency' of Mysore State was first established at Mysore in 1799 and later shifted to Bangalore in the year 1804. During the British Raj, it became a centre for colonial rule in South India. The establishment of the Bangalore Cantonment brought in large numbers of migrants from other parts of the country. Since independence in 1947, Bangalore grew to become the capital of Karnataka state. In 1906, Bangalore became the first city in India to have electricity, powered by the hydroelectric plant situated in Shivanasamudra. Public sector employment and education provided opportunities for Kannadigas from the rest of the state to migrate to the city. Bangalore experienced rapid growth in the decades 1941–51 and 1971–81, which saw the arrival of many immigrants from northern Karnataka. **By 1961, Bangalore had become the sixth largest city in**

India, with a population of 1,207,000. However the real spurt in growth has been experienced by Bangalore 1980s onwards. In 1985, Texas Instruments became the first multinational to set up base in Bangalore. Today, Bangalore is called the “Silicon Valley” of India because of the large number of Information Technology companies located in the City, which form the largest contributor to India’s US\$12.2 Billion (Rs.54,000 Crore) IT and software export market. It is home to 66 Fortune 500 companies, 682 MNCs, 1,685 IT/ITES and 131 Biotech companies.

Pune is located at the confluence of the Mula and Mutha rivers. Pune is located 560m (1,837 ft) above sea level on the western margin of the Deccan plateau. It is situated on the leeward side of the Sahyadri mountain range. It is a relatively hilly city, with its tallest hill, Vetal Hill, rising to 800m (2,625 ft) above sea level. Pune lies very close to the seismically active zone around Koyna Dam, about 100 km south of the city, and has been rated in Zone 4 (on a scale of 2 to 5, with 5 being the most prone to earthquakes) by the India Meteorological Department. Pune has experienced some moderate-intensity and many low-intensity earthquakes in its history. Pune is known to have existed as a town since 937 AD. In 1625, Shahaji Bhonsle appointed Rango Bapuji Dhadphale as the administrator of Pune. He was one of the first major developers of the town, overseeing the construction of the Kasba, Somwar, Ravivar and Shaniwar Peths. After Shivaji was crowned Chhatrapati (King) in 1674, he oversaw further development in Pune, including the construction of the Guruwar, Somwar, Ganesh and Ghorpade Peths. In 1730, Pune became an important political centre as the seat of the Peshwa, the prime minister of the Chhatrapati of Satara. **The British rule saw the ascendancy of Bombay as a commercial and political center but proximity to Bombay meant that Pune never really faded in importance. In the post independence era, Pune emerged as the cultural capital of Maharashtra with a thriving industrial hinterland. Since the 1990s , with the Mumbai-Pune Expressway and an IT /ITES policy in place,Pune has become a centre for IT/ITES sector, further paving the way for a boom in the real estate sector.**

Nagpur city lies on the Deccan plateau of Indian Peninsula. Nagpur city is dotted with many natural and man-made lakes with Ambazari Lake being the largest of all. Other natural lakes include Futala Lake, Gorewada Lake and Telangkhedi Lake. Sonegaon Lake along with Gandhisagar Lake are man-made lakes created by cities historical rulers. Nag River, Pilli Nadi along with various nallas form the natural drainage pattern for city. Nagpur is the seat of annual winter session of Maharashtra Vidhan Sabha. The city is the commercial and political center of the state's eastern Vidarbha region. Nagpur lies in central India with Zero mile marker, (indicating the geographical center of India) located here. Tradition ascribes the founding of Nagpur to Bakht Buland, a prince of the Gond kingdom of Deogarh in the Chhindwara district. In 1743, the Maratha leader Raghoji Bhonsle of Vidarbha established himself at Nagpur, after conquering the territories of Deogarh, Chanda and Chhattisgarh by 1751. Under Raghoji II, Nagpur covered what is now the east of Maharashtra, Chhattisgarh, Orissa, and parts of Madhya Pradesh and Jharkhand.. From 1853 to 1861, the Nagpur Province (which consisted of the present Nagpur region, Chhindwara, and Chhatisgarh) became part of the Central Provinces and Berar and came under the administration of a commissioner under the British central government, with Nagpur as its capital. Berar was added in 1903. Central Provinces and Berar became a province of India, and in 1950 became the Indian state of Madhya Pradesh, again with Nagpur as its capital. **However when the Indian states were reorganized along linguistic lines**

in 1956, the Nagpur region and Berar were transferred to Bombay state, which in 1960 was split between the states of Maharashtra and Gujarat.. Nagpur's economic importance gradually declined relative to Mumbai and [Pune](#) after the merging of Vidarbha into the Maharashtra as opposed to its prominence in the Central provinces. An estimation by the Human Development report of Maharashtra puts the developmental backlog for Nagpur district at around Rs 9830 crore. However the recent decision to establish the MIHAN Project has rekindled the interest in the city and this is reflected in the spate of development works in and around Nagpur.

ECONOMIC FACETS OF THE CITIES

The economy of the all the three cities is thriving. As per the Purshotthaman study, Bangalore and Pune are mega cities (large populations above 5 millions, a lion's share of incomes and consumption expenditures) while Nagpur is a boom city (cities that stand out in terms of their potential to be the next set of large population absorbers and markets).

The PCNDDP (Per Capita Net district domestic product) of Nagpur in 2003-04 was Rs 18,996 with a growth of 6.3 % over 2001-04.The PCNDDP of Pune was 20,424 with a growth of 2.7 % over 2001-04.The corresponding figures for Bangalore were Rs 55,484.

It is pertinent to note here that these figures are substantively higher than both the respective state average PCNDDP.

The following data is according to the Census of India 2001- per capita income

	India	Bangalore	Nagpur	Pune
Per-capita Income	Rs 29,382	Rs 29,394	Rs 37,917	Rs. 39,882

The per capita income is the highest in Pune. The per capita income of Nagpur is higher than that of Bangalore. However all these are higher than the national averages.

Bangalore is called the “Silicon Valley” of India because of the large number of Information Technology companies located in the City, which form the largest contributor to India’s US\$12.2 Billion (Rs.54,000 Crore) IT and software export market. Today Bangalore is home to 66 Fortune 500 companies, 682 MNCs, 1,685 IT/ITES and 131 Biotech companies. Bangalore is home to numerous public sectors such as heavy industries, software companies, aerospace, telecommunications, machine tools, heavy equipment, and defense establishments. Bangalore's Rs. 260,260 Crore (US\$ 100 billion) economy makes it a major economic centre in India. With an economic growth of 10.3%, Bangalore is the fastest growing major metropolis in India. Additionally, Bangalore is India's fourth largest fast moving consumer goods (FMCG) market. The city is the third largest hub for high net worth individuals and is home to over 10,000 dollar millionaires and about 60,000 super-rich people who have an investable surplus of Rs. 4.5 Crore (US\$ 1 million) and Rs. 50 Lakh (US\$ 116,000) respectively. As of 2001, Bangalore's share of Rs. 1,660 Crore (US\$ 400 million) in Foreign Direct Investment was the fourth highest for an Indian city. The headquarters of several public sector undertakings such as Hindustan Aeronautics Limited (HAL), National Aerospace Laboratories (NAL), Bharat Heavy Electricals Limited (BHEL), Bharat Electronics Limited, Bharat Earth Movers Limited (BEML) and

Hindustan Machine Tools (HMT) are located in Bangalore. In June 1972 the Indian Space Research Organisation (ISRO) was established under the Department of Space and headquartered in the city. The headquarters of Infosys, India's second largest IT Company is located in Bangalore. It is a hub for biotechnology related industry in India and in the year 2005, around 47% of the 265 biotechnology companies in India were located here; including Biocon, India's largest biotechnology company.

The highest share in Pune is in the services sector. This can be explained with the fact that the IT-ITES enabled jobs would come under the services sector. Previously known as a centre for learning the city has in the recent times emerged as one of the IT hubs of the country. In Pune the automotive sector is particularly prominent. All sectors of the automotive industry are represented, from two-wheelers and autorickshaws (Bajaj Auto, Kinetic Motor Company) to cars (Volkswagen, Tata Motors, Daimler-Chrysler) to tempos and trucks (Force Motors). Automotive components (TATA Autocomp Systems Limited TACO, Visteon, Continental Corporation, ITW) are also manufactured here. Other automotive companies including General Motors, Volkswagen, and Fiat have set up Greenfield facilities near Pune. Engineering goods manufactured in Pune include forges (Bharat Forge) and engines (Cummins). Other major manufacturers include Alfa Laval, Thyssen Krupp and Black & Veatch. Other goods are also manufactured in the area; Electronic goods are manufactured by multinational companies such as Whirlpool Corporation and LG Group. Food giants like Frito Lay and Coca Cola have food processing plants. Pune has a rapidly growing software industry as well, with multinational companies such as Tata Consultancy Services, Tech Mahindra, Wipro and Infosys having large offices here. Business process outsourcing companies have also seen significant growth here, with companies like Convergys, Infosys BPO, EXL, Wipro BPO, Next, vCustomer, Ventura and Mphasis setting up operations here. The growing software industry has led to the construction of IT parks to encourage new IT companies. This includes the Rajiv Gandhi IT Park at Hinjawadi, the Magarpatta Cybercity, the MIDC Software Technology Park at Talawade, the Marisoft IT Park and Kumar Cerebrum IT Park at Kalyani Nagar, the International Convention Centre (ICC), Weikfield IT Park and many others.

Nagpur has been the center of commerce in the Vidarbha region since early days and is an important trading location. However, Nagpur's economic importance had gradually declined relative to Mumbai and Pune after the merging of Vidarbha into the Maharashtra because of a prolonged period of neglect by the state government. Nagpur's economy is now recovering from past slowdown. The Butibori industrial area is the largest in all of Asia in terms of area. The estate's largest unit is of Indo Rama Synthetics, which manufactures synthetic polyester yarn. Koradi & Khaparkheda are 2 thermal power stations located near Nagpur and operated by MSPGCL. The Hingna industrial estate located on the western fringes of the city is made up of around 900 small and medium industrial units. Nagpur is home to ice-cream manufacturer Dinshaws, Indian dry food manufacturer Haldiram's and Ayurvedic product company Vicco. Nagpur is an important city for the scientific community as it is headquarters of number of national level scientific and governmental establishments like NEERI, Central Institute of Cotton Research (CICR), National Research Centre for Citrus, etc. The Cabinet has passed a decision to increase the foreign direct investment (FDI) cap from 49% to 74% in the air cargo sector. Both domestic and foreign carriers are showing an increasing interest in setting up and expanding their cargo operations in India. The aviation majors such as Indian, Jet, Kingfisher and foreign players

- FedEx, Malaysia Airlines (MAS) and Australia-based Heavy Lift Cargo Airlines have expressed interest in setting and expanding their base in India. It is against this background the civil aviation Minister has stressed upon the development of MIHAN a 5000 Crore project in Nagpur. Nagpur holds a strategic position in international aviation routes. Its unique location at the crossing of the air route between Europe and South-East Asia as well as between South Africa and North-East Asia makes it a logical and ideal location for a passenger and cargo hub. Within India also, the fact that the trunk north-south and east-west highways and railways also cross at Nagpur makes it a natural choice as a transport hub based on multimodal transport principles. The cargo hub at Nagpur will be the first air cargo hub in the country. The Maharashtra Airport Development Company (MADC), headed by the Chief Minister, is in the process of taking over the project from the Airports Authority of India. Along with MIHAN an adjoining SEZ is going to be set up at Nagpur. The MIHAN and SEZ will generate employment in various ways. One would observe that a considerable proportion of the working population is involved in transportation and allied businesses i.e. 18%. This is also due to the strategic location of the city, which lies exactly at zero mile. This is also an important reason as to why MIHAN has been proposed in this city. According the CDP 1.2 Lakh jobs will be generated due to SEZ and MIHAN. Though so far there has been no estimate as to what the varied nature of the jobs will be within this number. One of the impediments in terms of setting up the MIHAN and SEZ was that Nagpur faces load-shedding due to large scale industrial activity. The Nagpur region has large deposits of coal. It is estimated that coal deposits are sufficient to generate 4500 MW of power annually. The SEZ area in the MIHAN region will also have its captive power generating plant.

These emerging growth potentials are however in total contrast to the traditional economies of these cities which have primarily been led by manufacturing.

Percentage Share In Sectors of Economy- NSSO data

Sector	Bangalore	Nagpur	Pune
	Percentage (2002)	Percentage (2001)	Percentage (2001)
Main workers		27.6%	30.55 %
Primary Sector	0.80 %	1.4 %	1.32%
Manufacturing	43.36 %	15.4 %	22.6%
Electricity, gas and water supply	1.40 %		
Construction	0.99 %	10.6 %	6.8%
Transport, Storage and communication	7.29 %	17.6 %	13.9%
Banking and insurance	11.07 %		
Trade, Hotel and Restaurant	3.59 %	36.6 %	24.6%
Services	31.51 %	18.4 %	30.8%
Marginal workers		2.88%	3.53%
Non-workers		69.4%	65.92%

The table shows that as far as 2001-02, the leading sectors of economy in Bangalore and Pune were manufacturing and services while in Nagpur it was trade and hotels. There has thus been a remarkable shift in these cities in terms of displacement of older skill sets and the rise in demand for new ones. It may also be noted that a major role in manufacturing was previously played by the public sector, which was a major employer. In the new economies of these cities, the axis of employment has shifted to the private sector, though majority of the employment continues to be in the unorganized sector whose proportions are growing. In Karnataka for example, organized sector employment has only increased marginally from 700.9 lakh in 1995-96 to 758 lakh in 2001-02 in the private sector and from 1058.4 to 1110 lakh over the same period in the public sector. A major factor that contributed to this was that 10,000 industrial workers had to take compulsory VRS (voluntary retirement scheme) after the Public Sector Restructuring Committee set up in 2001 selected 39 State enterprises for privatization

Work Participation rates are one estimate of the nature and quantum of employment generated. The following table gives the WPRs for these cities as per 2001 Census.

City	Work Participation Rates								
	Main workers			Marginal workers			Non Workers		
	Persons	Males	Females	Persons	Males	Females	Persons	Males	Females
Bangalore	33	52.6	11.3	0.2	0.2	0.3	66.8	47.2	88.5
Pune	31.2	49	11.5	0.8	0.7	0.9	68	50.3	87.6
Nagpur	28.1	45.9	8.7	0.6	0.6	0.6	71.3	53.6	90.7

The table shows that there is a substantive chunk of population as non-workers in all the three cities. There is also a huge disparity in terms of work participation rates between males and females across three cities. It needs to be noted here that the Census data on employment does not reflect the complete picture of employment in the informal sector, often counting several categories of work as nonworking.

In 2001 for the first time in the country a slum census was conducted creating the first comprehensive data base on this issue. The slum census shows interesting WPR patterns among the slum dwellers. On the whole, **the WPR among slum dwellers is 33% almost the same as non slum population. Also to be noted is that fact that Bangalore is the city with the highest female WPR among slum dwellers ie around 23.1%; Pune too has a fairly high female WPR ie 17.7%. Nagpur however has a low female WPR.**

What do trends in WPR of cities reveal?

Globalisation has improved the job situation in the metropolitan economy, on the whole. Thus in all urban areas as well as metros, the WPRs have increased in 1993-94 compared to 1987-88, for both principal status as well as principal status and subsidiary workers. There is a decline in the manufacturing sector employment though it continues to be the dominant source of employment. There is an increase in the percent of males employed in the construction sector and in social and other services. Services sector and wholesale and retail are two sectors with significant increase in the employment of females. There are also some city specific patterns-

30 percent workers in Bangalore are still engaged in manufacturing, belying the IT city image. Bangalore is a city which shows high disparity in development. Thus for males, employment has increased in technical and managerial jobs on one hand and low end manual jobs on the other.. Further higher proportion of females is engaged in manual labor

Pune shows several signs of robust economy. The city has low and declining unemployment rates. Further it registers high proportion of employed males in technical and managerial jobs and a employed females in clerical jobs. It also shows an increase in self employment among both males and females.

Nagpur is a conservative city with high disparity in the male- female WPR. Sectors with greater employment generation are construction and transport. While manufacturing employment has declined, service sector employment has not picked up.

(Extracted from Darshini Mahadevia(ed) Inside urbanizing Asia pp56-93)

Another indicator of the distributive capacity of the economy is the proportion of people below the poverty line. According to an NSSO study (1999-2000) the all-India BPL population is 2602.50 Lakh, which amounts to 26.10 % of the population of the country. Within this the all-India BPL population in urban areas is 670.07 Lakh, which amounts to 23.62 % of the urban population of the country. In the NSSO survey (2004-2005) the number of people living below the poverty line (BPL) in the country continues to remain in the range of 22-23 Crore which amounts to 22% of the population. The preliminary estimates of the 2004-05 NSS thick sample survey shows that while the percentage of BPL population has come down between 1993-94 and 2004-05, in terms of net number of people the situation remains alarming. Within these countrywide figures, urban poverty has risen substantively.

According to a study the urban population below the poverty line in Karnataka was 40.14 Lakh in 1993-94. The NSSO study (1999-2000) reveals that the population of BPL citizens in urban areas in Karnataka is 44.49 Lakh, which constitutes 25.5% of the urban population of the state. In Bangalore 25% of the population come under the BPL category. According to the 2001 census in Karnataka there were 1.04 Crore families with ration cards. But the recent re-survey has shown that the number of existing ration cards is estimated at 70 Lakh covering 1.19 Crore families. Of them, 64, 44,000 cardholders come under below poverty line category, which makes for twenty per cent of the Bangalore city's population.

The NSSO study shows that the population of BPL citizens in urban areas in Maharashtra is 102.87 Lakh, which constitutes 26.81% of the urban population of the state. The number of BPL (below poverty line) families has been constantly increasing in the Nagpur. As per the Social Welfare Department of NMC, the total BPL population in 1997-98 was 4.1 Lakh; this increased to 10.25 Lakh in 2005. In 2002 while official figures from the food and grain distribution office (FDO), Pune showed that nearly 48,000 people (living below poverty line) were holding yellow ration cards; local non-governmental organisations (NGO) claim it is much less than the actual figures. The city has a population of 40 Lakh and nearly 15 Lakh people are expected to be below poverty line.

Underestimating Poverty

One of the most persistent blocks in coherent poverty redressal in Indian cities is the underestimation of urban poverty. The three study cities show that Bangalore has the least proportion of poor (around 20%), followed by Pune(25%) and then Nagpur(50%). To some extent these figures are reflective of dynamism of local economies and their ability to generate opportunities for the poor. However a very real question is with the veracity of these figures. There are several issues with preparation of BPL (Below Poverty Line) lists. These range from conceptual (fascination with income poverty, ignoring dimensions of vulnerability and powerlessness) to methodological(reliance on surveys, ignoring local factors and determinants, lack of revalidation mechanisms) to operational (centralized operations, skimpy budgetary provisions, visits during day time, inadequate supervision) issues. The cumulative impact of these is the production of a BPL list which is highly distorted(the real poor are out, while others are in)which is then used as the basis for dispensation of benefits under the various programmes.

DEMOGRAPHIC FEATURES

The following data is according to the Census of India 2001

	Bangalore	Nagpur	Pune
Population (Census 2001)	56.86 Lakh	22 Lakh	38 Lakh
Population (Wikipedia-2008)	62 Lakh	24.2 Lakh	50.6 Lakh

The analysis of population growth in the three cities shows some interesting patterns. **The decadal (1991-01) growth in Pune is the highest i.e. 62.8% while that in Bangalore is 37.7%. The population growth is highest in Bangalore.** Bangalore was the fastest-growing Indian metropolis after New Delhi for the decade 1991–2001. It has now emerged as the third most populous city in India and the 27th most populous city in the world. This is due to the fact that Bangalore has grown as the fifth metropolitan after Delhi, Mumbai, Kolkatta and Chennai in terms of economic opportunities. Thus it has attracted more people from around the country. Besides part (33%) of this high population growth is explained by the addition of new areas to the Bangalore urban agglomeration. The natural increase in population during 1991-2001 was approximately 22%. Around 45% of the increase was due to jurisdictional change. The population of Pune and its surrounding urban agglomeration has an estimated population of just over 5 million. This includes the towns of Khadki, Pimpri-Chinchwad and Dehu Road. Growth in the software and education sectors has led to an influx of skilled labour from across India. Pune shows a high growth rate in population. Investment in manufacturing, IT/ITES and overall growth in economic activity has led to an influx of people into Pune. In 2001, migration was at 43,900 people and is estimated to go up to 88,200 in 2006, says the Environmental Status Report for 2005-06, released by the Pune Municipal Corporation recently. Nagpur is the largest city in central India (2001 Census) and the second capital of the state of Maharashtra. Nagpur Urban Agglomeration population 2,420,000 (2008 figures) is the 13th largest urban conglomeration in India. The number of migrants to Nagpur from outside Maharashtra during the 1991-2001 decade was 2.1 Lakh making Nagpur 4th most favored destination in state. **The population trends of Nagpur city show a declining growth rate over the decades; it has decreased from 48.3% in 1921-31 to 32.6% in 1991-2001.** Based on the linear projection method, the growth

rate may decline to 22.2% in the next three decades (2021-31). But, **considering the recent development projects like Multimodal International Hub Airport – Nagpur (MIHAN) and IT sector’s likely investments in the city, Nagpur’s growth rate may revive itself and Nagpur’s population may double by 2021.** In the last decade (1991- 2001), about 46% of the population growth was due to in-migration; in the last four years, the figure has declined to 24%. Most of the migrants have originated from the rural areas. The key reasons for migration by the male population were work/employment (49%), followed by movement of household (22%) and education (10%). The proportion of people shifting for business purposes was very small.

Sex ratio is a dimension of demography that acts as an indicator of the overall status of women.

The following table gives the sex ratio data for the three cities

	India	Bangalore	Nagpur	Pune
Sex-ratio	933	906	936	902

The only city that has a sex ratio above the national average (amongst the given three) is Nagpur. The last two censuses have shown that there is a declining sex ratio in urban centers of the country. The above figures are reflective of this trend. **The sex ratio in slums is even more pronounced in its male bias. Thus, the sex ratio among slum dwellers stands at 820 as against 874 for non slum population.**

One of the most striking demographic highlights of the slum population is its social composition. **The proportion of the Scheduled Castes in slum population is much higher (17.4%) than its representation in the general population (about 12%). In Bangalore about 32.5% of the slum population belongs to Scheduled Castes. The proportion is also high in Pune and Nagpur where this population is 17.7% and 11.2% respectively.**

Further it must be noted that of all the SCs resident in urban areas, over 22.1% stay in slums. This indicates a) the use of migration as an opportunity structure by dalit castes bound to tradition in villages and b) the extent of social exclusion experienced by them in cities.

However tribal groups find very little representation in slum population. Nagpur is the city with the highest proportion of Scheduled tribes (14.5%) in its slum dwelling population.

HOUSING AND LAND USE

All the three cities have a thriving real estate industry currently. Bangalore has shown dynamism in its real estate for the last decade, Pune’s boom began 56 years ago while the interest in Nagpur is relatively recent.

In Bangalore five major zones can be distinguished in the existing land occupation:

1st Zone- The core area consists of the traditional business areas, the administrative centre, and the Central Business District. Basic infrastructure (acceptable road system and water conveyance), in the core areas is reasonably good – particularly in the south and west part of the

city, from the industrial zone of Peenya to Koramangala. This space also has a large distribution of mixed housing/commercial activities.

2nd Zone- The Peri-central area has older, planned residential areas, surrounding the core area. This area also has reasonably good infrastructure, though its development is more uneven than the core area.

3rd Zone- The Recent extensions of the City flanking both sides of the Outer Ring Road, portions of which are lacking infrastructure facilities, and is termed as a shadow area.

4th Zone- The New layouts that have developed in the peripheries of the City, with some vacant lots and agricultural lands. During the past few years of rapid growth, legal and illegal layouts have come up in the periphery of the city, particularly developed in the south and west. These areas are not systematically developed, though there are some opulent and up-market enclaves that have come up along Hosur Road, Whitefield, and Yelahanka. The rural world that surrounds these agglomerations is in a state of transition and speculation. This is also revealed by the “extensive building of houses/layouts” in the green belt. Both BDA and BMRDA are planning to release large lots of systematically developed land, with appropriate infrastructure, to address the need for developed urban spaces.

5th Zone- the Green belt and agricultural area in the City’s outskirts including small villages. This area is also seeing creeping urbanization.

While the core area has been the seat of traditional business and economy (markets and trading), the peri-central area has been the area of the PSU. The new technology industry is concentrated in the east & southeast. These patterns are obviously not rigid –especially with reference to the new technology industry and services that are light and mobile, and interspersed through the City, including the residential areas. The IT capital of the country is taking huge leaps in real estate investment. Bangalore is expected to exceed Rs. 12,000 Crore during the next few years in real estate. The funds will go into constructing 50,000 dwelling units a year. This is against the 1.5 Lakh flats and apartments, which are currently under construction involving an investment of Rs 45,000 Crore. Out of the \$50 odd billion foreign investments in the real estate sector in the country, around 30 per cent would be accounted by Bangalore alone.

Encroachment on government lands is a major issue given this high demand for land. A Joint House Committee of the Karnataka Legislature set up in 2006 to investigate into this issue identified 13,614.37 acres of encroached land priced at around Rs 27,377.75 crores. This land belonged to 15 different state institutions.

In Nagpur the upmarket zones in the city include areas like- Dharampeth, Ramdaspath, Gokulpeth, Ramnagar, Shivaji Nagar, Byramjee Town, Gandhinagar and Ravi Nagar. The upcoming residential locations in Nagpur are on the Kamptee Road in the North East, Khamla and Hingna Road in the south-west and Besa and Wardha Road in the south. Majority of the new supply is concentrated in the southern zone (Wardha Road) near the upcoming Cargo Hub. Real estate development is likely to pick up along this road in the short and medium term. The target would be more towards middle and upper middle-income segment population. Amrawati Road, Kamptee road, Katol road are the other growth corridors. Current prices range between 3000-5000. On the commercial side too, Nagpur has shown impressive results. The commercial property market in Nagpur has witnessed steady growth in the last few years. There is demand

for quality commercial space across the city. The main commercial centres in Nagpur are Sitaburdi, Dhantoli, Sadar, Civil Lines, Gokulpeth, CA Road and Mahal.

Pune, one of the most vibrant markets of Western India has been experiencing a retail boom since the last 2-3 years. This growth has also boosted other real estate sectors, with retail real estate being in the forefront. Established retail brands have already made a foray into this market in the last few years. According to a recent research undertaken by Trammell Crow Meghraj, over 5 million sq. ft. built up retail space is in the offing in the Pune real estate market in the next 24 months while 5 million sq. ft is in the planning stage and will come up by 2010. The last one year has seen 25% increases in the retail real estate rentals of various developments.

Status of housing in cities

	Bangalore	Nagpur	Pune
Type of house (% of households occupying)			
Permanent	89.7	53.7	79
Semi-permanent	8.5	42.9	15.8
Temporary	1.7	3.4	5.1
Household size (per household)	4	5	5

In terms of the types of houses Bangalore district has the highest permanent structures at 89% whereas Nagpur district has the lowest permanent structures at 53% only. Nagpur district has a higher number of semi-permanent structures at 42%.

Tolerance of the Informal

A key feature of cities is their built environment which is reflective of the technoeconomic culture of the times. The metros in India are in keeping with the above and show a striking disparity between the accepted permanent structures and the unaccepted structures called slums. However the rest of urban India shows a much greater tolerance for the semi permanent and temporary structures as seen in the case of Nagpur. Nagpur has five different kinds of settlements which have such structures- inner old city areas, kutchi abadis, village extensions, illegal layouts and jhopadpattis. Further many slums in Nagpur show the presence of fairly good quality houses and infrastructure. Nagpur thus, makes a good case for a disaggregated response to the issue of housing that seeks to not just convert slums into redeveloped colonies but accepts the informal and encourages gradual up gradation and its incorporation into service networks.

INFRASTRUCTURE AND BASIC SERVICES

The status of infrastructure and basic services in the cities is an indicator of how city administrations have managed the economic opportunities and the accompanying population growth. The facts of basic services given in this section are as stated in the CDPs of the three cities, hence there is no comparability of certain dimensions.

Water Supply

Parameter	Bangalore	Pune	Nagpur
Coverage	BMP 100% CMCs & TMC 20%		
Quantum of water supply available	995 million litres per day (MLD)		480 mld
Average daily per capita water supply	73 lpcd	260 lpcd	200 lpcd
Frequency of water Supply	3-5 hrs on alternate days		4 hrs
Water treatment losses	305 million litres per day- (35-44%) (distribution)	30% (distribution loss)	60% (ideally should be 15-20%)

On the whole the chart shows that Bangalore has a dismal average daily supply, Nagpur fares well above the normal average LPCD of 130 units while Pune represents the maximum water availability to citizens. The water treatment losses are the maximum in Nagpur.

However there are certain issues that all the three cities have in common a) inadequate coverage of water supply in newly added areas of the cities b) water supply to slums being uncertain and largely through public stand posts c) uncertainty about water adequacy in recent futures.

The institutional arrangements for water supply differ in the two states- Water supply in Bangalore is through Bangalore Water Supply and Sewerage Board (BWSSB) while in Nagpur and Pune, it is governed by the respective Municipal Corporations.

Sewerage & Sanitation

Parameter	Bangalore	Pune	Nagpur
Coverage	225 sq. km area (mainly BMP)	1723km	975 km. (of which 187 km. are the truck mains)
Disposal (sewerage capacity)	408 mld		235 mld (600 mld in peak season)
Coverage of system	Covers only 40% of the area	90% of the developed area has access to UGD covering about 80% of the population.	Of the total sewage generated, only 40% flows through the sewers. The rest flows through the city's open drains.
Treatment of sewerage	<ul style="list-style-type: none"> Some sewage has to be let out without treatment to river downstream thereby polluting the system (Arkavathi and Cauvery) Sewage flows on to roads and into low-lying areas 	Almost one-third of the total sewerage generated remains untreated and is disposed off into the Mula-Mutha river. Thus the river water gets polluted and this leads to water-borne diseases	Of 235 MLD of sewage generated across the city, only a part of the flow, about 100 MLD is collected and treated. This is mainly from the Central Sewerage Zone.

In both Bangalore and Nagpur the sewerage system covers only 40% of the city. Thus most of the city is an open hub for unhygienic, unhealthy conditions. Pune in comparison shows a positive picture with 90% of its area covered by under ground drainage. In the 3 cities a major proportion of the sewage is let out without treatment. The non-treatment has a chain of negative effects harming natural resources and human beings. Another issue is that of the choking of manholes that can be observed in Bangalore and Nagpur. As seen in Bangalore the sewage over flows into slums and low-lying areas thus making it extremely unhealthy for the residents and making them vulnerable to all kind of diseases. It must also be noted here that the slums in all the 3 cities are not linked to the sewage disposal networks and that sanitation facilities in slums are mostly on-site.

Municipal Solid Waste Management

Parameter	Bangalore	Pune	Nagpur
Coverage	100 % in BMP		75%
Waste Generated	3,395 TPD	-1200 TPD	875 TPD
Waste Collected	2,715 TPD		
Collection Efficiency	80%	100% in several pockets	80% in few pockets
Segregation	10% (practiced in few locations)	Practiced in locations where tied up with ragpicker unions(5 areas)	Reportedly around 50%
Treatment & disposal facilities	Treatment facilities for 1,000 TPD / landfill facilities being constructed	Half is composted , about 100 tonnes is E.M processed	there is only one existing disposal site at Bhandewadi, which would not meet future requirements. Presently, all the MSW is simply dumped at the disposal site.

Solid Waste Management is a critical area where there are serious shortfalls at all levels-collection, transfer and disposal. However there have been significant improvements and experiments with this service in the last few years. It should also be noted in this regard that this is a sector with a tremendous potential of employment generation. All the three cities under study have experimented with differing models in waste management. Bangalore thus has introduced private agencies to undertake waste collection in 189 out of 294 wards, Nagpur with its 'ghanta gadis' has introduced a similar model by tying up with NGO contractors. Pune has experimented with linking rag picking women to particular pockets through an association with their trade unions and allowing them to segregate waste at the ghanta gadis..

Storm Water Drainage

Parameter	Bangalore	Pune	Nagpur
Area covered in kms			392 km
Tertiary drains		44% (the desirable norm for the city is about 130%)	30—35%

Water Supply without drainage systems is a serious environmental hazard common to many Indian cities and these three are no exceptions. Moreover the considerable amount of silting and encroachment over natural drains is a significant issue too. This leads to a number of consequences such as flooding during the rains, unhygienic conditions and spread of diseases.

Education

All the three cities under study are centres of quality educational resources. Bangalore and Pune particularly have been known for their educational facilities. Bangalore has around 13 institutions of national and international repute in diverse disciplines. The literacy figures are thus very high, ranging above 85%.

However the same is not true for literacy among slum dwellers. The average literacy for slum dwelling population in the country is 73.1%. In Bangalore, the illiteracy among slum dwellers is thrice as high as among non slum dwellers. Nagpur has the distinction of being a city with very high literacy rates i.e. above 85% even among the slum dwellers.

Enrolment in schools is now a prevalent norm in all the three cities with Gross Enrolment Rates of over 73% in the three cities. However, retention and continued access is a major issue for the children of underprivileged sections. In Bangalore, about 20-50% of girls drop out of school before completing their school education. In Pune, the estimates of school dropouts are in the range of about 20,000 children- a large number of them belonging to construction sites. No figures are available for Nagpur.

Health

Bangalore, Nagpur and Pune are well resourced in terms of health services, both private as well as public.

Slum dwellers however bear the brunt of ill health both through the impact of unhygienic environmental conditions in their settlements and also because of low access to health services. Thus the infant morbidity and mortality rates in slums are twice that of non slum areas. Some of the health parameters that compare health status among slum dwellers and non slum dwellers are-

- Immunization rates among general population are 60.5% while for slum dwellers they are 42.9%
- 74.3% deliveries of slum dwelling women are non institutional deliveries
- Only 24.8% of expectant mothers in slums receive ante- natal care
- The proportion of undernourished children among under six population is 56.8% among slum dwellers
- Most importantly, the access to primary health centers is much above the norm of 1 center per 50,000 population
- Health expenses are among the most important causes of debt burden of urban poor.

SLUMS

The National slum population growth rate is 80.4 per cent in 1991-2001. Maharashtra's slum population decadal growth rate (1991-2001) was 78.9 per cent. In Karnataka 175 of slums are situated on private land, whereas a major chunk of slums i.e. 81% are situated on land owned by urban local bodies. In the case of Karnataka 3% of non-notified slums are located on land owned by private bodies and 46% of non-notified slums are situated on land owned by the urban local body. There are 155 slums in the eight urban local bodies. Twenty per cent of the city's population or around 2.2 million people live in slums. During 1981-1990, slum population of

Bangalore increased from 3.05 Lakh (10% of the total population) to 10.37 Lakh (20% of the total population).

Census of India-2001 and NSSO study-2002 – Data regarding slums for Karnataka and Maharashtra

	Karnataka	Maharashtra
Slum Population	14,02,971	1,12,02,762
No of males	7,14,413 (51 %)	61,37,624 (55%)
No of females	6,88,558 (49 %)	50,65,138 (45%).
No of slums	1983	16,662
Notified Slums	1178 (59%)	10,189 (61%)
Non-Notified Slums	805 (39%)	6472 (39%)

As one can observe the slum population is much higher in Maharashtra than it is in Karnataka. The proportion of notified to non-notified in both the states is almost the same.

Among the three cities, Pune's slum population grew by 105.59 per cent during the 1991-2001 decade as per Pune Municipal Corporation's (PMC) Environment Status Report and research by the NGO Mashal. As of 2007, this growth since 1991 has been estimated at 176.60 per cent, which is more than twice of Maharashtra's slum population decadal growth. Pune has the sixth highest slum population of the country. According to the Municipal Corporation's estimates, 750,000 people live in Pune's slum settlements. This is a conservative estimate; the census project (by Shelter Associates, Pune) reveals that the city has a current slum population of at least 1 million. Thus the slums house over 40% of the city's population. There are 564 slums in Pune city, of which 353 are declared and 211 are undeclared. The working population in Pune slums comprises of skilled construction workers (fitters, electricians, painters), unskilled construction workers (bigaris), unskilled workers, vendors (food and vegetable), private jobholders (factory workers), skilled workers (drivers) and domestic maid (females). Very few slum dwellers are professional workers and government servants. In Pune most slum houses in the kuccha category are built of patras. All the declared and non-declared slums have access to water supply, sanitation facilities, streetlights and other social infrastructure facilities like schools, primary health care facilities, etc.

The following table explains the current levels of services available to slum dwellers in Pune.

Service	Level of Service
Households with Individual water connections	49,352 households
Households using Public Stand Posts	34,892 households
Number of Public Stand Posts	1,377
Number of common taps	2,718
% Households with Individual House service connections	58%
Common tap to household ratio (including PSP)	8.50

The density in slums is 6.32 times that of the overall city density.

In Nagpur, 40% of the population lives in slums, making it the fourth largest city in terms of slum population. There are about 427 slum pockets in the city spread over an area of about 17 sq. km. Of the 427 slums, 292 slums housing 80% of the slum population are notified. The slums are spread over the geographical expanse of the city. The area of slum pockets varies from 2,000 to 50,000 sq. m. As mentioned earlier the tendency in decreased population growth for in the city in general can be contrasted with the population growth in the slums that has increase by 22% in the last 8 years. Thus one can assume that a considerable proportion of the population that has migrated has formed a part of the increasing slum population.

The following table shows the distribution of slums in Nagpur

Zone	No of slum pockets	No of slum households	Slum population (in Lakh)	Area covered under slums (in Ha)
East	102	42500	2.36	409.46
West	111	27400	1.66	413.7
North	120	6745	0.38	378.86
South	58	19500	1.12	186.08
Central	36	17200	0.98	233.36
Total	427	113345	6.5	1621.46

Source: Slum Department, NMC

As one can observe slums are divided across the city in the East, West and North zones. The majority of slums are located in the east zone. Though the North zone has a considerable number of slum pockets, the population is less. The exact statistics regarding access to basic services in the slums is not available with NMC. This poses a serious limitation for the decision-makers, for identifying the exact extent of gaps in basic infrastructure. A benchmark survey carried out by NIUA and YUVA (2001) has the following findings:

- Half of the families owned the houses they stayed in. Only one fifth homes were made of pucca materials
- Average family size was 5. Literacy levels were about 74%
- WPR was 33.12 with men constituting three fourth of the work force and a small percentage of child employment. Average household incomes were around Rs 2819 per month. Community average income was marginally higher than the BPL level.
- Poor families depended on a range of water sources whose average distance from the household was between 20-25 meters. 60% households had individual toilets 59% households had individual electricity connections with monthly costs varying between 50 and 150 per month.

Bangalore has 542 slums, as many as 218 have been declared as slums by the Karnataka Slum Clearance Board (KSCB), while there are 169 undeclared slums in the Bangalore Mahanagar Palike areas. Twenty per cent of the city's population or around 2.2 million people live in slums. During 1981-1990, slum population of Bangalore increased from 3.05 Lakh (10% of the total population) to 10.37 Lakh (20% of the total population). The spatial distribution of slums in Bangalore, and their status in terms of declaration is given below.

Details of slums in Bangalore

Agency	No of slums	No of households	Status
Karnataka Slum Clearance Board	218	1,06,266	Declared
BMP			
East Zone	65	33,990	Undeclared
South Zone	65	28,926	
West Zone	39	10,132	
Total	169	73,048	

Karnataka Slum Clearance Board has declared 218 slums in the city and 169 slums are undeclared. As one can observe a majority of undeclared slums in Bangalore are situated in the East and South Zone. Currently, Peri-urban settlements accommodate around 50 percent of city population. But more importantly, between 75 and 90 percent of future urban growth are likely to take place in these settlements under the control of CMCs and TMC. The low-income households inhabiting the peri-urban settlements live in the most polluted and inaccessible areas, frequently at risk from flooding and landslides, or in areas contaminated with wastes. With 9 infrastructure and services.

The major environmental problems being experienced by the slums are water logging (49%) and dumping of garbage (32%), a small proportion of slums is also affected by industrial waste disposal especially in the CMC areas. According to the CDP the following are the problem areas faced by the slum dwellers in Bangalore:

- Poor sanitation with over 50 per cent of the households without latrine or drainage;
- High illiteracy rates, which are three times as high as in non-slum areas;
- Higher infant and child mortality rates than the urban averages;
- A higher proportion of especially disadvantaged groups;
- A low level of utilization of existing services (such as maternal and child Health care);
- High initial enrollment in primary education, but a high drop-out rate (20-50 per cent) in particular among the girls

It is these contexts that form the backdrop of the situations of the poor in the nine slum settlements studied in these cities. These are contexts that present a picture of increasing divides in general. These are also contexts that are generating new opportunities as well as threats for the poor. The next chapter outlines how these contexts have unfolded in the localities studied and their impact.

CHAPTER 3

Urban Poor And Situations Of Poverty

Who Are the Poor?

Out of the three slums selected for the study in Nagpur, two belonged to the West Constituency while one belonged to the South Constituency.. The number of structures ranged from 250 to 450. Kamla Dhanteshwari has a population of about 2243, New Pandhrabodi has a population of 1995 and Takiya 2 has a population of 1430. Kamla Dhanteshwari is like a mini Chhattisgarh state as almost all residents hail from Chhattisgarh. The earlier settlers in Takiya 2 and New Pandhrabodi were mostly dalits and adivasis from Maharashtra and Madhya Pradesh. The current population includes a lot of people from North India too.

The three settlements in Pune showed similar characteristics in terms of the social groups. Ambedkar Nagar is an old settlement formed around 1972 by households from the adjoining drought affected Ahmednagar district, most of whom belong to Boudha, Matang, Muslim, Laman, and Vadar community. In Kishkindha Nagar, people have come from different parts of Maharashtra, mostly Marathwada. A large number of Matang, Maratha, Boudha, Sutar, and Mahar community live in the slum. There are a couple of Muslim families, and few north Indians.. Khadda Colony is one of the 20 or more slums located in Tadiwala Road. All the communities in Tadiwala road are located on railway land and Khadda Colony is one of the most recent communities where there is significant proportion of migrants from outside the state of Maharashtra. The part of the settlement studied has 698 households.

All the three slums in Bangalore had fairly similar characteristics in terms of social groups. The residents are primarily drawn from the neighboring states of Tamil Nadu and Andhra Pradesh. More than three fourths of the population was Dalit Hindu or Christian. There was also a significant proportion of Muslims.

The above profile of population is in keeping with the findings of the slum census. There are also some settlement level specifics in terms of regional affiliations which primarily explain why particular households have settled in particular places. It also indicates a pattern where the earliest slums were from neighboring districts of these cities (though in case of Nagpur, it is from Jharkhand –a separate state now). Later patterns of migration show an increase in distance as well as more diverse settlements. There is a distinct difference in relationships in Ambedkar Nagar which is more homogenous and Khadda Colony that is more diverse.

ECONOMY OF THE POOR

Concerns of livelihood are central to the urban poor. Economic opportunities available in cities are the main reason for their migration. All the findings of the study have to be seen in this light. Economic opportunity has multiple dimensions such as actual work profile (income, nature of work, work conditions), access to opportunities for mobility, social acceptability, skill sets and

assets possessed and aspirations. It is also seen to be closely related to location of settlement, tenure security, basic infrastructure availability and access to finance and credit.

The Earners

The dominant picture in all the three cities is of households who have multiple earners. In all the settlements, men are defined as primary earners. Few had stable work or income, however. More than 80% women across all settlements were observed to be engaged in productive work besides their household responsibilities. In Babuji Block in Bangalore men manage to get regular work very rarely and women are involved in the work of rolling incense sticks at home or get work from garment factories. Yet, men continue to be regarded as the main earners.

Earning choices of women are circumscribed by the expectation that they be the bearers of household duties. In all the communities, most of the women work but their work tends to be located geographically close to home or at home. Young girls were conspicuously absent from the groups engaged in earning work. In all the three cities, it was observed that their scope of work was limited to household chores and as a helping hand to their mother if she worked as a housemaid. They are also married off at an early age.

Young boys on the other hand expressed aspirations for white-collar jobs (jobs that are considered socially prestigious). This desire was stronger among educated youth who prefer to work in an organized setup and seek jobs in shops, private business units, or in government offices etc. Ramesh Gajbhiye from Nagpur reflected this sentiment when he said, “How can we do ‘mathi gotha’ in jeans and T shirt?”

None of the settlements except Ambedkar Nagar in Pune showed the presence of child laborers. Here, about 800 children are engaged in different occupations in the market yard situated next to the slum. FGDs in all the three cities also revealed a high acceptance of educating children.

A significant number of households face pressure of making the ends meet and feel the pinch of the rising cost of living. As Shri Muttelwar from Nagpur said, “Those days (forty years ago) I earned a few annas but my whole family could live on that, now I earn in rupees but we can hardly exist”. This pressure is also reflected in newer groups entering the employment market. In Bangalore, many old women were engaged as sweepers by the contractor who undertakes cleaning work for the Municipal Corporation. One of the women said, “If I don’t earn a penny, I don’t have anything to eat that day....?”

All the nine slum settlements thus showed that every able bodied person who had some opportunity for work was engaged in productive work. There were very few unemployed persons. However their work profiles, opportunities were significantly limited and multiple earners did not necessarily mean a more settled household.

Work profiles

There are a variety of jobs and enterprises that the poor are engaged in. Every settlement was found to have distinct occupational patterns. These were seen to be related to their ethnic group and traditional skills, location of the settlement etc. Thus, in Nagpur, it was observed that about 50 % of the residents are engaged in daily casual labour, yet another 45% are self-employed and about 5 percent are in permanent or government employment. The occupations included construction labour, cycle rickshaw pullers, auto rickshaw drivers. Those self-employed were involved in services to the slum itself or as vendors and hawkers. Women were involved in cleaning food grains in nearby grocery shops, in construction work and as domestics. Similarly in Bangalore, most of the slum dwellers were engaged in daily wages in a variety of enterprises like painting, carpentry, loading and unloading, solid waste collection, domestic work and home based work. Among home-based work garments related work was most common. While in Pune the occupations that were noticed are contract labour (bigari), industrial labour, construction labour, carpentry, painting, gardening, auto rickshaw driving, porter, contract workers with PMC as sweeper, sanitation workers, wiremen etc. Few are employed as security guards, drivers; some have permanent jobs and are employed in government services. Small businesses were also noticed such as preparing and selling food .Women worked mainly as domestic servants and bigari (daily casual labor) workers in construction work. Few were teachers in Balwadis or day care centers, some worked in beauty parlours some ran shops and tailoring units. Some are involved with rag picking. Those who cannot go out opt to work from home. They take on work such as stitching, peeling garlic cloves, beedi-rolling, incense rolling etc.

It is thus evident that construction and transport related sectors were the most common sectors of employment for men across all the three cities. Service provision came in as an important sector too, especially for women.

Most of these jobs fall under the category of unskilled or semiskilled work.

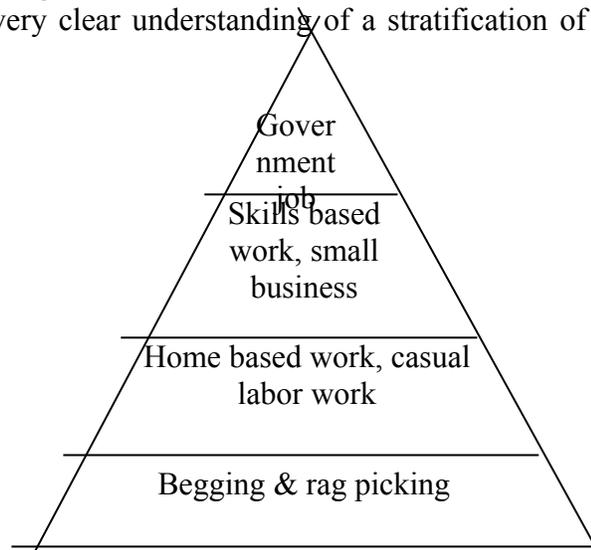
Type of Jobs	Description
Unskilled	Loading and unloading jobs, pulling cycle rickshaws, watchman, lowest rung service providers in Municipal Corporation (garbage collector, sweeper), Hawking (vegetables, fruits, etc.), security guard
Semi Skilled	Painting, carpentry, auto rickshaw drivers, masons, cobbler, cycle repairing shop, truck driving, scooter mechanic, plumber, welder, lowest rung service providers in Municipal Corporation (wireman, sanitation worker), driver, trading (cloth, utensils etc.)

The terms of employment reveal interesting patterns. In Nagpur, it was observed that about 50 percent of the residents are engaged in daily casual labour, yet another 45 percent are self-employed and about 5 percent are in permanent or government employment. This is also

reiterated in the other two cities. Among the self-employed a significant number are involved in trades that service the local economy such as grocery shops, tailoring shops, medicine shops, PCO etc. The more settled slums showed the presence of a thriving local economy that housed enterprises such as beauty parlours, solid waste shopkeepers (Kabadi), CD, cassettes shops, dispensaries, liquor shops and even jewellery shops. Many of these enterprises were operated by people who did not stay in these settlements.

Stratification of jobs

There was a very clear understanding of a stratification of work opportunities as perceived by people.



Work hierarchy is seen to be based on permanence of job, chances of vertical mobility, income and skills. Government jobs are considered good as they represent permanent and salaried work.

Rag picking and begging are considered the last resorts. These are options explored only by the most vulnerable individuals.

Home-based work is seen to fit only for women. Even in paid work, women are paid less for the same amount of work. Thus, the women in construction work are paid about Rs. 1000 per month as opposed to men who earned nearly double from the same work. Women who helped the men folk in the household enterprises were totally invisible as workers, in Takiya2 slum in Nagpur, a large number of women from Uttar Pradesh got the handcarts ready for the men folk. This included preparing different kinds of foodstuffs and decorating the 'thela' (handcart) in an attractive manner to attract the customers. These women however are not seen as productive workers.

The self-employed are placed above the category of the casually employed who earn a maximum of about Rs 200 per month in Nagpur. The range of incomes for the self-employed is from up to Rs 3000 for contractors and auto drivers and between RS 4000- 6000 for tailors.

Youth accord hierarchy to work based on social prestige associated with the work; they consider manual work as menial and prefer white-collar jobs. Work that requires English language skills

and basic computer skills are considered by them as prestigious and accorded the highest preference. This was seen particularly in Bangalore and Pune.

Work and Location of Settlement

There is an extremely close linkage between the location of the slum settlements and the livelihood options of the residents. In Bangalore for example, Babuji Block has several welding workshops in the vicinity. Most of the men and young boys are involved in the loading and unloading of metal trucks. **In the same vein, a better located slum was found to have better economic opportunities** e.g. Koramangala slum as opposed to one in the less developed areas like Babuji Block..The Koramangala slum located close to IBM offers new work opportunities to young boys who work in malls and to women who are employed as domestics or as service line providers with contractors. In Nagpur the pattern was different. Here, people had to walk long distances for work in all the three communities and differences in work patterns could be more attributed to specific social groups and skills.

Income

In Bangalore, the average earnings of the households ranged between Rs 200-300 per day and about Rs 3000-6000 per month. In Nagpur ,the average earnings of slum households ranged between Rs 1000- 6000 per month while in Pune they ranged from Rs 4000-7000.**The difference in the range of monthly income is not significant, given the small sample size. However, incomes in Pune and Bangalore appear to be on the higher side than in Nagpur.** Most of this income is spent on priorities such as food.

In all the settlements across the cities it was observed that people save in spite of financial strain. Most of these savings took the form of informal savings. Very few households had accounts in banks or in post offices. Several of the self-employed have accounts in credit cooperatives or in cooperative banks with daily collection schemes in Nagpur. They also have insurance policies. Microfinance has made considerable headway in Bangalore where some support for income generation is obtained through the use of microfinance credit.

Most of the credit needs are however fulfilled by the moneylender. The prevalent interest rates were between 10-20%.

Following table represents the asset holding

Assets	No. of Households
TV	Most of the households
Radio	Most no. of households
Mobile phone	Use of mobile was seen common among contractors, plumbers, painters, drivers etc. Jobs that require connectivity, work that is ad-hoc basis. Many youth also possess mobiles but carry it more as a status symbol.

Refrigerator	Very few households
Bicycle	Extremely common in Nagpur
Motorcycle	Few

These asset holding patterns are an indicator that there is considerable occupational and income mobility among slum households and that there is a need for more nuanced study.

Changing Work Opportunities

All slum residents have experienced definite positive changes in their economy after their migration to the city. Residents of Ambedkar Nagar in Pune have mostly migrated from Ahmadnagar and Solapur under great hardship of drought. They worked as casual workers; they were paid daily wages of Rs 10/- for men and Rs. 5/- for women (today they get Rs 150/- and Rs 100 respectively). Some had to starve for days for lack of work. **Today the situations are much improved in all the cities. Yet in the last three decades, only about 5 percent of the slum dwellers have succeeded in getting permanent employment. These prospects have definitely dwindled and shrunk.**

Previously in Khadda Colony, Pune many men were employed in Raja Bahaddur Mills. It fetched a decent livelihood. The labourers were paid Rs 33/- per day and they had work everyday. However, in 1980, the mill closed down rendering several hundred workers unemployed. The communities on the outskirts of Pune city had productive resources earlier. People of Kanchi community who were farmers of this region are now engaged in preparing indigenous alcohol, gambling, and such occupations. **In Bangalore, it was observed that there was a difference between the jobs taken by first generation and second-generation migrants. Thus more second-generation migrants were in skilled jobs (about 14%). Yet the degree of this mobility is not very significant.** Residents of Koramangla slum are located in close vicinity to an IT hub and have benefited from opportunities related to service provision to these companies. But many of them are unable to leverage their skills to take advantage of these opportunities. One woman in Sudharshan layout said, “My daughter is a graduate but is unable to find a job because she stays in a slum and is unable to speak English fluently”. A lack of ability to give bribes is seen as another block in accessing good economic opportunities. A youth expressed that even though they have the education/training required for the job they are not employed because of the place that they are living in, the language they speak, the State that they come from, and also based on their caste. He was called for interview three times and a job offer was given only to be revoked after the employer came to know of him residing in a slum.

In Nagpur, such discussion of economic opportunities was very difficult for people to engage. Here the potential of the Cargo Hub is both not known and yet a matter of the future. At present there is a pessimism to an extent where some parents from Kamala Dhanteshwari in Nagpur were unwilling to invest in education for their children as ‘ Education is of no use’.

Among the emerging work opportunities, there is a significant proportion of contractual jobs. Lower level municipal work is being given out to contractors and is available to the poor as contract work this was seen in all the three cities. Characteristically such contract works pay less,

are temporary in nature and are exploitative. The garbage collector from Babuji block in Bangalore said, “We start our work at 7 in the morning. The permanent employees will be seen only in the morning when they come to sign. After that the contract workers do all the work. The contract workers have more work than the permanent employees”. Another from Sudharshan layout said, “We can’t take a day off even if we are sick, because they will cut down one day salary for that. After this privatization of this department, the contract system has come in, and when it comes to contractors whatever they keep is the rules”. In Pune it was seen that the PMC employees get a medical check up after every six months. The employees receive gumboots, hand gloves, facemasks, goggles, and uniform three times after every two years. The contract labourers do not receive any training. They learn with experience. Their work conditions make them prone to skin infections as well as possibilities of tuberculosis. There have been cases of death when drainage workers climb down the drainage line to clean it. **It is therefore a matter of debate whether these should be seen as decent work opportunities.**

New economic options & required skill sets

The following table gives an idea about the new economic opportunities perceived in the cities and skill sets needed for the same.

Cities	New opportunities perceived and skills required
Bangalore	Call center jobs and English language as the primary skill for the same. Plus they mentioned seeking computer skills, which they hoped, would get jobs in the IT sector for the youth.
Nagpur	New economic opportunities not perceived
Pune	No mention in the report

Threats to Livelihood

In all the cities, there were some distinct threats to current patterns of livelihood as perceived by people. These include:

No availability of work- **Unskilled work is available for only 3-4 days a week.** The same was also reported by people engaged in work such as plumbing, painting etc. The difficulties are compounded by the low wage. Seasonal non-availability is a threat faced by people doing leather work and those involved in vending.

Social Prejudices- **The caste and language factor was inhibiting for youth in Bangalore to get job.** The youth expressed that even though they have the education/training required for the job they are not employed because of the place that they are living in, the language they speak, the State that they come from, and also based on their caste.

Evictions & relocations- **The linkages between place of stay and work are strong;** work is the foundation that establishes the choice of settlement for the poor. Moreover the structure of the houses and the community are organic growths that accommodate the livelihoods of the poor. **Evictions, relocations and rehabilitations threaten this intrinsic relationship.** Fears concerning rehabilitation are concerns that relate to survival of the poor and were expressed by

all the slum residents, “...most of the people are working in the vicinity of community. If we are to be rehabilitated under the SRA then it should be in this area itself. Otherwise it will be difficult to sustain the jobs or current employment opportunities.”

Overall, there seem to be attempts to improve skill sets on the part of the poor. However there are very real barriers including information, connections and networks, marketability of skills and socio-cultural factors in accessing the work opportunities being generated in the three cities.

HOUSING

An urban poor person's house is not just a space acquired for living; it echoes the story of finding one's roots in the face of persistent opposition and rejection. Housing is also one issue that brings the poor together, for a secure house is the basis of a better life, a container of dreams, a symbol of belonging and pride and the foundation of community. The story of evolving slums is a history of people acquiring a foothold in the city amidst hostile environments, a celebration of the endurance and aspirations of people. The current section attempts to understand these experiences and their contours in the three cities.

Evolution of the Slum Settlements under study

All the settlements across the three cities have originated in lands that were considered uninhabitable or were low value lands. Khamla Dhanteshwari in Nagpur was a jungle in early 1970s when people from Chattisgarh came and settled there. It was a place which people used for defecation purpose. Takiya² used to be a dumping ground for the city waste. In the 1960s New Pandhrabodi was a site of stone quarries. It was from here that stones were cut and taken away for construction work in the city; the place was a safe haven for criminals. Shri D. T. Fule said, “It required courage to stay here in those days...people from the city were scared to come anywhere near here.” And Shri. Ghodeshwar recalled the thick forest and muddy ponds (talabs) that marked the area when he came to stay; even wild boars were seen. He refers to the living environment those days as scary because of the fear of attacks from animals and criminals.

Kishkindha Nagar in Pune originated at the lower end of a hillock and developed upwards. Khadda colony developed on the river basin, earlier, this used to be a forest where adivasi (Kanchi) communities lived and farmed. Gradually the land was deforested over a period and people started settling in after 1955. Ambedkar Nagar used to be a swamp before 1970s, the region was damp and sodden. It was in bad state so no development project could be undertaken, thus it lay vacant. The residents recollect that snakes were also seen in this area.

Koramangala Slum in Bangalore was shifted from a settled location in the city to the current location, which then was at the outskirts of the city, under a rehabilitation plan in 1972. Hundreds of families were shifted to this low-lying marshy land, to live on the sides of the wide open drains which passed through it. The rehabilitation plan was never affected and today there are 9000 families in Kormangala Slum of which 1,500 are unauthorized occupants and 3,000 are tenants. Today Koramangala Slum is interestingly located very close to one of the most posh layouts in the whole of Bangalore City, as the area got transformed from residential to an IT hub in the last five years. Similar is the story of Sudarshan layout, which was moved to its current

location from the center of the city, almost thirty years back. One of the old ladies said, “We were moved from the city market where we were living on the land of a money lender, and working in his garden. Later he started a bus company of his own. Because he didn’t have sufficient space to park his buses, he cleared us from there, and sent us to this place, which was actually full of paddy fields at that time. This land also belonged to him. But in those days this land was in the city outer, so when we asked him to give us a ‘patta’, for the piece of land that we are living on, he agreed to do so.”

All the settlements are thus representative of struggles to develop a neglected piece of land with the investment of labour, money and willpower and create prime land out of wasteland. The early settlers of New Pandhrabodi slum filled up the Khadans and 53ptimiz it for pitching huts. Residents of New Pandhrabodi cut down the trees and made their huts (kaccha house) with mud and wood. People built the land not just structurally but they started economic activity where none was before, they impacted the process and direction of development while filling up the gap of services in the economy.

The residents created their earlier houses using jute, straw, cloth, gunny bag, tin sheet, cane, wood, mud, dried leaves, plastic pieces, cardboard etc. Shri.Wankhede from Kamla Dhanteshwari, Nagpur said “It is difficult to call the structures in which we lived those days as ‘houses’”. Extremely small and poor these structures ranked zero in terms of the comforts of a house however in terms of its importance they marked a beginning. They were the foundation of a community.

Investment in housing structure

House is one of the most important assets for the poor; it is also one asset, which has continuous scope for upgradation considering the poor do not have money to make onetime investment to address this basic need. Investment in housing is made to upgrade the quality of the house, to restructure it to address the problems arising out of lack of infrastructure such that affect the house, to upgrade the space in the house etc.

Housing is also central to the dreams of people that relate to their children’s education, their marriage, a better life. Mr. Abdul Sharif of Takiya2, Nagpur said “We generally did not buy any thing expensive as we could get evicted anytime. So our essential utensils, sigdi (stove) and such things were only there. It is only after we have a proper house, we started buying things like fan, TV, cooler, almirahs etc”. Shri. Muttelwar had tears in his eyes when he shared his experience of building his house in the slum. He feels very sad that his mother is no more to see the nice house in which he is currently living. ‘She endured all the bad days’ said Shri. Muttelwar with a far away look in his eyes.

It was noticed that the poor invest considerable human and financial resources to build their houses. However one major set back to this process is the vulnerability to environmental hazards. Most of the settlements studied were characterized by different vulnerabilities. In 1994, in New Pandhrabodi, Nagpur fifteen houses fell due to very heavy rains. The loss is also of human lives (In 2005-06 when water of the river rose and entered the Khadda Colony, it claimed the lives of two children).In Kishkindanagar the rainwater, floods the houses located at the end of the hill, so people (those who could) have raised the plinth of their home. Same issues were present for the

residents of New Pandhrabodi, which was a stone quarry before. Due to the geographical position of the slum on a steep slope, the storm water gets drained out as it just flows down. But this excess water that flows down enters the houses located towards the lower end of the slope. **The nature and impact of hazards has thus differed and people have tried to find their own coping strategies, however these are circumscribed by both limited means and a general lack of systemic response that perpetuates the vulnerabilities.**

Quality of Housing

The slum dwellers changed their material of housing from cardboards, sackcloth and bamboo mats to tin, tiles and then cement. The progress has been slow and the sacrifices many and now they are able to show their good homes to outsiders according to some of the earlier settlers. The change in material used for construction is also commensurate with tenure security and perception of tenure security based on availability of infrastructure. The construction material of houses currently includes tin sheets, asbestos sheets, tiles, cement, brick, and wood, concrete.

In Pune majority of the houses were of the tin sheets having the pucca flooring either of cement or shahabadi tiles or synthetic tiles (recent change), which was observed, in about 25 percent of the houses. Most of the houses had tin or wooden doors with locking facility. About 85 percent houses are of tin shed; about 15 percent houses are of concrete.

In Nagpur it was noticed that most of the dalit and other backward caste residents have pucca structures while the adivasis have kaccha structures. Even among the dalits, it was noticed that those who were from the sweeper community lived in kaccha homes. It was noticed also in Pune that those who upgraded their houses first were those who had small business or those who got a wage employment in public or private sector. Thus, **a look at construction material of individual houses within such a community tells us about economic strength of the residing family.**

Lack of tenure security is the reason for lower quality construction material in Kishkindhanagar, Pune where those living on the hill slopes with uncertain tenures have tin sheds, whereas those living on the foot hills have houses made of bricks and concrete.

In Takiya2 in Nagpur the families that are living along the railway line have kaccha houses because these houses do not have tenure security whereas rest of the slum has relatively pucca houses based on the economic standing of the residing family. The desire and incentive to upgrade is absent among those residing by the railway line and housing improvements are basic and only to patch up absolutely necessary gaps.

The minimum size of houses in all settlements was 35 sq.ft while the maximum was about 200 sq .ft, most houses had an area of 100 to 150 sq.ft. In Nagpur Khamla Dhanteshwari had the smallest houses where minimum house size was 35 sq. ft. and an average size of 100 sq. ft. Only about 20 percent of the houses had area of 150-200 sq ft. In Takiya 2 (Saraswati Nagar) the average house size was 250 to 300 sq. ft. The houses present scope for expansion only vertically and connect with the economic ability of the households. The double storied well-constructed houses are owned by those who are involved in businesses. As in Takiya2 where in the beginning

everyone decided on 250 to 300 sq. ft of land for them to build house on as part of the redevelopment design that was implemented by the residents when they had won the lease of the land (this is true for all except the last lane of the slum that falls within the railway jurisdiction). However the size had been enhanced by adding extra floors by those families who have the resources.

Most residents of slums in the nine settlements were found to reside in 'owned' houses. However there is a significant number of households who are staying on a rental basis. In Khadda Colony, Pune about 25 per cent of the community live on rental basis, Ambedkarnagar has about 10-20 percent households who are on rent. In Nagpur it was noticed that about 20 percent of the houses are rented. The people who stay on rent represent a distinct category among the slum dwellers; they live in smaller quarters and depend on the 'owners' for access to amenities.

Ownership of Lands & Security of Tenure

Historical factors, a combination of legal- institutional and informal developments have generated local contexts of ownership of lands under slums. These factors are important as they circumscribe the range of options available for communities to 'develop' or gain security of tenure.

Overall the proportions of lands under slums in all the three cities are low as compared to their numbers. In Bangalore, thus land under slums is only about 0.5% of its land area, in Pune it is 5% while in Nagpur it is 7.8%. Geographically, **slums are spread throughout the city in all the three cases. However, schemes for redevelopment seek to change this geography.**

Over 90% of slums in Bangalore are located on 'public' land while in Pune (Only about 60 slums on public land) and Nagpur(about 18% on private land) there is a significant proportion of privately owned lands under slums. This has implications for the reach of public policy related to regularization of settlements. **Yet, conversely, the number of declared slums in Nagpur and Pune is quite high as compared to Bangalore- a testament to the pioneering policy making with respect to slums in Maharashtra.**

Security of tenure is seen as one of the most critical factors in the positive investment in community infrastructure and housing by people. Among the nine settlements studied, varied issues about security of tenure were observed. The most privileged are the residents of the Sudarshan layout in Bangalore who have a 'patta'. The Kamla Dhanteshwari settlement in Nagpur was a notified slum until a few months back when the high court ruled in favour of the owner of the land and cancelled the said notification.

Security of tenure here does not mean a paper necessarily. Rather most people perceive a slum serviced by the municipal corporation as secure. Basic service availability to the slum gives the residents a sense of legitimacy and thus a sense of security. This is also in keeping with the practices of local governments where regulations for acceptability of slums are linked with service provision.

Distinct issues related to security of tenure were observed in all the three cities. In Pune, about 60 slums are located on defence and other crucial lands and where security of tenure is not tenable. A significant number of slums are located on environmentally sensitive zones such as riverbeds, hill side etc. In Tadiwala Road that adjoins the river bed, the flood zone of the river has been changed twice so far throwing the process of such decision making into dispute. The same applies to slums on hill slopes.

In Nagpur, identifying areas as slums itself is a contested process. The experience of Khamla Dhanteshwari which was denotified after litigation by the land owner is a case in point. Also there are several pockets with significant numbers of good housing structures. Jurisdictional issues such as those located on NIT land where NIT is responsible for development and NMC for civic amenities also creates complexities.

Bangalore has a large number of undeclared slums, particularly in the CMCs. Here there are several forms of tenure. These include-1) ID card by KSCB 2) Possession Certificate by BMP or BDA (abandoned within 2 years of its introduction) 3) Ashraya Householders patta 4) VAMBAY hakku patra 5) Gramthana certified 6) Regularization of revenue layout. Some of these tenural rights are conferred upon individual households, others are more public or communitarian in form, some have basis in law where there are others that are more customary in nature. This variety besides jurisdictional issues creates varying tenure and service conditions in the slum communities. Among the three settlements, residents of one slum had possession certificates, the other had a patta. However residents of Babuji Block had neither a possession certificate nor a patta.

Access to Housing Finance

The most accessed source of finance for upgradation of house is the money lender even though it comes at a cost of an exorbitant interest rate of 20-25% and in some cases even 30%.

Banks are reluctant to extend loans to the poor since there is a perception of the poor as defaulters, which works against them. They fall below the eligibility criteria for formal loans and also the paper work and requirements prevent the poor from even applying for such loans. The situation is universal with the exception of Takiya 2 in Nagpur where residents have tenure rights and relevant papers to access bank loan.

There are government schemes that give money for reconstruction of houses in Bangalore. The ex-councillor of Ramanna garden from Bangalore said, "Since 2 years Rajiv Gandhi Nikama scheme exist, through which scheme the poor among the poor slum dwellers can apply loan up to Rs. 40,000 for housing. I have helped people to access this loan".

Very few people in the three settlements however knew about this scheme.

In Ambedkar Nagar, Pune the 56ptimizes had helped people access grant (Rs. 50,000/-) under Valmiki Ambedkar Awas Yojana. Out of the 2000 proposals he had sent, 1000 families got sanction. Some of these families have spent more (in some cases almost 1 lac in addition to the

grant) from their own resources and constructed good houses including slabs, tiles and connection to the main drainage/ septic tanks.

The following chart depicts the sources of finance utilized by the residents at times of upgradation and construction.

Source of finance	Likelihood
Bank	Negligible
SHG	Sometimes savings made in SHGs come in handy.
Government Schemes	Likelihood increases if political backing is there, however takes a lot of time.
Employer	Women who work as house-help mostly borrow from the employer.
Sahukar	Most likely

Housing in Real Value Terms

An entire parallel real estate economy exists in the slums. Houses in all the nine settlements thus represent assets that have appreciated in value. It was observed in Pune that earlier to purchase a house one had to pay Rs. 500-600/- but now for a house of 20 ft by 15ft one has to pay Rs. 60,000- 80,000/-. People in slum buy land from each other (the first occupant sells the land to the new occupants and make an agreement on stamp paper and hand over bills of property tax and light bills etc.) This trend seems to be universal.

Renting a structure is also common. In Nagpur in Takiya², a one room house can easily fetch anywhere between Rs.400 to Rs.700 per month depending on the size of the room. A two-room house with independent toilet and bathroom would easily fetch a rent of Rs.1200 per month. However in Khamla Dhanteshwari which is strategically located but faced with a cancelled notification as a slum; the rental prices are only Rs150 to Rs.500 per month..

The appreciation of prices of slum housing has several dimensions. In Pune it was noticed that not all those who have rented their houses live in the community. People have moved out both for betterment or to meet basic expenses. This brings out the fact that there is far more heterogeneity among residents of slums and that there are classes within that need to be recognized.

Enhanced real estate values of the land have also sharpened the struggle for this priced resource i.e. the land generating new vulnerabilities for the residents as seen in the case of Kamla Dhanteshwari in Nagpur

There are new interests in the slum houses in prime city areas. Thus in Koramangala slum in Bangalore, the relatively closer location of the Slum to the city center has played an important role in its over-crowding. Most residents here have partitioned their huts/houses in the hope of obtaining some additional income. Today there are 9,000 families living in the Koramangala Slum in three clusters, namely, Laxman Rao Nagar, Rajendra Nagar, and Ambedkar Nagar, an

additional 3,000 households are tenants living in let out or sub-let portions of the original huts or houses.

People's Perception of the Housing Situation

The house in a slum may be a way of gaining a foothold in the city but all residents were acutely aware of its limitations. Residents from Bangalore said, "Our houses are so small, that they are hardly 12 by 13 feet. In that, where and how can we make a bedroom, a hall and a kitchen? Cooking, bathing, eating, sleeping, everything happens in the same room. We have no privacy at all".

They raised a concern, that, "Children see their parents being intimate with each other, which spoils their young minds. So, young girls elope at a very early age of 13 yrs. And our old people have to sleep out, whether it is hot or cold, because their children need the privacy". "We are not able to sleep properly as the house is small and number of family members ranges from 5-12" said Kuwariya, a mother from Nagpur.

Access to space within the house is granted to young girls, couples and women on a priority basis, those who bear the brunt of inadequate space most are the old people (men and women both). They expressed their feelings saying "Whether it rains, or if it is very hot, or even if there are mosquitoes, we have to sleep outside, because all our children and grandchildren are sleeping inside and there is no place".

Issues regarding lack of space are addressed by adding additional floors to the house, if the resources permit or by dividing the horizontal space in the house. This usually results in further reducing the space available but addresses the issues of extended families and privacy for newly married couples. Such division is also made in order to get additional income from rent.

Yet redevelopment as an option is seen with suspicion.

Poor's Perception of Redevelopment

Poor's historical interaction with the government which was along the lines of eviction, and tug of war over the said piece of land has created an air of disbelief towards government policies that address housing issues.

Adv. Bhai Vivek Chavan of Zhoppadpatti Bachao Sanghatana, Pune echoed this sentiment when he stated examples of many incidences where slum dwellers have been forced to vacate the land. However, the community survived because they fought the system in spite of poverty and backwardness. SRA, he said is the same strategy with new packaging which endeavors to favour the builders rather than the slum dwellers.

Poor people have also invested a lot from their personal resources into making the land what it is today and in making their houses. It's not just this investment but a sense of belonging to the land which the rehabilitation schemes threaten. It creates a state of helplessness, of alienation and marginalization, of being torn apart from the roots. Shri Dilip Sahu from Nagpur verbalized these

feelings when he said, “We have spent our hard earned money on building our own homes. We spent years in saving money, borrowing money from others on interest and with such trouble we have built our homes. To be told suddenly that these houses will be no more and that we will get apartments to live in makes me so depressed”. Another resident said, “Why our land should be given to the builders? Is it because our area has become a very costly area and vested interests wanting this land to make money?”

There is also a fear of being torn away from the network that has evolved within and around the community and is connected with their livelihood. Residents from Babuji block, Bangalore gave words to this fear when they said, “We are living under the threat of being shifted at any time because of the metro rail project. Even the rehabilitation that the Government is planning for us is somewhere in the outskirts of the city.”

Given the fact that in Pune and Bangalore, most rehabilitation schemes are located on the outskirts, this fear is very real.

There are also concerns about the impacts of being resettled in multistoried, bound structures. The structure and design of the redeveloped colonies prevent any possibilities of modification of the house to address the needs of the residing family such as space. When the forms of and access to collective space is being modified to the standards of the middle class localities and the personal space being restricted to a definitive 275 sq. ft. concerns regarding living space that these houses provide were uppermost in the minds of the people. These concerns were expressed as demands for larger space as in Nagpur “We think that we must be allowed 400 sq. ft. areas. We are living as Bhed-Bakri (cattle). We do not want to live like this. A person after marriage needs one room for himself and that he must get because every person has a right to live his personal life. By doing this there will be improvement in our living arrangement as well as improvement in the quality of life can take place.” And in questions as in Bangalore, “The quality of these houses is poor, if something happens to the houses; we will end up with nothing. And what are our chances of expanding the house in a multi storied building.” Confusion regarding maintenance of multi-storied structures is there among the poor residents. Shri Agre from Nagpur said, “We just cannot think of giving up our houses and moving elsewhere or into an apartment and staying there. Moreover we are unable to get municipal services properly in the slum and then what will be our fate once the Cooperative is formed? If we have to attend to all the essential facilities in the apartment, how will we... I can only sense trouble in this”

These concerns and feelings were validated by the experts, Dr. Meera Bapat said, “SRA has created insecurity, and fear, among the slum dwellers. On one hand, they are happy that they would be living in apartments, but on the other hand, there is apprehension whether they would be removed from the main city or the area they live”.

Other concerns expressed by the experts are the operating and maintenance cost considering the current FSI (Floor Space Index) allowed under SRA is 3. Mr. Avinash Salve (Member of Pune Municipal Council elected for the 2nd Term) is against SRA since he feels that it will be difficult to maintain and manage and the expenses of operating and management with regard to water and elevators since the construction will be seven-storied construction.

Overall people are sceptical of SRA, however the consent clause is played by the developers by pitching money and pocketing a few powerful and influential people in the community. The Present modus operandi of the developers is that they catch hold of 5 -6 influential people, representing different groups in the community. The current rate is Rs 2000 or 3000 per agreement, in Pune, for obtaining consent. Along with this they are given money for out of pocket expenses and are assured two additional flats. So without any discussions in the community they silently obtain the consent of many before they openly start operating. As Dr. Meera Bapat aptly put it, “the issue of urban slums and of poverty is the issue of political economy of land. And therefore, there will be always an insecurity of shelter among urban poor, unless their right to land is ensured by way of legislation which is very difficult to achieve in the present context of economic liberalization.”

Another issue that relates to redevelopment is eligibility criteria which is a photo pass and ration card. This is an issue, especially in Pune and Bangalore. In Bangalore, possession certificates were issued in 2005 and the scheme was withdrawn barely two years later, benefiting only about 4000 households. In Pune the photopass scheme is recently introduced, so far only about 10,000 households had availed of it.

BASIC SERVICES AND INFRASTRUCTURE

Basic Services and infrastructure represent a sector that is perhaps as vital to the existence of poor in the city as economic opportunity. The following section describes the process of availing each basic amenity, its current status and quality as experienced by the people.

Water

A glimpse into the history of all the settlements, irrespective of the city, tells a tale of struggle for access to water.

In Takiya 2, people had to run to the railway cabin adjacent to the area to collect water. Sometimes they were even caught for ‘stealing’ water and taken to police lock up!. The New Pandhrabodi slum residents used to collect water from talabs (ponds). Some said that they used to bribe the guard at the Vice Chancellor’s bungalow and bring water from there too! In the Kamla Danteshwari slum, people had to travel long distances to fetch water. They had to walk about 2-3 Kms. Away to bring water. In Pune, residents of Kishkindha Nagar had to climb down the hill and walk another 2-3 kms to get water. Residents of Ambedkar Nagar faced assaults from the traders in market yard if they fetched water from the tap located in the market. People who lived in societies refused to give water. They had to walk 3-4 kms. To get water. Same is the story of Bangalore where drinking water was a priced and difficult commodity and had to be fetched from a distance of atleast 3 kms.

The residents of Kamla Dhanteshwari together dug five wells; and monetarily contributed to make provisions for access of water when they had no provision from the city. In Takiya 2 also the residents dug a well to address their water needs.

It was observed that many slum settlements got their first public tap around 1980s. Service levels have improved significantly since then. In Bangalore, people said they got the water connection about 10-15 years back. Even now personal water connections are almost non-existent and the communities are serviced mainly by public taps.

The following table describes the current nature and levels of water supply in the nine settlements:

Name of settlement	Sources of water supply	Level of provision
Khamla Dhanteshwari	Water taps, hand pumps	4 public taps, 5 hand pumps, 50 percent private connections
Takiya 2	Water taps, hand pump, well	6 public taps, 30 private connections, 1 well, 2 hand pumps
New Pandhrabodi	Water taps	7 public taps, 8 percent families have individual connection
Ambedkar Nagar	Water taps	100 percent individual connections
Khadda Colony	Water Taps	100 percent individual connections
Kishkindha nagar	Taps linked to tank	Shared between 10-15 households
Sudarshan Layout	Public taps	6 public taps
Babuji Block	Public taps	14 public taps
Ramanna Garden	Public taps	14 public taps

In Nagpur water issues were noticed in all the three settlements, within New Pandhrabodi the areas in the higher altitudes have severe water problem, especially in summers. Women complained bitterly about the daily fights over water. They fumed that ‘there is politics in everything here’. One of them even said, “I get up at 4 O’clock in the morning and fill water to avoid fights at the tap.’ Women also complained that the water sources are not spread evenly across the slum because of which some people have to still walk long distance to get water. As Narbadiya remarked, “since we women have to bring water, it is our time which is lost in this chore. If the tap/well is closer to our homes, we can save some precious time”.

Babuji Block and Ramanna Garden in Bangalore also face difficulties in water supply, however, Sudarshan Layout located right behind IBM gets 24 hours water supply. Issues related to scarcity of water were almost non-existent in Pune except in Kishkindha Nagar where due to the hilly terrain lifting water is a problem. The pressure of water is thus very low.

Besides the issue of inadequacy, the major issue about water supply faced in all three cities was that of the timings of supply. In Kishkindha Nagar of Pune, water is mainly supplied around 2-3 in the night. Women have to wake up to fetch water. In Nagpur too, water was available from 7p.m to 6 a.m, thereby affecting the rest times for women in particular. Two communities in Bangalore- Babuji block and Ramanna Garden also received water in the night.

In Ramanna Garden 7 taps are non functional.. The other major issue about water supply was the quality of water supplied. In Bangalore people said, “Water is not clean; sometimes it is contaminated with the sewage water’. Such issues were not reported in the other two cities.

Overall people from all the nine settlements consider the current situation of water better than before but not satisfactory.

In Bangalore, the BWSSB which is in charge of the water supply has initiated some innovation in provision of water and drainage services to slums. As part of the BWSSB- AUSAID Project, several options for improved services were tested. An option of shared connections as well as individual ones is offered based on local conditions and ability to pay. However currently only a small number of settlements ie about 25 have been covered under this scheme which is gradually being extended to cover all parts of BMP. The discontinuation of about 800 public taps as an accompaniment to this is however being widely critiqued. In Pune, individual water connections have been provided in most places, drainage facilities are however absent. This has been done around 5 years back. One persistent issue in Pune is however the existence of public taps even in settlements that are covered by household taps universally. In Nagpur the GTZ Project (1996-2004) was aimed at initiating improved institutional capacity for service delivery to slums. However the situation in these three slums does not show significant improvement.

Toilets

Access to a toilet relates to sanitary living conditions and overall it is a matter of a dignified existence. It is also concerned with safety (specifically for women and children), and has a dimension of special needs, especially in case of the old and the physically challenged.

It was noticed in Pune and Bangalore that people mainly used public toilets and in case of non-usable toilets they resort to using whatever open space at the outskirts of the community was available. In Nagpur many people had personal toilets.

In Ambedkar Nagar, Pune, only one unit (ten seats) toilet was available, so many (40%) of the people were forced to use the open plot on one side of the community which belongs to the market yard, now market yard is constructing a wall around it since it is reserved for the wholesale flower market. However, PMC is constructing another unit of 30 seats before the wall gets constructed. Kishkindha Nagar has one toilet block of 12 seats at lower end of the hill and uphill there are no toilet blocks. Everyone who stays on the upper side is forced to defecate in the open. In Khadda Colony, there are three toilet blocks of which only one is in use (one is locked and other is being repaired). In total there are 18 seats for women and 22 for men. In Bangalore also it was noticed that the number of toilet blocks available was insufficient in comparison to the number of people. Sudarshan Layout has just one toilet block, Babuji Block has one free and one pay and use toilet block and Ramanna Garden has three toilets blocks of which two are free and one is pay and use. A very large number of the residents in the Khamla Danteshwari slum in Nagpur have their own private toilets. There are no public or community toilets in the slum and those few who do not have access to toilet defecate in the open space. In the Takiya2 slum it is estimated that 60 percent of the residents have private toilets while the remaining 40 percent use the public or community toilets available in the slum or defecate near the railway lines. There are five public toilets for women and five for men. In New Pandhrabodi about 90 percent of the people have their own toilets. The remaining ten percent of the residents defecate on open grounds. There is no community toilet in the slum.

The access to toilets is thus much better in Nagpur as compared to the other two cities. Here the predominant service model is that of individual toilet provision. However both in Pune and Bangalore where the settlements are much denser, the public toilet model has been favored. In Pune, a push to the construction of toilet blocks in slums was made possible through the leadership of the Municipal Commissioner who perceived the need for toilets as a priority and undertook toilet construction for slum dwellers at an unprecedented scale in 1999-2002. In this period, around 400 blocks with more than 10,000 toilet seats were constructed through NGOs, which were selected through a process of inviting bids. These blocks were then handed over to CBOs for maintenance on a pay and use basis. In Bangalore there has been no such initiative though largely a model of pay and use toilet is being adopted. The situations on the ground however reveal the tremendous gap between demand and provision.

The gap in toilet availability results in open defecation, which has direct and indirect cost implications for the community and the families. In Kishkindha Nagar in Pune where people practice open defecation on the higher side of the hilltop; there are several cases of accidents during the rainy season. The indirect costs on health are of course evident.

There are several issues associated with public toilets. The women in Pune and Bangalore complained that the young anti-social elements of the slum sit near the public toilets intimidating the women who wish to use the toilets. The most prominent issue is however one of maintenance. Several people in Bangalore expressed their plight saying, "The public toilets are not maintained properly. They (the service line providers) do not clean it everyday. Sometimes the smell is so much that at times we are unable to have our food also". These issues were also expressed by the residents of Takiya² in Nagpur. Most of the toilets in Khadda colony are not usable owing to non-maintenance, they are locked. Babuji Block and Ramanna Garden residents complained of the septic leaks that make life even more difficult for them.

In Nagpur where the issue of access was not major, the blockage of sewer lines is experienced as a frequent problem. The residents said that most of the sewerage lines get blocked every 3 to 4 days and they have to pay the Municipal cleaners to get it cleared. **Overall the access of toilets is vexed due to issues of inadequacy and poor maintenance.**

Solid Waste Management

Access to waste collection facility relates to the overall hygiene and environment in the slum. Currently there is no system of Garbage collection in Kishkindha Nagar where people throw garbage in the can located outside the slum or in open areas. 'Ghanta gaadi' is available in the other two communities. The waste collection system in Nagpur and Bangalore was also found to be the same. The 'Ghanta Gaadi' is a garbage collection vehicle (it has a bell). The garbage collector comes to a particular spot in the slum where by the way of ringing the bell or the whistle he indicates his presence to the slum dweller and calls out to bring the garbage. Thus, in both the cities the bell or the whistle has become the call of the garbage collector.

The residents of New Pandhrabodi were of the opinion that this system of garbage collection is flawed. Though the garbage collector comes everyday, due to the terrain he cannot bring his vehicle inside any of the lanes. In Khamla Dhanteshwari the garbage vehicle comes only on the main West High Court Road, on the side of the slum and does not enter the lanes. The lanes here

are not very narrow and it is possible for the vehicle to enter the slum lanes but they do not. Similar is the situation in Takiya² where the 'Ghanta Gaadi' comes every day but he walks only on the main road and not in any of the gullies though the gullies are not very narrow. Similar complaints were heard from Bangalore "There does not seem to be a systematic and well-designed system of garbage collection. He (garbage collector) will come on the main road, and whistle and he does not wait even for 5 minutes. If we go in time to the main road, then he will take the garbage else we have to dump it elsewhere ..."

Residents from another settlement added, "There is only one dustbin for the whole area". In Pune also it was noticed that there is no adequate provision for dustbins, there is usually one bin located outside the slum. In Nagpur unavailability of garbage bins relates to the city's vision of being the 'dust-bin free city'.

There were also complaints of the garbage collector demanding extra money for collection of garbage from the slums in all the cities. "He doesn't come everyday and whenever there is a festival like Holi, Dasserha or Padwa, we have to pay Rs. 11 instead of the usual 10" said Mrs. Sangita Meshram in Nagpur. When the residents of Khamla Dhanteshwari questioned the garbage collector about not collecting garbage from their house, he agreed to collect the garbage from their doorstep if they paid him Rs. 20 per family. Families, who are unable to pay the said amount and those who miss the garbage collector when he comes, throw the garbage in drains, in open grounds, on the streets etc.

The areas worst affected by this are common and open spaces, garbage heaps on these are a common sight across all settlements in especially Bangalore and Pune. Garbage often blocks the drains in the slums and results in flooding. The other neglected area are internal lanes, even in Nagpur, which is relatively a clean city. "Jhadoo wallah does not come inside the slum; he cleans only the main lanes. Safaie Kamghar comes once in fifteen days or once in a month so we keep our surroundings clean by ourselves", said Smt. Rajashri Patil. "Nobody comes from Municipal Corporation to clean our place but they come when we invite them for any function in the slum" said Shri Babanrao Atram sarcastically.

Solid Waste collection in slums is a relatively new initiative of all the Corporations studied. The names for particular schemes differ but the model of service chosen in all these places is one of NGO contractors who are linked to a ghanta gadi(a cart with a bell). This has introduced some level of service provision, however there are no attempts to introduce segregation nor are there attempts to introduce dimensions of accountability to the community residents in spite of payment.

Drainage

A good drainage system is one of the basic requirements in any community to drain out wastewater from bathing, washing etc. on a daily basis and more so to drain rainwater. At present, rains play havoc in the lives of the slum dwellers exacerbating the existing problems. Concerns related to water logging especially during monsoons were heard from all the settlements except those situated on the hills such as Kishkindha Nagar in Pune and the upper section of New Pandhrabodi in Nagpur and Takiya². It is so severe that residents find it difficult

to move around. Said Deepak from New Pandhrahodi, “Kichad me chalna padtha hai”. Bena concurs, “Everywhere there is only this sticky mud and we still live in such terrible conditions”.

The problem of rainwater entering the homes is also experienced by the residents of Sudarshan Layout owing to a faulty drainage system, “During rainy season, the water flows back through the pipes and floods our houses with drainage water. We block the passage using old clothes, and because of the smell, the male members do not stay at home.” The residents complained that the clogged water is a breeding ground for mosquitoes and it affects the health of their children. In Kishkindha Nagar of Pune, the women located along the lower slopes said, “If there is incessant rain for about 12 hours then water enters our homes”. Since the gutters also overflow the water that enters the homes is polluted. In the other slums some amount of water logging and the subsequent slushy path (results of bad roads) is an issue during the rains.

Residents expressed their aspirations in relation to drainage saying, “There should be closed drainage lines, regular maintenance and repairs of drainage lines should be undertaken and there should be co-ordination between the employees of the ward office.”

The situation thus reveals that there is a general absence of effective drainage links in all the settlements. Partly this is an issue of segregating the service of water supply (which is considered humanitarian) from drainage and partly as a fault of all design systems that do not link slum services to the city networks.

The AUSAID Project in Bangalore has some plans towards this but it is too early in the day.

Roads

Lack of constructed paths within the slum is connected with access to services. Good roads are also important elements for the economic activity within the slum as they ease transport and create access to and between the houses within the settlement

Many of the past memories of residents are associated with the condition of roads in the settlement. In Bangalore they said, “We had to walk through knee deep mud and slush to reach our house”. The residents of Nagpur shared a similar experience saying, “In earlier days there were no roads at all, only slush and city waste and we had to walk through this muck”. In Pune several residents recalled that, “Earlier the roads in the slums were not constructed. In monsoon, the situation used to get worse due to water clogging. The situation thus used to get sordid as there used to be no place for people to sit around or for children to play”.

Residents of Ambedkar Nagar, Pune informed that the main road leading in the community was constructed in 77-78. Other internal roads have been constructed in late 80s. The internal roads are now concretized. In Kishkindha Nagar and Khadda colony also it was found that the most of the internal roads are concretized. Sudarshan Layout in Bangalore had good roads. They said, “The road facility was given only ten years back, and that also because we fought with the leaders who came asking for votes.’ In Nagpur it was found that the in New Pandhrahodi people had worked together to construct the roads in the slum. The community members constructed the initial roads and later on the NMC had constructed the tarred roads in the community. The

internal lanes were linked in 1997. Only seven years ago, the roads were made. The access roads to Takiya2 are tarred however there are no proper internal roads within the slum. The residents shared that “every three years, there is road construction work undertaken by the authorities. This provides jobs to some of us. However the quality of this work is bad and the roads don’t last long.” Worst is the situation of Khamla Dhanteshwari, which has six cemented lanes from the main West High Court Road (this road to MIHAN, the slum is situated on the MIHAN corridor) leading into it, however within the settlement there are kaccha bylanes. During rainy season these kaccha bylanes get terribly muddy and impossible to walk. People have to wade through this mess to reach the main road.

Electricity

In all the cities it was found that within every community most of the houses have electric connection but there were always a few who could not afford to have an electricity connection.

It was found that 75 percent of the people in Ambedkar Nagar, Pune have authorized meter. Those who do not have electricity meter buy electricity connection from their closest neighbors on rent. For a single bulb, the buyer has to give basic rent of Rs.100/- per month with a proportionate increase related to amenities run on electricity used in the household. Many residents said, “We have applied but got no response from MSEB. We are willing to bear the cost of the connection, provided MSEB responds and connection is on our name.” Similar issue was present in Bangalore where residents of Sudarshan Layout complained regarding the electric connection, “We have met the officials, we have given the formal letters that they required from us, we even met a judge to talk for us, but nothing worked”.

The slum residents in Bangalore also had issues about the very high electricity bills in relation to actual consumption. This results in frequent disconnections. Issues of reconnection after electricity being disconnect were also experienced. The residents in Bangalore said, “When we have to get a re-connection, then we are unable to get it through BESCO, and so we get a private person to get it done, which is an added financial burden for us”.

Availability of streetlights in a slum is another aspect that relates to safety of the residents. It was in the early 80s that the first street light came to Khamla Dhanteshwari and Takiya2 in Nagpur. Residents recall, “It was difficult before as there was darkness everywhere. It was scary in the evening”. Presently there are six streetlights in Khamla Dhanteshwari and ten streetlights in Takiya2. The residents felt that only the front and middle part of the slum had streetlights and the rear portion of the slum was in darkness. New Pandhribodi got electricity in 1978, now it has 25 streetlights. In Pune and Nagpur too the situation of streetlights was adequate.

Electricity in many ways thus seems to be a service where there has been a high degree of integration with the mainstream. In Bangalore, particularly the State Government had a special scheme called the Bhagya jyothi for installation of electric meters but which has now been withdrawn.

SLUM AND MUNICIPAL INTERFACE

Municipal or local governments are the primary agency with whom the poor interface. However the degree of importance of this agency varies from city to city. Thus in Pune and Nagpur most interactions that people had were with the Municipal Corporation, though there were some issues of jurisdiction. In Bangalore the scenario was extremely complex with multiple agencies responsible for various services. Some of the agencies that the poor had to interface with here were KSCB (Karnataka Slum Clearance Board), BDA(Bangalore Development Authority), BWSSB(Bangalore Water Supply and Sewerage Board) ,BESCOM (Bangalore Electric Supply Company) besides the BBMP.

The relationship between slum dwellers and local bodies has been conventionally characterized by apathy and distrust. The people's first encounter with the municipal corporation is the effort to evict them. Essential services were provided in slums only after due policy changes at Central and State level, the municipalities continue to regard slum dwellers as encroachers. It is in this backdrop that we review the current status of the slum-municipal interface. The various dimensions explored include the systems and forums for interface, interface at multiple levels and the content of the interface.

Systems/Forums for interface

The primary forums available for interface with the Corporation are oriented towards grievance redressal, residents in Nagpur elaborated, "Each one goes with their own individual complaints such as choking of sewerage lines etc. However if the problems are common, then a group of 7 to 8 people goes together to submit an application or to meet the officials." A similar process was described by people in the other two cities too. These processes are the same as their means of interface with citizens other than slum dwellers too.

There is no separate grievance cell in any of the departments said a corporation officer in Bangalore, "When people come to us with a complaint, then we directly talk to the service line providers and solve the issues". The Pune, Dy. Municipal Commissioner explained the process, "The complaints are registered in the ward office. The Mukadam (contractor) are assigned to resolve the grassroots level issues. They are expected to resolve the issues according to time limits determined by citizen's chart. For e.g. Issues related to tap leakage and drainage is expected to be resolved within 24 hours. Non-cognizable complaint takes a week to be resolved. Issues that are more complex are reviewed before any action is taken. A team of (Mistry, mukadam, bigaris) is formed for each department to tackle people's issues. This team reports to junior engineer, who further reports to Assistant Engineer, who then informs to zonal officer. Every citizen has direct access to the office and they all use it."

Responsiveness of these Systems

The common complaint heard from the poor across all cities regarding 'complaints and grievances' was non-responsiveness on part of the concerned officer. Their experience was that the authorities do not respond appropriately to their demands or difficulties. As

residents from Nagpur put it, “they will say come tomorrow as I have some urgent meeting and when we go the next day they will say come tomorrow and when we go again the third day, the officer is not at his desk or if he is there, he will say that the right person who can help you is some other person in the same office or another office. Finally after repeated attempts at finding a solution, we give up as we cannot miss our work, every day costs us”. They said, “Corporation people do not act properly on any slum issues. Water cleaning, solid waste disposal are not properly taken care of. Public toilets are made but their doors not proper. If we make a complaint thrice then they look into the matter.” Pune residents shared the same experience, they said, “Even after repeated complaints are registered at the ward office they pay no heed. The ward office does not usually respond quickly or positively.” Residents in Bangalore had a similar story regarding the choking of drains—a frequent problem faced. They said, “If the ‘mori’ gets blocked then we write a petition and give them. We wait for three days for someone to come. No one comes. Then one of us will leave our work, and go to the office, and there wait for almost half a day, still no one will come. After many attempts, the officer sitting there will tell the cleaners to go to our area for cleaning. And then for the person who comes to clean, we have to give Rs.10/- per house, which comes around Rs.300/-. Only then they come, and even then they don’t do the work properly. The ‘mori’ gets blocked within the next two days”.

The general experience that slum residents have with municipal officials is thus one of apathy.

Interface with Lower Level Service Providers

Slum residents interact very frequently with the drainage worker, sanitation worker, garbage collector and the wireman. The relation between slum residents and lower level service providers resonates power play (money and physical and verbal abuse become the tools) where both are the oppressor and the oppressed. **Most of the lowest rung service providers are from same class and caste as slum dwellers and are most often slum residents.** Quite often slum dwellers get the work done on this personal contact basis, which works at times and leads to conflicts at times. Also the service providers enjoy the ‘power’ of being part of the government and quite often are arrogant. However **the importance of understanding the interface with the Corporation at this level is to understand the difference between talk and walk and the nature of porousness of bureaucratic systems which are otherwise non responsive.**

People from all the settlements had complaints against the garbage collector of not coming on time and of seeking money. However there is also some empathy for these workers. Discussions with residents brought out the fact that the lower level providers had heavy workload and are paid very little for the work. The conditions they work in are oppressive and exploitative and thus it was ok to give money.

Similarly when officials in Bangalore asked the residents of Sudarshan layout to make an official complaint against the garbage collector they didn’t do it because he has been working in the slum since past 22 years.

The service providers too had several complaints about the slum dwellers. The garbage collectors say, “We start our work at 7 in the morning. We go from house to house telling people we have

come by whistling. Some come out and give it to us. Some keep it in their doorstep and ask us to take it, still others sleep. It is these people who sleep who complain that we are not working properly.” The garbage collectors also complained of mistreatment from the slum dwellers and improper disposal of garbage. The complaints of mistreatment and brawl were heard from the drainage worker also. The electrical worker said, “it is not an easy job to disconnect the electricity from the slum house, often slum dweller behave harshly and use abusive language.” The cleaner from Babuji block said, “We would prefer to work in areas where the middle class and the upper class people reside because, blockages don’t happen so frequently, and once when we clean it there is no problem for the next five to six months. And they also treat us with dignity and respect”. Similar sentiments were expressed by the other service line providers when they said, “Working in other areas is better because people treat us with some dignity. Whereas in the slums they use filthy words and sometimes they also manhandle us”.

The arena of practice is often a grey area where access can be created or the quality of service improved by a little exchange of money or favors. Thus slums where there is no official water connection can get water, repair work in houses or their extension is tolerated and repairs to amenities can be undertaken without the tedium of multiple visits to arrogant officials. Lower rung service providers are useful for these purposes.

Interface with Ward/Zonal Offices

The experience of interaction of poor with the ward office and the officers was one of being disregarded, of being sidelined and of being belittled. It is an experience of being oppressed and powerless.

People hardly go the ward offices with their grievances. Firstly they do not know which window to go to. Secondly officials always ask for written complaint, which people think is a bureaucratic nuisance. Thirdly they hardly get appropriate response from the person across the window. As Leela Ramtekke from Nagpur put forth, “We are not educated enough to draft a letter and go to the Corporation office to give complaints or make enquiries. Even if I wish to complain about the water scarcity or inadequate solid waste management, who will accept my complaint? The thought of making tedious rounds to the NMC office and coming home to see the same problem will only make me sad. So I do not bother to do anything except make small contributions to the local leaders who try to solve the problem.” Further, “Even if we go, nobody pays any attention to us. We are made to wait and wait and then we return empty handed without getting the work done for which we went there in the first place.”

The Deputy Municipal Commissioner in Pune accorded the delay in response to people’s ignorance, “They need to see that they lodge complaint to the appropriate department. If a complaint is lodged in the wrong department then the process of resolving gets prolonged.”

Some new practices were observed in Pune and Nagpur. In Pune ward meetings are conducted annually for people to be able to express their grievances and help in finding solutions. Ward officers inform people about these meetings. These meetings are conducted

by officials of PMC in the presence of councilors, both men and women particularly elderly people attend these meetings.

The Nagpur Municipal Commissioner has introduced 'Field Visits' for all the officials on Wednesdays. On Wednesdays the officials of each zone are expected to visit their respective area with a view to reach out to the people and to know what their grievances are. On the same day the Municipal Commissioner holds review meetings with ward officers, zonal heads, and other officials to take stock of the weekly developments. These seem to be positive developments but none of the slum settlements studied had experienced these systems. Yet these systems have the potential to metamorphose into a participatory and inclusive provisioning for the poor.

Interface with Councilors

In all the encounters of the poor with the hostile administrative systems, it is the political parties who accord benefits to them and try to stand by them. It is the political parties and councilors, who push the boundaries of local legislation and policy to recognize the poor and give them services. In the long and often uncertain journey to acceptance by city, it is they who become the saviors including providing basic material to the poor for their shelter and indulging in other patronizing acts of charity

All the elders of New Pandhribodi credited the creation of the slum to Shri. Mahadeo Borkar, the elected representative of area in those days who was committed to the task of establishing and developing the slum. He helped fight many evictions and build almost everything in infrastructure. According to them, he was their true leader.

It was noticed that the councilors have their office in the slum or closely located such that can be accessed by the residents (that may not be the purpose though). Most of the local party workers are youth from the slum that run around for the party work and campaign and rally extensively during elections. Most of the councilors take a round in the ward at least on alternate day and people contact at that time. He stays in his ward, so is easily accessible. Most of the people also have his (the councilor's) cell no. At times people also contact through party workers. But that is just to give a message. Normally people prefer direct contact. The councilors thus have established systems of communication with residents. It needs to be noted that these systems are proximate and also suitable in terms of timings.

Among the major reasons why people approach councilors, are problems that relate to lack of access of basic services such as roads, construction of drainage, new electrical connections, access to schemes, issue of PDS, photo pass, issues related to housing and rehabilitation. From people's point of view, the role of elected representative is extremely crucial in terms of pro-poor governance. People normally go to those who can make the service providers move. As Leela from Nagpur said, "we are poor and illiterate and do not know any 'saabs' and 'babus' in the zonal office. So who will bother about us? We only know the Corporator". This sentiment was echoed by people in Pune who said, "The department does not respond to us unless there is a pressure and this pressure is exercised by the corporator (councilor)". People feel only because of their intervention officers do something; otherwise officials would do nothing for slum or poor

people. The Assistant engineer from Babuji block in Bangalore said, “If the people have any complaints they mostly come through their political leaders.”

Councilors are in constant tussle with the Municipal Corporation to secure services for their constituencies and their votes. Residents of Ambedkar Nagar in Pune credit the construction of roads and electrical connections in the slum to their elected representative, “In last five years, after he was elected as a corporator of this area the roads have been constructed. Electricity connection was provided in 1994, but until 1996, private connection was not installed. In 1998, corporator made arrangement of private connection.” Residents of Kishkindha Nagar too said, “in last 5 years some of the changes that have happened such as roads, drainage lines, electricity poles, water tanks etc are because of Corporator.”

Community level issues such as internal arguments, fights among neighbors are also tackled through political parties and elected representatives. People said, “We are poor, if we go to police station both the parties (complainant and the defender) have to pay money to police to register a case.” Therefore, the local leaders resolve people’s issue. The local leaders are also sometimes called to resolve personal issues and internal issues. The local leaders listen to public grievances and try to resolve it as far as possible. The councilors have also helped the community people by providing free license and free tailoring machines. The councilor has also helped to access pension by the old people in the slums and to access government schemes.

The councilor and his ‘agents’ are thus a single window interface with the municipal corporation for the poor.

The people are aware that this is a manipulative relationship. Old residents of Sudarshan Layout complained, “We are not getting our pensions, some of us were getting it six months back, then it stopped. When we enquired about it, they said they will take care of it after the elections. Elections are now over, but still they are not doing anything about it”. The experience of New Pandhrabodi residents over the years is that some councilors have helped while some have not. They also said that the councilor tends to help with the eye on the vote and so if they get to know that the slum has not voted for them, they neglect the needs of the slum. Poor in Bangalore said, “Political leader’s outlook is that of ‘voter’s bank’, therefore only those things that would benefit the leaders are given to the poor. They ignore the real issues.” **But today the government is withdrawing itself from all its responsibilities and refraining from public services. This is affecting us. We have no choice”**

Intermediaries

The poor try to balance this equation through numbers by mobilizing themselves. They achieve power in collectivism. Formation of CBOs in many communities is a formalization of this process. Jankalyan Bahuudyeshiya Sangharsh Samiti is a youth collective formed in 2003 in Khamla Dhanteshwari of Nagpur. It was motivated by the elder members of the slum, the youth say, “We need facilities, we need to survive, and we have a right to live. We youth can fight for our own rights. For the same reason we formed this organization. If we go ahead and fight then only they (officer) will think about us”. Although there were three more CBOs in the slum namely, Mandir Dev Seva Sanskritik Mandal (registered), Zopda Sudhar Samiti

(registered), Kabir Panth Satsangh Samiti (not registered), it was only BJSS which was active in taking up common issues of the slum. In Nagpur, except for New Pandhrabodi, the other two slums have local CBOs, which are active in mobilizing the people and securing various facilities for them. Zopada Sudhar Sangharsh Samiti is the CBO in Takiya². In Bangalore, Sudarshan layout has an active youth collective.

The relationship between the CBOs and the people is multilayered. The CBO often represents the collective interests of people in the slum. When Khamla Dhanteshwari was denotified, the people of slum came together for 15 days in the morning and in the evening for peaceful protests. The CBOs also take up works within the settlement such as mandir construction, celebration of festivals etc. They also follow up on individual applications and grievances with the government agencies. However there were also communities where the people had lost trust in the CBO as in Takiya². **In settlements such as New Pandhrabodi area where there were no active CBOs, the people were totally dependent on the local councilor for redressal of their grievances.** This puts them in a vulnerable situation as they have to blindly follow what ever the local councilor wishes them to do.

INFORMATION SYSTEMS

Efficient and effective flow of information is the foundation to participation. A critical dimension of pro poor governance is the need for information systems at various levels; Information within the municipal corporation traversing horizontal and vertical structures and information between the Municipal Corporation and urban poor being the two most important.

Indicators of an efficient information system between the municipal corporation and the urban poor are level of awareness about schemes among slum residents, the people's experience of eligibility requirements, their knowledge of process of land entitlement and slum notification and an overall scope for contribution of ideas by slum residents.

It was found in all the three cities that the awareness among poor of government schemes is almost negligible.

Level of Awareness About Schemes Among the Poor

In Bangalore Rajiv Gandhi Nikamna scheme, is a scheme, which relates to housing loan for the poor. It provides the slum dwellers, who have stayed in a particular place for more than 10 yrs, a sum of Rs.40,000/-, towards house loans. Most of the residents in the three communities were however not aware of it. Among all the various actors who were interviewed about the schemes regarding housing for the slum dwellers, only two of them were aware of this above mentioned scheme. The others simply said that there were no schemes regarding housing for the slum dwellers, and that they have to build their own houses. Very few thus have applied for the loan under this scheme, and many among them have not yet received the loan. There is no mechanism to track the applications and the concerned authority only says that it is still in process.

Similar was the situation in Nagpur where the slum dwellers said, “We do not know whom to approach to apply for pension, or even to know about what schemes are available for us through the Government. Even if we have any problem, they point fingers at others and we end up going on a wild goose chase, achieving nothing in the end”.

In Pune it was found that the level of knowledge about schemes seemed to be relatively high. People from Ambedkar Nagar said, “PMC has some schemes for slum improvement and the community we had received some funds for infrastructure development especially drinking water taps, and internal construction of roads. UCD project has lots of programmes such as vocational training, scholarships for the children.” Apart from these they were not aware about any schemes for them. Of the schemes they knew, they do not know how to access them. Similarly in Kishkindha Nagar, some people have benefited under UCD schemes where bicycle was given to students who scored 60 percent marks and sewing machines were distributed to women. 2-3 Widows have benefited from Sanjay Gandhi Niradhar Scheme and one person has taken Rs.5000/- on loan from UCD to start painting business. These people have a positive experience of the scheme. In Kishkindha Nagar people were also happy with the way ICDS functions. It was found that the local leader monitors its activities.

The above responses and experiences are outcomes of the fact that there are few to no mechanisms for informing the poor about schemes. The schemes remain writings on paper and the positive impact they could have had on the lives of many poor men, women, girls, youth, aged is lost to this basic flaw. Further in the absence of widespread information, most of the time people trust local leaders and social workers of other organizations to avail the schemes. The communities in Nagpur alleged that only those people, who are close to the leaders in the community or the elected members, receive all the benefits.

The Nagpur Municipal Corporation has created a website of its own where all information about the city, decisions of the Standing Committee and the House and details of government schemes etc. are given. Regular briefings by the Municipal Commissioner, Chairman of the Standing Committee and the Mayor appear in the local media. The NMC has also decided to bring out its own publication which will include information that the citizens need to know the officials of NMC claimed that, “Whenever any scheme is put up for the slum dwellers, we inform the eligible people about it”. However none of the residents in any of the slums knew about the website. Even the youth who had some knowledge of computer were not aware about the website of the NMC.

UCD in Pune has tried to plug this gap to an extent by bringing in the concept of Neighbourhood Groups (NHGs). The fundamental objective of this group is to organize and strengthen people. A group comprise of 50 families. A woman is assigned as RCV. She plays a major in executing the NHGs and is expected to inform the members of the development schemes implemented by PMC, get grants for various projects, build awareness on different issues, resolve local level issues such as electricity, water supply, roads, drainage, cleaning etc. as well as minor disputes within family members of among neighbours. Number of NHGs together form Neighbourhood Groups Committee (NGC), number of NGC forms Pune Community Development Society.

However the functioning of the system on the ground is not effective. People complained, “The UCD workers sit in the office but do not move around in the community and none of the government officer visit the slum”. The information system here is implemented without any monitoring and evaluation. Also the system is person dependent.

Eligibility for Entitlements

Eligibility requirements to access the schemes were another reason why many poor through the cities were not able to access the schemes even when they knew about it. These eligibility requirements are contingent upon documentary of proof of various kinds, accessing such proofs is an important part of claim making of the poor. Procedures for accessing such proofs are not easy. Thus it was found that in Pune a substantial number of people did not possess ration cards or other residential proofs. Several household did not have their name in the BPL lists. In Bangalore while the process of availing other documents was equally taxing, almost everyone had their name in the BPL lists. In all the three cities people complained that it is not easy to get a photo pass and a ration card made. There is a market for such documents where after making several rounds of the Municipal Corporation without benefit people fall in the trap of agents who promise to get them ration cards at a price.

Poor’s knowledge of process of land entitlement and slum notification

Land entitlement and slum notification are the most important concerns and issues for the slum residents in all the cities. The struggle is historical and the poor actively seek information on the said processes.

By and large, people in all the three cities experienced that they were at the receiving end of decisions that impact their lives without any active process of consultation or information.

Akrama-Sakrama in Bangalore is a housing related legislation, which says that if a slum family has stayed in the same place for over 10 years then they are eligible for a possession certificate. This possession certificate is an important document for a slum settlement and families within. However none of the residents in any of the settlements were aware of the said legislation. None of the families who were staying since more than 10 years had the said possession certificate.

In Nagpur also none of the settlements were aware of the procedure about notification of slums. Takiya² is a partial exception to an extent as they had fought with The Indian Gymkhana over the ownership of the land that they are on and were helped by a few good bureaucrats in the process in giving information and guidance. Residents of Khamla Dhanteshwari have been struggling with a court case due to which their notification (from 1987) was withdrawn by the NMC, however they get no information from any level of Municipal Corporation in spite of repeated attempts. The residents say, “We have tax receipt, ration card, slum declaration certificate and election card. We are residing here since so many years and have paid tax too.”

Poor residents in Pune and Nagpur and Bangalore were also not aware of impending plans of redevelopment. People know of SRA as a scheme that involves multi-storied houses for poor, which are to be given to them in lieu of the existing houses, if they are eligible. The precondition for implementing the SRA is the formation of a cooperative society, which will subsequently take responsibility for water, sanitation, and all other maintenance of the building. This important information was not known to most of the residents in Nagpur. In Pune Shri Avinash Salve who is a member of Pune Municipal Council said, 'PMC or any other official body is not really making any effort to orient.'

Role of Media and Intermediaries

Newspapers were cited by the poor as an important source of information for them apart from the elected representatives, NGOs and CBOs. The NGOS and CBOS were important intermediaries not only for giving information but also in helping people access these schemes. However though almost every settlement had an active NGO or CBO, their outreach within the settlements seemed to be restricted.

Elected representatives are also important intermediaries and advocates. It was observed however that many elected representatives were themselves unaware of many schemes. In Bangalore the ex-councilors of Ramanna Garden and Babuji block said that there was no provision for the slum dwellers to buy or build a house of their own in subsidized rates. However, the ex-counselor of Ramanna garden said, "Since 2 years Rajiv Gandhi Nikama scheme exist, through which scheme the poor among the poor slum dwellers can apply loan up to Rs. 40,000 for housing. He said few have applied and he has helped them".

The status of information systems as revealed by people's experiences is of restricted information flows that perpetuate the vulnerabilities of slum dwellers and compound their distance from the municipal systems.

CHAPTER 4

PRO-POOR GOVERNANCE – HOW FAR, HOW REAL

The key assumptions on which this section is based are that a) the poor are an essential and integral part of Indian cities and b) governance frameworks need to accept and prepare themselves to deal with urban poverty in its multifarious forms.

A historical review of urban governance in India indicates that there is a strong influence of Western systems of planning and the local governance systems, which are tilted towards bureaucratic control. In the post independence years, the response of these systems to the poor was therefore hostile. Acceptance of the poor in cities has been grudging and has happened mostly in a political mode. This was then countered by creation of several State institutions that brought in ‘expertise’. It is only in the 1990s that the idea of decentralization was introduced; even now it has a far way to go. The current local governance scenario is extremely complex and shows the presence of several contradictory trends. The current section attempts to understand some of these contrary pulls and pushes at multiple levels. It also tries to interface these with the experiences of slum dwellers, local officials and experts to identify some of blocks and possibilities of pro poor governance in the three researched cities.

LEGISLATIVE FRAMEWORKS

The 74th Constitutional Amendment passed in 1992 is the critical legislative framework that guides urban governance. Purpose and objective- The Act promotes the autonomy of the local self-government at the city level by according it the status of constitutional bodies with essential functions. The provisions of the Act lead to decentralization at the lowermost level of governance promoting participative local management at the grassroots level. It provides a framework for ensuring regular conduct of elections, arrangement for revenue sharing (between the ULB and the state) ensuring timely elections in case of super cession and provides representation for weaker sections.

Democracy and transfer of functions-One of the most important features of the Act is that it lays down the guidelines for the setting up of ward committees that promotes an interface between the ULB representatives and the citizens at large. It takes governance beyond the official structures of the government to the citizens, women, and marginalized sections so that they can have a say in decision making. The ward committees are supposed to address local problems by performing planning, financial and administrative functions for the respective ward. The Amendment also provides a space for NGO’s and citizens groups to be nominated to the ward committee. Under the Amendment District Planning Committees are supposed to be formed for matters of common interest between the Panchayats and the Municipalities including spatial planning, sharing of water and other physical and natural resources, the integrated development of infrastructure and environmental conservation; Another important component of the Amendment is the formation of Metropolitan Planning Committee concerned with the

development plan for the Metropolitan area as a whole, including the extent and nature of investments likely to be made in the Metropolitan area.

As the 74th CAA is a Central legislation, all the State Governments were expected to pass compliance legislations. There is thus a considerable diversity of actual practice of some of the stipulations in the CAA. The following chart traces the status of some of the key provisions of the CAA in Karnataka and Maharashtra:

State Constitution	Reservation of seats	Regular Elections of ULBs	Constitution of WCs	Constitution of DPCs	Constitution of MPCs
Karnataka	-/	Delayed by 2 years	1 for 3 wards	-/	-/
Maharashtra	-/		1 for 2-3 wards	-/	-/

However, DPCs and MPCs have in fact not been constituted though there is a commitment to do so as part of the Urban Renewal Mission conditionalities.

Most importantly it is seen that while functions such as poverty alleviation, improvement of status of women and children, protection of environment are now essential functions of local bodies; the resources and institutions for these lie with the State Governments. Transfer of functions has to be accompanied by transfer of finances and functionaries, and this is the major block in decentralization in both the states under discussion.

POLICY FRAMEWORKS

Policy frameworks have been studied under two categories. One is policies that might not have a direct interface with the poor, but they could have considerable impact on the larger environment of cities and thus have significant outcomes for the poor; the section discusses National Urban Housing and Habitat Policy, Special Economic Zone Policy. The second category is of policies that have a direct interface with the poor; these include the National Slum Policy, Street Vendor Policy. This section also discusses the JNNURM, which emerges as a policy cum programme agenda that has an impact on both these facets.

National Policies

1. NATIONAL URBAN HOUSING AND HABITAT POLICY- 2005

One of the aims of the Policy is to promote a shift to a demand driven approach and from a subsidy based housing scheme to cost recovery-cum-subsidy schemes for housing through a pro-active financing policy including micro-financing, self-help group programmes. Some of the major action points are:

- The housing Finance Institutions have been encouraged to improve facilities for lending micro-credit for housing. EWS/LIG has been encouraged to take an insurance cover.
- Public agencies/ parastatals would reduce their dependence on the budget in a phased manner
- Private and Co-operative agencies would work out schemes in collaboration with the public sector institutions for slum-reconstruction on a cross- subsidization basis
- 20-25% land would be earmarked in any New Housing Colony for the EWS/LIG in any public-private housing initiative
- A National Shelter Fund of Rs 500 crores from the government is recommended to be created under the aegis of the National Housing Bank to provide financial support for EWS/LIG. An investment by general public in EWS Housing Bonds upto Rs.20,000 is recommended (with tax benefits).
- Technical constraints to be eased to help the private institutions to enter the housing sector
- The Municipal laws/building byelaws and planning regulations would be amended to take care of upgradation. There would be an Urban Renewal Mission to take up urban renewal in a systematic manner for tackling deteriorating housing conditions, high magnitude of slums and the dilapidated structures in the cities.
- There is a stress of public-private-partnership
- There is a stress on micro-finance for the EWS for housing
- The Land Acquisition Act is to be modified for the benefit of the private developer

The policy is still in its draft stage. The State has maintained its role as a policy maker and a decision maker. **However there is phasing out of the state in the area of construction of housing. Major provisions have been made to increase private sector participation in the housing sector, even for the weaker sections.** The real estate market in Indian cities is expensive even by global standards. Affordable legal options of housing for the poor have only been generated by slums; the State Housing Boards have largely failed in this. There are therefore apprehensions over whether the private sector that is profit oriented would be able to do this.

2. SEZ (Special Economic Zone) Policy

In 2000 the Government of India formulated the SEZ policy and in 2005 the SEZ Act was formulated. It came into force from February 10, 2006. Under this Act, **Special Economic Zones would be created for export oriented economic activity, spreading across thousands of acres of land in one stretch, with the help of private promoters. Foreign developers are also allowed to set up these zones.** For smoother and hassle free transactions, 'One Window' system will be provided to the developer/ promoter. They will be exempt practically from every tax, law or rule in India. No local self government (gram panchyats), judiciary, labour rules etc. will be applicable in these zones. The Indian Constitution and rule of law will absolutely have no control on these special zones. All the powers of the Labour Commissioner shall be delegated to the Development Commissioner of the particular SEZ and a single point mechanism in SEZs will be provided to give all clearances and permissions pertaining to industrial safety and other regulations.

The national status of SEZ is that 453 SEZ's have got formal approval, 136 SEZ's have got in-principle approval and 207 SEZ's have been notified. In Maharashtra out of 88 SEZ's have got formal approval, 37 SEZ's have got in-principle approval and 24 SEZ's have been notified. The SEZs in Maharashtra are expected to see investment of over Rs 120,000 crore (\$30 billion) and may generate 3-4 million direct and indirect jobs. In Karnataka there are 39 SEZ's in all. It is pertinent to note that **several of these SEZs are located in the vicinity of the cities under question.**

There are several questions and controversies surrounding the SEZ issue. One of the major critiques is that, the entire policy is designed to facilitate the large-scale land grab for real estate and control of other natural resources in the hands of a few hands. It is the essence of all the anti people policies that the Globalization and neo-liberal reforms have enunciated. Apart from the dangers inherent in the law, the implementation process of the policy has given rise to malpractices like forceful land acquisition through agents and high-level government officials joining corporate houses with their claims intact in the administrative services. The SEZs have no responsibility to provide employment to the people in and around the area. There are also several issues about the governance of these areas, which is focused on the Development Commissioner and has a body that has no democratic representation. The full potential of SEZs in the two states has still to be realized with most SEZs still at the development phase. Struggles around land acquisition, the force behind these acquisitions, and the role of the State in this process are factors that have dominated the people's experiences so far. In Nagpur and in Bangalore, issues of land acquisition and displacement have been faced with respect to the MIHAN and the new Airport respectively. In Pune there is a slightly different pattern of a few farmers getting together to become stakeholders in the development of their areas as SEZs.

State Acts/ Policies and Programmes Affecting the Poor

There are various legal and policy instruments at the State Government level that have a direct and indirect impact on the poor. The section below deals with some such instruments in Karnataka and Maharashtra. They include Maharashtra State Housing Policy, Maharashtra Housing and Area Development Authority, Maharashtra IT and ITES Policy, Karnataka housing Board Act, Karnataka Municipal Corporation Act and the Karnataka Industries (Facilitation) Act.

1. MAHARASHTRA STATE HOUSING POLICY

Some of the objectives of the Maharashtra State Housing Policy are to facilitate affordable housing in urban and rural areas, create adequate housing stock for Lower Income Group (LIG), Economically Weaker Section (EWS) and shelters for the poorest of the poor on ownership or rental basis. It also envisions deregulation of housing sector and encouraging competition and public private partnerships in financing, construction and maintenance of houses for Lower Income Groups (LIG) and Weaker Sections of the society. Some of the major provisions are:

- Adequate lands would be provided for Low Income Group (LIG) / Economically Weaker Section (EWS) housing within and in proximity of cities, towns and rural areas.
- Subsidised serviced government land would be available for LIG housing.
- Public-private partnership would be sought for housing of migrant labour. Incentives would be given for Low Income Group (LIG) housing. Employment guarantee Scheme would be linked to LIG construction in a particular category of municipal areas. Cooperative institutions would be empowered for housing finance and construction.
- Local Bodies would develop infrastructures using Housing and Infrastructure Fund and accessing Government funding support. State Government would support Urban Local Bodies (ULBs) for market borrowing for infrastructure development.
- The State would facilitate the participation of private sector in construction of LIG houses through Inclusionary Zoning.

The Acts entails liberalizing Development Controls, promoting efficient use of the land through higher Floor Space Index (FSI) for Low Income Group (LIG) housing, wherever feasible. This would also be applicable to rental housing. Slums located on infrastructure land and vital public projects will be resettled. Redevelopment is the preferred policy on slums. Redevelopment of Slums on the lands belonging to Public Authorities would be carried ahead by the designated public authority through transparent competitive bidding of the Development Rights. The surplus Floor Space Index (FSI) if any is to be used for Low Income Group (LIG) housing. Premium received to be invested in infrastructure through the mechanism of infrastructure fund. Incentives would be given for redevelopment on cluster or township basis. Credit Rating of Developers and Non Government Organisations (NGOs) would be done through rating agencies like CRISIL or ICRA. In order to improve the slum rehabilitation schemes, the use of modern technology including Bio-metric Survey, GIS Mapping, and Satellite Imagery Videography and Unique ID Number system shall be introduced.

2. IT AND ITES POLICY, 2003, MAHARASHTRA

The main objective of the IT and ITES Policy, 2003 is to make Maharashtra the most favored destination for investments in the IT and ITES industry. This is intended to be achieved by directing the State support at opening up large scale opportunities of employment and self-employment, facilitating growth of skilled and globally employable man-power, unprecedented spurt in exports, creating hassle-free and industry-friendly, 24 x 7 x 365 working environment, associating urban local Governments as responsive key stakeholders in promoting business and enterprise in the IT industry, and providing a legal framework for data protection and consumer privacy. Following are the highlights of the Policy:

- In order to provide an industry friendly environment relaxations are going to be made in the various labour laws. IT & ITES units would also be exempted from statutory power cuts. A number of fiscal incentives have been given to the IT industry. For instance there is a 100% exemption in Stamp Duty to all IT & ITES units in public IT Parks. There will be a 75% exemption in Stamp Duty to all IT & ITES units in private IT Parks.
- All Municipal Corporations would be issued government directions on various counts. For instance there would be tax exemption of levy of Octroi in case of imported capital goods and raw materials of IT and ITES units. Property tax on all IT and ITES establishments/ properties/ building/ establishments would be on par with residential premises. There would

be grant of 100% additional FSI to IT and ITES units in public IT Parks and the same provision in private IT Parks by paying certain premium.

- To guide and supervise implementation of the Policy, an Empowered Committee would be constituted consisting of Chief Secretary, Principal Secretary (Finance) – Principal Secretary (Industry), Principal Secretary-(Urban Development), Secretary (Urban Development), Secretary – (Information Technology), Municipal Commissioner, Development Commissioner – (Industries). The Empowered Committee, if necessary, will consult with or invite representatives of institutions like NASSCOM, STPI, Private IT Parks and others for its meetings.

This policy is already paying dividends as witnessed by the number of IT/ITES projects being set up around the Mumbai-Pune region. As per the DTZ report (2007), about 40.8 million sq ft of space for IT/ITES representing 23% of such space in the country is being opened up in Pune.

3. THE KARNATAKA INDUSTRIES (FACILITATION) ACT, 2002 (45 OF 2003).

The State will constitute a ‘State Level Single Window Clearance Committee’ to examine proposals received from entrepreneurs relating to industrial and other projects to be set up in the State with an investment of more than three crores rupees and less than rupees fifty crores each. This Committee will be the final authority for granting approvals for the projects placed before it. The State Government may, by notification, appoint the Karnataka Udyoga Mitra as a ‘Nodal Agency’ at the State level and the ‘District Industries Centres’ as the ‘District Nodal Agency’ at the district level to undertake investment promotional activities and to render necessary guidance and assistance to entrepreneurs to set up industrial undertakings in the State.

The functions of the above given Nodal Agency would be to carry out investment promotional activities, render necessary assistance in policy formulation for industrial progress, guide and assist entrepreneurs to set up industries in the State, to issue combined application form to the entrepreneurs and also to receive the forms from them and to arrange required clearances from departments and authorities within the stipulated time. The other functions also include promoting environment friendly and clearer technology and production practices,

Maharashtra, Karnataka are among the leaders in attracting IT/ITES investment. Bangalore in addition has also been able to attract investment in the manufacturing sector. Some of these investments are in the SEZ framework but there are many more projects outside this framework. This perhaps is the real success of the Karnataka Industrial Facilitation Policy.

The policies discussed above highlight the fact that the current policy framework is largely supportive of private investment. These large investments in regions around the three cities mean many more new income-generating opportunities; they also mean more population and more migration of the poor as secondary job seekers. An examination of the institutional frameworks to understand their capabilities to meet these challenges is therefore called upon.

Policies that Have a Direct Interface with the Poor

1. NATIONAL SLUM POLICY

The broad objectives of the National Slum Policy are:

- To demarcate the slums that need to be notified and to provide them with basic infrastructure and services and at a later stage de-list them as slums
- Greater accountability of the Municipal government through the 74th Amendment Act
- In areas such as micro-enterprise and housing construction for slum dwellers different stakeholders such as private institutions have been encouraged as according to the policy there has been a failure of government run schemes.

The broad contents of the policy are:

- All the presently declared slums would come under the purview of the policy.
- The “tenability” of a slum would be based on consideration of environmental hazards and the conflict with public use.
- Tenure rights are to be granted to all the lands that are owned and acquired by the government. In the case of private lands the land will be acquired and compensation for the same will be given.
- Various provisions have been provided to facilitate services in the community such as water supply, sanitation facilities, storm water drainage, electricity, solid waste management and paved roads. Provisions have also been included for primary education and non-formal education. After basic provisions are provided de-listing of the slum will take place where the given area will be brought under the general tax base of a citizen.
- A Slum Development Fund (SDF) should be created at state level to support slum development activities taken up by ULBs.
- Savings and credit groups have been stated as a focal point for formal sources of credit, self-employment and housing finance.
- The private sector has been given a major impetus in resettlement and rehabilitation of the slum dwellers, loan lending, other means of finance for slum dwellers

The policy is still in its draft stage. The will to implement it in its present form is suspect as the last Draft was formulated in 2002. In the meantime several new initiatives have emerged, thereby changing the context of the policy altogether. The ideas of notification, delisting are potent ideas that are double edged in terms of their impact on the poor. The notion of private sector participation is welcome but needs to be accompanied by proactive State participation in protecting the interests of the poor.

2. NATIONAL STREET VENDORS POLICY

The objective of the National Street Vendors Policy is to promote a supportive environment for earning livelihoods to a vast mass of urban street vendors while ensuring that such activity does not lead to overcrowding and unsanitary conditions in public spaces and streets.

The main contents of the policy are as follows:

- It involves classification of the street vendors into different categories and registration thereafter.
- It gives provision to set up the Town Vending Committees that are responsible for identifying hawking zones, monitoring, setting terms and conditions for vending and responsibility for corrective action. The composition of the TVC constitutes 25- 40% from registered vendors associations. The remaining membership is from Municipal Authorities, Police, Land owning authorities and bank of the area.
- The collection of revenue by Municipal Authorities through TVCs would be based on a predetermined rate of fee so that it does not give scope for any kind of extortion.
- The TVC is accountable to the Municipal Corporation. The Municipal Corporation sends its report of the functioning of the TVC to the state government and in turn the state government sends its report to the central government
- Micro- finance and micro-insurance has been encouraged for the street vendors. The idea of bringing street vendors under the aegis of the Small Industries Development Bank of India (SIDBI) has been promoted. SIDBI has designed a Credit Guarantee Fund Scheme for small industries (with a view to resolving the problem of collaterals, and to induce banks to gradually move away from a completely risk-averse stance towards Small Scale Industries).

The policy has been accepted. However it has not been implemented anywhere because of the complexities of local situations where there are multiple and competing interests in making legal space for vendors. There are apprehensions that the Town Vending Committee has the ultimate power in many factors of the functioning of the street vendors. The particular composition of the Committee will effect the space (physical space and also in terms of their bargaining power in the local economy). The will of the Town vending committee can go a long way in increasing the overall growth of the street vendors, whereas this can also result in a reverse effect that will hamper their economic growth.

3. JNNURM (JAWAHARLAL NEHRU NATIONAL URBAN RENEWAL MISSION)

Some of the objects of the JNNURM are- a) integrated development of infrastructure services. B) To ensure adequate funds to fulfill deficiencies c) Planned development of cities d) Provision of services for urban poor e) Redevelopment of old cities and f) Secure effective linkages between asset creation and asset management.

The main heads that are included under JNNURM are as follows:

Urban renewal, water supply, solid waste management, storm water drainage, urban transport, parking places on PPP (private- public partnership), development of heritage areas, prevention and rehabilitation of soil erosion (only in case of special category states) and preservation of water bodies.

JNNURM is both a programme of investment in key urban infrastructure and poverty redressal initiatives as well as a policy of reform in urban planning and governance paradigms. The Mission comprises two Sub- Missions, namely:

(1) **Sub-Mission for Urban Infrastructure and Governance:** This is administered by the Ministry of Urban Development through the Sub- Mission Directorate for Urban Infrastructure and Governance. **The main thrust of the Sub-Mission is on infrastructure projects relating to water supply and sanitation, sewerage, solid waste management, road network, urban transport and redevelopment of old city areas.**

(2) **Sub-Mission for Basic Services to the Urban Poor:** This is administered by the Ministry of Urban Employment and Poverty Alleviation through the Sub-Mission Directorate for Basic Services to the Urban Poor. **The main thrust of the Sub-Mission will be on integrated development of slums through projects for providing shelter, basic services and other related civic amenities with a view to providing utilities to the urban poor.**

The main strategy of JNNURM is outlined below:

1. **Preparing City Development Plan:** Every participating city has formulated a City Development Plan (CDP) indicating policies, programmes and strategies, and financing plans.
2. **Preparing Projects:** The Urban Local Bodies (ULBs) / parastatal agencies prepare Detailed Project Reports (DPRs) for undertaking projects in the identified spheres. One of the essential parameters for approval of projects is that they be planned in a manner that optimizes the life-cycle cost of projects.
3. **Release and Leveraging of Funds:** It is expected that the JNNURM assistance would serve to catalyse the flow of investment into the urban infrastructure sector across the country.
4. **Incorporating Private Sector Efficiencies:** A major objective of JNNURM is to induct private sector efficiencies in development, management, implementation and financing of projects, through Public Private Partnership (PPP) arrangements.

The duration of the Mission is seven years beginning from the year 2005-06. The reform track of the JNNURM proposes changes at multiple levels- State Governments, ULBs. Some of these are:

- (a) Adoption of modern accrual-based double entry system of accounting in ULBs and parastatal agencies.
- (b) Introduction of a system of e-governance using IT applications, such as GIS and MIS for various services provided by ULBs and parastatal agencies.
- © Reform of property tax with GIS
- (d) Levy of reasonable user charges by ULBs
- (e) Internal earmarking, within local bodies, budgets for basic services to the urban poor.
- (f) Provision of basic services to the urban poor including security of tenure at affordable prices, improved housing, water supply and sanitation

Mandatory Reforms at the Level of States:

- (a) Implementation of decentralization measures as envisaged in 74th Constitutional Amendment Act.
- (b) Repeal of ULCRA.
- © Reform of Rent Control Laws balancing the interests of landlords and tenants.
- (d) Rationalisation of Stamp Duty to bring it down to no more than 5 per cent within next seven years.

(e) Enactment of the Public Disclosure Law to ensure preparation of medium-term fiscal plan of ULBs and parastatal agencies and release of quarterly performance information to all stakeholders.

(f) Enactment of the Community Participation Law.

The optional reforms also include earmarking at least 20-25 per cent of developed land in all housing projects (both public and private agencies) for EWS and LIG category with a system of cross subsidization.

JNNURM has generated several debates. For many it is a programme that pushes the neo liberal agenda. There are serious apprehensions about wide scale displacement of the poor from their homes and livelihoods. Questions are also being raised about the corporate style of governance propagated by JNNURM and whether it will retain the objective of public interest.

Bangalore, Pune and Nagpur are all JNNURM cities. These are also cities that have commanded a significant share of JNNURM resources. Several projects of infrastructure development have taken off in these cities. Their progress on the reform track is slow and grudging.

Programmes Targeted at the Poor

These are programmes that have a clear poverty redressal agenda. All of these are Central Government initiatives but are being implemented by the local bodies with the State governments playing a coordinating role.

1. SWARNA JAYANTI SHAHARI ROJGAR YOJANA

The Swarna Jayanti Shahari Rojgar Yojana (SJSRY) initiated in 1997 seeks to provide gainful employment to the urban unemployed or underemployed through encouraging the setting up of self-employment ventures or provision. This programme relies on creation of suitable community structures and delivery of inputs through the medium of urban local bodies and such community structure. It is the single most urban poverty redressal attempt in the country. The SJSRY consists of two special schemes, namely:

- (a) The Urban Self-Employment Programme (USEP)
- (b) The Urban Wage Employment Programme (UWEP) of wage employment.

USEP assists individual urban poor beneficiaries and groups of urban poor women for setting up gainful self-employment ventures. The programme being applicable to all urban towns in India is being implemented on a whole town basis with special emphasis on urban poor clusters. Special attention is given to women, persons belonging to Scheduled Castes/ Tribes, disabled persons and other such categories as indicated by the government from time to time. The UWEP does not apply to the cities studied.

The allocation under the scheme is shared 75:25 by Centre and States. The Central allocation to this programme is about Rs 160 crores. The total number of beneficiaries under SJSRY through

all its components was 33.74 million as of 2005-06, including 0.23 million beneficiaries of the individual self employment programme, 0.45 beneficiaries of the group based Development of Women and Children in Urban Areas(DWCUA) component ,0.13 youth who have received skill up gradation and a generation of 25.19 million man days under the wage employment programme,the outreach of this programme has thus been limited to % people. Moreover there are significant issues in faulty identification procedures as well as with respect to the impact of the program on livelihoods of the poor.

2. NSDP, VAMBAY & BSUP

The National Slum Development programme (NSDP) was launched in 1997 as a counterpart to the SJSRY discussed above. Its components included provision of physical infrastructure like drains, water supply; community infrastructure like community centers, primary health care centers and creation of social amenities. This was an extension of the earlier Environmental Improvement of urban Slums Programme (EIUS) but tried to converge with the community structures created under the SJSRY. Thus while SJSRY addressed the livelihood facet of poverty, NSDP addressed the lack of physical infrastructure. The third component which was gradually added to this was that of housing with a component of sanitation. This came through the VAMBAY (Valmiki Ambedkar Awas Yojana) introduced in 2001-02. The above schemes thus reflect an attempt to strategize action on urban poverty with following key points

- Creation of community structures for a demand based delivery of services
- Integration of schemes to have better impact on situations of poverty
- Institution Building at the locality, city and State levels to facilitate convergent action
- A recognition of heterogeneous needs of poor

The performance of these schemes on the ground however has been dismal both on grounds of process in which not enough was invested in terms of time, money or people and impact as it suffered form the usual bottlenecks of state government apathy, inadequacy of appropriate institutional capacity at local body level to do justice to this agenda, inadequate decentralization and usurpation by State agencies making a mockery of convergence. In the country there are several examples where the above principles have been made to work either by initiative of officials in leadership positions or a initiative by a grant giving agency that has seen through the required institutional changes. This includes the Kudambashree experience in Kerala or the Andhra Pradesh experience.

It is interesting to note that all the three cities under study have shown some initiatives in working on this agenda and possess some institutional capacities for the same.

Currently both NSDP and VAMBAY have been merged as part of the Basic Services to the Urban Poor Sub Mission as part of JNNURM. The interesting part of this development is the freedom given to local bodies to evolve their own programmes and a gradual mainstreaming of services for the poor. This is an important departure from the project and supply driven models so far. However this has also meant that the funds are largely being used to generate replacement housing or for ‘rehabilitation’ of slums without making a dent in their overall livelihood situations and consequently denial of funds to the other slums.

Institutional Framework

In India, Urban Development is a State subject implying that legislation and programming on this subject is within the State Governments purview. Urban local bodies were a part of this arrangement drawing their powers, functions and resources from the allocations of State Governments. Urban poverty Alleviation and redressal too were State government Initiatives. The scenario of all these arrangements differed considerably through the different states of the country. It is in the last decade that there has been a push to decentralization and conferring legitimacy to urban local bodies. This has also been followed by a greater attention to urban poverty. Institutional arrangements for the same, however represent a mix of these developments with both local bodies and state agencies playing a role.

The following is a brief city wise profile of the different Government agencies that interface with the slum dwellers:

A. PUNE

Pune Municipal Corporation

The city of Pune is governed by the Pune Municipal Corporation (PMC). The Corporation consists of 149 directly elected councilors, who are led by the Mayor of Pune. Apart from the PMC, four other administrative bodies are active within the Pune metropolitan area:

- i Responsible for Pimpri-Chinchwad,
- ii Khadki Cantonment Board (KCB), responsible for Khadki,
- iii Pune Cantonment Board (PCB), responsible for [Pune Cantonment](#), and
- iv Dehu Road Cantonment Board, responsible for the Dehu Road area.

The Corporation has some distinctive features that are relevant from point of view of pro poor governance:

- The principal norm of the slum policy is that slum settled before 1995 would be considered legal and declared as authorized. PMC provides basic infrastructural facilities such as toilets, water, drainage, concretization of the internal lanes within the slums, construction of samaj mandir (community hall), balwadis, aganwadis. Chief Minister heads the office of Slums Development. The MPs, MLAs and Mayor of both the corporations PMC & PCMC are its members.
- The activities of slum development including water supply, health, education, public works and tax collection, sanitation are now undertaken by ward office. Rs.25 lakhs are expended on capital expenses. At that level there is close collaboration between officials and elected representatives. This office can now give permission for construction up to 10,000 sq. foot.
- Since last three years, an innovative program encouraging people's contribution in preparation of budgets has been initiated. Before submission of the budget, an appeal is published in the newspaper to invite citizens of the city for the meeting to discuss their grievances in the monthly. In these meeting people discuss their needs and share their opinion on poor public services. The issues raised in the meeting are resolved. Rs. 20 Lakhs are allotted to each ward to resolve urgent issues.
- The PMC's track record on development planning has been poor. While PMC is expected to prepare the plan, it sends the plan for approval to the State Government of Maharashtra. It is

only after the latter approves the plan that PMC implements it. Very few proposals of the current development plan (1987-2007) have been taken up for implementation. While the plan came into effect in 1987, the process of preparing the plan began in 1976. The draft plan prepared by the Directorate of Town Planning (DTP) on the behalf of PMC was published in 1982 and objections were invited from citizens. DTP submitted the plan to the State Government in 1984 for approval, and the State Government approved the plan in 1987. The new Development Plan is currently in progress.

- The PMC has a distinct department that interfaces with slum dwellers and mobilizes them. The Urban Community development department in the PMC headed by Deputy Municipal Commissioner acts as a linkage between people and PMCs other departments. UCD's objective is that people should take on leadership, and act as pressure groups, to assert their rights. It also aims at inculcating sense of ownership and contribution among people. It has succeeded in generating 20,000 volunteers. 32 slums have received A-grade for keeping their colonies clean. With help of Resident Community Volunteers (RCVs) it helps people in collating necessary documents and guides them. About 54 schemes are implemented under UCD. So far, UCD has expended Rs. 10 crore on implementation of different schemes.

Slum Rehabilitation Authority

The Slum Rehabilitation Authority was formed on June 30, 2005. The aim is to rehabilitate slum dwellers in 564 slums of Pune and create a slum- free city. The slum rehabilitation scheme was first introduced in Pune city in 1994 with appendix T regulations, which were part of the DC rules. These rules were revised in 1994, 1997 and 2004. The Pune Municipal Corporation (PMC) has, through a GIS-based survey, mapped slums and is preparing a project report of the slums in Pune and Pimpri-Chinchwad. The data will be used to draw up schemes involving builders. As of now, under the SRA, there are seven projects; 46 builders have registered with the SRA to the tune of Rs 1.5 Crore. 26 schemes are under construction and 19 are in the planning stage. There are three categories of builders viz.

A- able to construct unlimited area,

B- able to construct up to 4000 sq meters of slum land and

C- able to construct up to 1000 sq meters.

Overall the SRA has not picked up much momentum in Pune because of availability of buildable lands in the periphery of the city and the property prices at around 2500Rs per sq ft, which do not make a FSI of 2.5 attractive for developers.

It needs to be noted that Pune has a considerable institutional capacity to interface with the urban poor in the form of the UCD Department- a legacy of one of the earliest interventions in slums- Urban Community Development Programme (which now exists only in 2-3 cities). The capacities of its frontline workers and their actual interface with people can be built up. A second dimension which has been noted in some discussions is its resistance to NGOs. There are also significant knowledge and capacity gaps among the top leadership and the front line workers.

Pune thus shows the presence of relative integration of functions within the PMC. One key issue here is one of a lack of authority that can coordinate between jurisdictions of Pune and its

outlying areas which are experiencing massive amounts of growth. It is in these areas that Pune is also vulnerable to interference by State leadership and agencies.

B. NAGPUR

Nagpur Municipal Corporation

Nagpur is administered by Nagpur Municipal Corporation (NMC). The city is divided in 10 zones, which are in turn divided into 136 wards. Some of the distinctive features of municipal governance in Nagpur are:

- The Nagpur Municipal Corporation has been founded under the same piece of legislation as the Mumbai Municipal Corporation. It also shares the same conformity legislation.
- In the recent past, Nagpur like Mumbai experimented with a Mayor-in-Council system for a brief period following which it was withdrawn.
- Overall this is a structure that gives more weight to the bureaucrat as opposed to the elected representatives.
- NMC has a department called SDCO-Slum Development Corporation, which is exclusively devoted to slum issues. It was created in 1972 and its principal role is to implement projects and schemes for low-income settlements.
- German Technical Cooperation (GTZ) was a partner of NMC for a long time(1996-2004), giving strategic inputs and resources, particularly in the area of slum improvement and development of eco-friendly measures.

Nagpur Improvement Trust (NIT)

NIT is the planning body of the city. This is an institution formed during the British era for undertaking town planning and beautification projects. NIT is one of the largest landowners of the city, and therefore a possessor of slum estates. It is responsible for leasing, renting, granting tenure rights to slum dwellers located on their lands.

Jeevan Pradhikaran

This is an agency of the State Government and is responsible for construction of reservoirs and distribution lines in the city.

NMC has a Slum and Social Welfare department which now has experience in interfacing with slums. However a major issue which kept cropping during the discussions at the city level was the non leverage of this experience into a generalized service provision strategy. Thus here there are no clear communication windows as in Pune. People have to run to different departments for any work. The second major issue is the lack of data about services in slums. Absence of clear data can have many other impacts including faulty targeting, duplication, overlaps of resources and exclusion of few, retaining a vulnerability to be manipulated by political interests. Finally one issue clearly articulated by the NMC itself is the growing un-viability of the NIT which has jurisdiction over nearly one- third of the city's area, has virtually few resources for the same thus worsening the conditions of slums here.

C. BANGALORE

Bangalore is characterized by a multiplicity of agencies to whom urban poor need to approach , as discussed elsewhere in this report.

Karnataka Slum Clearance Board

The Karnataka Slum Clearance Board (KSCB) was constituted during July 1975 .The Board consists of 5 non-official members and 8 official members and the Chairman is the Head of the Board. The commissioner of the Board is the Chief Executive Officer. The main mandate of the board is to take up environmental improvement clearance and redevelopment of the slums. The Board provides basic amenities namely drinking water, street light, community latrines, community bathroom, drains, roads, storm water drain to the declared slums. Out of 473 slums in the city of Bangalore, about 204 are declared. The process of declaration of slums is centralized and extremely tenuous as evinced by the fact that there is large number of undeclared slums. The interesting facet of KSCB as a State agency is its contrary mandate to both clear slums as well as provides services. Thus it has capacities to deliver, but more in physical terms.

Bangalore Development Authority

The Bangalore Development Authority (BDA) came into being in 1976.its mandate is to Plan, regulate, control, monitor and facilitate urban development in Bangalore Metropolitan Area, to ensure sustainable and orderly growth. Development of Bangalore in a planned manner, creating quality infrastructure, provision of sites and services and catering to the housing needs of the under privileged are the focus areas of the BDA. Since inception, the BDA has allotted 76,000 sites to individuals for construction of residential dwellings. In addition, more than 800 civic amenity sites have been given for use by various public utilities, as also organizations, catering to the felt needs of the particular locality.BDA is thus an authority with capacities for proactive planning that can incorporate the poor, its mandate however does not extend to implementation.

Bangalore Water Supply And Sewerage Board-

The **BWSSB** was constituted under the act of the Karnataka state legislature in 1964. With the formation of the Board the entire system of water supply and sanitation was transferred to it. The Chairman and other six members of the Board are appointed by the state government. The members selected are normally among persons having wide experience in Administration, Public Health Engineering, Accounts, Commercial & Financial matters connected with public utility undertakings preferably in drinking water management & disposal of waste water undertakings. The BWSSB-AusAID Master Plan Project was implemented during the period 2000-2002. The Community Development Component of the Project worked on examining and testing options for improved services to the urban poor. BWSSB in its endeavour to replicate and upscale the ideas and concepts of the pilot projects is now working to extend water supply and underground services to the slums under package programmes. Slums coming under the jurisdiction of newly added layouts and partially developed wards are being covered under the 'Package Programme' in a systematic manner in coordination with advocate agencies like - NGOs and CBOs. Under this programme entire wards falling under the BMP area are being covered. Residents in slums are being motivated to avail the opportunity to legally connect to BWSSB water supply system

and are actively discouraged from resorting to illegal means. BWSSB has offered a rationalized reduction in the connection rates. A house with an area of 150 sq.ft. is required to pay only the meter cost of Rs.550/; between 151sq.ft. and 600 sq.ft. RS. 800/ (meter cost of Rs.550 + Rs.250-cost of UGD connection) and a house above 600 sq.ft. has to pay the regular rates. The slum dwellers are allowed to pay the connection charges in two installments. Further, the connection procedures have been simplified so that a slum dweller can apply for a connection enclosing 'Hakku patra' issued by the BDA, KSCB, BMP; any proof of residence, such as ration card, election identity card, identity card issued by the Karnataka Slum Clearance Board, along with the application. Public taps are not an option. Currently, work has been initiated in 25 slum areas in different parts of the city with the help of eight NGOs and CBOs.

Bruhat Bangalore Mahanagar Palike(BBMP)

The BBMP currently is the civic body in Bangalore comprising 100 electoral wards. With the merging of 7 adjoining municipal councils, the bmp has now become the BBMP. Some of the distinct features of the BBMP that are pertinent to the agenda of pro poor governance are as follows:

- Economic and social development, safeguarding the interests of the weaker sections which are mentioned as essential functions in the twelfth schedule of the 74th CAA do not find place in the Karnataka Municipal Corporation conformity legislation.
- It is the first municipal body in India to raise resources through municipal bonds in 1997.
- Bangalore in the recent past has taken several initiatives to establish linkages with the private sector. One of the major forms that this has taken is the Bangalore Agenda task Force-a forum that would give strategic leadership to the development of Bangalore. This initiative was on centre stage when S.M Krishna was the CM but has dwindled since and today it is almost defunct.
- It is also one of the pioneering municipalities in disclosing financial details to citizens on a periodic basis. In fact citizen activism –including a widespread formation of Resident Welfare Associations in localities, and their involvement in the elections, in deciding budgetary priorities, monitoring performance of the civic body is a hallmark of the city governance. Some of the salient outputs of these processes have been the crystallization of ward vision plans and ward recipes. However these processes have also been critiqued severely for their apolitical, corporate stance that bypasses the poor.

Bangalore has 7 CMCs in its jurisdiction. The standards of basic services both to general citizenry as well as slum dwellers are distinct in the CMC regions. There is a tremendous need for reconciliation of these standards .BBMP, CMCs have no skills and institutional capacity for slum development and rehabilitation. This capacity exists in the KSCB to some extent, as discussed earlier.

Issues in Pro Poor governance

An overview of slum dweller's situations indicates that by and large they have been left out of the mainstream of local governance. All programmes targeting the poor appear to be setting the poor apart from the rest of the city and treating their problems in isolation. Most of the solutions

are- 'low cost', 'alternative', 'on-site' and 'humanitarian'. Slum dwellers are denied a right to services; they are also denied a right to meaningful participation and citizenship. People's experiences also indicate that their access to services has improved over the years, however there has been little difference to their overall quality of life. The following section attempts to delineate the precise issues in pro poor governance in these three cities, drawing from people's experiences as well as from the interviews with local officials and subject experts.

These issues have been categorized into three groups, namely- policy deficits, institutional deficits, service delivery deficits and participation deficits.

Policy Deficits

1. **Inadequate Decentralization** – The examination of all the city reports and institutional structures indicates that there is a long way to go for true decentralization. In spite of the compliances of the three city governments to the 74th CAA on paper as part of the JNNURM conditionality, it appears that such compliance is more in letter than in spirit. In Bangalore the issue is one of excessive influence of the State Governments; in Pune and Nagpur the issue is one of excessive politicization. The legislative non-inclusion of the 'weaker section' agenda in Bangalore is a major concern. The recent poverty alleviation initiatives by the GOI such as the SJSRY also reiterate the centralization tendency. For eg. Poverty indicators which are highly localized are being defined centrally. Resource allocation patterns reinforce the centralization too. In the context of inadequate decentralization, there is no transfer of initiative to redress poverty to the city governments who are merely implementers of these programmes

2. **Lack of Consistency** – The study of policy initiatives earlier indicates that a) policies do not talk to each other. Thus there are several policies that are not just divergent but often conflicting in intent and practice. Thus while there are policies that threaten to displace livelihoods and are totally silent on how to include those displaced in the benefits of development there are others, which are cast in extremely positive terms. People find themselves at the mercy of these push and pulls. b) Direction and momentum of policies is often not sustained, resulting in contradictions. The clearest example here is that of the National Slum Policy which is in a Draft form since 2002 and now has been followed by approaches in JNNURM, which are significantly different.

3. **Lack of Investment in Institution Building** – The current direction of policy initiatives is one that is extremely positive in terms of accepting the poor as legitimate citizens. However the outlines of programmes and policies indicate a failure to address the issue of creating local institutions and structures that can take up this agenda effectively. This involves manifold things- creation of such departments, which can be single windows for the poor, populating these departments with people of the right orientation, empowering them to interface with other institutions and capacity building. Experiences in Pune suggest that the presence of a department like the UCD in facilitating access to schemes. The UCD though is also not effectively integrated with slum development. The lack of such institutions on the ground is one of the most glaring roadblocks to pro poor governance.

Institutional Deficits

1. **Multiplicity and Overlap** – All the three cities register confusion over who is responsible for what to a lesser or greater degree. The following table depicts the responsibilities assigned to different government agencies in the three cities, generally.

	Policy Making	Service Delivery	Regulation
Economic Opportunities	GOI, Social Welfare Dept, Development Corporations	Social Welfare Dept, municipal Corporation	Municipal Corporation
Housing	GOI, Urban development Dept at State level, Town Planning, Development Authority, Slum Rehabilitation Authority	Housing Boards, Slum Rehabilitation Authority, Slum Boards, Municipal Corporation	SRA, Slum Boards, Municipal corporation
Water Supply Sanitation	Water Supply and Sewerage Boards, Municipal Corporation	Water Supply and Sewerage Boards, Municipal Corporations, Slum Boards	Water Supply and Sewerage Boards
Solid Waste Management	Municipal Corporation	Municipal corporation	Municipal Corporation

The table indicates that there is considerable multiplicity and fragmentation of roles of agencies that are responsible for certain functions. Issues of fragmentation are compounded by fragmentation of departments, data and programmes. Governance systems thereby become a maze, where few know how to get through. No wonder that people in all the three cities complained of not knowing where to go and opted for CBO or political channels.

2. **Inadequate Outreach** – Another dimension of institutional designs that comes across sharply in municipal interface is the sheer lack of systems that can interface. Nagpur had a practice of weekly field visit. Pune has a system of ward meetings. In Bangalore, NGOs and CBOs are involved in the implementation of several programmes. However all these systems are limited in their scope. The most common way of getting things done was to complain or to go through political agents or councilors. Most importantly there are no workers who are specifically in charge of outreach, the general stance in service provision is of letting people come to the system, reinforcing its power. For the poor who are at a psychological distance from the administration, this poses a major block to access the system directly. The tendency is to depend on intermediaries for the same.

3. **Inadequate ‘free’ resources** – If one understands the total quantum of resources which are meant for the poor through various sources- Central Schemes, State Welfare Schemes, JNNURM, MP/MLA funds for locality development; these are not insignificant. However it is observed that there is a general reluctance in the ULBs to allocate ‘own’ funds for the poor. Criteria for resource allocation and their interpretation by the ‘coordinating’ State Government departments is so dirigistic that there are no ‘free’ or ‘flexible’ funds available to address the

strategic gaps in these programmes. There is thus no local agenda reflected in the initiatives for the poor, they remain patchy and ineffective for the poor themselves.

4. **Absence of output and performance Management** – Most of the poverty redressal programmes are assessed in terms of the assets generated or the number of people serviced or the quantum of finance utilized. However there is very little attention paid to outcomes on the ground for people. Thus while every scheme such as SJSRY, NSDP (in the recent past), shows a consistent increase in their utilization or disbursal, the impacts on quality of life of people or on the environmental conditions in slums are poor. In the want of such indicators the service providers do not have adequate incentive to make a difference. This is compounded by an overall lack of accountability to the poor who are not seen as citizens and to whom services are only being provided as favours. Thus in construction of drainage lines in Bangalore; “the construction of the ‘mori’ is not proper. To build those sidewalls in the ‘mori’ they mixed one bag of cement with ten bags of sand. How will it prevent the mud from blocking the wastewater?” In Ambedkar Nagar and Khadda Colony in Pune underground drainage line has been installed, however it was found that the chambers cover is broken in many places, people throw garbage in it and thus it gets clogged. These dimensions are evident particularly in the interactions with middle and lower level service providers in the three cities. A small instance of this was seen in the response of the drainage workers who after clearing the drains leave the silt and garbage on the sides of the drain. On questioning by the residents they said, “This is not our responsibility and part of the garbage clearance person’s job”. This garbage then flows again into the drains with new additions by the residents. Complaints of drain blockages every 3-4 days were universal. The cost of this is borne by the poor when they pay the drainage worker to clear the blocks and also pay with their health and loss of livelihood.

Service Delivery Deficits

1. **Data Gaps** – There are significant data gaps in local bodies. These data gaps are of different kinds. For e.g. In Pune where there has been a considerable investment in GIS based mapping of slums, there is no updating. There is also no sharing of data across different departments and agencies, which interface with slums. This also often means that collecting data is an oft repeated exercise. Every time data is collected for specific purposes by different agencies. In Nagpur there was no data on actual availability of services in a slum. Such data was also absent in Bangalore. There was a total lack of data on unrecognised slums in all the three cities. These data gaps imply that interventions in slums are not guided by any knowledge on the ground.

2. **Faulty Designs** – One of the lower level service providers in Bangalore said the following when the research team brought up the issue of water contamination, “The water pipe and the pipe carrying the sewerage water are made of iron and they are moulded together. Over a period of time the iron gets rusted and the water from the sewerage line mixes with the drinking water. This was a problem which happened when the basic infrastructure was done, and it’s difficult to do anything about it now”. The above comment is a telling marker of the nature of service designs used for slum dwellers. Designs of toilets, water pipes, drainage lines, and of houses are faulty because often they are not guided by adequate knowledge of local terrains and living conditions. The tendency to use standardized solutions is problematic. Also compounding the

difficulty is a total lack of awareness among the engineers of how the poor live and what their needs are. Assumptions about the level of services to slums as separated from the mainstream also often prevent more workable service designs.

3. **Lack of Integration Between Services** – The fragmentation of schemes and departments is reflected in a total lack of integration between services. Very often thus water supply lines have been given without drainage lines; toilets have been provided without water supply, houses are given without workspaces etc. This lack of integration between services undermines the potential positive impact of interventions. It also reduces the maintenance of assets created and ultimately results in wastage of resources whose availability is extremely critical to the poor.

4. **No Consideration of Asset Management** – Most slum interventions have been guided by a philosophy of generating better access to services but there is little or no thought given to asset management. It forms one of the planks of JNNURM reforms. However the city administrations that the team encountered understood asset management only from an economic angle. Its facets such as building community institutions and capacities to maintain, arriving at agreements over mutual roles for long term management, building in prospects of up gradation are not thought of. Thus pay and use models for sanitation and water supply are the only asset management models thought of. There was some attempt to build this dimension in the Slum Sanitation programme in Pune but it not get adequate back up from the PMC.

5. **Freeze of Bottom up Communication** –Lower level service providers themselves stayed in slums and were aware of the actual status of services and of the difficulties encountered by the people. However there did not seem to be any attempt to tap into their knowledge of local conditions by higher-level officials. The ULBs are cast in a model of colonial, top down communication where there is no listening to the lower cadres. The considerable gap between policy and practice of pro poor programming can be breached if these people can also be involved in the planning of services.

Participation Deficits

1. **Inability to Tap People's Contribution** –The following experience of one of the communities in Bangalore is illustrative of the how the poor 'encounter' the administration. In one of the slums Ragigudda near Jayanagar 9th block, residents have been staying since the past 30 years. Over the years, the slum residents had to struggle ceaselessly to get civic facilities from the authorities. Ragigudda has small pucca houses. Presently they have electricity, water supply, paved roads and street lights. In October 2006 the slum residents were served notices by the Karnataka Slum Clearance Board (KSCB) to pay deposits for "allotment of homes" under Valmiki Ambedkar Awas Yojana to come up on Koodlu village in Anekal taluka about 30 km away. The notices mentioned that they have to pay a deposit of Rs 15,000 and a registration fee of Rs 100 within 2 weeks. Failing this they would not get a new home. Most of the men in the slums were masons, carpenters, small time vendors and the women were domestic helps. None of the residents had a fixed income to raise the said amount in such a short notice.

The experience is repeated in several cases across the three cities. It shows the sheer inability of the administration to tap the potentials of the efforts and contribution of the poor. Schemes need to build and optimize on people's capacities. However there is considerable wastage of resources and efforts in undoing people's contributions and allocating or implementing in a forceful manner. The city experiences also illustrate that there has been an overpoliticisation of access channels, there is a need to build more direct access channels to the municipal administration.

2. Propagation of a Free Culture – Arrears in paying payments by the slum residents was a concern in Pune, Smt. Rajguru who is elected from Tadiwala road on a reserved seat, said, "People do not pay electricity bills nor do they pay house tax. Nearly Rs. 9 lakh taxes are pending on Tadiwala road". Over years of neglect and dependence on political agents as service providers, a culture of free services has been developed and perpetuated among the slum dwellers. This compounds the difficulties in asset maintenance. In The Slum Sanitation project in Pune, nearly 40 to 50 thousand toilets were constructed. There was an attempt to involve the community in taking ownership of the toilets but there was no response from the community. Women openly told that we will have fights among us so do not involve us in the maintenance issues. This 'free' culture involves several vested interests and therefore its countering necessarily has to be patient and accompanied by a strong will. There are illustrations for eg tap provision in Bangalore where a demand and contribution based policy can be implemented when backed by an insight into people's needs and preferences and a uniformity of approach.

3. Over linkage of issues to Tenure – The dominant approach of service provision in the three cities is linking all service provision to issues of tenure. This has denied access to any form of basic services to a significant section of the poor who stay in areas of uncertain tenure. There is a need to further work on the pay and use mode and explore service models that allow the poor to contribute and access services that they are otherwise forced to access 'illegally'.

The review thus indicates that the current policy and legislative atmosphere is one that is prepared to accept the poor as legitimate citizens of cities. There are several internal contradictions in the same but the spaces that exist today are those that have never existed before. It is therefore an opportune time to address the deficits in pro poor governance in a systematic, strategic and moreover localized way.

A Review of Non State and Private Actors in Pro Poor Governance

1. NGOs

There are a significant number of initiatives by NGOs which have emerged in the past decade in these three cities.

Pune and Bangalore, in particular have a very large and diverse number of NGOs who are engaged in civic, governance and other issues of the poor. In Pune there are over 400 such groups, in Bangalore the number runs to above 500. Nagpur does not boast so many NGOs active in the urban habitat sector. In Pune and Bangalore there is at least one NGO functioning in every slum, including the settlements studied. As discussed earlier, the situation was different in Nagpur.

These NGOs have played a variety of roles and developed extremely creative responses to several facets of urban poverty. Some state programmes such as the India Population project VIII in Bangalore, the Aus Aid Water Supply Project in Bangalore, the Sarva Shiksha Abhiyan in all the three cities have built critical partnerships with the NGOs. Most partnerships seemed to revolve around programmes implementation. NGOs also played a critical role as watchdogs over government programmes. In Pune, the Slum Sanitation Programme involved NGOs in not just implementation but also in designing the project. The Nagpur GTZ programme has cases of successful and effective interventions in urban poverty made possible by a pragmatic, responsive on the ground mobilization of people by NGOs and a responsive service provision by the administration.

The specific roles played by NGOs include-

- NGOs manage services as part of government apparatus
- NGOs supplement Governmental resources or use their own to serve people
- NGOs strengthen linkages between urban poor communities and service providers acting as mobilisers of demand
- NGOs have developed creative ways of servicing vulnerable sections
- NGOs have developed new kinds of knowledge of urban poverty and contributed to an understanding of techniques of working with them
- NGOs have acted as advocates and generated new spaces and resources for urban poor.

However there are significant issues in involving NGOs as partners.-

- Not many NGOs have expertise in urban governance and habitat sector
- There are significant variations in capabilities of NGOs at knowledge, human power and resource level and thus gaps at aspirational and actual functioning levels.
- There is considerable fragmentation among NGOs. Pune and Bangalore have NGO forums but collective NGO action is rare.
- Local bodies as well as State Governments do not have much experience of working with NGOs. There are significant differences in work culture, including terminology. Given this relationships often lack trust and understanding.
- Recent attempts at involving NGOs in consultations around preparation of Comprehensive Development Plans of cities have generated serious rifts among NGOs themselves around ideological stances. In Bangalore and Pune there are allegations that the entire process of CDP preparation has been hijacked by certain NGOs hand in glove with corporate interests.
- One of the most serious limitations of NGOs as partners is however their ability to act as representatives of the poor communities they seek to represent. None of the study communities for example, perceived NGOs as their representatives.

2 Private Sectors

The idea of private sector participation in basic service provision and in urban poverty redressal is gradually taking hold in the country. It has been tried on a pilot basis in some projects like the IPP VIII . The government itself seems to have accepted the idea as reflected in the SubMission

of Basic Services for the Urban Poor. The key rationale for involvement of the private sector revolves around the following-

- Awareness that basic service provision at a scale is a societal mission that requires the cooperation of multiple stake holders.
- Acceptance that there is considerable expertise and entrepreneurship in the private sector that needs to enter this field
- Knowledge that is slowly seeping in that the urban poor are good clients and consumers in their own right
- Involvement of private sector in provisioning can free the government to do justice to policy making and facilitation.

In this connection the, it is to be noted that Bangalore in particular offers several interesting models of private sector participation. However by and large private sector participation as of now has the following contours-

- **Housing and Resettlement** where public – private partnership models have been tested and proved immensely profitable- This includes the Slum Rehabilitation Scheme where in- situ rehabilitation of slum dwellers into redeveloped buildings is made possible by cross subsidies generated through incentive Floor Area Ratios allocated to slum areas. Experiences of these schemes in generating livable environments for the poor are mixed.
- **Micro finance** including savings, credit ,insurance and a variety of linked financial products- Slum areas themselves demonstrate the presence of several forms of micro finance practices such as chit funds, bhisi etc. Credit Cooperatives have also made a significant dent. New microfinance institutions which are individual or group based have considerably expended their presence and visibility in slums, especially in Bangalore.
- **Skill Development and its linkage to Employment Markets-** This sis another arena where several experiments have been tried out in linking the organizations of poor to formal employment or market systems , thereby enabling significant improvements in the livelihood prospects.
- **Some explorations in the Solid Waste Management Sector-** All the three cities show the presence of innovative partnerships with NGO contractors or with associations of the poor. Our examination of working conditions and previous studies indicate that some of these are disguises for non decent work; however the Pune model of tying up with associations of poor where the ragpickers have been given a voice in negotiation shows considerable promise. On the other side, the viability of this sector as a business enterprise has also not been adequately proved.

These are however beginning points and there is a whole lot that is possible, both in terms of expansion as well as in terms of exploration of new avenues.

Conclusion

In summary, it can be stated that pro poor governance is extremely complex, perhaps an impossibility considering that cities have always been and remain a contested terrain. However, the reality of Indian cities is that the poor serve as a key productive force of the city. Urban poor and slums are therefore an integral part of the Indian urban landscape.

Informal sector settlements and livelihoods however remain largely beyond the public gaze, and are shrouded in invisibility, myths and left to the mercy of vested interests who prey upon their vulnerabilities, generating further exclusions.

The current situation of pro poor governance is extremely dismal. It is a result of over forty years of neglect, invisibility and treatment in a project or scheme mode. There has also been excessive politicization.

The current policy and programmatic directions are a departure from this. However the steps are only tentative in nature, have not incorporated their own principles fully. Simultaneously there is a new dynamism in the sector marked by the presence of new actors- NGOs and Private sector. These new actors are throwing open new directions, ideas and ways of doing things, partnering with them through relationships that are as innovative is therefore a calling of the day. Convergence between these actions will not necessarily lead to poverty alleviation but it will definitely lead to substantive improvement of existing conditions. Convergence of actions today seems a far dream; however pathways towards the same seem to be emerging. Some of the crucial directions for the same seem to be as follows-

- **Freedom to local bodies to develop pro poor strategies of their own corresponding to local realities-** This space has been generated partially by BSUP as part of JNNURM. However there is a need to capitalize on it to develop an understanding of specificities of urban poor situations in cities and the varied response mechanisms for the same. It is a challenge both due to mechanistic systems and the domination of State Governments in BSUP and the Central Government in SJSRY.
- **Data Management and Information Systems-** The need for incisive and dynamic data on urban poverty is an urgent priority to guide development of a city agenda for pro poor governance. This data has multiple dimensions- integrated data systems that capture various facets rather than systems that fulfill the need of a particular department, data that can be easily updated and data in forms that can be used. Municipal functionaries also need to be encouraged to use data.
- **Performance Audits and management** – Overlapping jurisdictions and multiple resource systems have resulted in generating assets of suspect quality and service delivery standards which are poor. Parameters for effective performance of projects and

funds need to be identified and enforced rather than the present system of intrinsic targets.

- **Multi level Institution Building and generation of stake holder networks committed to an agenda of pro poor governance-** The success of pro poor governance efforts lies in the generation of effective institutions at multiple levels ranging from the poor communities agenda of pro poor governance- The success of pro poor governance efforts lies in the generation of effective institutions at multiple levels ranging from the poor communities themselves to mid tier and city level. This is more than exemplified in experiments in the country. The aim of such institution building is the creation of critical stakeholder support for efforts of poverty redressal. Current programmes tend to overlook this dimension which needs to be emphasized.
- **Municipal Cadre building, especially at the lower and middle levels that has an understanding of urban poverty issues-** Leadership in urban local bodies at the city level is upwardly mobile and hence offers very little prospects of sustainable interventions. The ones who are likely to remain constant are those at the middle and lower levels. They are also the section where maximum interface of poor citizens takes place. Unfortunately few capability building programmes are targeted towards them. There is a need for such programmes that are also accompanied by hand holding enabling the development of a cadre committed to this agenda
- **Supportive policy and legal frameworks-** City level evolution of pro poor governance is hampered by various factors , including inconsistency in policy frameworks, lack of adequate budgetary support, State Government domination of the field through its agencies and the depoliticisation of governance. While some of these present extremely difficult challenges, the real need is to have enough degrees of freedom to enable the agenda to take root. Thus an opening in any of the above factors is in fact a new space for development of the same.

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