# Ahmedabad, India

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### I. INTRODUCTION: THE CITY

### A. THE URBAN CONTEXT

#### 1. National Overview

Urban growth in India in the last five decades has been spectacular, it quadrupled from 50 million in 1947 to 218 million in 1991. In 1991 the country's urban population accounted for about 26 percent of its total popula-India's decadal urban population growth rate declined from 46 percent in 1971-81 to 46.5 percent in 1981-91. The slowing down of urban population growth rate has been attributed to under-enumeration of urban population by some scholars, others consider a decline in volume of rural-urban migration, identification of fewer new towns and increasing concentration of population in rural vicinities of large urban centres to be important factors. However, due to the likely impact of macro-economic reforms initiated in 1991, India's urban population is expected to be approximately 365 million in 2001 and 530 million in 2011 (NIUA, 2000).

Inspite of the slowing down of the urban population growth rate in the country in the eighties and nineties decade, there has been an increase in the number of metropolitan cities during this period. Cities with population of more than one million have increased from 9 in 1971 to 35 in 2001. The latter account for about 38 percent of India's urban population in 2001. The population growth rate of the four largest metropolises has started slowing down in comparison to growth of some new ones. Rapid addition of new metros and changing population growth patterns of cities like Bangalore, Surat,

Jaipur etc., is an indication of some dispersal of urban population concentration taking place in India. (ibid.).

India is undergoing a gradual transformation from a predominantly rural society to a more urbane society. There are significant shifts in the economy in terms of decline in the share of primary sector output and employment. The employment trends between 1971 and 1991 show that there has been some decline in the manufacturing employment and increase in service sector in urban India. Such trends are being reflected to a great degree in the state of Gujarat too.

The industrial location policy of shifting industries away from the metropolises adopted in the 1980s and the decline of selected industries (such as cotton textiles in Ahmedabad, Bombay and Kanpur) have led to decline in industrial employment in large cities. However, manufacturing is likely to continue as an important sector of employment in Indian cities in future. The service sector too, with concentration of skilled labour and agglomeration advantages in large cities is likely to grow further.

#### 2. The History of Ahmedabad

Ahmedabad has been a wealthy city all through the history. Even during the Mughal period it was a flourishing commercial, financial and industrial centre. Ahmedabad has a rich historical heritage and forms the

hub of the most prominent regional corridor extending from Vapi (Valsad district) near Mumbai to Ahmedabad. Its growth from a major trading centre for gold, silk and cotton in medieval times to become the "Manchester of India" in the 1940s reflects the continuity of its distinct enterprise and business leadership. Due to its location in the cotton growing belt, Ahmedabad has been a centre of manufacture of cotton textiles. The coarse cotton cloth woven here had a local market and hence survived competition from fine British textiles dumped in India. The establishment of the first cotton textile mill in 1861, without any special climatic advantage and before the advent of railways, and the way in which this industry expanded over the years speaks for the high level of business acumen.

Traders and financiers occupied important position in the city and their activities generated wealth in the city. Each community specialised in particular activities. The established financial and trading firms of the Hindus and Jains played a big role in raising industrial capital in the city. The Muslims were weavers and officials. In the 19th century, due to flourishing trade other groups such as Patidars and Parsis too rose in social hierarchy. Presently Ahmedabad is the commercial capital of the state of Gujarat , it is also a major industrial and financial city contributing about 14% of the total investments in all stock exchanges in India and 60% of the total productivity of the state.

The growth of the textile industry reached its peak in the 1940s, attracting considerable migration. In the post-Independence period, the city witnessed not only diversification of its industrial base but also significant progress in other spheres of life, especially the establishment of professional and technical institutions of various types (such as the Physical Research Laboratory, the Indian Institute of Management, the National Institute of Design, the Centre for Environmental Planning and Technology and the Ahmedabad Textile Industry Research Association).

Since 1975, the economy started stagnating, as a number of textile mills closed down, and frequent commercial riots deterred additional investments in the city. The traditional composite mills started closing down because of their obsolescence and the production shifted to the power loom sector. The city failed to attract industrial investments and the new capital-intensive petrochemical sector started to locate near the source of raw materials or near the coast, from where exports were easier. The city's economy informalised as well as moved towards the tertiary sector activities.

The 1990s decade is seen as the decade of revival of the city economy. The macro economic reforms initiated in the country provided a major boost for the local entrepreneurs and the restructuring of the economy started with increased investments in industry, trade and construction. In the 1990s the city emerged as the financial capital of the state.

The local government has also been making conscious efforts to revive the local economy through the provision of better infrastructure and improved governance.

The rate of population growth between 1931 and 41 has been the highest. This was the period when as an industrial centre, Ahmedabad's economy was flourishing. The population growth in the urban agglomeration area, including the eastern and western peripheries, had been insignificant till 1951. Since then the growth of the UA has been consistently higher than the city, an indication that as the city area started stabilising, the peripheral areas have been absorbing most of the growth in recent years. The large scale construction of residential houses in the city's outskirts is a visible sign of increasing urban spread in the UA area since the late 1980s. The population growth rate in the nineties decade improved over the previous decade, due to the acceleration of the economic growth momentum of the city, and the city is presently attracting both economic activities and population despite the down turn in the population growth in the past two decades.

#### 3. The Physical City

Ahmedabad, the largest city in Gujarat, lies at 230 1' north and 720 37' east on the banks of the Sabarmati River. Apart form its central position in the heart of Gujarat, Ahmedabad enjoyed strategic importance in the past in view of its location on the main highway to the Rajputana and Malwa regions on the one hand and to the Saurashtra Peninsula on the other.

The city is well connected by rail, roads and airways with all the important cities of the country. It is the seventh largest city in India with an area of 190.84 km² (the UA area is 1,294.65 km²). The city is in the region of North Gujarat, which is a plain, dry and sandy area. Except for the small hills of Thaltej-Jodhpur Tekra, the entire surroundings of the city are flat. There are no woods or forests nearby. The sea is at a distance of 80 km on the Gulf of Khambhat. The Sabarmati, one of the longest rivers in Gujarat, divides the city into eastern and western parts, which are connected by five bridges, two of which were constructed after independence. Though the river is perennial, it practically dries up in the summer, leaving only a small stream of water flowing.

The maximum and minimum temperatures in the city range between 44.3° to 46.6° and 4.8° to 8.4° C. The altitude of the city shows only marginal variations (46.6 to 50.9m). Rainfall ranges between 544 and 1300 mm, with between 21 and 54 rainy days annually.

#### 4. Demographics

The state of Gujarat has experienced a rapid growth of population, much higher than that of the country as a whole since the beginning of the 20th century. This can largely be attributed to a high rate of immigration. In the

1980s there was a substantial decline in the population growth rate, bringing it below the national level for the first time. In the 1990s, the state's annual population growth rate once again rose above that of the country. The pace of urbanisation on the other hand, has been less than that in the country as a whole, excluding some decades. The urban population in Gujarat in 1981-91 grew at 2.9 per cent per annum, which is less than that in the previous decade -3.5 per cent per annum. The corresponding rates for the country are higher, 3.9 and 3.8 per cent per annum respectively.

One may infer from this that the present rate of urbanisation in Gujarat is low and decelerating over time. However, it may be pointed out that the population in the rural areas of the state has grown at a much lower rate than that in the country as a whole. The pace of urbanisation varies across the districts of Gujarat, although the disparity is not as high as in some of the backward states in the country. The growth rates are somewhat higher in the developed districts such as Surat, Rajkot and Vadodara, with the exception of Ahmedabad. Urban centres are concentrated in the industrialised corridor from Mehsana in the north to Vapi in the south, and are located along the Ahmedabad-Mumbai railroad link. This "golden corridor" has contributed to the rapid economic growth and therefore the economic prosperity of the state.

Ahmedabad is located in one of the highly industrialised and urbanised parts of Gujarat State. It is the seventh largest metropolis in India. In 1991 about 75 per cent of the population of Ahmedabad district was identified as being urban. The Ahmedabad Urban Agglomeration (UA) (3.31 million in 1991) accounted for 92.2 per cent of the district's urban population in 1991 and housed a quarter of the state's urban population. The population of the Ahmedabad UA in 2001 increased to 4.5 million and it is the largest city in Gujarat.

Table 1 Area and Population, Ahmedabad UA 1971-95

ltem	1971	1981	1991	1995 (Projected)	2001
Population (million)	1.75	2.55	3.31.	3.78	5.22
Pop. Growth rate (%)	45.31	45.40	29.99	14.20	36.55
Area (sq.km)	108.24	NA	190.85	NA	NA
Density (per sq.km.)	16,190	NA	17,355	NA	NA
No. of gross Migrants (million)	0.77	0.96	1.16	NA	NA

Source: NIUA (2001) Structure and Dynamics of Urban Economy:: Study of Linkages between Formal and Informal Sectors in Ahmedabad and Vishakhapatnam. Research Study Series, Number 80. New Delhi. pp.20

Ahmedabad city had a total population of 3.5 million in 2001, 1.86 million males and 1.65 million females.

In Ahmedabad a decline is occurring in the population share of the walled city (city core) because of emigration of population to other parts of the city as well as increasing commercialisation. This tendency has been particularly marked since the seventies (growth rates of -0.14 per cent and -1.73 per cent in 1971-81 and 1981-91 respectively). The periphery (especially the western region) has registered the fastest population growth due to low population size as compared to the core and availability of land.

The average density of the city in 2001 was 18,420 persons per km². The sex ratio according to the 1991 census was 889 female per thousand males. It had declined to 886 in the year 2001. According to the 1991 census, the literacy rate of Ahmedabad city was 66.9 per cent. The male literacy rate was 73 per cent and female literacy rate was 60 per cent. The provisional figures for 2001 indicate that the total literacy levels have increased to 73.3 per cent. In 1991 13.9 per cent of the population in the city comprised of SC/ST 'Schedule Caste' and 'Schedule Tribe' population that is suffering from socio economic backwardness), which is the highest amongst all the other cities in Gujarat. For administrative purposes, the city is divided into 43 administrative wards and five zones (see **Table 2**).

#### 5. The Urban economy

According to the National Sample Survey Organisation (NSSO) 50th round survey results (1993-94), the proportion of usually employed male workers in the city was 76.4 percent and for female workers it was 19.6 percent. The usual status unemployment rate was 4.4 percent and 13.7 percent for male and female workers in the same year. While the work participation rate has improved for both females and males, the unem-

Table 2 Administrative Wards in Ahmedabad City (provisional figures)

Zone	Total no of adm. wards	Area sq. Kms.	Population	Population Density /sq. Kms
Central	9	16.50	5,77,388	34,993
East	9	27.51	7,83,107	28,466
West	9	42.32	6,73,420	15,913
North	9	32.19	7,79,028	24,201
South	7	72.32	7,02,418	9,713
Total	13	190.84	35,15,361	18,420

Source: http://www.ahmedabadcity.com

ployment rate for males has come down and for females it has gone up significantly over 1987-88 (1.4 to 13.7 percent). This is an indication that males in the city are taking up any employment coming their way and of the increasing number of women entering the labour market in Ahmedabad, who are unable to find stable usual status employment in the post liberalisation era as well as the industrial slide in the city economy. Regular wage employment has increased for male workers and self employment is becoming more predominant amongst female workers. Increase in participation of women in the labour force in the city also suggests that thy have incomes barely enough to remain above the poverty line and their participation in the labour force is poverty induced

The casual wage employment has declined for both male and female workers which does not conform with the prevailing trend of increasing casualisation of the urban labour market in India. (NIUA, 2001). In the Ahmedabad UA the work participation rate of the total workers has marginally increased in 1991 (29.3 percent) as compared to 1971 (28.5 percent).

The lack of diversification in the Ahmedabad's industrial base after the setback suffered by the textile sector has been mainly responsible for the informalisation of employment in the city. Overall economic growth otherwise in the state has been quite robust as seen by growth rate of 7.3 and 7.6 percent in the secondary and tertiary sectors and 8.1 percent per annum in the manufacturing sector during the eighties.

The stagnation in the organised sector employment and closure of textile mills resulted in a larger share of the labour force being accommodated in the informal sector in the city (enterprises employing less than 10 workers, both hired and family in the manufacturing and less than 5 in the non-manufacturing sector are included in the informal sector). The proportion of infor-

mal establishments and employment is higher in the service sector than in manufacturing. Estimates carried out for the city reveal that according to the worker approach, the percentage of male non-agricultural workers in the informal sector was about 70 percent, while for females it was 82 percent. According to the enterprise approach these percentages were similar at 70 and 85 percent respectively for males and females. The aggregate estimate of total non-agricultural workers in the informal sector through the worker approach was 9.5 lakhs (Unni 2000).

Census data for 1991 revealed that 60 percent of the main workers in the city were concentrated in two activities, 35.7 percent in non-household manufacturing (37.8 percent males and 14.18 percent females ) and 25.2 percent in trade and commerce (26.1 percent males and 15.4 percent for females). The share of other services was also quite large at 22.3 percent (19.1 percent for males, and 55.6 percent for females). Between 1971-91 there have occurred sectoral shifts in the distribution of main workers. There has been a decline in the non-household manufacturing employment as against an increasing share of employment in construction and the tertiary sector (trade, commerce, transport, storage and communication and other services).

Ahmedabad is predominantly an industrial centre with large-scale cotton textile industry providing the economic base of the city. The entrepreneurial environment created by the local financial elite was largely responsible for founding the modern textile industry in the city. By 1950, nearly 0.125 million workers were employed in the textile mills. Around 1960 nearly two-thirds of the industrial production was in textile and allied industries. It also generated directly half of the total industrial employment in the state (Mahadevia 2002). Prior to 1985 there were 85 textile mills in Ahmedabad city. By 1994 many mills faced liquidation

and were officially closed down, so that there were only 23 mills left in the city. The actual numbers of workers who lost their jobs as a result of the closure of mills was nearly 67,000 by 1997. While Ahmedabad continued to be dominated by its textile industries, the state also created infrastructure for industrial development in Naroda, Odhav and Vatva which led to a significant diversification in the small and medium industries, related to engineering goods and chemicals (NIUA 2001).

Time series data between 1977 and 1995 suggests that inspite of the industrial decline, the number of factories and employees has consistently increased. There is an increas-

Table 3 Key Employment Indicators

Source/Area	Worker Pop Ratio (WPR)		Percentage of Unemployment		Unemploymen t Rate		
Source/Area Population Census 1991							
Ahmedabad Urban	50.0	6.0	-	-	-	-	
AMC	49.9	6.1	-	-	-	-	
Gujarat Urban	51.1	7.2	-	-	-	-	
NSSO Survey, 1	993-94						
Ahmedabad 15+	76.4	19.6	3.5	3.1	4.4	13.7	
Gujarat Urban	53.5	14.2	-	-	3.0	4.4	

Source: Unni Jeemol (2000) Urban Informal Sector: Size and Income Generation Processes in Gujarat, Part 1. National Council of Applied Economic Research, New Delhi. pp. 22 ing tendency for the smaller units to register in order to get support from the various government agencies. Thus although some large textile mills have closed down in the 1980s, the textile industrial units have infact increased and the sector continues to dominate the industrial scene of the city with nearly 16 percent of the registered factories and 40 percent of the industrial employment in these factories. A few large composite production mills have faced closure, but there have emerged a larger number of smaller units with decentralization and specialization of production process.

New industries that have gained prominence are manufacturing of rubber, plastic, petroleum and coal production, machinery, machine tools and parts, basic metals and alloys. These account for nearly half of the industrial activities in the state and 60 percent of the employment in registered factories in the year 1995. However, in the share of the medium and large industries in the state, Ahmedabad district has lost prominence in the 1980s and 90s. Nonetheless, the district still employs nearly a quarter of the total employment in the state.

#### 6. Governance

The Ahmedabad Municipal Corporation (AMC) was constituted under the Bombay Provincial Corporation Act, 1949. The AMC is headed by a mayor, while the executive authority is held by the municipal commissioner. Ahmedabad Municipal Corpo-ration is reckoned to be one of the best administered municipal bodies in the country. The main infrastructure services as provided under the Act include a protected water supply, sewerage and storm water drainage, the construction and maintenance of roads, streetlighting, disease prevention and monitoring, conservancy (solid and liquid waste disposal), public transport, implementing building by-laws enacted for the purpose and parks and gardens.

Under the conformity legislation of the 74th Constitutional Amendment Act, economic and social planning and poverty alleviation have been added as obligatory functions of the corporation. The AMC has also begun taking up development activities to improve traffic conditions, air pollution and the general image and quality of life in the city. The city has a number of firsts in terms of innovative development initiatives, which have earned it international recognition.

For a local body which, for years, had been hard put to meet its revenue deficits despite the sale of land assets, it has been remarkably successful in the generation of a Rs 3.8 million surplus in its current account in 1994-95. AMC is now financially one of the healthiest corporations in India (Dutta, 2000). Octroi (54.6 per cent of total income) and property tax collection (20.6 per

cent) form the main sources of revenue income of the corporation (see **Table 4**).

Of the various cities undergoing transition, Ahmedabad enjoys the distinction of being the first in the history of Indian municipal administration to issue municipal bonds (on the strength of an A+ credit rating) in recent years. It has also negotiated certain innovative partnerships in urban development. There has been an improvement in the efficiency of the city administration (tax and services) reflected in its increasing responsiveness to the needs of the poor.

Besides drawing up a corporate plan for infrastructure development (funded through the capital market) the Corporation has undertaken the redevelopment of a major commercial street in collaboration with Arvind Mills. It is also planning to construct a number of bridges with the private sector on a build-operate transfer basis, and has entered into partnerships with NGOs and corporate groups in other areas of development. Over 80 per cent of capital expenditure goes on water supplies, sewerage, roads and bridges, and a major part of this is earmarked for the hitherto neglected eastern part of the city. The AMC enjoys a high level of autonomy in revenue use in that it depends on the state government for only 10 per cent of its total revenue in the form of a grant for primary education.

Table 4 Revenue Income by Sub-heads

Item	1981-82	1995-96	1996-97	1997-98	1999-00
Octroi	279.21	2029.82	2249.27	2425.37	3091.87
Property Tax	127.17	800.25	920.88	1009.37	1166.53
Realization under special Act	0.65	4.15	5.50	4.12	2.31
Income from Municipal Properties and other	30.30	179.99	226.51	181.91	204.39
Rate and Taxes Grants & Contribution	57.86	451.33	446.54	471.26	990.03
Miscellaneous	5.21	76.63	23.32	115.30	206.04
Total	500.40	3542.17	3872.02	4207.33	5661.17

Source: http://www.ahmedabadcity.com

### II. SLUMS AND POVERTY

### B.

# WHAT DIFFERENT TYPES OF SLUMS EXIST IN THE CITY?

#### 1. Types

There are dominantly two types of low income residential areas found in the city, *chawls* which were originally the residential units build in the mill premises for workers, and slums which represent illegal occupation of marginal areas of the city by migrants and other economically weaker sections. The latter lack adequate facilities and basic amenities and are found along the riverfront, low lying areas, vacant private/government land etc.

#### 2. Location

Eastern Ahmedabad, within the AMC limits, but outside the walled city was the first to industrialise as the first composite textile mills were located outside the walled city, to the east so as to be near the railway line. *Chawls* are present in large numbers in this region. This region has about 44 percent of the total housing units in the AMC region, while 54.8 percent of the total dwelling units in this region fall under the category of *chawls* and

Table 5 Slums: Other Demographic Indicators

	% housing units as  Slums Chawls				
			Total houses	Slums	Chawls
Walled city	7.93	2.74	10.55	5.59	1.30
East Ahmedabad (old limits)	15.99	38.84	43.75	46.72	76.46
West Ahmedabad	21.94	6.00	18.98	27.83	5.13
East Ahmedabad (new-old limits)	11.03	14.24	26.71	19.86	17.11
Whole city	14.97	22.23	100.00	100.00	100.00

Source: Mahadevia, Darshini (2002) "Interventions in Development: A shift towards a Model of Exclusion". In *A Kundu and D Mahadevia* (eds) Poverty and Vulnerability in a Globalising Metropolis Ahmedabad. Manak Publications Pvt Ltd, New Delhi.

slums. It accounts for 75 percent of the chawl units and 47 percent of the slum units in the city.

West Ahmedabad also has a high percentage of slum households, which give service to middle and high income groups. Here 27.9 percent of the total housing units are slums and *chawls*. This is so as the area to the north of west Ahmedabad, towards Sabarmati is low lying.

#### 3. Age

The *chawls* (multi-storeyed concrete slums) were constructed when the first composite textile mills were set up outside the walled city, to its east. Slums and *chawls* mushroomed around the textile mills and other factories which had huge compounds and high walls in the late nineteenth century. Population that migrated into the city (outside walled area) during the last century and in the early decades of this century settled in *chawls*, and those who migrated after Independence were forced to live in slums. Other slum settlements are being added to the city scape as it increases in its spatial spread.

The eastern part of the agglomeration periphery is also a predominantly industrial zone having a concentration of small-scale industries in the industrial estates that came up during the decades of seventies and eighties. These employ large number of unorganized workers who stay in low income dwellings there which lack basic facilities and essential amenities. This zone is under-serviced as it was brought under the AMC limits only after 1986.

#### 4. Population size and Characteristics

In the midst of the overall prosperity of the city, there exists a large poor population. Although quite a significant proportion of the poor is above the traditional poverty line, they do suffer from other deprivations, especially in basic services and amenities. The percentage of housing categorized as slums in Ahmedabad increased from 17.2 in 1961 to 22.8 percent in 1971 and 25.6 per cent of the total population in the city in 1991 (Mehta and Mehta 1989).

A census carried out by ORG (Operation Research Group) estimated that in 1972, 17.1 percent of the population was living in slums. In 1982, 21.4 percent of the population lived in slums in Ahmedabad city (Core Consultants 1983). The last estimate based on population census for the year 1991 by ASAG (Ahmedabad Study Action Group) shows that 40 percent of households lived in slums and *chawls*.

This proportion of the total population in slums (including *chawls*) was 22.2 per cent in Bangalore (including outgrowth) 29.2 per cent in Hyderabad (including outgrowth) and 38.8 per cent in Pune. Whereas in 1991, the bulk of residents in slum areas had a shared water supply and as many as 28 per cent had no toilet facilities, in other settlements the majority of people had these facilities on an individual basis. While these inadequacies in basic services in themselves carry serious health implications, malnutrition and poor shelter conditions further aggravate the situation. There are no disaggregated data to highlight the health risks and variations in service conditions in the slums.

The numbers and proportion of the slums and squatter settlements in the city population has increased over

time. In 1981, 70 percent of the slums were on private land and 30 percent on public land. In 1998, proportion of slums on the private lands has increased to 80 percent. While it is difficult to implement tenure regularisation policy on such land, however, these are under no clear threat of eviction, unlike the slums on public lands (Mahadevia 2002).

Table 6 Slums:	Other	Demographic	Indicators
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	Sex Ratio	% of Pop Below 15 years	Average Household size	% of SC/ ST Pop	% of Muslim HHs	% Literate
ORG Survey (1973-74)	806	-	4.68	20.31	13.28	41.27
AMC slum census (1976)	895	43.8	5.11	33.18	14.78	10.85
Core Consultants (1982)	854	41.5	5.3	-	15.50	43.4
Survey on pottery Workers (1994)	-	42.0	-	-	-	-

Source: D'Costa and Das (2002) in ibid.

# C. OFFICIAL DEFINITIONS OF SLUMS

#### 1. Definitions and Their Use

The United Nations (1952) define slums as a building, a group of buildings or area characterised by over-crowding, deterioration, unsanitary conditions or anyany one of them endangering the health, safety, or morals of its inhabitants or the community.

According to the 49th round of NSSO (January-June 1993), a compact area with a collection of poorly built tenements, mostly of temporary nature, crowded together usually with inadequate sanitary and drinking water facilities in unhygienic conditions was considered a slum. Such an area was considered "undeclared slum", if at least 20 households live in that area. Certain areas declared as slums by respective local bodies or development authorities are treated as "declared slums". However the results reflect only the availability and not adequacy of the facilities available in the slum. The structures are identified as pucca, katcha, including unserviceable katcha and serviceable katcha and semi-pucca structure.

Earlier the NSS 31st round (1976-77) defined a slum as an areal unit having twenty five or more katcha structures mostly of temporary nature, or fifty or more households residing in katcha structures, huddled together, or inhabited persons with practically no private latrine and inadequate public latrine and water facilities.

## 2. Recognition of Slums as a Policy Problem

Land under the Indian Constitution in under the domain of the state government, which has say in the ultimate use and transactions of land. For urban land, there are imposed a number of regulations to ensure that land does not get concentrated in a few hands and low income groups have access to land. The physical planning of the city and decisions related to housing, infrastructure, transportation, commercial activities etc

is carried out under the town planning legislation, called Gujarat Town Planning And Urban Development Act, 1978. Under its purview land uses are marked through zoning and plots reserved for public uses, including housing for weaker sections. To that extent the concern for housing problem for the poor finds official relevance.

The initial thinking on slums as defined in the Central Slum Areas (Improvement and Clearance) Act 1956, and later adopted with minor adjustments by several states, emphasized the inadequacy of shelter in terms of structural quality, hygienic condition, availability of basic services and the quality of its environment. This included both old, dilapidated, overcrowded, unsanitary, authorized buildings and unauthorized hutment.

A number of policy and programme initiatives undertaken in later years reflect not only a change in strategy (from clearance to upgrading of "slums") but also a wider and deeper understanding of the problem - not only a problem of environmental degradation and physical deprivation but a more complex socio-economic, political, cultural and human problem to be solved through a range of responses: education and awareness to motivate the individual; community organization and mobilization to promote collective and cooperative group action; and planned intervention for income supplementation and creating conditions for sustainable change. (see: Planning Commission Task Force on Housing and Urban Development (1983), Report on Shelter for the Urban Poor and Slum Improvement, Government of India; our source: Dutta 2002) The Slum Networking Project (SNP) in Ahmedabad exemplifies this to a significant extent.

However, it may be mentioned that AMC has failed to include the SNP is the city's overall planning scheme. As such, the implementation of the project is erratic and ad hoc. The criteria for selecting slums for upgrading, timetables for implementation and sources of finance remain undefined. The AMC's unwillingness to grant secure tenure for more than 10 years reinforces residents' perception of a lack of commitment by the authorities.

# D. UNOFFICIAL DEFINITIONS OF SLUMS

### 1. Popular Understanding of Slums

Slums are residential units with inadequate sanitary and drinking water facilities, mostly made of non-permanent building materials. The density of population is very high due to huddling together of a number of households in marginal areas of the city, such as riverfronts, industrial suburbs, low lying and flood prone areas, vacant and unused private or government lands.

There are also many pavement dwellers, roadside, and underbridge settlements in the city. Slums are housing in the informal sector, the settlements have grown over time, without seeking permission from the planning authorities.

More than often, these settlements are on the land which come under reservations and which may have been subdivided and sold off to low income households without adequate registered transactions. Hence the nature of existence of these settlements is illegal as far as the overall development plan of the city is concerned.

#### 2. Relevant Local Language Terms

Slums not only manifest themselves in a variety of physical forms, but also take on a wide variety of names. There are multi-storied concrete tenements called *Chawls/chalis* in Bombay and Ahmedabad, which are one room housing units constructed in a row to house the mill workers. Are also known as katras in Delhi, unsanitary, overcrowded ahatas in Kanpur, cheries in Madras and bustees in Kolkata. In Maharashtra, slums are generally referred to as zopadpattis, while in northern India are known as *jhuggis*.

#### 3. Slum Dweller's Perception of their Own Status as Slum Dwellers

The Ahmedabad based Foundation for Public Interest (FPI), CEPT (Centre for Environmental Planning Technology) and an NGO, SAMVAD jointly conducted a research study of a vulnerability scan for urban poverty in 75 slum areas in Ahmedabad. The aim of the study was to develop a clearer and more comprehensive understanding of urban poverty and vulnerability in Ahmedabad and to suggest strategies that would have a lasting impact on improving the basic rights and sustainable livelihoods of the urban poor. Special studies were conducted on access of the poor to basic services and social security, and the needs of the urban poor.

The micro-level vulnerability indicators identified by the poor were nutrition and food, income, employment, housing, education and health, political participation and the right to live. The most vulnerable communities were migrant construction workers, scavengers, home based workers, hawkers, vendors, river front residents and residents of privately owned and unserviced lands. The study revealed that the poor can come out of poverty by organising, building their own organisations, gaining access to credit and related services and developing capacities to deal with market forces (FPI, Nov. 2001).

# E. OFFICIAL DEFINITION OF POVERTY

#### 1. Definition and use

Poverty can be defined as the "bottom half of the population". This is a definition of relative poverty i.e. there will always be a bottom-half and the top-half. Primarily influenced by research work on India, the World Bank defined absolute poverty as the bottom 40 per cent of the population in the developing countries (mid-seventies).

With the definition of absolute poverty, the number or percentage of poor at any given time can be assessed. The Head Count Ratio (HCR) measures the percentage of poor in the population. The availability of a poverty line is the first important step in the calculation of the head count ratios or HCR.

Two additional variables are needed: the distribution of expenditure, and mean expenditure. There is only one source for the former - a sample survey of households or individuals. For the latter, at least two estimates are available - the mean estimate as derived from the survey data, and the mean estimate obtained from national accounts data.

The perpetuation of poverty, inter-generational poverty, or permanent poverty are also policy considerations with as much importance as the alleviation of absolute poverty. Any poverty definition has to incorporate these non-income aspects of poverty.

#### 2. Changes to Definitions over Time

Possibly the first absolute definition of poverty was that of Dandekar-Rath, who defined it as an expenditure of Rs 15 per capita per month for the Indian rural population, 1960-61 prices; and Rs 18 per capita per month for the urban population.

The Planning Commission estimates the proportion and number of poor separately for rural and urban India at the national and state levels based on the recommendations of the Task Force on 'Projections of Minimum Needs and Effective Consumption Demands' (1979). The Task Force had defined the poverty line (BPL) as the cost of an all India average consumption basket in which calorie norms were met. The norms were 2,400 calories per capita per day for rural areas and 2,100 calories for urban areas.

These calorie norms have been expressed in monetary terms as Rs 49.09 and Rs 56.64 per capita per

month for rural and urban areas respectively at 1973-74 prices.

Based on the recommendations of a Study Group on 'The Concept and Estimation of Poverty Line', the private consumption deflator from national accounts statistics was selected to update the poverty lines in 1977-78, 1983 and 1987-88. Subsequently, the expert group under the Chairmanship of late Prof. D.T. Lakdawala examined the issue. The Expert Group accepted the definition of the poverty line and based yearly figures but suggested an alternative methodology to calculate the poverty line. The Planning Commission accepted the recommendations of the Expert Group but modified the method for updating the poverty line. The Commission decided to use CPI (Consumer Price Index) for industrial workers to estimate and update the urban poverty line.

# F. UNOFFICIAL DEFINITIONS OF POVERTY

#### 1. Popular Understanding of Poverty

Poverty is popularly viewed as multiple deprivation. Those who are poverty stricken principally lack adequate livelihoods and employment opportunities. All the other deprivations flow from this. Migrants, especially landless labourers and rural artisans/workers and other lower income classes come to the cities in search of work. However, they are not absorbed into fully-fledged jobs in the cities and end up as surplus un- and under-employed members of the urban workforce. Such population groups are forced to take up jobs in construction activities, small manufacturing establishments and factories, as lower level government staff, informal and petty trading activities, hawking, domestic jobs and other avenues for self-employment.

The high land and rental prices in the city force them to reside in katcha/pucca housing units, often in unauthorised squatter settlements. Inadequate earnings force the poor to deprive their children of education opportunities, and often the children end up as workers to supplement the family's earnings. Since the slum areas are illegally occupied, there is denial of tenure rights for the houses and a lack of basic amenities for leading a healthy life. The slum dwellers cannot escape from the vicious circle of poverty to upgrade housing facilities and living conditions as well as enhance their overall standard of life. Unhygienic living conditions and inadequate medical facilities for the poor increase their susceptibility to diseases and health problems are rampant and endemic among the slum dwellers.

Diffident and demoralised, the slum residents consider themselves passive recipients of development inputs and not as active participants in the development process. They consider themselves to be inferior citizens of the city and not a part of the city's social and

economic mainstream. Youths from amongst the poor take up anti-social and criminal activities and the crime rate in the slum areas is among the highest.

# 2. Poor's Perception of Their Own Poverty

A participatory poverty assessment in Gujarat, supported by the Asian Development Bank (Hirway et.al. 2002) underlines the indicators of poverty as viewed by the urban poor population themselves. According to this study, the urban poor consider livelihood related indicators, chiefly inadequate employment/work and the inadequate reach of government programmes to be the most important. Other indicters found to be important were lack of basic necessities such as clothing, shelter, etc, homelessness or katcha abodes, destitution, and indebtedness due to social occasions. Inadequate food was also perceived to be an important indicator. Other indicators of consequence were the occurrence of health related problems, the inability of children to go to school, and overall illiteracy.

# G. THE ORIGINS OF THE TYPES OF SLUMS INDENTIFIED

#### 1. Social, Economic and Political Forces

The earliest low-income housing developed in the city was built the mill owners who constructed chawls to house their workers. These were well-planned singleroom housing units, laid out in rows and rented to the workers. Due to the rent control act the rents did not change over time. Since the rent levels were extremely low, the owners lose interest in maintaining the houses. Many of the chawls subsequently deteriorated in quality. In some cases the owners sold the chawls at nominal prices. In some cases they stopped collecting the rents, and the occupiers became the de facto owners. Due to the crisis of the textile industry the mills were sold, or were closed down. However, the chawls attached to the mills remained. Retrenchment of the mill workers did not render them homeless or induce them to shift to smaller units. This was because since most of the units were under rent control, retrenchment only influenced the expenditure incurred by the households on maintenance (Mahadevia 2002).

The desire for growth at an accelerated pace has contributed to rapid urbanisation. Immigration from rural areas and smaller towns brings people to larger cities in search of more prospects in terms of economic growth. Recurrent droughts and agricultural failure, division of land (and therefore economically non-viable landholdings) have also contributed to setting the trend for migration from rural to urban areas for livelihoods. Regular income, even if comparatively less, is one of the

determining factors that bring people from villages to cities. Most of the migrants come with a bare minimum household goods, without any certainty about jobs or work, but with a readiness to work hard in the unorganised sector as unskilled, casual workers. What is available to new citizens for housing is some space in the pockets that are known as "slums". Residents of slums in urban areas are required to undertake many unskilled jobs in the unorganised sector and yet the people who perform these tasks are more often perceived as an "unwanted" group in the city.

Slums appear to have mushroomed in those areas that have a high percentage of migrant population and lower numbers of households per house. Here the share of non-household manufacturing activity is very high which indicates a high proportion of manufacturing workers who are residents of the slums. Many of the slum dwellers are engaged in the transport sector too, which gives low earnings. Also much of the manufacturing in slums being of a processing type, there is a need to transport raw materials and finished goods, leading to a high incidence of transport activity. A high percentage of the SC (Schedule Caste) and ST (Schedule Tribes) population also lives in the slums due to their low economic status.

Not all the slum dwellings are owner occupied units nor they are all rent-free accommodation or squatter settlements. There exists a market for slum housing and slum dwellers face disadvantages both in respect of access to and cost of such housing (Patel 1985). Some of the biggest slum areas in the city are found on publicly owned land, though in terms of numbers the vast majority are on private land. With respect to slums on public land, this land was illegally occupied. Early occupants constructed huts and rented them out on a regular basis, even though they were not legal occupants of the land.

# 2. Social, Political and Economic Advantages of the Slums

Sqautter settlements in the city provide a cheap and affordable housing alternative to the migrants who come to the city in search of work. These accommodate people belonging to diverse regions, religions, communities and hence enrich the social fabric of the city. Besides, the slums are repositories of cheap and flexible labour force. Slums located in the vicinity of middle or high income housing areas provide cheap domestic workers to the population. The slum dwellers are also engaged in hawking, in repairs and services, such as dhobis (laundrymen), electricians, green grocers, in transport, or as construction workers etc. They constitute an important subsect of the city economy. People in the slums, chawls have been there for years together. They contribute handsomely to the city's income and output, have the major share in cost of economic growth but get meager returns.

The poor have a high potential for protest and are used in political movements aimed at upsetting the existing political order. Slum dwellers are important in politics, and are an important vote bank at the local, state or national level, as they constitute 30-40 percent of the population of the city. Slum dwellers get actively involved in local municipal elections as this has a direct bearing on the developmental activities in the area. Community Based Organisations active in the slums, in addition, provide a platform for potential leaders to emerge. Such leaders constitute an important voice of the poor and represent the aspiration of the economically deprived sections.

# H. DATA AVAILABLE ON THE CITY'S SLUMS

#### 1. Census Data

Slum censuses have been undertaken by private research organisations on behalf of the AMC and by the AMC itself. Censuses have been carried out by ORG in 1972 and Core Consultants in 1982. Mehta and Mehta made estimates based on the population census for 1981. The last estimate was made by an NGO ASAG based on the population census for the year 1991.

The information cited in the literature (Mahadevia 2002) suggests that for capital expenditure on slums, AMC has spent Rs 196 million on basic facilities since 1992-93. From 1995-96 onwards, more than 1 per cent of the capital budget has been spent on this activity. In 1997-98, 6.9 per cent of the total capital budget had been spent on providing basic services within the slums and *chawls* in the city. In spite of the slum development programmes, the quality of basic services in the slums remains very poor.

- Primary surveys have focused on *quality of housing* in the slums of the city. The ORG survey of 1972 estimated that about 50 percent of households in slums lived in pucca houses, 29 percent in shacks and 19 percent in katcha houses. A 1983 survey found that only 8.8 percent of the households were living in pucca houses and 75.2 percent in katcha houses.
- A primary survey carried out among 28 slums in Ahmedabad revealed that though all the areas had access to water from some source, the quantity was highly inadequate. The quality was also a big problem and led to skin diseases and stomach ailments (Vikas n.d., as cited in Mahadevia 2002). Another survey in 1998 showed that 37 percent of households had access to drinking water in the slums chosen.
- The same survey also showed that out of the 28 settlements surveyed, only 17 had community *latrines and sanitation facilities*. Another study by

SEWA however, revealed that 64 percent of its members had a bathroom in the house, while only 11 percent of women had no access to a latrine, against 39 percent not having access to any sanitation in the whole city. Nearly 32 percent of the members had individual latrines (Jhabvala and Bali n.d., as cited in ibid.).

- From a slum survey of riverfront and other dwellings carried out in 1997-98 (D'Costa and Das 2002), it can be seen that while 5.2 percent of the households had access to electricity in riverfront slums, the magnitude is quite large (40 percent) for other slums.
- The city does not have many *public health care facilities*. AMC runs four general hospitals, 13 maternity hospitals, 25 dispensaries, five referral hospitals, one eye hospital, two TB clinics, four dental clinics and one contagious disease hospital. The geographical distribution of the hospitals and public dispensaries is even. Under the ICDS programme, AMC runs 200 anganwadis in the slum areas for meeting the health and nutritional requirements of the economically weaker sections. In 1995, 113,593 children had taken advantage of this programme.

Presently the AMC has given the responsibility of running the anganwadis to four NGOs. The Employee State Insurance Scheme runs health facilities in the city for the industrial workers in the registered sector. There are also several small and large hospitals in the city run by private and charity trusts.

- With regard to *education*, a 1972 survey (Operations Research Group 1973-74) revealed that only 5 per cent of slum children were not attending school. Another estimate from 1995-96 found that only 72 per cent of the children in school were going to primary school (Vikas nd). In 1996-97, there were 565 municipal primary schools, forming 44 per cent of the total primary schools in the city and enrolled 40 per cent of the primary school children. These schools are evenly distributed across the city.
- The poor in the city live in overcrowded areas, that are highly pollution-prone. The location and nature of the city's industrial base aids this (existence of textile, chemical units etc). The *chawls* and slum areas support 3 to 8 time city's average population *density* (Kashyap n.d.)
- As far as *tenure* is concerned both the above mentioned surveys showed that only 16 per cent and 20 per cent of households respectively reported that they owned the land on which their houses were built. For the structures this status was reported at 60 per cent of households in 1972 and 59 per cent in 1983.

# DATA AVAILABLE ON POVERTY IN THE CITY

#### 1. Census Data

The incidence of poverty in Gujarat has generally been less than that of the country both in rural and urban areas. Gujarat is also the leading state in terms of the reduction in poverty levels in urban and rural areas during the periods 1987-93 and 1993-99. Importantly, the incidence of poverty in Gujarat has always been higher in urban than rural areas.

In 1987-88, 28.7 per cent of the rural population lived below the poverty line, whereas the figure was 39.6 per cent in the urban areas. In 1993-94, the rural and urban poverty estimates in the state were 19.6 and 29.3 per cent respectively. Between 1983 and 1987-88 the absolute numbers of both urban and rural poor have gone up. In the rural areas this may be attributed to three consecutive droughts in the mid-1980s. In the urban areas, it has gone up due to urbanisation, and possibly because of the shift of rural poor to the urban areas to flee from the drought. This trend has continued even in the 1990s, explaining the higher incidence of urban than rural poverty in the state in 1999-2000 (Kundu and Mahadevia 2002).

Previously Ahmedabad's economy was linked to textile and related industries. It lost its economic importance due to the collapse of this industry in the western region. Moreover, the industrial development in the state in the post Independence period has grown away from the city. With the collapse of the textile sector, between 1980-81 and 1992-93 employment fell by over 2.5 per cent annually. This was in contrast to the situation in the state as a whole, where investments and income increased rapidly. Ahmedabad thus failed in playing a role in the rapid economic growth of the state in the 1980s and early 1990s. While the city diversified into trading, finance and service activities, nonetheless household level data generated through the Annual Surveys by the National Council of Applied Economic Research (NCAER) reveal that income growth in Ahmedabad during the decade 1985-95 was quite low as compared to other metro cities in the country.

Different estimates of poverty are available for Ahmedabad city based on the income generated by different organisations.

- Based on the NCAER survey it can be stated that Ahmedabad had 28.6 percent of the households below the poverty line in 1988, which has gone down to 11.4 percent in 1995-96 (ibid). In the income bracket upto Rs.25,000 per annum, there were 11.35 percent of the households, as per NCAER's income data.
- A recently concluded Below Poverty Line (BPL) survey of 191,000 slum households in the AMC area

reveals that about 60 percent of these were below the poverty line. (ibid.) Criteria considered for identifying BPL households were income, access to basic services and quality of housing. It means that even if there were no poor residing in non-slum areas, 17.2 percent of the city's population would be below the poverty line.

■ NSS quinquennial survey for the years 1987-88 and 1993-94 estimate poverty using two alternative poverty lines for the metropolitan cities. These indicate that the city had a higher incidence of poverty than other metros and has not witnessed any significant decline in absolute poverty during this period. Percentage of poor calculated using the Planning Commission's poverty line has declined marginally from 33.6 to 31.8 percent. This is higher than the average for the state, as also most of the metropolitan cities in the country.

At the city level poverty data disaggregated by sex, age, ethnic grouping, religion and caste are not available.

### III. SLUMS: THE PEOPLE

# J. THE INHABITANTS OF THE SLUMS

A study carried out by Wilfred D'Costa and Bhabani Das (2002) has identified pockets that are vulnerable in the city. It also included a census of slums on the riverbank. This sections draws heavily from the study cited. The study indicated that in the slums reside a higher proportion of Muslim households (between 22-26 percent), SC population (Schedule Caste) (21-33 percent) and OBCs (about 46 percent). These three groups constitute 91 percent of households . A large population of the slum dwellers also comprise of dalits (low caste), denotified tribes, women home-based labour, adivasis and hijras (tribals and Eunuchs). The chief occupations that the slum dwellers are involved in are construction activities, menial jobs, handcart pulling, jobless mill workers, artisans like woodcarvers, puppetmakers and out- state migrant labour. Almost the entire population in slum settlements is thus vulnerable. More than 95 percent of the slum population comprises of migrants.

The acuteness of the problem of shelter is felt sharply in the urban areas because of high population density. Rural poverty spills over into the urban areas, endangering their physical, social and normal wellbeing. The slum residents migrate from the dry and deprived regions of the state, with a dream of making a life in the city. In their native places they have no assets and are exploited by the upper castes and the rich. Under these circumstances they aspire to secure employment opportunities for themselves and dream of giving their

children education and other opportunities. Often the slum dwellers are migrants who come to the cities to get rid of their debts accumulated in the villages. But in the cities they sometimes do not even get regular employment. Their children are forced to work as boot polishers, errand boys, helpers in tea stalls, construction work etc. Instead of attending school, the children are forced to supplement the family income and serve as a buffer for the urban poor that insulates them from hunger. Other barriers that the slum dwellers face to the fulfilment of their aspirations is the apathy of the civil authorities and politicians towards their living conditions. They also have to face civil and communal strife which forces them live in ghettos, which restricts their work prospects. The poor are victimised under certain conditions, especially by the police and the municipal authorities and by the upper classes of civil society at large. All these factors dash their hopes of realising a decent living standard and act as handicaps to their upward economic mobility.

Following the success of certain slum development experiments, the residents of slums have started aspiring for quality health and educational services.



### HOUSEHOLD INDICATORS FOR WOMAN HEADED AND OTHER HOUSEHOLDS.

#### 1. Household types and their percent age:

One-eighth of the households are headed by females amongst the groups studied. The proportion of female headed households is higher in the riverfront slums (14 percent), which also have a larger household size as compared to other slums.

#### 2. Household size:

The female headed households in the riverfront slums have a lower household size as compared to all the households (4.6 and 5.2 respectively). In other slums, the size of the female headed household is still lower at 3.0.

#### 3. Types of tenure and house ownership:

The ownership pattern is depicted in the table below. Possession of ration card and municipal photo pass are an indicator of the tenure status of the households. In the dwellings surveyed, between 71 to 75 percent of the households had ration cards, while between 2.5 to 10 percent had the AMC photo card. Nearly 28 percent of the households did not possess either the ration card or the photo pass, their tenure status remained undefined even after along stay in the present house.

#### 4. Literacy rates:

On the whole literacy rate in riverbank slums is 58 percent and in other slums it is 61 percent. The female headed households have lower literacy rate as

**Table 7 Ownership Pattern** 

Ownership Type %	River	rfront	Other Slums		
	All house- holds Female headed household		All house- holds	Female headed household	
Own	77.5	78.0	73.0	78.0	
Rented	10.8	8.0	19.3	13.8	
Others	11.7	14.0	7.7	8.2	

Source: Ibid

compared to all the households. The disparity in literacy rates between all households and female headed ones is very high specially in the riverbank slums. Here the literacy of female headed households in only 46 percent. In other slums, the literacy rate among female headed households is 58 percent.

#### 5. Length of household residency in slum

The study indicated that in both groups of slums, majority of the families have lived in their present house for more than 20 years. About 46 percent households on the riverfront and 59 percent in other slums were living in their present house for more than 20 years. 26 percent of households in the riverfront slums were living in their present house for 10-20 years. The duration of stay in both types of slums settlements thus has been fairly long.

#### 6. Income by quintile and household type:

In another survey carried out for slum areas in Ahmedabad (Patel 1984) it was found that inequality in the city is quite high. On an average the top decile had 18 times more income of the bottom decile. It was also estimated that on an average a slum dweller had one-seventh income of a person residing in a flat or tene-

ment or bunglow. Relative deprivation of a sizeable proportion of the city's inhabitants has tended to increase over time. This presumption can be supported by the ongoing changes in the production system and the social unrest that the city has witnessed recently.

#### 7. Birth/fertility rates:

The same survey also revealed that on an average, a slum dweller gave birth to 2 children before reaching the age of 25 years. The average number of children born increased in successive age groups. By the time a woman reached the age of 45 years, she had given birth to 6 children. (In urban Gujarat the fertility rate in the age group 20-24 years is 0.90).

The fertility pattern of the currently young women would not be the same as that of older women completing their reproductive age span. Children below the age group of 0-14 comprised 45 per cent of slum dwellers, as against 39 per cent in city population as a whole.

### L. THE COSTS OF LIVING IN SLUMS

#### 1. Commuting to work

The nature of work of the slum residents is such that most have to come to the interiors and in different areas of the city for earning a livelihood. This activity pattern highlights the nature of inconvenience and additional cost of transportation. A cyclist has to cycle a distance of 10-12 kms everyday or using a conservative estimate spent atleast two rupees everyday on transportation (minimum rate for bus). It has been observed that on an average 2 persons from most households worked in the city for atleast 20 days in a month. This came to Rs.4per day or Rs. 80 per month per household.

#### 2. Price of water and other services

In the Slum Networking Project an important achievement, studies reveal (Acharya and Parikh 2002), is cost saving. The concept had envisaged at the outset that adoption of appropriate design, use of low cost materials and timely construction would reduce costs. For the pilot project of Sanjaynagar, the infrastructure costs incurred under SNP have been compared with conventional conditions.

**Table 8 Comparative Costs of Services** 

Component	Conventional method Cost (Rs per HH)	Slum Networking Cost (Rs per HH)	Cost (Rs per HH) differencE	Saving (%)
Roads, pavings and pathways	2716	1669	1047	38.55
Sewerage (within slum)	2760	1597	1163	42.14
Water supply	1687	1945	-258	-15.29
Storm water drain	365	0	365	100
Total	7528	5211	2317	30.78

Source: Adapted from Acharya and Parikh (2002).

#### 3. Rental rates

After the successful implementation of SNP, many households have started investing in housing. As a result of improvements in infrastructure and overall housing condition the property values, both rental and ownership have increased. In the pilot area where SNP was implemented first the market value of land has increased from Rs. 10,000 before the project to Rs. 30,000 after its completion. The rental value has increased from Rs.50 to Rs150 per month and sometimes even higher to Rs.300 in some slums (Acharya and Parikh 2002). A few households also sold their property after SNP, while some rented part of the house to repay the loans taken.

#### 4. Availability of housing finance

A survey that was carried out by the NGO SAATH in 1997 and a follow-up survey in 2000 (Joshi 2002) in a slum settlement where integrated slum development programme had been implemented. It revealed that availability of formal credit for house upgradation was difficult in the absence of a regular job. Majority of the residents (22 out of 32 respondents) utilised their personal savings for upgrading their houses, which constituted 36 percent of the total amount raised. Many (16 respondents) borrowed money from their workplaces (35.3 percent of the total amount borrowed). Other sources of credit for house upgradation was very low in the slum surveyed.

#### 5. Health Problems

Overcrowding in the slum areas leads to high level of waste disposal, making these areas highly pollution prone. In addition, absence of an adequate sanitation network causes the sullage to accumulate in open areas. The condition becomes precarious during the monsoons. More than 30 percent of the population does not have facilities of underground sewers for waste disposal. Often the drinking water facilities are not at a distance from the drainage sites. This coupled with the location of slums near the city's industrial areas having polluting units, compounds the health hazards faced by the slum dwellers. The indices of diseases caused by polluted air/water or both rise rapidly in the slum areas. sometimes faster than the population and industrial employment. On the whole, the quality of the local environment is very poor and the population is susceptible to water-borne diseases, malaria and other contagious diseases.

#### 6. Victimisation

Case studies of certain slum areas have revealed that there are sections from amongst the slum dwellers who face victimisation that is more acute than what the urban poor are generally subjected to (D'Costa and Das 2002). Often some tribes (e.g. Chharas a denotified tribe) are prevented by the dominant social groups and

ruling class from entering the socio-economic mainstream. The youth belonging to this criminal tribe do not get any job and are forced to work in the liquor trade. It is an uphill task for any youth to gain entry into private/public sector employment or any profession except law. They are locked up as bootleggers in all the police raids, or are suspected as robbers. They are denied right to housing, basic amenities etc. The tribe has a deep sense of social solidarity and community belonging even in the face of victimisation by the state and denial of self respect by the dominating civil society.

The poor are also the victim of communal strife and violence. They face the brunt of police action and women from these sections are especially vulnerable. They suffer loss of property, livelihood etc and do not enjoy safety nets or insurance coverage etc. They face displacement or ghettoisation. Riots make continuation of employment impossible and restrict livelihood activities, resulting in loss of real income and intensification of poverty.

#### 7. Discrimination and insecurity

Slums have grown as homogenous and segregated on the basis of caste, religion, language. The areas are congested, have faulty design of roads, dilapidated houses with no ventilation or civic amenities. Problem of poverty is crucial and the slum dwellers have no assured income. The slum dwellers hence suffer a sense of alienation and isolation.

Slum dwellers who have illegally occupied public land face the constant threat of eviction and demolition, particularly if the area of occupation has been marked for some other use in the city development plan. Since a majority of the residents pay rent for the meager dwellings, they also face flak of the owners on non payment of timely rent. A large proportion of the slum dwellers are hawkers and petty informal traders, who often carry on their business on the city's thoroughfares illegally. They have to pay the authorities and police for the use of pavements and other public places. Quite often they are hounded out of such places and have to look for alternative locations to earn their livelihood.

The poor living conditions, squalor and under-employment often drives the youth in the slums on the path to crime. The price for the ills of a few has to be faced by the rest of the community. The slums are considered hub of crime, bootlegging, and other anti-social activities. Often these lead to undue victimization from the administrative and law enforcing agencies.

#### 8. Psychological trauma

Slum children have no incentive to study, as they do not receive help or encouragement from the parents. Unless there is improvement in parent's economic condition, there cannot be any change in the negligent attitude towards children's education among the slum dwellers. The apathetic living conditions and the victim-

isation, discrimination and the constant threats to secure habitation and livelihood that the poor face, causes tremendous physical and psychological misery to the slum dwellers. The slum dwellers quite often turn fatalists and believe their illnesses and difficulties are predestined.

## 9. Financial expenditures for Typical Slum Household

The survey carried out by SAATH in 1997 and 2000 (Joshi 2002) revealed the following. After the implementation of the slum development programme, the monthly income of both the male and the female workers increased by 55.7 percent (59 percent for male workers and 51 percent for females). Increase in incomes of individual members led to increase in the monthly household incomes as well as expenditure. While the expenditure on food, rent and health declined, that on education, and on items other than food increased with the increase in the income levels. Expenditure increase was found to be quite high on conveyance and fuel. Increase in incomes also led to increase in consumer durables, cooking gas, use of metered electricity, number of rooms per house.

Table 9 Distribution of Household Monthly Expenditure

Item	1997		200	% Change	
	Amount (Rs.)	%	Amount (Rs.)	%	
Food	1910.5	63.2	2499.	60.7	30.8
Conveyance	243.5	8.1	372.84	9.1	53.1
Paan/Bidi/Tea Entertainment	276.8	5.5	396.3	7.5	43.2
Rent	39.3	1.3	27.4	0.6	-30.4
Electricity	208.1	6.9	265.0	6.4	27.3
Fuel	110.4	3.6	245.9	5.9	122.8
Education	108.3	3.6	155.4	3.8	43.5
Medicine	200.4	6.6	217.2	5.3	8.4
Total	3020.8	100.0	4114.9	100.0	36.2

Source: Joshi (2002)

# M. ASSETS AVAILABLE TO SLUM DWELLERS

#### 1. Social Capital

Ahmedabad is known for its charitable institutions of large business/industrial houses or wealthy individual families. These run private hospitals and help needy families with medicines, food etc. CBOs and Ngos come close to representing the interests of the poor. Having a strong presence in the city, there are some 33 NGOs based in Ahmedabad with varying objectives and work orientation. They are engaged in service provision, capacity building, lobbying at grassroots, working for women. Other NGOs participate in preventive and curative health care programmes, education and training etc. SEWA stands out among the civil society organisations due to its ability to influence the policy environment. While the economic interests of the poor are often bypassed by civic authorities, especially in the wake of globalisation, the activities of NGOs like SEWA give the poor and low income groups hope.

The public distribution system (PDS) and the availability of ration cards is an important social facility available to the poor. Nearly 70 percent of the slum residents have it and it is an important indicator of tenure status of the households.

#### 2. Financial Capital

In the slum development programmes micro credit institutions, women's savings groups etc are formed, these can be the engines for increasing the informal sector economic activities, housing finance and insurance services at resident level. SEWA has been involved in organising self-employed women workers in trade unions to ensure their right to work at decent wages. It provides women workers access to credit that frees women from the clutches of middlemen, this enables the SEWA members to be able to keep their families above the poverty line. It especially benefits the home-based producers, roadside hawkers, petty vendors, headload workers, etc. In addition, the bargaining powers of the members have been enhanced through the formulation of cooperatives.

The SEWA Cooperative Bank has played an important role in the member's life by enabling them to own assets like land, houses and production tools in their own names. Due to the easy availability of micro credit, about three-fourths of the members are fully employed, having income security round the year. The SEWA Mahila Housing Trust also provides credit for housing and income generation.

#### 3. Human Capital

Activities and people in the NGOs such as SAATH, SEWA etc are responsible for the effectiveness and success of efforts like integrated slum development. Such efforts have led to a general requirement for trained human resources. This requirement is met by providing an opportunity to learn by doing. Co-ordinators of various programmes are sought after and qualified and new criteria for selection of people associated with such programmes have been evolved. While the leadership of such organisations is distinctly upper class, at the middle levels, new, grassroots leadership is constantly recruited, trained and promoted for staying in touch with the mass base.

The backbone of slum development initiatives are the local workers, slum based residents, community health workers, teachers, community organisers, instructors etc. Slum residents themselves have been trained as local workers-an important investment in human resources. Slum dwellers have been praised often for their hardiness and pragmatism and training imparts the willingness to better their lot. During the course of slum development programmes, effective management systems have been learnt and evolved, useful not only in implementing programmes/activities but also for other aspects of daily living.

Slum development programmes (e.g. integrated slum developments in Guptanagar-Pravinnagar) have led to healthier, better-educated residents, gender equity, affordable credit, increased incomes-all having direct effect on the economy of the city. Such efforts if implemented in all seriousness can add value to the intellectual capital of the cities where slums are an integral part.

The levels of education, health etc among slum households, as derived from primary surveys, have already been discussed at length elsewhere in the report.

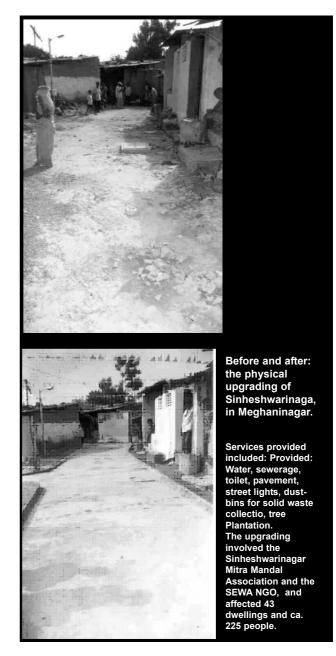
# IV. SLUMS AND POVERTY: THE POLICIES

### N. POLICIES AND ACTIONS TAKEN TO IMPROVE SLUMS AND ALLEVIATE POVERTY

### 1. Locational targeting

In the city a series of shifts in approaches to ameliorating the conditions of low-income settlements have occurred. From the slum clearance approach, the thrust has moved to environmental improvement and slum upgrading. More recently, the emphasis has been on the slum networking approach where communities, NGOs and the local authority get together to improve the conditions within the slums (CEPT & GEC, 2000).

The Gujarat Slum Clearance Board (GSCB) implements the formal housing programmes for low-income groups. Until 1998, the GSCB had constructed a total of



16,699 dwelling units, 4,104 units for the lower income groups and 12,595 units for the economically weaker sections. The GSCB also has the mandate to upgrade slum areas. However this activity has remained very limited due to procedures involved and in all only 13 slums and *chawls* were notified by the GSCB until 1976. Thereafter due to the inability to raise resources for carrying out the improvements this activity has been stopped (Mahadevia 2002).

The AMC has regularly implemented slum development programmes. The Environmental Improvement of Urban Slums (EIUS) programme, the Urban Community Development Programme (UCD) and the Urban Basic Services for the Poor (UBSP) programme have been implemented in the city. An amendment to the Bombay Municipal Corporation Act 1949 in the 1970s made it obligatory for AMC to spend at least 10

per cent of its own account revenue for improving basic services in slums and *chawls*.

Until the early-1990s the AMC had functioned as a small welfare state. Forty per cent of its three million-plus inhabitants lived in slums, without sanitation or ready access to clean water. Yet, the AMC was reputed to have used the resources it had at its disposal benignly and to have avoided making life harder for the poor by enforcing anti-poor urban regulations. From its own resources, the AMC undertook to deliver low-cost curative health and education services that were not statutorily its responsibility. It tolerated squatter settle-

ments on public and private lands and allowed low-income groups to use public space for income-generating activities, such as hawking. Forced evictions were rare. The AMC also constructed a small number of homes for low-income residents.

When the slum settlements in the eastern periphery of the metropolitan area began abutting the poorest districts within the Ahmedabad city limits, the municipality decided to incorporate the former and begin extending urban services to them, partially with soft loans from the World Bank. During the mid-1990s the AMC spent nearly one-third of its capital budget on installing and improving basic infrastructure in East Ahmedabad, the city's poorest quarter. On the whole, the AMC was perceived to have pursued a balanced form of development into the late-1990s (Westendorff 2002)

The Slum Improvement Partnership (SIP) of Ahmedabad is an innovative approach for the improvement of slums. It is a comprehensive project for upgrading/providing infrastructure in the slums and integrating them into the city's infrastructure. The SIP project aims at improving sanitation and the environment in all the slums of Ahmedabad within a finite period. This will contribute to upgrading the city's infrastructure and environment. The quality of life in slums is to be further improved through health, education, and skills upgrading initiatives. Income generating capabilities and access to financing mechanisms of the slum dwellers are also to be improved. The emphasis of the project is on active participation of the stakeholders, including monetary contribution from the slum residents. The process

emphasis is on partnerships between slum communities, private sector companies, NGOs and AMC with specific roles and responsibilities.

The AMC's main role as a partner is to facilitate all the activities and co-ordinate with all the agencies. Moreover, it agreed to contribute 33 per cent of the cost of physical development of slums, 70 per cent of the cost of community development and 100 per cent of the cost of development /strengthening the infrastructure to link up the slum with the city level services. AMC will mobilise its own resources and also converge resources from the central/state government schemes such as



Before and after: the physical upgrading of Sanjaynagar, Potaliya. Services provided included: water, sewerage, toilets, pavements, street lights, dust-bins for solid waste collection and tree plantation. The upgrading involved the Sanjaynagar Residents Association and the SAATH NGO, and affected ca. 180 dwellings and ca. 1000 people.



Urban Community Development, Low Cost Sanitation, Urban Basic Services, Integrated Child Development Scheme and NSDP. It will be the AMC's responsibility to develop a comprehensive strategy for city level slum improvement and infrastructure needs.

### 2. Socio-Economic Targetting

The 73rd Constitutional Amendment has been hailed as a major step in dismantling the state level bureaucracy, taking power to the people and initiating a process of democratic administration and planning at the grass roots level. Under the conformity legislation of 74th Constitutional Amendment Act, social and economic planning and poverty alleviation have been added as obligatory functions of the urban local bodies.

It may be mentioned here that with respect to the basic services, the city has witnessed a development process that is inclusive of the poor, city planning has been viewed as a technical exercise alone. The labyrinth of regulatory mechanisms and procedures as part of the urban planning process has not helped the poor.

While Ahmedabad has not witnessed large scale demolitions of slums like other metropolitan cities, the public housing agencies have not even provided significant housing units for the poor or taken up shelter programmes at a city level scale. Certain new projects of AMC such as the proposed riverfront development project will increase the vulnerability of a large section of the slum dwellers (about 8-10,000 families) who are living and eking out a living on the riverbank. The ban on hawking on major roads of the city and eviction of hawkers from some important places in the city would also decline the economic prospects of a large number of households engaged in informal economic activities.

#### 3. Non Governmental Interventions

Saath is an NGO, involved in slum redevelopment and their integrated development. The objective of its integrated slum development programme co-relate with Ahmedabad Municipal Corporation's (AMC) 'Parivartan - Upgrading and Redevelopment of Slums Project' known officially as Deen Dayal Upadhyay Antodyaya Yojana. The initiative for the Parivartan Project was one of AMC's responses for sustainable development of Ahmedabad. Ahmedabad Municipal Corporation (AMC) initiated the Parivartan in December 1995 and set-up a Slum Networking Cell, headed by a Deputy Municipal Commissioner. The objectives are:

upgrading/ providing infrastructure in the slums (incl. environmental upgradation, sanitation, housing, health, education and income generation) in partnership with the local residents, NGOs, AMC and the Private sector, and Integrating it with the city's infrastructure within a finite period.

Access of the poor to housing is sought to be addressed through ensuring their access to housing finance, for which innovative housing schemes have been introduced in the city, mainly by NGOs. One such experiment is partnership of private sector company, viz Housing Development Finance Company (HDFC) with SEWA Bank. The former has given a line of credit of Rs.3.73 crore to the latter to meet housing finance requirements of the low income women. These funds are given to the beneficiaries at 8.5 percent rate of interest. SEWA Bank has long been giving housing loans to its members for renewing or upgrading their shelter units (Mahadevia 2002).

# O. THE IMPACTS OF THESE EFFORTS

## 1. Success Stories and Potential Best Practices

The Ahmedabad Slum Networking Programme (SNP) was conceived as a pilot project with four main stakeholders joining as partners - the slum community, Arvind Mills Ltd, AMC and an NGO called SAATH. AMC was to act as facilitator while SAATH was to look after community mobilisation and development. Initially, it was proposed that four slum pockets in different parts of the city should be involved but, for various reasons, three were dropped and only Sanjay Nagar, a small settlement with a population of 1,200 was chosen as a pilot project. Departing from the conventional approach, the project concentrated on improvements in basic infrastructure (rather than on housing,) and on the provision of water supply and toilets on an individual basis.

Other aspects of physical development included internal roads and pavements, storm water drainage, street-lighting, solid waste management and landscaping. Community development, in the main, focused on setting up neighbourhood and women's groups, youth activities, mobilising community savings, educational activities for pre-primary age children and illiterate adults, organising community health, education, mother and child care, supporting income-generating activities, and developing linkages with the finance sector to access finance for small business and trade. The project was launched on August 5, 1996 and completed by April 1997 at a total cost of Rs 2.5 million.

The pilot project's success can be judged according to three criteria, namely, a significant improvement in the living conditions of the residents, replicability and sustainability. The project seems to have met the first criterion. Apart from the project's visible impact on the

Before and after: the physical upgrading of Sharifkhan Pathan ni Chali, Naroda Road.

Services provided included: water, sewerage, toilets, pavements, street lights, dustbins for solid waste collection and tree plantation. The upgrading involved the Saijpur Ekta Mitra Mandal Association and the SEWA NGO, and affected 98 dwellings and ca. 525 people.



physical environment and a significant consolidation of the housing, there has been a marked improvement in the health of residents. With respect to shelter improvements, in many cases, residents are reported to have made an investment of Rs 10,000 each. There was also a better appreciation of the role of education among the residents as reflected in an increase in the level of school enrolment for children. Women found more time to attend to household activities and help their husbands in vending etc.

#### 2. Reasons for Successes and Failures

The fact that the project was completed within the stipulated time and without any cost overruns speaks for the efficiency of its execution and supervision. The community's representatives were consulted on every major decision relating to the project, ranging from infrastructure design to payment of contractors' bills.

The residents also formed and registered Sanjay Nagar Residents' Association, one of whose immediate tasks was to mobilize and manage a community fund of Rs 100 per household for the maintenance of on-site infrastructure. At AMC level, an SNP cell was set up under the administrative supervision of a deputy commissioner to coordinate the activities of the various departments concerned.

The weakness of SNP is the community development component. The two strong NGOs that have been deeply involved – SEWA/MHT and SAATH cannot cover the whole city, nor can they build rapport quickly when they enter new SNP neighborhoods. Some NGOs not involved in the SNP perceive it as 'an old housing upgradation programme ... under a new guise'. They are concerned that it will not address the underlying

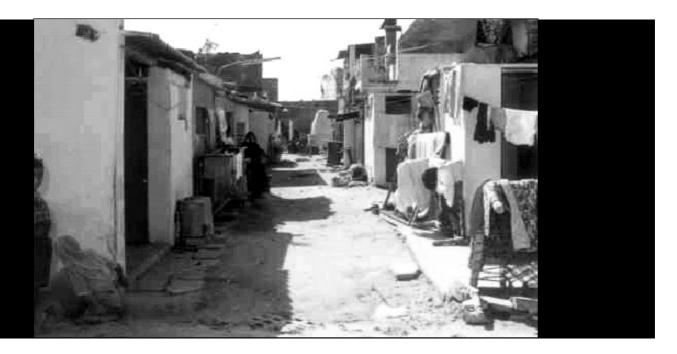
cause of urban poverty if real issues like 'land redistribution, tenure rights, etc. are not addressed at the city level'.

Also given that SNP needs to be implemented on a large scale in the city, it would be difficult to carry forward the partnership concept without legalized institutional structures for defining accountability and responsibility for the different actors. Another problem is that the SNP is considered as an infrastructure project. Economic development and poverty alleviation have been given secondary consideration (Acharya and Parikh 2002).

#### 3. Lessons Learnt

The most important factor facilitating slum improvement was the homogenous nature of the community (which helped encourage co-operation between residents and community mobilisation), the granting of de facto land tenure by AMC for 10 years, the high credibility of partners, the proactive role of SEWA Bank in financing slum dwellers, and the active participation of women. The pace of improvement in the community development segment of the project was not as fast as the physical development; practically no progress was made with regard to income-generating activities.

It seems worthwhile to set up a separate body within AMC with powers (including the hiring of consultants) to give impetus to the programme. Although the strength of the SNP cell in AMC has been increased with the expansion of the programme, it will take some time for the philosophy of slum networking to sink into the organisation's work ethos. Regular changes at the top of the Corporation's hierarchy compound such problems.



It is necessary to strengthen community structures and processes and expedite the setting up of ward committees under the conformity legislation to support community mobilisation for the programme. The lack of explicit definitions of organisational and individual roles caused many problems during the implementation of the pilot project.

The pilot project on integrated slum development has offered important lessons:

- Development is an open cycle where integration of incremental smaller processes leads to larger holistic gains.
- Slum residents welcome development efforts, which they can influence and participate in.
- Slum residents participate through financial contributions and human resource inputs.
- Slums provide creative spaces for addressing urbanisation.
- ULBs, NGOs, CBOs and slum residents can work together with differing objectives and working methods.
- Slums can be integrated into the mainstream of the city. (from Joshi 2002 in Kundu & Mahadevia (eds.) 2002, pp. 302)

Planning has been a weak link in the whole process of urban development in the city. A strategic plan with a clear delineation of objectives and priorities (especially in economic development and poverty alleviation) is imperative to facilitating substantive progress in the SNP. Hitherto, proper monitoring of the programme has not received much attention but, as it progresses, this aspect, along with suitable staff training, particularly at field level, will assume great importance (Dutta, 2000).

### P. DEMOSTRABLE COMMITMENTS TO REGULAR MONITORING, FEEDBACK AND ADJUSTMENT OF POLICIES & PROGRAMMES

### 1. Budget Commitment

The funding for SNP is generated in an ad hoc manner and is not internalised in the regular resource mobilisation strategy. Presently the major source of funding is the National Slum Development Programme (NSDP) that gives 30 per cent of costs as grants and 70 per cent as loans. Until January 2000, this fund amounted to Rs 28.5 million. Negotiations with HUDCO and UNDP have not yielded much, except technical support from the UNDP. HUDCO has provided marginal assistance of only Rs 450,000.

### 2. Policy Commitments

The slum development programme, affecting 20 per cent of the city population, requires strategic planning, monitoring, and evaluation for its success. It needs to be adequately dealt with in the city development plan. So far no comprehensive city level plan, with proper surveys, has been prepared to implement the project. Baseline information on physical and socio-economic conditions is lacking. Absence of any comprehensive plan lends a degree of ambiguity in the selection of slums for implementing SNP. (Acharya and Parikh 2002). Vested interests influence the selection of slums. No scientific evaluation studies have been conducted to document and learn from the experience. Participatory monitoring and evaluation methods have not been attempted.

The institutional structure created to implement the project has limited autonomy, finances, and manpower. Additionally political will and backing from powerful groups is lacking. The abolition of ULCRA has been a setback as far as slum dwellers are concerned. However, SNP can benefit if the 74th Amendment Act is implemented properly. This legislation theoretically gives civil society organisations the right to participate in city-level planning decisions. This act provides a constitutional basis and makes it mandatory for the local authority to implement the project. As per the act it is imperative to have a policy for the slums at the state level.

Policy contradictions exist as on the one hand propor legislative measures are either repealed or not implemented properly. On the other, ad hoc approaches, including market-oriented policies, are promoted. Efforts to institutionalise such initiatives at the state level will give them wider recognition, but there was an absence of any such state level policy till now. The Urban Development and Urban Housing Department of the Government of Gujarat is now in the process of preparing the Gujarat State Urban Slum Policy to encourage a coherent and co-ordinated approach to upgrading of services in slum settlements in the towns and cities of the state.

In order to address the issue of the integrated development of slum areas, a comprehensive National Slum Policy is being developed, which would focus on the special needs of slum areas and various approaches and options for their development, including tenure rights, redevelopment and resettlement. In addition, a major National City Sanitation Programme to cover all state capitals and metro cities with 100 per cent sanitation is being conceived.

# 3. Commitment of NGOs to Monitoring Slum Conditions

Following the success of the pilot project, AMC has brought a number of additional slums into the programme without the support of Arvind Mills. The fact that some 85 slum clusters are reported to have approached AMC for incorporation into the programme indicates its popularity. So far, 20 slum pockets (ranging in size from 42 to 1,200 households) have been included of which three (including the pilot project) have been completed and work is in progress in another 17, some in an advanced stage of completion. SAATH and SEWA continue to support the programme and, in addition, Mahila Housing Trust (a subsidiary of SEWA) and AMC's Urban Community Development Department have also joined the programme to support community mobilisation and related inputs in some areas (Dutta, 2000).

However, after the pilot project and the subsequent pulling out of Arvind Mills no other industry has shown any interest in the programme. Other institutions like the Lion's Club and State Bank Employees Union have replaced the corporate sector. But they are not involved in the actual implementation of the project. Their role is limited to providing only the financial share.

# 4. Commitment of International Technical Cooperation Agencies

The World Bank has entrusted the work of providing technical assistance for the preparation of Gujarat State Urban Slum Policy to the City Manager's Association, Gujarat. The Urban Development and Urban Housing Department of the Government of Gujarat is in the process of preparing the Gujarat State Urban Slum Policy to encourage a coherent and co-ordinated approach to the upgrading of services in slum settlements in the towns and cities of the state. The policy will cover notification/denotification, granting of tenure, planning for integration, environmental improvement, access to social services, economic empowerment, financing sustainable services, improving creditworthiness of slum dwellers, shelter upgrading, and monitoring and evaluation.

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### **ACRONYMS**

AMC Ahmedabad Municipal Corporation

BPL Below Poverty Line

EIUS Environmental Improvement of Urban

Slums Programme

FPI Foundation for Public Interest GSCB Gujarat Slum Clearance Board

HCR Head Count Ratio

HDFC Housing Development Finance Company
NSDP National Slum Development Programme
SEWA An NGO working in the Ahmedabad slums

SIP Slum Improvement Partnership SNP Slum Networking Project UA Urban Agglommeration

UBSP Urban Basic Services for the Poor

Programme

UCD Urban Community Development

Programme

### **GLOSSARY**

Chawl Housing originally built as accommodation

for mill workers

Hutment Collection of huts Katcha Flimsy, poor quality

Pucca Solid