

The challenges of urbanization in India: Towards a more humane urbanism

By

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Introduction

The world is becoming increasingly urban with 54.5% of its population living in urban areas in 2016; up from 30% in 1950. By 2050, 66% of the world's population will be urban. Given that the human habitat is becoming increasingly an urban one, there has been an urgent call for "people centered, sustainable urban development" (UN Habitat, State of the World's Cities 2012/2013) to enhance the quality of life of a majority of the earth's population and to do it in the most environmentally sustainable way. On the one hand are optimists such as the former Secretary General of the UN, Ban ki Moon who believe that "as the world seeks a more people-centered, sustainable approach to development, cities can lead the way with local solutions to global problems" (Preface, *ibid*). But others see the future more darkly, and as the world becoming, more and more, "a planet of slums" (Davis, 2007). India, in particular, must take heed of these alternate scenarios as it will be the biggest contributor to the world's urban growth between 2014 and 2050. It is projected to add 404 million urban dwellers by 2050, exceeding China's 292 million and Nigeria's 212 million (UN, World Urbanization Prospects, 2014).

What path is India taking in its urban transition and how can it be made more "people-centered and sustainable" and more humane? This larger question is examined in my paper by a closer look at changes in the Indian state's character and ideology, the socio-political context of contemporary urban India, and public policy choices in one aspect of the country's urban transition challenge, namely, low income housing. The term 'humane' as used in this paper implies a broader sense of compassion and tolerance for diverse and sentient life forms, human and non-human. Section 2 briefly discusses changes in the Indian state's character and ideology while Section 3 presents the socio-political context of contemporary urban India, marked by the presence of two concurrent processes; economic liberalization and globalization on the one hand, and the rise and consolidation of the majoritarian politics of the nationalist right, on the other. Section 4, focuses on low income housing provision by the state and its failures rooted in its views about housing and the poor as well as in shortfalls in delivery; Section 5 takes the case of successful implementation of a central government housing program in the city of Nanded, Maharashtra to highlight the positive results when municipal authorities take a humane view and incorporate local people's concerns during the process of program implementation. Section 5, concludes the paper with a discussion of the idea of a 'humane urbanism' in the context of Indian cities and with observations on the possibilities and limitations of achieving it under the existing political and economic framework.

2. The Indian state and its changing character

Although India today is among the world's largest emerging economies in terms of area, population and size of GDP, and among the fastest in terms of economic growth, it still faces many developmental challenges at the forefront of which is the need to break out of historically determined structures of social and economic privilege and bestow equal opportunities to all citizens. While there are many pathways to achieving this goal, one of the proven ways is through the provision of public services such as sanitation, education and health care, along with subsidized housing for the poor. These services cushion the poor against vulnerability to disease; provide a modicum of skills to resist economic downturns and via secure housing enable families to spend their hard earned wages on other goods and services. Their quality of life is thus improved and although differences in income, earnings and social status remain within society, the social net provided by the above public services keeps them from falling further into the depths of poverty and despair. Emerging market economies such as India need to gradually build such a humane social net, without which the achievement of rapid economic growth would not translate into a better quality of life for ordinary people.

The likelihood of this happening is contingent on a number of factors, including the nature of the state¹. It has been noted that in the course of the last twenty five years, some subtle changes have taken place in the character of the Indian state and its ideology. These are reflective of broader processes of transformation occurring in India, including the ascendancy of the business class, the emergence of new social groups and the growth of the private sector. But despite some widening in the social base that has today resulted in a larger and more diverse state and a larger and more diverse private sector, the personalized patronage based relationship between the state and the leading proprietary classes of the pre-liberalization era has continued post liberalization in a new form, as one between the state and the private sector (Chandra, 2015). This has serious implications for development policy as growth in business becomes the driver of government and all else is subsumed towards this end (Bhaduri, 2016). According to Kohli (2010, 499) "the state in India has shifted from a reluctant pro-capitalist state with a socialist ideology to an enthusiastic pro-capitalist state with a neo-liberal ideology." This shift has been observed in the governance of India's urban areas (Shaw, 2012a), prioritization of issues that favor the middle and upper classes, and the state's failure to adequately address the problems of urban redistribution (MHUPA, 2009). Thus despite the fairly high rates of economic growth that India has experienced since 1991 and a decline in absolute levels of poverty, its urban areas continue to be marked by stark inequalities in basic standards of living and access to health and quality education, proliferation of low end jobs in the informal

economy, and limited upward mobility for poor households (Shaw, 2012b). In contrast, there have been big gains for the corporate sector and for those with high levels of education, the acquisition of the latter made possible by the support of a stable middle income/higher income family. This is not only because of the greater returns to those with higher levels of education as the Indian economy shifts increasingly to service and knowledge based activities, but also because of the “activist role of the state” (Kholi, 2010, 503) that has chosen fast growth as the trajectory of development and openly backs its drivers and agents. Kholi observes that (2010, 503) ‘what the Indian state has done is to throw its weight behind the winners of the new economy, without compensating those who are left behind.’”

However, at the same time, it has also been noted by other scholars that, post liberalization, the state’s intervention for welfare has actually increased because of the availability of more funds and “since the late 1990s, the Indian state has both expanded the ambit of social and economic rights for its citizens as well as launched major programmatic initiatives “(Kapur and Nangia, 2015, 73; Sharma, 2008). In India’s urban areas, this is most visible in the large scale urban welfare programs that have been launched since 1991, for example, SJSRY (SwarnaJayantiSheheriRozgarYojana) from1997-2013 and RAY (Rajiv AwasYojna) from2009-2015 and their current, on-going counterparts NULM (National Urban Livelihood Mission, 2013-2018) and PMAY (PradhanMantriAwasYojana, 2015-2019). These programs were initiated to enable employment for the urban poor through training and skill development on the one hand, and to improve their housing condition through access to upgraded units in existing slums or via relocation to new sites. Thus, according to this viewpoint, there has been compensation but whether this has been adequate and covers the most critical needs of those left behind is another matter.

In fact, while acknowledging increased welfare growth post liberalization, Kapur and Nangia (2015) make a useful distinction between welfare to reduce vulnerability to loss of income, poor health and lack of food which they call social protection and the welfare provided by the state through basic public goods such as sanitation, education and health services. In their view, the Indian state, post liberalization, has greatly increased spending on social protection but not that much on improving public goods. This is similar to the path taken by several Latin American countries but the opposite of the West and East Asia where a minimum level of public goods was first ensured and thereafter, there was an expansion of social protection. While the reasons for the choice of the particular path chosen by the Indian state are debated, Kapur and Nangia (2015) suggest that it could be due to: greater central control over social protection programs versus public goods creation which must be implemented at ground level by the different state governments (or the sub-national state), greater

visibility of social protection programs and hence returns from the electorate, policy advice from international organizations such as the World Bank, and the central state's recognition of its weak administrative capacity to deliver public services. "This has induced the state to want to bypass its own public service infrastructure and rely on social protection, rather than strengthen administrative structures to deliver public services". While the central state, for the above reasons, has been avoiding direct involvement in public goods creation, the sub-national state, under which lies the major responsibility for the implementation of development programs and delivery of public services, has also been following the same policy with solutions to public service problems being increasingly sought through greater involvement of private agents and public-private partnerships.

Section 3: The socio-political context of urban India

Changes in the character and ideology of the Indian state since the late 1980s must be viewed alongside changes in the socio-political context of urban India. Throughout the last century, despite the presence of several large metropolitan cities, the percentage of India's urban population grew relatively slowly with the majority of the country's people living in rural areas. That is set to change in this century with India becoming 50% urban by 2050 and its 2011 urban population of 377 million increasing to around 800 million by mid-century (UN, 2014). Such a large urban population base, both presently and in the coming decades, presents many challenges including that of maintaining the economic dynamism of urban areas, enhancing their livability and ensuring their inclusiveness.

The processes by which India is becoming more urban need to be differentiated. The first and most observable process has been that of metropolization or growth in number and size of its largest cities. Today, around 42% of its urban population lives in cities with one million and above population. There are currently 53 such cities. By 2021, they are likely to increase to 68. These million cities have been regarded as the country's 'engines of growth' and deserving of special financial attention. Since 2005 with the launching of JNNURM (Jawaharlal Nehru National Urban Renewal Mission) by the central government under the UPA and its present counterpart AMRUT (Atal Mission for Rejuvenation and Urban Transformation), in 2015, by the Modi government, the larger cities of the country and the more urbanized states have benefitted (Sivaramakrishnan, 2011). A second process, less studied than the first, is that of rurbanization or the gradual blurring of the sharp differences between rural and urban areas resulting in areas showing a mix of both rural and urban traits (Dasgupta, 2015). An acceleration of this process in the last decade is seen in the big increase in new towns which are formerly rural areas that have been transformed into urban ones. Closer connectivity to urban areas, rising literacy levels and aspirations, adoption of urban ways of life together with an increase in non-farm activities mark such areas. In many cases such change has

been occurring quite far away from an existing city or town leading some scholars to regard the transformation as autonomous or generated from forces internal to the settlement. Termed as 'subaltern urbanization' and 'unacknowledged urbanization' it marks a sharp contrast to urban growth processes at the top of the urban system (Denis et al., 2012; Pradhan, 2013). In these ways the world's second largest urban system (in terms of population size) is facing change, both at the top end as well as at the bottom end.

There are also at work the efforts of the state to create urban corridors connecting the largest cities and also, smart cities best exemplified by the 1400 km long Delhi-Mumbai Industrial Corridor (DMIC) which will contain 24 industrial clusters and 24 smart cities. Such induced urbanization or urbanization through administrative means is another unfolding process that will impact India's future urbanization levels. In scale, it is the biggest of such attempts by any government in the world. The private or corporate sector, on its own, has also been involved in city building, with Lavasa and Ambi Valley in Maharashtra as examples.

Alongside the varied ways by which urbanization is taking place in the country, contemporary urban India is also marked by several concurrent economic and political processes. On the one hand, are the processes of economic liberalization and globalization which, post 1991, have steadily entered many aspects of urban production, consumption and governance, and on the other, are the longer drawn effects of the deepening of democracy seen in the rise of historically disenfranchised groups such as the OBCs (other backward castes) and Dalits (Scheduled Castes) and its backlash in the form of the consolidation of the upper caste majoritarian politics of the nationalist right.

In the past ten years, a considerable amount of research has been done on the urban impacts of economic liberalization and globalization covering changes in urban law and regulations (Shaw, 2012a); the formal built environment through the construction of new shopping malls, high rise residential towers, commercial real estate, IT parks, new restaurants and other consumer services, along with an expanding network of metro rail lines and widened roads (Shaw, 2012b); processes of planning through a greater role for private sector advisors and external consultants in policy making (Caleho et al, 2011); and the organizational structure of urban service delivery bodies, such as the Chennai Water Board (Caleho, 2010). Urban sector reforms launched through JNNURM have encouraged a more marketized approach to governance over issues such as access to water supply, urban land and housing (Banerjee-Guha, 2009).

These public policy driven changes have occurred alongside changes in the middle class and its movement from an old middle class based solidly on government sector jobs and the consumption

restraints of the pre-liberalization years to a 'new' middle class that is much more consumption oriented, earns more and is less concerned with the fate of the poor (Fernandes, 2004). Its preoccupation with upward mobility and higher social status, health, beauty and leisure (Brosius, 2010) while living in gated residential complexes has created "a politics of forgetting" in which the poor have become invisible (Fernandes, 2004). E-commerce and E-tailing, by enabling home shopping and home delivery of various goods and services, is further cementing this increasing amnesia as there is less need to step outside the immediate environs of one's gated community for even small errands. Meanwhile, the poor whether living in slums in the built-up core of the city or in squatter settlements in the periphery or commuting on a daily basis from the rural periphery remain linked to middle class households via the various services they provide. Their growing invisibility can only mean that the social and economic milieu of Indian cities is becoming more fragmented.

While the opening up of the Indian economy since the late 1980s and globalization processes can explain some of these transformations, political processes have also played a role. As mentioned earlier, these are the longer drawn effects of the deepening of democracy with its universalist discourses on rights and entitlements that has enabled "an increasing pluralization of Indian society" (Hansen, 2001, 237) by providing greater voice and presence to historically disenfranchised groups. But the intensification of political mobilization among the lower castes and religious minorities while widening the base for upward mobility has also resulted in a backlash from the upper castes/classes in numerous forms. According to Hansen (2001, 5), "it was the desire for recognition within an increasingly global horizon, and the simultaneous anxieties of being encroached upon by the Muslims, the plebians, and the poor that over the last decade have prompted millions of Hindus to respond to the call for Hinduvta at the polls and in the streets, and to embrace Hindu nationalist promises of order, discipline and collective strength." The Indian city has, increasingly, become the arena where such identity/class politics have played out, often leading to violence over contestations over space and right to the city (Baviskar, 2003). The state's actions, via judicial pronouncements, have favored the upper classes and, "their concerns around aesthetics, leisure, safety and health have come significantly to shape the disposition of urban spaces" (Baviskar, 2003, 90).

Adding complexity to the existing fragmentation along the lines of class, caste and religion, the Indian city is also seeing flare-ups and contestations that are pitting the residents of one state against those of another. The recent riots in Bengaluru, India's Silicon City and its virtual lockdown, over the sharing of the waters of the Cauvery with its neighbor, Tamil Nadu, exemplifies how easily inflammable local sentiments and the politics of identity crafted around them, have become (Indian

Express, Sept 13, 2016). As observed by historian Ramchandra Guha (2016), "Indians are becoming increasingly touchy, thin skinned, intolerant, and I must add, humorless." The events in Bengaluru are reminders of the fact that resources such as water need long term and sustainable planning or their dwindling availability will continue to trigger outbursts of violence staged in the largest cities of the country.

There has also been rising violence targeted at women and their presence in the public spaces of the city (Srivastava, 2012).² One explanation has been their increasing visibility in the city and in competitive sectors of the economy that had been strongly masculine before. However, this is complex social issue with a deep seated social and cultural context for its sustained continuation and defies single factor explanations. Incidents of violence against animals, such as stray dogs have also been on the increase in Indian cities. In fact, what is noteworthy is that the Indian state that ranks the highest in terms of HDI (Human Development Index), that is, Kerala, leads in such occurrences. Repeated incidents of the rampant culling of stray dogs continue despite the existence of laws to prevent this, and recently, the alumni association of a reputed college in the state has openly offered gold coins to civic bodies that kill the maximum numbers of stray dogs (The Indian Express, October 31, 2016). Quite clearly, 'human development' and 'humane development' do not necessarily coincide and mean very different things.

Section 4: Housing for the Urban Poor

Having outlined in broad brush strokes, the prevailing socio-economic and political context of on-going urban change in India, I now turn to one specific issue, which in many ways, epitomizes the challenges of developing more humane societies in developing countries, and that is the issue of housing for the urban poor. In 1988, in a first of its kind, the central government under Rajiv Gandhi set up a National Commission on Urbanization (NCU) to study in detail the challenges of urban transition in the country and to recommend solutions. The Commission had made the following observation (NCU, 1988, 475): "The most visible and dehumanising manifestation of India's urbanisation is the large number of squatters and shanty dwellers so ubiquitous in all our major cities." Despite the Commission's recommendations, more than two decades since its report, the numbers of squatters and shanty dwellers have only increased although absolute levels of poverty in urban India have declined. In the last decade, India's slum population increased from 52 million in 2001 to 65 million in 2011 (Census of India, 2011). Out of the 4041 statutory towns, slums were found in 2613 of them or in more than half. Another fact to be noted is that during the last decade, the concentration of scheduled castes (SCs) in slums has increased. In absolute numbers the SC population increased from 9.6 million to 13.3 million by 2011, while their percentage in the total

slum population increased from 18.5 to 20.4%. In the urban slums of Tamil Nadu (39.8) and Punjab(32.0), it exceeded 30%. Both these trends, the first of increasing numbers of slum dwellers and the second, of a rising concentration of Scheduled Castes in slums are evidence of increasing inequalities in Indian cities and the failure of existing land and housing policies. In fact, the government’s own review committee, the Working Group on Urban Poverty, Slums and Service Delivery System of the Planning Commission’s 2011 Steering Committee on Urbanization, has acknowledged that the “proliferation of slums, as much of the evidence both in-country and international suggest, is not so much a manifestation of demographic shifts, but the result of the failure of the land and housing policies, and legal and delivery systems” (Planning Commission, 2011, 8).

Such failure is rooted in the character of the state which in the pre-liberalization era, lacked “relative autonomy” to resist the pulls of its dominant proprietary classes who had ensured that the gains of development went primarily to themselves (Bardhan, 1984). In the post liberalization period, it is the state’s close relationship with the private sector and its increasing power as discretionary facilitator to resources such as land, which has made it pro-business in all its decisions, whether in regard to entry over formerly reserved sectors of the economy, the supply of inputs or the creation of new legislation (Chandra, 2015). Thus, despite the rhetoric of inclusive development, redistribution through better housing for the poor is not very high on the political agenda and housing shortage among the poor in Indian cities is becoming more acute, particularly when compared to that in the middle and upper income groups. According to the Ministry of Urban Housing and Poverty Alleviation’s Technical Group on Urban Housing Shortage (MUHPA, 2012), the nation’s urban housing shortage dropped from 26 million units in 2007 to 18.78 million in 2012. But, as shown in Table 1, for the Economically Weaker Section with household incomes of Rs 5000 and less a month, the shortage was around 10 million or over half the total. For Lower Income Group, with household monthly incomes between Rs. 5001 and 10,000, it was 7.4 million, around 39% of the total. The balance of the shortage of around 4% comes from the Middle Income Group. There is no shortage in the Higher Income Group (HIG).

Table 1: Composition of Urban Housing Deficit, 2012

Household Monthly Income	Income Class	Number in millions	Number in percentage
Rs 5000 & less	Economically Weaker Section (EWS)	10.55	56.18
Rs. 5001 to 10,000	Lower Income Group (LIG)	7.41	39.44
Above Rs 10,000	Middle Income Group	0.82	4.38

	(MIG)		
		18.78	100

Source: Report of the Technical Urban Group on Urban Housing Shortage (MUHPA, 2012)

This table itself reveals a great deal about the failures of public policy in solving the housing problem of those at the bottom end while having reduced housing shortage for the middle class and making it disappear for the rich. Housing activists would surmise that it has been more a case of lack of sincere intent to solve this problem than that of ever growing numbers and shortage of finances. As in the case of the delivery of basic public services such as sanitation, school education and health, the most affected population is the poor who must buy substitutes for these services from the private sector at much higher prices. In the case of housing, it can mean homelessness or living in poor makeshift housing arrangements with a lack of basic facilities and a low quality of life. Yet, without improving the quality of life of the bottom end of the urban population, Indian cities cannot become more humane.

One question that needs to be further examined is why has housing shortage grown so large among the urban poor and what has been the role of state, market, non-governmental agencies and the slum dwellers themselves. A second question is the state's approach to housing in its development policy. To understand both of these issues, it is necessary to briefly look at the history of low income housing policy in India. In the first two decades post-independence, following the partition of the sub-continent and the entry of seven and a half million refugees, the state was an active provider of housing observing that "private enterprise is not in a position to do the job so far as low-income groups are concerned" (GoI, First Five Year Plan, 1951). However, funding for housing under the first three five year plans and the Annual Plans (1966-67 to 1968-69) as a proportion of total plan outlay was "quite meagre" and investment in public housing was "token investment" (Sivaramakrishnan, 1969, 1433). Moreover, unlike East Asia, in the initial decades after independence in India, housing was treated not as an economic good but solely "as a welfare measure or some kind of social service programme subservient to other economic development programmes" (Sivaramakrishnan, 1969, 1444). Given the scarcity of resources, the state sought to reduce its investment burden on this non-productive sector by delivering housing that was the cheapest possible and of the smallest size. This mindset of providing the smallest possible dwelling unit to the poor with the cheapest materials to cut the size of government subsidy has continued to the present time, despite high levels of dissatisfaction from end users. In contrast, in Japan and much of East Asia housing regarded as both a driver of economic growth and as well as welfare good and housing quality was not compromised to save resources (Ronald and Druta, 2017).

The housing programs of the 1950s and 60s were “disjointed” and had a wide range of beneficiaries for instance, the 1952 Subsidized Housing Scheme for Industrial Workers and Economically Weaker Sections, the 1956 Slum Clearance and Improvement Scheme, and the 1959 Rental Housing for State Government Employees (Hingorani, 2011). Outcomes for the urban poor were disappointing as the housing delivered was either unaffordable or located too far away and it was generally sold off to upper income groups. At the same time, new construction could not keep up with slum clearance and there was a net loss of housing stock. The poor had no option than to seek housing in slums which though illegal were well located (Hingorani, 2011).

By the 1970’s, global thinking on slums had changed and policy shifted from slum clearance to slum improvement. Slums began to be regarded as housing solutions and poverty alleviation was made an integral part of shelter schemes as it began to be increasingly realized that an integrated approach to shelter provision was needed focusing on land, materials, finance, technology as well as poverty alleviation. Important schemes were the 1972 Environmental Improvement of Urban Slums (EIUS), the 1980 Sites and Services (S&S) and the 1986 Urban Basic Services (UBS). There was, however, a gradual shift in responsibility for social housing from the central government to state governments and their housing boards. Changes were also occurring in the mode of financing from complete government subsidy to targeted subsidies and cross subsidies (Wadhwa, 1988). Housing outcomes for the middle and upper classes improved during the 1970s and 1980s mainly due to housing credit expansion but for the poor, there was no relief although an opportunity to address their housing problem did present itself, in the drafting of the first National Housing Policy in 1987. In the March 1987 preamble to the draft, the need for shelter was for the first time recognized as a basic human need next to food, and clothing marking a preliminary step towards its acceptance as a fundamental right (Kumar, 1989). But this preamble was removed in the final version of the policy and while the policy put forward an integrated approach to housing, critics have pointed out that it was not geared to alleviate the housing problems of the urban poor (Kumar, 1989; Sahu et al, 2009). In fact, going by the policy, the state’s direct role in housing provision was reduced to that of a facilitator and enabler of housing which was expected to come from the private sector with more financial responsibility from individual households.

Post 1991, the private sector continued to be given a much larger role in housing provision while further deepening of the housing finance market enabled middle and upper income groups to buy their own homes and provided credit to the private construction industry (Hingorani, 2011). However, the Ninth Plan (1997-2002), stated that it would focus on households at the lower end of the housing market, for instance, on those households below the poverty line, headed by

women and SC/STs. For them there would be direct state intervention and subsidies via programs such as VAMBY (ValmikiAmbedkarAwasYojana), launched in 2001, and targeted at below-poverty-line households. Other major initiatives during the time included an expansion of the UBS (Urban Basic Services) to UBSP (Urban Basic Services for the Poor) and the 1997 National Slum Development Program. However, despite these programs, progress was limited due to institutional and governance weaknesses. Since the passage of the 74th Amendment Act of 1992, devolution of responsibility for slums and poverty alleviation had been passed on to urban local bodies (ULBs), but there were, as yet, no specific provisions in municipal law for dealing with such issues and ULB capacity to deal with this new function was still weak. The process of town planning in the ULBs, moreover, did not provide for the poor (Mathur, 2009).

This is the context against which the big ticket urban housing programs of recent times have been launched with the objective of creating 'slum-free cities' and based on a new integrated approach to slum redevelopment that combined housing, infrastructure and titling. JNNURM, provided central funding for improving urban infrastructure and service from 2005 till 2014, and attempted to strengthen urban institutions and governance by modifying the laws that have come in the way of the functioning of the land and housing markets, community participation and improved fiscal situation of urban local bodies. Its housing components BSUP (Basic Services for the Urban Poor) and IHSDP (Integrated Housing and Slum Development Program) had a central government funding component of 50% to 90% (for 65 mission cities) and 80 to 90% (for any other selected cities/towns). But despite the large budget and focused attention, its outcomes have been limited in impact, partly because of the long time taken to complete construction with small yearly additions of new units. Taken together, under both these programs, 1,250,691 dwelling units were sanctioned of which 988,308 have been constructed and 783,029 occupied as of 31st December, 2015 (MoUHPA, 2015, p. 26). There are 262,433 units still being constructed under these programs. In 2011, RAY (Rajiv AwasYojna), a housing program directed at slum upgradation and tenure security was launched with 50% to 75% of project cost borne by the central government. The construction/upgradation of 141,848 units was approved under RAY (MoUHPA, 2015, p. 25). Thus under JNNURM and RAY, only 1,392,539 dwelling units have been sanctioned which hardly makes a dent on the huge shortage of 56.18 million LIG units. In fact, housing supply from these programs constitutes only 2.5% of the shortage, and has taken a decade to build with many projects still incomplete. Both JNNURM and RAY have been discontinued since the new government came to power in May 2014 and have been replaced by AMRUT (Atal Mission for Rejuvenation and Urban Transformation) and PMAY- HFA 22 (Pradhan Mantri Awas Yojna- Housing for All by 2022) respectively, which were started in 2015. While AMRUT, unlike JNNURM, does not have any housing

component, PMAY, is a massive urban housing program to build 20 million dwelling units, largely through the private sector, and thereby provide housing for all by 2022. Have these more recent programs made any dent in improving housing conditions for the urban poor? Do they have any scope for doing so?

Here it is important to distinguish between the thinking driving such programs and their delivery systems. One flaw pointed out by both academics and housing activists, has been the government's focus on the construction of 'new' housing rather than on the up-gradation of existing dwellings despite the fact that international best practices for housing the urban poor encourage the latter as the least disruptive way of improving housing (Satterthwaite, 2010; Patel, 2013). Both the BSUP and IHSDP, as components of JNNURM, emphasized new construction although in-situ redevelopment was a solution of choice under the program. As noted by the government's Working Group (2011), new construction comes with the attendant problems of delays in implementation and cost escalation which can make such housing unaffordable for the urban poor. Along with 'fresh housing construction', incremental housing, rental housing together with 'accessible credit options' for the urban poor need to be explored (22-23). RAY, regarded to be pro-poor and inclusive, has had mixed outcomes. While most projects under RAY have been in-situ rather than relocation, land optimization has been a prime driver of project design, particularly in more urbanized states such as Maharashtra, with multi-storied dwellings being the dominant choice of project implementers. In many cases, this was despite the slum dwellers wanting singlestorey structures (Sampreet et al., 2014). Housing for All by 2022 or PradhanMantriAwasYojana, although launched just a year ago, has already faced criticism as being "singularly unimaginative and poorly thought-through" (Patel, 2016, 38). With little learning from past experiences, its future outcomes are already being regarded as limited and its ambitious goal of removing the urban housing deficit as unlikely of achievement as only 19,255 houses have been constructed between 2015-2016 when the annual target rate should be around 3 million (Nair, 2016; Singh, 2016).

According to housing studies experts, the shortcomings are hardly surprising as these newer programs, even the more carefully thought out ones such as RAY, are just "old wine in new bottles" (Bhide, 2014). In her examination of BSUP housing projects in Bengaluru, Kamath (2012, 76), observes that the so called newer programs still follow 'the conventional "public housing built by contractors chosen by tender framework" 'where the ULBs (urban local bodies) have little control over the building process which has been outsourced to private agents. This has caused a lack of co-ordination and accountability on the one hand, while on the other, has not resulted in better delivery, either in numbers of units or in quality. Secondly, there is little feedback from ground up,

on what the people want and no attempt to enter these into the design process. In fact, lack of genuine participation of slum dwellers in any planning prior to project implementation has been noted even in programs such as RAY which were based on the premise of inclusion of local level inputs (Sampreet et al., 2014).

A third feature of the newer programs is the emphasis on using land as a resource in building for the poor. In this method, first used in Mumbai's slum redevelopment by the SRA (Slum Redevelopment Authority) in the mid-1990s, private developers build pucca dwellings on a fraction of the slum land to house the slum inhabitants 'for free' and then with extra FSI (Floor Space Index), granted by the government as an incentive, build on the remaining land for sale in the market. Regarded as a win-win for all stakeholders, this method has now become the norm for redevelopment in Mumbai for both private and public land. However, critics have warned that it results in greatly increased population densities in already crowded areas of the city and does not contribute to an improvement in living conditions of the poor who are confined in high-rises covering less than half the plot area with no change in supporting infrastructure (Patel, 2016). Moreover, individual flat sizes, around 250 sq. ft., under BSUP, increased to 300 sq. ft. under PMAY are insufficient for larger families.

Overall, in the last ten years, there has been too much reliance on the private sector to build for the poor and too little monitoring by the state to see that it satisfactorily fulfills its end of the agreement. In the specific case of PMAY, the slowness of its take-off has largely been due to over reliance on the private sector (Nair, 2016). The central government's subsidy has been small, just Rs 1 lakh (100,000) to Rs. 1.5 lakhs (150,000) per unit while the cost of even a low income unit could be around Rs 8 lakhs in the larger metropolitan areas. This has discouraged state governments from taking up the program more enthusiastically and the private sector has not been forthcoming either. A year after its launch, 20 states are yet to come up with planning details of projects (Kumar, 2016).

Section 5: Housing of the Urban Poor

With state attempts at mass housing having had a poor record, both in the past and in on-going programs, the solution, according to many housing activists and experts, lies in accepting housing built in the informal economy and supporting its upgradation and improvement. While this is the path suggested increasingly by international best practice, in the Indian case, given the huge size of low income housing requirement, it will also need to be supplemented by other sources of provision as, in actual practice, demolitions and removal of slum populations have gone on as per the needs of the state for urban land; or the state has enacted legislation, seeking to formalize informal

layouts and housing, but in the process has set in motion forces that are making housing availability more scarce for the poor (Bhide, 2014). State-led housing supply for the poor, despite its failings, can add to low income housing stock and there are also cases of satisfactory housing provision by the state although they are not very numerous. One defining characteristic of the successful cases is the greater interaction with the affected population and adjusting aspects of a pre-fixed program to suit local needs. Here housing provision is marked by a more humane approach with the state helping to upgrade informal housing on the basis of suggestions from the people themselves so that it is 'housing of the poor' rather than a one way, top-down, 'housing for the poor' where the poor are passive recipients, not consulted during the process of house building. When central government sponsored housing programs are implemented in this way, by the sub national state, there is a greater chance of it making a difference in the living condition of the urban poor. This is illustrated with a more detailed look at Nanded, Maharashtra, a city of 5.5 lakhs (550,000) in 2011 and the way the Nanded Waghala City Municipal Corporation (NWCMC) implemented the central government's BSUP (Basic Services for the Poor) program (Desai, 2015) during the years 2009 to 2013.

To start with, the NWCMC used an expanded definition of slum to cover any settlement with more than 25 houses and having inadequate infrastructure rather than the census definition which applies to 300 households and above. This enlarged the coverage of the program to include both squatter settlements as well as unauthorized layouts (*gunthewaris*) as slums. The NWCMC also did not follow the Government of Maharashtra's cut-off date of January 1, 1995 to determine the eligibility of individual families for housing under BUSP and considered a range of documents, not just the electoral list, to determine eligibility. Thus a larger number of settlements were identified as slums and a larger number of people to be benefitted. By the end of 2012, 132 settlements with 27,985 dwelling were to be covered by the BUSP program. Most of the settlements were to be redeveloped in situ with some relocation, where it was unavoidable.

Under the BUSP program, cities had to prepare DPRs (Detailed Project Reports) which had to be sanctioned by the state government and the central government to avail of central funding. In the case of Nanded, after the first DPR had been sanctioned and implementation was to begin, it was found that people were unwilling to vacate their houses. Using an NGO to build trust and starting the building of four houses, brought a turnaround. But it was then found that people were opposed to the new layouts proposed in the DPR which would result in medium rise clusters and that they could not be persuaded otherwise. Following this impasse, NWCMC "developed a new approach to try and take into account people's concerns and demands" (Desai, 2015, 273) and this involved in situ development on the existing plot footprint. Ultimately, this is what was done for most of the

settlements. Thus, in the implementation phase, NWCMC had to deviate from what had been proposed in the sanctioned DPRs of many settlements. What is also noteworthy is that thirteen design models were prepared for the reconstruction of katcha houses to pucca. Thus those eligible to a house under BSUP had a wide choice of house types rather than one fixed type imposed from above.

During the process of implementation, other concerns were expressed by people such as large family size and overcrowding in the mandated 269 sq. ft. structure. The NWCMC responded by providing two BSUP units for such families, the second unit being built as a first floor addition to the ground floor BSUP unit. Another complaint that surfaced was the quality of construction by the contractor appointed by the NWCMC. In 2012, municipal officials created a sub-approach to in situ redevelopment on the existing plot footprint in which people had the option of constructing the houses themselves. More than one third or 10,551 dwelling units were approved for self-construction. Here they were not required to follow any of the thirteen design models but could build as they wished.

Not surprisingly, the degree of satisfaction among BSUP beneficiaries has been high and the NWCMC's approach of engaging with the residents of informal settlements and "modifying and evolving its BSUP approach to address people's concerns, demands and desires" (Desai, 2015, 275) is what is needed to make government mass housing projects work on the ground. While the Nanded approach needs to be replicated in other Indian cities, its one drawback is that although the quality of individual homes improved to the satisfaction of their owners, there was not much improvement at the settlement level as in situ redevelopment on existing plot foot prints did not leave much space for other amenities or new infrastructure development. Thus an approach that allows for both settlement-level planning as well as peoples' concerns is required and can be attempted in the future.

However, what the Nanded case clearly highlights is that a humane approach by government officials towards the urban poor and their housing needs, responding to their emerging concerns as the construction process was on-going, and having the ability to modify its approach to suit ground realities, even adding new features to it, is what distinguishes it from the usual story of a failed project. The case is important as it shows that government policy per se, despite its often rigid framework and implementation requirements can be implemented at ground level in a nuanced way to cater to the actual needs of the target group. But this requires that officials listen to the local people and incorporate their views in planning and plan implementation.

6. Concluding observations

To conclude, I first discuss the idea of 'a humane urbanism' in the context of Indian cities. Humane urbanism is not, as yet, a widely used term in the existing literature or policy documents. It has been associated with the work of Rutherford Platt (2014), a historical geographer, to refer to the gradual switch from top-down urban policies that served a small elite for most of the past century in America to citizen involvement and popular initiatives to make American cities more green, equitable, efficient and people-friendly that began to take shape since the 1990s. Humane urbanism in the context of American cities took several forms such as creating affordable housing, networks of bike paths, grassroots efforts to bring nature back to the city and other low tech, self-sustaining programs.

In the Indian context, a humane urbanism would include all the above as well as giving people more say in the planning of cities, and putting people-centered and human scale policies in the forefront of urban development. But first and foremost, a humane urbanism in the Indian context must assure an improvement in the living conditions of its poor; that slum and squatter settlements are provided with water and sanitation and slum dwellers are not evicted from their homes, unless they are provided with alternate housing. Given the history of public housing in India, and its inability to meet current housing demand among the poor, informal housing has to be upgraded rather than destroyed. These suggestions have already been made to the government by its own Working Committee (2011) under proposed initiatives for the 12th Five Year Plan and they include: the provision of security of tenure to slum dwellers, slum up-gradation as a solution of choice, universalization of water and sanitation to all urban areas, and a non-eviction strategy. The Committee has urged that 'Basic minimum civic facilities to the urban poor should be guaranteed' and this should include safe drinking water, a clean toilet, sewerage, storm water drainage and solid waste management. The provision of these services should not be linked to the legal status of the slum or squatter settlement. Currently, public services are provided to notified slums only. Upgrading essential services in informal settlements can be a long term saving for the state as this would reach more people and be less resource intensive. It has also been suggested by the United Nations as well as the World Resources Institute.

Some of the advice from various agencies and experts has finally been accepted by the government and in the recently published India Habitat III National Report (MoUHPA, 2016), the 'new urban agenda' to be adopted by the country aims to promote 'inclusive urban development' via a mix of the following strategies: universalization of basic services, including education and health; governability of cities focused on social cohesion, especially among classes that stand excluded from

the development mainstream and civic engagement; access to housing as a tool for alleviating poverty and as a growth escalator; and putting in place a strategy for reducing “working poverty” (p. 137). Slum up-gradation has not been directly mentioned but is possibly covered under “ensuring better living conditions for the slum population” (138). The details of how these goals will be implemented are not present in the report but the acknowledgement of their critical importance in India’s urban transition is a starting point.

However, given the existing political and economic framework, what are the possibilities and limitations of achieving these goals? While this paper has listed many limitations, seen through the history of India’s public housing policy, are there still possibilities of better outcomes as shown in the case of Nanded? For the country as a whole, possibilities lie in broader changes such as rising literacy and educational aspirations among the poor themselves and greater awareness of their rights. Demanding better services from the state, either directly or through political representatives at the local level, could be the best way of getting these services. Some possibilities also lie in the non-government sector and civil society with small organizations, such as Rotary and Lions clubs, working at the grass roots to fill in the gaps between government and the urban poor. But much will also depend on the willingness of the state and urban middle classes to share scarce resources such as urban land. Will the pro-business interests of the state, in particular, the central state, and its preoccupation with facilitating private sector advancement, leave any room for a genuine effort to improve housing conditions of the urban poor? The case of Nanded shows that the subnational state and the local state still have some leeway to interpret laws and regulations to suit the local context and through this implement policies in a more humane way.

End Note

1. Following Chandra (2015), the 'state ' refers to any branch of government (appointed or elected) at any level (national, state or local).

2. A vast literature exists on this and to go into the details of this issue would be beyond the scope of this paper.

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