
Housing for the Urban Poor

A Study of Ten Towns
under the
Integrated Housing
and Slum Development
Programme in Gujarat

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Summary

This study was carried out to understand the prevailing situation regarding access by the urban poor to housing schemes of the government. Ten small and medium towns covered under the Integrated Housing and Slum Development Programme (IHSDP) was covered in the study. The IHSDP is a major initiative that subsumes most of the previous major schemes for slum improvement as well as those for housing the poor and the marginalised. Of the 10 towns included in this study, implementation has started in 8, and in the remaining two the work is yet to begin. All the ten towns taken together have, so far, received almost 32 percent of the planned outlay.

The study team met the Chief Officers and the key sub-ordinate staff of all the ten towns to understand the details of IHSDP planning and implementation from the officials responsible for the scheme. The study team visited 55 out of the reported 96 slums (57 percent) in the ten towns. As part of the study, 112 Focus Group Discussions (FGDs) were organized in the 55 slums. The number of participants in the FGD was 2170 with nearly equal participation of men and women. The discussions with the slum dwellers reveal a huge lack of trust and communication between the people and local authorities. Out 55 slums surveyed in these ten towns, 25 are those identified by Urban Local Body (ULB) to be included under IHSDP, 17 are not included and the status of remaining 13 are yet to be decided. More or less in-situ upgrade is planned in five out of the 25 slums included in IHSDP.

Despite the goal of implementing the IHSDP as a truly participatory effort with a humane approach towards the urban poor, there are hardly any mechanisms created to ensure participation and sensitivity to the needs of the poor. Even in two of the five slums that are identified for in-situ upgrade, people showed lack of awareness of the scheme. The lack of awareness is very worrisome and shows that the *Nagarपालikas* urgently need to review the methods used to communicate details of the scheme to the slums, and underlines the need to employ proper consultation mechanisms. Not only is there very poor awareness about the scheme, it is also doubtful whether many who seem to have applied will be able to afford it in the absence of appropriate financing arrangements that take into account the paying capacity and livelihood pattern of the poor. The unit cost of the dwellings has in many cases been pushed up way beyond the ceiling proposed in the guidelines issued in 2005. The discussions underline the urgent need to work out proper financing mechanisms and re-structure the payment schedules so that the scheme becomes poor friendly.

On the whole, when all units as planned are considered, nearly 70 percent of the total slum dwellers in the 10 towns cannot be accommodated in the scheme. Further, as the scheme is open to any urban poor, including the slums, the number of units planned is grossly inadequate compared to the scale of the problems it seeks to address. The local authorities do not appear to view it as an opportunity to move towards providing better living conditions in slums, but more as an opportunity to beautify the town. In such a situation there is a possibility that many of the slums will be evicted from their current location and pushed to the periphery. In spite of the good intentions, the manner of implementation seems to lose focus on providing the poor access to affordable housing, and shies away from working out mechanisms that will enable the poor to fully realize the opportunity available to them through IHSDP.

In the absence of creating supporting financing arrangements that take into account the peculiarities of the livelihood systems of the poor, there is the risk of this scheme subtly transforming into a slum clearance project. In the absence of genuine sensitivity to the plight of the poor, there is the danger that the officials in ULB could become more concerned about “beautification” of the town than ensuring affordable housing to the poor. Given the clear indications that the scheme may not be affordable to the poor in the present manner of implementation, it is tending to become more of a housing scheme for the economically weaker sections rather than one designed exclusively for the poor. The stronger tendency is for the scheme to get synchronized with town beautification.

Background

As per Government of India's decennial Census 2001, nearly 62 million out of India's 1.03 billion people were living in urban slums. The proportion of urban population to total population increased from 17 percent in 1951 to 28 percent in 2001 and this ratio is expected to exceed 40 percent by 2021. In the case of Gujarat, the ratio increased from about 27 percent to nearly 37 percent between 1951 and 2001. The process of urbanization gathered considerable momentum over the last 50 years and Gujarat is one of the states experiencing rapid urbanisation.

Slum

Often in official statistics, the term 'slum' means a high-density settlement, having a cluster of a minimum 50 dwelling units in Class I cities or a minimum of 25 dwelling units for towns below one lakh population, and where at least 50 percent dwelling units have semi-permanent structures of less than 25 sq m area, principally made of materials such as mud, bricks, wooden planks, polyethylene sheets, tin sheets, or combination of such materials, and where such settlements are lacking in basic infrastructure and amenities such as water supply, sanitation, toilets, regular pathways etc., and they are mainly inhabited by low income group residents not having a legal title of the land. A residential area having more than 50 percent of permanent, *pucca* structures will not be considered a slum.

People living in slums constitute a very large share of the urban and peri-urban population. 'Urban renewal' became one of the thrust areas of the Government of India and accordingly Jawaharlal Nehru National Urban Renewal Mission (JNNURM) was launched on 3rd December 2005 with the mission period beginning in 2005-06. The Urban Infrastructure Development Scheme for Small and Medium Towns (UIDSSMT) and the Integrated Housing and Slum Development Programme (IHSDP) are components of this initiative.

This study was initiated to understand the prevailing situation regarding access by the urban poor to housing schemes of the government. Ten small and medium towns covered under the IHSDP were selected for the study.

The UIDSSMT aims at improvement in urban infrastructure in towns and cities in a planned manner. It subsumes the earlier schemes of Integrated Development of Small and Medium Towns (IDSMT) and Accelerated Urban Water Supply Programme (AUWSP). The IHSDP aims at improving the conditions of the slum dwellers based on the assumption that affordable housing is the key concern. Data with the National Sample Survey organisation predict there will be a shortage of around 25 million houses for them in the next four years. The IHSDP subsumes the previous programmes National Slum Development Programme (NSDP) and Valmiki Ambedkar Awas Yojana (VAMBAY) which were focussed on housing for the poor and the marginalised (*dalits*) and for improving the living conditions of slums.

The basic objective of IHSDP is holistic slum development ensuring healthy and enabling urban environment by providing adequate shelter and basic infrastructure facilities to slum dwellers who do not possess

adequate shelter and reside in dilapidated conditions as identified by the Urban Local Body (ULB)/Nagarpalika. The scheme covers all cities / towns, excepting those included under JNNURM. The components of the scheme include slum improvements, upgrading of existing slums and relocation projects including upgrade/new construction of houses and developing infrastructure facilities under three heads: a) Housing b) Physical Infrastructure and c) Social infrastructure. The sharing of fund between Central Government and State Government/ ULB/ parastatal and beneficiary is 80:10:10. The housing unit provided or developed should have at least 25 sq m carpet area and should preferably have two rooms, kitchen and toilet subject to a cost ceiling of Rs 80,000 per unit, which may be reviewed by the central government after the first year of implementation.

The IHSDP is expected to provide an integrated approach to ameliorating the conditions of the urban slum dwellers who do not possess adequate shelter and reside in dilapidated conditions. This scheme is applicable to all cities and towns as per 2001 Census except cities/towns covered under Jawahar Lal Nehru National Urban Renewal Mission (JNNURM). The scheme seeks to enhance public and private investments in housing and infrastructural development in urban areas. The target group under the scheme is slum dwellers from all sections of the community through a cluster approach. The allocation of funds among States will be on the basis of the States' urban slum population to total urban slum population in the country. States may allocate funds to towns/cities basing on a similar formula. However, funds would be provided to only those towns and cities where elections to local bodies have been held and elected bodies are in position. The State Governments may prioritize towns and cities on the basis of their felt-need. While prioritizing towns, States would take into account existing infrastructure, economically and socially disadvantaged sections of the slum population and difficult areas. The criteria for selection of beneficiaries can be decided by the respective State, District, or Local urban bodies or the Nodal Agency authorised by the State Government. The focus clearly, as per guidelines, is on slum dwellers and the urban poor. However, there is flexibility in adopting selection criteria based on local conditions. In the towns covered in the study, we have seen some variations in the use of selection criteria.

The policy statement of Government of Gujarat seeks to achieve planned growth of urban areas in a manner that will help in integrating the slum dwellers into the mainstream of the society. This may be done through in-situ up-grade and/or relocation of all eligible slums and informal settlements. The proliferation of slums will be prevented by making available serviced and semi-serviced lands, and facilitating the completion of low cost housing in public and private sector affordable by lower income groups, more specifically, the urban poor. The slum development policy lays down ten key governing principles, given below, which are spelt out in the policy document:

- Planned growth
- Recognition of Slums
- Humane Approach towards Urban Poor
- Equity and Social Justice
- Gender Equity
- Promoting Partnerships
- Networking of various agencies
- ULBs' lead role

-
- Community Participation
 - Financing mechanisms for provision of services to the Poor

This study is an attempt to examine how the good principles are operationalised in the implementation of the IHSDP. It covers 10 towns serving as a sample of IHSDP planning and implementation in Gujarat. In Gujarat 30 towns have got approval for implementing this scheme till date. The study was initiated against the background of the new initiatives that seek to improve the urban environment, give impetus to good governance and help the slum dwellers get a fair deal. In the past, slum ‘improvement’ has been more in the nature of slum removal and disrespectful of the human rights of the urban poor. There have been many cases over the last decade of forced evictions of slums and approaches that were extremely insensitive to the urban poor¹. When new schemes are implemented, there is a worry whether the old habits would prevail or whether there would be a genuine change in approach. A few of these ten towns are also implementing the UIDSSMT scheme for infrastructure development, more specifically for setting up water supply distribution and sanitation systems. However, the focus of this study is exclusively on the IHSDP and the aim is to obtain a snapshot of how it is being implemented by bringing the perspectives of those in charge of executing the scheme – the urban local bodies – and the intended beneficiaries who, as per policy guidelines, are supposed to be part of a participatory process for improving their own living conditions.

The total population of the ten small and medium towns covered in this study is more than 6.4 lakhs as per census of 2001. The current population would be much higher. The total slum population² is over nearly 1.3 lakhs and the estimated number of slum households³ is about 25,500 (Table 1). The largest town is Jetpur having over one lakh population of which 22 percent are living in slums. The smallest town covered in this study – Boriyavi – has a population of less than 20 thousand with about 44 percent living in slums as per the discussion with chief officer during the study. But the slum population reported as a round figure in the IHSDP DPR is only 2000. Overall, in these ten towns, about 21 percent of the population is living in slums. Among the ten towns, in Halol about 95 per cent of the slum dwellers are BPL families. The lowest proportion of BPL families in the slums is in Gondal (23 per cent). Overall, nearly 50 per cent of the households living in slums are BPL. It may be noted that the total urban poor will be much higher and the BPL numbers estimated here apply only to the slums and not for the whole town. Currently the IHSDP schemes are at different stages of implementation in these towns. There are differences in approaches, the type of housing units and the financial aspects of implementation among these towns.

¹ Darshini Mahadevia (2002) *Access to Land and Basic Services by the Poor: Rhetoric, Reality and Dilemmas*, Nagarlok, 2002, 33 (1), pp. 66-85

² Estimated as per population ratio obtained from the ULB.

³ Estimated using reported average family size in the census data

Table 1
Overview of the ten towns covered in the study

SN	Town	District	Population - Slum Households				BPL	BPL (%)
			Total	Slum	Slum (%)	Total		
1	Amreli	Amreli	95,307	11,437	12	2,079	1,372	66
2	Boriyavi (*)	Anand	17,805	7,834	44	1,567	1,034	66
3	Gondal	Rajkot	97,481	20,516	21	3,730	612	23
4	Halol	Panchmahals	44,473	10,674	24	2,271	2,157	95
5	Himmatnagar	Sabarkanta	56,464	17,870	32	3,574	1,787	50
6	Jetpur	Rajkot	104,312	22,949	22	4,250	1,105	26
7	Khambhat(*)	Anand	93,194	10,214	11	1,891	1,210	64
8	Prantij	Sabarkanta	22,306	7,807	35	1,330	718	54
9	Unjha	Mehsana	53,876	12,920	24	2,584	892	36
10	Upleta	Rajkot	55,341	11,065	20	2,170	586	77
Total			640,559	133,286	21	25,446	11,473	50

Note : () Slum population given in DPR is a rounded figure of 2000 (11%) in Boriyavi. The figure used here is calculated based on 44% slum population reported during discussions in the Nagarpalika, which we consider to be more likely than the figure given in the DPR. For Khambhat also we have used the figures provided by the Nagarpalika to arrive at the slum population.*

Source: DPR of the relevant IHSDP and Census 2001

An overriding emphasis in this study is to bring the perspective from the two worlds – the authorities implementing the IHSDP under guidelines that are expected to mark a complete change in the way such schemes are implemented on one side, and the slum dwellers who in the past got a raw deal whenever urban development schemes were implemented. In order to ensure a fair representation of the two views and perspectives, the study had two parallel tracks of inquiry a) gathering definite information and views from each of the ten urban local bodies (ULBs) and b) compiling a community perspective based on intensive interactions with the slum dwellers. These two tracks were kept independent by not discussing with the slum dwellers the views of the authorities, and completely avoiding a discussion on the perceptions and perspectives of the slum dwellers with the authorities. The team was under a strict mandate to keep these tracks completely independent. However, the team did seek clarifications from both slum dwellers and authorities without directly referring to specific sources of their knowledge of the issue or a fact in question.

While the official views are often well articulated and can be understood from the official plans, the community perspectives remain silent and unknown. Therefore, to elicit the views of the slum dwellers, focus group discussions (FGDs) was used. Depending on the size, composition and layout of the slums one or more FGDs were conducted. Special effort was made to ensure almost equal participation of men and women in the FGDs. Separate checklists were used for the FGDs with slum dwellers and the interviews with the Chief Officers (Annexure 6 and 7). Based on the preliminary information available for each town, the check lists included town-specific clarifications regarding the proposed development plans.

The study team visited the ULB in the first round to get a profile of each town, understand the layout, identify the slums and gather preliminary data. After compiling the preliminary statistics gathered and on the basis of other secondary data available, 55 slums were included from the 10 towns where IHSDP schemes are being implemented. Next, all the Chief Officers (COs) and key subordinate officers of the ten towns were interviewed using a structured check list. Additionally, the team met some of the subordinate staff and visited the sites where the IHSDP units are being built. The team conducted 112 FGDs in the selected 55 slums spread over 10 towns. All the data on the basic amenities available in the town and the poor that emerged from the FGDs has tallied very well with the official version.

With this approach, the study compiled the following:

- Profile of each town and an overview of the slum scenario
- Details of the IHSDP scheme and its implementation
- Profile of the situation in each slum visited by the team
- Perspectives of slum dwellers on the relation with the ULB
- Slum dwellers awareness of the IHSDP and their views on the scheme

IHSDP Implementation – Views from the Nagarpalikas

The Chief Officers from each of the ten towns were interviewed to discuss the implementation of IHSDP scheme and to understand the manner in which each town has chosen to execute the scheme. The interviews specifically tried to obtain the official perspective on slums and approach to implementing such schemes that are expected to help the urban poor. Essentially, these interviews attempted to look at how the ULBs are able to apply some of the guiding principles enunciated in the policy statement, such as adopting a humane approach towards urban poor, incorporating social justice and gender equity, ensure community participation and creating enabling conditions for the poor. This was done using a free-wheeling interview using a common checklist supplemented by a few questions that are specific to the particular town and its IHSDP implementation. Relevant data was compiled from the ULB with the generous help from the Chief Officers who cooperated with this study by giving their valuable time. In many cases, they instructed their staff to help in compiling the data. Therefore, this discussion is based mainly on the notes of interviews and the secondary data compiled from the ULB of each town. We have also independently obtained and examined the Detailed Project Report (DPR) of almost all towns.

Housing Units Planned

The 8099 housing units planned are in various stages of implementation (Table 2) in the 10 towns. As per the scheme, housing units have to be provided to the villagers whose land will become a part of the urban agglomeration while implementing the scheme. In the ten towns put together 300 units are earmarked for the households of villagers in proposed IHSDP site. These 300 units will not be included in the discussion since they are specifically meant for the villagers and not for the urban poor. Excluding the 300 housing units for villagers, according to the data about 32 IHSDP units are planned for every 100 households (HHs) and 63 for every 100 BPL households in the existing slums. It may be noted that in Gondal, at present only 775 IHSDP units will be constructed while the DPR envisages 1775 units. The rest will be built in a phased manner if there is demand. In a way, this seems to present a very rosy picture. However, from the discussions with Chief Officers and slum dwellers, it would appear that a large number of those who live in slums and many from the BPL do not find a place in the list of beneficiaries as either they do not satisfy eligibility norms or have not applied.

Table 2
IHSDP Housing Units vs Total Number of Slum Dwellings

SN	Town	Total Slum HHs	IHSDP Dwelling Units		Units per 100 BPL HHs in Slums
			Total Planned	Units per 100 Slum HHs	
1	Amreli	2,079	742	36	54
2	Boriyavi	1,567	611	39	59
3	Gondal	3,730	1,775	48	207
4	Halol	2,271	446	20	21
5	Himmatnagar	3,574	1,296	36	73
6	Jetpur	4,250	1,130	27	102
7	Khambhat	1,891	618	33	51
8	Prantij	1,330	461	35	64
9	Unjha	2,584	624	24	67
10	Upleta	2,170	396	18	24
	Overall	25,446	8,099	32	63

Over all, as per current plans, 32 dwellings units will be available per 100 slum households which work out to be 63 dwelling units per 100 BPL households presently living in slums as per estimates (Table 2). However, it must be noted that when it comes to allotment, many of the urban poor living outside slums, too, would be eligible. Additionally, many displaced by development projects are also being allotted IHSDP dwelling units. The estimates under these two additional categories are not available. Therefore, the actual ratio of number of proposed dwellings to households that need accommodation will be much less than this. In other words, the number of dwellings available to the needy from the slums would decrease since the additional allotments are being made without increasing the total number of dwelling units. Also, this constitutes a diversion of resources from the original intent of IHSDP. The ratios of number of planned dwellings units per 100 needy families given in Table 2 are therefore only indicative. As it is implemented currently, a large number of households living outside slums would be allotted units even as 100 per cent of slums are not covered. It is clear that IHSDP cannot completely meet the need for affordable housing for the urban poor or even provide housing to all the slum dwellers. It may be recalled here that as per original guidelines, the focus of IHSDP is on slums, and inclusion of additional categories dilutes the primary purpose.

Type of Housing Units Planned

Six towns have chosen to build the IHSDP housing units in relocated sites while the rest have opted for a combination of in-situ or quasi in-situ (building new dwellings in the old location, but not improving the existing dwelling) and relocation (Table 3). The relocation decision is guided primarily by the market value of the site where the slum is currently situated. The common characteristic among all towns is to go for relocation of the slum when the land value seems to be high or is seen to be rising sharply. Most have decided to build units with two floors – ground plus one upper floor. In three cases, the units planned or

under construction have more than two floors – 3 to 4 floors. The decision to go for multiple floors seems to be dictated by land availability. While basic amenities would be provided, most of the Nagarpalikas have not considered aspects of managing and maintaining the multi-storey apartments after allotment.

Table 3
Type of Housing Units

SN	Town	Slum HH	Units	Relocate (RL)/ Upgrade (UP)	Type of Unit
1	Amreli	2,079	742	RL – 3	GF + 1
2	Boriyavi	1,567	611	RL – 1	GF + 3
3	Gondal	3,730	1,775	UP – 3; RL – 1	GF + 1
4	Halol	2,271	446	UP – 1; RL – 3	GF + 1
5	Himmatnagar	3,574	1,296	RL – 1	GF + 2
6	Jetpur	4,250	1,130	RL – 1	GF + 1
7	Khambhat	1,891	618	UP – 6; RL – 4	GF + 1
8	Prantij	1,330	461	RL – 2	GF + 1
9	Unjha	2,584	624	RL – 1	GF + 3
10	Upleta	2,170	396	UP – 2; RL – 1	GF + 3; GF

Note: In Unjha, 20 units out of these are reserved for sanitary workers (safai kamdar) of the Nagarpalika

Affordability and Need for Financing

The IHSDP guidelines, initiated in the year 2005, placed a ceiling of Rs 80,000 on the cost per dwelling unit having a minimum floor area of 25 sq. m. As per these guidelines, a possible increase in cost up to 12.5 percent is allowed for construction in special category such as hilly and difficult or far flung areas. The cost ceiling was subject to review after one year. The intent of these important caveats was to discourage any tendency on the part of ULB to increase the costs so that the housing under the scheme remains affordable and within reach of the poorest. The unmistakable stress and original intent of the scheme is on providing affordable housing for the poor. As per guidelines, housing cannot be provided free to the beneficiaries by the State Government and a minimum of 12 percent beneficiary contribution is stipulated, which in the case of SC/ ST/ BC/ OBC/ PH and other weaker sections will be limited to 10percent.

Many Nagarpalikas have gone for dwelling units of significantly higher costs citing cost escalations and inflation after year 2005. Among the 10 towns covered in this study, the unit cost ranges from Rs 88,000 in Amreli to 144,000 in Gondal (Table 4). The cost that beneficiaries have to bear, as suggested in the DPRs, ranges from Rs 12,000 in Halol to about Rs 54,000 in Boriyavi. However, at the time of this survey, the Nagarpalikas of four towns were undecided about the cost to be realised from beneficiaries. There is not much point in comparing the percentage of cost share by the beneficiary, as there are variations in the type and nature of re-settlement. Considering the minimum built-up area of 25 sq meters, stipulated in the guidelines, the cost per square meter varies from a minimum of Rs 3,520 in Amreli to a maximum of Rs 5760 in Gondal.

Table 4
IHSDP Housing: Unit Cost and Beneficiary Cost Share

SN	Town	Unit Cost	Cost/Sq.M	Beneficiary's Share		Bank Linkage
				Proposed	As per DPR	
1	Amreli	88,000	3,520	16,800	30,000	NIL
2	Boriyavi	126,220	5,049	54,220	Pending	NA
3	Gondal	144,000	5,760	20,000	20,000	NIL
4	Halol	139,862	5,594	12,000	12,000	Yes
5	Himmatnagar	102,625	4,105	20,525	Pending	NA
6	Jetpur	142,000	5,680	30,000	30,000	NIL
7	Khambhat	137,900	5,516	16,500	Pending	NA
8	Prantij	97,400	3,896	25,400	25,000	NIL
9	Unjha	113,110	4,524	41,100	41,100	Pending
10	Upleta	113,000	4,520	30,000	Pending	NA

Calculation @ 1 sqm= 10.76 sq ft for built up area

There are some variations in the way different ULBs have determined the unit cost and the beneficiary cost share. No clear cut response could be obtained on whether the ULB seriously considered options to increase the affordability. One compliant often heard from the Nagarpalikas was that there are no takers or very few bidders for the tenders as the 'low' unit costs and stringent quality checks leave little room for attractive profit margin to the successful bidder. Anyway, while developing the plans the Nagarpalikas have accepted small and large escalations citing inflation and other factors beyond their control. In many cases unit cost has significantly increased and in most cases the incremental cost is being passed on to the beneficiary, as the assistance from the central and state funding will not compensate the incremental cost above the prescribed ceiling. The cost share in percentage can be misleading. What is important is whether the actual paying capacity of the urban poor has been taken into account while deciding the nominal cost that the poor beneficiary has to pay. It is also necessary to examine the mechanism created to facilitate accessibility of the poor to the scheme within the cost limits. In some cases, at least, as of now, the house will be handed over only after full payment. In two cases, the Nagarpalikas have recognised the financial difficulties of the intended beneficiaries and are considering bank linkages in the form of some kind of housing loan. The Nagarpalika in Halol, for example, has proactively tried to pursue the bank linkage and has tried to work out sound arrangements. Unjha too is considering leveraging bank linkage to help the beneficiaries. However, the approach of arranging bank linkage is not evident in other towns.

Status of IHSDP implementation

The IHSDP schemes are at various stages of implementation in these ten towns. All the ten towns taken together have received almost 32 percent of the planned outlay (Table 5). It was not possible to obtain utilisation for all the towns. Of the four towns from which utilisation of the funds received was obtained, it is 100 percent utilised in Unjha, 35 percent in Amreli, 57 percent in Halol and only about 6 percent in Prantij. The variations indicate differences in the different stages of implementation across the towns.

Table 5
IHSDP Outlay and Utilization of Received Funds (June 2009)

SN	Town	IHSDP Units	Rs Lakhs	Received (%)	Utilization (%)
1	Amreli	742	653	32.93	34.88
2	Boriyavi	611	833	14.86	NA
3	Gondal	1,775	1,029	94.05	NA
4	Halol	446	630	43.49	57.30
5	Himmatnagar	1,296	1,520	17.36	NA
6	Jetpur	1,130	2,384	21.06	NA
7	Khambhat	618	844	27.85	NA
8	Prantij	461	558	17.20	6.25
9	Unjha	624	940	33.19	100.00
10	Upleta	396	503	34.52	NA
	Total	8,099	9,894	31.97	NA

Note: Average outlay per unit is about Rs 1.2 Lakhs, which in most cases includes the cost of providing common amenities.

Of the 10 towns included in this study, in 8 implementation has started and in the remaining two – Himmatnagar and Khambhat – the work had not started (Table 6). The variations in progress of implementation are also reflected in the current status of identification and selection of beneficiaries. Call for applications are pending in five out of ten towns, while beneficiary selection is underway only in three. Land for IHSDP sites in Himmatnagar and Khambhat have been identified. Acquisition is however pending.

Table 6
IHSDP - Work status and beneficiary identification (June 2009)

SN	Town	Current Status	Eligibility for Beneficiary	Call for Applications	Beneficiary selection
1	Amreli	In progress	Any BPL	Pending	Pending
2	Boriyavi	Just started	Slum HH + other BPL	Pending	Pending
3	Gondal	In progress	Slum HH + other BPL	Invited	Pending
4	Halol	In progress	Slum HH + other BPL	Invited	In process
5	Himmatnagar	Not started	Slum HH + other BPL	Invited	Pending
6	Jetpur	Just started	Any urban poor	Pending	Pending
7	Khambhat	Not started	Upgrade of identified slums	Pending	Pending
8	Prantij	Just started	Slum HH + other BPL	Pending	Pending
9	Unjha	Near Completion	Slum HH + other BPL	Invited	In process
10	Upleta	In progress	Slum HH + other BPL	Invited	In process

In Unjha, the construction of IHSDP units (multi-storey apartments) is nearing completion, while in Himmatnagar and Khambhat work has not yet started as on end of June 2009.

Among the 55 slums covered in this study, 25 are identified for inclusion under IHSDP schemes and 7 out of the 25 are included under in-situ upgrade. The process of getting deserving families to apply and screening the applications is rather slow. Only in Himmatnagar and Unjha there has been significant movement in collecting, receiving and selecting the applications (Table 6). In Himmatnagar, 3032 applications have been received against 1296 units. In Unjha 450 were selected from the 600 households that applied. So far, only 400 families have paid the first instalment of Rs 10,000 per family.

In Prantij the ULB has initiated a lake beautification project under the special fund Nandan Van Yojana provided by GUDM. The project includes setting up of amusement park, gardens, jogging track and overall beautification of the lake and its surroundings. Around the lake there is a settlement that dates back almost 80 years. Currently there are nearly 500 households in this settlement. They do not have land title although several years back they had made a request in writing to the district collector to give them the title. The municipality plans to relocate all these households to the newly developed sites which are about 5 kms from the centre of the town. All the housing units are planned in land on the outskirts of the town. If these families are unable to pay their share then it will be allotted to others who can pay.

Discussion in the slums in Prantij revealed that most of these families have very little information on the scheme. They are also unaware of what they would have to contribute if they are allotted housing units. Many will not be in a position to mobilise the necessary finances. The main income of most of these families is from daily wages earned from workplaces that are a few minutes away from the settlement. The situation is similar in the other towns where some settlements are to be displaced to accommodate new urban development plans. Many of these displaced families are expected to be offered dwelling units under the IHSDP. In other words, a share of the IHSDP units would be used to take care of families that are to be displaced under various development projects.

Community Participation & Consultation

The Chief Officers in all the towns have stated that some form of consultation was carried out with the slum dwellers. From the discussions it seems that this was more in the nature of informing than actually discussing the scheme and considering options. There are hardly any civil society organizations and community based organisations involved in taking up the issues of slum dwellers. According to the Chief Officers, neither NGOs nor community organisations have been involved in any of the consultations organized so far. The scheme has been discussed with the elected representatives of Nagarpalika and in a few cases some of the elected representatives have visited the slums identified for inclusion under IHSDP. All this seem merely nominal and there are very little evidence of any major effort for community involvement and engaging the potential beneficiaries in the IHSDP scheme itself. Out of ten towns, five have stated that they had put out advertisements in local news papers (Table 7). In Unjha, leaflets were distributed in slums and notices put in auto-rickshaws and public transport. In four towns, nothing has been done so far by way of publicity, let alone engaging the community or initiating serious participatory process, as envisaged in the IHSDP guidelines.

The meetings or some degree of interactions between officials and the slum dwellers appear to have taken place after all the plans were finalised.

The Chief Officers, in most cases, were of the opinion that they have doubts about the paying capacity of the eligible beneficiaries. Many felt that the IHSDP units are not affordable for the ‘genuine’ urban poor. While the units are for the poor, most of them may find it difficult to make all payments promptly and get the allotment, in the absence of a flexible and appropriate financing arrangement. While most COs indeed recognise this, there is no real sense of urgency either to review the implementation or to work out financing arrangements.

Table 7
Publicity

SN	Town	Mode of Publicity
1	Amreli	Advertisement in local dailies
2	Boriyavi	No
3	Gondal	Advertisement in local dailies
4	Halol	No
5	Himmatnagar	Advertisement in local dailies
6	Jetpur	Advertisement in local dailies
7	Khambhat	No
8	Prantij	No
9	Unjha	Leaflets
10	Upleta	Advertisement in local dailies

The implementation process in all the towns is primarily in the hands of a small number of officials assigned either exclusively to this task or given additional charge of this. Despite the goal of implementing the IHSDP as a truly participatory effort with a humane approach towards the urban poor, there are hardly any mechanisms created to ensure participation and sensitivity to the needs of the poor. The participation and consultation in practice are reduced to merely informing the likely beneficiaries. All the key decisions such as type of housing, location of the new IHSDP settlement, cost, etc. are made without a genuine consultative and participatory approach.

Perspective from the Slums – IHSDP and Slum Improvement

The study team visited 55 out of the reported 96 slums (57percent) in the ten towns. As part of the study, 112 FGDs were organized in the 55 slums which work out to be about two FGDs per slum (Table 8). The number of participants in the FGDs was 2170 with nearly equal participation of men and women. Most of the slums were located on the outer limits of the towns (35 of 55) and almost all the slums visited were lacking in basic services. The discussions from FGDs indicate that of the 55 slums covered in this study, BPL households account for at least 50 percent in 37 slums and at least 30 percent in 44 slums. In 51 out of 55 slums, more than 50 percent households live in temporary (kachha) houses.

Table 8
No of Slums Covered and No of FGDs

Town	Slums Covered	FGD	Participants	Men (%)	Women (%)
Amreli	2	4	133	46.6	53.4
Boriyavi	5	9	123	50.4	49.6
Gondal	6	12	228	51.3	48.7
Halol	5	9	173	57.2	42.8
Himmatnagar	6	14	183	60.1	39.9
Jetpur	8	17	345	47.0	53.0
Khambhat	6	14	369	51.5	48.5
Prantij	7	13	244	45.9	54.1
Unjha	6	11	205	53.2	46.8
Upleta	4	9	167	38.3	61.7
Total	55	112	2170	50.1	49.9

A large number of the slums (20 out of 55) are located within the inner areas of the town. Most of the slums are located on municipal and other government land (43 out of 55), 4 on municipal, railway and private land, and 8 on what is said to be private land (Table 9). It cannot be said with certainty whether the land said to be private is indeed actually private or is *de facto* public land under the control of powerful persons and then let out to slum dwellers. It is somewhat unrealistic for private land to be let out in this manner. It was not possible to probe further into this aspect as people were generally reluctant to discuss such details. In the land said to be private, the slum dwellers pay some kind of rent to those who control it. Less than 25 percent of the households have electricity. In many cases, the electric connection is illegal and amounts to stealing from the supply line. In nine slums not a single household has electricity.

Table 9
Pattern of Land Ownership of the Slums Settlements

Ownership of land on which slum is located	Slum(s)
Municipal and other govt. (Revenue Dep., Railways, Irrigation Dep., etc)	43
Municipal + Private	3
Municipal, Railway and Private (on rent)	1
Private Land (on rent)	8
Total	55

Cleaning and waste removal services by Nagarpalika were present in only three slums. In 30 slums, nobody who attended the FGD recalled any disease survey and in 28 no one could give any account of any health care support services provided for women and children by government. However, two or three slums reported visits by mobile medical vans. Anganwadi was present in 35 and urban sanitation program was being implemented only in 10. Drinking water pipeline was not seen in 17. The condition of road connectivity is in very poor state in the case of 33 slums.

Relation between Slum Dwellers and Nagarpalika

The discussions with the slum dwellers reveal a huge lack of trust and communication between the people and local authorities. The dismal lack of awareness about IHSDP and government schemes for the poor must be seen in this background. Hardly any local officials visit the slums and on most occasions when they do so, it has been in connection with some survey, with the slum dwellers completely in the dark about the purpose of the survey. Only in very rare cases there are instances of visits by officials to discuss with people or conduct meetings to discuss the problems. In many cases where representations were made to the authorities, instead of solution to the problem, the slum has faced the threat of eviction and in a few slums covered by this study such petitions have further worsened the relation between people in the slum and the authorities.

The FGDs in most slums turned out to be a big ‘event’ of sorts, as the FGD turned out to be among the very rare occasions when some one from outside had come to discuss and listen to them. In a few cases, they did recall instances of surveys carried out by the local authorities. In a few cases there was recollection of something they have heard about housing schemes planned by the government. There were also instances of participants in FGD mentioning about the authorities asking people to fill certain forms and reporting that some households had filled out forms. However, there was no clear recollection of the details, the terms or the implications. One of the surprises that emerged from the FGDs was about the widespread misunderstanding about the Swarna Jayanti Shahri Rozgar Yojna (SJSRY) – the urban employment assurance scheme. The FGDs showed that in most slums there was severe lack of awareness about what the SJSRY is and what can be done with it. Consequently, in most slums, there are very few cases reported of people getting benefits under it. On the other hand, the scheme like the Janani Surakhsha Yojana (JSY) seems to have been considerably successful with most FGDs showing that there is sound utilisation of the scheme.

IHSDP - Status at the Grassroots

Out of 55 slums surveyed in these ten towns, 25 are those identified by ULB to be included under IHSDP, 17 are not included and the status of the remaining 13 are yet to be decided. More or less in-situ upgrade is planned in five out of the 25 slums included in IHSDP (Table 10). The number of dwellings in the 25 slums is 2668 of which 1680 are BPL. Of the 25 slums included in IHSDP, only in 13 slums there is some awareness of the project. There are some families in a few slums who have applied for benefit under IHSDP. It is not clear how a small number of families are aware of the scheme and have applied, while most households in most of the slums are hardly aware of it.

Surprisingly, even in two of the five slums that are identified for in-situ upgrade, people showed lack of

awareness of the scheme. They were not able to discuss any aspect of the planned upgrade and exhibited no knowledge of the possible benefits. In nine slums out of 30 not identified for slum development, participants in FGD showed some awareness about what they have heard of as the ‘housing’ scheme. From 11 slums, the FGD participants said that some households have submitted applications from their slum. In other words, out of 55 slums even though 22 slums showed some awareness of the scheme, only 11 slums confirmed households applying for benefit under the scheme. Overall, there is considerable lack of awareness of the scheme even in slums identified for development.

Table 10
IHSDP and the 55 slums included in this study

Number of slums covered by the study	Identified for inclusion in IHSDP	Not included under slum development in IHSDP	Decision pending on inclusion for slum under IHSDP
55	25 (Out of this 5 are for in situ upgrade)	17	13

Note: Information in this table is from the Nagarpalika and interviews with Chief Officer

Out 55 slums surveyed in these ten towns, 25 are those identified by ULB to be included under IHSDP, 17 are not included and the status of remaining 13 are yet to be decided. More or less in-situ upgrade is planned in 5 out of the 25 slums included in IHSDP (Table 10). The number of dwellings in the 25 slums is 2668 of which 1680 are BPL. Only in 22 out of the 55 slums surveyed people showed some awareness of the scheme. Ironically, out of these 22 that demonstrated some awareness, only 13 belong to the 25 slums identified for inclusion in IHSDP for ex-situ and in-situ developments. In other words, in 12 slums there is almost complete lack of awareness, despite being identified as IHSDP slums. Out of 22 that indicated awareness, 9 belong to slums that are not included in IHSDP but have heard of the scheme.

Surprisingly, even in the two of the five slums that are identified for in-situ upgrade, people showed lack of awareness of the scheme. They were not able to discuss any aspect of the planned upgrade and exhibited no knowledge of the possible benefits. In nine slums out of 30 not identified for slum development, participants in FGD showed some awareness about what they have heard of as the ‘housing’ scheme. There are some families in a few slums who have applied for benefit under IHSDP. It is not clear how a small number of families are aware and has applied, while by and large in most of the slums there is considerable ignorance of the scheme. From 11 slums, the FGD participants said that some households have submitted applications from their slum. In other words, even though 22 slums showed some awareness of the scheme, only 11 slums confirmed households applying for benefit under the scheme. Overall, there seems to be considerable lack of awareness of the scheme even in slums identified for development and it is evident that there is a big communication gap between the slum dwellers and *Nagarpalikas*.

Articulating a Community Perspective

The picture one gets from the slums regarding the IHSDP should be a cause for concern for proper

implementation of the scheme. At one level, hardly anyone is aware of the exact name of the scheme or its scope. There is some vague awareness about 'some' housing schemes, without any clarity on what these schemes are or who are actually eligible or the aim of government in implementing the schemes. There is hardly any memory among the slum dwellers about any awareness programs or events organised by Nagarpalika/ ULB authorities to inform about the government's efforts. In many cases, people have heard about housing projects, but do not know anything more about the scheme. The FGDs show that people in 33 out of 55 slums are unaware of the IHSDP and the government's schemes for the urban poor. On the contrary, there are widespread apprehensions of evictions and insecurity about the settlements.

The FGDs showed that on the whole there was no evidence of any significant consultations or interaction between the slum dwellers and the authorities on either planning or implementation of the IHSDP. The low awareness of the scheme points to inadequate efforts to communicate the details of the scheme or the use of ineffective methods. There is huge distrust of authorities and insecurity about the future of most settlements. Therefore, it is all the more important for the communication efforts to bridge the existing gap and get across to the slum dwellers who are supposed to benefit under the scheme. From the FGDs it is evident that people are not even clear about the real nature of different forms they have filled and are not particularly certain about the terms under which they are likely to be allotted housing under the IHSDP. The implementation seems very insensitive to the real needs and conditions of the targeted beneficiaries.

The most glaring revelation from the FGDs is the large gap between the participatory process envisaged in the suggested guidelines for IHSDP implementation and the actual practice. The most disturbing aspect is the massive lack of trust that characterises the relations between slums and local authorities. There is nothing in evidence to indicate that in slums there is a glimmer of hope for better living conditions ignited by the well-intentioned development schemes for the urban poor such as IHSDP. On the other hand, the IHSDP is being perceived by many of its intended beneficiaries with fear and seems to have only increased their insecurity. However, this cannot be attributed primarily to what appears to be serious deficiencies in facilitating a participatory process for its implementation. The scheme seems grossly inadequate compared to the scale of the problems it seeks to address. The local authorities do not view it as an opportunity to move towards providing better living conditions to slum dwellers accepting them as equal citizens, but more as an opportunity to beautify the town. Not only is there very poor awareness about the scheme, it is also doubtful whether many who seem to have applied will be able to afford it. The FGDs show that there is very little awareness of the actual terms and schedule of payments for allotment of houses.

A large number of poor have, gradually over the years, invested significantly in their current dwellings. Many have built permanent and semi-permanent dwellings which would be demolished whether they get a house allotted or not, in the case of slums identified for inclusion in IHSDP. As IHSDP caters only to a small percentage of households living in the slums identified for inclusion in the scheme, all those living in these slums would lose their dwellings while a small number of them will become beneficiaries under the scheme. Another aspect that emerged from the discussions is that a large number of locations earmarked under new urban development schemes including town beautification will displace people and such displaced households are also expected to apply for dwelling units under the IHSDP. Overall, given the lack of paying capacity and the actual need for housing it is likely that a lot of households will be dispossessed of their existing homes.

The new sites chosen for the IHSDP slum relocation are in most cases far away from the current location and seem to pose severe difficulties when viewed against the current livelihood pattern. The current livelihood patterns are based on a variety of informal employment they are able to find from the sites they are located in. The proximity to certain parts of the town is a critical factor related to livelihood pattern, given the nature of occupations and the dismal state of affordable public transport system. In many cases, the income pattern will be hit if they have to relocate. The question of relocation as a solution cannot be seen in isolation from the overall state of public transport and other amenities such as distance of nearest school and dependability of water supply.

The FGDs show that there are also several socio-cultural aspects of the proposed housing that may make the scheme unattractive to many. This has to do with the simple fact that in almost all slums, the settlement pattern is driven by tightly knit socio-cultural affinities. In one of the most glaring cases, which is also a reflection of the fractured social reality in many parts of the state, people belonging to one community stated vehemently that they cannot think of a situation wherein they have to share neighborhood with those from another community. What this shows is the need for institutional mechanisms for each IHSDP cluster to promote unity and discourage misunderstandings.

The implementation, by and large with a few exceptions, goes against the policy enunciated by the government. In fact, the Government's Slum Policy statement explicitly states that the reason for formation of slums is "the non-availability of low cost housing at convenient locations ...". The same document notes that slums "... contribute significantly to state economy both, through their labor market contributions and informal production activities." The policy statement further states that the government "... believes that the residents of urban slums and informal settlements deserve a fair deal irrespective of their land tenure status". However, the manner of implementation has made slum dwellers more insecure and most ULBs seem to be excessively concerned with issues of land tenure in slums than the challenge of affordable housing for the poor. The recurring themes in the FGDs were about insecurity about the dwellings and affordability of proposed housing under IHSDP.

The official government policy emphasizes the need for a 'humane approach' and declares that community participation will be central to the slum development programs. We have not been able to record any case of a slum recalling the details of any meeting organised to discuss the IHSDP. The FGDs showed that there has hardly been any serious attempt to elicit community participation. The stated policy enjoins that all "developmental interventions will be carried out through community participation, which will include their active involvement at all the stages such as planning and execution ...". However, there is no evidence in any slum of any such approach or even a small attempt to involve communities in any stage of IHSDP or any other slum improvement effort. Not even a single participant out of more than 2170 participants in 112 FGDs could provide credible account of some kind of participatory exercise in which they were involved, or any instance when the ULB had seriously attempted to involve the slum dwellers at some stage of the planning.

Slum Improvement – Policy and Practice

The most striking feature of the responses we got is the optimism mixed with enthusiasm of the officials and the extreme pessimism tinged with apprehension evident in the slums. Essentially, while the officials are very happy with the prospects of clearing the slums and making the towns beautiful, the sensitivity that was expected in the urban renewal was not so much evident except in a few cases. While all the Chief Officers of the Municipalities do recognise the difficulties faced by the urban poor and the inevitability of slums in the absence of affordable housing in reasonable proximity to sources of gainful employment, the implementation details hardly incorporate this concern.

In the slums, the fear and apprehension is palpable. Also evident is the gap between official claims that people have been consulted and the memory of people about the consultations. The team found it difficult to elicit coherent descriptions from the slums of the consultations organised by the authorities. The only recall people had was of a few visits by officials and councilors. Some of these visits were unconnected with IHSDP. Some related to threats of eviction or for some data collection the purpose of which was either unknown to them or beyond recollect.

There is very little awareness of the IHSDP as a scheme that is going to help the urban poor and those living in the slums. The little awareness which is there in a few slums is about housing schemes. Despite the thrust in the guidelines on improving governance and a humane approach to the problem of slums, relationship between ULB and slum remains fraught with tensions, distrust and animosity. The slum dwellers do not feel that they can deal with the authorities as citizens with certain basic rights. The fact that their dwellings are in most cases on encroached land makes them to live in fear of evictions and demolitions. Many cases were narrated during the FGDs of the slums facing the wrath of the ULB because they asked for certain basic amenities. Wherever there is awareness, one clear message that has gone down is that all those who are left out from the scheme would have to move out from the current location without any assistance and availability of an alternate location to move into. In fact, greater the awareness more is the fear and anxiety. There are variations in the way the IHSDP scheme is implemented in different towns. It is difficult to classify these into a clear pattern. The soaring value of some of the locations where slums are situated now and the availability of land for relocation seem to be the prime driver of the plan. Another key driver for relocation is the overarching desire for urban beautification. It is as if the town will get a new look when slums are removed from some key locations, even if all other things do not change. While not enough is being done to improve sanitation and hygiene or to enhance the quality of environmental conditions, there seems to be a greater urgency to eliminate slums.

While all the towns implementing IHSDP are expected to follow the relevant common guidelines, the evidence point in the opposite direction. There are too many departures from the guidelines. The Detailed Project Reports (DPR) shows that not all towns have followed the norms suggested in the model DPR. In some cases, even the basic data has not been included. There are also considerable variations in eligibility criteria such as the minimum period of residency in the particular town. In almost all cases, ironically, if BPL families do not apply or pay, the units will be allotted to non-BPL applicants. Also, in most cases the units are open to all the urban poor, even when the scheme is primarily for an identified slum. If there are insufficient applicants from the identified slum, other applicants will be considered.

In the top-down approach that has tended to be the hall mark of the IHSDP implementation, the current status of amenities and the occupational pattern that characterises the slums have not been factored in or even considered important. The plans, in a sense, have attempted to address concerns of good design for the proposed housing unit and ensure certain quality control in the materials and construction. The absence of any serious consultative process has ensured that the root causes that drive the current pattern of slum formation are blissfully ignored in favor of what can be considered good quality housing units. People call it good quality Housing Board project. The intended spirit of the IHSDP is lacking in the implementation. Certainly it would appear that good quality housing is being built. However, it has tended to overlook the need to incorporate amenities that match livelihood patterns such as work sheds. Prima facie, it seems that the relocation would seriously affect the capacity of the beneficiary to pay since the ensuing difficulties are likely to adversely affect the earnings.

One must keep in mind that the formation of slums are driven by livelihood availability patterns coupled with non-availability of affordable housing and it would be very unfair to push people away from the sources of livelihood. Ironically, this is recognised as such in the official policy while in practice those who implement the schemes seem to take a very different view. Even if they use cheap transport to access the same opportunities, there is a cost to pay that will dent their incomes and reduce their ability to cope with all kinds of demands such occupations place on the individual. These are the worries people – casual wage earners who work in more than one job – have revealed during the FGDs.

There are different plans for housing units even within a single town including significant variations in unit cost. It is not clear why there should be so much variation when the paying capacity of the beneficiary household is not different. It is clear that since the number of units are much less than the actual number of families living in slums (42 units for every 100 slum households), this approach does not provide a long-term solution to the need for appropriate and affordable housing for the urban poor.

The process employed and in some cases eligibility criteria too tend to vary across the towns. The scheduling of payments and quantum of installments do seem to take into account the constraints of the urban poor, particularly that of the BPL families. Ironically, the way the beneficiary contribution is structured in almost all towns seems to deter the poorest who ought to have been the main target group. This group is particularly handicapped when it comes to the way the contribution is to be paid. Perhaps, the ULBs should have considered better options than decide on the implementation of such a system which is very insensitive to the economic condition of the poorest.

From the information available, it is clear that the poor, for whom the scheme is actually intended for, face serious difficulties in mobilising finances to pay for the IHSDP units. Ironically, once there are no takers, those units become available to others. This underlies the need for appropriate financing support so that none of the poor who wish to avail of the scheme are denied a dwelling unit because of their inability to mobilise funds. It is also clear that in the absence of a suitable financing option, the poor stand to lose out, defeating the good intentions behind rolling out the IHSDP as a scheme to target the poor. The option to allot all units in a narrow time frame and to give units not claimed to those can pay is also faulty as it seems to stand the logic of implementing IHSDP on its head. The Nagarpalikas in their anxiety to allot the units are

willing to accommodate those with the capacity to pay than the poor who have the greatest need for affordable housing. This situation can only be remedied by a well-thought out financing option that is customised to the paying capacities of the genuine poor. The current mode of implementation of the scheme does not provide much flexibility allowing neither scope for adjusting the payment schedules nor financing support for the poor whose earnings often tend to be irregular and are subject to variations.

Irrespective of the lofty intentions in the policy on slums, the implementation of IHSDP scheme seems to have some shades of old slum clearance. While the Gujarat Slum Clearance Board (GSCB) was merged with the State Housing Board with effect from 1/04/2007, the ghost of 'clearing slums' still seems to make its presence felt. While no one is sure about who among the genuine poor would be in position to get proper benefits of IHSDP, everyone – both the ULB and the people in slums – are very clear that all those who are considered ineligible, incapable of paying or find it inconvenient to move to a new location with its added costs as well as difficulties would have no option but to move out. The choice is of either take it or move out. In other words, while a small portion of slum dwellers would be benefited, many of the urban would be at great disadvantage due to the manner of implementing the very scheme that is supposed to help them.

One aspect that appears not to get much attention is that of assets which people already have in the slums. Whether it is a temporary shelter or a proper house, in most cases considerable investment accumulated over a long period have gone into each of the slum dwelling. All those allotted housing under IHSDP will have to pay their cost share and also end up losing whatever assets they have built. Those who are not allotted a IHSDP unit will not only lose the asset without any compensation, they also have to rebuild somewhere and will become eligible for another IHSDP scheme, if they are lucky, after living in another slum for sufficiently long time.

A big question that must be invoked again at the risk of repetition in the discussion on urban renewal is the soundness of schemes like IHSDP that are very ad-hoc and inadequate as a solution to the larger question of providing affordable housing to the increasing number of urban poor in a situation where in-migration of the poor into growing towns will escalate the demand for such housing. Schemes like IHSDP that are designed to transfer ownership to a lucky few simply cannot keep up with the demand. Instead it seems to create greater difficulties for many. It seems that the absence of serious civil society involvement and meaningful consultation is hampering the process of finding smart solutions that should be designed to help the poorest rather than a few.

Summing Up

Under the IHSDP, the possibility of good quality housing may become a reality in many cases. However, despite the good intentions, the implementation seems to lose focus on providing the poor access to affordable housing. There is very little being done to work out mechanisms that will enable the poor to fully realise the opportunity available to them through IHSDP. In the absence of creating supporting financing arrangements that takes into account the peculiarities of the livelihood systems of the poor, there is the danger of this scheme subtly transforming into a slum clearance project. In the absence of genuine sensitivity to the plight of the poor, there is the danger that the officials in ULB could become more concerned about 'beautification' of the town than ensuring affordable housing to the poor. Some of the plans have been made in such way that certain settlements that must be cleared first for the beautification and development work have been identified and the process of clearing has been planned. Those displaced from those sites are then made eligible to apply for allotment of IHSDP units.

The present design is simply inadequate to address the ever increasing need for affordable and appropriate housing for the urban poor and is unfriendly to the poorest among the urban poor. Even with the inadequacies and problems, the big question is whether the current plans are, indeed, the best way to use the limited funds for affordable housing. It seems that many more options must be examined on how to make the best use of the funds.

The IHSDP is sure to create more problems for those left out and in that sense, from the perspective of the poor slum-dwellers, the problems it will create are going to be more than what it will solve. While the plan and the housing unit are not liked by every beneficiary, those who will be evicted will have to almost rebuild their dwellings all over again, which is surely a heavy price that they have to pay. Those evicted will include those who are not eligible as well as those who are eligible but find the new dwelling units unsuitable or are unable to pay. Another question is that an eligible person has to lose the existing dwelling without even a nominal compensation even when the family finds the new unit or its location inappropriate. In other words, this is a coercive arrangement without any room for assistance to the eligible who wish to opt out of the scheme. In the absence of a fair solution to this, such as some kind of compensatory mechanism, there is considerable injustice being meted out to the poor who opt out or cannot afford to join. Given the widespread agreement that the present scheme may not be affordable to the poor, it has tended to become more of a housing scheme for the economically weaker sections. It is also not able to be sufficiently focused on improving the conditions in the slums.

The cost of housing units and the cost share by the beneficiary are too high and appropriate financing schemes are absent. Even when financing scheme has been incorporated, it is designed differently from a normal housing loan. The beneficiary will be allotted only after all installments have been paid. The scheme needs to be made much more affordable with more flexible payment options that are consistent with the economic status of the beneficiary.

Annexure 1
Overview of the Group Discussions carried out in this study

Aspect	Total
Total slums in 10 towns	96
Slums covered in study	55
Slums covered in study	57%
Number of FGD organised	112
Total participants in FGDs	2170
Total slum households	19204
Total slum BPL households (BPL-HH)	9614
Number of HH in the 55 slums covered in study	6537
HH in the 55 slums as a percentage of the total HH	34%

Annexure 2
List of 112 FGDs in 55 Slums

Town	Slum	FGD	Men	Women	Ttotal
Amreli	Civil Hospital	2	31	44	75
Amreli	Rathi Road	2	31	27	58
Boriyavi	Harijan vas-1	1	10	8	18
Boriyavi	Harijan vas-2	2	15	13	28
Boriyavi	Indira nagari-1	2	14	11	25
Boriyavi	Indira nagari-2	2	10	13	23
Boriyavi	Sim vistar	2	13	16	29
Gondal	Bhagavatpura-Balasram	2	25	27	52
Gondal	Gulab nagar	2	29	17	46
Gondal	Kantoliya road	2	15	10	25
Gondal	Seri no 5 niche	2	12	23	35
Gondal	Seri no 9 niche	2	13	14	27
Gondal	Vijaynagar-Mafatiyu	2	23	20	43
Halol	Badsahi chowk	2	17	18	35
Halol	Fatak talav	1	8	2	10
Halol	Indira Awas-Kanajari	1	12	7	19
Halol	Jambudi	2	20	17	37
Halol	Kalibhoy	3	42	30	72

Town	Slum	FGD	Men	Women	Total
Himmat Nagar	Ambawadi	3	18	14	32
Himmat Nagar	Ambawadi	3	18	14	32
Himmat Nagar	Bhilwas	2	13	10	23
Himmat Nagar	Hari nagar	2	18	13	31
Himmat Nagar	Madhu nagar	3	26	18	44
Himmat Nagar	Malina chapara	2	17	7	24
Himmat Nagar	Vanjara vas	2	18	11	29
Jetpur	Dhoraji road	2	15	15	30
Jetpur	Gargh ni rang	2	19	20	39
Jetpur	Gentavala plot	2	9	21	30
Jetpur	Harijan nagar	2	15	27	42
Jetpur	Hokari kantha	2	28	28	56
Jetpur	Khatkivas	1	7	15	22
Jetpur	Nagbai ni dhar	4	55	38	93
Jetpur	Shanti nagar	2	14	19	33
Khambhat	Chunar vas-Mota	3	42	42	84
Khambhat	Gafur Basti	2	40	30	70
Khambhat	Machhi Khadva	2	22	33	55
Khambhat	Pir Ansar	2	25	20	45
Khambhat	Pomala vas	2	38	34	72
Khambhat	Rabarivas	2	23	20	43
Prantij	Bhakhariya tekra	3	26	42	68
Prantij	Bokh vistar	3	27	25	52
Prantij	Chachadba nagar	2	10	10	20
Prantij	Ramdev nagar	2	16	22	38
Prantij	Raval vas	2	10	19	29
Prantij	Saraniyavas	1	5	4	9
Prantij	Sarvoday nagar	1	18	10	28
Unjha	Gafur Basti	2	17	8	25
Unjha	Malai vistar-Juni	2	22	27	49
Unjha	Malai vistar-Navi	2	21	20	41
Unjha	Malai vistar-sisu vihar	1	7	5	12
Unjha	Namiyanpura	2	17	11	28
Unjha	Narshinh ni tekri	2	25	25	50
Upleta	Harijan vas-Bhavaninagar	2	12	23	35
Upleta	Near railway station	2	8	25	33
Upleta	Tutiya para	3	26	28	54
Upleta	Vagharivas-bhavaninagar	2	18	27	45
	Total	112	1087	1083	2170

Annexure 3
Town-wise number of slums and number of participants in FGD

Town	Slums Covered	FGD	Participants	Men (%)	Women (%)
Amreli	2	4	133	46.6	53.4
Boriyavi	5	9	123	50.4	49.6
Gondal	6	12	228	51.3	48.7
Halol	5	9	173	57.2	42.8
Himmatnagar	6	14	183	60.1	39.9
Jetpur	8	17	345	47.0	53.0
Khambhat	6	14	369	51.5	48.5
Prantij	7	13	244	45.9	54.1
Unjha	6	11	205	53.2	46.8
Upleta	4	9	167	38.3	61.7
Total	55	112	2170	50.1	49.9

Annexure 4
Slums covered in the study identified for in-situ upgrade in the ten towns

SN	Town	Slum
1.	Gondal	Bhagavatpura-Balasram
2.	Upleta	Harijan vas, Bhavaninagar
3.	Upleta	Vagharivas, bhavaninagar
4.	Khambhat	Chunar vas-Mota
5.	Halol	Jambudi

Annexure 5
Conditions in the Slums Surveyed

SN	Town	Slum	HH	% Kachha Dwellings	% BPL HH	Anganwadi	Water Line	Drainage
1	Amreli	Civil Hospital	45	100	40	Yes	No	No
2	Amreli	Rathi Road	35	100	100	No	No	No
3	Boriyavi	Harijan vas-1	10	80	50	Yes	Yes	Yes
4	Boriyavi	Harijan vas-2	21	95	40	Yes	Yes	Yes
5	Boriyavi	Indira nagari-1	50	20	70	Yes	Yes	No
6	Boriyavi	Indira nagari-2	40	95	80	Yes	Yes	No
7	Boriyavi	Sim vistar	22	77	80	Yes	Yes	No
8	Gondal	Bhagavatpura-Balasram	60	92	10	No	No	No
9	Gondal	Gulab nagar	150	83	20	No	No	No
10	Gondal	Kantoliya road	15	0	100	No	No	No
11	Gondal	Seri no 5 niche	40	95	75	No	No	No
12	Gondal	Seri no 9 niche	50	100	0	No	No	No
13	Gondal	Vijaynagar-Mafatiyu	300	67	20	No	Yes	No
14	Halol	Badsahi chowk	19	84	95	Yes	Yes	No
15	Halol	Fatak talav	15	100	95	No	No	No
16	Halol	Indira Awas-Kanajari	29	100	95	Yes	No	No
17	Halol	Jambudi	50	50	95	Yes	Yes	No
18	Halol	Kalibhoy	150	83	95	Yes	Yes	No
19	Himmat Nagar	Ambawadi	250	96	30	Yes	Yes	No
20	Himmat Nagar	Bhilwas	35	100	90	Yes	Yes	No
21	Himmat Nagar	Hari nagar	40	75	50	Yes	Yes	No
22	Himmat Nagar	Madhu nagar	300	83	50	Yes	Yes	No
23	Himmat Nagar	Malina chapara	150	67	60	No	No	No
24	Himmat Nagar	Vanjara vas	70	50	80	Yes	Yes	Yes
25	Jetpur	Dhoraji road	40	100	100	No	Yes	No
26	Jetpur	Gargh ni rang	150	100	20	No	Yes	No
27	Jetpur	Gentavala plot	70	43	60	No	Yes	No
28	Jetpur	Harijan nagar	250	50	20	No	Yes	No
29	Jetpur	Hokari kantha	200	75	75	No	No	No
30	Jetpur	Khatkivas	1000	80	0	Yes	Yes	No
31	Jetpur	Nagbai ni dhar	500	80	50	Yes	No	No
32	Jetpur	Shanti nagar	35	100	50	No	No	No
33	Khambhat	Chunar vas-Mota	500	95	70	Yes	Yes	No

Sr. No.	Town	Slum	HH	% Kachha Dwellings	% BPL HH	Anganwadi	Water Line	Drainage
34	Khambhat	Gafur Basti	100	90	60	Yes	Yes	No
35	Khambhat	Machhi Khadva	150	100	60	Yes	Yes	No
36	Khambhat	Pir Ansar	100	100	70	No	Yes	Yes
37	Khambhat	Pomala vas	25	100	50	Yes	Yes	No
38	Khambhat	Rabarivas	60	92	30	Yes	Yes	No
39	Prantij	Bhakhariya tekra	250	92	80	Yes	Yes	No
40	Prantij	Bokh vistar	90	67	50	Yes	Yes	No
41	Prantij	Chachadba nagar	150	67	20	Yes	Yes	No
42	Prantij	Ramdev nagar	105	62	50	Yes	Yes	No
43	Prantij	Raval vas	16	94	10	No	Yes	Yes
44	Prantij	Saraniyavas	25	92	85	Yes	Yes	Yes
45	Prantij	Sarvoday nagar	35	46	40	Yes	Yes	No
46	Unjha	Gafur Basti	25	52	30	No	Yes	No
47	Unjha	Malai vistar-Juni	80	94	40	Yes	No	No
48	Unjha	Malai vistar-Navi	25	100	55	Yes	No	No
49	Unjha	Malai vistar-sisu vihar	20	100	60	Yes	Yes	No
50	Unjha	Namiyanpura	20	100	20	Yes	No	No
51	Unjha	Narshinh ni tekri	50	100	20	No	Yes	No
52	Upleta	Harijan vas-Bhavaninagar	100	80	50	Yes	Yes	No
53	Upleta	Near railway station	80	100	90	Yes	No	No
54	Upleta	Tutiya para	140	100	100	Yes	Yes	Yes
55	Upleta	Vagharivas-bhavaninagar	200	80	70	No	Yes	No

Total Households: 6537; Kachha Dwellings: 82%; BPL 46%

No aganwadi – 20/55 (36%); No Water line: 17/55 (31%); No drainage system: 48/55 (87%)

Annexure 6

Check List – Interviews with Chief Officers

General Information of Town

Name of the Town & District; CEO, Chief Engineer & other key persons; Key contact details

Main features of the town: (Industry, Market, Population, etc)

Slum population; households living within slums; Access to water supply; Sewerage & other amenities

Sanitation schemes under implementation/ Pay and Use toilet scheme- Government Scheme

Details – of charges, etc; if any

Drainage – scheme, if any for slums; Cost-Share or charges, if any

Locations in which IHSDP project, if any, is in progress

Details of the Project: Number of houses, current status [invited bids/ bids completed/ contract awarded/ construction in progress.

List of Slums/ etc

Beneficiary Selection :

Eligibility list to Final List , Criteria, making the list, verification, objections/ appeal, corrections, finalization – due process – what is system specified under rules? Is there a common rule/ guideline?

Project Implementation Issues

Eviction of non-beneficiaries; eviction responsibility; project contract terms – any such issues are involved and if, so are these causing delays?

Taxes and Levies

What are the levies/ tax/ charges/ fees charged or collected from slum dwellers?

Role of NGOs

NGO – role, if any, any facilitation or other roles; Is that mandated? Comment on quality of contribution.

What was the background to give you the idea to take initiative for this plan?

Distance from the town[]; Selection of the location[]; Decision for on-site upgrade / relocate to new site & new site selection[]; Type of housing - multistory or independent small units[]; Selection of the beneficiaries

Consultation/ Publicity/ process/ procedures followed by the Nagarpalika/ ULB

- Role of officers
 - Role of Beneficiaries
 - How publicity, communication, awareness, etc organized to inform slum dwellers
 - Mechanisms to ensure participation
 - How you use the electronic medium to link slum population with nagarpalika governance system?
What is the normal relation with slum?
 - Discussions, meetings, publicity regarding IHSDP to beneficiary selection
-

Site Related Information

IHSDP site selection process and criteria: [**Town specific**] background of IHSDP and UIDSSMT separately?

Current and new site: discuss - land value, road connectivity, proximity of any industry or business centre/ market, etc.

IHSDP Planning: Roles of a) CO b) Elected Rep

Eligibility criteria: from a particular slum/ selected slums / urban poor from any part of town

Selection process, steps for ensuring more participation & awareness

How? Criteria, publicity, manner in which applications are collected, beneficiary contribution,

Documents are necessary to apply for an IHSDP unit

Process followed to relocate the slum?

Relocate vs. in-situ slum up-gradation

Any other town specific Issues

Annexure 7
Check List – Focus Group Discussion in Slums

1.0 Profile of the Slum

Content	OPTIONS
Participants (number)	Men:[] Women:[]
1) Municipality	
2) Area / Slum/ Locality – Name	
3) Ward Number	
4) Voter ID (Numbers or estimate %)	
5) Ration Card (Numbers or estimate %)	
6) Specify ownership of the land in which slum	Municipal / Revenue Land/ Railway Land/ Public Sector/ Other semi Govt./ Waqf Land/ Private Land / Private Industrial Land/ Other (Specify)
7) Area in hectares	Better estimate this: approx length and breadth
8) No of Houses	Kachha [_____] Puckka [_____]
9) Age of settlement	
10) Place of Origin	
11) Main occupations	
12) Ownership of houses in the slum	Rented (Private)/ Rented (Govt.)
13) Toilets	Private/ Govt. Made Individual/ Common Use Toilets/ Pay and Use/ [If so, terms of use (charge per month/ family pass/ etc)]
14) Government Schemes	Name of the scheme/ Beneficiaries
15) Is there any Legal Notice?	If yes, then what is the status?
16) Slum location - charactersitics	Position: a) Out of the Town/ Middle of the town b) Very little distance from Main area c) Highly Valuable location Locality Type: Near a) Pond, b) <i>Nala</i> , c) Common Garbage Dumping area, d) Industry polluted area e) Health Hazardous waste dump

2.0 Basic Amenities:

Drinking Water Source[]; Drinking Water Stand Posts[]; Timing of Water Supply[]; Water for Other Use – Source[]; Pulse Polio Coverage[]; DOT-TB (Kshay)[]; Vaccinations[]; Maternal Health Facility and Check-up Camps[]; Child Health Facility and Check-up Camps[]; Disease survey[]; Visit by mobile van[]; Visits by health workers[]; Primary School[]; Bath facilities made by municipality/ govt – yes/no[]; Drainage[]; Waste Removal[]; Safai[]; Condition of Roads[]; No. Electricity Connections

3.0 Security/ Major Conflicts/5.0 Caste/ Religion/ Group Conflicts or Divisions: (Incidents in the Last Two Years)

4.0 Anganwadi: Functioning – Describe; Janani Suraksha Yojana: Chiranjivi Yojana:

5.0 Awareness of IHSDP/ Slum Development Schemes/ Policies of Government:

No. of persons (\$) aware of IHSDP/ **Applied/ Status of Application/ Payments Made/ etc**

Any Housing Scheme/ Any Sanitation Scheme/ Drinking Water Scheme

SJSRY – Training; SJSRY – Loan; SJSRY – Daily Wage

Note: SJSRY - Swarna Jayanti Shahari Rojagar Yojana) Scheme

6.0 Any NGO or Social Service Organization is working? Agency & Details

Area: Sanitation/ Education/ Housing/ Area Improvement/ Health/ Livelihood/ SHG

7.0 Slum Dwellers & ULB/ Nagarpalika

Any petition/ representation to town/ ULB officials?

Demand/ Representation/ Complaint; Current Status; Response/ Action From Nagarpaika/ ULB/ [Details – date, how, whose initiative, etc]

Safe Drinking water/ Sewerage/ Rain Water Drainage/ Health/ Streets/ Water Logging/ Waste removal, collection and cleaning/ Street Lights/ House Electricity/ Relief for House damage during rain/ flood/ overflow/ Anganwadi/ Creches/ Pre-School Education/ Non-formal Education/ Adult Education/ Shopping and Milk Booth/ Parks and Playgrounds/ Livelihood Support Programmes

8.0 Any government official visited in slum: Background/ reasons/ etc:

9.0 Visit by Leader: [Yes][No]; Background/ reasons/ etc:

ABOUT US

UNNATI is a voluntary non-profit organisation registered under the Societies Registration Act (1860) in 1990. It is our aim to promote social inclusion and democratic governance so that the vulnerable sections – dalits and women, of our society, are empowered to effectively and decisively participate in mainstream development and decision making process.

It is an issue based, strategic educational support organisation, working in Western India with people's collectives, NGOs, elected representatives in local governance and the government. Collaborative research, public education, advocacy, direct field level mobilisation and implementation with multiple stakeholders are the key instruments of our work. The interventions span from the grassroot level to policy level environment in ensuring basic rights of citizens. In this, inspiration is drawn from the struggles of the vulnerable and strength from our partners. Presently, all the activities of UNNATI are organised around the following programme centres/themes:

Social Inclusion and Empowerment

The initiatives include:

- Dalit mobilisation and organising in Western Rajasthan in collaboration with local NGOs and people's organisations to fight discrimination.
- Educational support for mainstreaming gender at all levels internally and for our partners.
- Promoting civic response in mainstreaming disability through educational support to agencies working with persons with disabilities and other civil society organizations.
- Facilitating formation of craft based producers' group of women affected by the Gujarat earthquake for livelihood promotion.

Civic Leadership and Governance

We work in the rural and urban areas. The activities include:

- Community mobilisation for participation in decision making forums and monitoring of basic services to ensure social justice.
- Support elected representatives especially women and dalits to promote accountability through reform in local governance institutions. The support includes capacity building for equitable implementation of development programmes, participatory planning and facilitating social audits.
- Promotion and strengthening of forums like association of women elected representatives, Social Justice Committees and Village Development Committees for facilitating collaborative action.

Social Determinants of Disaster Risk Reduction

We facilitate adoption of sustainable and affordable Innovations in the field and research to promote community Based practices for disaster risk reduction. The activities include action research on current community practices, documentation of best practices and research and advocacy on disaster response policies and Packages.

The learning derived from our field experiences are consolidated and disseminated in print and electronic forms for wider sharing through a Knowledge Resource Centre. It is our endeavour to build an academy for community leaders, especially dalits and women, so that they can effectively address local issues.



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