

Welfare Extension by Local State and Social Protection: Surat



Darshini Mahadevia
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Centre for Urban Equity
(An NRC for Ministry of Housing and Urban Poverty Alleviation, Government of India)
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Kasturbhai Lalbhai Campus, University Road, Navrangpura, Ahmedabad-380009

¹ Urban Poverty Alleviation (UPA) Cell coordinator, CEPT University and faculty member at the Faculty of Planning and Public Policy, CEPT University. Email: darshini@cept.ac.in

² Research Associate, Centre for Urban Equity, CEPT University, Email: pooja_scept@yahoo.com

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Disclaimer

The comments and opinions in this paper are of the authors and not of the Centre for Urban Equity or CEPT University.

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1. Introducing Surat

Surat, situated on the bank of one of the perennial rivers of South Gujarat named Tapi, is the oldest mercantile centres of not just south Gujarat region but also of Gujarat and initially developed as a factory (trading) town of the British in the 17th century on account of its location on the coast and also on the mouth of a delta. The city has about 6 km long coastal belt along the Arabian Sea. The city's importance declined for the British after they developed Mumbai as their base in western India. But the city gained prominence in Gujarat again when it emerged as a manufacturing hub of the state post 1960, when Gujarat state was formed. It is also known as Silk city, Diamond city and after September 1994 as Plague City. It is known for changing adversity into its advantage because within two years after the plague, Surat transformed from the one of the filthiest cities to the second cleanest city in the country, a situation that has, however, declined in the recent years.

The city has many locational advantages; it is located midway on the 500 km long Ahmedabad-Mumbai western railway corridor, large natural gas reserves have been found in a region 50 km to the north of the city, as many as 40 express, mail and passenger trains pass through it, National Highway 8, which is one of the busiest inter-state trunk routes in the country, passes within 16 km of the Surat Municipal Corporation (SMC) boundary and the city is a pivotal centre on the Ahmedabad- Mumbai regional corridor. There is a 225 km long industrial belt, starting from Vapi in south Gujarat to Mehsana in north Gujarat and Surat is at the centre of it. It is also expected to be an important centre on the upcoming Delhi-Mumbai Industrial Corridor (DMIC), being set up through Japanese investments in India. Surat is much admired for its delicious food as well.

1.1. The Shrunken Glory – From International to Dickensian City

Surat was quite famous as a port in 16th, 17th and 18th Centuries. Traders came here from many countries and bartered their goods here. Each country ship docking on Surat port had their own flags flying and there was a time when flags of 84 countries could be observed at her port. Surat became known as the port with eighty four flags. Muslims from all over India used Surat port for their journey to Mecca for Haj. The dock used for the purpose then is where the Makkai Bridge is now located. Traders from many countries came here to purchase garments, spices, art pieces etc. and Surat became an international market. This is the reason why British, French, Danish and Portuguese people made their (factories) warehouses in Surat.

Surat being a port city there were families who were engaged in ship repairing and carpentry. They started making horse carts, small ships, boats and accessories related to boats. In this profession the Parsi community took a lot of interest. Around 400 families got involved in wooden crafts like furniture moulding, wooden bracelets, bangles and other jewellery, wood carving, glass painting etc.

One of the key commodities exported from Surat was textiles. In the 19th century, when Europe started to produce her own cloth for which they could not find markets, they restricted the import of textiles from India. Thus, the exports from Surat port declined and the

importance of the city as a port begun to diminish in the 19th century. There were other reasons as well like flood, fire and insolvency of Arabian traders which are responsible for decline the fame of Surat. Due to many natural calamities the British as well as the rulers of Surat, started concentrating on other places. Traders, artists, businessmen and citizens also moved to Mumbai and the importance of Mumbai as a port and commercial centre increased when the British decided to develop a port at Mumbai.

After the decline of business at Surat port, as discussed above, the entrepreneurs of Surat started looking for other options for economic revitalisation through technological modernisation. One such first attempt was in modernisation textiles, through setting up of a first textile mill in the city in 1861. The city shifted from manufacturing fabric in the home-looms to a modern textile mill. While this change was underway, the city revived its traditional industry of Brocade (Zari)¹, a hand-woven fabric with silver and golden threads embedded in the weave. The Zari industry was modernised in 1960s through import of machinery from abroad. Later Zari machinery manufacture also started in Surat, which continues till today. In 1845, the number of workers in the Zari business was 4,000 while in 1947 there were 40,000 workers in Zari business in Surat. Thus from 1800 to 1947 there were two major industries in Surat, Textile Industry and Zari industry. During British rule in India, the market of Zari declined because even France started brocade textiles and the brocade from France was moderately cheaper than that of Surat. Brocade was made out of real gold and silver. After the fall of demand in Zari market, the Zari workers started making brocade textiles out of copper. After this change, Surat again captured the Zari market. Today there are two types of Zari, real and imitation. The brocade work which was prepared in Surat was not made anywhere in the world.

1.2. Economy of Surat – Post independence

The policy of the Government of India, following the Mahalanobis model² in 1956 for providing incentives and protection to small scale industries, boosted the power-loom industry in Surat. The second five year plan of the Government of India provided a key role to village and small scale industries so as to expand employment opportunities. Expenditure on small industries was increased from Rs. 48 million in the First plan to Rs. 1,870 million in the Second plan and Rs. 2,480 million in the Third five year plan. Moreover, in the 1950s and thereafter both the central and state governments extended a number of fiscal incentives for the growth of small scale industries. On the basis of recommendations of the Textile Enquiry Committee (1954), a programme of conversion of the ordinary looms into improved semi automatic looms or into decentralised power-looms was encouraged.

Weavers of Surat began to take advantage of incentives and replaced handlooms with power-looms. Like elsewhere, in the initial stage, the growth of power-looms was slow. It was confined to traditional weavers. With government support and credit facilities from banks, others entered the industry. The number of looms increased from 8,105 in 1960 to 19,025 in 1970 with a growth rate nearly 14 per cent per year (Shah 1994). Bank nationalisation in the year 1969, further opened avenues for getting bank finance, which led to expansion of small-scale industries in the city. The state government had set up industrial estates by that time, namely, the Udhana Udhog Nagar (Udhana Industrial hub) in Udhana ward in the south zone of the city and Katargam, Sachin and Pandesara in the periphery of the city in the 1960s. A year-long textile workers' strike in Mumbai in 1982 provided further push to the power-

loom industry in Surat. With the expansion of power-looms, the processing industry also developed. Though many of the textile processing units were established in Ahmedabad and Mumbai, Surat also attracted entrepreneurs and workers in for textile processing.

Another important addition to the industrial activity of the city since the 1950s is the diamond and polishing industry. Surat is one of the world's largest centres for diamond processing. The foundation of the industry in the region which had difficulties in raw material, markets and labour, is a significant feat. Though the majority of the entrepreneurs in this field are from outside, the industry has flourished. Initially the industry started largely as an initiative of few individuals belonging to a particular community which has now expanded to large section of society. Under the Import Replenishment Scheme introduced by the Government of India in 1958, diamond traders were allowed to import roughs from Diamond Trading Corporation, London and other sources abroad and export cut and polished diamonds. Additional support came from the encouragement offered to small scale industries during this time. By the late 1950s, about 100 diamond cutting and polishing units had been set up³. Together the ease of establishing small-scale industries and various government policies aimed at increasing the export of polished diamonds helped the growth of such units in the city. Barring a few big units which have recently come up, diamond cutting and processing was also confined to small enterprises. Even now a majority of the diamond processing units are in the small sector. The city productively hosts a vibrant diamond industry. The city has made a key position in the national economy and world diamond and textile business. The textile and diamond units of Surat region contribute to⁴:

- 42 per cent of the world's total rough diamond cutting and polishing
- 70 per cent of the nation's total rough diamond cutting and polishing
- 40 per cent of the nation's total diamond exports
- 40 per cent of the nation's total man made fabric production
- 28 per cent of the nation's total manmade fibre production
- 18 per cent of the nation's total manmade fibre export
- 12 per cent of the nation's total fabric production

Hazira, an area just 20 kilometres from Surat city, was just like any other village just few years ago. Hazira Area Development Authority (HADA) was constituted in 1985 under Gujarat Town Planning and Area Development Act of 1963 for planned industrial development of area under its jurisdiction. Nine villages, Hazira, Sunvali, Rajgari, Mora, Bhatlai, Damka, Vansva, Kavas and Limla, spread over 86 sq.km come under HADA's jurisdiction. Seeing the potential of industrial development in the region because of easy availability of natural gas and proximity to the coast, the state government decided to develop it as an industrial zone. Also today Hazira is one of the major multi cargo ports of India. After the economic reforms in India in 1991, with the liberalisation policy, Surat has been very successful in attracting a sizable amount of Foreign Direct Investment (FDI) in various sectors like energy, oil and petroleum. There are huge industrial units in Hazira. This industrial development increased the importance of Surat in the regional context, along with Vadodara and Ahmedabad, in particular due to its location at the core of what is called the *Golden Corridor* of industrial development. Massive investments have led to inflow of migrant labour to the city, particularly in the construction sector. The level of unemployment

is low. However, the wages are also low and the workers are generally deprived of social and other benefits.

Table 1 – Demography of Surat

Zone	Surat Municipal Area	Surat District	Gujarat	India
Area (Sq km)	326	7,657	-	-
Population (million)	2.8	4.9	50.0	1028
Sex Ratio	764	835	920	933
Density (per sq. km)	8,812	652	258	324
Literacy (per cent)	82	75	69	65
Decadal Population Growth Rate (1991-2001) (per cent)	89.1	40.6	21.2	23.9

Source: Surat City Development Plan 2006-2012

Not only within the state of Gujarat, but also at the all India level, Surat has registered high population growth as compared to that in India and Gujarat. Surat is Gujarat's second and India's twelfth most populous city. Significantly, this has been the period that witnessed an impressive growth of secondary and tertiary activities in the city. From 0.47 million in 1971 its population increased to 1.48 million in 1991 and almost doubled to 2.8 million in 2001. Surat City has seen an extraordinary growth in last three decades and along with that the municipal boundaries have also been expanded. An outstanding decadal population growth rate of 89.1 per cent was registered in 1991-2001. The literacy rate has gone up from 63 per cent in 1991 to 82 per cent in 2001 and the figures are well above that of the state and the country. There is a large migration of single male migrants coming into the city for work and hence the sex ration in the city was as low as 764 in 2001 from 839 in 1991.

City's population growth is on account of migration of industrial workers, particularly in the small-scale sector. The power-loom industry has the maximum number of migrant workers from other states of India, while the workers in diamond industries are by and large from within the state. It is estimated that the total migrants formed 58 per cent of the total population of the city in 1991 and in the slums this proportion was 80 per cent (Swamy, Vyas and Narang 1997). Migrants are mainly from the adjoining state of Maharashtra and then from Orissa, Uttar Pradesh and Bihar (Swamy, Vyas and Narang 1997). Since the foundation of SUDA (Surat Urban Development Authority) in late 70s, the city is growing at a fast pace; though the development in the peripheral areas was not that rapid until 2001. Decadal population growth rate in 1991-2001, did not result in the urban sprawl; on the contrary, it resulted into densification of the core city areas, which were already part of the municipal corporation. With this the municipal area in Surat reached a density of 8,812 persons per sq km, it is believed that the future development will take place outside the municipal limits in the urban development authority areas. This demographic fact makes the role of SUDA very essential in the coming years in development in the city.

2. Slums and Tenure Situation in Surat

The word slum gives a negative connotation. It gives images of filthy, smelly, unsanitary place occupied by squatters, illegally occupying public land, which otherwise could be used

for some other productive purpose. Slums are considered a drain on the public services and resources as these residents are considered to be non-tax paying ones. But, on the other hand and realistically, slums are the solutions people themselves have found in response to state as well as market failures and that the slums and their dwellers are integral part of the urban system and economy. They contribute significantly to the city's economy through their labour market contributions and informal production activities. The poor represent an extremely important element of the urban labour force and contribute substantially to total productivity and labour market competitiveness. In Surat, the poor migrants and slum dwellers contribute immensely in running the lucrative industries like diamond and power-looms.

The SMC area is divided into seven zones; viz central, north, south, east, west, south west and south east. The maximum slums are in the zones where industries are located. These zones are south-east, where 31.5 per cent households are living in slums, west (22.0 per cent) and south zone (20.1 per cent) (Table 2). There are a total of 322 slums in the SMC limit out of which 71 slums are located on central or state Government land, 106 slums are on a private land and 145 slums are situated on municipal land (Table 3). This means that a third of the slums are on private lands and another 22 per cent are on the state government lands where the problems of giving land tenure would be higher than giving tenure to slums on SMC lands.

Table 2: Slums in Surat, 2005-06

Zone	Area (in sq. km)	Total population (in millions)	% population in slums	Total households	% households in slums
Central	8.1	0.41	7.8	116,291	6.0
North	36.4	0.41	6.8	82,775	6.9
East	37.5	0.71	9.6	143,574	9.3
West	51.3	0.28	24.0	57,687	22.0
South	61.8	0.4	23.5	94,582	20.1
South- west	111.9	0.24	17.3	50,236	13.5
South -east	19.5	0.39	39.7	81,999	31.5
Total	326.4	2.87	17.2	627,144	14.4

Source: Surat Municipal Corporation

Out of 2.8 million population in the year 2006, 0.4 million or 17.2 per cent of the population lived in slums, which is an increase from 14.4 per cent in 2005-06. Of the total slum dwellers, about 80 per cent are migrants; 81 per cent are Hindus and 18 per cent are Muslims. Hindus live mostly in the north-east and south-west. Muslims live mostly in the north-west and east. Small proportion of slum dwellers is Buddhists, who live in five slum pockets in east zone. Forty-one per cent of slum dwellers live in the Udhna-Pandesara industrial area. Of the total slum dwellers, 11 per cent belong to higher castes, of which 47 per cent live in the south-eastern industrial area; 9 per cent are tribals from Dangs district and other parts of Surat district, of which as many as 75 per cent live in the southeast and east. About 20 per cent are Gujarati speaking and 19 per cent speak Hindi (Das 2006).

Table 3: Ownership of Land on the Slum Location

Zone	Ownership of Land		
	Government	Private	SMC
Central	7	11	7
North	15	14	23
East	5	15	37
West	20	4	16
South	6	31	9
South- West	10	2	13
South-East	8	29	40
Total	71	106	145
% of total slums	22	33	45

Source: Surat Municipal Corporation, Slum survey 2005-2006.

Generally when the poor migrants come in to a city for better livelihood options than agricultural labour or any allied activities, their first abode is any footpath, railway track side, vacant industrial land or any vacant land outside the city limit which they can squat easily upon. Gradually when the migrants get familiar with the city and get a source of little livelihood, they go in for a rented dwelling in an already settled slum or continue to live on their squatted upon land. With time, the squatter shack is upgraded and after a period of time a slum is formed there.

There are interesting stories behind formation of the slums. In many areas of Surat city one would observe small shabby dwellings on the road sides, a common site in any city of India. These are the poorest migrants from different parts of the country who have come to Surat in search of some casual labour and squat upon the pavements and then some of them never moved out of that place as no one moved them. The same is the situation on the besides of the railway tracks. But, pavements squatted upon, when become a hindrance to road widening, which has become a necessity on account of increase in personal motorised vehicles, the dwellers are evicted by the SMC. Without any alternative housing, they come back and squat again on or near the same area from where they are evicted. This process of attrition goes on till a slum is formed on both sides of the road. These dwellers throughout their life span live without any amenities which is the right of any citizen. The pavement dwellers are therefore the least secure residents of the city. But, in the recent years, those evicted are being provided a subsidised public housing, constructed under the Basic Services for the Urban Poor (BSUP) of the Jawaharlal Nehru National Urban Renewal Mission (JNNURM).

The slums within city limits generally start as squatter settlement on open plots. These open plots belong to the SMC, state government, or a charity trust. There are slums also on the private lands, but, these to a large developed through informal sub-plotting with an informal sub-plotter or a developer. The SMC has provided water supply and sewage services to most of these slums. The slum dwellers have built toilets according to their affordability. In some of the settlements NGO like Mahila Housing Trust (MHT) has helped slum dwellers to construct common toilets for the slum.

Table 4: Zone wise Housing Condition in Surat

Zone	Housing Condition in slums in percentage		
	<i>Pucca</i>	<i>Semi-pucca</i>	<i>Katcha</i>
Central	10.2	12.3	77.5
North	5.8	38.3	55.8
East	12.4	16.6	71.1
West	6.5	43.1	50.2
South	15.5	15.9	68.5
South West	24.4	30.3	45.3
South East	10.0	40.5	49.5
Total	12.1	29.0	58.8

Source: Surat Municipal Corporation, Slum Survey 2005-2006.

The existing housing condition in Surat city is pitiable; only 12 per cent are *pucca* houses overall. South west zone has 24.4 per cent *pucca* houses and 30.3 per cent semi *pucca* houses because many of the slums in these zones are now being considered as socially and economically weaker societies about which detailed explanation has been given later in this section. In all other zones, majority houses are *katcha*, highest being in central zone (77.5 per cent) and eastern zone (71 per cent) of the city (Table 4)

Some slums have been demolished in the city and there is a plan to demolish 69 more (Table 5) to implement infrastructure projects such as road widening, bridges, transport projects etc. Generally the rehabilitation provided is on the periphery of the city. There are cases that the SMC has rehabilitated the slum dwellers on the EWS (Economically Weaker Section) sites within the city allocated in the city plans. Now after execution of BSUP under the JNNURM, the slum dwellers are to be shifted to the dwelling units constructed or being constructed under this programme, however all on the city periphery. The rehabilitation leads to improvement in shelter security as well as quality of dwelling unit and basic infrastructure than before. SMC has listed out some of the slums for eviction (Table 5), and these dwellers could be rehabilitated in the BSUP houses.

Table 5: Slums to be Displaced by SMC

Zone	Total No. of Slums	Slums to be displaced	Total households to be displaced	Total population to be displaced
West	44	17	7,986	47,873
Central	30	12	2,594	11,653
North	40	7	1,020	5,017
East	58	22	6,617	32,628
South - east	75	11	4,448	27,752
South - west	55	0	0	0
South	25	0	0	0
Total	327	69	22,665	124,923

Source: Surat Municipal Corporation, 2008

Slums on the urban periphery develop because as a city sprawls, which is the case with Surat; the land on the city periphery does not get Non Agricultural (NA) use permission or the land is under any reservation and the owner does not get the benefit of selling the land at a higher price, illegal selling of the land takes place. Generally what happens is the land belongs to a farmer and it goes to his children in inheritance which further goes to their children. When

the land comes under reservation, the owners would sell the land to informal land agents with informal and inappropriate documents. The land agents further divide the land into small lots and sell or rent it to recent migrants or other low-income people who would construct houses on these plots. The documents available with these residents are stamp papers on which the sale agreement has been signed. This could be and generally is a stamp-paper. This document is about the money transaction; it is not about the land plot ownership. The land ownership document is *7-12 utara* (a 7/12 form), which has the name or names of the past and current owners and the tenant cultivators holding rights over it. To own a plot of land means to get one's name entered into this document. The informal land transactions do not involve the buyers' name being registered in this document. Sometimes after selling the land the agents of the informal land developers would collect rent from the residents. These settlements are not considered as slums but they are named Socially and Economically Weaker Section (SEWS) colonies. A case study of one such SEWS, namely Apekshanagar has been covered in the following section. Some of the residents have begun receiving property tax bills now. The condition of houses in these SEWS colonies are comparatively good than above mentioned slums. The internal roads and other basic infrastructure are considerably good.

The infrastructure in the SEWS colonies as well as slums has been provided by the SMC under 63/2 section of Bombay Provincial Municipal Corporations Act, 1949 (BPMC Act)⁵, under which the SMC is governed. According to this section, the municipal corporation can earmark upto 10 per cent of its annual income (other than the income from the proceeds of the transport undertaking and any other specified items of income as the State Government may from time to time determine and notify in the official Gazettes) for expending in slums and SEWS colonies for the purpose of providing basic facilities like water supply, drainage, sanitation, street lights, medical aid, slum clearance and such other matters if these areas predominantly populated by members of schedule castes, schedule tribes, and other socially and economically backward sections. The Act further says that if the expenditure thus provided for is not fully utilised in the year then the remaining amount can be carried forward in the budget of the succeeding year. The SMC has been using this provision for extending individual household level services to the slums and SEWS colonies. Thus, the situation regarding basic services in these settlements in the city is good.

The SMC has also been constructing individual toilets at the household level if the settlement is eligible for coverage under the 63/2 section of the BPMC and the household is living in non-*pucca* house. It is possible that a household may not qualify for support for constructing an individual facility then the households may not construct a toilet and a bath space but may construct an extra room to rent out and earn Rs 600 to Rs. 900 per month and continue to defecate in open.

The SMC has provided water supply and sanitation to many slums in recent years with the help of MHT. MHT has also helped slum dwellers to get an individual toilet and in the cases where individual toilets are not possible, MHT has also helped in construction of common toilets. In the year 1992, only 19 percent of the slum households had private water taps which increased to only 20 percent in 2001 but by 2005, 72 per cent slum households in the Surat city had a private water tap (Table 6). Around 21 percent slum households had individual toilets in the year 1992 which has increased to 35 percent in 2005. The number of public toilets has increased from 558 to 1914 within these 13 years which means in 1992 there was 1 public toilet for 168 households while in 2005 there is 1 public toilet for 27 households. The

ratio is still very high but the progress is significant. Drainage facility is available to 80 per cent households; the proportion having doubled in a span of 13 years. According to 2005 survey of SMC, only 45 per cent households have separate electricity connections.

Table 6: Amenities Available in the Slums of Surat City

Amenities	1992	2001	2005
Private water taps available with slum households (%)	19	20	72
Private latrines available with slum households (%)	20.9	27.5	35.0
Public toilets (No.)	558	NA	1914
Households per public toilet	168.0	NA	27.2
Drainage facilities available with slum households (%)	40	68	80
Separate electricity connections	25	32	45

Source: Surat Municipal Corporation

3. Methodology

The first task was to identify wards for detailed study. For that purpose, a visit was made to the city, discussions with the NGOs working in the slums were held and visits to different slums in different wards were made wherein we also held discussions with the residents in a few slums. The wards visited were Pandesara, Bamroli, Udhana, Limbayat, Varachha and Bhatar, because either the ward had large concentration of slums or the ward had slums where an NGO was working. There are only two NGOs in the city engaged with shelter and basic services schemes, the MHT and Navsarjan. The latter is an organisation for legal aid for the poor and the marginal sections and was involved in the housing question through the women's rights movement. On these visits, detailed documented case studies were carried out which are presented in this article. We also carried out a structured questionnaire survey in the city, the results of which are only partly presented here as we could not get the anticipated quality of data.

The field work consisted of multiple stages: (i) secondary data from the local authority on list of slums in the selected wards, along with the data on their land ownership, level of services, whether earmarked for demolition or not, whether on reserved land or not, and presence of a development organisation was obtained; (ii) a few slums were then selected for personal visit to verify the secondary data and hold preliminary discussions with the residents; (iii) final list of slums for detailed survey were identified (iv) discussions with the residents on tenure status, development issues, their aspirations, etc. were held to understand the question of tenure and vulnerability of the dwellers and also on development issues in the selected slum; and (v) finally a questionnaire was administered to solicit information on living conditions, education and health status, employment status, coping with disasters, and the residents' awareness of and participation in development programmes.

In Surat, Varachha ward, which has a large proportion of residents living in slums and has intervention by the MHT was selected. In fact, the MHT was engaged with extending basic infrastructure in the slums on behalf of the SMC. As mentioned earlier, all the slums in this ward had water supply, sanitation and electricity access. Total of eight slums were selected for questionnaire survey (Table 7). But, in three of the eight slums selected for survey, MHT had extended these services on behalf of the SMC. Further, two slums were the ones where

slum dwellers from other parts of the city were resettled through sites and services schemes. None of the slums were facing eviction threat and in case of one slum on private land, residents of the slum have proceeded with litigation against the owner as they were to be evicted by the land owner. Three slums in the study area were on municipal lands, of which two were rehabilitated slums. A total of 375 households were covered in the survey.

In Surat one cannot evaluate the tenure security on the basis of land ownership, years of stay in a particular settlement or intervention of an external agency. The SMC has prepared a list of slums to be evicted for developmental projects and city beautification purposes, irrespective of the years of stay or land ownership of the slum and most dwellers are expected to get a BSUP house (the summary of which is given in Table 5). All other slums and SEWS colonies have received basic services from the SMC. Hence tenure security is not related to any criteria mentioned by Mahadevia (2010) or in the studies of Ahmedabad city (Mahadevia et al 2010a and 2010b).

Table 7: Settlement Description, Varachha Ward, Surat

Slum Name	Population	Households	Land ownership	Internal roads	NGO intervention	Micro finance
Krishnanagar	228	472	Municipal-EWS	None	Yes	Yes
Dindayalnagar	2956	764	Municipal-EWS	Paved	No	Yes
Jadabawa no Tekro	774	123	Private	Paved	No	No
Bombay Colony 1	333	54	Private	None	No	No
Bombay colony 2	1450	250	Municipal	<i>Pucca</i> Road	Yes	Yes
Gulabchand ni chali	291	68	Private	None	No	No
Tas ni vadi	693	130	Private	On side of main road	Yes	Yes
Rawaliya faliya	820	128	Private	<i>Pucca</i> Road	Yes	Yes

4. Settlement Description

This section contains description of each of the settlements studied.

4.1. Krishnanagar

Krishnanagar is a slum situated on the plot reserved for Economically Weaker Sections (EWS) of the SMC, having 472 households and 2,028 residents as per a SMC survey of 2005. The largest number of households is from the state of Maharashtra. Majority of the males are working in either power-looms or diamond industry. The current residents of this slum were relocated here 12 years ago after their former squatter settlement in the same ward was demolished for the purpose of road widening. Relocated occupants were issued a card by the Land and Property Department of SMC, giving them right of the occupying the plot (Box 1). Occupants are entitled for an alternate housing in case of any further eviction. When people were shifted here they were provided only open plots. Initially they constructed dwellings using temporary materials like plastic sheets, mud, wooden sheets, tin etc. Gradually they invested in their housing. Even today there are a few *katcha* houses. From our discussions with them, we found that many of them had mortgaged this document to the informal money lender for borrowing for house construction. The SMC's rehabilitation should have included a financial package as well.

Box 1 Card Issued To the Slum Dwellers Rehabilitated on EWS Sites

<p>જમીન મિલકત ખાતું સુરત મહાનગરપાલિકા વેકલિવેજ જગ્યાએ પ્લોટ ક્ષણવણીની વિગત</p> <p>33</p> <p>પૂર્વ વિભાગ (વરાછા) No 1427</p> <p>૧. કુટુંબપાસનું નામ :- ક્ષી દેવકીબેન ડોંગરસિંગ</p> <p>૨. હાલની કુટુંબપટ્ટીનું નામ અને સ્થળ :- કપાદ્રા આસપાસની કપાદ્રા ક્રોસ રોડો કાલકુનજ વરાછા મુખ્ય માર્ગ પર</p> <p>૩. હાલની કુટુંબપટ્ટી અસેટમાં સ્થળ :- ટી.પી. સ્કીમ નં - ૧૭ (કુલુમ્બા) પ્લોટ નં - આસપાસની</p> <p>૪. કુટુંબપાસની ક્ષણવણી પ્લોટ નંબર :- ૨૦</p> <p>૫. કુટુંબપાસની સહી :- દેવકીબેન</p> <p>૬. પ્લોટ માંથી બદલતી સહી અને તારીખ :- [Signature]</p> <p>૭. કાર્ડ ઈસ્યુ કરનારની સહી અને તારીખ :- [Signature]</p> <p>૮. પ્લોટ ક્ષણવણીની સહી અને તારીખ :- [Signature]</p> <p>(આ કાર્ડ સાચવીને રાખવો.)</p>	<p>Land and Property Department (East Zone Varachha) Surat Municipal Corporation Details of allotting the plot at alternate place</p> <ol style="list-style-type: none"> 1. Name of the slum dweller : <i>Devkiben Dongarsing</i> 2. Name of the current slum and area: <i>From Kapadra cross roads to Kalakunj, Varachha main road</i> 3. Area of the allotted slum : <i>T.P. Scheme number 17, plot no R/7/21</i> 4. Allotted plot no. : <i>20</i> 5. Signature of the slum dweller : 6. Signature and date on receiving the plot: 7. Signature of the officer who issued the card and date: 8. Signature of the person who allotted he plot and date: <p>(Preserve this card)</p>
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Picture 1: Living Conditions, Krishnanagar



Majority of the houses in Krishnanagar are of Ground+2 floors type *pucca* housing. All the houses have been given an individual number for property tax purposes. When people were moved here, water supply and sewerage line was not laid out but now these basic services have been made available by the SMC. Residents had to pay Rs. 750 for connecting their toilets to main sewerage line. At this time, the MHT stepped in to provide support for construction of toilets in some of the cases.

There is much to be desired from the SMC as far as the maintenance of the settlement is concerned. People were complaining that the gutter lines get choked every now and then and after their constant complaints to the SMC sometimes the workers came to repair it. Internal

roads in the settlement have not been paved resulting into unhygienic, filthy conditions especially during rains. Lack of regular cleaning in the area has also aggravated this situation. A dustbin has been placed on the road but no one comes to clean the internal streets. Many residents throw the garbage on the street itself.

There is no government hospital nearby, so people have to go to private doctors for treatment which according to them is very expensive. There is a Gujarati and Marathi (language of state of Maharashtra) medium school nearby which are up to 7th standard. Most of the students go to these schools. The slum dwellers are not very happy with the quality of education given to their children in these schools. “We are not educated and we do not know much about subjects they teach in the school but every now and then they give holiday to the children and the teachers do not come regularly to the school.”

MHT has introduced them to micro finance services of SEWA Bank. Some of the residents have saved but very few have taken loan from SEWA Bank for the purpose of either constructing a storey of their house or a toilet.

This area is situated very near a canal. During the heavy floods of 2006, the entire area was submerged under 5 to 7 feet of water and residents were shifted to nearby high rise buildings and schools by the SMC. Relief work was carried out by the local body during that time.

The survey was carried out in late 2009 and early 2010, when the impacts of recession were observed. The residents of the settlement were impacted and many had lost their jobs. Slum dwellers, who had their houses and a piece of land back in their respective villages, have returned. Others have no option but to stay on and struggle to earn the livelihood.

4.2. Dindayalnagar

Dindayalnagar is situated just opposite Krishnanagar and is also a resettlement colony. Both Dindayalnagar and Krishnanagar were set up at the same time. Pavement dwellers from Adajan Patiya were rehabilitated in Dindayalnagar due to road widening sometime in the year 1998. The land of this settlement belongs to the SMC. Here also the residents have been given the cards by the SMC, stating their occupancy right on the plot, which is also a EWS plot. There are 734 houses and 2,956 population in the settlement as per the SMC survey of 2005.

The physical condition of both Krishnanagar and Dindayalnagar are more or less similar except that Dindayalnagar have streets paved by the MHT and so the settlement is not as filthy as Krishnanagar. Water supply and sanitation facilities are provided by the SMC. These facilities were not there at the time people were shifted here. The current residents were provided with small open plots on which they constructed the dwellings themselves. Gradually people have invested in the houses. Four years after they shifted to this place, SMC provided them individual water supply and sewerage line. All the dwellings have electricity. MHT has started the saving scheme and the coverage is small; only two households have taken loan for expanding their sundry business. There are cases where households have constructed a storey to give it out on a rent and earn out of it.

Picture 2: Living Conditions, Dindayalnagar



Box 2: Importance of Land Tenure to Poverty

Gitaben Mukeshbhai Patni lives in Dindayalnagar. Gitaben lives on rental basis in this slum. Five years ago her husband died and since then she has been working hard to raise three children. “My husband died of cancer and that did create lot of difficulties and inability to even feed the family. But, much larger difficulties have emerged from the fact that I do not have my own house. Half my income goes in house rent. If I did not have to pay rent every month I would not be forced to suffer the fate of going hungry to bed every day. I cut threads every day from morning 9 to evening 5 or 6 o’clock. I earn about Rs. 40-50 per day. Many women in this slum do this work; they cut the threads from the back of a embroidered sari, where embroidery is done on a machine in a factory. In other Surat slums as well, many women earn their living thus. I earn about Rs. 1500 every month. Nowadays, there is no guarantee that work will be available every day. When I get work, we cook for one time and for the other time, go and beg for food in the neighbourhood. If no food is available then we go hungry. I would go hungry to bed for about 8-10 days in a month! If I did not have to pay a rent I would not have to force my children to bed hungry. When my husband was alive, we used to live in Sanjaynagar slum near Bapunagar. Because of his illness, my husband could not work, and so we had to incur debt. My parents-in-law also had left behind some debt. On top of it, we incurred an expenditure of Rs. 50,000 for my daughter’s wedding, which was also through debt. In all, the total debt had mounted to Rs. 2 lakh. This was from private individuals and money lenders. When these debt collectors came home to collect interest, I could not give them any money. I felt ashamed as well as terrified. Then, I had to pawn my house, take some money, repay some debt and came away to Surat on the advice of some relatives. Now, I am surviving with the support of the relatives in Surat. Some relatives help me out when we do not have any food in the house on some days. There is no support from the government; there is no BPL card and no widow’s pension for me. Six months ago, my daughter has come back from her in-laws house due to some tension there, with her two children. So, now I have to feed her and her two children as well. Losing a large part of my income on housing, I wish I had my own house; in that case we at least would have felt secure and also would have been able to feed ourselves!”

During the floods in the year 2006, the settlement was affected badly. SMC had shifted these residents to the nearby high rise buildings and schools. In our discussion with the people we found that the slum dwellers lost many of their belongings, their furniture was damaged and they lost documents like property tax bills, ration card, the occupancy right card given by the SMC for the plot post-rehabilitation. The ongoing recession at the time of the survey had impacted the diamond and the power-loom workers, the two major employment sectors of the residents of this settlement. People who had their houses and a piece of land or any means of livelihood in their native village have gone back.

4.3. Jada Bawa no Tekro

This settlement in Surat is near the Diamond industries' area, near the railway line at Varachha road. This is one of the oldest slum settlements of Surat city. It is said that this is 70 year old settlement. This may not be the case, but, it certainly would be 50 year old, given that Surat has registered high population growth rate from 1960 onwards on account of industrialisation. This slum was on a small hill (and hence called a *tekro*) below which there was an underpass. There is a temple adjacent to the mount, of one *bawa* named Jada bawa (*bawa* is an ascetic, *jada* means fat). The temple was built by or for an ascetic, who lived there and from then on, the mount has been called Jada bawa hill. The slum settlement got its name from this temple. The land belongs to a Trust. In the feudal times, the ruler had given this land as a gift to three local leaders, and the deed was written on a copper plate. How it became a Trust land is not known. This is the story from the residents of this settlement. According to SMC, the land is of private owner. Residents also said that earlier they paid a rent of Re.1 to the owner of the land but after getting property tax bill in their name they have stopped paying rent. Some of the residents still have the receipts of it, which they showed us.

Picture 3: Living Conditions, Jada Bawa no Tekro



Box 3: Social Protection for a Widow

There are some households Jada Bawa no Tekro who find it difficult to survive. Among them is Hansaben, who is living in a hut with corrugated sheet as roof and a very small room. She tells her story:

“My whole life has been spent on Jadabawa’s Tekra slum. My parents died when I was a child and was brought up by the extended family and have grown up hearing their abuses. I was married off at the age of 16 years. My husband was a native of a village in Patan taluka, and had migrated to Surat for work and then settling down in this city. After my marriage, he had totally stopped working and indulged in drinking alcohol the whole day. He remained at home, lying around in a drunken state and would push me to go for domestic work in the neighbouring houses. He would thrash me and take away my earnings. Half of my youth was wasted in such a condition. He died eventually because of heavy drinking. It has been five years since. I have three children and now I have the full responsibility of raising them. I continue to work as household help, and work from morning 9am to 4pm. My income is barely Rs. 500-600 per month. Income is not enough to feed the family of four. Many a times, I have to scold children or thrash them, when they ask for food in the evening. They cry and then get tired and go to sleep after drinking some water. I could not tolerate this situation for long, could not ask for food from other people every day and so I have put two boys in Ashram shala nearby, at village Kholwad. At least, my two children can get food two times and I do not have to feed them. What a misfortune that inability to provide them with food has resulted in my not seeing their faces for long! My economic situation is so dire that I would go for any work that would fetch me as meagre amount as Rs. 10/-. I and my five year old daughter are living together. I would not send the daughter anywhere because of lack of physical security of a girl child today. But, sometimes, I think that I should go and leave even my young daughter in an Ashram shala, so that she will get food two times a day. But, how can I do that as a mother?

For two years, I cannot even work properly because my right hand is not working properly. So, my income has reduced. Two years ago, when I was cooking on a kerosene stove, it exploded and half my body was scalded. There was no hope of my survival. But, my neighbours rushed me to a government hospital and I was saved. I had to undergo a surgery to cure my damaged hand. But, the cost of that was Rs. 5,000 and I did not have that much of money. I did not even have money to stay in the hospital for long and so I returned home in two days time. Since then, I have been self medicating myself through massaging and applying traditional herbs. I could not get treated properly and hence, my right hand is not working properly. Even today, my back hurts and I do not have money to treat myself. People have advised me to get a BPL card. If I have a BPL card then I can get free treatment in a government hospital. People have also told me to apply for widow pension scheme. But, two years ago, when Surat was affected by heavy floods, our settlement was also inundated and all my documents, including the death certificate of my husband and other important documents were lost in the water. Even other household items such as utensils and beddings were lost in the flood. We could barely manage to save our lives. Along with others, we lived on a railway crossing for four days and then government gave us relief of Rs. 1,500. What would this amount buy - a few utensils and bedding, that’s all.

There is no electricity, no water, now, toilet, no bathroom in my house. When I went to four/five houses to work before, I could at least get one meal in some house. Now, that support has also gone. My earnings have gone down to Rs. 400 per month, and I am able to work in only two houses. Every summer vacation when my sons return home, they have expectation that their mother will give them something such as new clothes. But, then I am barely able to even feed them.”

The number of households in the settlement is 123 with a population of 774. Community comprises mostly of Gujarati Patel, Rathod and people from Uttar Pradesh. Slum dwellers, who could afford, have upgraded their housing to *pucca* and the remaining live in semi-*pucca* houses. The basic amenities like individual water supply and sewerage have been provided by SMC in the year 1977. Water supply line had to be changed because of impurities in the water. Dwellers paid about Rs. 1,500 to Rs. 2,700 depending upon distance from their house to the main line. Households who could not pay this amount are still living without these facilities. Currently sewerage lines are choked and even after repetitive complaints no one from the SMC has come to repair it. Internal roads were also paved by SMC. Individual toilets are not there in some of the houses because they could not afford to have one. Many of the households have bath space in their houses. But as the sewerage line is choked they are unable to use it. SMC has provided electric poles within the community but they are not operational for the past two years and still it has not been repaired in spite of continuous complaints by the residents. A pickup truck comes at 7 in the morning to collect solid waste from a community dustbin nearby. Male members are mostly engaged as labour in factories and women are involved in thread cutting and domestic help in surrounding higher income group societies. There is no public school nearby. Children go to a primary municipal school situated in Patelnagar which is a 30-45 min walking trip or it costs Rs. 4 by auto-rickshaw (one-way trip). Also the municipality school is only till 7th standard after which they have to go Lal Darwaja for further studies, which is far away.

Though the settlement is situated on a hill it was still affected by the flood of 2006. During the floods residents had to evacuate and move to the railway station for safety. SMC did provide monetary relief of Rs. 2,400 per household but somehow it did not reach everybody in the community, only a few families benefitted.

Recession has made a big impact on the livelihood, many male factory workers who were working in power-looms lost their jobs and those who did not lost their jobs, were forced to reduce working hours. On asking them whether some of them had left Surat for their home villages, they replied, "We are staying in Surat from birth. All most every family is staying here over three to four generations. Many of us even do not know our original village. Now Surat is our home. Where do we go from here?"

4.4. Bombay Colony-1

Bombay Colony-1 is a slum located on private land and has 54 households and 333 residents as per 2005 survey of the SMC. Overall, this slum houses a mixed community and the Bharwad households among it live separately from Gujaratis and Marathis. Most of the houses are *katcha* type. But, everyone receives property tax bill and duly pays it in time. The SMC has made all the basic services available at common level but individual household level water supply connection has been made available on payment of Rs. 400. The MHT has constructed common toilets in the settlement on behalf of the SMC. No house has an individual toilet. Internal roads have not been paved. Waste from the household is left on the roads from where the waste collection truck picks up every morning. But, many households continue to dump the waste behind the settlement. The environment of the slum therefore is very unhygienic due to absence of garbage collection. Most of the parents send their children to nearby schools where they study up to 10th standard. Talking to three children of the settlement revealed that the teachers were not regular and so even they do not go to schools

regularly. One child also said that the lady teacher gives something to read to the children and cuts vegetables or knits a sweater in the class! In spite of this children continue their studies after 10th standard. Both boys and girls complete at least their school education. For health concerns they visit nearby municipal hospitals and even doctors visit their location if the condition is severe. Malaria is a common disease which affects most of the occupants in the slum which is obvious from the condition of the slum.

Picture 4: Living Conditions, Bombay Colony-1



Most of the men work in diamond cutting factory as well as power-looms and women engage in thread cutting at home or work as domestic help in nearby societies to earn their livelihood. Recession has a huge impact on their livelihood as some of the diamond workers lost their job and others had reduction in either working hours or wages. During the floods in 2006 in Surat city, residents shifted to nearby higher storey buildings for safety. In this time of this distress, food relief was provided by MHT and a monetary help of Rs. 1500 by the SMC.

4.5. Bombay Colony-2

Bombay colony-2 is having population of 1450 in 250 households as per the SMC survey of 2005. The slum is on municipal land. During the tenure of the celebrated Municipal Commissioner of Surat, Mr. S.R.Rao (from May 1995 to December 1997), Varachha road was widened and all the pavement dwellers shifted to different municipal lands. Bombay Colony - 2 expanded in this period as a result. Before that, there were some families already staying here who were giving rent to informal encroachers from Bharwad⁶ community. This method of renting out continued with the new occupants who came to the settlement post their eviction. This arrangement continues even today. This is a case of capture of municipal lands by a powerful community, which has wherewithal to engage in physical violence if need be, and then renting out the plots or constructed dwelling units to the households, all outside the purview of the legal system. Bharwad community encroached upon the municipal land and then gave it on a rent to some of the current residents illegally. Those evicted from Varachha road rented *katcha* huts constructed by the Bharwads. But, the SMC stepped in and gave an occupancy certificate to these rehabilitees, which had details of their eviction, name and address of allotted slum, allotted plot number and signature of the occupant as well as the sign of SMC official who allotted the plot, much the same way as done for the residents of Krishnanagar and Dindayalnagar (Box 1). Unlike other rehabilitation sites, in this site rehabilitation was in *katcha* housing. Earlier Muslims used to live in the area but during riots of 2002 they were relocated for their safety and they have not returned to this settlement since.

Picture 5: Living Conditions, Bombay Colony-2



Occupants are entitled for alternate housing in case of eviction. Based on this “Card”, occupants are putting up their house and land as a guarantee and get access to finance easily. Those who were already staying in the area paid Rs. 700 for documents to establish their right on the property. This document has names of both the parties (buyer and seller), area of the dwelling, and photographs of both the parties.

Most of the housing in Bombay Colony-2 is semi-*pucca* and those who could afford have extended one floor but such cases are very few since vertical growth is restricted in the area due to high tension electricity line passing through the slum. Therefore residents are ready for further rehabilitation if they get bigger houses. They know about the massive BSUP housing project in Kosad area. But Kosad is on the city periphery and so they do not want to move there as their livelihood is near Bombay Colony-2. Earlier when people started building their houses on this land, no services had been provided by the SMC. Slowly and gradually services were made available to the residents. For water they were dependent on the nearby settlements and for which they had to pay Rs.50/month. Later on, individual water taps were provided at the cost Rs. 420 but only after constant pursuance of SMC with the help of MHT. Afterwards all the remaining basic services i.e. sanitation, roads and electricity were provided by the SMC. Shared toilets have been provided in individual line of housing. A single line consists of 14 -16 households (i.e. total housing on both sides of the line). Waste from the households is collected by a pickup truck at 10:00 am. Street cleaning is done by the locals themselves. Children go to nearby public school and study up to 10th standard.

For earning their livelihood the men work either as vendors, labour, factory worker or start a small shop and women work as domestic help in bungalows, handle small shops outside their homes or work as vegetable vendors. Access to micro finance has been provided by the SEWA Bank in this area and people have taken this opportunity and acquired loans either to expand their business or start a new one. A woman named Radhaben has opened a small shop outside her house by taking such a loan. She is very happy to earn from home. She said that she could now run her shop, handle the household tasks and also keep an eye on her children as to whether they were studying or no. A lady called Smitaben who took us around the area is an active member of MHT. When MHT intervened in the settlement she was very impressed by its work and joined MHT as a field staff to serve her settlement as well as other such settlements in Surat and also earn extra income for her family.

There is a big problem of gambling and consumption of alcohol in the area. This has resulted in an additional burden on the women as men do not contribute their income to the family,

which results in making women the main earning member of the family. Children go to nearby public school and study maximum upto 10th standard.

Recession had serious impacts on the livelihood of the slum dwellers. Diamond industry and power-loom sector has been hit the most because of the recession. Inflation also has resulted in increase in the cost of the living. Those who even had a small plot of land in the rural area have returned to their ancestral home. During the Surat floods this area was highly inundated under about four feet high water. Water had entered their houses and people lost all stored food supply. Seeing the high water level in the area people shifted to a nearby public school for their safety. Relief came from MHT in the form of medicine and food and the local government provided monetary help of Rs. 1,500 to Rs. 2,300 depending on the number of members in the family.

4.6. Gulabchand ni Chali

Gulabchand ni Chali is situated on a private land. As per 2005 survey of SMC there are about 68 households (currently about 85) and 291 people living in it. The *chawl* consists of mostly Gujarati, Marathi and Bhaiya (people from Uttar Pradesh, a state in northern India) communities. Housing type in the *chawl* is mostly semi-*pucca* and a few are *katcha*. The overall condition of the houses is very poor. The original owner of the land was a person named Gulabchand who then sub-divided the land and rented to the slum dwellers. Occupants of the slum claim to be living on the land for the about 80 years. Slum dwellers paid rent varying from Rs. 4 to Rs.10 depending on the size of the plot. They stopped paying rent when they started receiving property tax bills from the SMC since the land is situated on a prime location - near the railway station. Gulabchand's nephew sold this land to a private builder who then tried to evict the slum dwellers. As a result, the residents filed a law suit against the builder and the court case has been ongoing for the past 14 years. Residents of the *chawl* are waiting for the court case to be in their favour to upgrade their housing to *pucca* structure. All the basic services have been provided to the dwellers by the SMC. Prior to that, they drew water from a well in the settlement or purchase water from nearby Diamond Units. This well was later sealed. Then the SMC provided two common tap water connections 30 years ago and now everybody in the *chawl* has got their individual water connections, paying an amount varying from Rs. 1,000 to Rs. 5,000 depending upon the distance from the main water supply line. Drainage line was extended by the SMC without any charges. The settlement has four common toilets. Most of the dwellers are using this facility therefore resulting in long waiting lines and sometimes causing dispute. Very few households have individual toilets. There is an open plot in the settlement where social functions can be held.

Picture 6: Living Conditions, Gulabchand ni Chali



Males in the *chawl* are mostly engaged in diamond cutting, small shops and rickshaw operators. Females have low work participation rate. Residents claim that recession did not have a big impact on their livelihood as no one lost the job but most of them complained about their wages not matching up to the inflation year after year. During floods in Surat they shifted to nearby high rise shopping mall and no relief was provided either by government or any NGO.

For finance they depend on local money lenders who charge them interest between 2.5 per cent to 2.75 per cent per month. Many people have taken loans from such local money lenders mainly for the purpose buying an auto-rickshaw for livelihood. The cost of an auto-rickshaw is about Rs. 250,000 out of which Rs. 170,000 comes from the money lender and the remaining has to be arranged by themselves. Large loan is procured by mortgaging their houses.

4.7. Tas ni Vadi

Tas ni Vadi is located near the Surat railway station. There are 130 houses and population of this settlement is 693. All the houses are on two sides of a main road. This settlement is on private land but there is a public road passing through the settlement. Residents claim that they were staying there for over 30 years. When asked when the road was constructed, the residents replied that the road was there from the very beginning. When they came and settled here it was a *katcha* road and some years ago a tarred road was laid. The settlement did not exactly develop as a pavement squatting but today it does appear like pavement dwellings.

Picture 7: Living Conditions, Tas ni Vadi



Water supply and sewerage have been there for last four years. MHT has constructed some common and some individual toilets in this settlement. Water supply is for three hours daily, which is adequate according to the residents. The quality of water is good. Houses do not get property tax bill. The residents mentioned that they were contemplating approaching the SMC so that they could get property tax bills. Their justification for doing so was that other slums on private lands did get property tax bills. At the same time, they were afraid that if they complained, the settlement would come to the SMC's attention and they could be evicted. Many of the residents are of the opinion of letting situation remain as it is.

Some of the males work in the power-looms but most of them do not work. Level of alcohol consumption is very high here among both males and females. Female work participation is higher than male. Women work as domestic help and also bring the thread cutting work

home. Many of the women complained about domestic violence due husbands' alcoholism. Besides, residents brew alcohol themselves and also sell it in surrounding settlements. Field team was asked by some of the women of the settlement, not to visit the slum in the evenings because people start making and consuming alcohol after 5 p.m. The health condition of the slum dwellers is deteriorating because of continuous alcohol consumption.

There is neither an *aanganwadi* nor a primary school nearby. Residents prefer private clinics to government health centres. According them the fees at the private clinics are higher and so the quality is better than the government health centres plus most of the time the doctors are not available in the government health centres. For any major illness they visit government hospitals.

4.8. Rawaliya Faliya

Rawaliya faliya is an old slum situated on the bank of river Tapi on private land. People have been living there for more than three generations or so and the residents report it to be more than 100 years old settlement. As per the survey done by the SMC in 2005 there were about 820 residents living in 128 households in Rawaliya Faliya. Housing condition in the slum is better than the other selected slums for the study. People have upgraded their houses over the years. Everybody in the slum receives property tax bills. Basic services have been made available and individual water taps have been provided by the SMC, but residents have been experiencing problem with low pressure in the line resulting in insufficient water supply. Occupants make use of the nearby river for cleaning purposes. The SMC provided sewerage line about four years prior to the survey. Toilets have been constructed with financial help from the MHT. Monetary aid of Rs. 1,500 was provided to households who did not own one and of Rs. 500 for repairing the existing toilets. SMC has also constructed an internal road. For solid waste disposal, a pickup truck comes in the morning and the entire area is cleaned once in a month by the SMC.

Picture 8: Living Conditions, Rawaliya Falia



There is a nearby *aanganwadi* and a primary school. The residents are fairly satisfied with the government primary school and also send their children to secondary school which is at a distance of almost 4 km. Both boys and girls go to the primary schools but many of the girls drop out after primary school because the parents are not willing to send the girl child very far. Being so close to river there is a high risk of getting water borne diseases like jaundice, cholera, typhoid, etc. There is also an acute problem of mosquitoes in the area and people

have frequently caught malaria and chikungunya because of it. Generally residents prefer nearby private hospitals for treatment. MHT also provides medicine to the needy in the area.

Being so close to river the disaster of the flood was massive in the settlement. While talking about floods in the year 2006, some of the people had tears in their eyes. The level of damage was very high. All the assorted second-hand furniture, food supply, books of their children, vessels etc were damaged. SMC and MHT took active steps during the floods in the area. SMC provided monetary help of Rs. 2,375 per household, while MHT provided food supply to the slum dwellers. Impact of recession can be seen in the area and it has resulted into change in occupation of many people. People who were engaged in diamond and textile industry are now vegetable and fruit vendors or working as waiters in the small eateries near railway station. A great shift from formal to informal sector can be seen in this particular settlement.

4.9. Summing up the Varachha ward study

The living conditions of people and the physical conditions of all the slums are more or less similar except Gulabchand ni chali where a court case is going on regarding the ownership of the slum land. The housing condition in Gulabchand ni Chali are very really pitiable. The dwellings can collapse any time. During monsoon the condition is even worse. People say it very confidently that once the legal case is on their favour, they would build the *pucca* houses without any further delay. They also said that they would construct individual toilets and bath space after the land conflict was resolved. The settlement also had high crowding and residents with elder sons wanted to add an extra room or so, however, only after the settling of the land issue. While in Krishnanagar, Dindayalnagar and Bombay Colony-2 the housing conditions are much better. Still there are some *katcha* houses in all three slums but most of the houses are *pucca* or at least semi-*pucca* with brick walls and tin roof. In Krishnanagar there are three storey houses from which they earn monthly rent as well. Same is the case in Dindayalnagar. People in Bombay Colony-2 are even ready for further rehabilitation if they are given bigger houses while residents of other settlements get scared of eviction from the current place. They are very confident because they have an “occupancy card” with them. In these three slums households have even taken loans to invest in their houses and business which is missing in the rest of the settlements; even in Rawaliya Faliya where people have upgraded their houses over the years.

Property tax bill is one of the important documents establishing the occupancy of the slum dwellers. Almost all the houses in all the slums receive property tax bills except Tas ni Vadi where no one receives it. Residents of Tas ni Vadi also know that paying property tax is important for the security of their shelter.

Individual water supply and sewerage are made available to every slum by SMC but all households do not have individual toilets. MHT has helped getting some of the households the toilet wherever it has intervened. There are slums where there is no space at all for individual toilets like Bombay Colony-1 and Gulabchand ni chali. In these slums common toilets are available. But as every one's duty is no one's duty, no one cleans it. The condition of these toilets is dreadful and unhygienic. The slums with common toilets have reported that disease like malaria and chikungunia are very common. In Bombay Colony-1, three of the

women also complained about skin diseases. When asked what they are doing to cure it, they said they feel very shy to discuss this and show it to doctors.

This discussion would make the link between secured tenure and standard of life obvious. Surat is a flood prone city. In the year 2006 Surat city was hugely flooded and even the higher income housing colonies had to evacuate. Mere relief of Rs 2,000 or so is certainly not enough for the loss the slum dwellers had borne. A decent house is a right of every citizen. Shelter security plays a transformative role in socio-economic condition of a family. An essential component of shelter security is land tenure. Land tenure security gives legal identity to the slum dwellers which is extremely important for the low income households to access welfare programmes and thereby an improved standard of living.

5. Socio-economic and Living Conditions

From the description of all the eight slums, one gets the idea about the tenure situation as well the living condition of the residents. A total of 375 sample households, comprising 1,868 individuals, were taken for the study purpose from these slums out of total 1,989 households in Varachha ward living in slums. The overall sex ratio in these slums is 792 which is surprisingly higher than that of Surat city which is 764. But, across the slums there is a significant variation in the sex ratio, ranging from 571 in Bombay Colony-2 to 991 in Rawaliya Faliya. The average household size of the sample is 5.0 but is 4.2 in Bombay Colony-2 where even the sex ratio is the lowest. These could be households with single male migrants. Conversely, slums with highest sex ratio are the ones with highest household size as well.

Table 8: Sample Size and Demography, Varachha Ward, Surat

Settlement	Total Households	Sample Households	Sample Population	Sex Ratio	Household size	Literacy Rate	
						Male	Female
Krishnanagar	472	66	326	689	4.9	59.6	42.9
Dindayalnagar	764	113	552	874	4.9	49.7	39.7
Jada Bawa no Tekro	123	30	129	593	4.3	55.6	31.3
Bombay Colony 1	54	34	176	872	5.2	61.7	48.8
Bombay Colony 2	250	29	121	571	4.2	64.9	38.6
Gulabchand ni Chali	68	35	200	852	5.7	65.7	47.8
Tas ni Vadi	130	31	149	713	4.8	69.0	41.9
Rawaliya Faliya	128	37	215	991	5.8	62.0	52.3
Average	1989	375	1868	792	5.0	61.0	42.9

The literacy rate in all the slums is shockingly very low for both males and females. The average literacy rate comes to 51.9 per cent; 61.0 per cent for males and 42.9 per cent for females (Table 8), while that of Surat city is 82.9 per cent. Surat city's male and female literacy rates were lower than the city average which is 88.1 per cent and 76.0 per cent respectively⁷. Interestingly, Rawaliya Faliya, which had the highest sex ratio also, had the highest female literacy of 52.3 per cent.

The literacy rate represents persons who can read and write. The level of education of these slum dwellers is even more disappointing. In males around 65 per cent and in females around 70 per cent can only read or have studied up to the primary standards (7th grade) only (Table 9). The level of education in females is significantly low. The secondary and higher

secondary schools are some distance from these settlements plus quality of education is not up to the mark. Most of the boys drop out in 10th grade when there is a common exam for the entire state. They find the exam very difficult and drop out either without appearing in the exam or after they fail in the first trial. In case they fail then they invariably find an employment in diamond units or power-looms rather than reappearing for the exam. The parents are not ready to send the girl child very far for secondary education. The schools which these children go to are not well equipped. Many a times there is no toilet facility in the school. It is very difficult for a girl child to sit in the school for the entire day (11 a.m. to 5 p.m.) especially when they start getting their menstrual cycles.

Table 9: Level of Education

Settlement	Just read	Up to Primary	Up to Secondary	Up to Higher secondary	Graduate	Post-graduate	Other courses
Level of education - Male (per cent)							
Krishnanagar	26.1	35.7	17.4	7.0	5.2	0.9	7.8
Dindayalnagar	37.0	37.0	16.4	5.5	1.4	0.7	2.1
Jada Bawa no Tekro	40.0	22.2	17.8	4.4	6.7	2.2	6.7
Bombay Colony 1	20.7	31.0	27.6	10.5	3.5	5.2	1.5
Bombay Colony 2	22.0	44.0	24.0	6.0	2.0	0.0	2.0
Gulabchand ni Chali	22.5	28.2	29.6	7.0	1.4	2.8	8.5
Tas ni Vadi	50.0	35.0	15.0	0.0	0.0	0.0	0.0
Rawaliya Faliya	29.9	44.8	16.4	1.5	0.0	1.5	6.0
Average	31.0	34.7	20.5	5.2	2.5	1.7	4.3
Level of education - Female (per cent)							
Krishnanagar	26.3	28.1	15.8	7.0	5.3	0.0	17.5
Dindayalnagar	39.2	43.1	12.8	2.9	1.0	0.0	1.0
Jada Bawa no Tekro	26.7	40.0	13.3	13.3	6.7	0.0	0.0
Bombay Colony 1	20.0	22.5	42.5	5.0	7.5	0.0	2.5
Bombay Colony 2	41.2	47.1	5.9	0.0	5.9	0.0	0.0
Gulabchand ni Chali	20.5	45.5	18.2	6.8	4.6	4.6	0.0
Tas ni Vadi	61.5	30.8	7.7	0.0	0.0	0.0	0.0
Rawaliya Faliya	23.2	51.8	14.3	1.8	0.0	0.0	8.9
Average	32.3	38.6	16.3	4.6	3.9	0.6	3.7

Total population under the workable age is as high as 70.6 per cent and 64.6 per cent in males and females respectively but the participation in the work force is low at 50.8 per cent in males and only 17 per cent in females (Table 10).

Table 10: Work Force Participation Rate

Settlement	Population (age 15-59)		Workers (age 15-59)	
	Males	Females	Males	Females
Krishnanagar	65.8	66.9	48.2	18.0
Dindayalnagar	67.0	53.3	48.0	20.2
Jada Bawa no Tekro	69.1	66.7	44.4	27.1
Bombay Colony 1	74.5	70.7	55.3	9.8
Bombay Colony 2	79.2	68.2	55.8	15.9
Gulabchand ni Chali	78.7	75.0	53.7	10.9
Tas ni Vadi	77.0	72.6	62.1	24.2
Rawaliya Faliya	67.6	68.2	48.1	10.3
Average	70.6	64.6	50.8	17.0

6. Case Studies

6.1. Rehabilitation – A Mere Promise

One can examine the visible difference among the slums which have the tenure security obtained by the state intervention and the slums without such security through discussions with the residents. Those rehabilitated have been fortunate to get a serviced plot in the same ward, which has not affected their livelihood security, while the rehabilitation package has improved their living conditions. Post-BSUP, the rehabilitations is in the new housing created on the city's periphery. At the same time, not all evicted have been given rehabilitation. In that case, their situation deteriorates and creates new miseries.

The case of Divaliben and Vitthalbhai illustrates this process and also raises doubts about the SMC claim of every displaced household covered under the rehabilitation package. Near one end of Nehru Bridge on river Tapi, there is a bus depot. To protect this bus depot from inundation, an embankment has been constructed recently. Prior to the construction of this embankment, there was a Subhashnagar slum on the river bank. Estimated 3,000 hutments were located on the land, which belonged to the irrigation department of the state government. The residents claim that the slum existed for about five decades, probably an exaggeration by the slum dwellers to prove their legitimacy. However, the slum could have been in place for about 20 years or so. On 16th February, 2009, all the hutments were demolished. SMC promised that those affected would be rehabilitated in a two-room and one kitchen house, but, not all were covered under the rehabilitation scheme. When the research team visited the site, it saw a spectre of two children lying on one step of the embankment; on the step above the elder siblings were lying and on one more step above that; their mother was cooking on a wood stove below a plastic sheet roof supported on four bamboo sticks. Compared to such a shelter, any poor man's mud house would look like a luxurious dwelling!

There are still some families living on the embankment, in spite of the SMC's claims of having rehabilitated all. One would see number of such temporary shelters erected on the embankment. In other words, some of the households evicted from Subhashnagar, have either not been rehabilitated or if rehabilitated, they were neither given an appropriately located house nor has there been some mismanagement in the entire process so that the evictee could not get the allotted house. Whatever may be the case, the rehabilitation process was not done properly.

Divaliben, aged 60, is one such woman, whose house number 2158 was on the site on which she erected such a temporary shelter. Her full name is Divaliben Tulsibhai Devipujak, who became a widow at the age of 40. She bore three sons, two of whom died of some illness and the third remaining one is neither willing to keep her with him nor support her wherever she lived. Amidst such a family problem, her hut was bulldozed by the SMC. At the age of 60 (the average LEB in India is about 65 years), she has been thrown on the footpath. She comes from Radhanpur Taluka of Banaskatha, a permanent drought prone region of Gujarat. Because of water shortage, she and her husband migrated to Surat 40 years ago. Her husband spent his life repairing tin boxes and making the covers of tin boxes. Saving from their hard labour, they constructed a temporary shelter for themselves on the bank of river Tapi. But, her husband died at a very young age due to epilepsy. In her short married life, she gave birth to three sons. She thought that when her sons would grow up, her life situation would

improve. The third surviving son did not study and he too, like his father, got into the business of repairing old tin boxes. He constructed a temporary hut for his family and she lived in the hut constructed by her husband.

Divalibhen sells mud toys, balloons, wooden swords, etc. to children. She puts these items in a cane basket and moves around the city to sell them. At her age, in the hot summer, she feels dizzy and even faints some times. There is no old age security or pension for her. In such a situation, son is her only social security, but who has abandoned her. Her vision is not so good anymore; she feels tired, her back and her knees pain after walking long with a load on her head, but, she has no option. She has to go out to earn. Selling such children's toys, she earns about Rs. 10-15 per day, from which she buys some flour and makes a large *roti* and eats. The day she is unwell and cannot go out to sell, she has to depend on the neighbours for food. In the 2006 floods, she lost her *katcha* all her utensils, bedding and above all her identity proofs. All the slum dwellers had shifted to the bridge above for four days. In fact, everyone had lost their household belongings in the flood. Government threw down the food packets from the helicopter and they all survived on this food. When the flood receded after four days, there was no sign of any hut. Everywhere one looked, one would find mud and muck. No one had a single paisa in the pocket and no roof over the head. She said: "I was not sure whether my son and his wife would keep me in their hut." Amidst the crisis, government gave a compensation of Rs. 2,500 from which she constructed a tent like structure from tarpaulin. As if all these problems were not enough, her hut was demolished by the SMC after about 7-8 months of the flood. All other huts too were demolished and the whole slum was evicted. She now has neither shelter security nor food security, because in the process she has lost her ration card.

They were all promised a *pucca* house against their hut. But, the SMC did not fulfil this promise even after about eight months of demolition. Before demolition, she and her son had one hut each. Her house number was 2158 and that of her son 2157. But, then the SMC said that she and her son would not get individual house each. They have allotted one house between the two of them. As of now, she is living on the embankment in a tent. This tent has been demolished by the anti-encroachment squad twice. In the last such demolition, they had caned the people and she too was hit with a baton about three-four times, even at the age that she is at. Now, they have all been threatened that if they did not remove their respective tents in next few days, they would be demolished again.

Her son Vithalbhai also does not like the idea of getting one dwelling unit between himself and his mother. His family is large, four daughters and three sons, besides himself and his wife. He works from 9 am till 8 pm, buying waste, fixing tin boxes and selling them and then earning about Rs. 40-50 per day. The amount is too little for his large family and his family eats two square meals a day with great difficulty. Two years ago, he lost his hut, and government gave compensation of only Rs. 2,500, evidently not enough to even buy plastic sheets to erect a temporary shelter, for which, he then borrowed Rs. 20,000 at an interest rate of 3 per cent per month from a money lender. This shelter was even demolished by the SMC while he was still paying off his debt. So, instead of incurring debt again, he decided to erect a temporary structure of bamboo, make a roof of tarpaulin and make walls from metal sheets prepared from hammering the steel boxes collected from households. Vithalbhai said: "one can accept to stay hungry but cannot to stay without a roof over one's head. We are somehow managing to pass days in such a temporary and weak house, which can fall down even if

someone kicks. Sometimes we go to bed hungry. Government could not accept that we were living in such a bad condition and they came and destroyed our house eight months ago. Since then, all nine of us are living on this embankment in the open. I am unable to repay the loan. I cannot sleep in the night because of this tension. There is of course constant uncertainty about my income. We have to bear seeing our children go hungry. We have no money to rent a house. My eldest son is studying in school and is 12 years of age. But, I think, I will have to take him out of the school and put him on some labour so that we all can eat. On top of it, we have to spend Rs. 2 per person to use the public latrine nearby. How can we afford to pay Rs. 18 per day to go and defecate once a day from our income of Rs. 40 per day? It has become increasingly difficult to live even one day now.”

If the SMC had not demolished their house, people like Vitahlbhai with a large family, would not have incurred debt and hence would not have to face hunger. They sleep on the steps of the embankment, under the open sky. There are two other such families living like this on the embankment. There are some households and individuals who fall out of the official programme in spite of a policy. This is on account of the nature of state in India, which is ruthless and careless. The public servants are lackadaisical, the elected representatives are self-interested, the executive has no accountability, there is no institutional mechanism of grievance redressal; the lower judiciary where a common person can go is dysfunctional and a poor person cannot approach the higher courts. The overall outcome is that there are families that fall out of such programmes. And if one does not have capability to negotiate the system, one's life chances reduce. In such a harsh situation, a person like Divalibhen may not survive long. Her grand children may fall ill and their life could be cut short. One does not want to even think what will happen to her granddaughters when they achieve puberty. In case she and her son have to pay down payment for a BSUP house, how would they pay, is a big question.

6.2. From Plastic Sheets and Mud Huts to Low Income Housing Societies

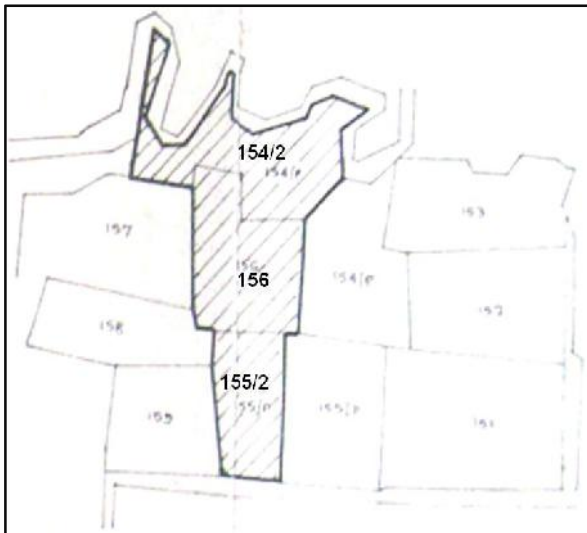
This case is about a settlement in the south-west zone of Surat city, which has concentration of industries and hence high slum sprawl as compared to other zones of the city. The two main wards here are with large slum population are Pandesara and Bamroli. Some of the slums in this area are now treated as SEWS colonies. Apekshanagar and Jai Jawan-Jai Kisannagar are such low income societies situated in Bamroli ward of the city. The tenure and living condition of these two settlements are more or less similar.

Apekshanagar is one such low income society is situated on Pandesara-Bamroli road. The total area of this settlement is 47,763 sq mt. in which roads and margin covers 11,464 sq mt. of the area. The population of Apekshanagar is 4,500 with 726 households. Apekshanagar falls in the survey numbers 154/2, 155/2 and 156 of SMC (Map 1). Originally farmlands, these plots were put under the reservation of the first Surat Urban Development Authority (SUDA) Development Plan of 1980⁸. The SUDA Development Plan had earmarked this land as 'reserved for EWS housing'. This means that the Gujarat Slum Clearance Board (GSCB) could have developed housing here. But, because the GSCB has been inactive for long time and in general, the farms were sold to an agent for plotting and informal housing construction.

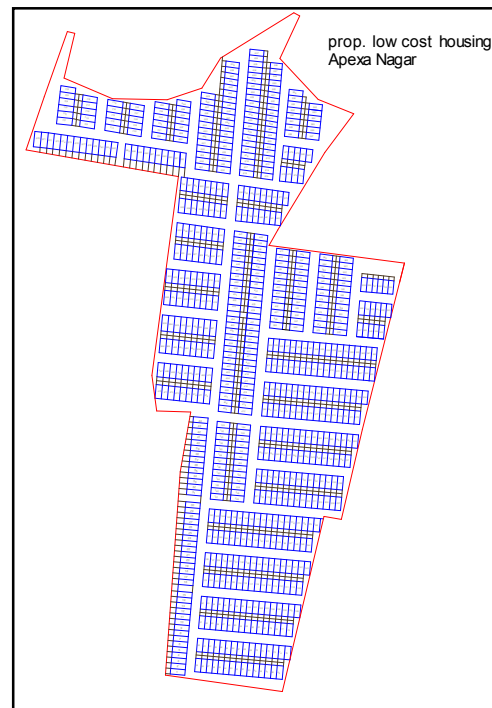
Picture 9: Living Conditions, Apekshanagar



Map 1: Apekshanagar, Surat



Map 2: Apekshanagar Layout, Surat



In 1980 the land received the Non Agriculture (NA) permission for residential purpose (See Box 4 for the contents). Apekshanagar came into the jurisdiction of SMC in the year 1984. Plot number 155 belonged to a person called Chhimkabhai and later ownership transferred to his six sons and two daughters. Even today, in the land ownership document, which is called the *7-12 Utara* or 7-12 land ownership document, names all the eight heirs of Chhimkabhai as owners. The plot was subsequently sold to Kanjibhai and his sons, who obtained the power of attorney over the plot no. 155 and his name is also in the ownership document. The adjoining plot, numbered 156, is in the name of Dayalbhai, Jamubhai and Chandubhai, but we assume was sold to Kanjibhai, though there are no documents to support it. Lastly, a

nearby plot number 154/2 in 1980, belonged to three persons; Balubhai Kanjibhai Patel, Paniben Valabhai Patel and Ravliben Durlabhbhai Patel. All the three were from the same family. They had power of attorney of this land. Kanjibhai gained control of all these plots and developed Apekshanagar, with 726 plots of 12'x 35' i.e. 42.6 sq.mt. These plots were then sold to the migrants from Maharashtra, Uttar Pradesh, Madhya Pradesh and Bihar. The sub-plotting and sale started from about 1985 and all the plots were sold-off on stamp papers of Rs.20 initially and later on that of Rs 500. Therefore even today the residents do not have legal ownership of the plots. Each plot has been given a number. The research team saw documents of plot no 35. This plot was sold to Sadhuram Hardev Mistri, who holds a stamp-paper document. This person also gets a property tax bill from the SMC with the name of land owner, which is Balubhai Kanjibhai Patel, mentioned along with his own name.

Most of the houses in Apekshanagar are *pucca*. All the houses have been given individual numbers by the SMC. Initially, people constructed dwellings using plastic sheets, wooden sheet, mud, broken bricks and stones. Gradually they have invested in the houses and constructed *pucca* brick walls and cement-concrete roofs. Some dwelling units have become ground plus one or ground plus two storeys.

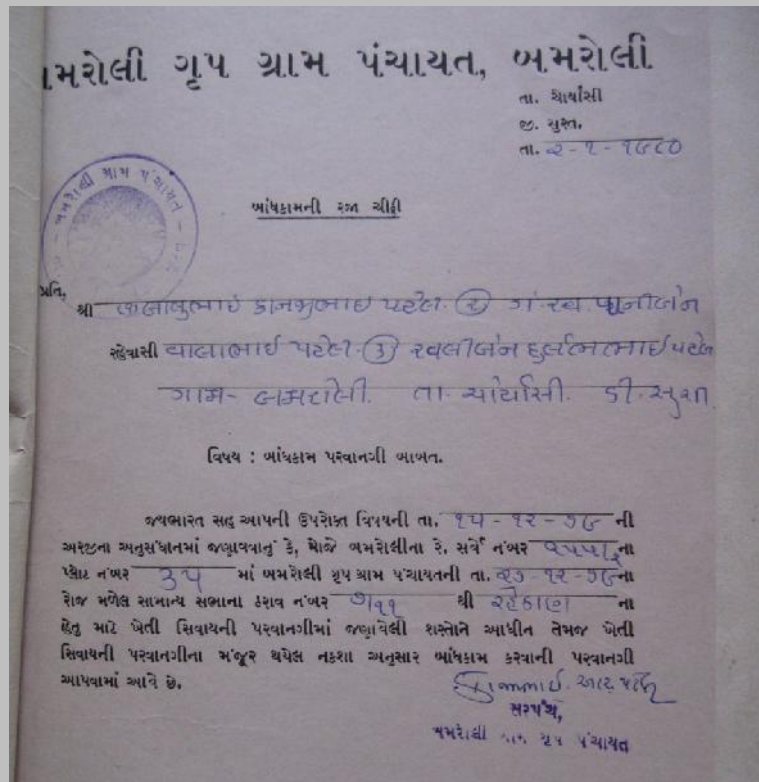
Picture 10: Property Tax Bill, Apekshanagar

सुपत भुमिसिपल अपेक्षानगर		नोटीस प्रेषी	
BALUBHAI KANJIBHAI PATEL ETC		01-04-88	
POSS SADHURAM HARDEV MISTR		TO 31-03-89	
GOKALKABAS TA KANDELA		31A	
DIST SIKAR RAJASTHAN		4944	
155/2 PAIKI PL NO 35		31A-21-0341-0-001-L	
360	324	OPEN PLOT	
77.76	38.88	77.76	38.88
		16	02 89
		17	02 89
		03	03 89
		0.038	0.019 0.057
14.89		19.50	9.75
92.65	38.88	19.50	9.75
131.53	29.25	160.00	050 160-57
<p>ROUNDING-OFF C/F 0.78</p> <p>Elus Eyon</p>			

The settlement got electricity connection in 1992. Drainage line was laid just six years ago in 2003 and water supply came the next year in 2004. A municipal councillor named Dhansukhabhai contributed Rs. 5,000 from his development fund for the drainage and water supply line. Every household was charged Rs. 1,500 for the drainage connection and Rs. 1,700 for water supply connection. However water supply is only for two hours a day, from 6 to 8 am. Internal tarred roads and pavements have been constructed five years ago in 2005 which are quite wide. The entire infrastructure in Apekshanagar has been provided by the SMC under 63/2 section of Bombay Provincial Municipal Corporations Act, 1949 (BPMC Act).⁹ The local leader of the settlement, named Lakshmanbhai Patil, who belongs to Congress (I) party, wanted to ensure that land ownership is transferred to the current occupants. However, given that this is a private land, it is not possible to do so.

There are two *aanganwadis* and a primary school in the settlement. There is a secondary school nearby. Generally girls drop out when they reach 9th or 10th grade while boys usually complete their schooling (12th grade). Health problems are much lower in Apekshanagar than the other slums visited during the study and the most important reason for this was cleanliness of Apekshanagar on account of the infrastructure as compared to other slums of the city. Residents believed that since the houses and its surroundings belong to them it is their duty to keep the area clean.

Box 4: The Non-Agriculture Permission for Land Plots in Apekshanagar



In the document it is written that the land in the name of (1) Balubhai Kanjibhai Patel (2) Paniben Valabhai Patel and (3) Ravliben Durlabhbbhai Patel is given permission to construct a residential structure.

The slum dwellers have invested in the houses gradually. From this settlement, 210 households have a member saving with SEWA Bank and are associated with the MHT. These members have taken loans for construction and repair of the houses. There are many houses which have more than two rooms but the owners stay in one or two rooms and give the other room on rent. If the rented rooms are semi *pucca* they get rent of Rs.600 and if it is *pucca* the rent is Rs. 900 per month. Electricity bill is excluded from this rent. Many have taken loans for starting or expanding the business as well.

Ashaben Patil, 36 years old, has been staying in Apekshanagar over last 10 years. She cuts the threads of the saris and gets Paise 50 per sari. She can complete 30 saris on an average in a day. So she earns hardly Rs. 15 to Rs. 20 a day. Her husband also does some odd jobs. Somehow they manage to save Rs.20 a day and invest regularly in SEWA Bank. They took loan twice for their house. From the first loan of Rs. 5,000 they constructed a toilet and a bathroom and from the second loan of Rs 10,000 they did the flooring in the house. She feels that she is very fortunate that they selected Apekshanagar to stay when they came to Surat. Here the SMC does not come to evict every now and then like other slums where her relatives are staying. “My husband and I thought first we would do the house and then we arrange money for children’s education as they are still studying in primary school.”

Picture 11: House of Ashaben Patil



Godawariben Ramprakash is staying in Apekshanagar over the last 18 years with her husband and three children. Basically they are from Bihar. She also cuts the threads of the saris and her husband does odd jobs like painting houses during Diwali time and otherwise works in textile mills. She also saves with SEWA Bank and took a loan of Rs. 10,000 and constructed two semi *pucca* rooms in the space behind her house. She charges Rs 600 rent for each room in which the electricity bill is not included. She said initially she was not convinced with the idea of saving because the income was not enough but it was good that she saved and now she has generated a source of income from that.

Geetaben Mithileshbhai Pande came to Surat with her husband in 1997 and she is living in Apekshanagar over the last five years. Before coming to Apexanagar, they were living at Udhana Darwaja, in a rental house. Geetaben’s brother-in-law and his wife also stay with

them. She has two boys one 13 year old and another six year old staying in their native place, Nalanda, Bihar with her parents-in-law.

They had to come to Surat because the income from farming was not enough. They had one *bhiga* land and the income out of it was not enough for a joint family of 15 people. They selected Surat because they had some contacts from the village, who actually helped them to settle in Surat. Her husband got assistance from their village men to find job and also find a room on rent. This rented room was near Udhana Darwaja, in the centre of the city. When they were staying at Udhana Darwaja, Geetaben was engaged as domestic help in nearby high income colonies. Now she does not work and stays home because she does not want to face the criticism of her community people, emanating from the fact that she has left her sons back home. The community taunts her that she is living a cosy life in Surat city while her children are at native village. Her husband works in dyeing and painting unit in textile mills. His income is Rs. 2,500 per month and hence they cannot afford to keep their children with them in the house here.

Here, in Apekshanagar, they have their own house. They had purchased the house for Rs. 10,000 five years ago. They had borrowed money from the village contacts at some interest (she did not mention) for purchasing this unit. This was only one room unit. They have chosen Apekshanagar because there is a large Bihari community here. They stick to their own community for social interactions. On shifting to Apekshanagar, she became a member of MHT and started saving in the *bachat mandal*. Then she took two loans, one of Rs. 10,000 and then of Rs. 15,000. With these amounts they constructed two additional rooms, which they have rented now. She deposits Rs. 100 per month in the savings account. Rent from each room is Rs. 700 and she charges Rs. 200 for electricity bill every two months. She says that they are using rental income for repayment of the loan taken from the village contacts. It seems that they are also using this amount for MHT loan repayment. (It seems that the income is understatement as their total monthly expenditure stated in the survey form is Rs. 4,900 per month, plus Rs. 100 as contribution to the MHT.)

She is not very happy because she does not have a ration card. She does not want to forgo her ration card in the home village and wants to have another ration card in Surat city, which obviously is not possible.

6.3. Shantaben of Tadkeshwar

An enterprising woman and in an incrementally developed settlement, is Shantaben, living in Tadkeshwar, part-1 slum on Bhatar Road. The slum has 310 dwelling units. This was a relocation site of people who were moved out from Majura gate (a central location) in 1986. When they were shifted to Tadkeshwar site, it was an undeveloped land, close to a khadi (creek). The area was low lying, which would get flooded in monsoon. The residents, who settled there, partly filled it up and partly over time with the development coming in, the area was filled up. Now, it has become livable. Now that it has become livable, part of it is going to be demolished and the residents are to be rehabilitated in the newly constructed JNNURM units.

The settlement has a Balwadi in a room constructed by a NGO named Navsarjan. The NGO runs a private tuition class in the room in the morning for giving extra coaching to the slum

students so that they could improve their school performance. The tutor is paid by Navsarjan. The coaching by Navsarjan is in lieu of the efforts that the parents make at home on the teaching of the children. In all these, it is presumed that the child is not going to learn much in the regular schools, whether private or public, that he/she is going to. Every child pays Rs. 700 per year for this tuition class. They get one bag and three notebooks. The tuition class is for one year, at the end of which each child receives a certificate. Students in class 1-7 attend the tuition class and all of them study together. After 12.00 noon, this same space becomes a *balwadi*.

The room is also used as a community hall. It is also used for holding meetings of the Mahila Mandal (women's association), named Nari Shakti Mahila Mandal. The same space is used for sewing classes as well, once the *Balwadi* finishes. When there was a Yuvak Mandal (youth association) in the slum, the space was also used by them. Now the Yuvak Mandal is not functional. The school is called Navsarjan Mahila Mandal School.

The slum is on SMC land. It has water supply line provided by the SMC. But, there is no drainage. There is stone paving on the internal roads. Because there is no drainage, some people who have individual toilets have constructed septic tanks. The streets lights are provided by the SMC. It is said that 155 houses will be retained and the rest have to be demolished.

Shantaben Tukeram Chauhan is the vice-president of Nari Shakti Mahila Mandal, set up by Navsarjan. Her interview was conducted in her *pucca* house. The house has a high plinth because of past experience of water logging. She has an individual toilet and also water supply. Her house is of three *pucca* rooms and a kitchen of which two rooms have been rented out. The living conditions are quite good. They have electricity. She said that when they came to live here 22 years ago, they had to walk through knee-high muck.

Shantaben is an employee of Navsarjan. Her income is Rs. 3,000 per month. She has a sewing machine, and she earns Rs. 2,000 from sewing per month. Her husband earns Rs. 7,000 per month from colouring buildings. She has rented out two rooms and getting Rs. 700 as rent and Rs. 300 as electricity charges and property tax from each tenant. The family income would be about Rs. 14,000 per month on the whole. Her son and daughter study, the daughter goes to college and the son is in 10th standard.

She purchased the sewing machine by taking a loan of Rs. 4,500 from Lok Vikas Nidhi (LVN), a microfinance institution, whose head office is in Ahmedabad. But, now they have big credit extension in Surat slums. In slums where Navsarjan works, there are many individuals who have borrowed from this microfinance institution.

Shantaben's financial arrangements every month are as follows:

- 1) Rs. 100/- contribution to the savings groups. Each savings group has 25 members. Tadkeshwar has 11 savings groups. Shantaben leads three such groups. A member cannot contribute more than Rs. 100 in the savings group. This is a standard norm across Surat; whether of LVN or of SEWA Bank. Rs. 2,500 per month collected is deposited in Central Bank. Each savings group operates its own account, with the signature of three women members.

- 2) Rs. 3,000/- per month contributed to the Vishi (Chit fund). There are 24 members of Vishi. So, Vishi collects Rs. 72,000 every month. Then one person's name is selected through lottery and that person takes all the Vishi collected. The person does not return the money. Every person's turn to get Vishi money comes after 24 months, that is once in two years.
- 3) Repaying a housing loan of Rs. 50,000 she has taken from LVN. LVN has been extended credit by Axis Bank. Since it is an unsecured loan, the loan amount cannot exceed Rs. 50,000. Unsecured loans are given in case of house without legal land tenure. Rate of interest is 1.5 per cent per month or 18 per cent per year. For them this was cheaper, as the bania (local money lender) gave them 24 per cent interest loan. The loan has to be repaid in 30 months. The monthly installment she is paying for the housing loan is Rs. 2,045
- 4) She has also borrowed Rs. 20,000 from Sahara India, an informal finance institution and did not divulge the installment paid for this loan repayment.
- 5) In all, she is paying Rs. 100 + Rs. 3000 + Rs. 2045 = Rs. 5145 to various microfinance institutions. All her income is being spent on repaying various loans she has taken. Even then, the family has Rs. 9000 income to run the household and save.
- 6) She has invested total of Rs. 170,000 on extending her house. She has met this cost through Rs. 50,000 LVN loan + Rs. 72,000 from Vishi + Rs. 20,000 loan from Sahara India (Total Rs. 142,000). The rest are her savings.

The residents of this slum came in contact with Navsarjan Trust because it was running a Balwadi at Majura Gate. When they shifted here, the Balwadi also shifted. The entry point of Navsarjan in the community has been through the Balwadi. Efforts at starting Yuvak Mandal have not been successful. But, Mahila Mandal started in 1987, when they had just moved to the new site. They were shifted out from Majura Gate road because the Civil Hospital road was widened. They were provided tents to stay initially when they were shifted to Tadkeshwar area.

The first settlement came up with *katcha* houses. Then, in 1988-89, the slum got common taps from the SMC after which street lights were also provided. Mahila Mandal organised for these facilities from the SMC. They also made efforts to get the paving done after two years of their coming into the area and setting up a slum. That is at the same time as they got the common water taps. Their housing units were valued in 1992 and numbered and since then they have been paying property tax.

Those who have individual toilets have septic tanks. Those who have houses on the border of the slum have connected their toilets to the main municipal trunk lines passing by. This means that although trunk network exist in the whole area, the slum has not been connected into it, although this slum is on municipal land and not private land. Those who have linked their toilets on to the municipal trunk line, get a back flow of water in the monsoon. An individual toilet scheme was introduced in 1993, after which part of the households obtained them. Prior to that, the SMC had given them common toilets.

They have a PHC nearby but not much used. They go to private doctors. There is a municipal school in the nearby GHB tenement where their children study. Some residents were spending Rs. 300 to Rs. 500 per month on travelling to work.

6.4. Rental housing for single male migrants

Rental housing is in Nikhalasnagar, in Katargam area, which has diamond and power-loom units. Nikhalasnagar is a settlement of the interstate migrant workers, working largely in the power-looms. The living conditions in Nikhalasnagar were very bad some years ago. It was not so bad when this research team visited. The SMC decided to put in tar the surface of the wider road and lay stone paving in the narrow lanes of the settlement. The internal lanes are so narrow that only two people can pass. But, the stone paving and the tarred roads have changed the appearance and micro environment of the settlement. In fact, residents used the semi-open spaces such as vernadahs to sleep. The research team saw two men sleeping in the verandah of their dwelling unit peacefully in the day; something made possible because of the clean internal lane. When the decision to pave the roads was conveyed to the residents, they were very happy, anticipating the possibility of sleeping outside in the summer months. Workers were sleeping in the verandah of their house in the daytime because they were night-shift workers. Power-loom workers work in 12 hour shift, some work during the day and some in the night. They take turns to sleep in the same room as they are all single male migrants sharing the same room. Rarely, some rooms housed families. Now the settlement has common toilets outside the settlement as sewerage lines could not be extended in the slum. But, on the whole, the living conditions have improved on account of SMC's initiative.

Picture 12: Living Conditions, Nikhalasnagar



7. Tenure Security and Its Impacts

In Surat, the variance in data set is explained by variables of tenure as well as variables of housing quality (Table 20). Thus, the tenure variables alone do not determine the quality of life in Surat slums. This is because, as explained earlier, slums did not face the threat of eviction in the city at the time of this survey. All those listed for demolition were expecting alternative housing. Years of stay explained 18 per cent of the variance, followed by whether the rehabilitation of the slum in the same ward (13 per cent), property tax payment (13 per cent), housing quality (which is assumed to be an outcome variable, 11 per cent) and water supply by public agency (9 per cent). As the variables of living conditions, human development, economic status and entitlements are not influenced by the tenure variables; we have not carried out any further analysis of the household level data.

Table 20: Factors explaining data variance among variables, Varaccha, Surat

S. No		Eigen values ¹⁰	% of Variance	Cumulative %
1	Years of Stay_20	2.132	17.766	17.766
2	Rehabilitation in same ward	1.608	13.402	31.169
3	Property tax	1.582	13.185	44.353
4	Type of housing	1.374	11.449	55.803
5	Water supply by public agency	1.083	9.025	64.827

8. Conclusions

Surat is a city of migrants on account of it being an industrial city and that too fast growing one. There are interstate as well as intrastate migrants. Both types of migrants tend to remain in the city. But, there are some migrants who do not stay back and many of them are in the construction industry and/ or are from the state of Uttar Pradesh. Those not staying back in the city are largely single male migrants and they are not keen to invest in housing and by that reason tend to stay in rental housing. Those who stay back in the city tend to buy a house in a slum or informal sub-division. Generally a temporary structure is constructed first and is gradually upgraded. This is called incremental housing process. Those who have come in the contact with an NGO have benefitted from the microfinance facilities which assist in incremental housing finance.

Incremental housing process, either through a slum formation or an informal land sub-division, gets consolidated once the local government intervenes and firstly extends basic services and then sends them property tax bills. The process of consolidation gets over once the dwelling units start paying property tax. But, the recent housing policy of the city, as a consequence of the BSUP of the JNNURM, is of giving a subsidised dwelling unit in a group housing scheme. Instead of supporting the initiatives of the slum dwellers themselves, the approach has shifted to giving a constructed house to the slum dwellers. The success of this approach needs to be observed in due time.

Surat is an example of a city with successful extension of basic services to all the slums in the city. This has given a status of *de facto* tenure to the slums. Hence, there is no impact of tenure security and living conditions in the city. Surat's approach is replicable in other cities, to improve living conditions of slum dwellers.

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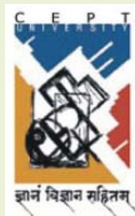
Notes

- ¹ The Brocade art was introduced by the Parsi community, which came from Iran and settled in Surat. They introduced their art of brocade canvas in Surat. Women in nearby villages developed this business as a cottage industry.
- ² The Mahalanobis model is a model of economic development, created by Indian statistician Prasanta Chandra Mahalanobis in 1953. The essence of the model is a shift in the pattern of industrial investment towards building up a domestic consumption goods sector.
- ³ This para is sourced from Surat Municipal Corporation's Surat City Development Plan, 2006-2012, pp. 10.
- ⁴ Surat Municipal Corporation web site - www.suratmunicipal.gov.in accessed on 1st November 2008.
- ⁵ www.suratmunicipal.com/downloads/acts/BPMC1949.
- ⁶ A Gujarati cast. The main occupation of Bharwads is cattle grazing.
- ⁷ Census 2001 – Figures at Glance (India, Gujarat, Surat Dist. & SMC).
- ⁸ Source: <http://www.suratmunicipal.org/content/townplanning/main.shtml> (accessed on Jan 25, 2011).
- ⁹ www.suratmunicipal.com/downloads/acts/BPMC1949
- ¹⁰ Only variables with Eigen values of more than 1 are presented.

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Centre for Urban Equity
(An NRC for Ministry of Housing and Urban Poverty Alleviation, Government of India)
CEPT University
Kasturbhai Lalbhai Campus, University Road, Navrangpura, Ahmedabad – 380009