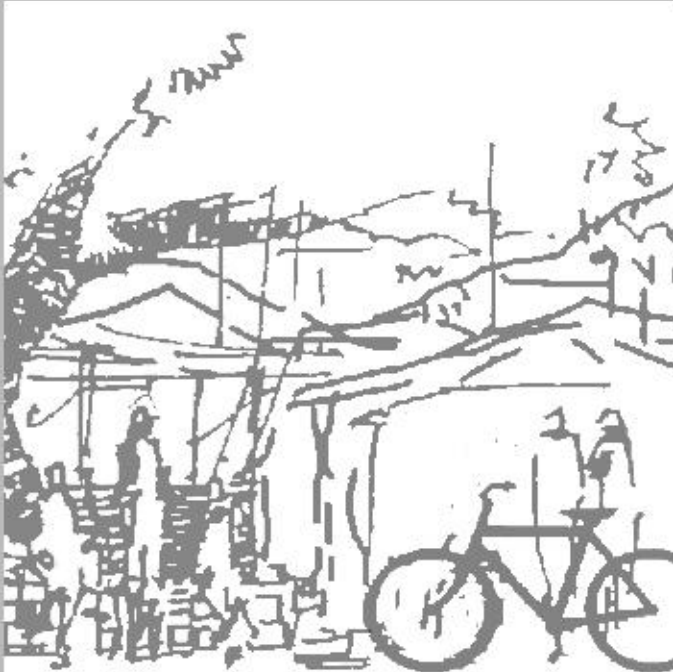


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Foisting Mass Housing on the Poor: Lessons from Social Audit of BSUP



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**Centre for Urban Equity
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About Centre for Urban Equity (CUE)

CUE was established at CEPT University in 2009, evolving from the Urban Poverty Alleviation (UPA) Cell established in 2008. CUE advocates a human-centered and equitable urban development paradigm. CUE undertakes research and advocacy; conducts training and capacity-building; imparts education; and networks with stakeholders on various aspects of human settlements. CUE is recognized as a National Resource Centre (NRC) by the Ministry of Housing and Urban Poverty Alleviation (MHUPA), Government of India.

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Abstract

This paper discusses and applies Social Audit, a participatory evaluation method, in the context of urban areas in general and the Basic Services for the Urban Poor (BSUP) schemes under the Jawaharlal Nehru National Urban Renewal Mission (JNNURM) in Bhopal. Two BSUP schemes in the city have been taken up for social audit. The paper is in two parts. The initial part discusses the Social Audit methods such as community mobilization through sharing of information and creation of a platform where both citizen and municipal officials can discuss issues in order to find out feasible solutions. Latter part of this paper highlights the gaps in the BSUP processes and components and their consequences, which have resulted in lack of provision of the proposed components of the BSUP, ad-hocness in planning and implementation of the scheme and resultant dilapidation and vandalisation of the constructed units. The paper draws attention to need for a better process of planning and implementing the BSUP schemes not just in Bhopal but in the whole country. This research paper is an outcome of participatory process undertaken with Samarthan, Bhopal and Unnati Ahmedabad.

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1. The Great Indian Mass Housing Project: BSUP and IHSDP

Indian policies and programmes for housing the urban poor have taken a full circle starting from housing construction in the 1960s, to slum improvement and upgrading through the 1970s and 1980s, to nothing during the 1990s upto mid-2000 and then, since mid-2000, to programmes like Basic Services to the Urban Poor (BSUP) and Integrated Housing and Slum Development Programme (IHSDP), which once again have focused on construction of housing units. Meanwhile, the estimates of housing shortage in the country are immense. In 2007 the National Urban Housing and Habitat Policy (NUHHP) claimed a housing shortage of 24.7 million housing units in India, out of which 99 per cent was in the EWS and LIG sector. In 2012 a technical group on urban housing shortage for the 12th Five Year Plan (2012-17) concluded that the urban housing shortage is nearly 18.78 million out of which 95.6 per cent is for EWS and LIG. The reasons for the decrease are not very clear as there was also a methodological difference in estimation of the two numbers. Even then, 18.78 million shortage is a perturbing number, which will require strong and persistent intervention by the Central and State governments to achieve. Ironically, the government has not displayed any interest in delivering shelter security to the urban poor and there was nothing substantive in terms of programmes since independence (Mahadevia 2002, 2003) till the BSUP programme was introduced in 2006. However, in the last few years, the emphasis has shifted to involvement of the private sector in the delivery of 'affordable housing', implicitly for the urban poor. However, the definition of affordable housing is broad and dwelling units of a value up to Rs. 25 lakhs are considered as affordable housing, which would mean that the urban poor are in effect out of this market. The NUHHP had declared that given the magnitude of the housing shortage and budgetary constraints of both the Central and State governments, it is amply clear that public sector efforts will not suffice in fulfilling the housing demand (MHUPA 2007: 1) and that focus should be on multiple stakeholders, namely, the private sector, the cooperative sector, the industrial sector for labour housing and the services/institutional sector for employee housing (MHUPA 2007: 1).

The large numbers of dwelling units estimated to be constructed to take care of the housing shortage indicates that only one solution or one approach to increasing supply will not solve the problem. The funds required to construct so many new dwelling units would be, at the least, Rs. 150,400 crores (Rs. 1.5 trillion), if the minimum cost of housing prescribed by the Central government is taken into consideration for calculation.¹ At the beginning of the 11th Five Year Plan, when the Government of India's Ministry of Housing and Urban Poverty Alleviation (MHUPA) launched the BSUP component under Jawaharlal Nehru National Urban Renewal Mission (JNNURM), a massive shortage of housing of 24.7 million houses was estimated.

¹ The cost of one housing unit under the IHSDP component of JNNURM was prescribed by the Central government to be a maximum of Rs. 80,000 (See JNNURM guidelines at: https://jnnurmmis.nic.in/jnnurm_hupa/jnnurm/Guidelines-JNNURM-English.pdf, accessed on 1.12.2012). Therefore it has been used to calculate this estimate.

Even then, very little amount was allocated to the BSUP component. Consequently, in 2012, when the JNNURM was supposed to end, the performance of both BSUP and IHSDP was abysmal. A total of 10,17,252 housing units under the BSUP and 5,70,951 under IHSDP were approved for construction in all the States, accounting for a total of 15,88,203 units through 1,517 projects.² This came to mere 6 per cent of the housing shortage declared in the year 2007 by NUHHP. Only 22 projects out of the 1,517 projects were actually completed (The Economic Times, 2012). The number of completed housing units is not available on the MHUPA website, but only 58 per cent of the central share under BSUP and 68 per cent of central share under IHSDP was released till August 2012, which proves that a large number of projects are nowhere near completion. In 2011-12, MHUPA's annual report claimed completion of 5,20,000 of the 15,70,000 sanctioned houses, which is also just 33 per cent of the total approved (MHUPA 2012: 27).

The BSUP, contrary to its intention, has become a housing construction project instead of a programme made to provide basic services to the urban poor. New unit construction is the easiest approach to be followed for slum redevelopment/rehabilitation, and in the absence of any guiding principle to select an option for a particular slum, most cities have opted for it. Consequently, multiple issues have arisen with regards to the selection of beneficiaries, allotment process and quality of construction besides location. Most of the BSUP housing is constructed on the city's periphery and not in-situ. The peripheral location has resulted in hardships to the occupants with regards to accessibility to jobs and services such as education and health. In many cities such as Ahmedabad, the BSUP housing, which is largely on the city's periphery, has subsidized an infrastructure project by being used for rehabilitation purposes. The evictions and distant displacement on account of infrastructure projects could have been avoided (see Desai 2012). In this case, the peripheral BSUP units have, in fact, assisted in evicting the poor from the valuable lands located in the city centre.

Besides, it appears in case of many cities that the BSUP housing stock has been unnecessary as the stock has remained unused and unoccupied. 57 per cent of BSUP housing in Bangalore city was left unoccupied (Rao 2012), and almost 90 per cent was left unoccupied in Greater Hyderabad (Deccan Chronicle 2012). The reasons cited in Hyderabad were distance to workplaces, and lack of schools and hospitals (Deccan Chronicle 2012). As the JNNURM is ending, the ineffectiveness of these programmes is more and more visible. The 2012 status report by the Working Group for Human Rights in India and the UN stated that the housing that has been built under JNNURM for economically weaker sections is generally on the peripheries of

² The status of BSUP and IHSDP is taken from the JNNURM website links https://jnnurmmis.nic.in/jnnurm_hupa/jnnurm/BSUP-Status.pdf and https://jnnurmmis.nic.in/jnnurm_hupa/jnnurm/DPR_IHSDP-status.pdf respectively. Both these documents are dated 8.8.2012 and were accessed on 1.12.2012.

urban areas, very far from people's workplaces, schools and hospitals, and is thus not viable and does not meet the criteria of 'adequate housing' (WGHR 2012: 7).

It is noteworthy that empirical literature on housing policies and implementation from the 1970s era also concluded such housing programmes to be useless. Turner (1976), from his analysis of such mass built housing in many developing countries, claimed such housing to be a centralized product manufactured by centralized institutions in absence of localized decision-making institutions with total lack of participation from the user's end. Rainwater (1973) claimed that such federally subsidized housing succeeded in moving many poor people from one place to another, but provided very few with good housing and did not create any impact on poverty problems. Venkatesh (2002) has looked in-depth at the rise and fall of a public housing ghetto (African-American community in particular) called Robert Taylor homes constructed in Chicago in 1962 at an expenditure of US\$ 70 million. He finds that the housing scheme got tarnished and stuck in a tussle between management and residents, was rendered useless and unliveable, and got infested with crime. It finally got demolished to make way for a low-density mixed income group housing in 2007.

In March 2011, after the BSUP programme was implemented in many Indian cities, MHUPA decided to undertake Social Audits for BSUP in selected cities, drawing from the National Rural Employment Guarantee Scheme (NREGS). A detailed set of toolkits and report formats were released, and the task was entrusted to the institutions in the network of National Resource Centres (NRCs). A team of researchers from the Centre for Urban Equity (CUE), CEPT University, was entrusted with carrying out the Social Audit of BSUP projects in the city of Bhopal. This paper is, on one hand, an insight into the process of Social Audit and its methodology, and on the other hand, is a collection of experiences and people's perspectives on the government-built mass housing, which has failed to work for many different reasons.

2. Social Audit: Methodology and Process

BSUP's components have a direct link to the urban poor households and the success of the programme therefore requires community mobilization, participation and support from the slum dwellers for its timely and successful implementation. To minimize the effects of relocation and shifting to transit shelter during the construction phase, the 'beneficiary households' (the term used by the government), should participate in the process. Hence, we would like to call them 'participating households'. Thus, it is of importance that all the decisions on BSUP housing are taken in consultation with the community. A people-centric evaluation of programmes such as BSUP is a necessity to understand the positive and negative dimensions of the implementation so that better evaluation mechanisms are evolved and there is a possibility of introducing programme corrective mechanisms while the implementation is on-going.

Social Audit is an independent and participatory evaluation tool for evaluating the performance of a public agency or a programme or scheme. In other words, it is an evaluation by the civil society in general, and the 'beneficiary households' in particular, of the programme or scheme delivery. Social Audit enables the civil society to assess whether the agency lives up to the shared values and objectives it is committed to. Social Audit also helps to rectify the deficiencies in a programme, to redesign the objectives, focus and mode of implementation. The key objectives of Social Audit are:

- (i) To ensure proper implementation of the scheme under audit
- (ii) To ensure accountability in implementing the scheme
- (iii) To ensure participation of all the stakeholders
- (iv) To ensure community participation and help them to realize their rights and entitlements
- (v) To identify and resolve gaps and mismanagement

The Social Audit is useful at two levels: (i) community level, and (ii) organisational level.

- (i) Usefulness of Social Audit at community level
 - a. Builds people's confidence and trust in the institutions
 - b. Ensures participation and involvement of various sections of the society
 - c. Provides a forum where people can demand what is rightfully theirs from government, Urban Local Bodies (ULBs) and Civil Society Organisations (CSOs)
 - d. Creates awareness and spreads accountability
 - e. Prevents corruption and curtails misuse of government funds and resources.
- (ii) Usefulness of Social Audit at organisational level (ULB)
 - a. Making organisations popular and credible
 - b. Helping in programme planning and implementation
 - c. Helping in sensitising government, CSOs, media and the community
 - d. Acting as a novel and innovative tool to assess the performance of BSUP and IHSDP programmes in a cost effective manner.

It is extremely important that Social Audits are undertaken in collaboration with State and city governments, as it helps to generate a transparent dialogue between people and the authorities. These audits should be facilitated by Non-Government Organisations (NGOs), Community Based Organisations (CBOs) and research institutions, by innovating better and effective methodologies. Their involvement is also required to make the process structured and transparent. The Social Audit of the BSUP projects in Bhopal is based on a methodology developed by the team of Unnati, an NGO with very rich experience in conducting Social Audits of NREGS in Gujarat, and Centre for Urban Equity (CUE), CEPT University. Subsequently, the methodology evolved during the actual exercise in response to the needs.

The focus of the whole exercise remained on generating people-centric, participatory mechanisms to create an environment where people feel free to talk, suggest and complain about the project in a structured way, so that grievances are heard and addressed by the city authorities. The exercise also dwelt on creating a common platform which brings together people, NGOs, and city government to create a fruitful dialogue and discussion about the implementation of the programme, which in turn would be helpful to evoke possible post-project rectification in a step-by-step manner.

Table 1: List of documents required for the Social Audit process

No.	Document	Contents	Role in the process
1	Latest Monthly Progress Report (MPR)	<ol style="list-style-type: none"> No. of city-wide projects, project cost, funding shares, no. of approved dwelling units. Completed, Allotted, Under-progress housing units No. of installments (Central/State/ULB/ beneficiary) received by the corporation in sanctioned projects Expenditure incurred in projects 	<ol style="list-style-type: none"> Selection of settlements for Social Audit.
2	Detailed Project Reports (DPRs)	<ol style="list-style-type: none"> Layout details (Drawings) List of amenities Building quality specifications. Costing 	<ol style="list-style-type: none"> To covert the technical information into JIS (Janta Information System) or Public Information System so that people themselves can assess. To assess deviation in approved DPRs.
3	Beneficiary Lists	<ol style="list-style-type: none"> Contains names of people surveyed, with their eligibility criteria and list of documents held. In Bhopal the list also had their patta number³. 	<ol style="list-style-type: none"> To assess criteria for allotment to people. To assess the level of exclusion and wrong inclusions while listing.
4	Allotment Lists	<ol style="list-style-type: none"> List of beneficiaries with allotted house numbers 	<ol style="list-style-type: none"> To check whether all eligible beneficiaries have been included in allotment lists. Deviation of allotted from beneficiaries (favoritism)
5	Notifications and Regulations	<ol style="list-style-type: none"> Notifications and regulations regarding procedure of beneficiary selection. Other implementation related documents, like waiver of stamp duties, beneficiary share, etc. 	<ol style="list-style-type: none"> To understand process of beneficiary selection State initiatives and provisions for smooth implementation.

³ The BSUP projects were taken up in only the slums that had *patta* (tenure guarantee) under the Madhya Pradesh Patta Act.

The process undertaken had three phases, namely the pre-audit process, Social Audit and public consultation and post-audit process. The pre-audit process involved collection of initial information of the BSUP project and gathering documents listed in Table 1. The officials of the concerned city were informed about the Social Audit methodology and a round of meetings were held with them to understand various stages involved in beneficiary selection process and implementation mechanisms. The relevant data was then collected and analysed to select the settlements for Social Audit. A visit to all the implemented BSUP sites was also undertaken to finalize the settlements to be taken for the audit. A second meeting was then held with the people in the selected settlements to explain the concept and need of Social Audit. The dates of the audit were decided through consultations with the people. They were asked to form committees of 10-15 members to carry out the process. These were called Social Audit Committees (SAC). The main roles of SACs were the following:

- (i) To understand the process of Social Audit through trainings, and facilitate dialogue by talking to people, thereby creating better public participation in the process.
- (ii) To understand the issues of the settlement in the purview of the existing Detailed Project Report (DPR), and raise them on behalf of the people in the public consultations.
- (iii) To help the team to register complaints, filling household questionnaire forms and setting up space for training and consultations.

Figure 1: Making all information public: People reading the information about BSUP



It was evident to the researchers after the first few meetings that people had very little knowledge about the BSUP project or its deliverables. The DPR was never discussed with them, beneficiary selection process was opaque, and they had no access to this information either. Therefore, the first part of the audit process was to translate all the information collected into the local language, and make things easily available for the people to understand. The team visited each settlement everyday and a display of the whole information from the beneficiary lists, DPRs and drawings of the projects was shared with the people in the form of a wall (Figure 1). Interactive displays in formats

like the one shown in Figure 3 were also adopted and people were asked to write their comments and submit complaints.

Figure 2: Social Audit public consultation with government officials in Madrasi Colony (left) and Shabari Nagar (right)



Figure 3: Format for displaying information and gathering comments

आवास में दी जाने वाली सुविधाओं का विवरण	
परियोजना विकास विभाग (DFR) के अनुसार दी जाने वाली सुविधाएँ	परियोजना विकास विभाग (DFR) के अनुसार दी जाने वाली सुविधाओं पर इलाक़ आलाक़न अर्पकें सुझाव एवं सम्झारें
1. कमरा 1 स्क्वैयर, 1 स्नानर और प्रीनालय, शरित कुल क्षेत्रफल 23.34 वर्ग मीटर	दिर्घित प्रवास की बरतत को परियोजना विकास विभाग से मिला पाया गया स्क्वैयर को कमरे का ही एक भाग बन दिया गया है। 
2. कमरे का फल 30 मिलीमीटर मोटे कांच/कड़िया फलर द्वारा निर्मित किया जाना	कमरों का कम स्लिम्ट द्वारा बनाया हुआ पाया गया
3. बाहरी दीवारों पर 15 मिलीमीटर जलरोधी और अंदर की दीवारों पर 12 मिलीमीटर का प्लास्टर	प्लास्टर की गुणवत्ता का स्तर असंतोषजनक पाया गया कड़ियों दीवारों की जलप्ररोधी बनना निम्नस्तरीय पायी गयी। 

A trustworthy relationship was built with the SACs, who helped the team of researchers to set the time for training and public consultations. They also helped the team to set up the display wall, and fill complaint forms and collect them. Large number of people came with great enthusiasm to see the display, verify names in the

beneficiary lists and allotment lists, ask questions about the DPRs and register complaints. The counter was also kept open on Saturday and Sunday from morning to evening so that more people had access to the information. Rounds of discussions were undertaken for a week in each settlement, and a public consultation with the designated officials of the municipal corporation was held to make the problems heard (Figure 2). The result of the one week long process was that the people were much more informed, and asked straightforward questions to the officials without deviating into asking about provisions which were not part of the DPRs.

3. BSUP Implementation in Bhopal & Projects picked for Social Audit

Bhopal is the capital of the State of Madhya Pradesh. It has a population of 18.83 lakh as per the 2011 census, with a decadal growth rate of 29.1 per cent. Bhopal has a varied history of slum improvement programmes in the first, as Madhya Pradesh has been one of the most pro-active states in taking various initiatives for slum development and upgradation. The city received the benefits of various such schemes like the National Slum Development Programme (NSDP), Patta Act of 1984 for tenure regularization, Slum Environment and Sanitation Initiative (SESI), Madhya Pradesh Urban Services for Poor (MPUSP), BSUP under JNNURM. Recently, it has been added to the list of cities for the implementation of the forthcoming scheme called Rajiv Awas Yojana (RAY).

There have been various estimates of slum population in Bhopal. The slum population as per 2001 census was 1.25 lakh, which was clearly under-reported, looking at the fact that in 2000, Himanshu Parikh Consultants and Youth for Unity and Voluntary Action (YUVA) found the slum population of Bhopal to be 4.68 lakh living in 266 slum settlements. In 2005, WaterAID and UN-HABITAT undertook a survey of slum settlements in which they found that 9.36 lakh slum dwellers were living in 380 slum settlements across the city. This number is now official and is also seen quoted in the Bhopal Master Plan 2021.

The first project under the BSUP in Bhopal was sanctioned by MHUPA in 2006. Since then a total of 16 projects have been sanctioned. The total number of dwelling units approved under these projects was 23,609. The programme was to be jointly implemented by the Bhopal Municipal Corporation (BMC) and Bhopal Development Authority (BDA) in their respective areas. The responsibility of BMC was to construct 18,542 housing units in various parts of the city. Till April 2011, BMC was able to start work at four sites. Construction had started on 5,692 housing units, 2,172 housing units were completed and allotment was completed for 1,113 housing units.⁴

⁴ This information was gathered from Bhopal Municipal Corporation's Monthly Progress Report (MPR) for the month of April 2011.

The team of researchers visited all the four sites. The two settlements of Madrasi Colony and Shabari Nagar were selected to conduct the Social Audit.

Table 2: The Status of BSUP Projects as on April 2011

(Source: Bhopal Municipal Corporation)

No.	BSUP Project Name	Approved Dwelling Units	Completed Dwelling Units	Allotted Dwelling Units
1	Redevelopment of Shyam Nagar	1440	792	454
2	Redevelopment of Kotra Weekly Market (Shabari Nagar)	512	512	304
3	Redevelopment of Kalpana Nagar	212	164	163
4	Redevelopment of Rahul Nagar, Madrasi Nagar, Bheem Nagar and Arjun Nagar	3528	704	192
		5692	2172	1113

3.1 BSUP Housing at Shabari Nagar

The DPR for the development of Shabari Nagar was titled ‘Redevelopment of Kotra Market by Relocation of Existing Slums’. A slum called Bapu Nagar was situated on the land reserved to build a weekly market for the Kotra area. The DPR proposed to relocate this slum to a site approximately a kilometre away, which had another slum called Shabari Nagar. The result was a proposal of a housing complex consisting of 512 houses, with all the necessary amenities like water, sanitation, open spaces, boundary walls, etc. Therefore, this was part in-situ, part-relocation project.

During the process of Social Audit, the research team asked people to write their complaints about the housing and submit these in a complaint box, which was placed on the site. The research team received a total of 385 complaints from the residents regarding many different issues. 64 per cent of these complaints were about quality of construction and water & sanitation, which are also two major pillars to make any housing programme successful. 12.7 per cent complaints were regarding allotment issues.

3.2 BSUP Housing at Madrasi Colony

Madrasi Colony settlement was part of a larger DPR which covered the four settlements of Arjun Nagar, Bheem Nagar, Madrasi Nagar and Rahul Nagar. A total of 3,528 housing units were sanctioned under the DPR, which had the breakup as given in Table 3.

Table 3: Slums included in the Madrasi Colony DPR

(Source: Bhopal Municipal Corporation)

No.	Settlement Name	Dwelling Units
1	Arjun Nagar	352
2	Madrasi Colony	180

3	Bheem Nagar	968
4	Rahul Nagar	2028
	Total	3528

The DPR proposed in-situ rehabilitation of slum households by constructing apartments. Interestingly, a large number of households had a *patta* earlier, which shows that they were already enjoying a high security of tenure. Till April 2011 only 192 units were constructed and allotted under this DPR.

4. Unfolding the BSUP Housing Process and Underlying Errors

The Social Audit of BSUP projects in Bhopal raised lot of intriguing questions, and also formed a set of learnings regarding mechanisms to create a successful housing programme. The first and the foremost problem with the BSUP projects were that they were trying to construct houses and not to create liveable habitat. Housing is not just the house alone, but it is also a bundle of goods and services. The two projects as discussed above took the two best approaches in literature suggested for slum rehabilitation but still failed miserably. Shabari Nagar was relocation of slum households within the radius of 1 km from the previous housing site, and Madrasi Colony was in-situ rehabilitation of slum households by housing reconstruction. This section will unfold in detail the processes that went wrong with the housing projects and rendered them worthless even after the pursuance of what might seem to be the best approach. There are certain crucial steps which are important to undertake to make any housing project successful, and when it is about a slum rehabilitation project, it becomes even more crucial to give attention to detail in each and every step of a project.

4.1 Selection of Settlements for BSUP

The first and the most crucial step in starting any slum housing project is the selection of the settlements for housing intervention. Looking at the past history of many housing projects in Bhopal, selection of settlements was one of the most crucial works, which was not taken up very seriously. Prima-facie it seems that slums on most prominent land parcels were chosen for redevelopment. The Madrasi Colony slum which was part of Social Audit was one such slum which was located on the main link road. The other slum was on the land which was reserved for constructing a space for weekly street market of Kotra. The DPR combined the two aspects of housing and livelihood by relocating Babu Nagar to a nearby location and using its space as a market space for street vendors, who otherwise were sitting on the street causing traffic congestion. As there was no comprehensive information available for slum settlements, and no methodology available for a city-wide selection, most of the slums chosen for the BSUP already had *patta* under the Patta Act, which also means that they were enjoying very high tenure security, and did not require housing support from the BSUP in the first place. Most of these families owned good quality houses, with larger areas, and had heavily invested in their houses over time. In fact, ironically,

patta was used as one of the identity/eligibility documents for being a BSUP beneficiary.

4.2 Re-providing Tenure Security: Turning from Owners to Borrowers

The faulty selection of settlements for BSUP intervention intentionally converted beneficiaries from land owners to loan borrowers. Even though BSUP housing was heavily subsidized, this was targeted at those who did not require this subsidy as they already had relatively good houses and high tenure security. Moreover, the additional cost of housing construction due to delays was also passed on to the beneficiaries without any prior consultation. The beneficiary share was initially decided to be Rs. 35,000 per household which was manageable for most of the households. As the project progressed, the beneficiary share was increased to Rs. 57,000 at Shabari Nagar, and Rs. 90,000 at Madrasi Colony. After a people's protest, a financial institution was pulled in to give loans to people. The beneficiaries of Madrasi Colony were asked to pay Rs. 910 per month as instalment, which was not affordable to most of them. The house was also kept as a collateral by the bank. Earlier these households also enjoyed various other subsidies by the State government which were now removed. Slums earlier used to pay less water taxes to the BMC as per few regulations and no property tax or maintenance charges were collected. Even the electricity was subsidized under the *Ekalbatti* (individual) connection scheme by the government. BSUP housing meant an end to all these subsidies, increasing unexpected expenditures for people.

The association of banks with the housing scheme also brought a new problem of exclusion of female headed households, disabled and old people due to their perceived low creditworthiness. A woman from the settlement of Madrasi Colony said something very poignant during the discussion: "Everybody starting from central to State and city government paid for my house, then why should my house be mortgaged and why I should be at the mercy of a bank? If I really wanted a loan, I could have taken it on my *patta* for improving my existing house". The process on one hand created reiteration of benefits for people of Madrasi Colony, and increased financial burdens for people in Shabari Nagar on the other. Both these situations were not expected as an outcome of the project.

4.3 A Mess in Beneficiary Selection and Identification

The list of beneficiaries was not finalized before the commencement of construction which created a lot of confusion amongst the people. The constructed buildings of Shabari Nagar remained vacant for a long time, waiting to be allotted to the inhabitants as the beneficiary list could not be finalized. Subsequently, the houses were badly vandalized, and finally people, frustrated at the allotment process, forcefully entered the houses and occupied them. There were also few anti-social elements and also political elements who illegally occupied the houses.

In Madrasi Colony many claimed to have been left out during the beneficiary selection process in absence of proper documents. The team found almost 17 such

families who were excluded in the process of allotment. Many houses were allotted to the people who neither lived in the settlement nor were below poverty line.

Although the officials of the corporation claimed that a very comprehensive process was followed in selection of beneficiaries and many re-checks were done before finalizing the list, no one from the settlement agreed to these claims. A problem with the procedure was the involvement of the Revenue Department too, as the beneficiaries lived on *patta* land. The beneficiary list also passed many hands from the city-level departments to the State level causing delays. This was a major reason why beneficiaries could not be decided before the commencement of construction, and their contribution to the site planning, design or quality control was non-existent.

4.4 Non-Participatory and Arbitrary Site Planning and Design

It was evident that the site planning of most of the BSUP housing schemes was done without even visiting the site, leave aside meeting with the beneficiaries. Sites were not measured properly before making plans. Many details like existing open drains and *nallahs* were ignored. An absence of a project management plan coupled with people's low trust in implementation procedures played a major spoilsport in the entire process.

Figure 4: Unit Plan proposed initially (left) and Unit Plan changed to accommodate two rooms and kitchen in the same area (right)



The housing plan was faulty, with silly mistakes which were not culturally acceptable to the people. The housing type for Shabari Nagar was planned to be a one-room and kitchen unit, which was not suitable. The plan was later changed and two rooms were accommodated in the same amount of space, making rooms very small and unusable (Figure 4). The room at the back was just 4.4 square metres, insufficient to even keep a single bed, while the drawing very conveniently adjusted a double bed and

circulation space in a room of that size. The net liveable area in the last plan was 23.21 square metres, which was reduced to mere 20.8 square metres, way lesser than the BSUP standard of 25 square metres.

Site plans were sketchy, which led to many changes in the middle of the construction cycle. BMC, at the time of construction, realized that the site was not even properly measured, and had a low-lying open drain flowing from the middle, which reduced the size of the site. This drain could also have caused flooding of houses beside it. This in turn led to a complete change in the site plan, reducing the planned open space, leaving unusable triangular unplanned open spaces (Figure 5). The initial plan also had no contours to denote the slope of the site. This was later added in the changed plan. It was found that the site had a very high slope towards the drain; the cost of filling the site and making it flat was also not properly counted in the initial estimates. This led to unusual cost increase in filling the site and making it flat. A convenient shopping space designed in the initial plan was very conveniently deleted.

Figure 5: Site Plan proposed earlier for Shabari Nagar (left) and Plan actually implemented at the site (right)



These changes were done without telling the community or taking their approval on anything. In the end when people shifted to the houses, they were horrified and shocked at the state of affairs. Staircases did not reach to the top of the building where water tanks were kept, there was no space in the houses to accommodate a single family with all belongings, there was no parapet wall on the roof and there was a useless duct-like courtyard connected to the ground-floor flats carrying sewage pipes and housing a sewage chamber. There were no glass panes on the windows, front doors opened in dark tunnel-like corridors (Figure 6) and useless open spaces were eaten up by electricity transformers and buildings from some other BSUP projects. There were also no boundary walls and no fixed entrance to the site. This mess was

going to cost the people Rs. 57,000 each, excluding the stamp duty and other connection charges to the utilities like electricity and water. The housing looked like a shabby dilapidated cluster of windows and small useless balconies (Figure 6).

Figure 6: A row of buildings in Shabari Nagar (left) and a tunnel-like entrance corridor with useless windows (right)



The DPR for Madrasi Colony actually consisted of a proposal of in-situ rehabilitation of four existing settlements. The total numbers of housing units sanctioned were 3,528. The site planning of this settlement was also done without getting an actual plan of the land and the process followed was very bizarre. The people were slowly moved from their place to a transit shelter and then few buildings were constructed. There was a site plan, but it was so sketchy that following it was almost impossible. An overhead water tank and community hall was also planned, but it was nowhere to be seen as there was no space left to build it. An existing temple was not taken care of while site planning, nor was the open drain passing from the site. The buildings abruptly ended at an open drain beside which an unattended temple stood dilapidated. Entry and exits were not planned, and an extremely high boundary wall separated the settlement from the main road, while there was no boundary wall on the other sides of the plot, allowing access to all. Many households had small shops in the existing slum settlement, for which no provision was made in the DPR, causing loss of livelihood for many.

The housing situation in Madrasi Colony was a little better, but extreme callousness in project execution and management was still visible. Here the design of the housing unit had a toilet adjacent to the kitchen, which was completely unacceptable by the people. The people complained of toilet odours entering into the kitchen. The room sizes were more decent than that in Shabari Nagar. The staircase landing was so low, that it was impossible to pass beneath it to access the courtyard in the centre of each of the three connected buildings. Many households also complained that the housing size was small. A lady during a public meeting said that she owned a larger plot of land with *patta* and now it was difficult for her whole family to manage in such a small size house.

4.5 Worsening State of Basic Services

The state of basic services in these settlements was absolutely appalling, and unfortunately this state was created by using funds from a programme which was intended to improve the state of basic services as its first priority. Shabari Nagar had the most horrible state, where there were separate water tanks for each flat, but the water mains installed were actually garden hose pipes, which hanged unclamped from the damp walls (Figure 7). Many were not connected to the kitchen and toilets. The water supply was for half an hour every evening and people resorted to climbing up on a parapet-less terrace using a dangerous bamboo ladder, and filled water in buckets. There was a signboard by the corporation regarding the timings for a water tanker (Figure 7), which means that sometimes water supply was also through tankers. People confirmed this during the focus group discussions, and said that higher-floor residents had to climb all the way up with buckets full of water, or they resorted to filling water by pulling buckets of water tied to strings from their balconies.

Figure 7: Women filling water from the terrace (left), dangling water mains (middle), and water tanker timings (right)



The distance to water in the slums was at least horizontal to a public tap, but BSUP housing made it vertical. In Madrasi Colony, the water supply system was even more bizarre. The municipal corporation decided it would not construct an overhead water tank so as to avoid daily quarrels of the residents regarding the water distribution. They decided to instead build an elevated storage reservoir of a larger capacity for the whole housing scheme. But this was never built due to the space crunch. Each household was given just one 200 litres water tank to be kept inside the house. People kept this below the kitchen platform (Figure 8). No tap was provided in the kitchen in both the settlements, and daily need of drinking water also had to be filled from the toilet which is culturally unacceptable. In Madrasi Colony, the toilet's entry was from the kitchen (Figure 8). The taps were useless except for 30 minutes in the morning when there was water supply in the settlement. Even at this time, water did not always reach the upper floors due to lack of sufficient water pressure. The water for use in the toilets has to be kept stored in the kitchen.

Figure 8: Water tank kept below kitchen platform and entry to toilet from kitchen (left) and dilapidated state of main valve (right)



The provision of toilets was there in every house, but they did not function well due to lack of water, and specifically running water. It also led to serious sewage blockages in Shabari Nagar, where unfortunately the sewage inspection chamber was in the courtyard of the ground-floor apartment (Figure 9). It filled the courtyard with sewage, and also sometimes the house. In the first few months of residence in Shabari Nagar, the ground-floor residents paid a hefty amount to get the sewage chambers cleaned every month. After few months of constant struggle with the badly constructed sewage system, they either closed their doors and windows, turning them into a permanent wall, resulting in non-ventilated room or made high door sills to prevent sewage from overflowing into their rooms.

Figure 9: Open drain beside Madrasi Colony (left) and sewage chamber connected to the ground-floor apartment (right)



Solid Waste Management (SWM) was the most neglected of the basic services and was completely missing in Shabari Nagar. There were heaps of garbage everywhere in Shabari Nagar, and it seemed to have taken over all the remaining open spaces (Figure 10). Daily sweeping and garbage collection happened in Madrasi Colony, which owed this to its location on a main road.

Figure 10: Solid waste scattered all across in Shabari Nagar



The provision of electricity was also not properly done. Transformers were kept very near the buildings. High tension wires were directly clamped on the walls, and a very low quality of wiring was used, which led to fire-like situation in one of the buildings. In Madrasi Colony no electricity meters were put, and people paid average bills in fear that they would get inflated bills afterwards. In Shabari Nagar, houses were allotted without the provision of electricity. People themselves used wires and illegally connected their units to the transformer, forming a web of dangerous wires and a fire safety hazard (Figure 11).

Figure 11: A web of wires in Shabari Nagar (left) and a transformer very close to the window in Madrasi Colony (right)



4.6 Transit Housing: A Matter left Unattended

Transit housing is an important component of any housing project where in-situ reconstruction is proposed. Construction is a time consuming activity, and it leads to a temporary relocation of households for a long period of time. Unfortunately, the DPRs for in-situ BSUP Projects in Bhopal did not take transit accommodation or costs allied to it as a serious matter of concern. In Madrasi Colony people were gradually removed cluster by cluster, emptying spaces for buildings which were constructed one after another without any plan of action, and at another BSUP site of Rahul Nagar, all the households were moved to a nearby site while the construction continued for two years.

Figure 12: Transit housing on sloping rocky terrain (right), filtering water from water mains (middle) and toilets (right)



The site for relocation was extremely rocky and sloping on one side. Households were dumped on the site which had individual land parcels demarcated by lime powder, and four tor steel bars at the corners. People invested a whole lot of money in constructing a transit house. As the span of stay increased, people kept on investing smaller amounts to make them more liveable. Households who were dependent on smaller shops reopened them in transit shelters too. Most of the expenditure was done on flooring and the terrain was not habitable. Households transported the bricks from their demolished house to build these transit shelters, and no financial help was provided to them. The state of basic services in these sites was also appalling, and clean drinking water was not readily available. There were just 5 toilets for 500 households and one water tap in every lane of more than 50 households. Clearly the provision of transit housing was unattended in the whole scheme of BSUP.

4.7 People's Perception of the Programme

“It is a zoo and we are now been treated as animals, who have been filled in these cage-like houses with bad construction quality and without proper amenities. We are poor. What could we do? Whom to believe?”

“We have never seen the houses we were going to get. We were dumped here in scorching sun without any facilities on the name of resettlement. We cooked in open, lived under the sky. Slowly we have consumed all our savings to build this house; from where would we bring money for the new flat?”

“They (Authorities) expect us to pay money for these houses which will not even stand for four-five years. We can pay, but only for better quality houses. How can they shift us to such unplanned, amenity-less houses forcefully, and then have courage to ask for money.”

“We were better off in the slum settlement. We had water supply, sanitation and we used to keep our pathways clean.”

“We don’t think these buildings will stand for more than 1-2 years. These are threat to life and may collapse anytime. This place would become our grave.”

The above statements are useful for judging people’s perceptions towards the housing they got under BSUP. These were not just statements arising out of the problems created by the housing as an end product, but also a satirical take on flawed processes and decisions which failed to work.

In his book *Housing by People*, Turner (1976) writes that deficiencies and imperfections in one’s housing are infinitely more tolerable if they are one’s own responsibility than if they are somebody else’s. It is one of the three laws of Turner. He suggests that if decision and control systems governing the supply and use of personal services such as housing is the primary responsibility of the users, then housing economy and equity can be achieved if householders and their local communities are responsible for what is built and how it is used and maintained. As the above discussions suggest, something very similar was seen in Bhopal. End users were detached from the decisions which were taken to shape their living space. They were pushed into a completely new living environment, rather than guided. In this case beneficiaries were not consulted regarding any decisions, from planning and design to location of dwelling units and even the share to be paid by them. Changes were constantly brought into the project without their consent.

Figure 13: A resident showing the bad quality of plaster (left) and transit housing residents raising their concerns (right)



As a result, people could not accept or attach themselves to this new housing asset they received, which in many cases was worse than prior one. People also compared the housing they received with the other beneficiaries in the city. Specifically in the case of Kalpana Nagar and Shabari Nagar, it so happened that the housing size provided to them was smaller than to the BSUP beneficiaries in the rest of the city.

5. Lessons Learnt: Towards Housing where People Matter

Housing in itself is a broader concept, and a housing project may or may not involve construction of houses. Housing is creating a liveable habitat for people for their well-being. Housing is related to health, physical and mental; it is related to livelihoods and the distance to access those livelihoods. Housing is also a subject of personal choice and requires engagement by the person who lives or is going to live in the habitat. A house cannot be seen detached from all other virtues like access to basic services and social services. In Bhopal, the BSUP housing experiment missed these vital linkages to be taken into consideration, out of which most important was the residents' engagement. Architects and planners did not involve the community in planning and decision making.

Ad-hoc planning and decision making led to horrendous project delays, and cost escalations led to omission of many compulsory and significant components (e.g. permanent water pipes were omitted from Shabari Nagar, and a complete elevated water reservoir including a community hall was omitted from the Madrasi Colony site). Bhopal's BSUP became a case of good approach – in the sense of carrying out nearby resettlement or in-situ redevelopment – and worst implementation.

Innumerable discussions show that there are certain necessities in managing planning and implementation of any successful housing project and it is also important that these activities are done in a meaningful sequence without skipping any step.

- (i) Selection of settlement for housing intervention
- (ii) Building community trust in the project, beneficiary selection and listing
- (iii) Community consultations to decide housing options, site planning, housing design, amenities, transit housing, beneficiary share etc.
- (iv) Preparation of DPRs, administrative approvals and funding
- (v) Commencement of work and managing transit housing
- (vi) Allotment process
- (vii) Post-project maintenance

A huge amount of money is spent in large programmes for housing the urban poor. This housing is always greatly subsidized, with a prime goal of constructing houses. But these programmes, more often than not, completely ignore the real requirements which may make the existing settlement habitable. Constructing afresh is always the easiest approach to take, but it may not be always required. In-situ upgradation and redevelopment is always the best approach but requires much more detailing to avoid delays and ensure smoother implementation. In case of Bhopal, we also saw that the officials of the municipal corporation were completely uninterested and unperturbed by the perils of bad housing on the people. Their attitude towards these settlements was totally insensitive. Therefore, there is also a great need to create sensitivity in consultants and government officials dealing with such programmes. The last and the

most important lesson is the addition of grievance redressal systems in the projects to avoid exclusions.

The government is very optimistic about the Rajiv Awas Yojana (RAY), and it also seems that in terms of process, a lot of learning has penetrated into the programme document. RAY is a more open programme which counts on community participation and provides many options to the cities to make slums more habitable. One can only hope that RAY will not also be taken away by private interests of construction and will facilitate a more structured purview to slum up-gradation and redevelopment.

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