

THE IMPACT OF PUBLIC HOUSING INTERVENTIONS
ON A LOCAL CONTEXT

by

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Abstract

Housing provisions by public agencies for low-income people present a dismal picture in most developing countries. The reasons are typically scarce resources and adoption of high standards, which result in a limited supply of complete dwelling units, inappropriate in their use of resources and, at the same time, not responsive to the occupants' needs and priorities.

This study puts forward that, in the context of India, public interventions (which include governmental and other agencies) have not only had limited success in providing housing, but have tended to neglect the impacts the housing programs and projects have on a local area. The study examines the policies and programs at both the overall and local level, using case-studies to illustrate different types of public interventions generally in India, and specifically within East Calcutta.

The study is outlined in four parts. The first part deals with describing the overall situation of housing policies in India and development policies of East Calcutta. The second part looks at the local context in detail, documenting its characteristics, and describing through three case-studies the impact of these interventions on the settlements. It illustrates the major impacts that public interventions have had on settlement formation, user-involvement in dwelling provision and security of tenure.

The third part elaborates the reasons for wanting to know about the impacts and a process for documenting them. The emphasis is on understanding hard-to-measure qualitative impacts rather than quantifiable ones.

The last part summarizes the range of issues and impacts and presents the findings about the hypotheses that were put forward initially. The study concludes that public interventions can play an important role in housing processes if they are designed to make use of the local context as an active input in areas of policy planning and project implementation.

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FOREWORD

The study is not intended to provide a comprehensive understanding and methodology to list all possible impacts of public interventions, but to draw attention to critical ones that are of relevance to the housing situation of low-income people within the local context. The idea is to highlight some impacts which have far-reaching effects on people and the local area, and understand where they originate from. The next step should be to evaluate them, so that impacts felt to be desirable are retained, and the adverse ones analyzed and better understood.

At this stage one can ask who wants to know about the impacts of public housing interventions in housing and why they want to know about it. What are desirable impacts and adverse ones and for whom? This brings to picture the whole gamut of actors - planners, architects, engineers, administrators, politicians, users, project beneficiaries, local people, etc. - all of whom naturally have different perceptions of what their role is, and what the others' interests are. The study is aimed to serve the architect/planner or similar professional who is involved in this area of housing. The role of the architect/planner in areas of housing is increasingly changing to one of an interventionist whose input is to respond to a (often given) set of conditions and identify what the likely impacts of a particular action are going to be given this range of actors and interests. His/her job is no longer to deal with the situation in the traditional "architect-master planner" approach, but to understand and clarify the implications of different options to all the people involved, so that choices and trade-offs can be made in a rational and practical manner within the reality of existing resources and constraints. It is a role that requires a significant amount of understanding of the local level and project level nitty-gritty details and is one of the most challenging roles for architects working in the context of developing countries today.

There are plenty of experiences on record of overambitious public housing authorities trying to do too much and leaving too little to self-help, and there are even more cases of timid or reactionary public sector agencies doing too little and thereby helping the rich to grow richer and the homeless to become more miserable. The developing countries are full of new agencies (parastatal, statutory authorities, public corporations, etc.), which are somewhere in between the public and private sectors, and are groping to find their proper roles in urban housing. (1)

INTRODUCTION

The act of intervention is one of modification. It is expected that a change will occur once the process of intervention is initiated, and that this change will aid in attaining particular objectives or goals that have been set down. In the case of public interventions in housing, the intention is that public authorities take up the responsibilities of either providing housing or helping people through other means to meet their housing

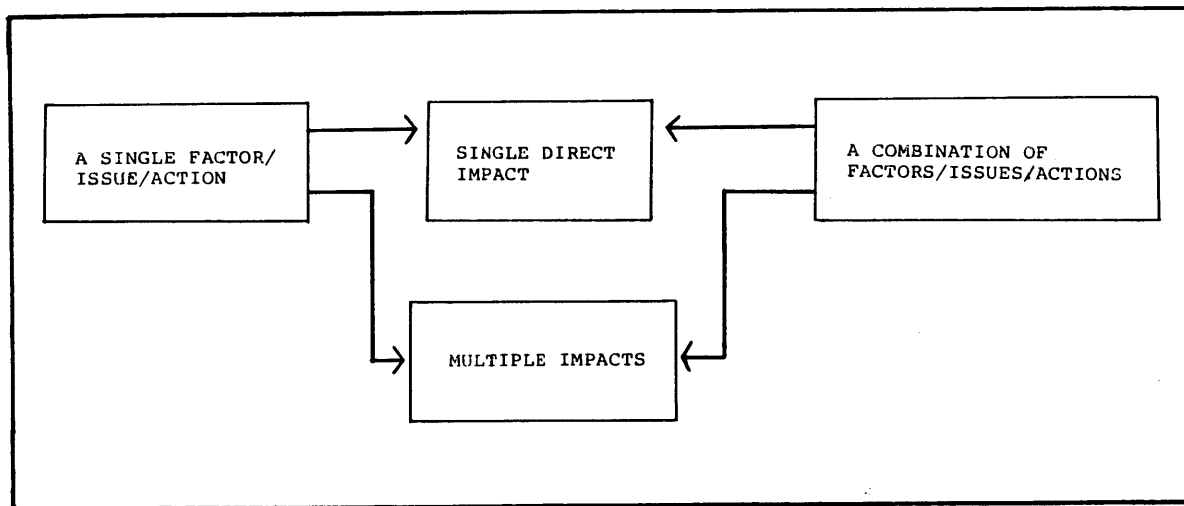
needs. This kind of intervention is specifically aimed for people who, for monetary or other reasons, are unable to participate in the private housing market, a situation where no private market that supplies housing exists, or can serve only a small percentage of the population (usually the high-income groups). In developing countries, public interventions include not only those by governmental agencies, but the total range of agencies from small voluntary agencies to international aid agencies, since all of them share common goals - that of serving the housing needs of the low-income groups.

Assessing the success of the public intervention is a complex issue - how does one measure success and what are the reasons for assessing a particular project? Can lessons learned from one be applied to another location or project? Conversely, would another type of intervention have been more appropriate for a particular project within a particular area? This brings us to the issue of the 'local context' and how public interventions deal with it when they are faced with a project that has to be implemented. Location choices have to be made or, if the site is already given, what influence is the project likely to have on the local area and vice-versa?; this has to be considered.

It becomes obvious that the consideration given to the above-mentioned issues will depend on the type of intervention and the kinds of impacts it is expected to have. Many projects can be referred to which illustrate the various kinds of impacts that can accrue from the different types of interventions, level of interventions and the objectives of the intervention. Some of these interventions are comprehensively planned, evaluated at the pre-implementation stage before they are translated into projects and

implemented, while others are based on ad-hoc measures or with minimal planning effort and an even lesser degree of understanding of likely outcomes. It becomes evident that their impacts will be of different magnitudes, with some being more crucial than the others. The impact can be the direct outcome of a single issue or a result of a combination of factors. For example, installation of water connections in a settlement may have a direct and positive impact of increasing the supply of water, while an issue like increased security of tenure may be attributed to more than one factor; e.g., forms of ownership; the stage of consolidation of the settlement; and its relationship to the local area.

FIG. 1 - THE RELATIONSHIP BETWEEN IMPACTS AND THE ISSUES THEY GENERATE FROM



It thus becomes possible to record impacts in relation to where they originate from and if they have any components (other major or minor impacts). Once the impacts are recorded, they can be grouped in order of what components of housing they affect most, and whether the impact is

beneficial or adverse and to whom. Priorities have to be assigned to the impacts since it may be desirable to achieve or avoid some more than others. Rating the impacts on a quantifiable basis is possible when we are weighing a procedure or alternatives whose components have measurable units; e.g., the cost of one building material against another, length of infrastructure required for one site layout versus the other, quantity of water supply required against that existing, etc. When impacts cannot be supported with quantitative data, the use of qualitative analysis in evaluating the impacts becomes necessary, involving human inputs in forming value judgments. In fact, some impacts are assessable only in qualitative terms and, because of the difficulty in analyzing them, they are often replaced by measurable ones which may ultimately be of lesser importance.

The emphasis of the study is to obtain a better understanding of some of these qualitative, hard to measure impacts which are as or more important than those quantifiable. When designing/implementing projects or evaluating those in existence, it is necessary to know how these impacts are to be documented and incorporated into program objectives, implementation procedures, modification option, or any other appropriate action level. A methodology by which a particular site or project area impacts are evaluated is the next stage necessary. This thesis deals with this stage very tentatively, and concentrates on how to identify the range of issues and impacts that one needs to know for any interventionist approach.

A change in attitude is taking place in most Third World countries, and a more pragmatic approach is increasingly being adopted by these agencies. Their objectives are now directed towards facilitating people's efforts and providing opportunities for housing that are compatible with

what people require and can afford. However, this process of change is a slow one, and the former conventional approach continues to be utilized in one form or another. The change-over could be speeded up if one could compare approaches in terms of impacts that projects (which embody the goals of the approach) have on people they are designed for, and on the overall housing situation. Thus, the intention is to learn how to look at certain conditions within the different approaches and understand what the impacts are likely to be. This information is especially relevant in all Third World countries context where the current emphasis on retaining existing housing stock, upgrading low-income neighborhoods and slum improvement rather than slum clearance has led to the creation of new kinds of intervention and a change in roles of professionals working in the field of urban housing.

Objectives

The purpose of this study is to understand the impact that public interventions have on planning processes within the local context. Interventions, by definition, necessarily involve change and this study is an attempt to understand what the changes are that are likely to occur and whom they affect, in the context of interventions by public agencies in the provision of housing for low-income people. At this point, it seems necessary to explain the three key terms that are used in the study: impact, public interventions, and the local context. Impact is understood as the intended and unintended results of a particular action or policy, in this case related to housing. Public interventions in housing are taken to mean formal, planned interventions in areas of housing and settlement planning

by an agency. The agency may be a governmental one, an authority with statutory powers, a non-governmental organization, or an international aid agency. The type of agency will determine the nature of intervention and the resulting impacts to a great extent. The local context has been defined as an area that can be identified in physical terms of size, boundaries or population size, on which the impact of a particular project or policy is to be felt directly. One of the aims of the study is to arrive at a better understanding of the terms themselves, and redefine them if necessary.

Scope

The scope of the study subject is limited to examining public interventions in low-income housing processes in the context of India. To illustrate the intervention at local contact, the East Calcutta development area and case studies of three settlements within this area are used.

Hypotheses

To provide a framework for the study, the following hypotheses have been proposed and are to be tested to see if they hold true.

1. Public intervention to provide housing (in the form of completed units) has been ineffective or has had limited success in meeting the needs of the low-income groups. Furthermore, it has often resulted in the process of gentrification of an area.

2. Policies of urbanization and housing and the resulting city and national level programs are often in conflict with those of the local area.

3. The success of any housing policy, program or project should firstly be measured in terms of what its impact has been on the local area and only

then in terms of city/national goals and priorities.

The study also looks at how overall context and the local level relate and influence each other, since neither can be taken to be completely independent of the other - the overall determines what happens at the local level but, in turn, the local influences what policies are made in the overall level in the first place.

Methodology

The study looks at case studies at two levels, one related to the local area and the other related to projects formed by a particular kind of intervention or a particular interventionist approach. The first set of three case-studies deal with projects that have evolved from a specific approach adopted by the public agencies, while the next set of case studies are those where the settlements have been initially created by the occupants themselves and the input of the public agency has been non-existent or taken place at a later stage. The case studies are chosen to give a cross-section of:

- (i) type of public agencies involved in the intervention;
- (ii) the level of intervention - varying from none to maximum.

All six case-studies are used to highlight issues that have resulted in specific impacts at the individual case-study level and others which are generalizable and can be compared across case studies. For instance, the issue of security of tenure may have one kind of impact in one case-study and a completely opposite one in the other. The impact of public intervention in one case-study can be judged by looking at the same issues in a case-study where there has been no public intervention. The issues and

impacts that are discussed in the study are generated from the case-studies, and while this helps in focussing the study, it also means that the choice of case-studies has influenced the range of issues and impacts that are discussed, and not all relevant impacts may have been covered.

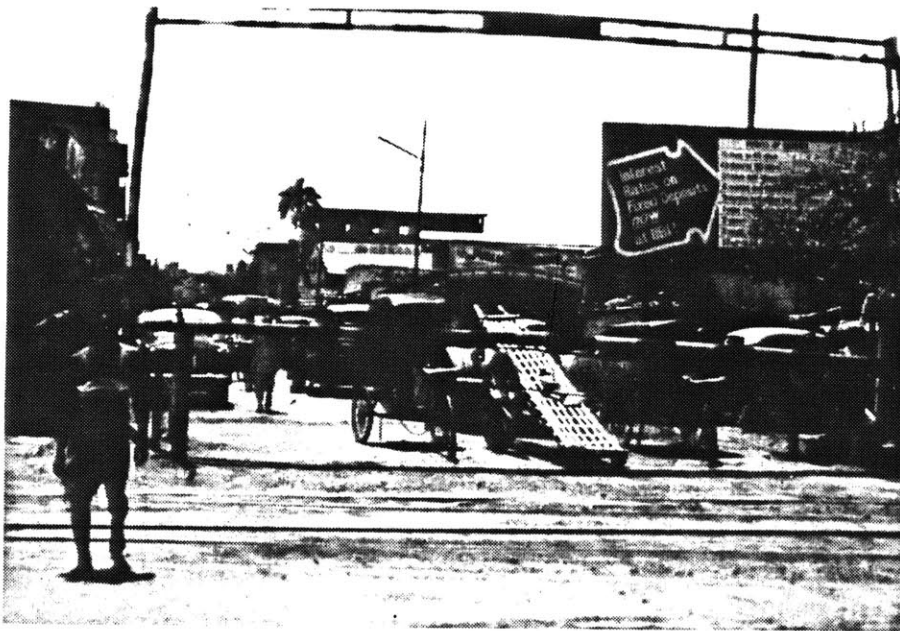
The study is outlined in four parts. The first part discusses the overall context of the topic, where the approaches and programs for housing in India and specifically Calcutta are discussed. The intention is to show that policies are unrealistic in the face of what they have been able to achieve, and how the sectoral approach to housing has influenced the formulation of housing programs without due consideration to issues of affordability and appropriateness. The development policy of East Calcutta goes further in illustrating the almost facile considerations given to how the schemes will affect this predominantly low-income area. It illustrates that even well-meaning interventions by public authorities to provide housing are likely to be unsuccessful as aspects of affordability and locational needs of low-income people are not considered. The case studies presented in this section further elaborate the problems that arise, often caused by factors that are not directly related to housing.

The second part defines the local context, through the documentation of East Calcutta, and discusses what types of public interventions have occurred and are planned within this area. The process of documenting the local context and case-studies (i.e., doing the field work) could be seen as part of the methodology of 'understanding the impact', with the analysis of the information documented being the next stage.

The third part discusses in greater detail about understanding the impact. It does this by drawing out common issues from all the case-studies

that had considerable impact on people's housing conditions and their perceptions about their dwelling environment. The philosophy behind the approach to the housing problem and the level of public intervention is shown to have far-reaching impacts on the project - its design, its implementation and its future.

The last part summarizes the work and ties up the findings from the case-studies to the hypotheses that were put forward initially. It is concluded that the relevance of the local area and its usefulness can only be achieved and maintained by active and continuous involvement of public agencies with local people through better-designed and appropriate administrative structures that facilitate dialogue between the two parties.



PART I - OUTLINING THE OVERALL CONTEXT

Part I discusses the policies and housing programs that have been formulated at the national, city and local level, respectively. It then describes, with the help of three case studies, the issues and impacts that some of the programs have after they are implemented.

1

A REVIEW OF DIFFERENT APPROACHES TO SETTLEMENT PLANNING

Master Planning Approach

This approach to direct and channel urban growth was adopted by many Third World countries during the 1950's and 1960's. It placed emphasis on the physical planning aspects based on the mechanisms of land-use and zoning. It tried to predict what would happen at a future point in time, with its long-range policies based on either achieving this desirable future goal

or developing restrictive legislations to curtail undesirable ones. Thus, emphasis was on the end product rather than the process and reality of achieving it. Instead of working with developmental oriented instruments, it depended on regulatory statutes and laws, which were not always possible to control or impose in the context of developing countries. The plan offered little flexibility to make changes based on feedback.

Often the economic, social and related issues would receive little or no consideration; for example, building new townships without really considering whom they would cater to. It did not deal with aspects of urban development and expansion arising from rapid population growth in cities of the Third World and how the plan would control it. Preparation of the Master Plan was the work of planners of the Planning Department (with or without the aid of a consultant group), who had very little idea of how the plan would be implemented.

So far as planning itself is concerned the issues involved are either thought to be 'too technical' or, more often for a hard-working and hard-pressed group of expert planners, inviting public involvement is only likely to arouse 'a chorus of conflicting opinions and interests' which will either disastrously delay the plan's publication or create a confused and prejudicial atmosphere for its acceptance by the Government. The planners' point of view seems to be that the major role for the public at large is to give the published plan its unqualified and grateful support, and while this question of public acceptance will be borne in mind during the writing of the document (usually in consideration of what is best left unsaid), the responsibility for securing this support is that of 'the government' after the plan's publication. After all, implementation is 'their job'.(1)

Lack of interaction with other agencies and the population to be affected meant that objectives and priorities were likely to be misplaced ones, constraints were not taken into consideration, and they had little or no impact ultimately on urban growth. In fact, many plans never got beyond the drawing board first stage of implementation.

Action Planning

The shift from the land-use oriented Master Plan to action planning took place around the late 1960's. Action planning handled projects with a short-range, action-oriented approach. The projects were selected on the basis of the economic and social benefits that were likely to accrue to the project and the particular sector it was dealing with. Public finance and capacities and roles of relevant public agencies were used to tackle the backlog in housing and urban services. International development agencies have influenced and perpetuated this approach, and their contention was that authorities should aim for immediate results and realistic action. This often became the requirement of international agencies when providing financial or technical aid.

The drawback of this approach was that, in its hurry of implementing projects and "getting things done", the physical development programs were not well-integrated with socio-economic programs. A lack of long-range and area-wide plans lead to projects being piecemeal instead of creating a planned and efficient pattern of development. Often, coordination between activities of different institutions that could avoid overlap of functions and make optimum use of resources was not properly carried out. The drawbacks can be attributed to how the approach was implemented rather than the objectives in themselves.

Strategic Action Planning

This approach to planning is to seek a balance between formulation of long-range strategies versus short-term action projects within this framework. The strategies deal with more than one sector; i.e., they are

cross-sectoral. Programs and projects are placed into a broader context, so even projects that are based on one sector are supplemented by other activities which tackle area-wide and inter-sector urban concerns. For instance, shelter sector projects take employment opportunities into consideration specifically within the project.

The investments by different public agencies have important and extensive interactions between them. The side effects and impacts of one agency in one sector may be the major concern of another sector.

Involvement in one sector of the urban economy often affects the urban area in as many indirect ways as those directly intended. A water project, e.g., is designed mainly to supply water to a certain section of the city. Its indirect effects would include changes in land values that in turn effect the demand for housing and residential location, the demand for infrastructure, and the pattern of transport.(2)

Cost and benefits of a project and those on society as well may vary more than if they were just accountable to one of the sectors. The decision to invest in a particular project can thus be measured against this broader set of implications.

2

HOUSING POLICIES IN INDIA

Introduction

It is not the percentage of the total population living in urban areas³ (23%) but its absolute numbers - 150 million people - that makes urbanization in India a rapidly growing problem. While urban areas are growing faster than the growth in population, the growth of the economic sector has not kept pace, with the result that cities are becoming centres for large masses of underemployed, impoverished people. In the case of Calcutta,

the situation has become so stagnant and the possibility of obtaining a job so remote, that migration into the city has almost come to a standstill in the last two decades. In other areas, second-rank cities are growing faster than the primate cities of the region, a trend that is partly the result of national policy to channel resources and investments into small cities and towns and encourage their growth rather than that of the metropolitan cities. It is envisaged that people will have better opportunities for finding employment, obtaining services and housing and it will be easier for the public authorities to provide them. However, within the existing metropolitan cities, excessive load on services and facilities and a demand for further and improved services continues unabated. One of the areas that suffers from a serious deficit is the housing sector.

Public Sector Inputs in Housing

The estimated housing shortage in India is about five million units; i.e., for 27 million people. It has already been forecast that this deficit cannot be covered within the sixth Five-Year Plan (1980-1985). The objectives for Urban Housing under the sixth Five-Year Plan are to (1) encourage self-help housing, (ii) provide more public sector social housing, and (iii) strengthen institutions like HUDCO for housing by private agencies. While a total of Rs. 94 billion (\$10 billion) is to be set apart for urban housing during this period, only Rs. 13 billion from this will be allocated to the Public Sector under the following programs.

1. Upgrading - This is part of the Basic Needs Program and lays emphasis provision of safe water supply and adequate sanitation.

2. Sites and Services - This is in the form of direct assistance to the Economically Weaker Section, providing low-cost shelter options and essential services, with the EWS getting loans at low-interest and long repayment periods.

3. EWS and LIG Housing - This includes provision of housing units and loans and is principally handled by the Housing and Urban Development Corporation (HUDCO). More than 75% of the HUDCO's loan disbursement is to be made to the EWS group.

HUDCO emphasizes providing housing opportunities for low-income groups through:

- differential interest rate structures - 5% for EWS, 7% for LIG, 9.5% for MIG, and 10% for HIG.
- longer repayment period for EWS - 20 years as compared to 15 years for LIG groups.
- using a sliding scale for loan assistance.

TABLE 1: PUBLIC URBAN HOUSING PROGRAM

PUBLIC SECTOR HOUSING PROGRAMS	BUDGET	BENEFICIARIES	
		Number of Persons	Number of Units
Plan Outlay for Upgrading	Rs. 1.5 billion	10 million	--
Plan Outlay for Sites and Services	Rs. 4.8 billion	9 million	1.6 million
Plan Outlay for EWS and LIG Housing	Rs. 6.0 billion	2 million	0.3 million

Basically, there are two kinds of urban housing programs by the Government of India - non-subsidized and subsidized programs.

The Non-Subsidized Schemes

1. Land Acquisition and Development Scheme - Under this scheme, Housing Boards, City Improvement Trusts can obtain loans for a period of ten years for acquisition of land. This scheme is designed to stabilize land prices, rationalize urban development, and propagate growth of self-contained 'colonies' in accordance with the overall Master Plan.

2. LIG Housing Scheme - Introduced in 1954, this scheme provides long-term loans for people with yearly incomes of less than Rs. 6,000. The loan ceiling is Rs. 18,000, with 7% interest and 15 years' repayment period.

3. MIG Housing Scheme - Provides loans on terms similar to the LIG, with the loan amount commensurate with the yearly incomes of applicants.

Subsidized Housing

This was formulated by the Ministry of Works, Housing and Supply in 1952 and, under it, the Central Government provides finance at 50% loan and 50% subsidy basis.

1. Slum Clearance Improvement Schemes (1956) - This works on the principle of minimum dislocation of slum dwellers, and concentrates on environmental hygiene and essential services rather than construction of structures. The responsibility for implementing these schemes lies with the State Sector, with financial assistance provided by the Central Government in the form of block grants and block loans.

2. Provision by State or Local Government of Open-Development Plots - Skeletal houses (core units); dormitory type of accommodation and tenement blocks. Construction costs and rents are designed to be low - between Rs. 1,800 - 7,000 and Rs. 6 - 40, respectively.

3. Central Schemes for Environmental Improvement in Slum Areas (1962) - Finances are provided to the State Government to improve slums not earmarked for clearance within the next ten years.

All of the above schemes are termed as "urban social housing schemes", and over five *lakh* houses had been constructed by 1975 under this scheme.

Agencies and Their Roles

- At the Federal level, overall allocations are approved by the National Planning Commission and the Ministeries implement the programs, either by making budgetary provisions in the Federal budget, or by recommending such allocation in the respective State Budgets. They prepare the Five-Year Plan and set the policies, including those of housing. These plans make broad recommendations about:

- legislative measures to ensure minimum standards of sanitation and public health;
- enactment of town planning acts;
- acquisition of land for housing of labor, EWS and LIG groups;
- setting up of improvement trusts and other promotional measures for cooperative housing.

- The Ministry of Works and Housing has two line offices - the National Building Organization, and the Town and Country Planning Organization. The former is concerned with development of new and appropriate

building materials and is research-oriented, while the latter is more planning-oriented.

- Government guidelines are translated into programs by the Ministry of Housing, Health, Local Government and Community Development. However, housing and urban development have been treated as social service sectors rather than an important core sector, and are therefore accorded low priority, as is evident from the budget amount.

- Most cities have their individual municipal Corporations, Improvement Trusts, Development Authorities, Housing Boards and Slum Clearance or Improvement Boards, all of whom deal with the urban poor. Many of them are statutory agencies with legal powers to plan, acquire land and develop new towns. However, City Municipalities who operate under laws made by the State legislature perform more maintenance and obligatory functions than to plan for development. This is partly because of lack of finances and partly because they are superceded by the other "specially created" agencies who consider their presence a hindrance rather than a help and, so, their role at the decision-making stage becomes marginal. For instance, in the *Bustee Improvement Program* of the CMDA, the local municipality has been delegated the responsibility of maintenance of services collection of charges, for which it has inadequate resources and staff, which has led to serious problems of maintenance expenditures and, ultimately, the effectiveness of the program.

Financing bodies for housing and urban development are limited in number. One of the successful ones has been HUDCO, the Federal-level financial institution set up in 1970. It has sanctioned over 1,500 projects in 16 States in India and has been able to provide assistance for 10.66 *lakh*

houses (9.4 lakhs for EWS) within this. The fact that it has used only 53% of its available budget indicates that lack of adequate institutions and mechanisms by which funds can reach the needy is more of an issue than limited finances.

The other financing bodies are nationalized banks and the Life Insurance Corporation of India, both of whom are out of the reach of the poorest because of their policies and limited programs for the low-income groups.

TABLE 2: SOCIAL HOUSING IN INDIA

Scheme	Dwelling units 30th June, 1975
A : State Sector	
1. Integrated Subsidized Housing Scheme for Industrial Workers and Economically Weaker Sections of the Community	1,82,233
2. Low Income Group Housing Scheme	2,44,009
3. Middle Income Group Housing Scheme	34,322
4. Rental Housing Scheme for State Government Employees	23,701
5. Land Acquisition and Development Scheme, Land Acquired, Land Developed.	26,928
6. Slum Clearance/Improvement Scheme	95,812
7. Subsidized Housing Scheme for Plantation Workers	4,085
B : Central Sector	
8. (a) Expenditure incurred on Central Scheme for Environmental Improvement in Slum areas	Rs. 164.9 million
(b) Projects sanctioned	Rs. 246.0 „
9. Jhuggi and Jhonpri Removal Scheme (Plots/Tenements)	59.048 (September, 1975)

Source: Ministry of Works, Housing and Urban Development, December 1975.

3

DEVELOPMENT PLANNING IN CALCUTTA

Introduction

The Census of India of 1971 indicated the Calcutta Metropolitan District covering an area of 1,425 sq. kms. (550 sq. miles) with a population of 8.3 million. The Metropolitan District consists of 35 municipalities, 2 corporations, and 64 non-municipal urban areas. The total housing stock is 1.6 million units, of which a third are '*kutcha*' housing a population of 2.5 million people living in slums. Only 11% and 15% of the houses have

separate toilets and individual water taps, respectively. The drainage and sewer waterworks were laid in the central city in the 1900's and now cater to three times the area and five times the population they were designed for.

The responsibilities for defining detailed policies and strategies for urban development lie with the State Government, with the Central Government playing a small role through providing overall guidelines. The Basic Development Plan for the Calcutta Metropolitan District was drawn to

. . . set forth an integrated development perspective for the metropolis and the region, focussing the urgent requirements for planned growth through an 'immediate action program'.(4)

It includes plans for housing and slum improvement, industrial and commercial area development and a Master Plan for water supply, sewerage and drainage.

The Master Plan for Housing, 1961-1986

This Plan takes into consideration the recommendations made earlier in the Basic Development Plan and other studies. Housing needs are estimated to be 1.3 million new units by 1986 - 0.2 million to replace the present dilapidated stock and 1.1 million to accommodate the growth in population from 1961-1986. This works out to an average annual requirement of 65,000 units over a 20 year period.

Housing Types and Programs

The following schemes operate within the CMD Boundary, and are by and large based on the lines of 'social housing' programs developed at the national level.

1. Integrated Subsidized Housing Scheme for Industrial Workers and Economically Weaker Section of the Community (Social Housing):

This caters to the needs of families in the EWS category; i.e., earning less than Rs. 350 a month (\$35). The cost ceiling of such housing is Rs. 8,000 - Rs. 10,000 for a two-room unit in multi-storied tenements with a rent of Rs. 36 per month. The housing may be provided by the State Government, Statutory Housing Board, Industrial Employers or Registered Cooperative of Industrial Workers. If the project is implemented by Government Departments, a 50% loan and a 50% subsidy is provided, while a 65% loan and a 25% capital grant is provided in the case of employer-provided or cooperative housing.

2. Low Income Group Housing Scheme:

Loans are granted by the State Government in two categories:

(i) People with yearly incomes between Rs. 3,000 - 7,200 will be eligible for a loan of 80% of construction costs with a maximum of Rs. 12,500. The restriction on floor area is 400 sq. ft. minimum and 1,200 sq. ft. maximum.

(ii) Families with yearly incomes of less than Rs. 3,000 will be eligible for a loan for the entire cost of construction, 25% of which is given as a subsidy.

3. Slum Clearance and Improvement Schemes:

Provides shelter or developed land and finance to displaced persons in the form of a loan (50%) and a 37% capital grant. Two-roomed units are provided in some cases at a rent of Rs. 35 per month, for slum-dwellers

with maximum income of Rs. 175 per month. When land is available, plots or minimal housing is provided.

4. Middle Income Group Housing:

Provides loans for house construction to persons with yearly incomes of Rs. 7,200 - 15,000. The ceiling cost of the land and construction is Rs. 35,000.

5. Rental Housing for State Government Employees:

Rental flats are built for State Government Employees with a 20 year loan from the Life Insurance Corporation of India.

6. Land Acquisition and Development Scheme:

Land development under this scheme can be sold on cost basis to individual cooperative societies and institutions and also utilized for private construction. It is financed through loans from LIC and implemented by the Housing Directorate.

The following is a review of the prototypes for housing developed by the CMPO for areas in and around the city.

1. Basic Economy House - It can be built in new areas for the LIG and resettlement of slum dwellers. Houses or construction of a sanitary core and sewerage connection will be provided on one *cottah* plots. The unit is a two-room, kitchen and store, and is built with brick piers and walls and a tile roof.

2. Work-Cum-Living Centres - They provide housing and work places for the slum dweller, and facilities for small industries and shops. The sale

of commercial area within the settlement is expected to recover to a large extent the project costs, and the rents charged to the slum dwellers can be low (i.e., they are cross-subsidized).

3. Dormitory for Unattached Adults - A considerable percentage of the city's population are single migrants from the neighboring States, and their housing needs are presently met through rooming houses in *Bustees* or rooms shared in shifts by groups of them. The plan is to provide dormitory-type halls or double-seater rooms which can be used for sleeping during the night. The ground floor can be used for commercial purposes during the day-time to recover part of the project costs.

4. Row Housing - It is seen as an economic solution for low-income people, and plots of 1 - 1.5 *cottahs* are provided, while semi-detached housing or individual plots are seen to be more appropriate for the middle-income groups.

The Bustee Improvement Program

Political instability during the 1960's had led to a decline in public investments and further deterioration in housing conditions. In 1970-71, a four-year package of schemes was arranged and the Government of India arranged for Rs. 150 *crores*; special taxes, loans and grants were set up, and a new agency, the Calcutta Metropolitan Development Authority (CMDA) was formulated to administer the development fund. One of its major programs in the housing sector was the *Bustee* Improvement Program, where the *Bustees* were to be improved through the provision of infrastructure and services (see Table on following page).

TABLE 3: CAPITAL EXPENDITURE ON MAJOR URBAN SERVICES
THROUGH CMDA - 1970-71 TO 1974-75

(Rs. Million)

Sections	Total	%	1970-71	1971-72	1972-73	1973-74	1974-75
Water Supply	223.60	(15.78)	10.04	56.49	52.41	36.37	68.29
Sewerage and Drainage	333.58	(23.54)	31.25	81.44	105.41	75.64	39.64
Traffic and Transport	413.70	(29.19)	30.56	92.96	115.86	101.43	72.89
Housing	110.53	(7.80)	2.18	28.58	29.11	28.45	22.21
Bustee Improvement	124.14	(8.76)	2.11	35.18	41.78	27.05	18.00
New Town and Area Development	4.81	(0.34)	—	—	—	—	4.81
Local Roads and Drains	86.22	(6.08)	—	—	69.74	—	16.48
Garbage Disposal	23.51	(1.66)	11.23	5.24	3.18	2.29	1.57
Environmental Hygiene	7.90	(0.55)	—	0.78	2.22	1.58	3.32
Special Projects	89.34	(6.30)	0.33	13.19	21.71	43.36	10.75
Gas Supply			0.33	0.70	2.11	3.07	—
Health Services			—	11.52	18.13	36.67	—
Primary Schools			—	0.35	0.53	2.12	4.09
Parks & Playgrounds			—	0.62	0.94	1.50	1.85
Area Development			—	—	—	—	4.81
	1417.31	(100.00)	87.70	313.86	441.62	316.17	257.96

Out of the 100 wards of the city, 99 contain *Bustees*. They cover a total of 3.5 sq. miles out of 50 sq. miles of Calcutta and Howrah, with a total of 850,000 people living in them. *Bustees* are based on a three-tiered ownership system where landowners leased out their land to middlemen called *thika tenants*, who in turn built huts and rented them out to families. Each hutment would be occupied by a number of families, leading to extremely high densities and low environmental quality. Though the program does not deal with issues changing this peculiar ownership pattern and improving the houses, it is aware that these need to be addressed since they have an impact on how this present program is perceived and implemented.

The *Bustee Improvement Program* was initiated

- to improve living conditions of people and to control diseases.

- to provide an interim solution to the total clearance of *Bustees* and rehousing the population in better dwellings.
- to ensure that costs of improvement were low and financially feasible with the budgets and resources available.
- to ensure that the program would help other citizens apart from the *Bustee* dwellers by, e.g., removal of health and fire hazards.

Bustee improvement was to be attained by providing basic amenities of drinking water, toilets, improved sanitation, to substantially improve the environmental conditions of such settlements. Some of the negative implications of the Slum Improvement in *Bustees* are:

- provision of amenities will increase rents and lead to higher densities as co-shares of units increase, and push out the lowest income groups who are unable to pay the increased rents.
- as land values increase to reflect its increased income earning potential, any future plans to clear the slums will have to deal with huge amounts of money involved in compensation.
- since the dwellings are not directly covered by the improvement, and the legal ownership structure within the *Bustee* creates no incentive for the hutowner to maintain dwellings, the problems of inadequate ventilation and substandard living conditions remain unresolved.

TABLE 4: INFRASTRUCTURE INSTALLED DURING THE BUSTEE IMPROVEMENT PROGRAM

30,000 nos.	Sanitary latrines installed
12,000 nos.	Water connections and bathing platforms built
7,00,000 sq. mts.	Paved pathways constructed
6,00,000 mts.	Sewer and underground drainage laid



It was assumed that the proposed improvements costs would be around Rs. 100 per head, which would require Rs. 100 million for the program. The Government of India provided Rs. 80 million as a grant. The final per capita cost turned out to be Rs. 150 - 200 per head. It is supposed to be the largest slum improvement program in the world.

The problems that have been identified with the program are those of management and maintenance. Expenditure for maintenance is expected to be Rs. 40 million for 1980-81 and the current taxation and accounting for civic services are nowhere near meeting this bill. The continuance and success of the program and CMDA will depend on developing an organizational framework that will sustain the improvements that have been achieved, and find means to lower costs of maintenance to the public agency.

TABLE 5: FOURTH PLAN CONSTRUCTION PROGRAM

ITEM	HOUSING UNITS				
	Slum & Weaker Section	Low Income Group	Middle Income Group	High Income Group	
1. Open Plot Development	5000	2000	1000	1000	
2. Economy Settlement Housing (Basic Housing Scheme)	10,000	—	—	—	
3. Skeletal Housing	12,000	—	—	—	
4. Night Shelter for pavement dwellers	1000	—	—	—	
5. Dormitory/Hostel for Unattached :					
a) Females	—	1500	—	—	
b) Males	—	5000	—	—	
6. Hire Purchase, Housing Scheme	—	—	1500	1000	
7. Industrial & Plantation Labourers	4000	2000	—	—	
8. Slum Modernization Scheme	24,000 *	—	—	—	
9. Slum Improvement Scheme	1,20,090 *	—	—	—	
10. Night Shelter for casual visitors	500	—	—	—	
11. State Govt., Central Govt., Semi-Govt. or Limited Co. Staff Housing Scheme	3000	1750	750	—	
12. Low Income Group Housing	—	2000	—	—	
13. Middle Income Group Housing	—	—	1500	—	
14. Slum & Economically Weaker Section Housing	4000	—	—	—	
	Total :	39,500	14,250	4,750	2,000
	Total No. of Housing :				60,500

* This is not included in the housing units to be built.

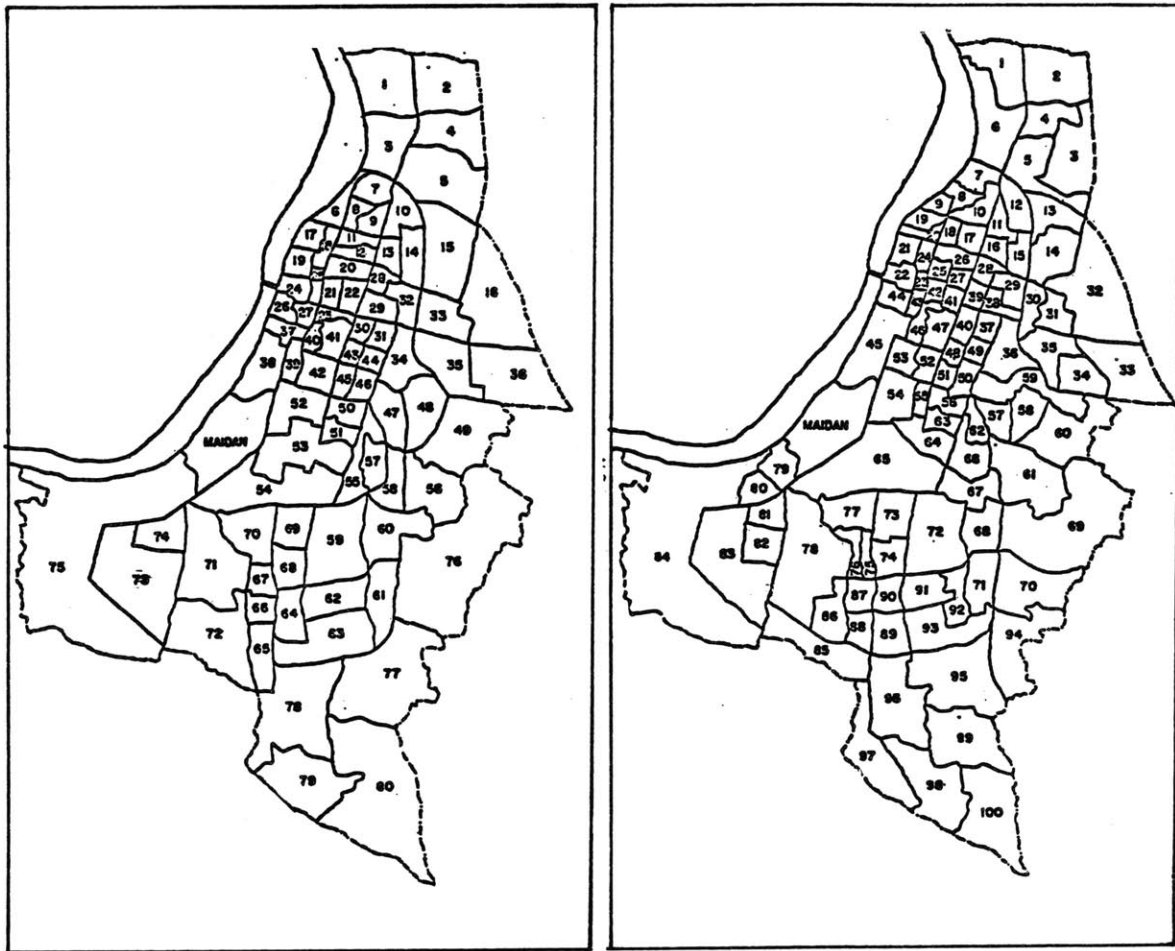


FIG. 3 - MAPS SHOWING CHANGE IN CITY WARDS - 1961 AND 1971

The following organizations have been influential in developing and implementing many of the housing programs that have been planned for Calcutta. Their organizational framework and the relationship between agencies is discussed.

The Calcutta Corporation

As a body responsible for the civic administration of the city, the Corporation has had more failures than successes. The major reason for this has been its traditional role as a political platform rather than an effective implementing agency, since the time of the British. Many

national leaders opted to become mayors of Calcutta Corporation to organize and extend the influence of nationalist organization. To this day it continues to be a political forum, either supporting the government when the same political party rules both, and in opposition when the situation changes.

The Calcutta Municipal Corporation has the responsibilities of construction maintenance of roads and public places, provision of gardens and parks, improving and cleaning of *Bustees*, etc., all of which it carried out very ineffectively. In fact, the formation of special agencies like the CMPO and CMDA are the result of the parochialism and inertia of the Calcutta Municipal Corporation.

Calcutta Improvement Trust (CIT)

This Trust was formed by an act of the Government in 1911 to deal with clearing of congested and unsanitary areas. Its specified tasks were to open up congested areas, provide open space for recreation, widen streets, etc. CIT was partly funded from a number of taxes and grants, a fixed sum from the Calcutta Corporation, income from its properties and investments, sales proceeds from surplus land and betterment fees, and periodic loans from the government. It has a Board of Trustees of 11 members including the Commissioner of Calcutta Corporation. CIT undertakes four types of projects on its own or Calcutta Corporation's initiative. These are: the general improvement scheme, street scheme, the housing accommodation scheme, and the rehousing schemes.

There is a certain amount of hostility between the Calcutta Corporation and the CIT, since the Trust undertakes improvement functions that constitute

a rival authority to the Corporation and pose a threat to their interests.

Whenever old localities are redeveloped, then rich non-Bengali businessmen purchase land along the new traffic arteries and build many-storied structures. The original resident Bengali families are moving out to give place to the new settlers, so much so that, as in the case of the central business district, only a small fraction of the original core remains, maintaining an oyster-like existence.(5)

While CIT has been successful in some areas, it has led to the problem of class segregation by auctioning improved areas to the highest bidders. They have taken over the role of private developers in some ways. Their schemes have taken years to be implemented, allowing for soaring land values and speculation of areas surrounding the improved areas. Many of the housing schemes to rehouse low-income people displaced by the improvement schemes have been taken over by middle-income families. After the formation of CMDA in 1970, the CIT has become a line agency for the CMDA plan, and is financially dependent on CMDA for executing its ongoing projects and, thus, is subverted by the CMDA.

Calcutta Metropolitan Planning Organization (CMPO)

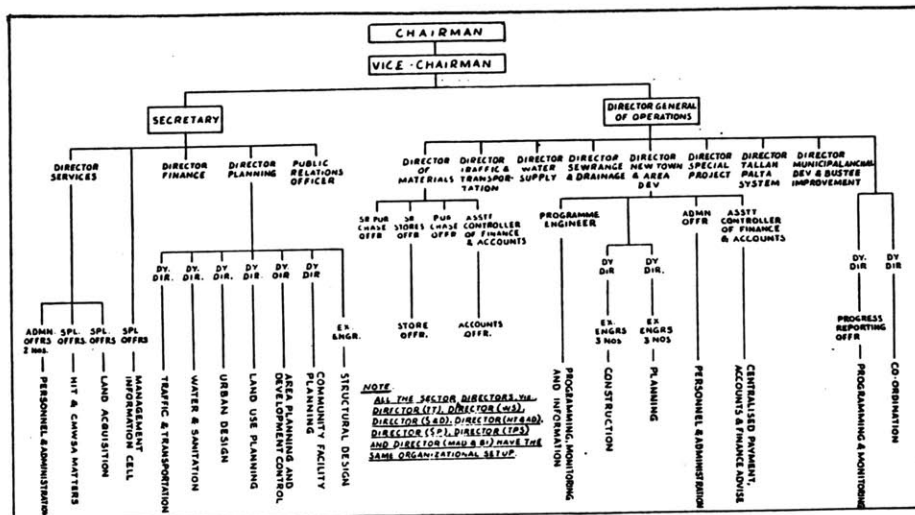
This organization came into existence in 1961 to monitor the development of the Calcutta Metropolitan area according to the Basic Development Plan. It was a directorate under the Development and Planning Department of the Government of West Bengal. It dealt with policy planning and a general plan for Calcutta and Howrah and the Transportation Plan for the period of 1966-1986. The role of the CMPO as a planning body was superseded in 1977 by CMDA.

Calcutta Metropolitan Development Authority (CMDA)

Created in 1970, this is an umbrella organization which coordinates the activities of CIT and CMPO and other agencies like the Calcutta Metropolitan Water and Sanitation Authority. It is vested with the authority to plan, supervise and execute programs of development in the CMD, with the Chief Minister of West Bengal as its Chairman. CMDA employs close to 4,000 persons, has its own cell for execution of plans and also to supervise the works of other agencies as road repairs, traffic improvements, water supply and drainage renewal, etc.

CMDA has been aided by financial and technical assistance from the World Bank and the Ford Foundation. The Calcutta Urban Development Project and Transportation Project were initiated in 1974 and 1980, respectively, with \$143 million credit from the World Bank. This agency has taken a positive approach in areas of slum improvement and formed a separate Bustee Improvement Program within which they coordinate upgrading work, laying infrastructure, providing facilities like health education, etc.

TABLE 6: CHART OF ORGANIZATIONAL STRUCTURE OF CMDA



4

DEVELOPMENT PLAN FOR EAST CALCUTTA

For the illustration of a specific area within Calcutta, the East Calcutta Development Project will be discussed, with special emphasis on the housing programs that are included in the Action Plan.

The Choice of East Calcutta for Area Development

East Calcutta represents what the urban development authorities feel are the characteristics of urbanization at the city fringe - a disorderly and uncontrolled development pattern. It is further compounded by a large population of the urban poor who have either been pushed out of the city

or are recent migrants who are attempting to gain a foothold in the urban ways of working and living. This development process is seen to encourage urban sprawl, making the work of proper development authorities in laying urban infrastructure and services extremely difficult to render. The location of East Calcutta in relation to the Central Business District (CBD) has virtually guaranteed that it will be affected by urbanization and city expansion in the future, and has enhanced this area's potential for absorbing many of the functions that the overcrowded city serves.

In addition to its urbanization potential, East Calcutta offers a major resource for development - vacant land. There are vast pockets of vacant and underutilized land within East Calcutta. Within the entire planning area, 67% of the land consists of vacant land, agricultural land and water bodies, and 33% of the land is developed. The fact that more than 81% of the developed land consists of residential use indicates a shortage of roads and community facilities and a demand for opening up more areas for housing. A drainage project to relieve the area of its waterlogging problem and the proposed Eastern Metropolitan Bypass scheme will greatly increase the development potential of the area, and the public authorities plan to utilize this for the purpose of social development - building housing and serviced lots for low-income and EWS groups.

East Calcutta was neglected up to now because of its drainage and waterlogging problems and its inaccessibility due to the rail tracks which separated it from the main city. It took on a completely different dimension once a major road connecting the north of the city to the south was planned to be located at its eastern fringe, thus bypassing the crowded city. The area began being viewed as part of the city and it developed

sufficient potential as an area which could be used to reduce the pressure of housing and industry within the crowded city.

Emphasis on Development Strategy and Planning

The East Calcutta Planning area has been defined as the area covering seven Calcutta Corporation wards in part or full (Wards Nos. 58, 59, 60, 61, 69, 70, 94), five non-municipal urban units, and some rural *mouzas*. The planning area is about 8,210 acres, out of which 3,130 acres are with Calcutta Corporation, 2,463 with non-municipal urban units, and 2,617 acres with rural *mouzas*.

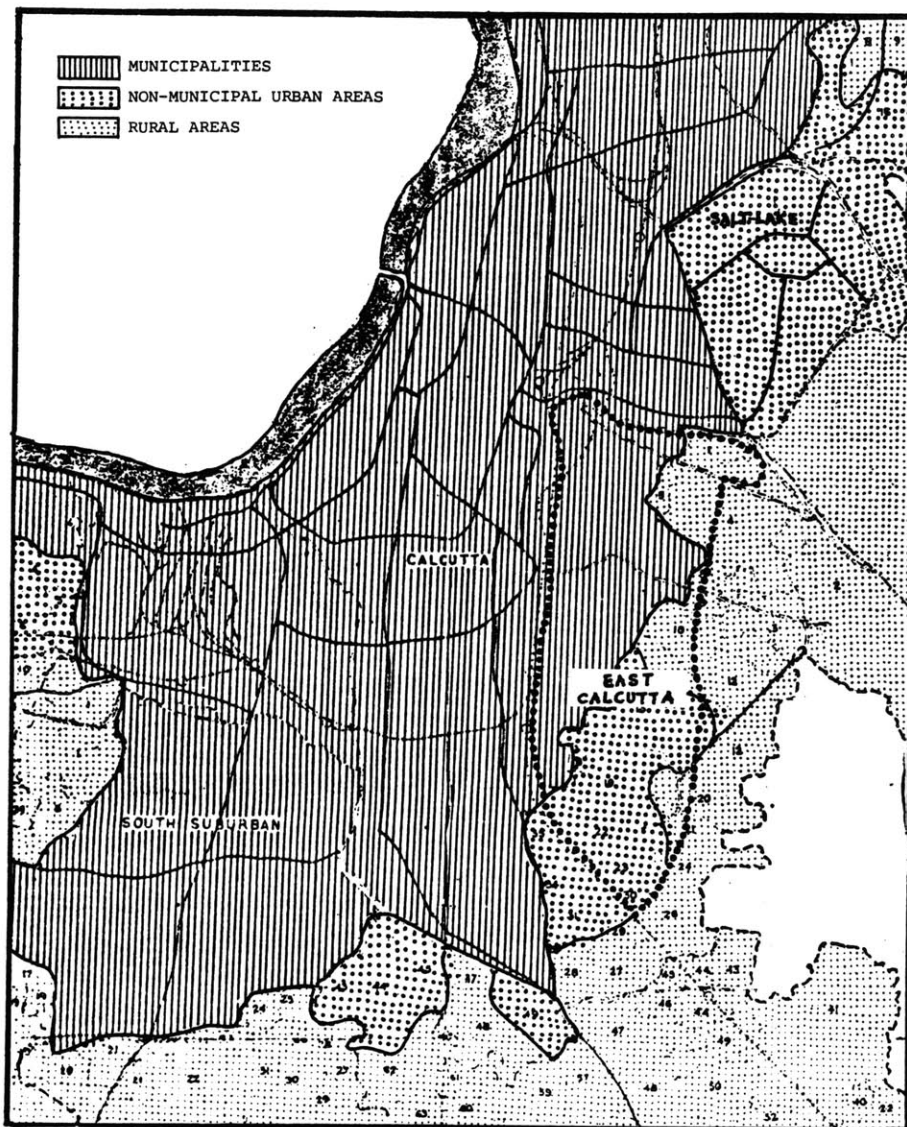
The development strategy has been to take areas which are already occupied and those that are predominantly vacant both into consideration. Area improvement of the already built-up part of East Calcutta would be combined with the new area development for the latter. The Plan also sees this area acting as the urban-rural interface of the city, an issue that should be addressed specifically through development of appropriate land-uses and shelter provisions.

The need for coordination of the new development with what is existing has been clearly stated, with special consideration for the low-income people for whom East Calcutta has been a traditional homeground.

Present Land-Uses

The area, having been outside the Calcutta Corporation jurisdiction till recently, has no regular pattern of land-uses. The northern part has a predominance of leather and rubber industries and *Bustees* to house the working population. The central zone has commercial and residential areas

FIG. 4 - MAP SHOWING EAST CALCUTTA PLANNING AREA,
MUNICIPAL AND NON-MUNICIPAL AREAS



scattered within it, with recent concentration of potteries, engineering and other small and medium industries along the eastern side of the railway tracks. The southern part houses a large portion of the middle-class refugees who came here after the Partition, and has dispersed commercial land-uses. Commercial activities tend to exist along the major mass transportation routes and near railway crossings and railway stations.

Three major roads, two of them running east-west and one running north-south, are metalled and provide transportation connections for buses, cycle rickshaws, as well as have open-air markets at road junctions. Connections to the city centre are provided through a few bus routes, and the suburban railways. Piped water supply is available only to areas within the Calcutta Corporation, with the remaining areas having no public source of safe drinking water. Sewerage system does not exist, and individual septic tanks and service privies are used instead. Though there are electric sub-stations and the area is within the town district of Calcutta Telephones, both electricity and telephones are exceptional rather than the rule even in middle-income residential areas, except in the central and commercial areas. The present development plans include schemes for improved water supply, drainage, sewerage, and access roads within the area.

The development potential of the area has been due to the following factors:

1. Proximity of the area to the metropolitan centre and to some of the existing and proposed major facilities centres in adjoining areas.
2. The area already has a high rate of growth in the last ten years. Development of adequate infrastructure would help serve the people who are already living there as well as open up new areas.

3. Pressure of mass transportation facilities on the eastern and western boundaries of the area could help connect the area to different parts of the central city and the Metropolitan District.

4. Many of the industries located here generate employment at the household level (e.g., tanneries induce household industries like shoe-making and leather handicrafts), providing jobs to all members of the household.

5. Availability of large areas of vacant land at prices extremely low compared to land prices in other cities in India for land in comparative proximity to city centre.

The Objectives of the Development Plan

- Initiate the process of organized change to the total area, keeping in mind that settlement patterns should be well integrated with the existing developed areas.

- In the context of the existing development, to guide, control and arrest further deterioration and provide better and improved roads, utilities, open spaces, marketplaces, etc.

- Required facilities which cannot be accommodated within existing areas should be provided for within adjoining new area development.

- Open up presently inaccessible pockets of vacant land within the already developed areas.

- Relocation and organization of some non-conforming uses (e.g., tanneries, dairies, washing ponds, etc.) to appropriate locations in and around the planning area.

- Increase employment opportunities through the reorganization of areas with predominantly industrial use: allocation of new areas for small-scale industries and provision of work-cum-living centres.

- Evolve an arterial road network which connects this area to the CBD and other employment areas around it. It will also act as a connector within the East Calcutta area by providing better transportation routes.

- Development of residential area for middle-income and low-income groups except for certain areas where land could be sold to higher income groups to subsidize other development.

- Initiate rural-urban continuum through the creation of "service villages" in the periphery of the new settlement areas (eastern boundaries of the Project Area) for washermen, milkmen, etc.

The Development Strategy for the Developed Area

The ad-hoc development of the area and the resulting road-network have created problems of laying services and of accessibility to various inner pockets within it. The construction of the E. M. Bypass and its connector roads will serve the existing areas, while a secondary network of roads will reach existing inaccessible areas for building community facilities or providing open spaces.

The activities that are felt to be harmful to the people through their continued presence in the area will be relocated elsewhere. Thus, the land-use of the area will be reorganized and the environment of the area is expected to improve.

The Development Strategy for the New Area

1. It will mostly be developed as a residential area for the poorer and middle-income groups; provide the facilities which the already developed area needs but cannot accommodate; and rehouse certain industries from the existing areas and provide plots for new ones.

2. Land beyond the E. M. Bypass will be used to meet the deficit of major recreational areas in the city, by forming a green belt with lakes from soil dug for land filling.

The scope of the Plan has been restricted to suggestions on locating the predominant land uses over the area and setting recommended guidelines of major and arterial roads, which extend beyond the planning area, integrating it with adjoining areas. Hence this plan should not be evaluated on the basis of an isolated urban development but as a logical extension of the Eastern Part of the metropolitan city core of Calcutta.(6)

The two major aspects of the development strategy are a recommended (i) land-use pattern and a (ii) transportation network which will support this land-use pattern.

The Plans for the Residential Areas

They comprise 876 acres; i.e., 45% of the area within the development planning area. Residential areas will be planned with primary schools, and local centres located at convenient distances. Larger plots will face the road and the road network will link many such blocks together, with playgrounds and parks in between. Tanks and water bodies can be retained as part of organized open spaces, for washermen and for fishery purposes which have an economic value. Vacant areas which are at present predominantly agricultural land will be used after being filled in for residential construction.



FIG. 5 - MAP OF PROPOSED ACTION AREA PLAN FOR EAST CALCUTTA SHOWING THE DIFFERENCE IN TYPE OF DEVELOPMENT PLANNED ON EITHER SIDE OF E. M. BYPASS ROAD

FIG. 6 - TYPICAL LAYOUT OF RESIDENTIAL BLOCK WITH PLOT DEVELOPMENT

LAND USE	%	Number of Plots	688
Residential Plots	56	Number of Flats	
Residential Flats	4	in 4-storey Walk-ups	236
Semi-public Spaces	4	Number of Flats	
Roads	16	in 10-storey High-rise	240
Open Spaces	20		



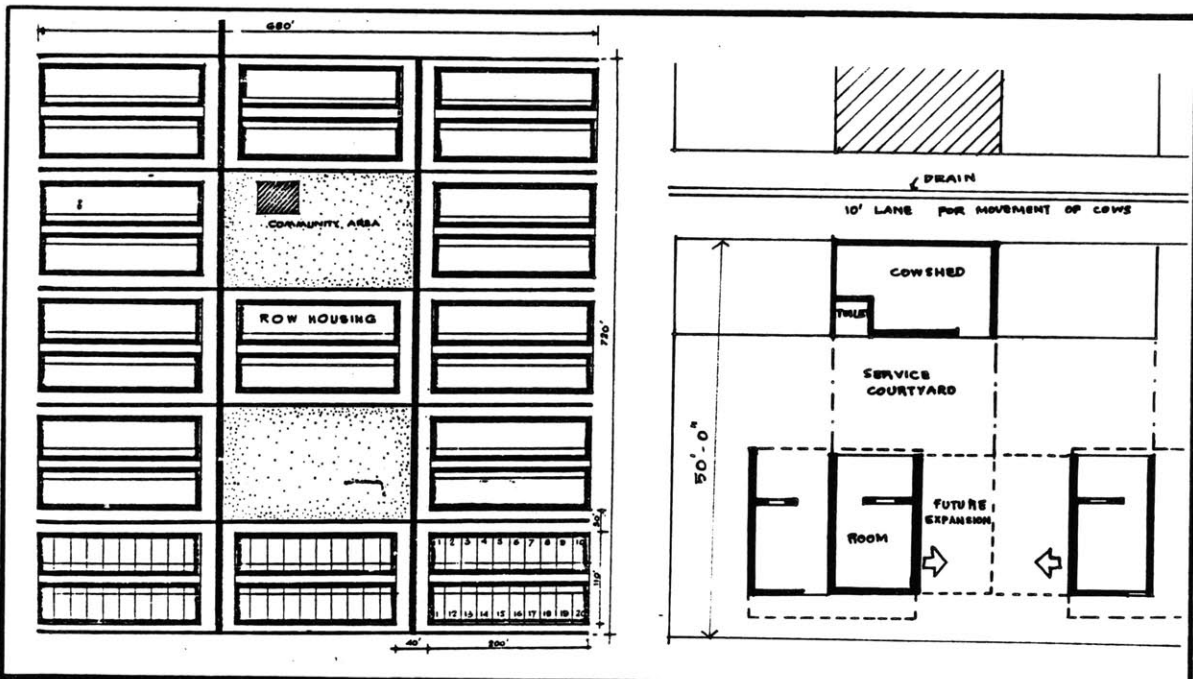
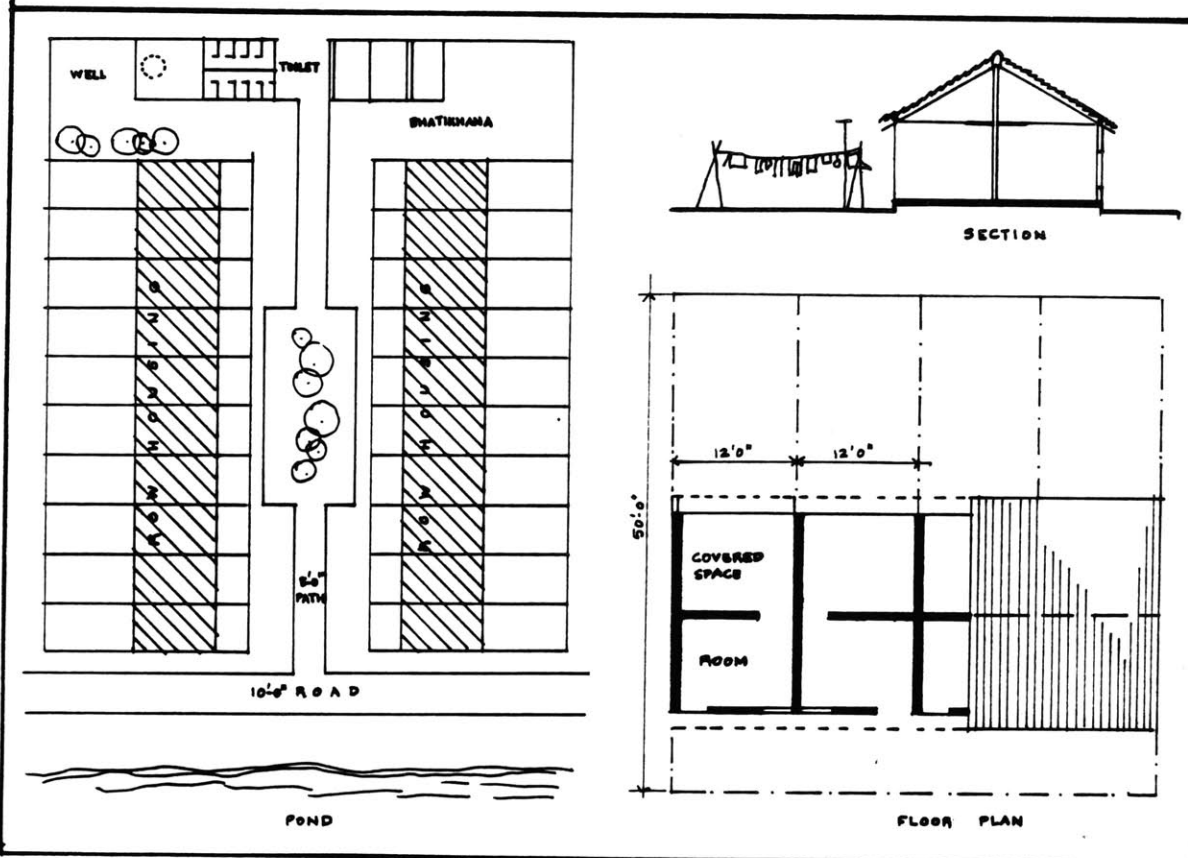


FIG. 7 - SITE AND UNIT LAYOUTS OF WASHERMEN AND MILKMEN RESETTLEMENT SCHEMES



Located close to the industrial belt (i.e., near potential workplaces) are the EWS housing, work-cum-living centres, and rehabilitation sites in the form of site and service plots.

The water bodies should be discontinued to provide access for the service villages on the other side (i.e., of the E. M. Bypass) and leave provision for extension of the metropolis beyond it in the distant future in case the situation and technological advancement demand it. However, in the present context all efforts and legal measures should be taken to contain the urban area within the Eastern Metropolitan Bypass.(7)

Housing Types

The Action Plan identifies the area for new settlement of about 2,000 acres, which is bounded by E. M. Bypass in the east and G. K. Road in the west. Its development will be phased in three parts. The area will contain residential, industrial, community facilities and public open spaces.

Residential development is of three types: Individual plot, block allotments, and work-cum-living areas. A block of 60-70 acres has been developed with a combination of varying plot and block types and two types of residential blocks have evolved - one with predominantly plot development and the other one with group housing.

Residential housing by the E. M. Bypass has been conceived as an ideal location for multi-storied group housing purpose. The high-rise building blocks in this sector would form an interesting urban-scape from the E. M. Bypass. Moreover, the high-rise blocks would overlook towards the extended green beyond the E. M. Bypass.(8)

Service Villages

The concept of service village is based on locating certain essential services like dairies, washermen's colonies in the proximity, but not

within the urban area itself. The dairies are considered to create unhygienic conditions and drainage problems with animal waste and fodder. Washermen's activities are not harmful healthwise, but use up a large amount of potentially developable land.

The service villages will be provided with a paved access road, tube-wells for drinking water and public toilets. The costs can be offset by the profits from the urban land reclaimed by this move. Layouts for those settlements have one-room units costing Rs. 6,000 (\$600) and the Rs. 30 monthly rate would probably be affordable by most of them (according to CMDA's calculation).

Service village is essentially aimed at rehabilitating various occupation groups of people who provide essential services to the city, but the land-uses generated by their activity are not compatible to urban uses in general.(9)

One hundred forty acres (16% of planned residential area) is allocated for industrial housing and EWS group to be located near industrial areas. Work-cum-living centres are also to be part of the scheme in view of many people pursuing trades like pottery, shoe-making, smithy, etc. within their houses.

Work-Cum-Living Areas

The intention of this scheme is to provide residential facilities next to the work areas through site and services plots. Locating there near to industrial site will provide access to employment, raw materials and the work centres would be supported by these industries, while reducing transportation costs and commuting time of the household. In the case of the washermen villages, the plan has been drawn on "traditional lines":

As earlier indicated, recognising the prohibitive cost of providing fully modern facilities, it has been decided to achieve a solution in traditional lines. . . . Since these areas are expected to be developed in traditional lines, the facilities of running water may not be provided.(9)

The work areas are to be developed in a traditional manner for the time being with flexibility for future modernization with minimum investment. The cost per family works out to Rs. 6570 (\$675) including housing. The residential unit consists of a 12' X 10' room with a multicovered space of 250 sq. ft. and common toilet facilities. The cost of construction of the unit is Rs. 11/sq. ft. and a rent of Rs. 30 per month is to be charged for the unit and work area.

In the case of dairies, the idea is to create community cattle sheds, so that each village of 130 acres can house 10,000 cattle, with living areas for the cattle-owners and the milkmen provided nearby. The rehabilitation of villagers who are affected by the new urban settlement programs would be done through allocation of 600 sq. ft. land within a sites and services scheme, and about 2,000 families will be served under this program.

TABLE 7: RENTS PAID BY DIFFERENT INCOME GROUPS

Monthly income levels of families (In Rs.)	No. of sample renter families	Average monthly income per renter family (In Rs.)	Average rent and taxes paid per month per renter family (In Rs.)	Average rent and taxes paid per room (In Rs.)	Rent and Taxes paid as percentage to total income
1	2	3	4	5	6
1-100	362	79.61	12.98	12.74	16.30
101-200	558	154.64	21.40	18.59	13.24
210-350	437	276.88	40.02	25.22	14.45
351-700	388	503.25	66.83	29.94	13.28
700-1200	143	945.16	120.91	41.61	12.79
1200-above	91	2354.29	243.87	64.18	10.36

5

SUMMARY OF POLICY IMPLICATIONS

The preceding section discussed the development of housing policies and programs at the national, city and local level successively. The inputs that the public sector felt it should provide are summarized below.

- Make available developed land for low- and middle-income families.
- Proper utilization of government-owned land and developed land for intensive housing activity.

- Provision of cheap land for private investment in housing; e.g., to cooperative societies.

- Secure funds from housing finance institution or international aid agencies and make them available through different programs to low-income groups; e.g., *Bustee Improvement*, construction loans, etc.

- Stimulate private sector investment by providing better facilities of loans, building materials to private land developers and contractors, and opening up new areas for housing by providing basic infrastructure and roads.

- Adopt a policy of retention and improvement of existing housing stock and settlement as in the case of slums.

However, when policies or recommendations are compared to how many of the programs are really implemented, and what success they have had, one can point out many disparities.

1. The first observation is that the approach to the process of planning has tended to remain one of the 'Master-Plan' concept of dealing with an area or city. Organized land-use plans for an area are drawn up, based on survey of existing conditions and desired program objectives, but this does not always conform to what is ultimately implemented. The example of East Calcutta Development Plan illustrates how "non-conforming uses" are dealt with, and how the impact of laying a major road in an undeveloped area is not given full consideration. This approach is partly due to the existence of a large number of agencies who work in the same area, on different but interrelated functions, with little coordination between them.

The CMDA structure follows the general government format of identifying relatively autonomous departments to take charge of what are seen as distinct functional areas. This principle of differentiation with respect to activities is paramount; workable structural formats for integration of different activities is typically lacking.(10)

2. The internal organization of the agencies influences the manner in which programs are formulated and carried out. If the financial and administrative aspects of one agency partly depends on another (e.g., the CIT and Calcutta Corporation), the collaboration may restrict the effectiveness and power of the dependent agency. The existence of many departments within a large agency can lead to rivalry, at the cost of the work to be carried out by them. It may also occur that there is minimal interaction between those who implement the project and the field and those who make decisions within the organization.

In case of CMDA not only is the function of location of the executing unit of very limited importance, but the nature of municipal engineering makes a high degree of coordination between departments and organizations and the consequences dependent on an up-to-the-minute information system absolutely imperative. On these considerations, the structure of CMDA seems to provide the role of the engineer at site with very few real advantages in terms of the requirements. The fact that the Planning Department is structurally comparatively remote from him and also from the pressures of local people resistance/support would appear to be a contributing factor. In short, the organizational structure appears to be too mechanistic to squarely admit the complexities of a city environment into its planning and executing functions.(11)

3. The various programs and specific house types, lot sizes for the EWS, LIG, MIG, etc., which exist at the national and city housing policies level reflect the preoccupation with completed dwelling units, where floor areas are suitably trimmed down to make them affordable to the different groups. Affordability remains and will continue to remain a major issue in any public intervention.

While citing the importance of lowering the price of housing to levels where it can be afforded by the poor people, it may be pertinent to observe that this skirts the issue of not being able to guarantee an income that will cover the costs of basic needs of food and shelter.

4. Legislations that are enacted to facilitate public intervention for providing housing have rarely been successful. One of the latest and progressive legislations that was passed in recent years was the Urban Land Ceiling Act of 1976, which imposed a ceiling on the amount of land that could be owned by an individual or a group. The amount of land and the compensation to be paid varied with the class of city - the Act distinguishes four levels of city (based on amount of urbanization), but in all cases compensation was not to be made at market value, and this implied that the public authorities would have at their disposal a huge amount of land cheaply acquired and which could be used for low-income housing. The Act was seen as an effective instrument for large-scale acquisition of land by public agencies for housing the urban poor, since land not acquired at actual market value would reduce the costs of development and schemes would be affordable by the poorest section of society even if no subsidy was provided. It also meant acquisition of different sizes and locations of land parcels which would permit people to have a choice of locations, at least in theory. For many reasons, this Act proved to be totally ineffective. Whatever little land it managed to acquire was either in an undeveloped stage or areas or involved in legal litigations. It has been calculated that 5.5 million hectares of surplus land can be acquired in ten States and two union territories, and of this, only 1,060 ha had been acquired by 1978.

Similarly, in Calcutta, the Slum Improvement Act of 1972, to permit acquisition of slum areas at nominal prices and for the acquisition of the right of use of land without change in ownership, have proved unsuccessful since the vested interests of the landlords and *thika* tenants were not well understood.

5. Lack of initiative and interest to work with or adopt innovative approaches has been the reason why many projects have been unsuccessful. Lack of enthusiasm may be because some powerful interest groups could be hurt by the new approach, or it may disturb the status quo. In the Urban Community Development of the Basic Development Plan for Calcutta where

The intention was to create a local development focus bringing systematic planning and implementation where appropriate closer to the people (12),

the details were worked out and two pilot projects were initiated, but that was all. There was sufficient budget allocation for this program, so the reason for its failure to be implemented lay elsewhere, possibly in the fact that it implied decentralization of certain specific functions of the city government and public agencies.

6. Housing is a low-priority item for most low-income people whose major concern is to find work and be able to meet the basic necessity of food. Assumptions that are made by agencies about X percentage of income being available for housing and repaying loans for housing are, therefore, often inaccurate. Endless surveys have shown that housing for the lowest income group ends up being taken over by the next higher income group.

7. Finally, many of the programs developed do not tackle the basic issues that bring about the situation in the first place; e.g., unequal

distribution of income, land distribution between the rich and the poor, problems of land tenure, etc. For instance, in the *Bustee* Improvement Program, the issue of tenure is not dealt with because of the complex ownership structure. In East Calcutta, the impact of the plan to develop the area on land ownership and land values and its resulting impact on local people has never featured in any of the documents.

One hears immediately the argument that, for instance, the *Bustee* Program has a very wide coverage, or that the East Calcutta Township has such-and-such percentage for EWS housing, for LIG housing. . . . What is not considered in this argument, however, is the ability over time of such households - even assuming they make their way thru the eligibility process and gain possession - to retain title over such land, the lack of any mechanisms to help them do this, and the extremely counter-productive effects on such 'social projects' of running a major highway thru the area for industrial traffic, of giving maximum accessibility to the area from the city centre.

The effect, in short, is gentrification - where the somewhat more prosperous middle-class, pushed out of the centre because of constantly rising prices (again of CMDA's investment policies?) and sufficiently attracted by the new accessibilities of a hitherto 'wild' area, come out and take over the 'EWS' housing, at rents (or prices) that look like an attractive income for the indigent family. We do not need to wait for the Township to be completed to see this; tens of thousands of low-income families who discovered East Calcutta two or three decades before the CMDA, are now already facing these pressures, and already moving out; the urban centre is simply capitalizing on their struggles to domesticate this area.

In short, what is given with one hand, is taken away with another.

(13)

500 huts demolished in city

By A Staff Reporter *BT 190633 B4(A)*
Calcutta, June 18: At least 500 families were rendered homeless when the police, in a massive drive to evict squatters, demolished about 550 huts on the eastern metropolitan bypass along a stretch of two kilometres, starting from the entrance of the Salt Lake till where the bypass connects with the Beliaghata Main Road, today.

The squatters who were evicted, mostly came from the south 24-Parganas, and were working either as labourers or owned tea or cigarette stalls in the area.

Mr Swafi, superintendent of police, 24-Parganas, said the drive against the squatters had started at 6.30 am, and altogether 350 huts including some tea and cigarette shops, were demolished in the West

Bengal police area.

According to the deputy commissioner of the fourth battalion of the Calcutta Police, 200 huts were destroyed in the city police area. However, according to Mr Prasanta Sur, West Bengal minister for urban development, 750 huts were demolished.

Meanwhile, a pall of gloom could be discerned among the people who were evicted today. Mr Ashim Kumar Biswas, who had lived in the squatters' colony for the past six years, and worked as a labourer, said the police had warned them that they would be evicted on Thursday afternoon. He said he broke his own hut and, in the process, was able to save the thatch and the bamboo structure of his hut. Many who followed his example were able to save the materials of their huts.

Asked about the whereabouts of the women and children, Mr Bhola-nath Mandal, who had lived in the colony for the past nine years, took this correspondent to an adjacent graveyard where the women and children had taken shelter under the shade of trees. At least 5,000 men, women and children were rendered homeless by the drive, observed Mr Mandal. The police, however, said the squatters, who were evicted, had settled in the area only two years back.

Mr Prasanta Sur, visited the area in the morning. Among the senior police officials who visited the area were Mr Nirupam Som, police commissioner, the deputy commissioners of the fourth and fifth battalion; the deputy commissioner of the eastern suburban division and the superintendent of police, 24-Parganas.

The Telegraph June 19 1983

Evicted families living in the open

By Sumir Lal
 and Umesh Anand

TT 00733 A1/B4/C1
Calcutta, June 30: Most of the 250 families which were evicted from their shanties along the Eastern Metropolitan Bypass at Salt Lake on June 18 are living in the open there as no alternate accommodation has been given to them by the state government. Over the past two days, the police and CIT officials have issued fresh warnings asking them to move out of the area. They have also been prevented from using sheets of plastic, provided by a voluntary organisation as shelter against the rain.

The squatters, numbering around 1,300, who have been living in the area for at least eight years now, allege that the sudden enthusiasm of the government to evict them is linked to the President, Giani Zail Singh's visit tomorrow. The President is scheduled to visit the adjacent Bidhan Shishu Udyan.

The squatters say that they will attempt to stage a protest tomorrow to draw the attention of the President to their plight.

Most of the displaced persons have been sleeping in the open. Some have managed to surreptitiously occupy a CMDA shed and are camping on pipes and construction material. At least two children have died since the eviction, which coincided with the onset of the monsoons; Dr Adrishya Kumar, who has been providing free medical services to the families, confirmed that the condition of the children, who were already weak, had deteriorated due to exposure to rain and cold.

Social workers in the area contended that the evicted families have been given a raw deal. The evicted people were gainfully employed and were an integral part of the urban economy, they said. The menfolk are licensed cycle-rickshaw pullers and teastall owners, the women work as

domestic servants in the Salt Lake area. The oldest children work as ragpickers and servants. Most of them are from 24-Parganas. The average family income is Rs 250.

Strangely, only the people staying on the western side of the Bypass have been evicted. These people have neither the right to vote nor possess ration cards. The dwellers on the other side of the road have built structures of a more permanent nature. However, since they possess votes and have been patronised by political parties, nothing has been done to evict them.

The procedure of eviction was illegal, it is alleged. The families were given only a few hours' warning and were not allowed to present their case. Moreover, though only those structures which stood within 40 feet of the road were to be demolished, hutments beyond this margin were also destroyed. Three schools

run by a social group, Community Service Society, which stood more than 40 feet away from the road, were also pulled down.

Social workers argue that the government should provide proper housing facilities for these people, who are neither anti-socials nor "parasites" on society. Rather, being providers of essential services to the urban middle class, proper arrangements should be made for them to live in the city. The squatters on their part say that they would be ready to move if the government gave them land on which they could settle.

Ironically, the evicted persons include 125 former casual labourers of the CMDA who helped build the Bypass. Some of the evicted persons had been dispersed from near the Ultadanga railway station earlier this year. They have moved a petition before the chief justice of the Supreme Court, Mr Y.V. Chandrachud.

The Telegraph 1 July 1983

FIG. 8 - NEWS CLIPPINGS OF RECENT ACTION BY CITY OFFICIALS
 AGAINST SQUATTERS

6

PUBLIC INTERVENTION IN HOUSING PROCESSES IN INDIA

The following section deals with three different approaches and levels of public interventions which share similar aims:

- Provision of shelter should be viewed as only one of the components that improves the conditions of the urban poor. The other components of employment, access to basic facilities, transportation, are seen to be equally important in achieving an integrated development program to help the urban poor.

- Project components should have direct and indirect benefits to the poor and these should be maximized.

- Ways must be found to work with existing constraints of limited resources, organizational set-up and bureaucracies of existing agencies, since they cannot change overnight.

The first case study is a refugee colony housing in Panchannagram, East Calcutta, involving the provision of housing to 119 families by a social welfare organization. There have been inputs by other agencies in the provision of land, community facilities, and services. The presence of Governmental, charitable and social welfare organizations has influenced the way the program has been implemented.

The second case study presented is a slum relocation project in Vasna, Ahmedabad, involving about 10,000 slum dwellers. The Ahmedabad Study Action Group (ASAG), a voluntary organization, has developed the project along with the Municipal Corporation of Ahmedabad.

The third illustration deals with the Madras Urban Development Project which covers the key areas of housing, transportation, infrastructure and employment creation within the context of Madras City. The World Bank and the Madras Metropolitan Development Authority are the main agencies involved in identifying the problem areas and the overall policies and objectives of the Project.

From the case studies, one can identify different agencies who intervene as well as their levels of intervention. Though this will vary from place to place, one can assume that there are certain kinds of interventions (in shelter sector) that are constrained and limited by political, social and economic factors. For example, the role of voluntary organizations

within a project may only be that of carrying out the broad program objectives. Their involvement may not be sought at the outset or project formulation level, and they may accept many of the decisions as given. One community development program may deal indirectly with housing issues (e.g., installing a community facility), while another may deal with it directly; e.g., organizing mutual self-help for house construction, buying building materials, resolving rent disputes, negotiating with municipal authorities for more services, etc. The effectiveness of local organizations depend on the political contacts they have, the way they generate their finances, the kind of leadership they have and their affiliation with the local group.

Public agencies which are Governmental or semi-Governmental are similarly affected by shifting budgets, staff skills and motivations, relation between the State and Central Government, and the general political climate.

CASE STUDY I - PANCHANNAGRAM HOUSING, EAST CALCUTTA

The Intervention of Social Welfare Agencies
in the Housing Process

Background

The Panchannagram Housing project was initiated by two social work agencies operating in Calcutta - the Cathedral Relief Service (CRS) and the Church's Auxiliary for Social Action (CASA) in 1973 to provide houses for 119 families living in Panchannagram, East Calcutta, since 1967. The dwelling unit was designed on the lines of what another agency, the Bengal

Refugee Service, had built elsewhere. The cost of the unit was estimated at Rs. 4,000 (\$400) in 1976 prices. The Refugee Rehabilitation Department of the State Government had agreed to provide the land, and grant permanent land rights to the families.

The agencies (CASA and CRS) were of the view that housing could be a means of development, and their role was not just to donate the houses but to help people develop as individuals and as a community. Medical aid and training, education, income-generation and other activities were to be part of the project.

The objectives of the project were:

- to provide an opportunity to the refugee families to have their own permanent house, since land had been obtained from the Government.
- to integrate the refugees, who had led an uncertain existence for over twenty years, into this new country and give them a chance to be at par with the rest of the society.
- to use the process of housing as an opportunity for personal development of project beneficiaries.

The project, which was designed to substantially improve the people's housing conditions in an efficient, effective and inexpensive way, ran into many problems. The lessons learned for it could be generalized into issues, some of which are project-specific, while others deal with the objectives of agencies and their organizational structures that influence project outcomes. The major issues that can be identified from Panchannagram Housing Project are discussed below.

1. The Issue of Land and Land Allocation

The land was supposed to have been donated by the State Government through its Refugee Rehabilitation Department, but they ran out of funds to complete the land-filling necessary to prepare the land and only half the families (60) were allotted the land. The project would have stopped at this point if the CASA had not agreed to take up the responsibility to complete this by a Food-For-Work program. The community agreed to provide 20% of the labor necessary, and the rest would be outside contracted labor.

The ownership of the land was in dispute between the Refugee Rehabilitation and other Government Departments. Part of the land was required to build the Bypass road, which was located exactly where the land-fill for the project had just been carried out.

The above problems only served to delay the project implementation process, undermined people's trust that the project would be completed, and created a faction of two groups within the settlement - those who had already obtained the land and those who had not, and had to work for it.

2. The Issue of Appropriate Dwelling Design

The unit that had been designed by the Bengal Refugee Service was not responsive to the needs and life-styles of the community. A housing survey was undertaken of the settlement planned by the Refugee Rehabilitation Department and the spontaneous settlements that were self-built and which most people of the community lived in. The analysis and several discussions with individual families and the community led to the development of a layout which was based on the traditional bungalow-type houses, more in keeping

considerably. The construction of the unit also identified the problem areas of obtaining materials in time, extended construction periods, paperwork necessary for accounting to CASA for auditing purposes and to keep track of individual component cost. These findings formed valuable inputs at the house-construction stage.

3. Issue of People's Participation

When the land-fill problem necessitated the formation of a formal community organization, a Community Club with elected representatives was formed, with 115 of the 119 families as its members. Their role was to represent the community and take the responsibility of construction of the community centre. They had to also organize the community viewpoints and user interests in ways that could provide positive inputs into, e.g., house design, cost control, possibility for mutual help for house construction, etc. Community leaders tended to be chosen from amongst those who were most articulate and already powerful in the settlement. They were also likely to be from better-off families, and the interests of the poorer households were often overlooked by them.

The Club took the responsibility to apply to the CMDA and CIT for electricity and drainage. They also organized the cultural functions within the community and coordinated the activities of the youth clubs and women's society committees.

The fact that they were finally getting land and houses generated a great deal of enthusiasm, interest and commitment from the community, but this was neither sustained nor utilized in the best manner by the agencies. However, the fact that the house and land were being donated to them, and

that CASA was as interested in building the houses as they were in obtaining them, made people adopt an attitude of waiting to get things delivered to them. Thus, the project goal of people's active participation in the decision-making process and developing a sense of responsibility as a community was defeated. With the decline of community interest and initiative, the agencies began to make major decisions within their own set-up with only superficial consultations with the community.

4. The Issue of Fragmented Role-Delegation

The work within the projects had been fragmented not only into sectors, but also in terms of which agency did what. CASA handled issues of housing and land-filling; the CRS dealt with medical aid provision, schooling, weaving centre, etc. Other charitable groups provided inputs like free food and medicine distribution, sewing classes, etc. The role of the Government had been to provide land. Contact and coordination between agencies and between the Community Club and various agencies was limited and hindered by the presence of so many agencies working in one area.

Inputs from different agencies often were sporadic, or they overlapped and duplicated what was already done by another agency. Decisions taken by one agency inadvertently affected the working of another agency. Often, the advice given by the 'volunteer experts' was incorrect or irrelevant and it was difficult to make them accountable for it.

Multiplicity of agencies working here also provided the community with the opportunity to "shop around" for aid. If they wanted a certain facility they would approach different agencies for contributions. In one instance, two unconnected agencies each promised to contribute half the expenses for

a school that the community wanted to build for themselves. The community obtained a school without any labor effort!

The Government already had an ongoing program for the refugees in this area, and when the Panchannagram Housing Project was initiated by CASA and CRS, there had been no attempt on the part of these agencies to coordinate their aid project to the work of the former. No partnership evolved and, instead, the Government agencies did not feel obliged to cooperate or to comply with the requests of CASA or CRS. This became evident when the land dispute arose between CASA and the CIT who wanted to acquire a part of the project land for their Bypass scheme.

The importance of an integrated approach to development cannot be stressed enough. It is crucial to clarify responsibilities and relationships with all agencies and authorities concerned even before the project is to be implemented, at a project formulation stage. Also, during project implementation, there should be enough interest and manpower to maintain these relationships.

5. The Issue of Agency Objectives and Organization

The objectives of an agency may necessitate the project to be structured in a particular way; e.g., providing houses to the people may create dependency on the agency which contradicts their goals of self-sufficiency and fostering an attitude of self-development of the individual and the community. The withdrawal of an agency (for whatever reasons) halfway, could leave the program stranded and result in a waste of resources and time that could have been gainfully used otherwise here or elsewhere.

The tendency of formal sector agencies to centralize and institutionalize its actions is well known. To a certain extent, this is bound to happen, and should be consciously negated. So, while the intention of CASA/CRS was to design the project that used housing as a vehicle for development rather than one of house-building (which was the initial approach), it was not particularly successful in achieving this. Community skills and inputs were inadequately utilized and, plagued with organizational problems within the agency, the quality of service and the commitment to the project suffered. For example, the project did not have any community social worker for a long period due to lack of resources, and indecision between CASA and CRS as to who was responsible for hiring one. Lack of field workers meant that contact was made more often with community leaders at the cost of consulting individual families.

The factors that seem to be crucial to the proper implementation of a project are those of timing, organization and work structure. The timing of a project should be made considering the inputs and impacts of other programs and projects within the area; the novelty of an approach compared to the conventional housing project should be considered and more time for implementation and feedback should be set aside. The organization of the project should allow for an integrated, well-coordinated approach so that resources and inputs can be put to an optimum use. The method of working should also allow for active involvement of the people (beneficiaries) in decision-making and in project implementation, even if this means dealing with possible problems of extra time taken, mismanagement, corruption, etc. Finally, the role that welfare agencies play in the field of housing should be examined critically. Their role cannot be that of a middleman between

donor agencies and receiving communities, or of project managers without real commitment to people's needs if they believe in the value of development and self-sufficiency.

CASE STUDY II - INTEGRATED URBAN DEVELOPMENT PROJECT, AHMEDABAD

The Intervention of a Voluntary Agency in a Slum-Relocation Program

Background

Ahmedabad is one of the fastest growing metropolises of India, with an annual growth rate of 4%. Its population has increased from 15.8 *lakhs* in 1971 to 20 *lakhs* in 1981, and is expected to reach 35 *lakhs* by the year 2000. It is not surprising that the supply of infrastructure and housing has been nowhere near the amount required. The direct impact has been a proliferation of slums and squatter settlements - there exist about 700

with what people had self-built at present. The difference was that the new units would have a brick structure (i.e., permanent), while the present houses used bamboo structure and a thatch or tile roof. The house was designed on a "Kit-of-Parts" (14) from which the families could make choices about the number and sizes of rooms, floor, walls, window and door finishes, etc., in accordance with their need and budget. A minimum contribution of Rs. 400 (\$40) to the Rs. 4,000 (\$400) supplied by CASA was to be made by the family towards the unit. Foundations were designed so that a second storey could be added in the future. The layout anticipates growth and change as families are expected to invest in the house in the future, now that they have permanent rights to the land.

The finished, single-storey unit of the Bengal Refugee Service had been replaced by the flexible layout designed in consultation with its occupiers, more receptive to change in the social and economic status of the family in the future. The house could be enlarged or the family expanded or sons got married without requiring more land or major expenditure for construction.

The decision to build a Demonstration Dwelling Unit was based on wanting to show families what kind of house they could build, test the low-cost construction techniques that were proposed, and know about problems likely to occur during the construction phase. This unit would be used as the Community Centre after its completion. This move had an unexpected impact: CASA had temporarily halted the project because they ran out of funds, and the interest and trust that had been lacking on the part of the community since the project stopped, revived when the Demonstration Unit construction commenced, and the relations of the community with the agencies improved

slum and squatter settlements, and over 100 *chawls* (tenement housing) within the city. Again, not surprisingly, it is the families with incomes of less than Rs. 250 (\$25) who form the bulk (85%) of the existing housing shortage. Eight thousand and forty-four dwelling units had been built by the Slum Clearance Housing Scheme in a period of 13 years from 1956-1969. The few slum clearance tenements (multi-storey) that were built were expensive and inappropriate for the urban poor most in need of housing. The obvious failure of the above-mentioned program led to adopting the programs of Slum Improvement and Sites-and-Services Schemes, which faced other problems. In the case of Slum Improvements, since 79% of the slums are on private land, any improvement program led to severe legal problems. In the case of site-and-services schemes, lack of political will was cited as the main cause for its limited appearance in present and future plans.

The Integrated Urban Development Project located at Vasna, Ahmedabad, was initiated as a response to the flooding of the river Sabarmati in 1973 which destroyed most slum and squatter housing built along the river banks. The aim of the voluntary agency, the Ahmedabad Study Action Group (ASAG), after consultation with the affected families, was to relocate these homeless people to a safer place, using an integrated developmental approach rather than just being involved with the housing problem. Lessons learned from earlier attempts (unsuccessful) by the Government authorities to relocate the slum dwellers helped formulate the policies for the IUDP approach. These policies were that:

- people recognize the danger of squatting near river banks and, given an affordable and reasonable relocation site, they would be ready to move there.

- involvement of the beneficiaries at every level of decision-making and relocation process was necessary.

- the approach should be that of comprehensive development rather than a sectoral approach of providing housing.

The Agencies Involved

This plan was adopted by the Ahmedabad Municipal Corporation when approached by ASAG, and the Government allocated

(i) a 43 acre site at a distance of 7 kilometers from the city centre; and

(ii) an Rs. 700 (\$70) subsidy per family as flood relief.

OXFAM, a British international voluntary agency, was to provide Rs. 400 (\$40) per household for supporting the 'social action' component of the project. The Ahmedabad Municipal Corporation agreed to provide infrastructural services including schools, shops and community centers. Finally, the Housing and Urban Development Corporation (HUDCO) provided low interest loans to people, payable in installments over 20 years. Thus, there was a range of agencies, each of whom had a specific interest and role to play in the process. The role of the voluntary agency was instrumental in bringing together all the agencies and beneficiaries, and its interventionist role was further enhanced by having to match the interests of the community against what was available, or to negotiate for further benefits.

The time-span of the project was critical since the houses had been destroyed by floods. Work at the Vasna site began eight months after the floods, and in the next 16 months (September 1975) over 2,200 houses and the infrastructure (i.e., water supply, sewerage and street lighting) was

complete. By May 1976, 1,246 families had moved in after paying their eligibility deposit. The total capacity of the project was about 12,000 persons. Organization of finances and clear delegation of responsibilities at the pre-implementation stage were the main reasons for the speedy construction and occupation of the units.

Dwelling Design

Three options were developed for the housing component of the project:

1. People could build their own dwellings on the lot provided with their flood relief subsidy.

2. They could put in additional personal savings and build individually.

3. They could built complete units through collective effort and borrowings.

The third option was opted for by the majority because they perceived that this was their only chance to obtain a permanent rather than a temporary house. Access to building loans or capital was impossible in normal circumstances, and this opportunity was now theirs'. People's aspirations for a house instead of a serviced plot may be seen as a way of capitalizing on the situation and the possibility that they might obtain dwellings at a subsidy or even free.

The dwelling of 285 sq. ft. was designed on a plot of 300 sq. ft., comprised of a multi-purpose room, covered verandah, a storage and kitchen alcove, with a toilet and bath area shared by two families, and a common back yard between four families. Walls were of brick, with mud and cow-dung plastering; the roof was made of asbestos cement. The total cost of

the unit was Rs. 2,860 (\$286). Deducting the subsidy of Rs. 1,100 (\$110), the amount borrowed from HUDCO was Rs. 1,760 (\$176). Payments of Rs. 20 per month were fixed, of which Rs. 14 would be used for repayment and interest (6%) to HUDCO, Rs. 4 to the Municipal Corporation for maintenance of infrastructure, and the rest used to build up a Community Contingency Fund.

The dwelling and the site layout were done with community involvement through schematic design presentations and large-scale models. Changes were made based on their comments. Families could choose their own neighbors within the clusters (which were of 8 units) with whom they had to share the community courtyard and services. This choice of cluster neighbors would help in developing a cohesive neighborhood relationship and pattern which would influence people's participation in the community activities and develop formal and informal cluster(s) groups. Participation during the house construction stage was voluntary and about 20% of the families participated, moving into a transit camp near the site.

Social Action Component

The objectives under this project component was to mobilize the community skills and participation, help overcome social and economic problems which relocation may have caused (e.g., loss of secondary employment, lack of a hospital nearby, etc.), develop and supplement education and health services, assist in setting up income-earning and training programs, etc. Community workers were involved, working with the community before their move to Vasna from the riverbank, and their involvement with the project was designed to phase out, as residents developed community organization and management skills.

Integration of Different Agencies

Though the inter-government contribution and effort of the local and State Government were instrumental in forming the IUDP, the role of ASAG has influenced the nature of the project and the role of the slum dwellers in it. In contrast to the bureaucratic organization, structural limitations and the target-oriented sectoral viewpoint that a Government agency would have, the voluntary agency has a flexible structure with multi-disciplinary staff, small working group, orientation towards working with the community, and was able to develop a climate in which the participatory approach was feasible.

The creation of a semi-autonomous Project Committee where the Municipal Corporation and the State Government played a positive role, advising on technical and administrative matters, also helped in keeping the project development from being affected by political interference. Assigning total project planning and implementation to ASAG allowed for flexibility and responsiveness to change once the project and on-site work commenced.

The role of OXFAM in supporting the social action component helped in obtaining more support and acceptance by the Government, and added credibility and long-term commitment to the project, apart from directly helping the project beneficiaries.

The coordination of different agencies and the problems and issues that arose while carrying out the project can also be used as a 'learning experience' and for checking its applicability to other projects, and what modifications may be necessary.

Success of the Project

Judging the success of the project in terms of what it was able to achieve as a process rather than just evaluating the end product, the following statements hold true:

- It showed that ways other than conventional slum clearance housing were possible and affordable. Compared to the tenements previously built under Slum Clearance, the clustering and layout of the present site was more appropriate to people's life-styles.

- It involved people in decision-making about their environment rather than getting a solution handed down to them, and resulted in housing which is more suitable to their life-styles and needs.

- It viewed housing as being just one of the components in the development of low-income marginalized groups which needed to be supplemented by social, economic and other physical components to be effective.

- It dealt actively with the negative impacts on relocation through providing income-generation activities, skill training, etc.

- It demonstrated that projects can be implemented within a short time span, by avoiding time-consuming processes like contractor-built housing units.

- Finally, it proves effectively that non-governmental agencies can successfully interact and work with Government and other public agencies, and do so in ways which do not exclude the beneficiaries from the process of decision-making and participation.

The difficulties that the project faced can be of use to raise questions about the success and replicability of the project.

1. The issue of rising expectations due to unexpected and dramatic change in the living environment of people meant that demands made were often unrealistic and attempted to take advantage and make the most of the situation.

2. The disparity between the aspirations of the people to own a 'modern' cement (*pucca*) house versus their ability to pay for it has made them critical of the simply finished houses that were built at the Vasna site.

3. The chances of granting of favors and corruption (in location and allotment of houses) will increase as the number of actors and agencies involved increases.

4. Non-delivery of community facilities like schools, community centers, shops, etc. can occur as project funds run out or as the agency concerned has a shift of interest in the project. This jeopardizes project objectives of total integrated development.

5. Dependency on outside agencies for provision and maintenance of facilities, financial and material aid, has been identified as a major problem even though a policy of agencies withdrawing from the project at an early stage was made explicit.

6. The effects of relocation may be so negative that its impact on the project is bound to be negative, no matter how well-designed the project may have been. For example, if located where surrounding areas offer no services, employment or transportation to the city, the higher costs of living there will push many families back to the city.

7. The issue of replicability has two sides - given that the majority of the low-income people earn less than Rs. 250 per month, and as this is

unlikely to change in the near future, all projects will have a certain amount of subsidy, though the amount and form may vary. On the other hand, the Slum Improvement and site-and-services schemes may involve little or no subsidy and, therefore, be a better alternative. Given that IUDP was providing houses for people who were victims of a natural disaster, its replicability should be judged for similar circumstances and when a certain amount of subsidy is available.

8. The issue of Government agencies agreeing to work closely together with voluntary, non-governmental organizations, grass-roots organization, should be carefully considered. One should be careful that the voluntary and NGO's do not become puppets of what the Government or public agency wants it to do, but act as intermediaries and facilitators, keeping in mind that the ultimate beneficiaries have to be the project beneficiaries.

CASE STUDY III - MADRAS URBAN DEVELOPMENT PROJECT, MADRAS

The Intervention of an International Agency in Urban Development

Background

The Madras Urban Development Project is a Rs. 46.8 crores (\$52 million) development plan with an IDA credit of \$24 million, to be executed by the Government of Tamil Nadu along with the relevant metropolitan development authorities of Madras. The main objective of the Program is to

. . . develop and promote low-cost solution to Madras' problems in the sectors of shelter, employment, water supply, sewerage and transport, and particularly to make the investment responsive to the needs of the poor. (15)

Specifically, the project consists of the following components:

1. Sites and services - 13,500 residential plots and serviced land for commercial use.

2. Improvement in infrastructure - 85 slums and a population of 23,000 will be served by this program, as well as plots for 7,500 households will be accommodated in the existing slums.

3. Employment generation - provision of workshed, equipment, training and finance to generate about 9,000 jobs in small industry and cottage industry within the sites and services and the slum improvement project.

4. Provision of training and equipment for health and nutrition program in the above-stated projects.

5. Rehabilitation of existing sewerage and water supply system.

6. Improving road and traffic conditions.

7. Replacement of 285 public transport buses and improving the bus terminals and depots.

8. Technical assistance, especially to the Madras Metropolitan Authority.

The major policy measures which accompany these project objectives include:

- giving security of tenure to inhabitants of improved slums by granting freehold titles. Cost recovery of the land will be achieved by selling the land on a hire-purchase basis.

- establishing a revolving fund from all cost recoveries for use in future sites and services and slum improvement programs.

- imposition of a limit on expenditures for slum clearance.

- raising bus fares and reducing the deficit of the Transport Company.

- creating a permanent unit within the Municipal Corporation to improve and construct new footpaths and cycle tracks.
- staggering of working hours for more efficient utilization of the bus fleet.

There is one agency, the Madras Metropolitan Development Authority, which is responsible for the coordination, monitoring and evaluation components of the project, while existing individual agencies are responsible for their respective project components. The aim is to move away from segregated physical planning to an approach of comprehensive urban planning which places emphasis on social and economic development.

Issue of Intervention at the State Level
Instead of the Local Level

As in the other states of India, the problem of urban growth of Tamil Nadu has to be tackled through interventions at the State level because of the lack of commitment and involvement at both the national and local level. A national urbanization policy that explicitly deals with urban growth and its role within the broader economic development framework is yet to be formulated.

At the same time, the local government institutions are ineffective because of inadequate resources and limited legal powers. This has led to problems of provision and maintenance of existing facilities like housing and infrastructure. The development of a new delivery system and mechanisms for implementation of programs at a local scale have been hindered by the ineffectiveness of local bodies.

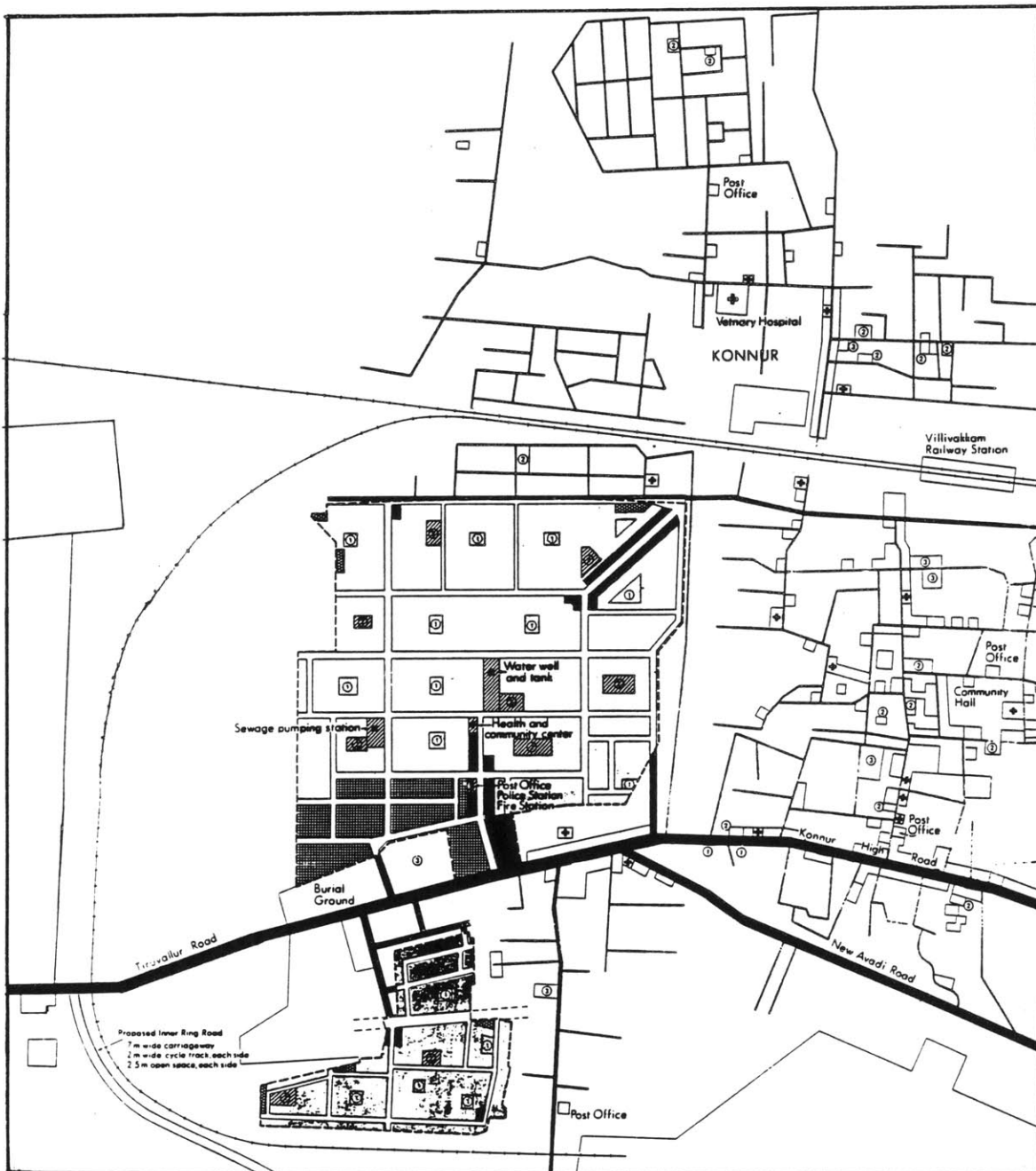
Issue of Change in Policy - Slum Clearance to Slum Improvement

Existing programs within the Government of Tamil Nadu are aimed more for the middle-income group, while the population of low-income people living on unserviced land has been increasing. About 1.2 million people (30% of total population) are estimated to be living in slum areas, without services and security of tenure. The approach to slum clearance (which began in 1977 under the Slum Clearance Board) was to clear the site and resettle the population in four-storey tenements on the same site. This program was unsuccessful for the following reasons:

- It provided a limited number of units, about 3,000 units a year, while the increase in the slum population was to the tune of 14,000 households annually.
- Clearance was costly and the cost of the unit, Rs. 10,000 (\$1,000), had implications on how many units the Board could afford to build on the limited budget.
- The rent of Rs. 10 (\$1) per month which is less than 10% of the cost meant that future projects cannot be generated from profits made from the rents.
- While the low rent meant that it was affordable by most of the households, since it implied limited construction, other low-income people would not obtain the same privileges.

The Shelter Component - The Issue of Housing as
One of the Components of Total Development

The location of the project components have been considered in terms of direct benefits to the low-income population. Thus, all sites-and-services



INDIA
Madras Urban Development Project
VILLIVAKKAM SITES AND SERVICES COMPONENT

- | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> — Major highways — City roads and streets — Railways — Canal <p>Land use:</p> <ul style="list-style-type: none"> □ Residential □ Commercial □ Industrial □ Institutional □ Parks - open spaces <ul style="list-style-type: none"> ⊙ Pre-school ⊙ Primary schools ⊙ High schools ◆ Medical facilities | <p>Villivakkam Sites and Services Component:</p> <ul style="list-style-type: none"> — Project site boundaries — Roads - right of way 20 feet or more <p>Land use:</p> <ul style="list-style-type: none"> ■ Residential ■ Commercial ■ Small industry ■ Community facilities ■ Parks - open spaces ■ Cattle sheds <ul style="list-style-type: none"> ⊙ Pre-school ⊙ Primary schools ⊙ High school ◆ Medical facilities |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

FIG. 9 - SITE PLAN OF A SITES AND SERVICES PROJECT IN MADRAS

schemes, slum improvement, small-scale businesses and community facilities have been located to the west and north of the city centre where the majority of low-income people are located. A population of one million is expected to benefit from these projects, and this deliberate bias towards a particular area has helped in meeting one of the project objectives - that of serving the low-income groups through direct and indirect project effects.

Sites and Services

Three different sites of varying sizes are to be developed under this component. About 14,000 residential plots of five different sizes, with roads, drainage, individual water and sewerage connections are provided, the smallest lots being 40 sq. mts. Core housing units of three different sizes and finishes are provided at costs varying from Rs. 1,450 to Rs. 6,650 (\$145 to \$665). Building materials for core housing units for self-help construction will be available on site. Community facilities provided include schools, health centre and a community hall. Serviced commercial and industrial sites within the project will provide training and employment to many residents.

The sites have attempted to integrate their commercial areas in relation to what exists in the surrounding locality; i.e., small-scale industries and major transport routes. Land prices vary depending on their size and location to enable subsidy of smaller plots with sanitary core, and of the building materials. The smallest and cheapest lots are calculated to be affordable by the lowest 10th percentile of the population(16). The plots will be sold with a minimum of 10% down-payment, and the balance is to be paid in 12 or 20 years at 12% annual interest rate; the owner obtains

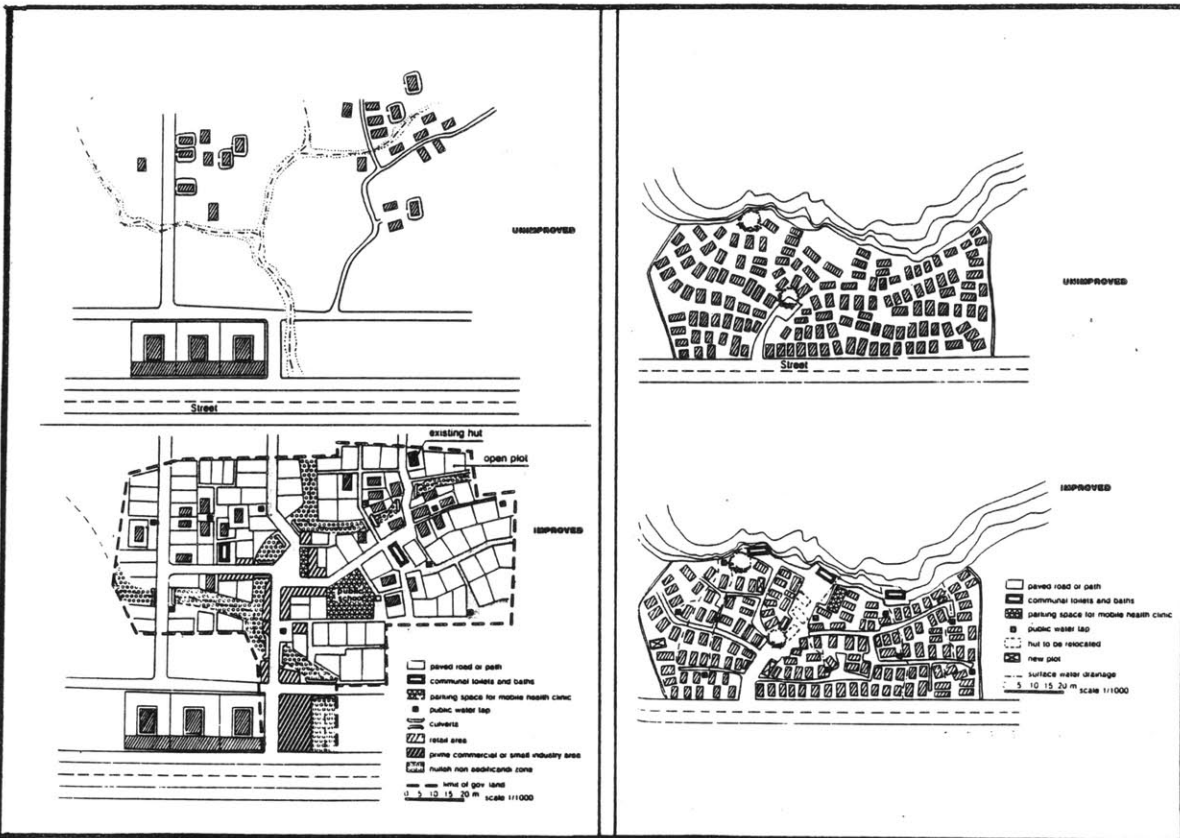
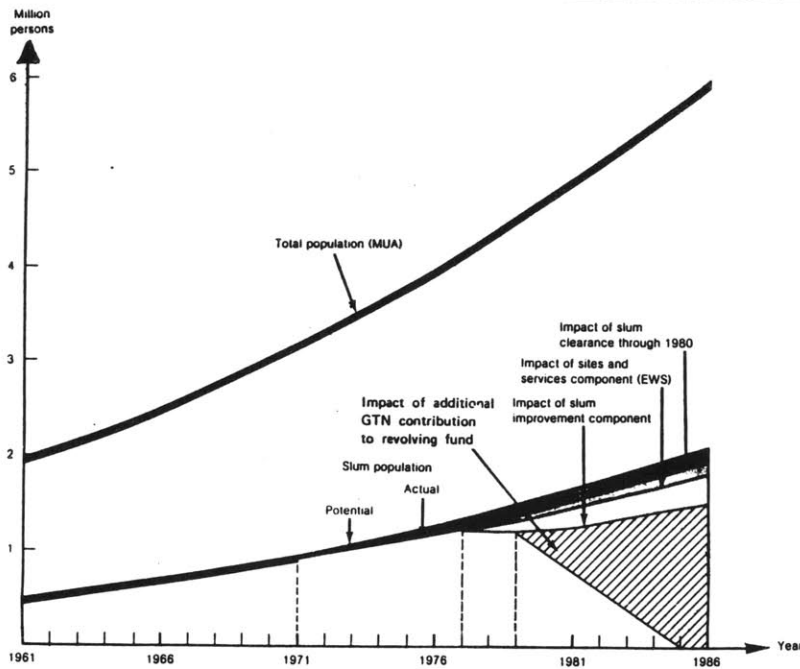


FIG. 10 - SLUM IMPROVEMENT IN A LOW AND HIGH DENSITY SLUM

FIG. 11 - PROJECT IMPACT ON THE GROWTH OF MADRA'S SLUM POPULATION



Notes - Second order effects on the potential growth of slum population ignored.
 - The effects of an estimated 10% annual inflation have been considered.

- what happens when the slums are located on privately owned land?

Will there be any discrimination between slums on public and private land?

- how does the above influence cost recovery aspects? Will the land be acquired at market price, will cost of land acquisition be included in the payments people have to make?

- Certain slums will have better commercial and industrial potential (e.g., inner city slums), while those on the periphery may be located such that the surrounding area may not be developed as yet. How will the percent distribution of cost recovery be distributed between direct chargeable costs and the sale of commercial land in this case? Will all the projects work on the 67% and 25%, respectively, as was previously done?

- Land that is publicly owned but by agencies other than those who are carrying out slum improvement means negotiations would have to be conducted between them. For example, in case of slums on land being held by the airport authority for future expansion, it may pose difficulties in obtaining it for slum improvement.

- The replicability of the project components may be questioned as it really does not address the problem of land acquisition that affects most projects, and how to absorb the costs involved. It is likely to delay projects or hold up projects as well as raise the costs and, therefore, lower the affordability of low-income groups.

Issue of Cost and Affordability of Dwelling Unit

- The housing and services component is designed to serve the population with the 10th to 40th percentile of income.
- Low cost design solutions are dictated by the fact that they should

a freehold title. Full cost-recovery of the project is achieved through differential land pricing. The sale of building materials will be on the same basis. Land has been priced at estimated market value before improvements.

Slum Improvement

The improvements in 85 slums firstly consists of providing security of tenure. All these slums are on publicly owned land, which facilitates this granting of tenure. Improvements in infrastructure include new and improved roads, drainage network, footpaths, public standpipes, toilets and washing areas at the rate of one per ten households and provision of primary and high schools and cottage industry centres. Infrastructure costs (excluding community facilities) are about Rs. 1,450 (\$145) per household. Attempts are made to keep these costs low by making use of facilities that exist in the areas surrounding the slums; e.g., health clinics, water wells, etc. This would ensure that the lowest-income groups are not pushed out because of high project costs. Cost recovery is to be achieved by selling the improved plots to the inhabitants on a hire-purchase basis, selling commercially potential land at higher prices and selling newly developed plots at market prices. Payments of plots will be based on plot size and in relation to its location within the site as well as the site location in relation to the city center. The monthly payment is scheduled to be the same as the rents presently being paid for the tenements for the slum clearance scheme, but it will cover a much larger group more effectively.

Issue of Improvement of Slums on Public Land Only

This has implications on:

be affordable and serve a lower level of percentile groups; i.e., the poorest group.

- Dwelling design should serve the aims of full cost recovery of the program.

- Economic rate of return for housing is estimated to be 12% and this is based on imputed rental value of the serviced residential plots. In case of slum improvements, the impact of the program (in terms of economic benefits) will be based on the increase of rental values resulting from provision of infrastructure and other services. The economic rate of return is estimated to be 18% in this case.

- It is believed that many of the people who live in slums do so because of lack of affordable alternatives, and that the smaller and cheaper lots in the sites and services project will provide this opportunity and encourage a movement of people from slums to the sites and services scheme. At the same time it is acknowledged that most of the households who are below the 10th percentile live in slums in the fringe areas of the city, whose income is too low to afford the sites and services option (with core house). For them, the development of an open plot near or in existing slums would be more appropriate. It goes on to prove that sites and services are schemes that are not meant for the lowest income groups, but for those slightly above that, with regular monthly incomes.

The choice of location of the project is influenced by:

- existing opportunity for employment close to it, and presence of high-income residential area.
- good connections to the city centre through fast and cheap means of transportation.

- availability of trunk infrastructure.
- response to a problem area that exists and can be identified as one.

It is apparent that a local area must have some features or preset conditions that can be translated into "felt needs" for developing the area and help identify it as a critical area compared to others. If a local area has a very strong citizen's group or an effective local government institution, it can play a critical role in attracting development projects to its area. The predominance of a particular income group and type of settlement or land-use will influence the kind of project and the project impacts that are likely to accrue/occur.

Assuming that 10-20% of the monthly income would be available to lower to low-middle income groups has dictated the costs of the shelter (land and core-unit). The cheaper options of 40 sq. mt. plot (which has a sanitary core) whose monthly rent is expected to be Rs. 20 per month, is geared for households earning Rs. 150-200 per month. This clearly excludes the lowest 10th percentile who earn Rs. 150 or less. The self-help construction that is expected to occur to help lower the cost price to the owners is aided by accepting low-standard temporary shelters of mud-and-thatch before building the proper house over time with the building materials loans.

Prices for lots for commercial and industrial use have been based on the market value and are about Rs. 90 per sq. mt. (\$9 per sq. mt.).

The value of self-help labor is calculated at 50% of the market wages and is used in the calculations in cost considerations for economic analysis.

Issue of Infrastructure and Community Services Provision

Water supply will be based on a per capita of 135 lcd. Lots will be provided with individual water, electricity and sewer connections. Street lights are also to be installed.

In case of slum improvements, major improvements required are in the areas of drainage, water supply and the provision of social services which will be dealt with by provision of public latrines, standpipes for water supply, paving footpaths and improvements to waste water and surface water drainage. The proposed improvements to the water supply as part of this project will have a positive impact on slums where, presently, very little water is available from municipal supplies.

The impact of the slum improvement program will be that of improved health of residents, an increase in rental value of property, an upgrading of existing housing stock rather than destroying it, and reaching a much lower income group than would conventional or Slum Clearance schemes. It allows for commercial development within the scheme and the money spent is likely to go back for further investment in the settlement; e.g., in improving the house, making additions, etc.

Issue of Assessment of the Project

The MMDA has to develop program indicators to assess the impact of the project, and prepare quarterly reports about how and if specified performance targets were achieved. A yearly evaluation report to check if the program objectives were achieved, what changes are necessary, and how to incorporate them within the program is to be part of the evaluation process. Apart from checking the present policies and investment strategies which

influence public and private funds to flow into the housing sector, the analysis of housing patterns in relation to income earning opportunities, building regulations and transport will be conducted to check if they are relevant to the location requirements of the different income groups.

The relationship between the sites and services and slum improvement component is intended to work in a way that the growth of slums would be slowed down by absorbing the increase of low-income people in sites and services schemes. While evaluating the slum improvement programs, it will be necessary to coordinate this with the site and services program so that its impact on growth of slums can be judged.

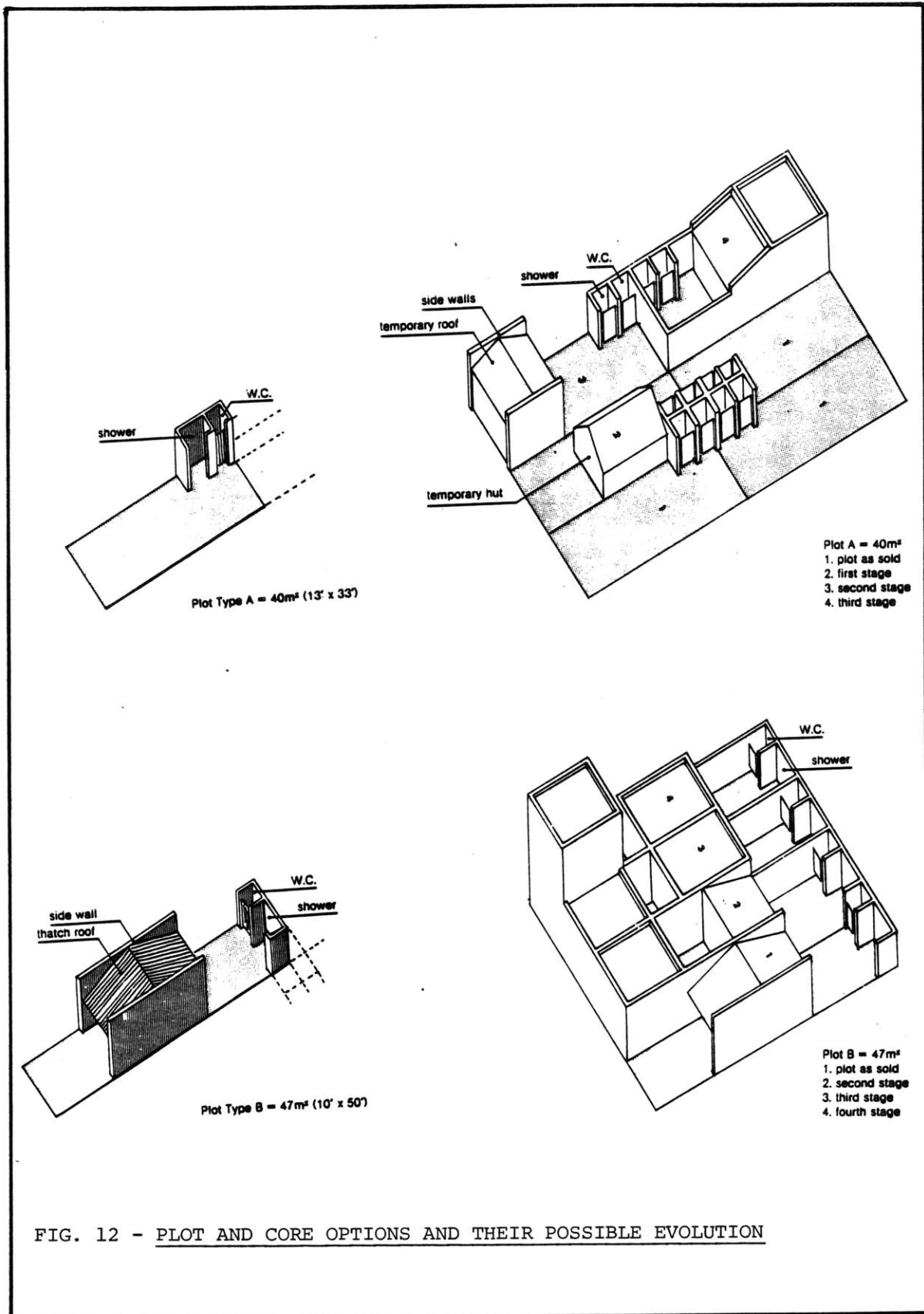
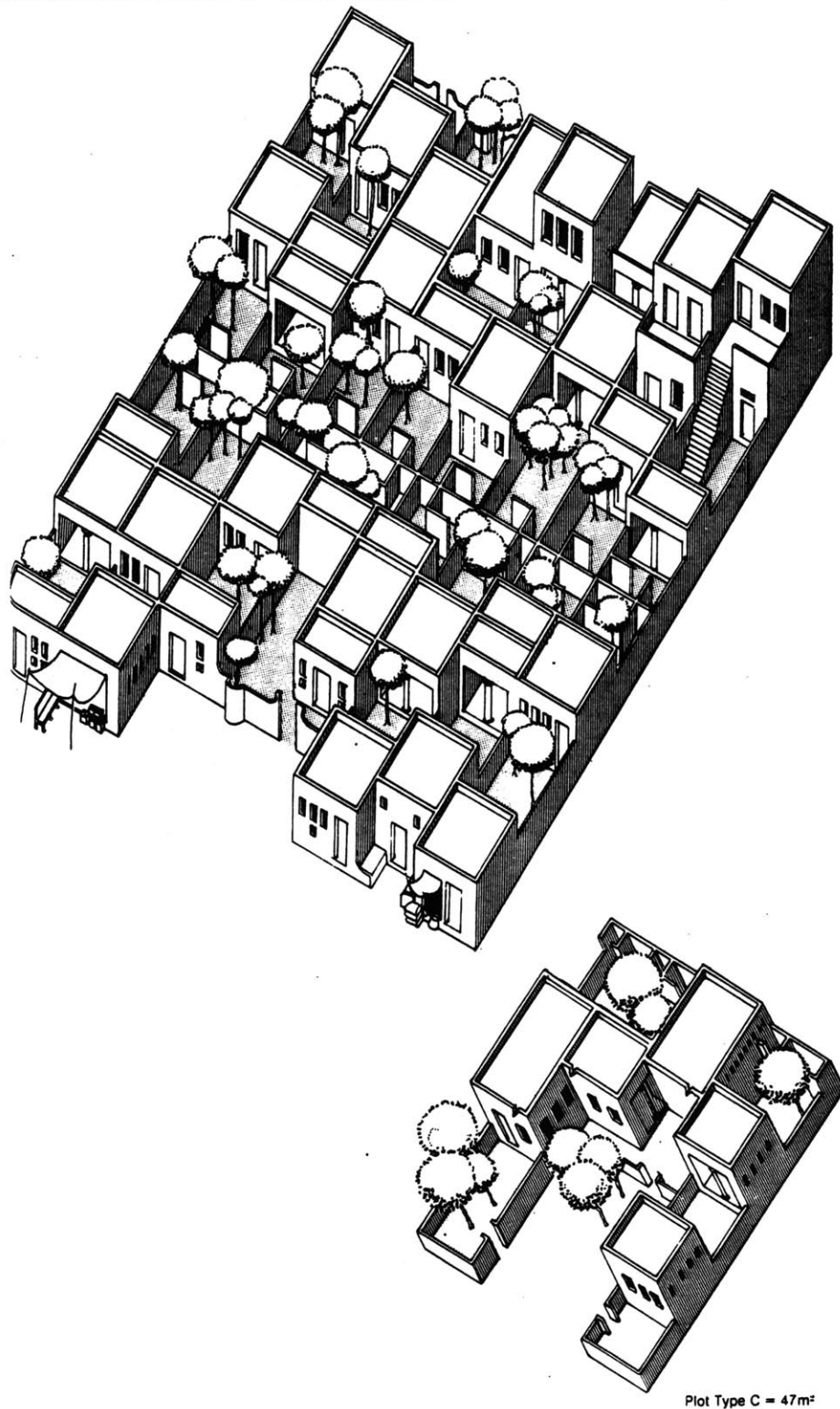


FIG. 12 - PLOT AND CORE OPTIONS AND THEIR POSSIBLE EVOLUTION



Plot Type C = 47m²

FIG. 13 - ISOMETRIC SHOWING CLUSTERING
OF PLOT C-TYPE UNITS



PART II - DEFINING THE LOCAL CONTEXT

This part examines the local context in detail, by defining what it consists of and using the area of East Calcutta to delineate the process of documenting it. Case studies of three settlements within this area illustrate the impacts of public interventions on people's efforts to house themselves.

1

DEFINITION OF WHAT CONSTITUTES "LOCAL CONTEXT"

The Definition of "Local"

While there has been a growing awareness and emphasis on the importance of the "local level" in the shelter sector planning, there has been scant discussion and research conducted on what constitutes 'local'. Even the United Nations Centre for Housing Studies and other UN organizations, who have been instrumental in bringing about radical changes in thinking and policy formulation in the area of human settlements planning, have written little about it, and dealt with it at a superficial level.

I propose that, for the purpose of understanding how public agencies' interventions affect the local area, the term 'local' can be taken to mean

. . . an area that can be identified in physical terms; e.g., size, boundaries, population, etc., on which the impact of a particular project or policy is to be felt directly.

Indirect effects can be as important as those that are direct, but their impact becomes more difficult to measure and evaluate, as they may be the result of more than one sector, and may take time to filter down to areas of housing and settlements which is what we are interested in.

If one understands local as "that which pertains to a locality", we immediately obtain a picture of a physical setting within the city or region, with definite or identifiable boundaries. It can be seen as a chunk, and many chunks make up a city. The size or form of the chunk is not evident, but one can assume that more than one chunk is necessary to make a larger whole. A local area is such a chunk which has its own stability by virtue of the elements it possesses within it. No two local areas can be identical - its physical conditions and location in space combined with the kinds of land-uses, density, settlements, and the built environment that result distinguish one local area from another. The local area can, thus, be identified through:

- Physical boundaries
- Its area; i.e., size
- The land-uses
- Population - type and size
- City jurisdiction boundaries; i.e., districts/wards
- Delineation by particular agency for specific purposes; e.g.,

development of Area X, urban renewal of Area Y.

There exist many levels within which a 'local' area could be subdivided; e.g., roads, transportation networks, specific land-uses, natural landmarks, depending on what aspects of the local area are being examined. A transport authority may not be concerned about what the settlement next to it is like, but very much bothered about the soil conditions of the area. A housing agency may look carefully at the impacts of designing a busy roadway next to the site, but not how it is to be constructed. Thus, each kind of agency seems to consider certain things crucial while ignoring others; yet, in reality, some of these interventions will have a direct impact precisely on the very things that were ignored. This brings us to the discussion of why the 'local' versus the city or regional level is important.

The Importance of the 'Local Context'

Program goals and objectives are translated into projects that embody these goals, and project design and implementation become the means to achieve the desired effects. Projects are necessarily located within a specific time and spatial framework. By virtue of being located within a physical setting which has a "context", the project acquires an additional dimension - that of a "local context". A new township in the middle of a desert will continue to have a "context": Its form and role will be shaped by the surrounding area. A renewal project of a plot, block, or neighborhood works with the constraints of existing land available, land-use, transportation network, building regulations, etc., which influence the project considerably. The "local context" moulds, modifies and interacts with any project located within it. One may dominate the other or they

could co-exist without any conflict. Their impacts on each other may be positive, negative or inconsequential. The impact could be quantifiable or qualitative, easy or difficult to predict, identify and measure. Identifying the area within which the impact is to be studied makes it easier by reducing the number of variables to be considered. At the same time, it is a way of looking at the project within a framework of reality - without "site" or "context" the possibilities of how it may be interpreted are limitless.

The scale of the "local context" plays a role in understanding the impact of a project or intervention. It should be large enough to permit an understanding of social and economic forces which influence the area as a whole. One can identify two types of inputs which generate impacts - those that are related to the actual project or fieldwork, which can be termed internal, and those that may be related to factors outside it; i.e., external. These external factors influence the project differently than the internal ones do. Lack of proper services within the project could be the result of problems in project implementation or organization, and not necessarily related to the poor level of services in the area; erratic supply of building materials may be less of an issue than how a project building materials store distributes them and to whom. Existence of small building materials stores near a housing project would be affected if the project involved the house-construction by users, but not if a complete, finished unit was already built and delivered to the user by the public agency. Knowledge about the "local context" helps in identifying these external factors and their impacts.

Basic human dignity is the right of the people, individually and collectively to participate directly in shaping the policies and programs affecting their lives. The process of choosing and carrying out a given course of action for human settlements improvement should be designed expressly to fulfill that right. Effective human settlement policies require a continuous cooperative relationship between a Government and its people at all levels. It is recommended that national Government promote programs that will encourage and assist local authorities to participate to a greater extent in national development. (1)

The definition of what is 'local' will depend on what we are examining and for what reasons. The Oxford Dictionary definition of 'local' is:

Belonging to or existing in or peculiar to a certain place(s); of one's own neighbourhood; of or affecting a part and not the whole; not widely distributed.

'Local' in the context of settlement planning and policies could mean either (i) a particular project, (ii) a project area, (iii) a group of projects which are located in one area, or (iv) an area that has a separate planned identity from the surrounding area or the next higher level of which it is part of.

In the hierarchy of the national, regional, city levels, the local level is the one which forms a direct link and interaction between 'people-project'. It is usually at a level higher than the level of an individual project, but that depends on the project scale and the type of impacts it is predicted to have. The term "neighbourhood level" implies something different than the term "local" - it implies a scale where the area can be delineated by the social contacts of people residing in the area, sharing common facilities like shops, schools, recreation facilities, parks, etc. The term 'local' covers a wider spatial and physical area and a range of activities that may be occurring within it.

If the 'project' we are discussing as a housing project or one whose main component is housing, obviously the resources, time frame and impacts are going to be more varied and complex than if the 'project' was the construction of, e.g., a dam, waterworks, transportation network, or even an industry. This is for two reasons.

1. Projects like the ones mentioned above have a narrow, defined scope and objective and have predictable and manageable impacts which can be evaluated against an already prescribed set of standards. If the water line is expected to deliver X gallons of water and reach a Y cld per capita consumption level, it can be accurately measured if it does so. Even at the design stage the alternative options of designing the network can be compared quantitatively with 'hard' data.

2. The second reason is the limited number of variables such projects have to consider are smaller and, more importantly, they do not primarily or directly have to deal with people, but objects, thereby reducing uncertainty and complexities that are inherent in any system that involves human behavior, interests and reactions.

When considering that in settlement policies and planning the role of people is a pivotal one, it becomes evident that 'people-project' and 'local-project' and 'local-people' relationships are constantly interacting and each has a role to play in the formation of human settlements.

Although a strict hierarchical order is inappropriate for understanding the network of human settlements and the levels of decisions required to act upon them, it may be convenient to assume that planning is conducted at different scales of geographical coverage: national, regional, local and neighbourhood. To achieve balanced development, planning decisions taken at one level must be related and complementary to those taken at other levels, both 'above' and 'below' and appropriate machinery must be devised to resolve potential conflicts between them.

Planning is no less important at the community level where the direct involvement of residents in the decisions affecting their daily lives can be achieved more effectively. At this, and the neighbourhood level, it is essential that planning and design be at the human scale and so contribute to good personal and social relationships in settlements. (2)

With increasing emphasis on upgrading and environmental concerns and guidelines for metropolitan planning, it is becoming imperative to know more about what the local area consists of. The existing features of an area will determine the nature and level of interventions required. Information about types of land-uses, levels of services, population characteristics should be available and detailed enough to make rational decisions based on it. For instance, one has to know what industries exist, before we can talk about what type of pollution problem it creates. We have to know how the decision to relocate it will affect the people working in it, and if the overall effect of relocation is going to be one of net benefits, and for whom. Relocating a congested slum from the central business district to the city periphery may have been beneficial to people's health, but it may be even more beneficial to developers who can sell off this prime land at a huge profit. Whose interests are being served in the long run? An upgrading or sites-and-services project can make decisions on what the project components will be, after they have reviewed services that already exist in the area and which need not be duplicated in the new scheme. In many instances of upgrading old slum areas, the surrounding area is well-developed, and has hospitals, schools, clinics, etc., which can be used by the slum occupants, instead of using scarce resources to build them within the settlement. One can argue that the mere presence of facilities in the surrounding area does not mean they are accessible to low-income people.

Raising such questions and arguments can serve to draw attention to larger issues; e.g., if this slum is integrated with the neighborhood, and what kinds of problems exist, and what the impact of upgrading will be on this particular issue.

To understand how effective, e.g., a new settlement policy, community organization, construction technique was, requires a setting, as is necessary when we conduct any other kind of experiment. The setting in this case is the 'local context'. It permits the analysis and examinations to be based on the real-life situation, though how the results may be interpreted by different people is another matter. Many such examinations within different 'local contexts' will give an overall picture, iron out the specificities while highlighting some problems which are found to be common in all cases. In short, by allowing the 'local context' to be used as the external influence, the test becomes a rigorous one of checking the appropriateness of the particular solution within a particular place and time.

2

EAST CALCUTTA: ILLUSTRATION OF LOCAL CONTEXT

The East Calcutta area is used to illustrate the local context. It describes the physical, social and economic characteristics of the area, and this process of documentation could be seen as one level of analysis of the area. It helps in getting a feel about the range and type of issues that are to be tackled in the next stage of identifying impacts.

Area Delineation

East Calcutta consists of a wide belt of land running east and south-east of central and older parts of Calcutta. It is separated from the city

the city proper by the suburban rail tracks which were laid in the early 1900's. East Calcutta consists of an area roughly 50 square kilometers (12,350 acres). Located on the periphery of the municipal boundaries of Calcutta City, it acts as an interface between the urban and rural areas of the metropolis. The East Calcutta area is contained by a number of municipal wards of the Corporation of Calcutta (Ward Nos. 58, 59, 60, 61, 69, 70, 94), a large adjacent area of Jadavpur which has recently formed its own Municipality, some non-municipal urban areas, and some rural 'mouzas' (districts).

According to the records of CMDA, the boundaries of East Calcutta are defined by the South Suburban Railway Tracks to the west, Beliaghata Canal to the north and northeast, Tolly's Canal to the south, and the Eastern Metropolitan Bypass (under construction) to the east. The eastern edge defining the boundaries should be considered to be more arbitrary and flexible than the others because the impact of the Bypass road is bound to be felt on both sides, and especially on the vacant areas in terms of land values, type of development in future, and speculation in land, while the area around the other boundaries is already developed. Compared to the Bypass, the rail tracks act as a hard-edged and strongly defined barrier which do not facilitate permeation of impacts of one side on the other. To an extent, it even acts as a physiological barrier of how residents of East Calcutta and those of the city proper perceive each other.

Demography

According to the 1971 Census, the total population of East Calcutta is 5.75 lakhs, of which 93% are urban and 7% rural, while only 39% of its

area is termed urban (including non-municipal urban areas). The resulting density for the urban area is about 80-125 persons per acre. While the rise in population over the 1961 period for Calcutta City and CMD was 7% and 32%, respectively, the East Calcutta population increase was to the extent of 120% over its 1961 total. This makes this area one of the fastest growing in the metropolitan district, and indicates that this area has been attracting an increasing number of people in the last 15 years. As can be seen from the discussions later on in this section, there have been different groups of people who have migrated and now reside here, and each of them have had a special role to play in the development of this area.

Growth of East Calcutta

Till the latter part of the nineteenth century, East Calcutta was largely a rural area, with parts of it being used by the rich and aristocratic class of Calcutta to build their summer houses and mansions. It acted as a garden suburb, providing a refreshing and rural atmosphere while being located not too far off from the city limits of that period. Vegetables and fruits that grew in the gardens could be transported to city residences for personal consumption or for selling in the market. The area was dotted with large estates, gardens, ponds, fisheries and orchards. The land use was predominantly commercial interspersed with some residential areas. Most of the land lay underdeveloped or vacant because of the topography, adverse soil conditions and lack of demand for land for purposes of city expansion. In addition to residences was the presence of Christian Missionary Groups who bought large tracts of land and built convents and charitable institutions in the area.

By the beginning of the twentieth century, the area was subject to many changes, which are partly responsible for the present state of East Calcutta. The most important of these was the laying of the South Suburban Rail tracks, followed by the construction of Beliaghata and Tolly Canals. These resulted in the opening up of new water and rail transportation routes. Its most immediate impact was felt in the northern part where medium and heavy industries began growing very rapidly. A large labor force was required to work in these factories and these jobs attracted many people from the States neighboring West Bengal, who migrated to the city leaving their families behind in most cases. This population had to be housed and this gave rise to 'Bustees', and later to squatter settlements near workplaces.

The proximity of East Calcutta to the city centre was ignored by city residents and city authorities till recently. This was due to many reasons, the major one being a low-water table and its topography. This area is much lower than the rest of the city and it has acted as a receptacle for the city's drainage, and is prone to massive flooding, especially during the monsoons. Presence of numerous salt lakes, tanks, ponds and saline soil conditions have prevented large-scale development in the past. The area was not connected to the city's sewage and water supply lines and, hence, unserviced. This complete lack of services and infrastructure deterred the middle-class from settling here as long as they had a choice to settle in other developing areas of Calcutta.

At the same time, the separation from the main city by the rail tracks tended to act as a social and physical barrier. The area was looked down

upon as a fringe settlement, which had undergone an uncontrolled and unorganized development process. Benefits that existed on the city side of the tracks were denied to this area. Municipal authorities neglected the area and used their limited funds and resources in areas that were better organized and vocal at making demands for the provision of services to the municipality.

The spectacular recent growth of the area has been due to the following factors:

1. The influx of refugees into India had a massive impact on West Bengal which had to absorb a majority of these homeless people. They were promised land by the Government of West Bengal and were given special priority and status in areas of housing and employment. A large number of refugee colonies that were created by the Government are located in East Calcutta.

2. High costs of living and rents resulted in the pushing out of the low income families who previously lived in overcrowded slums and 'Bustees' within the city centre and dense northern areas of the old city. Moving to the periphery of the city meant longer travelling time and higher costs, but this could be offset by savings on rents, the possibility of secondary employment of other family members and, in some respects, a better environment than the inner city slums and *Bustees*. The middle class, largely comprised of Bengalis, gradually began moving into the central areas of East Calcutta where the development process had already begun. Given the high cost of construction and land and meagre inputs of the public agencies in the provision of housing, they foresaw that this was perhaps their only chance to obtain a small plot of land and build their homes over time. Lack

of services and infrastructure in this area were outweighed by the benefits and security of home ownership. It was quite probable that services and utilities could be brought into the area in the near future through negotiations or political intervention.

3. Electrification of the rail line shortened the commuting time considerably, and this affected the growth of East Calcutta, specifically in two ways:

- As more people from outlying areas began commuting to the city, they became aware of the existence of East Calcutta and the possibility of moving to live or seek work there.

- People living in East Calcutta could afford to travel greater distances to work, especially in cases where they worked in areas which were already congested; e.g., docks, jute mills and other industries up the river where obtaining housing close to workplaces was extremely difficult.

People and Occupations

East Calcutta has a heterogeneous mix of people - the local Bengalis, communities from Bihar and Uttar Pradesh, refugees from East Pakistan, Bengali Muslims and other minorities. The varied lifestyles, ethnic backgrounds, value systems, needs and priorities are manifest in their occupational and settlement patterns. Many of the people who live here have rural and traditional connections, and often traditional crafts and skills are practiced as primary occupations; e.g., pottery and handicrafts. Relationships with native places are actively maintained by many in the form of visiting or living there for part of the year, or sending remittances

to families left behind. Only a few people can be considered fully urbanized. The above factors have impacts on the mix of settlement types, formation of settlements of separate ethnic groups and the amount of finances and resources people are willing to spend in the city versus what they send back home.

Within the urbanized area of East Calcutta, 47.5% of the working population is involved in the secondary sector and 51.5% in the tertiary sector which includes carpenters, mechanics, 'dhobis' (washermen), 'goalas' (milkmen), rickshaw drivers, hand-cart pullers, and casual laborers. Many of the above trades belong to the "informal sector" and, therefore, imply an unsteady income, long working hours, and low wages. Less than half of the population belongs to the LIG (Lower Income Group) with an income of Rs. 351-600 per month, and the rest falls into the EWS group (Economically Weaker Section) with an income of Rs. 0-350 per month.

The economy of the area is, to a large extent, dependent on the urban centre. Many of the people work in the city, providing essential services; e.g., clerical work, peons, bus drivers, etc. Others are involved in marginal and informal types of work; e.g., roadside food stalls, hawkers, street peddlers, etc. Even the trades that are located within East Calcutta (e.g., car mechanics, repair shops, spare-parts stores) are geared to meet city demands primarily. Women work in surrounding areas as domestic help, in nursing homes, selling vegetables in the markets, etc. As more people tend to go in for urban and industrial jobs, lifestyles are gradually urbanizing. This change is speeded by the area's proximity to the city, improved information and communication systems, and increased mobility

of the people to different parts of the city. However, the area has yet to benefit in terms of proper provision of roads, transportation, schools, banks and community facilities.

The area traditionally used to be a major producer of vegetables for the city's consumption, and that has been replaced by landowners converting the land and ponds to be used as 'bheries' (fisheries) and leasing them out. These fisheries still exist at the eastern fringes of the area. Present development plans (some of which are yet to be fully implemented) have specific policies of what kinds of occupation will 'conform' to their land-use plan. For instance, the communities of 'dhobies' (washermen) and 'goalas' (milkmen) and dairies are to be shifted to the eastern fringe of the area, which is underdeveloped at present. This implies that they will need to commute to the central areas of East Calcutta to find customers. The impact of such policies is bound to be more negative than positive on the local population.

Housing Conditions and Involvement of Public Agencies

Self-help has played a major role in the development of the area, especially of the dwelling environment. The migrant workers, the local Bengalis, and refugees were left to settle down on their own with very little support forthcoming from the Government or any other authorities. Even the provision of infrastructure and utilities, whose scale requires a public level intervention, has been piecemeal and ad-hoc in the few instances that it has been provided. The CMDA (Calcutta Metropolitan Development Authority) and CIT (Calcutta Improvement Trust) have been working in the area since 1970 on different schemes: road laying and widening; housing;

recreation areas; construction of Bypass road and connectors; developing a township with a site-and-services scheme; laying sewage and water supply systems; installing toilets and standpipes; etc.

The type of settlements that exist in East Calcutta are related to its history and development. *Bustees* were built by '*thikadars*' (brokers) to house people (with or without families) who worked in factories in the area. Similar settlements were often created illegally by workers themselves when alternative (and legal) shelter in *Bustees* was unavailable. Refugees who have been given land by the Government in refugee colonies have attracted other refugees who have occupied land nearby and have obtained an 'extra-legal' status through political negotiation and coercion. East Calcutta has become one of the major concentrations of refugee settlements in Calcutta. Many settlements have been created by filling up canal banks, edges of ponds, and marshy land. These marginal settlements are usually located on privately owned land, and more so on land that has absentee ownership. In the context of Calcutta, it is possible to describe nine different types of settlements of the poor:

- conventional *Bustees*
- squatter settlements
- industrial workers housing slums (e.g., jute lines)
- legal refugee settlements
- extra-legal refugee colonies
- 'normal' private self-help housing
- pavement dwellings
- *Bustee* resettlement schemes
- inner city tenements.

Barring *Bustee* resettlement schemes and inner city slums, all the above exist in varying degrees within East Calcutta.

The low-lying area and the presence of waterbodies have restricted the development of the land, and moulded the pattern of filling just enough land for building the house and an access to it. Houses developed along paths and roads to maximize on the infrastructure that already existed, and while the area gradually improved the inner areas were left unbuilt. The density of 100-125 persons per acre is not very high considering its proximity to the city and its average density of 300 persons per acre.

Though there are many '*pucca*' (permanent buildings) in East Calcutta, the majority of them are '*kutcha*' (defined as a building with a tiled roof and walls of temporary materials). Materials for building purposes vary from '*darma*', '*chitey beda*' to bricks in mud mortar, or regular brickwork and reinforced concrete construction. '*Ply pata*' (plywood sheets) are used sometimes. All the above can exist in different degrees of finish and maintenance. Most brick houses are unplastered outside, since the house is often built in stages, rooms added one by one, and it is plastered only after it is completed. This is a common practice in most parts of Calcutta, with houses being built over a period of time, dictated by the availability of finances.

East Calcutta is broadly divided into four areas with different characteristics:

- Beliaghata-Tangra-Topsia - They have a heavy concentration of industries, tanneries, shoe factories, and leather products, etc.
- Tiljala-Picnic Garden-Kasba - Comprises the central zone of East Calcutta. It has predominantly residential areas in the southern parts

intermixed with small-scale industries and trades like lumber yards, blacksmiths, carpenters, window grills fabrications, etc. The population of this area is approximately 1.25 lakhs.

- Kasba-Dhakuria-Garia-Santoshpur-Jadavpur - This area is occupied mostly by middle-income people who own the houses they occupy. Due to the University being located here, this area has a better access to the city and facilities like shops, bus connections, etc. A large part of this area is still undergoing development in the form of one-family residences for middle-income groups.

- Rajpur-Badamesan-Baishnavghati-Patuli - This is the area demarcated for the development of a new township and a sites-and-services scheme was implemented by the CMDA with assistance from the World Bank.

Adjacent to the rail tracks and along it are located a number of industries, medical laboratories, coal depots, building materials suppliers, etc., which have easy access to the city and rail routes. On the eastern fringe a large truck terminus is proposed along with the Bypass. A number of industrial estates are to be developed to take advantage of the Bypass road which is expected to attract considerable investment from the private sector.

Of the community facilities that people have provided for themselves, the formulation of social organizations and clubs has been the most successful. Registered societies take up the functions of providing libraries, health clubs, sports and recreation facilities and other services. In many instances, local organizations act as organizers of local energies for social and political purposes. Many voluntary organizations work in the area on programs of medical aid, health clinics and education, primary

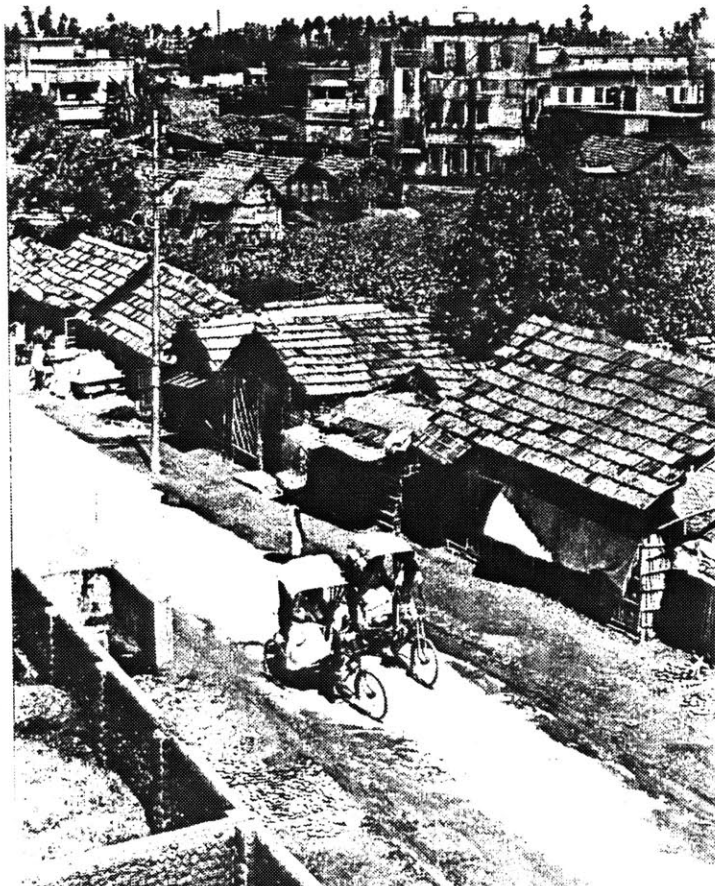
schooling, craft training, subsidized food, income-generation schemes for women, adult education, etc. There exist few banks to which the poor have limited access. Credit and loans for housing are available only from West Bengal Cooperative Housing Finance Corporation, on terms which cannot be met by most people in the area.

The East Calcutta Development Plan by the CMDA is the major program for the area and deals with physical upgrading of the existing areas as well as proposals for future land use and low-income and industrial housing. It includes the following projects:

- The CMDA *Bustee* Improvement Plan - Design and implementation of physical improvement of *Bustees* which includes paving paths, laying toilets and standpipes, drainage and street lighting.
- Refugee Colony Improvement Program - This is based on the same lines as the *Bustee* Improvement Program.
- Eastern Metropolitan Bypass Construction and connectors.
- Tollygunge-Panchannagram Drainage Project - Part of it was built in 1970-1971, and it acts as a drainage and sewerage system for East Calcutta.
- Baishnavghati-Patuli Township Project.

These recent development plans for the area by the Government authorities are changing and will continue to change many things in the area. The area is undergoing a much faster pace of urbanization than ever before, especially in the eastern fringe areas. Substantial changes in land-use patterns implies changes in land values and, hence, the accessibility of the poor to land and shelter appropriate to their needs will be further

limited. The varied occupational, social and economic background of the present population and their inputs in creating habitable environment stand in danger of being ignored and negated by policies which are insensitive to the local context. Escalating land prices and speculation will exclude the low-income people further from the process of integrating with the rest of society, and lead to the creation of more 'unplanned' and 'illegal' settlements. It can be speculated that while the area is being developed by the authorities, it often works against the people already living here, instead of helping them. Rather, the intention should be to develop the area in keeping with people's capacities and needs, and in ways that allow it to be improved and consolidated over time.



Huts Demolished Along Bypass

ST 190683

By a Reporter

ABOUT 750 huts, alleged to have been illegally constructed, lying along a two-km stretch on both sides of the Eastern Metropolitan Bypass bordering Calcutta and the 24-Parganas, were demolished in a joint drive by the Calcutta Police and the West Bengal Police on Saturday morning.

Mr Prasanta Sur, Minister for Urban Development and Local Government, stated in the evening that these encroachments, mostly shanties, in which about 3,000 people lived, had sprouted after the construction of the bypass during the past two years. He said that the families evicted were previously warned that the drive would be undertaken.

The occupants of the shanties, however, differed with the Minister's statement. It was learnt that a number of them stated that they had been living in the area for the past nine years. There were quite a few tea and cigarette shops in the area.

The drive which began around 6 a.m. continued beyond noon. About 80 trucks were deployed to remove the debris. The Minister himself was present. Mr Nirupom Saha, the Police Commissioner of Calcutta and Mr H. A. Sarwi, the Superintendent of Police, 24-Parganas, were also present. Senior police officials supervised the operations.

The drive was conducted peacefully without any untoward incident. The slum-dwellers did not put up any resistance. The police could not state whether the belongings of the evicted families were also destroyed.

Police evict Bypass squatters

By A Staff Reporter

TT 0783 B4/M

Calcutta, July 8: In a sudden crackdown by the police, 260 families were evicted from the Eastern Metropolitan Bypass near Salt Lake today. The same families were evicted earlier on June 18.

The squatters along with members of a local social welfare group staged a demonstration in front of the Manicktala police station and submitted a memorandum to the officer-in-charge.

According to the local people, around 4 p.m. a police party arrived in a van and started demolishing their huts. Most of the men were away attending a meeting organised by a welfare

group. A spokesman of a social welfare group said these people were living beyond the specified 40 feet from the road and the police had no right to evict them without a prior notice.

Members of the evicted families said that the police not only demolished their houses but also manhandled them and their children.

The officer-in-charge of Manicktala police station refused to give a press statement. When pressed, he admitted the evictions and said "I only followed instructions".

A survey on the evictions will be made by the members of the Association for the Protection of Democratic Rights tomorrow.

The Telegraph 9 July 1983

Bypass squatters not to be tolerated: Sur

By A Staff Reporter

Calcutta, June 9: Mr Prasanta Sur, minister for local government and urban development, said the state government will not tolerate encroachments on the Eastern Metropolitan Bypass and other state highways. He held a meeting today with the representatives of the Calcutta Improvement Trust and Calcutta Corporation in which it was decided that the illegal occupation in the bypass would be soon removed.

Mr Sur told newsmen that the Narkeldanga Main Road will be widened and connected to the bypass. Some land would be acquired from a jute mill for the purpose which will be widened and connected to the new stadium being constructed at Salt Lake, the minister added.

The chief minister, Mr Jyoti Basu, has called a meeting on June 14 of all the civic bodies in the city to discuss the problem caused by the continuous digging of roads, Mr Sur said. Instructions have been given to cover all the manholes before the monsoon sets in, Mr Sur added.

The Telegraph
June 10, 1983

FIG. 14 - NEWS CLIPPINGS
OF EVICTION ALONG
E. M. BYPASS ROAD
IN EAST CALCUTTA

3

PUBLIC INTERVENTIONS IN HOUSING PROCESSES IN EAST CALCUTTA

This section describes three case studies of settlements located in the central zone of East Calcutta. The conclusions are presented at the end of each case study.

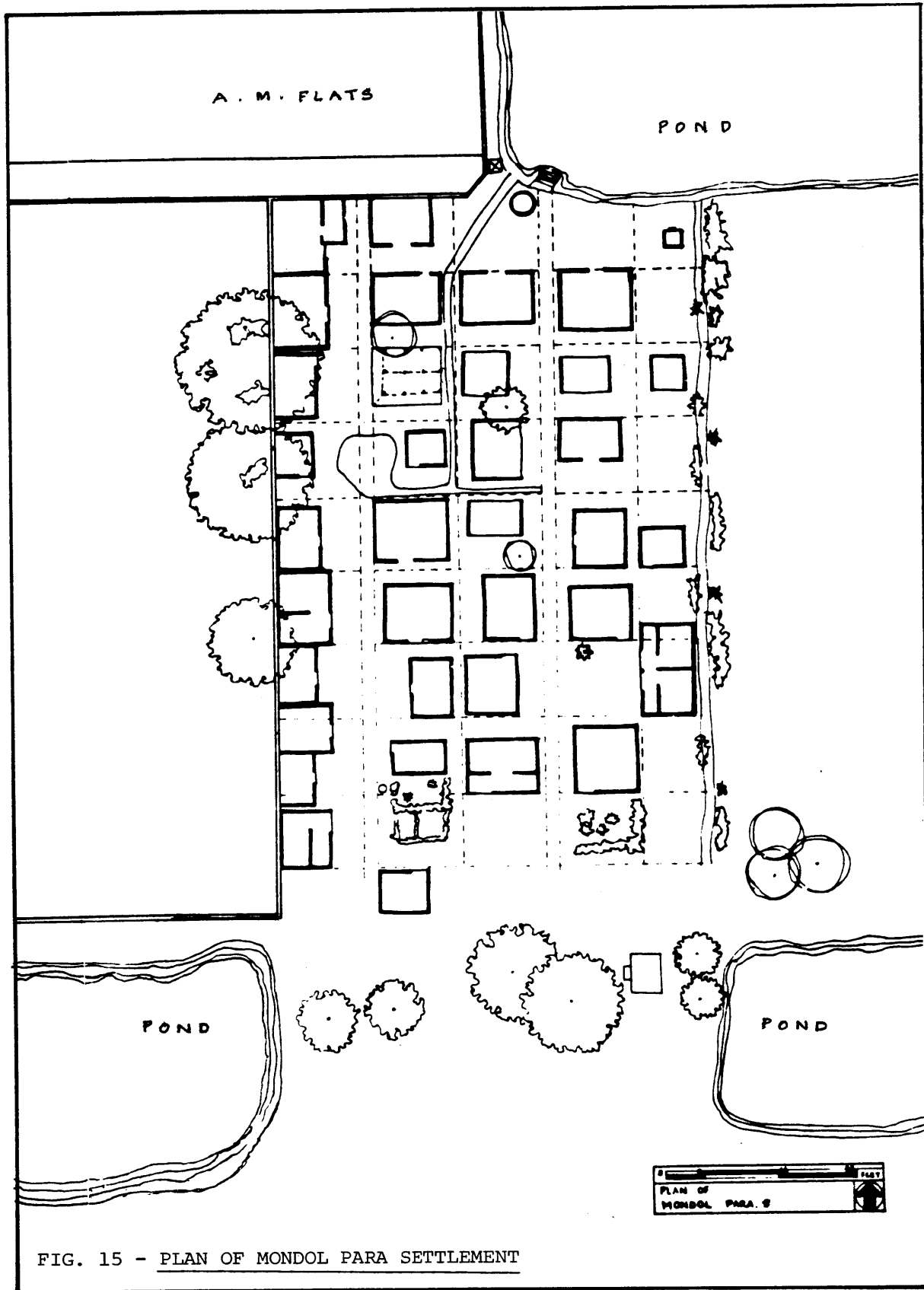


FIG. 15 - PLAN OF MONDOL PARA SETTLEMENT



CASE STUDY IV - MONDOL PARA SETTLEMENT

The Case of No Public Intervention

Background

Mondol Para Settlement, named after the neighborhood, mushroomed on a vacant one *bigha* plot (14,000 sq. ft.) one night in May 1981. The 90 ft. by 160 ft. plot was divided into 36 sub-plots of approximately 18 ft. by 18 ft. in a grid-iron pattern with two access paths along the length. The households who have invaded the land were tenants who were living in *Bustees* or rented rooms in the area adjacent to this plot. This plot is located

strategically in relation to the main road of East Calcutta, close to the marketplaces, post office, bus stop and other public services that exist in the area. The ownership of the plot was and is in dispute, and this was the main reason why this particular plot was invaded. Ownership claims have been made by a family that lives about three houses away from this plot, but the plot occupiers, with the help of a local club, have employed a lawyer to represent them in the court case that has been filed. Aware that court proceedings will take a long time to reach a conclusive verdict, the occupiers have begun consolidating their houses and their stay here.

Formation of the Settlement

The invasion of the settlement was carefully planned to the last detail. Families crept up after dark, equipped with bamboo poles, darma mats and a few household possessions and, based on a plan already prepared (showing the subdivision), they proceeded to build the structures. The local club had brought all of them together - the club as well as the occupiers are refugees from East Pakistan. The occupiers had not obtained land from the Government as promised and they resented having to pay rent and being tenants, especially since, in their country, they had been farmers and owned land. This was an opportunity for them to obtain land, though illegally, and would save them a considerable amount of money on rent; they would not lose much of they were eventually unsuccessful.

Moving to this settlement did not mean a disruption of their work and social ties since the new settlement was very close to their previous residence. The whole area surrounding this settlement, called Sunil Nagar, had been forcefully occupied (*Jabbor Dakhal*) during the refugee influx. Even

the club that was involved in the formation of this settlement and the old residences in the area are built on '*Jabbor Dakhal*' land; i.e., land forcefully occupied.

Actors

The location of the plot, close to the major facilities of the area, made it quite an attractive one for development - mainly residential. The price for land in this area is about Rs. 9,000 (\$900) per *cottah* or \$54,000 per acre. This makes the Mondol Para property worth about Rs. 1.8 *lakhs* (\$18,000). One reason why the plot remained vacant for so long is that it has no direct accessway to it: there is another plot between it and the side road. The land had been lying undeveloped, and the local land brokers must have checked the land records and found that the ownership was unclear. This information was passed by them or somebody else to the Sunil Nagar Club members. The reasons why this Club would want to help a few families to settle on the plot is unclear - apart from the fact that they knew these people as they belonged and lived in their neighborhood, and they were all from East Pakistan. They had the political power and clout to back this move, without which the invasion would have been unsuccessful.

Initially, not all the people who invaded the plot moved in here. A few of them, after building a skeletal structure to stake their claim in Mondol Para Settlement, continued to live in their rented homes, in case the settlement was demolished or they were evicted by public authorities. Only after being assured that there was not much immediate risk did they move into the settlement. In the next two years, the settlement grew considerably; all the sub-plots have been filled up, and the houses completed.

A toilet that was located in the corner of the site had been improved by the community, and a pond and public water-tap that are located just outside the settlement provide the necessary services. The open plot in front of the settlement acts as the community space and children's play area, apart from providing access to the settlement.

There had been two families who had been living here since 1979, paying rent to the family that claimed to be the owners of the plot. These people were aware of the invasion, and they were allowed to remain where they were and, therefore, were unaffected by the physical occupation of the site. However, if the other people are evicted, they too will have to move out. On the other hand, if the occupiers succeed in getting rights to the land, they will benefit too.

Tenure Types

The occupiers of the plot are not tenants since they own their dwellings, but they have to pay some money to the Sunil Nagar Club boys, ostensibly to 'pay' for their lawyer which the Club has arranged for them. This sum they pay to the Club is much less than the amount they paid for the rent; nevertheless, it is a large sum compared to their income of Rs. 250-350 (\$25-\$35) per month. Their previous rents were in the range of Rs. 70-80 (\$7-\$8) per month for a dwelling very similar to the one they built here, while they pay about Rs. 20 (\$2) to the Club every month. The prospect of being owners and having control of their dwelling environment offsets the risks involved in squatting.

TABLE 8: COSTS OF RENTING VERSUS SQUATTING

EXPENDITURE	PREVIOUS RESIDENCE AS TENANTS	PRESENT RESIDENCE IN MONDOL PARA
Initial expenses on house materials	————	Rs. 400 minimum Rs.1000 average
Initial expenses of labour(const.)	————	Rs. 200 average or self-built
Monthly expenses on housing	Rs. 60-80 per month RENT	Rs.20 per month PROTECTION
Yearly expenses on housing	Rs. 720-960	Rs.240 'protection' Rs.100 repairs

It is interesting to note that this need of ownership and control of land and house are very strong among the refugees from E. Pakistan, and they have been more bold in achieving this. Many of them were farmers and owned land in their country and, having moved to a new country, land ownership became a crucial issue since it gave them financial security and a foothold in the new society. There have been many instances in East Calcutta of forceful occupation or negotiation through political parties for land and services by the refugees. They are better organized than other communities in the area and they use this to achieve their needs and demands. The risks they are ready to take are correspondingly much higher. In fact, when other settlements with people of other ethnic background were questioned if they would take similar risks, they answered in the negative.

The occupiers feel that either they will get rights to live here or the Government or the relevant public authorities will provide them with alternative accommodation, which they would not have obtained if they had remained as tenants. They will agree to move to the new accommodation

provided it does not disrupt their work ties. In case they are evicted from here, and no viable alternative accommodations are provided by the authorities, they will go back to their rented accommodation in the area they were living in before, rather than squat elsewhere. These alternatives were considered before they decided to invade this plot.

Role of Public Agencies

There has been no involvement of any kind by a public agency, either in setting up the new settlement or providing it with services later. The role of provision for housing has been taken up by the occupiers themselves and, to a certain extent, by the Club. The plots lack basic infrastructure and services except a toilet and bathing area that the occupiers have built collectively. The small size of the settlement and its location (not directly visible from the main road) is an advantage for the occupiers, since the public agency may either not notice the invasion or, even if it is brought to their notice, they may feel that it is not worth going through expensive legal procedures of eviction and negotiation with demands for compensation. If the ownership of the plot remains unclear, there will be no one with a personal interest who may ask the public agency to take action and settle the matter.

There have been other cases of squatting involving larger and strategically located plots with many more households, that the public agencies have to deal with. It is possible that even if they find out about the illegal occupation, they may not be the ones to confront them - because, at present, these people are housing themselves and are making no demands on the public agency. On the other hand, if the settlement approaches them

formally for services and infrastructure, they may be refused on the grounds that the settlement is illegal. It will also give the settlement a high public profile and visibility which may work to their advantage or otherwise. Demands for services have already been made through Sunil Nagar Club and informal connections in the municipality. Charitable organizations have been approached for health and medical facilities.

The future of the settlement depends on what kind of attitude the municipality or appropriate agency has at one level, and how much the occupiers can influence this to their advantage. It is also dependent on the attitude prevailing in the Planning Department and political climate of the city about squatting and illegal occupation of land. At present, the city government is all out to evict squatters and roadside hawkers in all parts of the city.

CONCLUSION FROM THE CASE STUDY

1. Formation of settlements like Mondol Para takes place because there is no public intervention. Public agencies (in this case the State government) promised the refugees the land for housing, and not obtaining this was the reason why these people were living as tenants.

2. No action on the part of the public agency or authorities to evict the people could have the following impacts:

- increase in settlement consolidation.
- increased perceived security of tenure.
- foster an attitude that public authorities are either incapable or uninterested in removing them.

- encourage similar action to take place within the local area.
- reduce the financial risk the people took by moving here since they have begun to make substantial savings on rent.

3. An understanding of the local situation and its political, social and economic facets is necessary before a settlement can be formed in this manner.

4. Historic process of growth of the area can influence the way the area or settlement grows today. East Calcutta has had a long history of land appropriation (especially by refugees from East Pakistan), and the invasion of the Mondol Para plot was clearly influenced by this process.

5. Ethnic background influences people's preferences about tenure relationships and the importance of land and house ownership. Traditional attitudes to land and land rights have a role to play when weighing risks of squatting or invading property.

6. If people with similar ethnic background are concentrated in one area for, e.g., occupational reasons, it is likely that a particular tenure relationship may prevail in the area.

7. The role of the local clubs in forming this settlement has been a crucial one. They have intervened actively in planning the settlement, offering their 'protection', and giving advice in the court case.

8. Information about ownership of property in the area can be obtained by local people through local land brokers or long-time residents more easily than going through the Land Records in the city department.

9. Absentee ownership and unclear ownership of property can precipitate the action of squatting or occupying land.

10. The physical form of land (i.e., if it is in the form of raw accessible land, pond or marshy land) affects the kinds of actions that can occur on it. A property in the form of a pond is less susceptible to invasion than an open plot. An enclosed plot with boundary walls is less accessible than an open piece of land.

11. Settlement invasion was carefully planned and took into consideration the number of families that could be accommodated, the sub-plots and their size, and buying materials for construction of houses overnight. On the basis of this, one can venture to say that 'spontaneous settlements' are in reality carefully planned, keeping in mind the advantages and disadvantages that will affect them.

12. The proximity of the new plot to their previous place of residence meant no disruption of work and social ties, and was a major influential factor when deciding to invade this property.

13. Actors and actions in such settlements are localized, and settlements are built by and for people within a geographical context, and influenced greatly by local political, social and economic forces.

14. Obtaining services for the settlement has been a low-key effort till the families felt more secure about their stay here, and because some services were already available in the surrounding area. Issue of what are the minimum levels of services people feel are necessary (and trade-offs involved in obtaining them) may influence what services are to be provided in case of upgrading or in a sites and services plot. For example, in a site-and-services scheme in El Salvador, water supply connections and electricity were provided to individual plots as basic amenities, while in the

case of a site and services scheme in Bombay, India, communal toilets and standpipes were provided.

15. The kind and speed of public intervention that is likely to take place in case of illegal occupation is determined by the age, size and location of the settlement as well as whose interests are being harmed or served. Thus, a small settlement squatting on prime land or highly visible place (e.g., along road to airport) is more likely to attract attention and be demolished than a large settlement located at the city's periphery or on marginal land along canal banks or railway tracks. If a settlement has been in existence for a long time, risks of adverse intervention occurring are lesser than for a new one, since the former has been able to develop ties with the surrounding area and establish itself over time.

16. An interesting observation can be made about the perception of reality - the Club insists they did not help the people, while the occupants are emphatic that they did. One can construe two things from this - even if the Club did help them, it will not openly say so (especially to any researcher); on the other hand, the occupants can be exaggerating the involvement of the Club to use it for protection, since the Club is well-known and any action against the settlement would be weighed in that light.

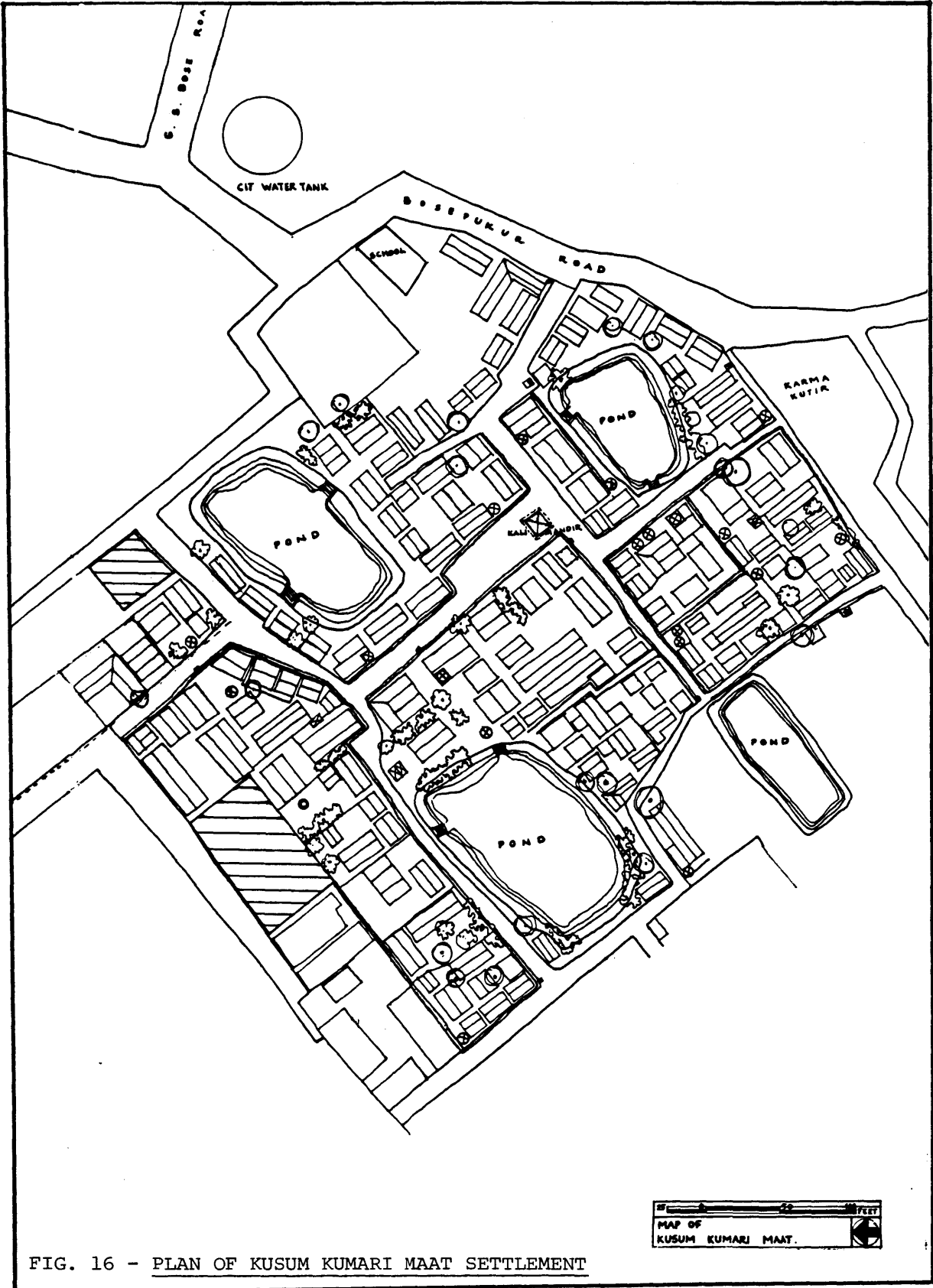


FIG. 16 - PLAN OF KUSUM KUMARI MAAT SETTLEMENT



CASE STUDY V - KUSUM KUMARI MAAT SETTLEMENT

The Case of Minimal Public Intervention

Background

This settlement is located in the heart of the central zone of East Calcutta, surrounded by residential and commercial areas, and with easy access to bus transport. It houses a population of 2,500 (400 households) of mixed ethnic backgrounds. The land on which the settlement is located was owned by a lady named Kusum Kumari. She initially allowed a few people to live there and, after her death, the number of settlers increased

considerably. The land was entrusted to her trustees, who were unable to prevent the squatting. The settlement is about 25 years old and the occupiers hope that, ultimately, they will obtain legal tenure or ownership rights.

History

The Land Records(3) of 1952-53 describe this 12 'bigha' (1,50,000 sq. ft.) plot as a "mango and coconut garden with three tanks (ponds)". Of these, only the three ponds still exist, the mango and coconut groves having given way to one-storey tiled houses. The houses, low-density and open spaces of the settlement give it a rural character, quite in keeping with what East Calcutta must have been like in earlier days. It has grown from a settlement of 10-15 households to its present size of 400 households in stages, which is evident from the varying plot sizes and house-forms in different parts of the settlement. The absentee ownership of the land facilitated the formation of the settlement and its present form of ownership (the Trustees) has increased the chances that the occupants will never be evicted. The Trustees have attempted legal action as well as arm-twisting tactics, but have been unsuccessful and have little interest in trying further since they have only management control of the land and cannot develop it. The occupiers perceive a sense of security even though they do not have legal rights, and this is evident from the consolidation of some of the houses within the settlement.

The Growth of the Settlement

Kusum Kumari had other property and lived elsewhere, and employed a caretaker to look after this property. She permitted a few families to

build some huts in one corner of the settlement in return of a token rent. Soon the caretaker began allowing other people to settle there for a sum of money. As the settlement consolidated, many people in the surrounding area who were renting rooms moved here, attracted by availability of large plots. The caretaker was ousted on some pretext and one of the occupiers who had local political contacts informed other people about the space available and permitted more local people to settle down (probably accepting some money in the process).

Middle-class people living in the immediate neighborhood of the settlement opposed its growth on grounds that it was a 'slum' and full of 'undesirable people'. The occupiers organized to present themselves as any other normal settlement and built a temple in the centre of the settlement. This gesture had two meanings - it had been one of Kusum Kumari's wishes to have a temple built here from the revenue obtained from the land (i.e., rent) and, by doing so, they were legitimizing their right to be here. It also meant exclusion from certain laws in case of demolition or development of the site by State authorities. Regular monthly payments were collected from all the families to construct it. Even today, the temple has an important place in the community and it is the only structure that has electricity (albeit illegally) in the settlement.

Between 1974-77, the settlement began to get more densely built-up and low-lying areas near the ponds were filled up and houses built. Many families began renting out rooms and others subdivided houses as families grew. After 1978, the number of houses being added reduced except for houses added in the space left over in large plots.

The Built Environment

The settlement has two major entries at two ends and, because of its spread-out shape, many people do not know all the residents. The settlement has fragmented into different clusters, each one tending to use its own entries, toilets and services nearest to it. The clusters are defined by the paths and ponds, but are not completely isolated from each other since many social, physical and other ties are related to one or more clusters; e.g., grocery stores, dairy, etc.

The size of plots and houses vary as do the types of open spaces around the house. Materials vary from brick, tin sheets, '*darma*', '*banser beda*', for walls and tiles or tin sheets for roofing, mud cement or brick for the flooring. Bamboo frames form the structure in most cases, and all the houses are single-storied. Most are well-ventilated and some have semi-open or open spaces attached to the unit. Houses that are rented out tend to be not as well-maintained as those occupied by the owners.

A few of the houses have a separate kitchen; most use a corner of the room for cooking purposes or cook outside the house. The number of rooms per household vary, but one or two rooms and a semi-open space usually makes up the unit. Few houses have bathing enclosures; none of them have a private toilet or water-connection. The major community space is the Temple and the open space around it. The Community Club room is used for Committee meetings, a dispensary, health clinic and a public room for guests during wedding or death ceremonies. A single primary school serves the settlement. The other community spaces are related to the infrastructural activities and water-taps, and the pond.

Actors Who Played a Role in the Settlement Formation

An interesting observation can be made from the following illustration - While the plot was still vacant, it was invaded by refugees from East Pakistan who built temporary shelters there. They were evicted by the police and their houses destroyed, on orders of Kusum Kumari. This indicates that spontaneous invasion of land cannot occur without prior dealing with local forces and interest groups. The "permission" from Kusum Kumari, the "negotiations" with the caretaker, the "protection" of the Community Club are steps which had to be completed before anyone could settle there. Similarly, the Committee of the Community Club had to negotiate with the next higher level - local political parties for the acceptance and consolidation of the settlement.

Many of the people who came to live there after 1977 did so through connections of individual Committee members. Others approached the Committee on grounds that they were unable to afford the rent in other places, and some had no earning members to support them. Accordingly, many people were allowed to settle without paying anything, while others had to pay amounts varying from Rs. 300-1,000 (\$30-\$100). These deals are never talked about openly, but there is a general consensus that the money was used for the community - to build the Temple, to bribe people to obtain services like toilets and taps, to install the Club room, etc.

Tenure Types

The settlement has a mixture of tenure relationships and they are related to different stages of the growth of the settlement. The earliest settlers had a verbal agreement with Kusum Kumari and paid rent. Others

who followed paid rent in the form of 'bribe money' to the caretaker. The earliest households to squat had appropriated large plots, with well-defined boundaries, and built houses which they consolidated over time. The houses and plot got smaller as the settlement grew, and most of the people who moved here before 1974 own the houses, while almost all occupiers after that time have moved here as tenants. Most of the owners stay in the same units as their tenants, but occupy a more private part of it; e.g., the back of the plot with the use of the back yard, etc.

People who have large plots are either those who have been living here for a long period of time, when land was available in plenty, by virtue of being powerful in the settlement they have obtained prime location and size; those people were ones who had the finances and 'connections' for obtaining a large piece of land.

The ownership of the land was never in doubt, and the act of occupying land had an element of risk and insecurity of tenure. People reacted to this in different ways - some of them spent a minimum amount of time and money on their shelter and later improved it; others went ahead and built exactly what they wanted to build and could afford; the problem of tenure was left for if and when it occurred. Yet, for others, it was a calculated risk - previous renters stopped paying rent; others have occupied and built over part of the plot that belonged to their landlords. Many of the people, including the tenants, believe that, given enough time, they will obtain legal rights to the land.

Role of Public Agencies

The local political parties were brought into the picture through a few people of the settlement who had affiliations with them. After the

Club was registered, it developed a formal relationship with the local MLA (Member of Legislative Assembly) and, with his help, they applied to the CMDA (Calcutta Metropolitan Development Authority) in 1974 to be considered under the *Bustee* Improvement Program or other appropriate scheme to obtain toilets, paved pathways and water connections within the settlement. There were only four toilets built by Calcutta Corporation years ago, and public tubewells were located outside the settlement.

Considerable political pressurizing and bribing must have gone into obtaining improvement in a settlement which was not a '*Bustee*' in the first place, and was illegal in the bargain. However, the CMDA and the CIT (Calcutta Improvement Trust) conducted a survey of the settlement and built 23 of the 56 toilets they estimated were required. About six water-taps were installed by the CIT, roads were paved and pathways were brick-paved. The toilets were located at different places within the settlement rather than on its fringe, so that they would be better maintained and be convenient to use. By and large, they have been well-maintained by the users. Water connections are similarly distributed throughout the settlement. The brick-paved pathways have substantially improved the use of the paths, reduced flooding, and enhanced the appearance of the settlement. There is no street lighting provided as yet.

The impact of this upgrading and involvement of CMDA and CIT has been felt at different levels. Firstly, it has increased the perception of security of tenure in people's minds since they believe that once a public agency has made an investment in the settlement, they will be loath to demolish it or clear it in the near future. The public agencies are aware of this problem and make it explicit that installing services does not imply

that they are granting it de facto recognition. If the opportunity cost is too high and they can develop that area in the future after acquiring the land, then the settlement will be cleared. There is even a hope in people's minds that if they can interest the public agency to acquire this land, they would obtain tenure rights from them. However, at present, the public agency has no intention to negotiate and acquire this property when they have numerous projects pending in other areas.

Many of the homes have undergone improvement since the upgrading work. The rents have also risen as a consequence of upgrading. This improvement in the environment has initiated the Club to plan further improvements; e.g., street lighting, a secondary school and health clinic, etc. The fact that the settlement has been upgraded gives it some credibility and status and this could be used as a bargaining tool to negotiate for further gains. The settlement occupiers who played a role in getting CMDA and CIT here also achieve a status within the community - which they could use for obtaining personal favors or fulfilling their interests.

The role of the Club (Committee) has been crucial in dealing with the public agencies. The people were able to articulate their demands through a formal system (the Club), which was more effective than if a group of individuals had approached the public authorities for services. The Club became a vehicle for achieving the goals of the community. When there was a change in the State Government, the Club leaders reached an agreement to replace the present leader (who belonged to the now-defunct party) with someone who had connections in the new Government and was, thus, more likely to obtain concessions for the settlement.

From the viewpoint of the public agency, the upgrading project has been successful since improving the infrastructure has led to a complementary improvement in the dwelling environment. They have applied the same cost-recovery terms as they would have in a legal settlement, and so the illegality of tenure has not affected them, though, of course, their program goal of serving only 'Bustees' has been violated. By installing physical services which are visible and have immediate impacts rather than providing loans for house improvement or granting tenure, this has meant that the public agency can convey that it is concerned and is doing something for the urban poor, while not really dealing with larger social issues of unequal distributions of income or why squatter settlements exist in the first place.



CONCLUSIONS FROM THE CASE STUDY

1. Settlements which are created on 'informal' terms are never 'advertised' in the market, but people living in their vicinity see them and others hear about them from relatives or acquaintances already living there. Thus, the process of settlement formation and growth is one involving local actors and participation and serving local people.

2. The use of local political forces to obtain facilities (e.g., services from municipality or legal rights rather than directly approaching the relevant public agencies) brings to surface the following issues:

- Chances of obtaining services are better if done through a higher level and more powerful base, especially if the settlement is illegal, than a direct approach by the community.
- A relationship of mutual help exists wherein local political parties provide favors in exchange for support of the people during local elections.

3. The impact of political activity on the physical activity and dwelling environment is not visible, but is underlying and has influenced the growth of the settlement.

4. The impact of the public intervention of upgrading this settlement has been felt in the following ways:

- Settlement environment has improved physically.
- People have better access to facilities.
- Perceived security of tenure has increased.
- Improvements in dwellings have taken place.
- Rents in the settlement have gone up.
- Maintenance and user charges have to be paid for the newly installed services.
- Issues of maintenance and payment have to be dealt with as a community as the services provided are communal.

5. Public agencies perceive that by providing services to settlements which are illegal, they face the problem that their investment may be wasted if the settlement is evicted in the future, and that their actions of providing services can be perceived by the occupiers as that of granting de facto tenure.

6. Obtaining services from the public agency has created a feeling of security that this settlement will not be demolished in the near future.

7. The attempt to seek legal rights or security of tenure is indicative of people's desire to consolidate and improve their housing condition. Their willingness to pay a sum of money for it supports it further.

8. Tenure relationships can be flexible within the settlement and at the local level. Owner occupier families needing some immediate money can rent out rooms temporarily, at some physical hardship, but that would tide them over a difficult time. An increase in demand for housing in the area would influence some people to rent out a room or space and obtain additional income which is always welcome. Overcrowding and excess demands on limited services are negative impacts that are likely to occur as a result of this.

9. A mix of tenure types - renters, owners, holdover occupiers creates hierarchies within the settlement. This is manifest not so much in economic terms but in terms of status. The tenant may be as well off financially as the owner or the holdover occupier, but they are viewed as not having the same status within the settlement, and their interests are subordinate to those of the owners if a conflict arises.

10. A predominance of one class of people or migrants from a particular area within a settlement can be explained in terms of the occupational, social and ethnic relationships they maintain which influences their move to a particular settlement in the first place.

11. The nature of the relationship between interest groups is likely to remain static even though actors may change, since it is based on mutual understanding of both sides (or more) achieving their gains/needs through it.

For instance, the relationship between the Club President and the local political party becomes more important than who the President or the local leader is.

12. The issue of public agencies having inadequate capabilities to serve even the legal *Bustees* is one way of circumventing the issue of providing services to settlements that are illegal. However, as seen in the case of Kusum Kumari *Maat*, the ones to obtain services are the ones who can maneuver and negotiate with public agencies for what little is available.

13. The issue of what is a 'legal' *Bustee* or a registered (and hence recognized and eligible for improvement) also depends on what the official maps and records in the public agencies indicate. If surveys are not conducted, then there is no way of documenting what exists there in the first place!

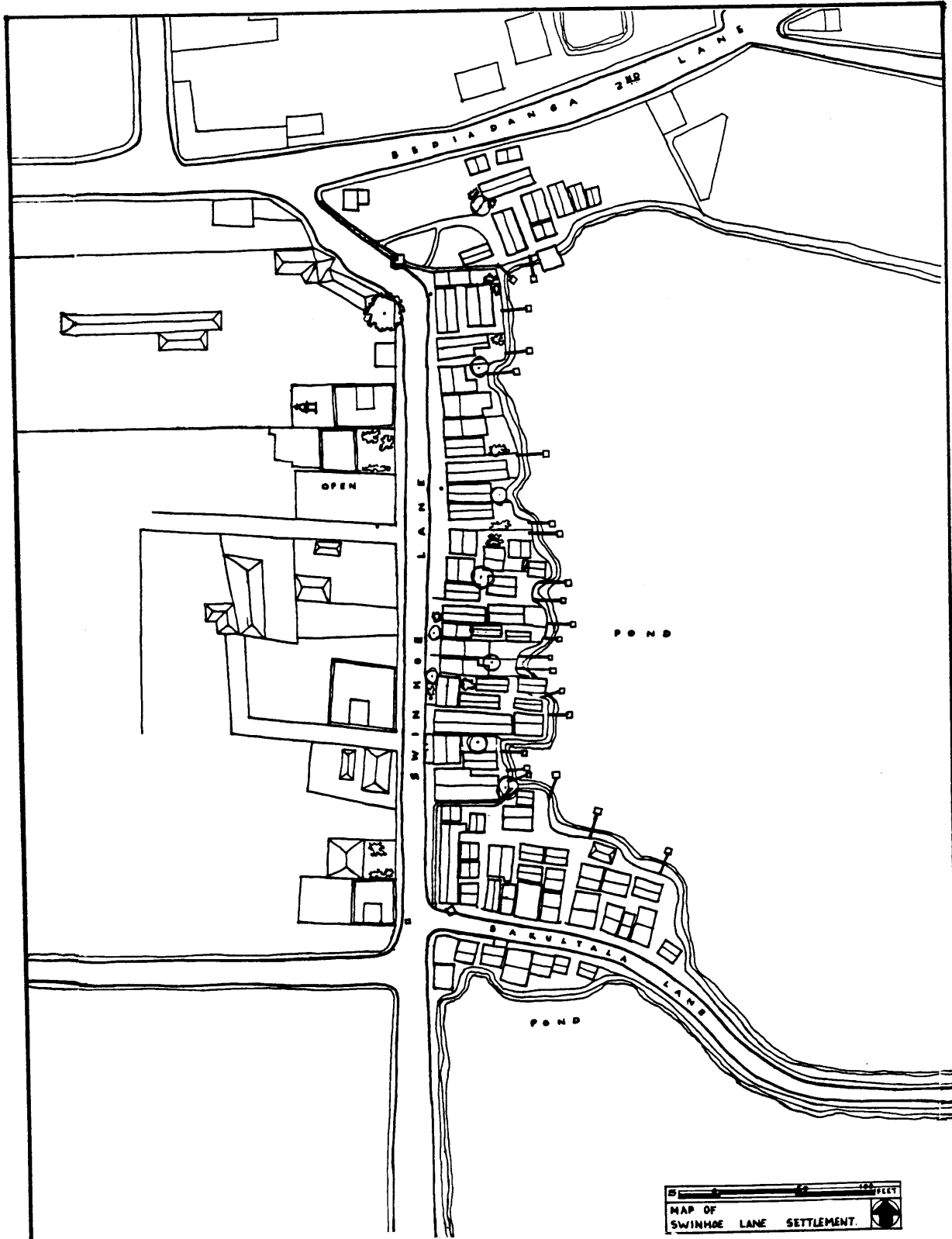


FIG. 17 - PLAN OF SWINHOE LANE SETTLEMENT



CASE STUDY VI - CIT KASBA SCHEME NO. II

The Case of Maximum Public Intervention

Background

The Calcutta Improvement Trust, which was founded in 1911, has been involved for over 20 years in improving areas and rehousing displaced residents within the Calcutta Metropolitan District. Its functions include acquisition of land in particular areas, especially peripheral areas, developing and reselling it, and using the profits generated to build housing for low-income people and displaced 'Bustee' dwellers, among others. It

also develops markets areas, parks and recreation spaces, street improvements and road-widening schemes. Within East Calcutta, CIT has already built a housing estate in the Kasba area (Kasba Scheme No. I) to house Bustee dwellers displaced by the construction of a major bridge and road in the area. They have acquired parcels of land in different parts of East Calcutta in anticipation of their programs.

The land and pond on which the Swinhoe Lane Settlement is located has been served a notice for acquisition by CIT for this purpose. This scheme (Kasba Scheme No. II), is based on similar lines to the previous scheme. CIT sent an acquisition notice to the residents in 1973, and the acquisition of the land is under process still. The land belongs to a number of different people, individuals and companies. The Land Records(4) show that all the owners are still paying property and Corporation taxes, which means that the acquisition process is not complete yet. The people of Swinhoe Lane have been occupying part of this land since 1965 and, according to the CIT, they are ineligible either for alternative accommodation (in the re-housing scheme or elsewhere) or compensation since they have been squatting here without legal rights. Thus, one group of low-income people will be removed to make place for another group who have "legal" rights to such housing - by being legal residents elsewhere and because it is the CIT's scheme which is displacing them.

Background

Swinhoe Lane is a settlement of 115-120 households, about 400-450 people, which was formed in 1965. It is built on the edge of a pond by filling in the banks to build the houses. The settlement's linear form has resulted

from the houses being added along the pond edge to minimize the amount of land-filling required. The occupants are all from one particular region in West Bengal, which is a two hour train ride from Calcutta. Consequently, most of them have strong ties with their rural homes, some live there and farm for part of the year, and seek seasonal employment in the city. This active and positive relationship with their native place has had implications on their housing here as well as their future plans in case of eviction.

Formation of the Settlement

Some of the occupants were living as tenants on the other side of the road, adjacent to the pond, and when that plot was sold by the owner they had to vacate their homes and they squatted near the pond edge. They had been informed (probably for speedy removal from rented rooms) that the land by the pond belonged to their landlord and they could build their structures there. Gradually the number of people moving into the settlement increased as friends and relatives were informed of this settlement. Many people migrated from their rural homes only after they had built a home here and could bring their families along. The process of settlement included 'negotiating' for a 'space', then filling it up with landfill ('creating land') for a dwelling and then constructing a dwelling. Thus, the creation of a dwelling environment has been an important part and experience of people's lives. People associate themselves with this settlement more deeply because of this and the majority of them have built their dwellings themselves.

The settlement has extended two houses deep into the pond at different places, and people who came in later had to build in the inner areas, which

was more expensive as more land-fill was required. Land-fill had to be either collected or bought from Corporation garbage dump trucks who made a regular business of it in this area. Though the surrounding area is well-developed with middle-income permanent housing, factories, schools with electricity, sewerage and water connections, the settlement has only two public taps, no toilets and electricity, except the street lighting along the road. It is located within walking distance to the train station and the 'other side' of the city, the markets and major shopping area of South Calcutta.

There are quite a few pockets of open land and ponds in the area. An important observation is that if land is owned in the form of a pond, it makes it more difficult for people to squat on, and at the same time can generate revenue as a fishery. However, in the case of Swinhoe Lane, since the land they were occupying belonged to more than one person, and none of them lived nearby, they have been unsuccessful in keeping the occupiers away.

Tenure Types

Almost all the occupants are owner occupiers (i.e., they own the house and live here), and the houses are usually self-built, with help from their neighbors. Of the 15-120 households, only 10-12 are tenants. One cluster of houses in the settlement was originally rented out by the owner on a legal basis, but some years later they stopped paying rent for various reasons. They have continued to live here, and have extended and repaired the houses with their own finances.

Actors

There have been a range of actors and actions that have affected the settlement - the individual occupiers, the local political party, the municipal and city authorities; e.g., CIT. The interest of the actors may be common or contradictory. Even actions which seem similar could be generated by different interests. For instance, both the local occupants and a local party or Club may want the settlement to exist - the former because they find the settlement fits their needs and affordability criteria, and the latter because they may get money or votes from them. There seem to be limits within which actors generally act, though they may be very loosely defined - for instance, a club or local leader may indicate WHERE a person should build a house, but not HOW or with what material it must be built.

The threat of eviction has revitalized the Club within the settlement which was mainly serving as a cultural Club till then. A few people perceived that if they wanted to be effective in protesting against the eviction, they would have to do so through a forum like a Club. The Club was duly registered and this gave them a legitimacy to approach the CIT and ask them what their plans were for the area, and what would happen to them. At the settlement level, attempts are being made to unite the people by community meetings, discussions on eviction, running a school for children, etc., so that their appeals carry more weight. The people want to show themselves as responsible citizens, who have a right to gain from the fruits of development, instead of being treated as marginal people who have no right to be here in the first place.

Role of the Public Agency

The Calcutta Improvement Trust has played the role of maximum intervention indirectly up to now, and if it acquires the land and evicts these people this would become a direct role which will have an adverse impact on the present occupants.

The rehousing scheme consists of ten blocks of four-storey walk-ups, with units of 35 sq. mts. and will house about 250 families. Even after being subsidized, they will be out of reach of the majority of the low-income people. On evaluating the Kasba Scheme No. 1, it becomes evident that it is only a matter of time before the middle-income group move into the units, buying out the low-income groups or paying them rent for it, while they return to *Bustees* or slums which are better located or affordable. A study conducted by CIT of the Kasba Scheme No. 1 after five years of occupancy shows that as much as 70% of the units are occupied by middle-income people. There seems to be little reason to doubt that when Scheme No. 11 is built it will have similar results. Once more the program goals of public housing serving low-income people will remain unrealized.

It is possible to design the Scheme No. 11 in such a way that the Swinhoe Lane occupants could be accommodated within the scheme as well. There is sufficient land available within the area to be acquired, and some arrangement could be made wherein these occupants maybe pay a higher rate than those legally entitled to the rehousing scheme. It is also possible to modify the scheme to make it more appropriate to the needs and capacities of the low-income groups and include the present occupants in the scheme.

CONCLUSIONS FROM THE CASE STUDY

1. Insecurity of tenure has been an issue with this settlement for more than ten years, and this long period has led to two different attitudes and viewpoints of people - some of them feel that since it has not happened yet, it may be possible to get a favorable decision, while others accept its inevitability and the fact that it will affect them adversely. Yet they say they will worry about it only when it occurs.

2. The delay in acquisition and construction of the scheme has blunted the issue of eviction in people's minds, and the public agency has

given no information in the meantime as to what stage the project is complete or if it will really be implemented.

3. Inaccessibility of the public agency due to its location (in city centre) and its method of operation make it extremely difficult to obtain information about activities which are legally public information. This serves the interests of creating a feeling of uncertainty within the people who are going to be affected, while helping the authority to avoid making any statements or commitments they may not want or be able to support later.

4. The effects of absentee ownership of the properties has influenced the settlement formation and growth up to this point.

5. In the case of this settlement, the process of creating a dwelling environment has consisted of three major components - space: in the form of pond or low-lying area, land: in the form of land-fill, and shelter: the dwelling unit itself.

6. Some form of contact with the local people living in the settlement or locality is essential to gain an entry into the settlement for living there.

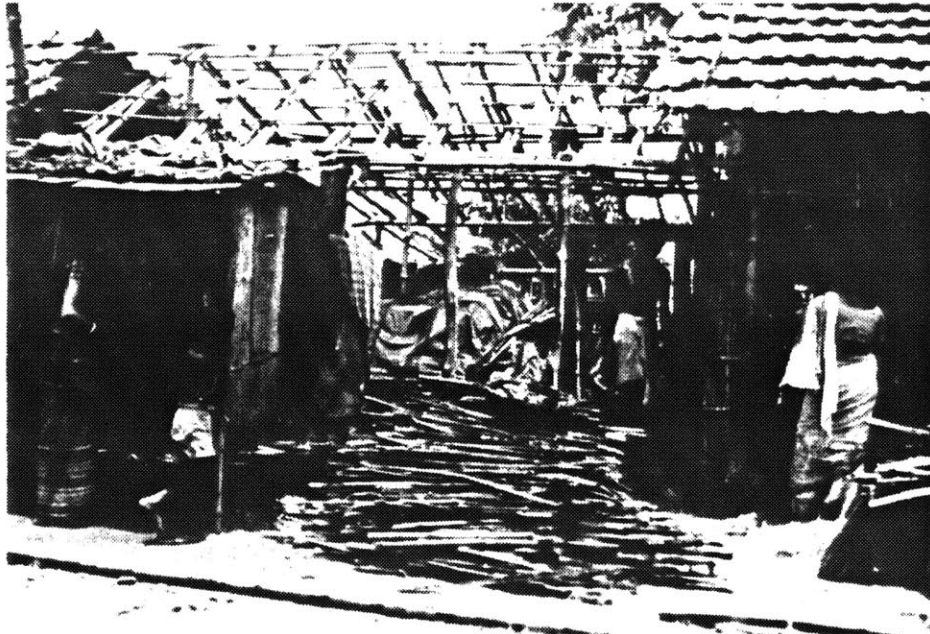
7. The majority of the settlement occupants are migrants, and have an active relationship with their native place. This issue has an impact on how they perceive their stay in the city, where they invest resources and money, and what options they have if they have to move out of here.

8. Settlements or area consisting of people from the same area or background gives people a sense of identity, security and functions as a reception centre and information network for other migrants from the same area.

9. How successful the rehousing scheme will be is questionable, especially if the findings of the evaluation of the previous scheme (Kasba Scheme No. 1) are considered. Will the housing be appropriate for the people it is designed for and, more important, affordable?

10. In the case of Swinhoe Lane settlement the action of the public agency is paradoxically that of creating the very problem it sets out to solve. Its aim to rehouse low-income people at this site is done at the cost of evicting low-income people who are already there, and who, if evicted, may go and squat in another place.

11. Legal systems and terms seem inadequate to deal with real-life situations of how people create and perceive their own dwelling environment as a result of lack of available 'legal' housing to meet their requirements.



PART III - UNDERSTANDING THE IMPACTS

Part III discusses the general impacts of public interventions as well as those that occur through different levels of intervention. Some issues that have had a common base, but have had different impacts in the six case studies, are then presented, and a framework to evaluate impact is proposed.

1

GENERAL IMPACTS OF PUBLIC INTERVENTIONS AT A LOCAL LEVEL

This section documents, in point-form, the possible impacts that public interventions can have. It is noted that certain impacts may have other components that are complementary or contradictory, and these may be related to the same issue or originate from different ones.

1. They Provide Housing and Housing Choices

- a. They provide housing for low-income people and a choice of housing and settlement types.

- b. In cases where public housing is not being supplied by the authorities, the informal settlements ease the pressure and meet part of the demands for housing. This is the reason why, often, governments do not like to disturb the situation by having to evict people and creating a dissatisfied public, which could also be politically dangerous.
- c. In many cases, the lack of the right kind of public intervention leads to a situation where people have no housing; e.g., pavement dwellers.
- d. The provision of housing adds to the city and national housing stock.
- e. They allow for a mix of people who live in different types of housing and give the local area a heterogeneity.
- f. Low-income residents can move from one housing type to another, or move up to better housing if public intervention provides the choice. For example, they can move from one squatter settlement to another, or from a squatter settlement to a *Bustee* to a site-and-services plot.

2. They Create Areas for Future Growth

- a. Peripheral areas of cities are typically occupied by low-income people who invest their time and efforts in making the area habitable.
- b. The density pattern, land-uses and gradual development of the area will change, its magnitude depending on the type of intervention taking place.

- c. It can revitalize a dead area, give character to an area.
- d. It can make better use of resources and services if the area is underused at present.
- e. They create a demand for services - urban infrastructure and transport - and they add to the costs of running the city: post offices, markets.
- f. It can put additional load on already badly serviced areas and, thus, lead to a breakdown of the area.
- g. It can adversely affect the present population by creating circumstances which make it difficult for them to continue living there.
- h. It can adversely affect the physical environment of the area; e.g., change from low to high density housing, locating industrial areas within the area causing environmental problems.

3. They Affect Land - Its Physical Consumption, Value and Tenure

- a. They affect and influence the direction of city growth.
- b. New projects that have to be built require land. A project constructed at one point in time will have implications of what can be built there in the future and when. Thus, a certain amount of land goes out of the market for a period of time.
- c. They affect present land uses - amount of open space per person may decrease as density increases, pockets of land are filled up as houses are built, ponds get filled up and houses built on them, etc.
- d. Land value increases tremendously after interventions of upgrading, adding new housing stock, changes in building regulations or zoning.

- e. As land values rise, an increasing number of low-income people have to move out of the area (process of gentrification) and they may go and squat elsewhere.
- f. Tenure relationships may change - rental housing may no longer be available or its price goes up.
- g. Traditional tenure relationships may start breaking down; e.g., informal housing of relatives, *thika* tenant - *Bustee* dweller relationship, etc.
- h. Supply of land at the city level gets less as more land is used up for housing; this may either push up land prices or cause the fringe areas to grow, and the city boundaries to expand.
- i. Demand for land for residential purposes may go up as the area develops, but it may have to compete with commercial interests and demands which can pay much higher prices.
- j. It may encroach upon agricultural land if development takes place at the city's periphery.
- k. It may encourage more people to come here and increase squatting and illegal occupation of land. This then becomes a means of exhorting money and a business for some people; e.g., local clubs, *thika* tenants.
- l. Squatting affects the private owners and he may lose his land or legal rights, and private ownership of land is not protected and respected.
- m. A 'parallel' but 'illegal' economy/land transaction can be initiated by the proliferation of squatter settlements.

- n. Certain interventions can mean displacement of people already living there, leading to the loss of social and work ties with the local area.

4. They Generate Revenue for the Local Area

- a. Building activity may employ local people on construction sites, etc.
- b. It can employ self-help labor and reduce housing costs to beneficiaries.
- c. Planned industry/income earning schemes with the housing schemes can augment people's incomes; e.g., in site-and-services schemes.
- d. They create a demand for materials and services that could be available locally.
- e. They increase demands on existing commercial facilities and increase revenues.
- f. New projects may mean more people move into the area and spend money there.
- g. The Municipality can collect more taxes and provide better facilities with the increased revenues.
- h. They may generate less revenue than the costs they impose on the local area; e.g., higher demand on transportation, water supply, etc.
- i. Local clubs can obtain more money and skills from new projects and residents.
- j. It will increase allotment of public funds going into this area if a large public scheme is going to be built, and this will have multiplier effects that can be felt in the total area.

- k. As more people move in, it will add more jobs of secondary and informal sector type.
- l. As an area consolidates or is renewed, many commercial or industrial firms may be interested in locating here since the area may, e.g., have better services, offer cheap labor, etc.
- m. Higher land values that will occur through public intervention can be recaptured by the government and used for providing services to the low-income groups or create land banks.
- n. Large housing interventions mean that better services and transport is likely to accompany it and can be beneficial to other people in the locality too.
- o. More variations in tenure types can be possible since housing choices increase.

5. They Destroy the Local Area

- a. May destroy the character of the local place which was typical to that particular place; e.g., old city area, historic areas.
- b. May break up people-place relationship through displacement, relocation, moving areas of social importance; e.g., temple.
- c. May turn the local area into part of the surrounding area or metropolitan area so that it no longer has a separate identity.
- d. May convert the local area in ways that its scale changes from local to more of a district.
- e. May destroy the socio-economic relationship of the place by moving one class of people away and keeping others; e.g., the removal of milkmen and washermen to the outer boundary of East Calcutta.

- f. Project may be inappropriate for that particular place and its problem could begin to be felt on the local area too; e.g., construction of high-rise housing at the city's fringe while the surrounding area is planned to have rural-type settlements.
- g. The use of the area may change once the intervention has taken place; e.g., squatter settlements may no longer serve as reception centres for migrants; if this function is specifically provided as part of the intervention; e.g., dormitory housing for single migrants to Calcutta is planned to relieve overcrowding in 'rooming houses' or *Bustees*.
- h. It may change the composition of types of people, their incomes and income distribution within this area.

6. The Local/District/City Relationship Will Be Affected

- a. Present relationship between local and city can change if the intervention provides facilities which were located at district or city level or in the city centre earlier.
- b. Form of control of water supply, drainage, roadworks will affect the local area; e.g., people may have to relate to major city level agency instead of a local municipality.
- c. If the housing project is just one of the components of the total project - e.g., the World Bank schemes - the input of this intervention may be less than others which may be more at the city level; e.g., transportation project, skills training component which helps in obtaining a job.

2

THE IMPACT OF DIFFERENT LEVELS OF PUBLIC INTERVENTION

IMPACTS OF NO PUBLIC INTERVENTION

On Settlement Formation

1. Settlements develop because there is no public intervention and people have to house themselves.

2. No intervention after the settlement is formed ensures that the settlement will not be removed.

3. Creates a situation wherein self-help process of housing is necessary, be it in the form of informal, formal, legal or 'extra legal' type of housing or settlement formation.

4. Allows settlements to be created without proper infrastructure or legal tenure.

5. It leaves people to provide housing for themselves, without any of the input necessary to facilitate this; e.g., providing services or financial aid or loans.

6. Forces people to take greater risks to house themselves. This risk may reflect in their reluctance to improve their houses beyond minimum required.

7. Permits legal laws to break down; e.g., protection of private ownership rights, breaking of building by-laws, illegal additions to houses, land speculation, etc.

8. Creates a high demand for housing and adds to the housing deficit. It increases costs of housing in future as construction costs rise steadily, and resources and finances get depleted.

9. The environment and the local area deteriorates physically and socially as the initiative to maintain infrastructure and public spaces is lowered when housing needs are not met.

10. People no longer believe in the capabilities of the public agencies to deliver the goods, and increasingly provide housing for themselves, often illegally and at personal risks.

11. Prices of existing housing stocks will shoot up and the quality of urban environment will be affected; e.g., overcrowding and health problems will abound.

12. It allows a group of people who are in a position to provide housing services to exploit others; e.g., *thika* tenants, slum landlords.

13. It permits other kinds of interventions and agencies to enter the field of housing provision. For instance, the 'local clubs' intervention is quite a common one in East Calcutta even though they do not directly deal with providing housing (an exception is Mondol Para Settlement).

IMPACTS OF MINIMAL PUBLIC INTERVENTION

Introduction

What constitutes minimal public intervention?

It can be defined as the action in which the public agency

. . . provides services which need to be done at a collective/group level for reasons of cost effectiveness, specialized skills requirements while leaving other areas of dwelling environment to the individual themselves.



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It can be an input for a particular function on a one-time basis; for example, services that the community or individual cannot obtain on their own. Minimal can also be defined as the minimum input by public agencies that is expected to stimulate other actions at the community or individual level.

On Settlement Formation

1. May initiate a settlement formation to take place; e.g., provision of roads and infrastructure in undeveloped areas will encourage residential activity.

2. Will create a situation where private energies and resources can be channelled in more effective ways; e.g., into house construction, consolidation and maintenance.

3. Will stimulate corresponding actions at the individual or community level; e.g., installation of street lighting will improve road safety and encourage further use of outdoor spaces.

4. Increases the stock of improved housing available in the market; e.g., by providing basic amenities to areas which have none, or improving the existing facilities.

5. The cost of developments remains low as private initiative by the user is expected to complement the investments made by the public authorities and resources are used on providing only certain limited services.

On Land-Related Issues

1. It may lead to a rise in land values or rents in areas where such intervention has taken place, and this may adversely affect the lowest-income groups.

2. It may be more beneficial to landowners or speculators than to the people towards whom the intervention is directed.

3. While it may not have a direct impact on the land tenure, in the case of illegal settlements such interventions give the residents a sense of security, that by this intervention the settlement is being recognized by public authorities, at least in extra-legal or quasi-legal terms.

On People

1. They perceive a sense of security and are likely to invest time and finances and improve their dwelling environment.

2. It frees time and resources which they earlier had to spend on obtaining the services that the public authorities now supplied; e.g., buying water from trucks selling water, or walking to water taps which may be located outside the settlement.

3. Some of the people can benefit more than others from the intervention - landlords can raise rents, people located close to facilities can have a better use than those who live further away.

4. The costs of intervention may have to be borne by the users; e.g., monthly rates for water connections, and not everybody in the settlement will be able to afford it. There may not be a consensus in the community about what kind of service the intervention should provide.

5. People who already have access to the facilities from elsewhere are likely to oppose the installation of these services if they have to pay for them.

6. If services are provided by the public authorities, people may perceive that maintenance and operation is their responsibility too, unless formal arrangements are made to the contrary.

7. The more public the nature of intervention, the less are the chances that people will feel individually responsible for it. For example, communal toilets at the fringe of the settlement will have more maintenance problems than the ones distributed within clusters with a small group of users.

On Local Context

1. It makes other settlements lacking in services aware of the possibilities of obtaining services for their settlement too.

2. It increases the chances of interaction between different areas where public authorities are involved in providing similar services, especially if they are located close to each other.

3. It increases interaction between the local area conditions and priorities and the public agencies.

4. Awareness of local conditions and constraints through project implementation can help public authorities evaluate and modify their programs if necessary.

THE IMPACT OF MAXIMUM PUBLIC INTERVENTION

Introduction

What constitutes maximum public intervention?

Maximum intervention by public authorities can happen in the following ways:

1. The public authorities deliver finished dwelling units to the users who have no major decision-making power regarding their dwelling environment.
2. A number of agencies are involved within one program at the implementation level.

3. An area-wide program by the public authorities (e.g., planning agency) which may be at a city scale but occurring within a specified local context.

On Settlement Formation

1. The type of housing and the location is determined by the public authorities based on their policies, goals, constraints and perceptions of what is the best way of achieving their objectives.

2. The type of housing developed may be inappropriate to the social requirement and economic capacity of the users and this will reflect in either neglect of the environment or the types of changes that people make in their dwelling units. In many cases, target groups leave their new dwellings and move back into housing that they can afford.

3. Completed units typically cost much more than what the lowest income groups they are designed for can afford. The result is that the units are taken over by middle and higher income groups and the poor move back into *Bustees* and slums.

4. The number of completed units an agency can supply is limited by high costs, non-availability and delayed supplies of building materials, and high standards of finish requirements and is nowhere near meeting the effective demand for housing.

5. Huge subsidies are involved to make the units affordable to intended beneficiaries and this ultimately goes to the middle income groups who replace the lower income groups in the housing schemes.

6. Completed units serve a small select group of people better than if the same amount of resources were used in a different way; e.g., upgrading of sites and services.

7. Displacement of existing settlements to make place for public housing schemes is not uncommon. The problem arises when those settlements are illegal and the public authority is not legally bound to provide re-housing or compensation.

8. Settlement formation may be the result of many agencies coming together for this very purpose; e.g., as in the case of Panchannagram Housing Project, the Vasna Slum Relocation Project.

9. Different priorities and objectives of the agencies may make the actual intervention take a second place to the tackling of policies, power struggles and negotiations within agencies.

10. Lack of coordination and conflict of interests between different agencies can hinder or halt the implementation process of a project.

11. Costs of overlap of activities, waste of resources and duplication of responsibilities are ultimately passed on to the beneficiaries in the form of delay of completion of project and higher costs as projects get delayed.

12. A coordinated effort of various agencies can benefit the project if each one works with individual components but within an agreed-upon general framework.

On Land Issues

1. Large-scale land acquisition becomes a major concern of agencies who provide conventional housing schemes.

2. It can lead to the formation of land banks or land acquisition laws that facilitate the implementation of such projects.

3. It assumes that people can pay for land development costs if they are calculated and included in rents or lot and dwelling costs.

4. A project by public authorities will push up prices of land in the surrounding area in anticipation that the authority will eventually acquire this land and profits can be made, or reflects improvement in area through services which a new project may bring in.

5. Schemes will be implemented as and when land is available or where land is already under public control, within a project area or outside it, which may not be the best location for such a scheme.

6. Many public agencies acquire more land and resell it to obtain a profit from it as well as charge a betterment tax to people who live just beyond the line up to which project impacts are expected to be felt.

7. They provide legal tenure and 'normal' housing to people who can afford to pay for it.

8. Public authorities may be more successful in acquiring land and freeing it for residential purposes than individuals or small private companies.

9. Land costs are often not counted by public authorities since they already owned the land - this has implications on the replicability of the scheme.

10. Since land is the most costly element of housing, public acquisition can help in lowering the price to project beneficiaries.

On People

1. Users have little or no say in how their dwelling environment should be structured.

2. The input of people which can be used to reduce costs of their housing is unutilized.

3. Direct contact between project implementors and users is minimum or non-existent, when a completed project is designed without knowing who the specific users will be.

4. When users have to relate to more than two or three agencies that are involved, it reduces effective interaction between agencies and users.

5. It gives people an opportunity to exploit/negotiate with one or more of the agencies for services or other requirements, especially in the case of voluntary and non-governmental organizations' inputs.

6. A limited number of people benefit from such interventions at the expense of others whose housing needs are not met.

7. Some people sell off their dwellings or their rights at a profit - they make a business out of it.

8. Highly visible projects give the impression that the public authorities are doing something for the poor people.

9. The projects become tools of politicians to bargain and obtain votes with.

10. Conventional theory of housing and planning may continue - where high standards, "modern dwellings" is the goal to be achieved.

On Local Context

1. May achieve city level goals at the cost of the local level; e.g., high density housing in the suburbs, mass transport to the city centre.

2. Users project beneficiaries may not necessarily be from the local area.

3. They provide local areas with services which may not have been available before.

4. May reorganize local area - e.g., land uses, density - to suit the new intervention which may be at the city scale; e.g., East Calcutta Development Scheme.

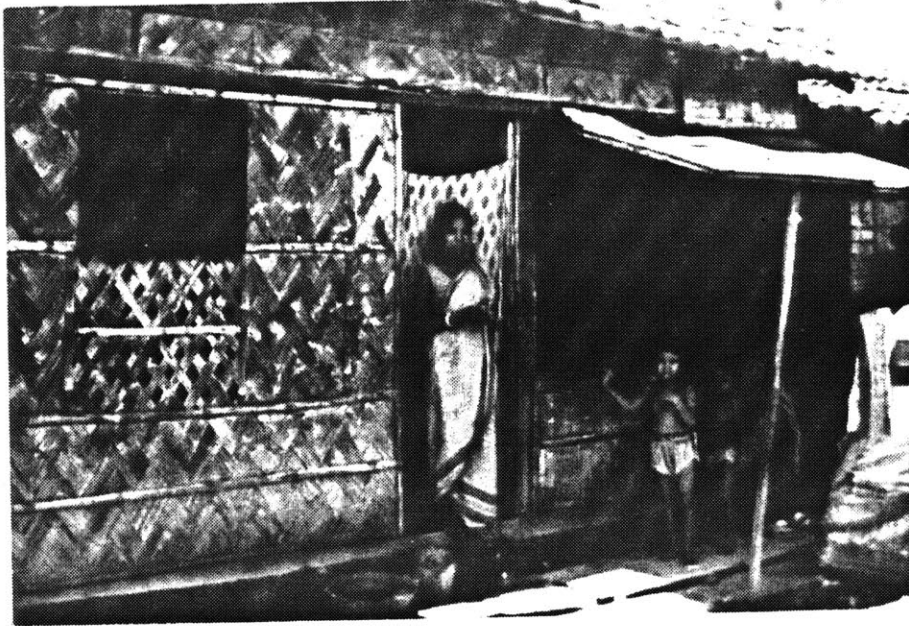
5. Reduces pressure on *Bustees* and squatter settlements by providing housing and secure tenure to people who can afford it but who lived in *Bustees* because there had been no legal and secure housing at the price they could afford.

6. An area can become an experimental ground of different types of housing schemes which public agencies design and construct, when public agencies typically have different wings for developing housing types; e.g., low-cost shelter wing, rural settlement wing, etc.

3

SOME OBSERVATIONS ON IMPACT ISSUES GENERATED FROM THE CASE STUDIES

Some of the issues that have arisen time and again in all the case studies in different forms are those related to tenure, dwelling affordability, role of users/project beneficiaries, role of public agency, and the interaction between the case study and the local area. This recurrence indicates that they probably have a substantial impact on settlement issues, and it seems worthwhile to make a few general observations about these issues, based on the case studies. This is done by presenting the public agency and the people's viewpoints and then by discerning any disparities that may exist between the two.



Part of the house can become a shop or the space in front of the house can be used for selling wares.

A. TENURE

The Public Agency Viewpoint

1. It has been widely accepted that security of tenure is a necessary precondition before any investments are made by individuals or groups in their housing environment. Therefore, all projects are designed keeping this in mind, and make provisions for either outright purchase of land and house, granting of freehold titles, or providing long-term leases varying from 20 to 99 years.

2. Granting of tenure rights is expected to stimulate private investment in housing and channel finances into housing sector, as and when households find it appropriate to do so. If this gradual improvement and consolidation of housing is acceptable to the public agency, it means that a large amount of money and resources are freed up and can be used (i) for better quality of community services and infrastructure provision, (ii) to serve a much larger group of people than would conventional units, (iii) in critical areas; e.g., renovating dilapidated housing, dealing with slum housing or homeless pavement dwellers, etc.

3. Whether tenure rights should be given to illegal occupants and settlements has remained a hotly debated and unresolved issue - there has rarely been a firm policy or resolution by Government or public authorities regarding this, and for good reasons. Working on an ad-hoc basis, the matter can be decided case by case, where the particular interest groups, actors and implications of actions are more easily comprehensible, and much is left to the political and social stance of the moment.

4. Tenure rights of people which includes right of private ownership, are legally binding, which have to be respected and upheld, especially by

the public agencies. When new projects by public agencies involve displacement of people, tenure rights determine who gets compensation and on what basis and how much. The amount of money to be given as compensation plays an important role in determining the feasibility of the project. Furthermore, if a large number of previously illegal settlements obtain tenure rights, it may run against the interest of some public agencies and who may oppose any move to regularize tenure in informal, illegal settlements; e.g., the *Bustee* Improvement Program would be unable to meet the demands in this case without major budgetary revisions.

The Viewpoint of the People

1. Tenure rights are seen as crucial by people in societies where land is the most important form of security and investment, and people will go through great trouble to achieve this.

2. Security of tenure does play an important role in determining how people consolidate, but that is not the only condition that influences this. If the households are too poor and barely earn enough to pay for their food, even total security of tenure will not lead to house consolidation. Similarly, inadequate channels for obtaining housing loans may make house consolidation difficult even if the households are willing to take loans to improve their houses.

3. It may be useful to observe that security of tenure can be actual or perceived, and often in illegal settlements where perceived security of tenure is high, a substantial amount of investment and resources are spent on housing, by people who can afford it. Legal tenure rights are sometimes rejected by people who do not want to pay for them, especially when they

feel that they are informally recognized and are secure in spite of their illegality.

4. When making choices about locations - tenure security is weighed against factors of proximity to present and potential employment, proximity to people from the same ethnic or occupational background, chances of eviction in case of illegal occupation, costs and benefits of living in 'legal' settlements.

5. Where secure tenure and land ownership have been an issue of status, people are more militant in retaining or regaining it. A difference between renter class and owner class can be attributed more to the social caste system and ethnic structure than to income differences between the two. This holds especially true in the case of illegal settlements.

Disparities and Constraints

1. Granting security of tenure does not always stimulate the amount of house consolidation that public agencies expect will occur.

2. Obtaining secure tenure costs money in the form of paying repair rents, taxes, and fees which may be unaffordable by the lowest income groups who, anyway, have no financial capacity to invest beyond a bare minimum in their housing.

3. Granting security of tenure to illegal settlements may encourage further illegal occupation to take place.

4. The administrative and maintenance machinery of public agencies may not be able to afford and cope with the amount of areas they have to provide services to, even if their tax-base would increase because of payments from settlements that have obtained legal tenure.

B. DWELLING AFFORDABILITY

The Public Agency Viewpoint

1. Lowering high standards of finishes, accepting lower structural standards, use of indigenous construction techniques and materials has been the general stance adopted by the public agencies to make dwellings affordable to the lowest income groups.

2. In many instances the decision of the materials of construction and size of dwellings is left to the occupiers and only the sanitary component (in the form of core unit or communal services) is dealt by the public agency. This approach accepts that people can make decisions based on their priorities at an individual level, and will use their personal resourcefulness and skills to reduce costs more successfully than a centralized 1/2/3/ house type approach would.

3. By reducing investment in provision of completed dwelling units, the limited budgets of the public agencies are used more efficiently, and can indirectly reduce dwelling costs by providing building materials on site, or provide loans for it.

4. Household incomes of families are used to calculate how much they can afford to pay for housing and accordingly the dwelling size and design is determined, with the assumption that the ones with the lowest incomes will opt for the smallest lots (empty or with minimum core unit). In many projects this has not been the case - families in the lowest income groups (if they could obtain loans) chose the completed units since they could not afford to live elsewhere while constructing the unit on this site, and they could sublet the completed unit and obtain quick returns to pay the loans.

5. Dwelling affordability is most commonly measured by the percentage of income a household can allot to housing. Most of the time this ranges from 10-25% of household income. In reality, the lower income group end up paying 25% of their income, while the higher income groups, who can afford to pay a much higher percentage, spend even less than 10%. When income is derived from daily or seasonal earnings, and not from regular employment, this is further accentuated, because fixed monthly repayment of loans is part of most of the schemes by the public agencies.

The Viewpoint of the People

1. Dwelling affordability is an issue where the cost of the dwelling is weighed against what returns can be obtained from it; e.g., by renting it out, using the front part as a shop, if the location will save transportation costs to work, etc.

2. It takes on a different meaning when occupiers have to pay for it on a regular basis and conform to predetermined standards. There is no flexibility of the sort that exists when they own and make decisions about when and how much to invest in building, maintaining and repairing their dwelling.

3. Provision for self-help construction of dwelling make projects, which previously were unaffordable by the 10th to 30th percentile groups, serve these income levels now, as overall costs are reduced.

4. Since land costs are typically the most expensive component of housing, any change (decrease) in that would increase people's affordability of dwellings more effectively than would, e.g., innovative ways of building or new materials.

5. When housing is provided at a subsidy or donated by an institution or public agency, expectations of people rise much higher and attempts will be made to obtain most from it, even if the design of the dwelling may be inappropriate for their life-styles. It may also happen that obtaining a free dwelling may make them feel obliged and dependent on the agency and, thus, be uncritical of what they are receiving.

6. When rehousing schemes displace people and they can obtain accommodation in conventional, 'modern' housing estates whose costs (rents) cannot be met, they are either sold or rented to middle-income groups. It is not uncommon to find a family registering for two units under different names, and selling one or both of them.

Disparities and Constraints

1. Dwellings can be made affordable to a few at the cost of providing none of the others; e.g., subsidizing completed units, insisting on high standards, etc.

2. The affordability issue of dwelling is related not only to monetary costs but what it permits people to do in terms of job location, building skills required to build it, frequency and flexibility of maintenance, etc.

3. Imposition of conditions or laws which stipulate things - e.g., not permitting subletting in site and service schemes, use of specific building materials, speed of house consolidation, etc. - can often make the dwelling unaffordable to people who would otherwise be able to benefit from it.

4. In their eagerness to lower costs to make schemes and dwellings affordable, public agencies are accused of lowering standards and

encouraging settlements that will become slums in the future.

5. Innovative dwelling design and cost reduction techniques leave the basic issues of inequality of incomes and concentration of urban land and power in the hands of a minority untouched, which in reality are the main causes of the housing problem.

C. ROLE OF USERS/PROJECT BENEFICIARIES

The Public Agency Viewpoint

1. Involving users in the project design stage has the positive impacts of allowing them to have a say in how their dwelling environment should be shaped. It also increases interaction between agencies and people and leads to a better understanding of each other's priorities and objectives.

2. At the implementation stage, the inputs of the users could be used to directly lower project costs, increase the sense of community, and infuse a sense of identity with their surroundings. Conversely, their input could be seen to hinder the efficiency of centralized decision-making, administration and management procedures and construction schedules.

3. As the term "project beneficiaries" suggests, the people are going to benefit from the intervention and, so, their only job is to be at the receiving end and be happy with what they get!

4. Involvement of the users in the project is seen as an opportunity of furthering their development as individuals and a community. Issues of income-generation, health and education are seen as components of total development, with housing being one of these components.

5. Public agencies often view the users' role as that of providing physical labor and input during the construction stage.

6. In many instances, users have no role to play - there is no place for them within the process of a housing agency churning out plans for standardized housing projects, where the number of units and their costs are the terms of reference, and the users referred to in terms of target groups and income levels.

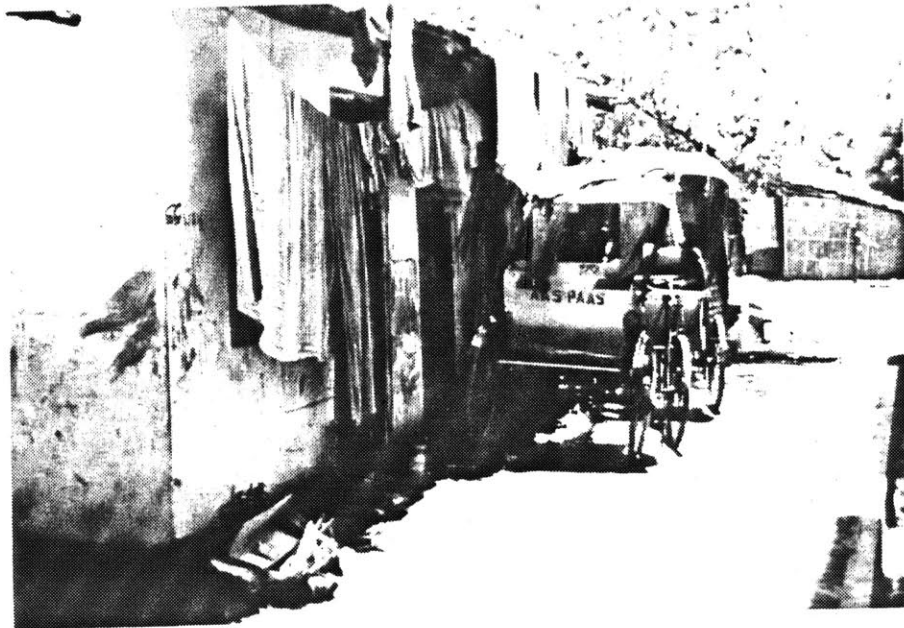
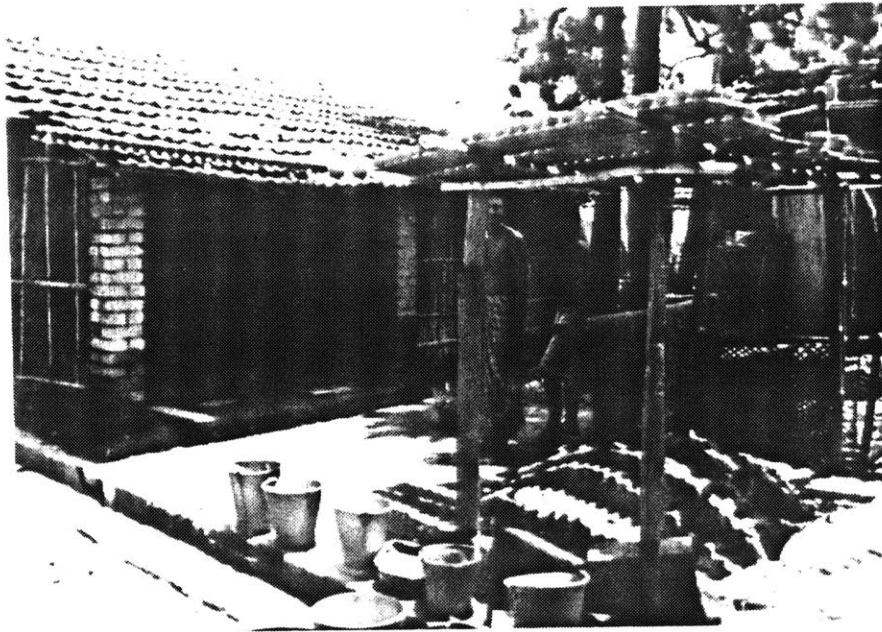
7. Active involvement of users requires a change in attitude and skills of planning and implementing authorities and their staff, and which may be a challenge to their professional and self-interests.

The Viewpoint of the People

1. Many of the people have continued and will continue to house themselves on their own initiative and decisions, with no inputs from the public agencies who provide housing.

2. The decisions and actions of users about their housing situation is made in perspective of their social, occupational and economic situations, and any public agency intervention which does not provide for this sort of analysis and choice-making will be inappropriate from the people's viewpoints. For example, the location of the dwelling close to secondary employment sources may be a deciding factor about choosing to live there, or the dwelling design should provide for an opportunity for the work areas; e.g., potters, handicrafts, etc.

3. People usually make rational choices and decisions about where to live, how much to invest in their dwellings, how to obtain services where none exist, etc. These are based on their priorities, needs and capacities which they are in a position to know better than anyone else.



Availability of work space within the settlement for various kinds of income-earning activities should be an important consideration.

4. Often the participation of the project beneficiaries is required but is not issue-oriented or -specific, and people do not really know what is expected of them. In this case, some stronger and vocal members of the community will become spokesmen with or without the consent of the people.

5. The role of the user and his personal innovativeness and connections become important in the case of illegal occupation of land, or gaining entry into informal settlements. Collectively, the users can use their power to negotiate for service provision, tenure rights or other matters if they are organized.

Disparities and Constraints

1. The role of the users is often that of receivers of benefits (even if they are paying for it).

2. Involvement of users is a cost-saving technique at the construction stage rather than at the project design level (often it is not known who the actual users will be at this level).

3. Compared to the relationship between the architect and client, the relationship between the public agency and the users is more of a donor and receiver.

4. While both users and public agencies would like the users to be involved for mutually beneficial purposes (cost reduction), there is considerable confusion and inexperience of how to go about it/achieving this.

5. The input of the users (in cases where there is no provision by public agencies), in meeting their own housing needs is seen as running counter to the legal system, and taking over the role of the public agency, as well as hindering the functioning of public agencies.

D. ROLE OF THE PUBLIC AGENCY

The Public Agency Viewpoint

1. It views its role as the provider of housing for people who cannot afford or have no access to private housing delivery systems.

2. They view themselves as agents of change - of discovering and developing new approaches and methods of solving the housing problem.

3. Working within existing societal structures and limitations, some of the agencies see their role to maximize the resources they have and spread the benefits to a maximum number of low-income people possible.

4. Their role in maintaining building standards, controlling urban development and guiding future growth of areas has often been expressed through high standards of building construction and building by-laws which are inappropriate for a variety of reasons.

5. Intervention by public agencies is not enough to meet the amount of demand, and the gap between demand and supply should be covered by (i) changing the housing delivery system by public agencies, (ii) encourage private investment in housing through initiative provided by the public agencies or Government institutions. It is accepted that people's self-help process of housing themselves (i.e., informal settlements) also covers part of the deficit, but is clearly seen by the public agencies as an undesirable and unacceptable way of doing so.

6. In case of improving existing areas, their role is seen to be one of providing facilities which cannot be obtained nor built by an individual or a group of people since it relates to other networks outside the settlement; e.g., water connections, bus routes, etc.

7. They also see themselves as 'protectors' of rights and laws which are legal laws and, if challenged, they have to be defended - e.g., invasion of private property would result in eviction - though for administrative and other reasons it may not be (speedily) carried out.

Viewpoint of the People

1. It is the responsibility of the public agencies to provide housing at prices which people can afford, especially if the private housing market is way beyond the low-income group's affordability.

2. In case where the agencies cannot deliver the goods, they should not oppose any actions by people to house themselves (even if they are illegal).

3. Failure to stop illegal occupation of private and public land has made people realize that the agencies are either incapable or uninterested in evicting them, or do not want to do since they would have to deal with rehousing or compensation demands.

4. For the lowest-income groups, what the public agency does and its role is inconsequential because they will never be able to afford even the cheapest options within their schemes.

5. Many project beneficiaries feel that the role of the agencies should be that of 'provider' of services and overall coordination and management, while leaving the crucial decisions of dwellings within the realm of the users.

Disparities and Constraints

1. Agencies adopt a project-oriented approach which may be too sectoral and just dealing with housing.

2. The level of decision-making and responsibility that a public agency adopts often stifles the opportunity for people to play a role in their housing process.

3. Illegal occupations are viewed by people to be a result of no public intervention to provide adequate/affordable housing, while public agencies see them as "illegal actions" that usurp the power of the public agency and, hence, have to be removed.

4. The power and the resources that public agencies have at hand to mobilize and affect/influence large-scale issues - e.g., land acquisition, supply of building materials, etc. - are unutilized or misused and usually are against the interest of the low-income people.

E. INTERACTION BETWEEN CASE-STUDY/PROJECT AND LOCAL AREA

The Public Agency Viewpoint

1. The project can be viewed as an entity in itself, and not really integrated with the surrounding land-uses or character of the local area. This is likely to happen when a conventional housing project is built, or land had already been acquired by the authorities and had to be put to some use.

2. On the other hand, projects can specifically be designed (i) to integrate with the local area in terms of density structure, land-uses, employment opportunities - e.g., the Madras Urban Development Project - or (iii) to interact with the local area so that it becomes part of a large development; e.g., in the case of East Calcutta Development Project.

3. Public agencies find physical considerations and constraints of a local area much easier to comprehend and incorporate in the project than

the social or cultural factors. This is partly due to their unfamiliarity with the local area and the mode of operation of the agency.

4. Certain imbalances existing in the local area may be addressed through a particular provision in the project; e.g., provision of community facilities in the new development areas of East Calcutta to compensate for their inadequacy in existing congested areas.

5. The project may be used to directly serve the local area; e.g., provide low-income housing in a predominantly low-income neighborhood.

6. Integrated development of the total area is to be considered, so that a particular project will not be designed for uses which are contrary to the overall plan of the area.

The Viewpoint of the People

1. Local areas support the project occupants by providing services and employment opportunities, and an environment with which they identify and are identified by.

2. People who create settlements on their own were usually living on the surrounding area and have strong ties with the area and reasons for wanting to remain in the area.

3. Depending on their occupations and location of workplaces and settlement, people's perception of the local area varies from what is immediately surrounding their settlement to the area defined by physical boundaries; e.g., in East Calcutta the "this side" (E. Calcutta) and the "other side" (the city proper) reference.

4. The location of the project and local area in relation to the city centre and, hence, the source of employment for tertiary and informal

sector jobs, affects what ties people develop with the local area, and how they perceive it.

5. As a project establishes itself over the years, it develops stronger ties with the local area, and this plays an important role when settlements are built by illegally occupying land.

6. Some settlements/projects are created only because of an active and close relationship between the local area and actors and power groups; e.g., the creation of the Mondol Para Settlement.

Disparities and Constraints

1. Consideration of how the project relates to the local area may be given a general thought at the policy statement level, but when projects are implemented this may not filter down.

2. The size and the type of project may make it difficult to define what the local area actually is; e.g., the Madras Urban Development Project covers various parts of the city.

3. The size and location of the project may preclude any considerations of the surrounding area; e.g., a new town development.

4. The conscious aim may be to relate the new project to the city level rather than the immediate local level; e.g., East Calcutta Development Plan.

5. A local area may not want to be associated with a particular project; e.g., in Kusum Kumari Maat, many local residents view it as an "undesirable slum".

6. Ties between project and local area may be ones in which one of them exploits the other; e.g., existing slums provide the surrounding

middle-income neighborhoods with services, but the facilities, like schools, health clinics, may not be accessible to the low-income groups.



Community spaces like a temple or Club room are given importance through strategic location and building pucca structures.

4

DEVELOPING A FRAMEWORK TO EVALUATE IMPACT

This section deals in a very simplified manner with the methodology of documenting and then evaluating the impact. It suggests a framework which can be used for the assessment of existing projects or noting likely impacts of a particular project that is to be implemented.

The framework outlines the issues, the action they have led to and the kind of impacts they have had on different people involved. The emphasis is on outlining issues and impacts that are not easily quantifiable and the framework should be supported with additional quantifiable data if necessary.

The use of the framework is illustrated by documenting six case studies within this framework. The framework can also act as a summary sheet for the case study, drawing out its salient features and issues. The next stage of work in this framework would be that of analyzing the impacts on interest groups by either giving them value weights and quantifying them, or by resolving them through discussions with differing groups individually or together. However, the proposed framework is extremely simple and may need to be modified for different situations.

TABLE 9: FRAMEWORK FOR IMPACT EVALUATION OF INTEGRATED URBAN DEVELOPMENT PROJECT, AHMEDABAD

ISSUE	ACTION	IMPACTS	IMPACT RATINGS									
			Interest Groups									
			USERS			PUBLIC AGENCIES			OTHER AGENCIES			
+	-	0	+	-	0	+	-	0				
SETTLEMENT INITIATION	Due to natural disaster	-Needed to be relocated to move away from this recurrent problem	○	●								
		-Helped them obtain legal tenure and house on low-cost terms	●									
		-Relocation away from work and potential employment area		●								
SECURITY OF TENURE	Aided by ASAG who coordinated different agencies to initiate this scheme	-Succeeded in negotiating with different agencies				●	○		●			
		-They control their dwelling environment	●									
		-They have to pay a monthly rent		○		●	○					
LAND	Land donated by the Municipal Corporation	-Improved their housing condition compared to their previous location	●									
		-Project beneficiaries obtained free land	●				○					
		-Location of the new settlement depended on where the municipal owned was located	○	●		●	○				○	
DWELLING DESIGN	Dwelling designed based on consultations with users	-Decision of location based on municipality decision rather than the people's		●								
		-Implications on project replicability			○		●		○			
		-Land cost not counted in the repayments	○									
DWELLING DESIGN	Dwelling designed based on consultations with users	-Users involved in decision-making about their dwelling unit	●			●	○		●	○		
		-Changes were made based on users' reactions and comments	●									

NOTE - IN IMPACT RATINGS, (+) INDICATES POSITIVE IMPACTS, (-) INDICATES NEGATIVE IMPACTS AND (0) INDICATES INCONSEQUENTIAL ONES.
 ● INDICATES MAJOR IMPACTS AND ○ INDICATES MINOR ONES.

IMPACT RATINGS

ISSUE	ACTION	IMPACTS	Interest Groups								
			USERS			PUBLIC AGENCIES		OTHER AGENCIES			
			+	-	0	+	-	0	+	-	0
AFFORDABILITY OF TARGET GROUP	House to be built with collective effort People could choose neighbours 2250 dwellings completed in 16 months They have obtained a subsidy for flood relief and a construction loan from HUDCO	-Low-specification house built instead of multi-storey tenements	●	○		●	○		●		
		-Simply finished house within loan and subsidy amount achieved	●			●	○		●	○	
		-Did not meet people's aspirations of a concrete 'modern' house		○							
		-Required collective effort but not everyone came to do so								○	
		-Allowed for a more socially cohesive community									
		-Allow small social groups to form thru clusters of 8 families									
		-Indicated that fast construction and project completion is possible					●			●	
		-Saved people a lot of money and inconvenience since they had lost their homes in the floods	●								
		-They can afford to build a permanent house	●								
		-While affordability has been achieved, some users aspire for a better-looking and modern house									
SERVICES PROVISION	AMC provided infrastructure and collects monthly maintenance charges	-There seem to be a disparity of priorities perceived by the users and the implementing agencies									
		-Project would not have been possible without subsidy	○			●			○		
		-Low-cost techniques were developed to reduce costs	○								
		-Work was not given to any contractor, to help keep the costs down									
		-Settlement obtains services	●			○			○		
		-They have to pay for it and some of the users may not be able to afford it		●							

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● INDICATES MAJOR IMPACTS AND ○ INDICATES MINOR ONES.

ISSUE	ACTION	IMPACTS	IMPACT RATINGS											
			Interest Groups											
			USERS			PUBLIC AGENCIES		OTHER AGENCIES						
			+	-	0	+	-	0	+	-	0			
TYPE OF AGENCY INVOLVED	OXFAM donated money for community facilities (social action)	-Direct impact of being able to provide services like school, health clinic	●	○		○			●	○				
		-Gave the project moral support and credibility, since OXFAM is a well-known agency	○					○	○					
	Municipality promised to build shops and community centre but did not do so	-People have begun informal shops in the houses												
		-Lack of services is felt by the people, especially since local area is not well developed		●										
		-People refuse to pay regular monthly payments to municipality for services already provided						●			○			
		-People have filed a suit against the Govt. of Gujrat, AMC and the Project Committee for failing to fulfill its promises						○						
		-Inadequate connections to city centre have made some people move back to their old site		●										
		-Has made people more conscious about their rights and made them vocal about them; e.g., the court case filed by them												
		Public agency provided land and services, HUDCO provided loans, ASAG co-ordinated the work	-Responsibility of coordination had to be taken up by one of them											
			-This agency was liable to be identified by the people as the one that had all the decision-making power						○				●	
			-Withdrawal of any one agency affects other agencies activities, or a project component; e.g., facilities at Vasna were not delivered when Municipality backed out		●					●			●	
			-The role that ASAG played was a reflection of its capabilities, skills and expertise in multidisciplinary fields and community action											
			-Different types of services provided helped to develop the community as a whole rather than just provide housing	●										

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IMPACT RATINGS

ISSUE	ACTION	IMPACTS	Interest Groups																	
			USERS			PUBLIC AGENCIES			OTHER AGENCIES											
			+	-	0	+	-	0	+	-	0									
TYPE OF INTERVENTION	Involving beneficiaries in project design and implementation	-The minimal intervention by Govt. agencies helped the other agencies to take a leading role and work directly with the community -The intention of the project - that of integrated development and involving beneficiaries to be part of decision-making - was part of a process whose learning experience could be used elsewhere -The project was successful in demonstrating that a new approach could be implemented within existing framework of agencies and institutions																		
RELATION OF LOCAL-PROJECT (Physical Setting)	Disaster meant that people were living in temporary houses	-Project had to be completed in the shortest time possible -There is no direct relation between the project and local area since the project occupants are from the city, and have been living here for a short time -The use of local markets, transport and health facilities by the project occupants allows for interaction with the local area -People are more likely to find employment in the central city than in the local area, since it is still being developed																		
RELATION OF PEOPLE-LOCAL (Local Actors and Actions)		-The distance of the local area to city centre has caused many people to move away to the city -Inadequate facilities in local areas (compared to previous location) have made the users critical about the project location																		
RELATION OF PEOPLE-PROJECT (Settlement Issues)	Role in project planning	-Personal involvement in deciding about house design and neighbours -Increase sense of identity and belonging -Not everyone participated during construction stage																		

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TABLE 10: FRAMEWORK FOR IMPACT EVALUATION OF MONDOL PARA SETTLEMENT,
EAST CALCUTTA

ISSUE	ACTION	IMPACTS	IMPACT RATINGS											
			Interest Groups			USERS			PUBLIC AGENCIES			OTHER AGENCIES		
			+	-	0	+	-	0	+	-	0	+	-	0
SETTLEMENT FORMATION	Local Club was informed about the unclear ownership of a plot of land	-Creation of a new settlement	●						●	○				○
AVAILABILITY OF LAND	A Plot of Land invaded by a group of households	-Bought land that was unutilized into use	●											
	People noticed the vacant plot of land since they were living nearby	-Gave them an idea that they could occupy it	○											
SECURITY OF TENURE	Clearly demarcated un-occupied plot	-Very visible and identifiable												
	Presence of raw land versus a pond or marshy land	-Was easy to occupy physically	●											
	Land promised by the government not given to the refugees	-Could invade and build structures overnight												
SECURITY OF TENURE	Users have no legal tenure rights	-Could draw up a plan with sub-plots before the invasion												
		-People resented being tenants							●		○		○	
		-Insecurity of tenure was weighed as a risk when considering the move												
		-Some people did not move in here till the settlement was consolidated												
SECURITY OF TENURE		-House consolidation was initially very slow												
		-Possibility of eviction always exists							●					
	Ownership claims have been made by a family in a court case	-If ownership is proved in court, the occupants will be evicted							●		○			
SECURITY OF TENURE		-People have had to pay for a lawyer to represent them							○					
	No action by public agency	-No one prevented them from illegally occupying the land	●	○							●			○
DWELLING DESIGN	People built their dwellings themselves	-Allowed for variety in size, materials and stages of completion of the unit	●											

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● INDICATES MAJOR IMPACTS AND ○ INDICATES MINOR ONES.

IMPACT RATINGS

ISSUE	ACTION	IMPACTS	Interest Groups									
			USERS			PUBLIC AGENCIES			OTHER AGENCIES			
			+	-	0	+	-	0	+	-	0	
AFFORDABILITY	Sub-plot decisions were taken by the community and dwelling decisions by individual families Dwelling completed in stages	-Permitted some people to build only a skeletal framework and 'stake' rights to their sub-plot - till they had money to complete the unit and move in -Build a basic shelter while still living in rented rooms nearby	●							○		
	People do not have to pay rents for land or house	-Increases amount of money that can be spent on other necessities -Save of rents they paid in earlier residents	●				○			●	○	
	Previous rented dwellings took more than 20% of their income	-Implies monthly payments but these are much lower than the rents they were paying	○									
	Affordability of previous rented rooms	-People began to look for alternatives to renting - occupying this plot was a viable one -High risks of eviction were measured against the savings in rents of previous residence										
SERVICES PROVISION	No infrastructural services provided by local or city authorities	-The settlement has had to build some basic services themselves	○	●				○			○	
	Location of plot with serviced and developed surroundings	-Can use pond and public water taps of the locality -The settlement will improve its quality and quantity of infrastructure	○									
	Occupants are attempting to formally or informally obtain toilets and water connections from the municipality	-May bring the settlement to the notice of public authorities -If they obtain services, consolidation will be easier	○	●			●	●		○		
TYPE OF AGENCY INVOLVED	No public agency involved	-Settlement formed because no public agency was involved	○	●				●				
		-Plot was not prepared for housing; i.e., no water connection or toilet, drainage, etc.		●			○			○		

NOTE - IN IMPACT RATINGS, (●) INDICATES POSITIVE IMPACTS, (-) INDICATES NEGATIVE IMPACTS AND (○) INDICATES INCONSEQUENTIAL ONES.
 ● INDICATES MAJOR IMPACTS AND ○ INDICATES MINOR ONES.

			IMPACT RATINGS							
ISSUE	ACTION	IMPACTS	Interest Groups							
			USERS		PUBLIC AGENCIES		OTHER AGENCIES			
			+	- 0	+	- 0	+	- 0		
TYPE OF INTERVENTION	Local Club involved	-They may not be aware of the existence of an illegal settlement that has been formed	●		●	●			○	
		-Settlement has evolved completely on users need and resources	●			○			○	
		-Settlement obtained 'protection' from them								
		-They helped the people draw a plan for sub-plots and invasion	○			○				○
		-Local people have obtained the sub-plots	●			○				
	No intervention by public agency	-Settlement formation and growth has taken place since the authorities did not evict them	●			●				○
		-Settlement lacks services		●		○			●	
		-It faces insecurity of tenure		●		○	○			
		-Move has proved to be a viable alternative for people till now								
		-Catered to a group of families for whom it was important to stay in the local area	●							
LOCAL AREA/PROJECT RELATIONSHIP	New settlement site was chosen because it was close to previous residence	-In case of eviction they will go back to rented rooms		○						
		-Settlement can use their services, which influenced their decision to invade the plot								
	Area around the settlement is well-developed	-Its prime location made it noticeable to the local land brokers	○							
LOCAL AREA/PEOPLE RELATIONSHIP	Plot located close to main road	-Did not disrupt work and social ties	●						○	
	Move to new settlement	-People did not have to cope with a new situation since they were familiar with the location	●							
PEOPLE/PROJECT RELATIONSHIP	Try to get charitable organizations to give services	-Improve quality of services								
	Occupiers created the settlement on their own initiative	-Decision about developing the dwellings are made by the users themselves	●						○	

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PART IV - SUMMING UP

SUMMARY

The Summary deals with the issues about which the study made certain assumptions in the form of hypotheses. One of the objectives of the study was to arrive at a better understanding of these assumptions, and if they hold true. It bases itself on the following questions:

1. Does the 'local context' exist, and in what form?
2. Do different types of public interventions have different impacts?
3. In what ways do policies at the national/state/city level run counter to the interests at local level?
4. Have public interventions been successful in meeting their objectives of providing affordable housing to the low-income people?

1. Does the 'Local Context' Exist and in What Form?

The 'local context' seems to be acting at two levels - one at the larger, administratively defined scale and the other at the level of the project or settlement and its immediate surroundings. The former can be called 'local area' and the latter 'locality'. While the latter is easier to determine and analyze, and relates more closely to people's perceptions of what is local, it is the former whose scale and character can influence both what happens at the project/settlement 'locality level' and at the local area to city relationship. It can thus be said to be a kind of interface between the city/local and the local/locality. Distinguishing what happens at a city level and at the locality level is easy, but the analysis at the interface - i.e., the local area - becomes difficult for the following reasons:

a. For administrative reasons the boundaries of the city or project are very definitely demarcated (even if the demarcation is arbitrary in position). In the case of the local area, it is not as defined, because the delineation of such a boundary has not much use in the present administrative set-up and the distribution of responsibilities within municipalities.

b. The physical, social, economic and cultural facets of an area become more complex as its scale increases and, in defining the local area, this complexity has to be considered. While data already exist for issues that are studied at the city scale - e.g., population distribution in different wards density of the CBD, amount of open land in the city, etc. - data for a local area rarely exist as a separate entity by itself, and are prepared only when necessary; e.g., total area development is undertaken.

The Development Strategy and Action Plan for East Calcutta required a detailed study of this area before any proposals could be made.

c. Institutions which earlier worked at the local level are slowly being replaced by more centralized organizations and functions. Local open air marketplaces, local clubs, municipality offices, etc., which earlier gave a coherence to the area, no longer function in the same manner. In the case of the Tondo Foreshore Project,

. . . will involve the Bank deeply in the restructuring of urban government institutions. The most important of these is the transfer of considerable powers, including the power to levy and collect local revenues, from existing cities and municipalities to the Metro Manila Commission headed by Mrs. Marcos. The rationale expressed for this transfer of power is the disparity in provision of services, collection of local revenues, and fiscal performance among various units, but one certain consequence will be to decrease local control over services and taxation. The World Bank clearly intends that this re-organisation will improve the collection of tax revenues, which definitely will be required if the costs of the Bank project are to be recovered, i.e., all costs not covered directly from beneficiaries will have to be financed by local governments.(1)

The reasons for this are also related to the changing social and administrative structures, increased exposure to overall city level issues through mass-communication media, and the increase in mobility as more people begin to move to other areas in search of employment. From the viewpoint of people living in an area, it is the locality level issues which are more crucial to them, and which they can perceive easily. Issues at the 'local area' level are undefined, blurred and not of direct or immediate concern, unless they translate into an action that directly confronts them. To illustrate this - very few people living in East Calcutta are aware that a comprehensive Development Plan for East Calcutta exists, and it is only when they are directly confronted with it - e.g., the road in front of

their house is being dug or they get an eviction notice - that they come to know about it and its impact is felt.

That the local context is important is accepted and referred to as a critical level at which programs, and especially their implementation, can be most successively planned, administered and evaluated.(2) However, at present, it still remains a loosely-defined term, and what its role should be in the context of housing is a complex subject that has generated a lot of discussion and requires further research.

2. Do Different Types of Intervention Have Different Impacts?

The case studies have illustrated that the amount and type of impacts felt vary with the type of intervention and its level of involvement. The impacts have evolved from similar issues, though, and these seem to be those related to tenure, affordability (of location and dwelling), how a settlement or project is initiated in the first place, and the relation between the project occupants and the surrounding area. The same impacts can be seen as beneficial by one group and as adverse by another group or groups, or the impact can be seen as beneficial to all, but may have some components that increase or decrease its advantages, in the viewpoint of different interest groups. How this gets resolved is a matter of which interest group has the power to make the others subservient to its interests. By examining them from the viewpoint of the public agency concerned as well as the occupants/project beneficiaries' viewpoints, it becomes possible to see both sides of the coin, so to speak.

From the viewpoint of the public agency, the impact of their intervention is measured and judged in terms of:

- efficiency: Given limited resources and budgets, is this particular method of intervention the most efficient one to achieve program objectives?

- affordability: Did it reach the target group/population it was meant for? If not, what components of the project can be altered/dropped to make it affordable?

- replicability: Is the intervention one-of-a-type or replicable; does it generate returns which can be directed to finance other projects and thus serve a larger group of low-income people?

- Spread effect: Does this intervention stimulate spread effects; e.g., stimulate investment by households and the private sector which will help upgrade or increase the housing stock for low-income people?

- visible results: Does the intervention work with components where impacts are visible or immediately felt and help make the intervention more acceptable; e.g., in the case upgrading work, public authorities assume that once infrastructural improvements are made, dwellings will be upgraded by people themselves over time.

- Visibility: Does this intervention convey to the public that something is being done for the low-income people, and that the Government or politicians are concerned with their plight? Does it allow authorities to show that so many numbers of new units have been added to the housing stock?

The people's viewpoints about how public interventions affect them are necessarily based on their personal experiences, and perceptions.

- relevancy: Does the intervention affect them directly or indirectly? Will it mean an improvement in their present situation and at what cost?

- affordability: Does it fit within their priorities they have about location and dwelling choice and is it affordable?

- Appropriateness: Does the intervention deal with issues which are consequential to their being in the present position - e.g., insecurity of tenure, lack of employment, etc., or does its focus lie elsewhere and avoids these issues?

- input choice: Does it provide inputs which were required but could not have been obtainable by the people as efficiently, cost and access-wise; e.g., access to credit, loans, and services? At the same time, is there provision for people's inputs into the process? - can they make choices and be flexible within what is to be provided by the process of public intervention?

A particular method of intervention implies certain general impacts and a few specific ones (related to the project/locality/local context). By making a choice of the type and level of intervention, we want certain kinds of desirable impacts to occur and prevent the ones felt to be undesirable. Interventions differ because they have different objectives and goals, or have very different ways of implementing them. While the general objective of any public agency intervention may be to improve the housing condition of low-income people, when one adopts an "upgrading approach" its work methodology and objectives will be different from those of an agency building complete units, or another one which is dealing with serviced plots in a sites-and-services project. The impacts of these will naturally vary.

3. In What Ways do Policies at the National/State/City Level Run Counter to the Interests at the Local Context?

At the outset, it should be clarified that not all policies or goals per se run counter to the interest at the local context, and the issue is more of how they get interpreted during implementation stages, and when they get project of site-specific. The process is cyclic, with one level influencing the other - policies that get formulated at the national level are translated into specific planning policies and programs at the state/city level and implemented as projects at the local level. Monitoring and evaluation of these projects feeds back through various levels to the national level of policy-making. However, this process is a top-bottom procedure and a time-consuming one, and compounded by political interests and the bureaucratic way organizations function, it works even more slowly.

In the context of India, the housing sector is accorded a low priority which is reflected in the share of the Federal Budget it obtains. Though problems resulting from rapid urbanization are given much consideration, a national urbanization and human settlements policy is yet to be fully developed. The structure of Central Government and State Government is based in a way that while each State Government formulates its own policies within the general framework provided by the Central Government authorities, the financial allocations to all sectors (including housing) are controlled largely by the Central Government. The relationship between the State and Central Governments thus influences directly how much money is available to the State for housing (which they can supplement with State funds). This same dependency relationship works at the city and local level - how decisions are made to intervene in one area and not in the other is largely a process of negotiations between political parties and administrators and the interest groups who control them.

The first influencing factor is the political interests; the political goals have a lot to do with what policies are formulated. It may be politically expedient to declare a particular Act and pass a legislation with little intention of implementing it. The case of the Urban Land Ceiling Act of 1976 in India is a perfect example of this.(3) The recent increase in the demolition of squatter settlements and street hawkers' stalls in Calcutta has been the result of a political move by city authorities to show who is in control.(4) The fact that more than 30% of the city's population is residing in illegal settlements or 'legal' *Bustees* (where conditions are no better) should be kept in mind. The contradictions are obvious when evictions are carried out by the same authorities who talk of the importance of public agencies facilitating people in meeting their shelter needs, and preserving and improving existing housing stock.

. . . would seem to be that even where 'positive' welfare programs do exist, whether of the State or by voluntary agencies, they have a number of unintended, negative effects, such as that the 'beneficiaries are made to become dependent.(5)

The second influential factor is the kind of agencies that exist and their mode of operation. Time and again, it has been found that the conflicts between agencies as to who is responsible for what and who controls the finances and who has access to political machinery are issues which absorb the energies, time and resources which should have been directed towards performing their duties. People who formulate the policies are less concerned with how they will be implemented and its effects on people. Often, the organizations and their staffs are physically and socially removed or remote from the people or areas which are going to be affected.

One of the problems of economic development in the 'backward countries' is that insofar as it is deliberately planned and organised, the planners and organisers are usually those of relatively high social position who, while perhaps thoroughly committed to economic change, are in a position to feel realistically uneasy about social change. It is not only practically easier, it is psychologically more attractive, for them to project economic development in terms of aggregate statistics and large, capital-intensive projects.(6)

This distancing is beneficial to public agencies, because the further they are removed from the local people, the less likely they are to know about the schemes or projects, or may want to participate or put up opposition to proposals that are against their interests. For instance, the Urban Community Component of the Basic Development Plan for Calcutta, which attempted to involve citizen participation in the city's development was never carried through, and not just because of budgetary constraints. The mode of operation of most agencies is one which permits little inputs from people, to be affected by their schemes and even public information is given with reluctance.

A factor that had considerable impact on policies and approaches at both the national and city level has been the involvement of international aid agencies in urban development and housing provision for the low-income groups. While they have been able to bypass the internal political and other tensions that usually prevail in large-scale, cross-sectoral interventions, they have their own stipulations and criteria which they tend to insist on. As donor agencies whose aid is substantial, they have considerable power to dictate terms; e.g., in all World Bank projects, the issues of cost recovery, replicability and detailed delegation of agency responsibility are given utmost importance. Though the criteria and terms are based on rational and practical knowledge of the implications and developed from

elaborate are the reasons for the failure. The conventional outlook of public agencies in providing housing can be summarized as follows:

- a. Build complete, finished units to meet prescribed and what the agency thinks should be "desirable" and "minimum" standards.
- b. Lower cost of land and dwelling unit by cutting down on built-up area of the unit, and building multi-storey tenements to achieve higher densities.
- c. Make it "affordable" to target groups by subsidizing it to a level that it becomes impossible to replicate - implying that a few will be housed at the cost or deprivation of housing to many other low-income people.

Opposed to this, where people have taken the responsibility of housing themselves, especially because they were not being helped by public agencies' provisions for housing, their approach has been that of:

- a. Make decisions about the location and dwelling based on their priorities, needs and capacities, upgrading and improving their unit as and when necessary and financially possible.
- b. Lower costs spent on shelter by either illegally occupying public or private land; build minimum shelter with temporary materials, or stay without housing, sleeping under building canopies or on the pavements, or sharing rooms in shifts.
- c. Basing affordability of dwelling in terms of what it allows them to do - locate close to employment sources, allow flexibility in money and materials spent on housing; e.g., use it as a source of income by renting it out, or putting up a shop in the front space, etc.

considerable "international experience", they may not always be appropriate to the particular situation or country.

In a case study of a site and services project in Dar-es-Salam, in 1980 by Richard Stern,

Stern provides considerable evidence that the legal process of applying for sites and loans for building materials presented formidable obstacles to poor people, both in money terms (the application for a loan to purchase building materials required 'the equivalent of close to one month's gross salary' just for the processing of papers, quite apart from mortgage repayments and land rents for plots), and in terms of time that poor people would have to take out of their working day.(7)

At the same time, they have succeeded in insisting that a more realistic approach to meeting their shelter needs is necessary, and that high standards of construction, stringent by-laws and insistence on development of complete units are inappropriate policies which consume scarce public resources and stifle private initiative. Insisting on a more integrated approach to project design considering the locational needs and affordability of the users has been their contribution in this process.

4. Have Public Interventions Been Successful in Meeting the Objectives of Providing Affordable Housing to Low-Income People?

This question can be a subject of extensive research in itself, but its function here is to direct attention to how agencies perceive their role as being successful.

Simply stated, the interventions have not been able to meet their objectives. There is no dearth of literature and statistics which supports this in terms of housing deficits, number of people living in slums and squatter settlements, in dilapidated inner city housing, or number of pavement dwellers in Calcutta. What these stories and figures do not

Compared to the conventional approach, the approach that public agencies are beginning to adopt, is one which accepts the inadequate resources, growing deficit in supply and growing demand for housing can never be met keeping previous standards. The public agency should change its role from that of 'provider' of complete units to the 'facilitator' providing support to private initiative and investment in the housing sector, both to users/project beneficiaries and private contractors and developers. In this role it provides support by supplying services and access to finances while leaving the major decisions of the dwelling to the user himself. However, how the 'facilitator' role works exactly is dependent on other institutional structures that support the housing sector - financial institutions, construction industry, building materials industry, etc.

Finally, the failure of public agencies to evaluate and learn from the projects they have already implemented is indicative of their area of concern being not so much of creating appropriate housing programs and delivery systems, but to show that they are doing something for the low-income people and to justify their existence as an agency.

NOTES

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1. Koenigsberger, O., "Design and Housing in Developing Countries: Professional Practice and Alternative Roles of Users and Institutions." Paper presented at MIT/DPU Seminar, August 1982.

PART I

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4. Basic Development Plan, p. ix.
5. Guha, M., Economic Weekly, November 13, 1965.
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7. Ibid., p. 30.
8. Ibid., p. 37.
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10. Datta, A. & Chakravarty, B., Organizing Metropolitan Development, p. 80.
11. Ibid., p. 81.
12. Rosser, p. 137.
13. Unnayan, "Towards Planning for the Real Calcutta," p. 7.
14. Refer to Sen, J., "Panchannagram Housing Progress Report No. 2."

15. Report No. 1320G-IN, Urban Projects Department - India: Appraisal of the Madras Urban Development Project, p. 2.
16. Based on percentile table prepared by MMDA.

PART II

1. Report of Habitat Conference, Vancouver, 1976, p. 7.
2. Ibid., pp. 19-20.
3. Land Records at Calcutta Corporation.
4. Ibid.

PART IV

1. Payer, C., The World Bank, A Critical Analysis, p. 337.
2. Refer Report of Habitat, op. cit., and Rosser, C.
3. For details, see Das, S. K., "Case Study, Bombay, India" and Sarin, M., "The Rich, The Poor, and The Land Question."
4. For details, see "Banning The Unlicensed," News Clippings, Unnayan, July 1983.
5. Unnayan, "Towards Planning for the Real Calcutta," p. 14.
6. Peattie, L. R., The View From the Barrio, p. 138.
7. Stern, R., quoted by Payer, op. cit., p. 341.

APPENDIX

1. McAllister, D., Evaluation in Environmental Planning, p. 235.
2. Weiss, C., "Where Politics and Evaluation Research Meet," 1973.
3. Halperin, M., quoted in Weiss, C., op. cit., p. 35.
4. Weiss, C., op. cit., p. 39.

APPENDIX

THE NEED FOR EVALUATION AND IMPACT ASSESSMENT

Introduction

Evaluation forms an integral part of program formulation, planning and management. It allows and assists in allocation of scarce resources of time, finances and manpower in an optimum manner when it forms a part of the planning process. It helps in setting priorities and weighing program alternatives in an objective fashion. It can be used to provide information to a specific set of questions, such as:

- How is the program being managed?
- What impact did it have? On whom?
- Does the program do what it intended to do?; i.e., does it achieve its objectives and goals?
- Why did it accomplish (or not accomplish) all it was meant to do?

Reasons for Evaluation

What is the purpose of conducting evaluation? Whom does it serve? How do the evaluation results get interpreted? Simply stated, evaluation is a method which provides feedback on critical issues involved in program planning and implementation so that they can be better understood and, if necessary, modified. Evaluation can help existing programs as well as broadly predict the impacts of others that are yet to be implemented. It clarifies what happens when the objectives of a particular program or project are placed with the context of reality of an existing situation which includes other institutional and social structures. Evaluation can be conducted for a number of reasons - to check if program objectives have been achieved; if a particular strategy or alternative has been more successful than the other; whether goals and objectives are realistic and implementable; and to identify periodically the changes necessary in a long-term program or policy.

Evaluation helps in clarifying the effects of policies and programs on the target group, which could be individuals, groups, institutions or communities in terms of the goals they are meant to achieve. If certain outcomes are unsuccessful or only partly successful, it questions why and what factors have led to it. The intention is that the result of the evaluation will help make better choices in the future. For the most part, evaluations are desired by the people or agencies who either formulate or implement the program. Their requirements of obtaining feedback that is of practical value and pertaining to one particular scheme or situation structures the kinds of evaluation models used, at what stage the evaluation is conducted, and how the results are interpreted. Instances where

evaluation is initiated and conducted solely from the viewpoint of the users or participants are rare. Who conducts the evaluation and what relationship they have to their clients (usually project managers or program formulators) will influence how issues are perceived and presented. Often, the evaluation is done by a special section of the project group, who are knowledgeable about the program but have not been involved in decision-making roles in this process. In the case of El Salvador Sites and Services Project, the evaluation was carried out by a team from IDRC (International Development Research Centre) from Canada and the World Bank which worked on these lines. On the other hand, an outside third party which has not been a part of the design and implementation process (and therefore is not part of any interest group, nor has a personal stake in its success or failure) may be more objective and effective in its analysis.

To summarize, the factors that affect any evaluation process are:

- who is conducting the evaluation?
- what aspects of the program are being evaluated?
- what is the methodology used for evaluation?

Evaluation Methods

Depending on the scale of what is being evaluated, the number of staff, types of impacts, interest groups and time spans can be many and interrelated in complex ways. It becomes useful to divide the impacts into many parts (or component parts) if the implications of a particular action are to be clearly understood, and then re-assemble them to obtain a holistic view and arrive at conclusions which reflect this total picture. The aim is to find ways to represent the impacts such that they can be measured and

compared with others, and which respond to simple criteria for either rejecting or accepting a particular action. Many of the evaluation methods do so mathematically. Impacts have to be identified and assessed, trade-offs have to be made either explicitly or implicitly.

Evaluation methods must necessarily be systematic, simple, quick (not lengthy), inexpensive, legally acceptable and comprehensive. The approach to evaluation should be to structure the study so that it addresses the needs of all its audience (and not just their clients). Findings and conclusions should be clear and simply stated. The results should be timely and widely disseminated to be effective agents of change. Finally, the test of the utility of evaluation is change - did it help in changing anything, and in what way?

Arriving at conclusions of an impact assessment study can be done formally through mathematical or statistical procedures which use a rating procedure to obtain a composite score of impacts. It can also be done informally by a personal review of the impacts and allowing a holistic picture to form in the mind, and then arrive at a judgment or conclusion. The danger in the informal method is that it can be time-consuming, and often deals with impacts that are difficult to quantify and weigh and, hence, it is not very useful for decision-makers to determine; e.g., which alternatives in a program are better in the public interest? While formal evaluation methodologies allow a more concrete and comprehensible result, in many cases ratings, by definition, constitute value judgments, especially those related to social impacts, and these may be difficult to measure. The most commonly used systematic evaluation methods are the cost-benefit analysis, and social impact analysis. However, there have been no formal

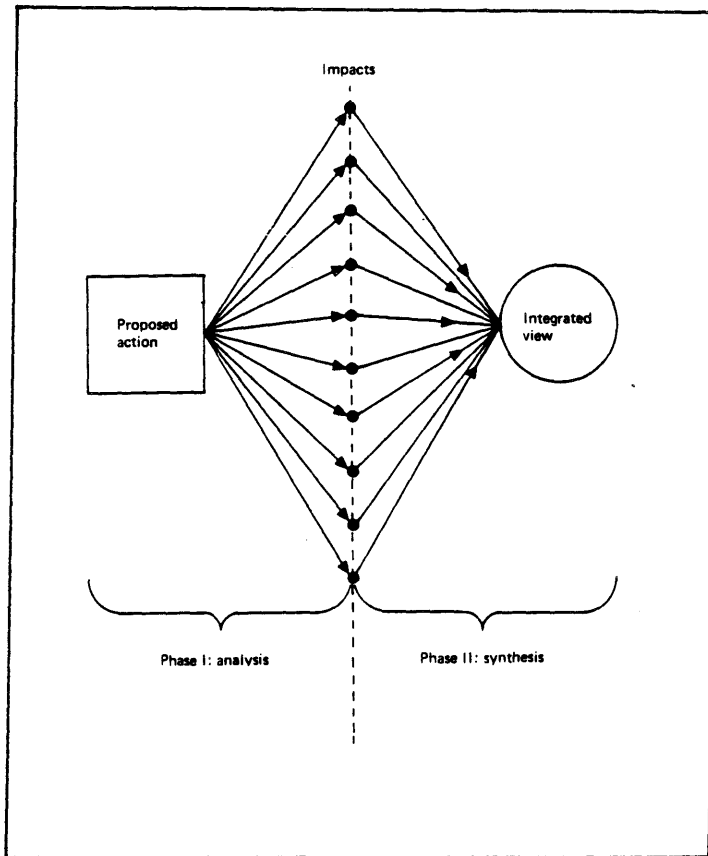


FIG. 18 - THE TWO PHASES OF EVALUATION

evaluation methods that involve citizen participation in the form of "citizen judgment"(1). It is argued that many of the citizens would not be qualified to judge many impacts that require technical or scientific knowledge, yet there are other areas where their input could be useful; e.g., evaluating, e.g., neighborhood plans, recreation planning, etc. Certain kinds of impacts may be best judged by people who are likely to be affected by a specific planning action, and who can contribute on the basis of their personal knowledge. It may occur that there may be immeasurable impacts on people which are worth more than the quantifiable impacts. Citizen participation in the planning process may be mutually beneficial to planners and participants. Potential conflict areas could surface much earlier and dealt with before they reach a point of no-return. The public can understand better the reasons of certain decisions and how they will affect them. The methods of making information available to the public, conditions of discussions and receptiveness of the public agencies will influence the effectiveness of citizen participation.

The Impact of Politics on Program Formulation and Evaluation

Evaluation cannot take place in a vacuum. It reacts and is affected by the social, economic, political and other institutional structures of our society. According to Carol H. Weiss(2), political factors intrude in three ways.

1. Policies and programs which the evaluation is concerned with are part of the political process and based on political decisions. Thus, any program or policy has to undergo rigorous debate, proposals, opposition before being enacted. It is bound to continue being influenced by politics and, hence, subject to pressures.

2. Since the intention of evaluation is to provide a feedback for changes required, its findings enter the political arena of decision-making.

3. Evaluation itself has a political stance and bias. By questioning some aspects of one program and not of others, accepting some program goals and strategies and challenging others, it makes statements that are of a political nature.

Thus, the programs and policies that emerge are ones that have undergone and survived considerable political attention - support, opposition and negotiations. Other bureaucratic procedures, interest groups and agencies all play a part in using it for increasing their influence and advantages. The organizations which bring out these policies and programs are not interest-free too.

Organizational interests, then, are for many participants a dominant factor in determining the face of the issue which they see and the stand which they take. . . . Organizations with missions strive to maintain or to improve their (1) autonomy, (2) organizational morale, (3) organizational 'essence', and (4) role and missions. Organizations with high-cost capabilities are also concerned with maintaining or increasing (5) budgets.(3)

Thus, it can be seen that though it is important to achieve stated goals, that is not the only or main concern of the bureaucrat or administrator. Program goals may take second place in an effort to establish themselves or obtain credibility and long-term support for the program. This is especially the case when the organizations are dealing with what is perceived as marginal clientele - e.g., evicted households, pavement dwellers, etc. - where it becomes harder for the organization to get public acceptance, and proper budget allocations.

When measuring the success or failure of a program, it becomes difficult to identify exactly what factors led to it. The very same set of

factors which resulted in difficulties in one project may be crucial to the success of the other. Once a program is initiated, its performance may take a back seat to other issues like the power and position of the Chairman, the political climate within the agency, or other demands on the budget. So, if a program can satisfy other needs - e.g., like pay off political debts or satisfy voters - its problems or ineffectiveness will not be questioned as critically. The role of evaluation in this context is to clarify and make explicit what exactly the political trade-offs involve. It clarifies what kind of program effects are likely to occur or not occur, given that some political demands have to be satisfied.

One would get quite different results if the evaluation considered that meeting political goals was part of the program along with the officially stated ones. If the intention of the program is to obtain a high level of publicity rather than really develop a project that works, then even if the program fails, the former goal may have been achieved. This is often the case, especially as election times draw near. Some sort of analysis that takes this input of political process into the evaluation study is appropriate.

Pitfalls of Evaluation

A danger that the evaluation faces is, in the eagerness to get programs accepted and enacted, many promises are made in the form of program objectives and goals which are unrealistic and highly inflated. Thus, out of necessity, goals are stated in vague, diffuse terms and lack direction of purpose, coherence and specificity.

Holders of diverse values and different interests have to be won over, and in the process a host of realistic and unrealistic goals are made. . . . Given the consequent grandiosity and diffuseness of project goals, there tends to be little agreement, even within the program, on which goals are real in the sense that the effort is actually going into attaining them - and what are window-dressing. With this ambiguity, actors at different levels in the system perceive and interpret goals in different ways.(4)

This makes the job of evaluation even more difficult as the overt and covert goals have to be understood for what they are and then sifted through.

When evaluation is conducted, it is usually for the agency that is responsible for the program. This means that the users/beneficiaries do not have much say in the process. Thus, if the findings are negative, the report may not surface from the office files, or it may be 'softened' by the agency's own interpretations to it. Knowledge about what the capacities and structures are of the agency by the evaluators may limit the kind of recommendations that may be made. When evaluation conclusions are made and result in recommendations which may suggest some modifications, there is an assumption that these will help improve the program without drastic restructuring of the program or the administrative power structure. The kinds of recommendations for ineffective programs may be in the form of better management, higher funding, integrated planning, etc. However, there needs to be more in-depth reexamination and understanding of what are the basic problems and how they are related to social conditions and processes. This means that one must be able to evaluate a particular program in the light of both program operations and the larger social context. It would not be very productive to talk about changing the attitude and behavior of the target groups without paying attention simultaneously to the social and economic processes that tend to keep them "target groups"

forever. Research on the processes that give rise to social problems, and factors which contribute to its origin and persistence may be necessary. Many of the pitfalls and failures of programs could be avoided if evaluation became a part of the process of planning instead of being an appendage or afterthought.

<i>Banser beda:</i>	Wall made of split bamboo strips, unplastered and tied together with rope.
<i>Bhadatiya</i>	Tenant.
<i>Bigha:</i>	One-third of an acre or 20 <i>Cottahs</i> .
<i>Bustee:</i>	An area of land occupied by and for the purpose of any collection of huts standing on a plot not less than 10 <i>Cottahs</i> (1/6 th. acre) in area. A hut is described as any building, no substantial part of which, excluding the walls up to the height of 18" above the floor level, is constructed of masonry, reinforced concrete, steel, iron or other metal.
<i>Chitey beda:</i>	Wall made of split bamboo strips, plastered with mud or mud and cowdung.
<i>Cottah:</i>	1/60 th. of an acre, or 1/20 th. of a <i>bigha</i> .
<i>Darma:</i>	Matting of split bamboo strips woven together in different weaves. The <i>darma</i> walls are made by framing this matting in a framework of split bamboos.
<i>Goalas:</i>	Milkmen.
<i>Jabbor Dakhal:</i>	Forceful occupation (of land).
<i>Khatal:</i>	Dairies, sheds where cattle is kept. The upper loft is often used as a residence of the milkmen.
<i>Kutcha:</i>	Construction using temporary materials.
<i>Maat:</i>	Open ground.
<i>Mouza:</i>	Smallest administrative unit for surveys, revenue management.
<i>Para:</i>	Immediate neighborhood, locality.
<i>Pucca:</i>	Construction using permanent materials.
<i>Ply Pata:</i>	Thin pieces of plywood, about 2' x 3' used as a roof or wall material.
<i>Thikadar:</i>	Sub-contractor, sub-owner.
<i>Zamindar:</i>	Landowner.
1 <i>lakh:</i>	1,00,000 or 0.1 million.
1 <i>crore:</i>	1,00,00,000 or 10 million.

ABBREVIATIONS

AMC	Ahmedabad Municipal Corporation.
ASAG	Ahmedabad Study Action Group.
BDP	Basic Development Plan.
CASA	Churches' Auxiliary for Social Action.
CIT	Calcutta Improvement Trust.
CMC	Calcutta Municipal Corporation.
CMDA	Calcutta Metropolitan Development Authority.
CMPO	Calcutta Metropolitan Development Organization.
CRS	Cathedral Relief Service.
EWS	Economically Weaker Section.
HUDCO	Housing and Urban Development Corporation.
LIG	Lower-income group.
MIG	Middle-income group.
MMDA	Madras Metropolitan Development Authority.
Rs.	Indian Rupee (\$1 = Rs. 10.00).

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