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All India Institute of Local Self-Government*

- ★ **Role of Institutions in Urban Development:
A Study of JNNURM in Ludhiana City, Punjab**
- ★ **Issues of Road Sector in India**
- ★ **Social Housing : Dutch Experiences and
Lessons for India**
- ★ **Multiplicity of Urban Development Agencies:
Issues and Impediments**
- ★ **Consequences of Migration from Rural to
Urban Centres**
- ★ **Political Leadership at the Grass Roots:
A Study of Socio-economic Background of
the Leaders of Two Blocks of Malda and
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- ★ **Health Concerns vis-à-vis Cultural Practices
amongst Denotified and Nomadic Tribes**
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ABOUT THE INSTITUTE

All India Institute of Local Self-Government (AIIILSG), established in 1926 has been actively working in the field of urban development management and is an active partner in promoting the cause of local government in India and overseas.

The Regional Centre for Urban and Environmental Studies (RCUES) of All India Institute of Local Self-Government (AIIILSG), Mumbai is actively involved in building capabilities of municipal officials, staff and elected members from the States of Goa, Gujarat, Maharashtra, Rajasthan and the Union Territories of Diu, Daman, Dadra & Nagar Haveli by upgrading their knowledge and skills required for effective administration and implementation of various urban development programmes. The research and training activities of the RCUES of AIIILSG are supported by Ministry of Urban Development, Government of India, New Delhi.

The Institute organises several tailor-made training / orientation programmes for various countries in South Asia, viz, Bangladesh, Nepal, Sri Lanka and other countries, viz, South Africa, Ethiopia, Indonesia, Malaysia, China, etc. The organisation of World Mayor's Conference at Jaipur, Rajasthan in 1998 was a unique event of remembrance in the field of local self government. The Institute participates in various national and international forums and is the oldest member of the International Union of Local Authorities (IULA), the Netherlands. The Institute is an active member of International Council of Local Environment Initiative (ICLEI). The Institute has close work – ties with UNCHS (Habitat), UNDP, UNICEF, WHO, DFID, CITYNET, CLGF, US-AEP, Ford Foundation, etc. and is the anchor institution for Urban Management Programme (UMP – UNCHS – Habitat) for South Asia.

The Institute has also set up a Fire Academy at Vadodara, Gujarat which imparts regular and specialised training in fire services management. Environment Protection and Research Centre (EPRC) of the Institute at Vadodara in collaboration with ICLEI Japan organises experience sharing visits in environmental management for government and municipal officials.

The Institute is working in close collaboration with Ministry of Urban Development, Government of India, several State Governments, Development Authorities, Research and Training Institutions, international and national agencies. The Institute has its well developed regional centres in Ahmedabad, Bangalore, Belgaum, Bhopal, Panji, Mumbai, New Delhi, Thiruvanthapuram and Vadodara.

The present President of the Institute is Mr. Ranjit S. Chavan. The Institute was nursed by the late Mr. C. D. Barfiwala who was also its first Director-General. Mr. Ramanath Jha, who is now at the helm of affairs of the Institute is the present Director-General.

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Editorial

Disaster Risk Reduction of the Vulnerable Communities

The world is witnessing more number of and frequent natural disasters on account of environmental degradation and climate change due to devastating human interventions. As witnessed in the last decade (2002-2011) 4,130 disasters were recorded worldwide. More than a million people became victims of them, and economic damages amounted to at least USD 1.195 billion (World Risk Report 2012). More and more number of populations across the globe are exposed to disaster risks and potential natural hazards. The risks increase multi-folds for the vulnerable & deprived populations as they have hardly any means and resources for disaster risk reduction or disaster preparedness. This raises an alarming situation for India as the country is home to 33 per cent of world's poorest populations which amounts to about 400 mn (World Bank Report 2013). Many of them are living much below the global poverty threshold. The poorest of the poor amongst them find shelter in inhabitable sites, shanties, slums *etc.* This large proportion of slum dweller population (65.4 mn) is highly susceptible to natural and / or manmade disasters.

The United Nations University, Institute of Environment and Human Security (UNU-EHS) assessed the potential disaster risks on a global scale on 5 parameters - susceptibility, exposure, vulnerability, lack of coping facilities & lack of adaptive capacities. The world Risk Index 2012 places India on 73rd rank (7.38%) of total 173 countries assessed. Although, the country's exposure to disasters is very low (11.94 %), its vulnerability to disasters is high (60.95%) on account of lack of coping capacities (81.78%) and lack of adaptive capacities (60.18%) which are on the negative higher end of the spectrum. This results into high economic losses for the country which are estimated to be 2 per cent of the country's GDP as per the World Bank study. Thus, building disaster resilience and raising the coping and adaptive capacities of the communities holds crucial significance in the wake of climate change and potential disaster threats.

The disaster management strategy in the country is currently focused on macro level planning where disaster management strategies and plans are developed at national state an district level and for the large cities at city level. There is a great scope for fostering community participation in disaster management. More impetus

is required for micro level planning at community level with special emphasis on poorer communities who are worst affected by the disaster impacts as they are socio-economically more vulnerable and lack capacities to prepare and cope with disasters. Ensuring active community participation in building their disaster resilience capacities is also of significance as there is actual lack of awareness amongst the poorer communities about potential hazards and disaster risks they are vulnerable to and its risk reduction measures.

Building disaster resilience at local level involving the community has been gaining momentum in the discussions and actions in recent years and was also emphasized in the Hyogo Framework of Action (2005-2015). The Hyogo Framework of Action has been succeeded by the recently announced 'Sendai Framework for Disaster Risk Reduction 2015-30' at the Third United Nations World Conference on Disaster Risk Reduction held in Sendai, Japan from 14th -18th March 2015. The new framework also stressed on the people centered, participatory and gender sensitive approach for inclusive disaster risk reduction. In the vulnerable economies, most of the time when disaster hits, more than 80 per cent of people hit are women and children. They are also the worst victims of disaster impacts. Recognising the important catalytic role, women can play Mobilising Women's Leadership in Disaster Risk Reduction' is taking center stage in the deliberations on 'Community Participation for Disaster Risk Reduction' at the international fora.

The United Nations Office for Disaster Risk Reduction (UNISDR) encourages innovations for disaster risk reduction. Call for RISK Award 2015 by UNISDR, Munich Re Foundation and Global Risk Forum received enthusiastic response across the continents with 145 entries from 62 countries. All India Institute of Local Self-Government's innovation 'Community Self Assessment and Planning with Women's Participation for Disaster Risk Reduction' was selected as the first rank and thus, was felicitated with the recognition of the Global Risk Award 2015. The AIILSG innovation addresses three aspects hitherto neglected vis-à-vis disaster risk reduction of the disadvantaged communities in developing countries - (a) people centered and participatory approach with 'Community Self Assessment and Planning' for Disaster Risk Reduction (DRR), (b) Gender Sensitive Approach with Active Participation of Women for DRR planning, (c) Developing Child Friendly Visual Tools.

This global innovation has direct relevance for 65.4 mn slum dweller population in India and globally replicable for an estimated 863 million slum dweller population across the developing countries.



Role of Institutions in Urban Development: A Study of JNNURM in Ludhiana City, Punjab

Jaswinder Kaur

India is urbanizing at a high pace. Out of the total population of 1210.2 million as on 1st March, 2011, about 377.1 million are in urban areas. The net addition of population in urban areas over the last decade is 91.0 million. The percentage of urban population to the total population of the country stands at 31.6. There has been an increase of 3.35 percentage points in the proportion of urban population in the country during 2001-2011. The provisional results of Census 2011 reveal that there is an increase of 2774 towns comprising 242 Statutory and 2532 Census towns over the decade. Growth rate of population in urban areas was 31.8 per cent.

Further, the number of million plus cities/urban agglomeration (UA) has increased from 35 in Census 2001 to 53 in Census 2011. The new entrants are Srinagar, Union Territory of Chandigarh, Jodhpur and Kota, Ghaziabad, Ranchi, Raipur and Durg-Bhilainagar, Gwalior, Vasai Virar and Aurangabad, Kozhikode, Thrissur, Malappuram, Thiruvananthapuram, Kannur and Kollam, and Tiruchirapalli. So, while the States of Jammu and Kashmir

and Chattisgarh now also have million plus city/UA, Kerala now has as many as 7 million plus cities/UA, a quantum jump from the situation in 2001 when just Kochi UA was a million plus city/UA.

It is evident from the statistics that the number of cities all around the world including India is increasing. Urbanisation has rightly been recognized as being among the most important issues facing India today. As a result of this realization, there has been increased policy interest and attention being focused on the issues impacting urban India. To meet the challenges of growing urbanization and to enable Indian cities to develop to the level of global standards, a comprehensive programme, viz., JNNURM was launched in December, 2005 aimed at improving the provision of urban infrastructure. This increased attention to urban India is however skewed towards the large metropolitan cities. These cities are the engines of economic growth today, but are plagued by severe challenges to their civic infrastructure as their populations have exploded. They are beset with a range of

institutional, operational and financial problems and city managers have been left struggling to cope with the ever-increasing demands for infrastructure and services. A number of institutions are to be established under this mission to deal with the activities. An analysis of the effectiveness of administrative agencies would necessarily require an understanding of their organizational structure and functions. Organizational structure defines division of work/departmentalization, hierarchy, communication channels, delegation of financial and administrative powers and coordinating mechanisms. An organization is the basic tool by means of which administrative processes are affected.

A large host of institutions are working for urban development in Ludhiana city; however, all of them are not dealing with JNNURM. An overview of all institutions of urban development has been taken, with a deeper study being made of those dealing with JNNURM. The research paper is divided into two sections. Section I is comprised of the institutional arrangement for urban development in Ludhiana city. The structure and functions of the institutions have also been discussed in this section. Section II concludes the research paper.

Section I

Institutional Arrangements in Ludhiana City

The administrative framework for urban development and renewal in

Ludhiana consisted of many organizations, *viz.*, Ludhiana Municipal Corporation, Punjab Water Supply and Sewerage Board, Department of Town and Country Planning, Punjab Urban Development Authority, Greater Ludhiana Area Development Authority and Improvement Trust. These organisations have been discussed in this section.

(a) Ludhiana Municipal Corporation (LMC)¹

Ludhiana Municipal Corporation (LMC) was formed in the year 1976, under the provisions of the Punjab Municipal Corporation Act, 1976². The first elected house of the Corporation was constituted in 1991. The entire city is divided into 70 wards. Apart from LMC various other institutions are also involved in the overall management of the city's development, which are also established under the law. (Table 1)

Organizational Structure

LMC is divided into four zones, *viz.*, Zone A, B, C and D, each headed by a Zonal Commissioner under the overall control of the Commissioner LMC. The Commissioner is appointed from the All-India Services (IAS/IPS). Joint Commissioners/ Additional Commissioners are also attached to assist the

¹ www.ludhianacorp.com of Municipal Corporation Ludhiana, dated 04 July 2009.

² See Punjab Municipal Act, 1976.

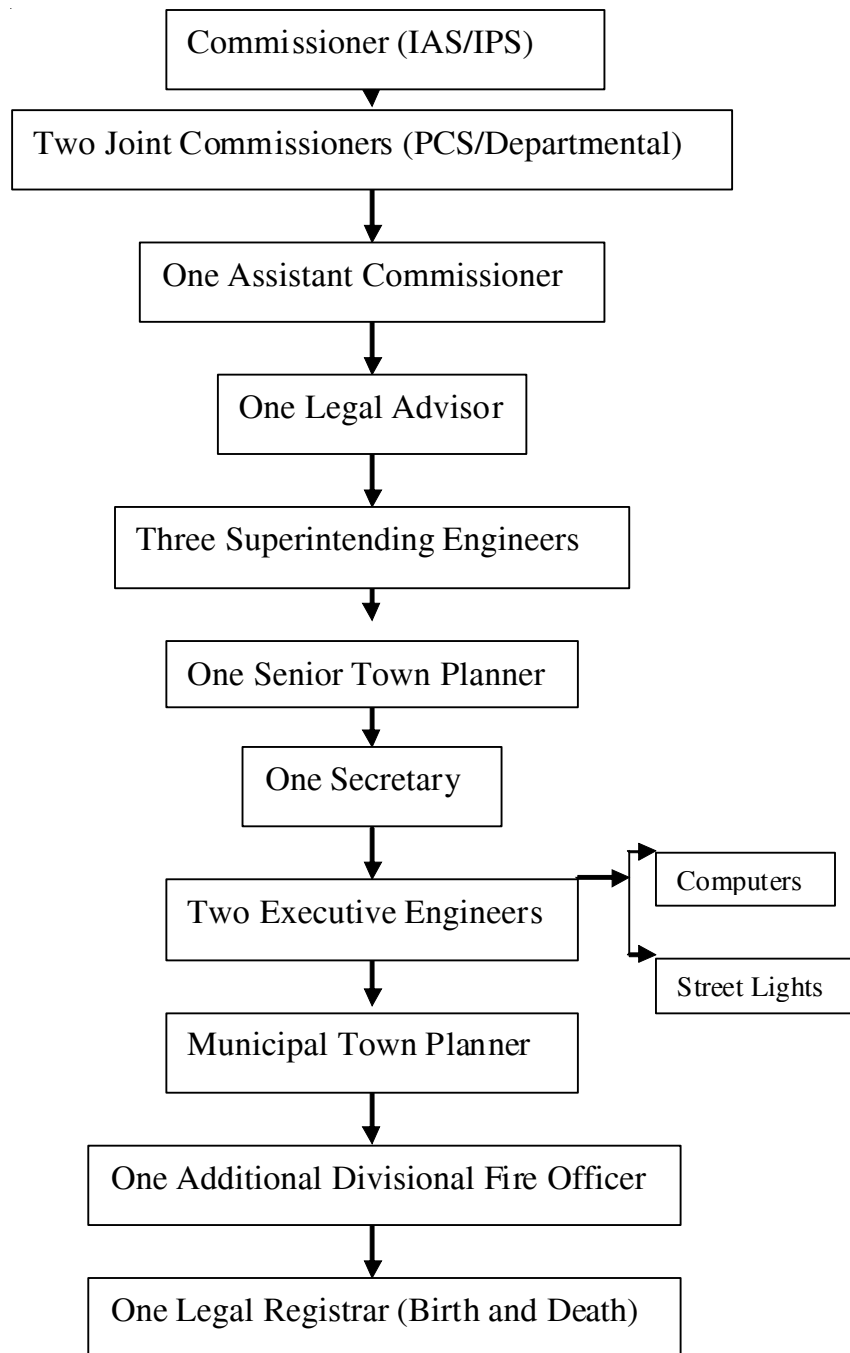
Table 1
Duties and Functions Performed by Urban Bodies in Ludhiana

Sr. No	Institution and Establishment year	Governing Legislation	Duties and Functions
1.	Ludhiana Municipal Corporation, 1976	Punjab Municipal Act, 1976	Creation of basic amenities and their maintenance.
2.	Improvement Trust, Ludhiana, 1958	Punjab Town Improvement Act, 1922	Development of notified areas, carving out of plots and their sale.
3.	Punjab Water Supply and Sewerage Board, 1976	Punjab Government Act, No.28, 1976	Execution of original works of water supply, sewerage & treatment plants for the MC.
4.	Punjab Urban Development Authority, 1995	Punjab Regional and Town Planning & Development Act, 1995	Land acquisition, development & sale of developed plots.
5.	Punjab Pollution Control Board, 1975	Water Act: Prevention and Control of Pollution, 1974	Control of Industrial pollution and Municipal Solid Waste.
6.	Greater Ludhiana Area Development Authority, 2006	Punjab Regional and Town Planning & Development Act, No.11, 1995	Structure, design and organize the commercial/ financial hub.

Commissioner for controlling and monitoring the specific duties of the branches assigned to them (Figure 1).

These may be from the state Administrative Services or a Departmental Official.

Figure 1
Organizational Structure



Functions³

Two categories of functions were performed by the Corporation *i.e.*, obligatory and discretionary functions. There are a total of 21 obligatory functions including construction, maintenance and cleaning of drains and drainage works and of public latrines, urinals and similar conveniences; construction and maintenance of works and means for providing supply of water for public and private purposes; scavenging, removal and disposal of filth, rubbish and other obnoxious or polluted matters; reclamation of unhealthy localities, the removal of noxious vegetation and generally the abatement of all nuisances; regulation of places for the disposal of the dead and the provision and maintenance of places for the said purpose; registration of births and deaths; public vaccination and inoculation *etc.* Further, 28 discretionary functions include furtherance of education including cultural and physical education; establishment and maintenance of, and aid to, libraries, museums, art galleries, botanical or zoological collections; planting and care of trees on road sides and elsewhere; surveys of building and lands; registration of marriages; taking of a census of population *etc.*

The primary and secondary data revealed that the Corporation was in poor financial condition. Consequently, it was

not in a position to afford huge investment in infrastructure facilities like water supply, sewerage, drainage, solid waste management and power supply. The Corporation was not able to plan efficient infrastructure networks conducive to desired spatial pattern as well as keep them cost effective. Further, there was no rationality in pricing of services. With the huge gap between demand and supply of services, the Corporation was unable to cope with the pressure. Though, municipal corporations have been assigned several powers and functions under 74th Constitutional Amendment Act, 1992 the study of LMC shows that in practice the autonomy was compromised due to poor finances, capacity and infrastructure.

JNNURM came as significant move to improve urban infrastructure and administration; however, comprehensive planning and effective monitoring are essential to take this scheme successfully to its logical conclusion. Though, the Corporation is facing financial crisis, it has provided more than its 30 per cent share in JNNURM. This shows that the Corporation adhered to providing its share in finances. At the same time regular reporting in national dailies reflects the poor performance of LMC regarding its key role in carrying forward the scheme. Substantial capacity building and strengthening will be a pre-requisite in empowering the Corporation with the necessary skills to take the city into the future. The Corporation has shortage of manpower; it needs highly skilled

³ Punjab Municipal Corporation Act 1976, Bare Act, Chawla Publications (P) Ltd., Chandigarh.

manpower to achieve the objectives of JNNURM. The researcher found that the personnel were not aware of the Corporation's role in JNNURM. Officials of LMC accepted that they were working behind schedule, though various reasons were proffered. Firstly, that though the mission was launched in 2005 by the Government of India, in practice it started moving in 2006 after the Akali-BJP Government took charge. Before that the government was busy with elections; nobody was interested in the programmes. Even subsequently, it took a whole year to launch the mission in Punjab. Another reason given was that of failure of the state government to meet the mandatory reforms' requirements. Consequently, the Center stopped giving financial assistance for JNNURM. Due to the Government of Punjab not giving its 20 per cent share on time whole programme has suffered. Additionally, the non clarity about the Mission's objectives is another important reason for the tardy working of the renewal programmes.

(a) (i) Project Implementation Unit (PIU) / JNNURM Cell of Ludhiana Municipal Corporation

Enhancing the capacity of urban local bodies in the Mission cities to implement projects and reforms envisaged under JNNURM has been stated as an imperative in the programme. Due to limited professional capacity most cities face constraints in meeting the challenges. It was therefore proposed to establish Project Implementation Units (PIUs)

in urban local bodies to enhance their overall capacity for effective implementation of projects and reforms under JNNURM.

Roles and Responsibilities

The PIU is meant to be an operations unit supplementing and enhancing the existing skill mix of the ULB, rather than a supervisory body. It is expected to work in tandem with the existing staff. Its focus is to enhance the pace and quality of implementation activities. It will assist the ULB in carrying out the following activities:

1. Project management, co-ordination and technical support for implementation of JNNURM reforms and projects;
2. Ensuring optimal technical quality in project implementation and service delivery;
3. Monitoring project progress in co-ordination with other departments including parastatals;
4. Monitoring project progress and co-ordination with departments (*e.g.*, Revenue, Accounts, Engineering, Health *etc.*) for projects being implemented by the ULB;
5. Preparation of reports (including Quarterly Progress Reports and Utilisation Certificates);
6. Staying abreast with latest developments in the area of expertise and facilitating transfer of relevant information and best practices to staff for use in ULB functioning.

The PIU experts shall report to designated senior officers and discuss day-to-day issues proactively. PIU team shall liaison with Mission Directorate, Ministry of Urban Development, State Government and State Level Nodal Agency regularly through emails.

Composition of Project Implementation Unit

In general a PIU shall consist of the different professionals, *viz.*, Information Technology Officer, Municipal Finance Officer, Public Health Engineer, Social and Community Development Officer, Urban Planning Officer, Procurement Officer⁴, Environment Officer, Human Resource Development Officer. The above mentioned skill sets are only suggestive; the ULBs shall assess their requirement for composition of PIU based on their existing staffing pattern and the workload. Professionals shall be hired from the open market on contractual basis. The PIU shall be headed by a senior officer of the rank of Commissioner/Deputy Commissioner and work as a close team, in coordination with the ULB staff, sharing work programmes, implementation issues, outcomes, areas of attention *etc.*

⁴ While Terms of References for Procurement Advisor/Officer are common, it is suggested that the smaller ULBs may wish to employ part time professionals, while the larger ULBs would require a full time Officer.

Interviews with the LMC officials revealed that there was no PIUs/NURM cell in the zonal offices of LMC. The SDO said that the Corporation had made an attempt to establish PIU and five persons were appointed but it so happened that while all the five appointees joined the Implementation Unit, four of them left within a few days. The fifth, a Data Analyst continued to work in the Corporation. Selection and recruitment for PIU is to be undertaken by the ULBs as per their respective recruitment practices. The Central Sanctioning and Monitoring Committee have accorded in principle approval for financial support to ULBs for establishing PIUs. ULBs seeking financial support for establishing PIUs have to prepare proposals for financial support; after the PIUs establishment, finances will be disbursed to the Corporation. The Corporation has to first spend on recruitment and will subsequently be reimbursed by the Nodal Agency.

Discussions with officials at the LMC and Project Monitoring Unit at State Level Nodal Agency revealed that the appointees had been selected through the LMC. It was found that prior to these selections the Corporation made appointments from its own resources and recovered reimbursement subsequently; however, now it wanted money before making the appointments as it could not undertake the recruitment process due to financial constraints. As a result of this impasse the Corporation did not make any effort to recruit people for the PIUs; they were still awaiting payment from the

Nodal Agency for initiating recruitment. On the other hand, the Project Management and Procurement Specialist, from the Project Management Unit at State Level Nodal Agency, was of the view that perhaps the Corporation did not need the experts, that is why they did not recruit people. The Sub Divisional Officer at the LMC said that the clerical staff of the Corporation at Zone C did the paper work of JNNURM and the rest of the work was done by his office. This had increased the work load of the existing staff; the personnel of the LMC felt overburdened due to this. Thus, the Corporation and the State Level Nodal Agency had completely opposing perceptions in this regard.

(b) Punjab Water Supply and Sewerage Board (PWSSB)

Punjab Water Supply and Sewerage Board is a Punjab Government Undertaking under the Local Government Department. Its head office is at Chandigarh and regional offices at Ludhiana, Jalandhar, Patiala, Amritsar and Bathinda. This Board was set up under Punjab Government Act No. 28 of 1976, for the purpose of regulation and development of drinking water supply and sewerage services in the urban areas of the Punjab State.

Organizational Structure

Figure 2 illustrates the organization structure which is headed by a Chairman and is assisted by a Managing Director and a Chief Engineer. The Board

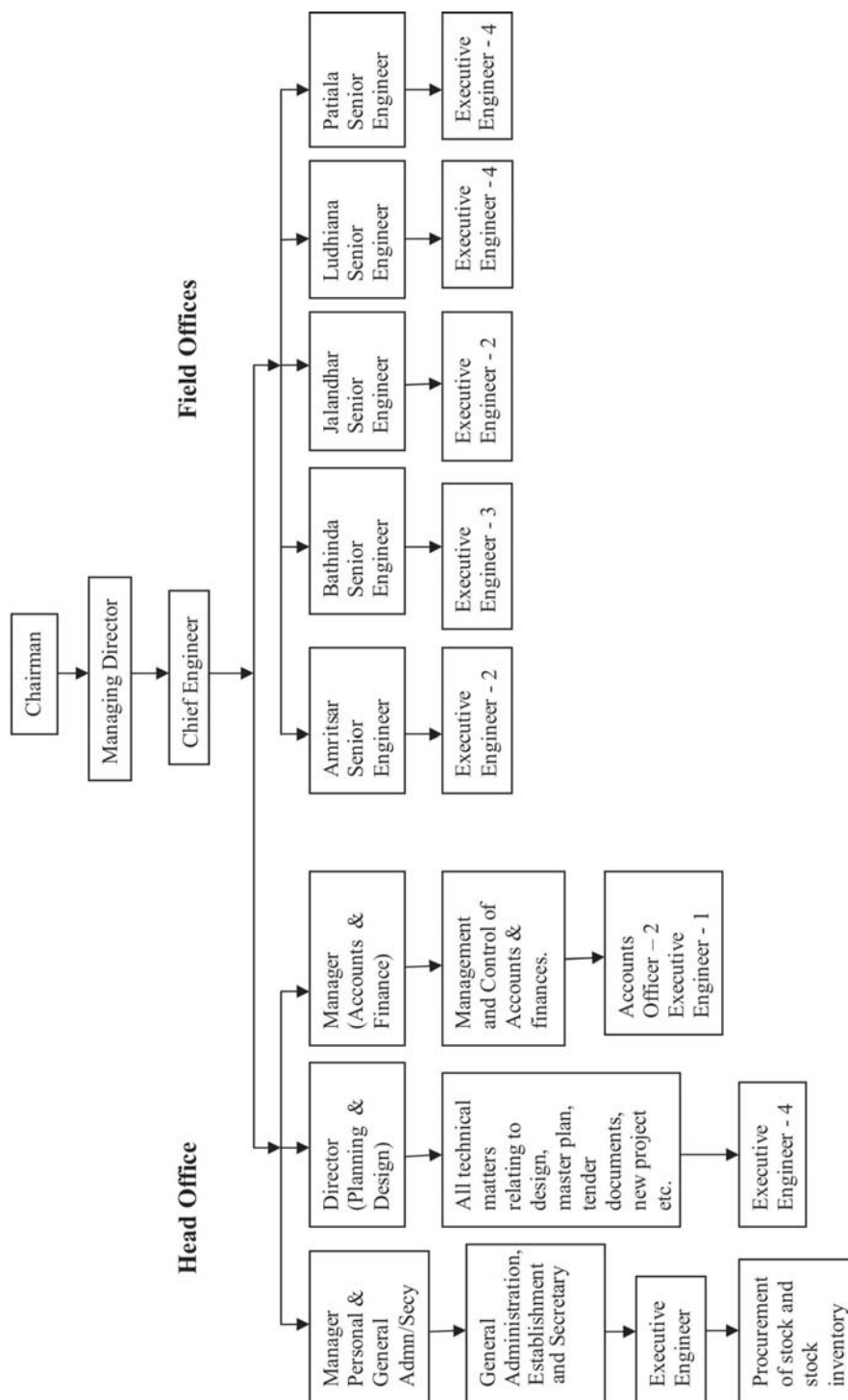
has a head and various field offices. It has superintending engineers and executive engineers in its field offices.

Functions

Investigating and surveying the requirements of water supply and sewerage; planning and preparing schemes including schemes covering areas falling within the jurisdiction of more than one local authority for the purpose of providing the supply of drinking water or sewerage facilities; executing schemes under the phased programme for the provision of drinking water and sewerage facilities within the areas of local authorities to which such schemes relate; working out priorities with the approval of the government and drawing up a detailed programme of executing the schemes.

The Chief Engineer at the headquarters revealed that they were concerned about the completion of the Sewerage Treatment Plant being constructed under JNNURM in village *Phatia* and *Baloke* in Ludhiana. However, due to non accomplishment of mandatory and optional reforms by the Government of Punjab under JNNURM, the second installment was not being released by the Central Government. He was of the view that this pressure would not be sustained as the LMC would provide finances to them irrespective of the reforms agenda remaining incomplete. Further, he believed that after some time, as was gradually the trend, the Central Government would give the Government of Punjab more time to accomplish the reforms and subsequently disburse the finances. He was of the opinion that the

Figure 2
Organizational Structure of Punjab Water Supply and Sewerage Board



Government had already invested so much on this infrastructure; so they could not abandon the project. Further, he stated that the JNNURM policy was wrong; there was no need for the central government to link reforms to the infrastructure projects, he opined that reforms should be implemented as an independent project.

The Superintending Engineer at Ludhiana Circle was wary to commenting on the project as he was a government official and not free to talk about it. He went on to say that they were not facing any problem under JNNURM project. Other officials also came up with similar statements. The junior officials accepted that there were problems but hesitated to report these to the superiors for fear of annoying them and being held responsible for them. However, the slow flow of funds was a problem that 2-3 officials proffered; this made the work at site suffer. Many of them confessed that the whole programme of JNNURM was unclear to them and also to the LMC officials; time and again this lack of clarity was brought home during meetings at various level but it was not being addressed.

(c) Department of Town and Country Planning

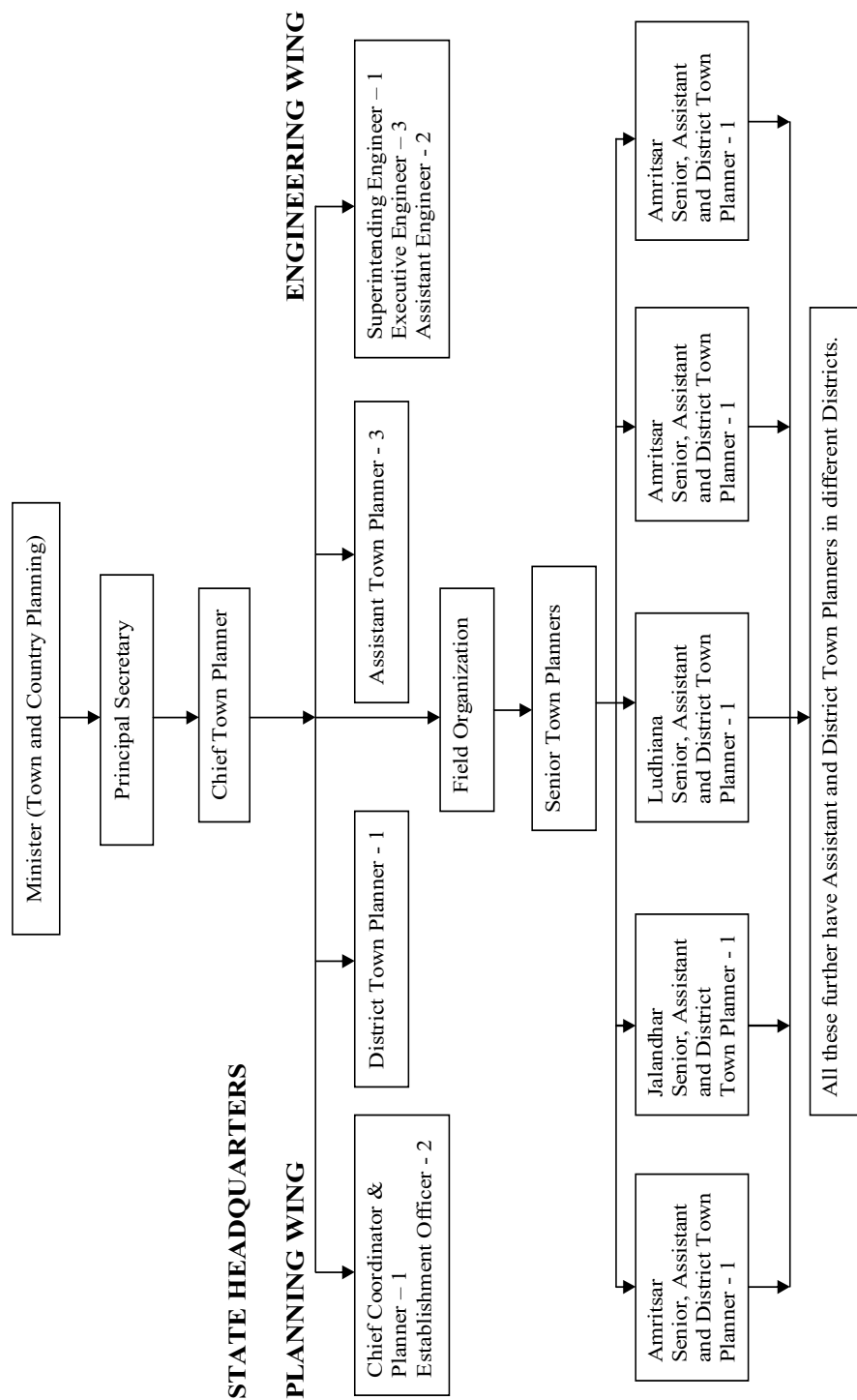
The Department of Town and Country Planning is a nodal agency for physical planning. The entire development plan *i.e.*, local planning area plans, development plans, block development plans, master plans & other development schemes are prepared by them. The department

does not deal with any development scheme/project for which allocation is made by the State and Central Government. Its mandate is to prepare master plans of cities and towns falling in the State and it provides technical assistance/advice to various Government departments /corporations/boards for urban and rural development projects.

Organisational Structure

The Department of Town and Country Planning has divisional town planners, senior town planners and regional and area planners. Figure 3 illustrates its organisational structure of the Department. Interestingly, this information is available on the PUDA website in response to a query filed under RTI. The department did not have its own web site. This was corroborated by the Senior Town Planner when contacted telephonically. The Department does not deal with schemes in which allocation is provided by the central or state government, so it does not deal with JNNURM at all. The Senior Town Planner believed that JNNURM is a major land mark in the history of urban development policy in India. Also, this is one of the largest urban development programmes in terms of financial as well as technical support for the development of city infrastructure and basic services to urban poor. However, there are certain pre-requisites for the urban local bodies and concerned state governments for availing funding support.

Figure 3
Organizational Structure of Department of Town and Country Planning



The cities under the Mission have to provide city vision documents and detailed project reports along with the attached urban reform agenda while submitting the grant application to Central Government. Further, he believes that being the planning department, LMC should consult them to initiate city development plan but surprisingly LMC did not do this. Due to this the Senior Town Planner felt neglected. Unfortunately, Punjab fails to reap its benefit; programme is a failure in the state of Punjab, as has been reported from time to time in the press.

(d) Punjab Urban Planning and Development Authority (PUDA)⁵

PUDA is an apex institution that was established in July 1995 for the development of balanced urban growth in the state of Punjab. It is committed to provide planned residential, commercial and industrial spaces incorporating the latest state of the art technology and town planning norms. It is working independently for the development of specific areas in the town.

- ♦ to promote and secure better planning and development of any area of the state.
- ♦ to prepare and implement regional, master and new township plans and also improvement schemes.
- ♦ to promote urban development.
- ♦ to construct houses.
- ♦ to promote companies, associations and other bodies for urban development schemes.

⁵ <http://puda.nic.in> accessed on 21st January 2011.

Organisation Structure

The Minister for Housing and Urban Development, Government of Punjab, is the Chairman of PUDA and the Secretary, Housing and Urban Development, is Vice Chairman. The Chief Administrator (an IAS officer) is the executive head. He is responsible for its overall and reports to the Chairman. Administration, finance & accounts, projects, regulatory, town planning, architecture, policy and co-ordination, engineering departments exist at the headquarters.

It has a decentralized structure, wherein each zone operates as a 'mini-PUDA'. Each zone is headed by the Additional Chief Administrator. These have been configured to ensure adequate coverage of all districts. Since the Authority has been mandated to operate throughout the state of Punjab, its zonal offices

PUDA does not have direct link with JNNURM however, it plays an effective role in urban development. The Senior Town Planner opined that JNNURM worked for both the centre and state governments - the state governments want money free of cost and through JNNURM reforms the Central government is reaping returns on its investments in infrastructure and governance. Further, he put forth that the onus of payments on state governments is the main reason for criticism of JNNURM. However, he believed that after the accomplishment of all reforms the difference in the working of ULBs

was apparent to all. He pointed out that 'Punjab is a poor state with rich people'. Additionally, the attitude of the politicians and government officials in the state was a stumbling block for Punjab in reaping the full benefit from this scheme.

(e) Greater Ludhiana Area Development Authority⁶

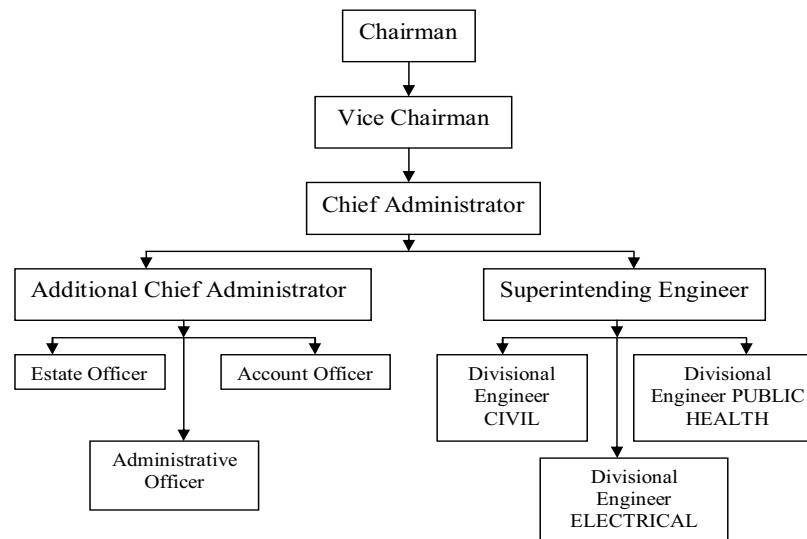
Greater Ludhiana Area Development Authority (GLADA), notified by the **Government of Punjab**, is a specially designated urban development authority of Ludhiana city. The Authority was created with a purpose to structure, design and organize the commercial/financial hub of Punjab *i.e.*, Ludhiana; thus, transforming it from a city of despair to a city of hope. The broad scope

of work of this authority falls outside the Municipal Corporation limits. Within the MC limits it has a mandate to design, develop, re-structure and beautify those urban estates which have not been handed over to LMC. Further, it is responsible for the overall development and maintenance of commercial pockets within the urban estates already handed over to LMC. Apart from this, the creative designing of reserved sites is also entrusted to the Authority.

Organisational Structure

The organisational structure of GLADA comprises of Chief Minister, Punjab as its Chairman (Figure 4).

Figure 4
Organizational Structure of GLADA



⁶ <http://www.glada.in/contactus.htm> accessed on 1st September 5, 2010.

The Commissioner, LMC will function as Chief Administrator of the GLADA till an officer is appointed as such by the Government. All the powers and functions of the Punjab Urban Planning & Development Authority relating to the development and re-development of Ludhiana and adjoining areas forming part of GLADA are exercised by the GLADA. The Principal Secretary, Housing and Urban Development is the Vice Chairman of GLADA.

For the purpose of securing efficient discharge of its functions, particularly for the purpose of ensuring of the efficient maintenance of public amenities and execution of development works and project, there shall be following committees of the Authority, viz., **Executive Committee, Planning & Design Committee, Regional Planning & Design Committee.**

An interview with a GLADA official revealed that it does not deal directly with JNNURM. It is mainly established to design and organize the commercial hub of the Ludhiana city. The official felt that the policy was difficult to understand and was a hybrid of the earlier policies. He opined that the policy was like an umbrella which covered all aspects under one head i.e., JNNURM. Interestingly, the Chief Administrator (CA) of GLADA was appointed as the Municipal Commissioner of Ludhiana city in September, 2009. Initially, he was given additional responsibility of the Corporation with the Improvement Trust. While interviewing the Commissioner it was found that he too felt over-burdened.

(f) Improvement Trust Ludhiana ⁷

Improvement Trust Ludhiana was established in the year 1958 under the Punjab Town Improvement Act, 1922 with an objective to achieve planned, growth and development of Ludhiana. Till August 2011 it has taken up 33 development schemes in various parts of city covering an area of approximately 2850 acres⁸.

Organizational Structure

Figure 5 depict the organization chart of Improvement trust. It is headed by the Chairman.

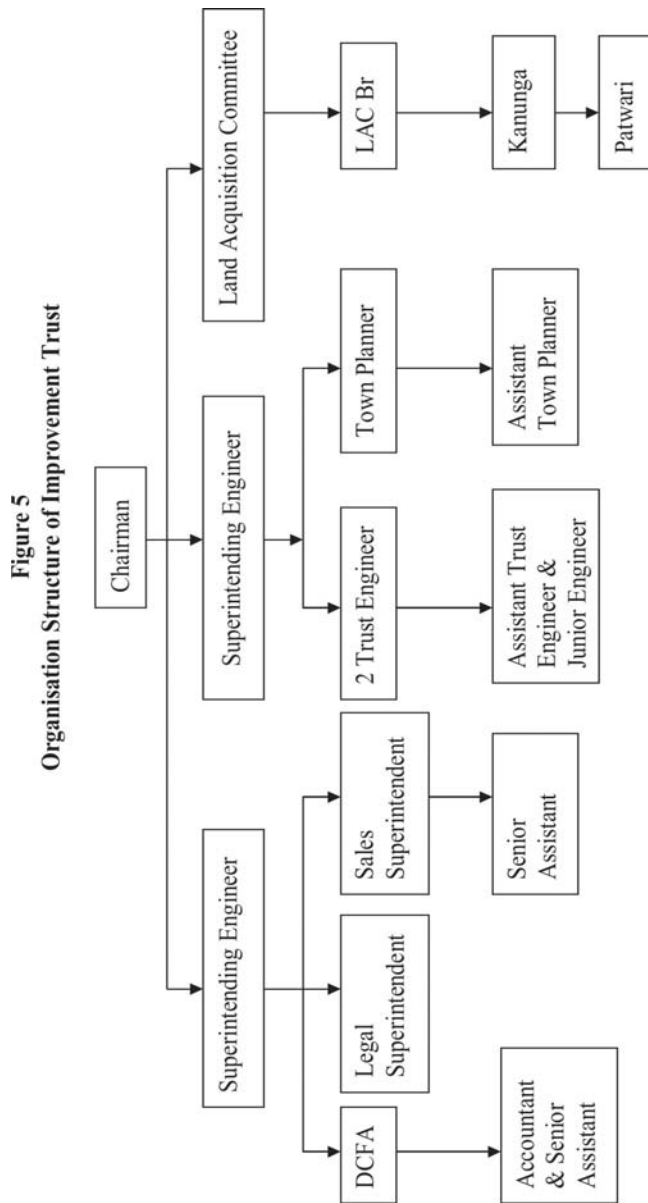
Aim & Objectives

- ♦ Providing planned development which keeps pace with increasing urbanization, thereby controlling haphazard urban sprawls.
- ♦ Providing planned decentralization of activities in a congested city area by developing competitive activity centers / neighborhoods (residential development scheme) at suitable locations in the outer suburban areas within municipal limits.

⁷ http://punjabgovt.nic.in/tenders/2011/march/Punjab%20Local%20Government%20RFP/Addendum%204%20to%20Volume%20I_As%20Is%20Status%20Report.pdf accessed on 23rd August 2011.

⁸ http://ludhiana.nic.in/dept/municipal_corp.html accessed on 23rd August 2011.

- ♦ Providing hierarchical road network & infrastructure facilities; improve safety & environment quality of the development schemes.
- ♦ Appropriate transport network between various schemes to provide direct links to the activity centers in other parts of the city. This would improve overall efficiency of the transport network.



-
- ♦ It is possible to achieve optimum use of scarce & costly urban land through plots of regular shape, efficient layout & acquisition of sites for public uses at desired location.
 - ♦ To use urban land as resource & also to check land speculation.

Interviews with official of the Improvement Trust revealed that they were not dealing with the JNNURM and could not provide any information regarding it. In response to the query eliciting their personal opinion about JNNURM, the official said he had little awareness about it and thus would not like to comment.

Section II

Conclusion

The effectiveness of municipal governance depends on a wide range of factors: political, social and economic. It also depends upon the skills and motivations of its political leaders, officers, staff and other stakeholders. But structures, processes and resource bases are themselves factors contributing to effectiveness. “The performance of a car owes much both to its driver and to the driving conditions - the state of the road, the traffic, the weather - but its innate characteristics, engine power, road holding, fuel efficiency, *etc.*, constitute a third party to the equation. Just so the institutional characteristics of urban government play a part in determining its effectiveness, along with the people who run it and the environment within which it operates”⁹.

It could be surmised that there was a legislative base for the formation of all the administrative agencies discussed here. This legal status and power enabled them to fulfill their functions. The requirement of institutional arrangements under JNNURM has been partially fulfilled, but that only by allotting JNNURM work to already existing institutions and designating them as per the guidelines. The urban local body requirement was fulfilled by the Municipal Corporation in Ludhiana, but no PIU has been established in the corporation which was essential to deal with the technical work of JNNURM. Consequently, issues of poor implementation, lack of commitment and feeling of being overburdened have arisen and have not yet begun to be acknowledged, leave alone addressed. Thus, the need to set required institutions including PIU is important. It will bring new people to the project and hence will bring fresh ideas as well as reduce burden.

At the same time it was found that the scheme of JNNURM was not clear to the personnel of these institutions and the local government treated JNNURM as yet another Central Government sponsored programme rather than as a mission for improving the quality of urban governance and quality of life for all. In the present scenario, the urban local government remains unaware about the amount that will be released by the central

⁹ file:///E:/JNNURM%20WORK/New%20JNNURM/ Municipal_ Accountability _ Transparency.pdf accessed on 05th May 2014.

government and the time line of such fund release. Hence, there is need to conduct seminars, conferences at the beginning, so that the dealing staff can understand the politics.

Further, the Urban Local Bodies (ULBs) do not adequately appreciate the relationship between the accomplishment of the road map of reforms that are covered in the Memorandum of Agreement and the schedule of release of funds. These associated uncertainties have a potential threat of making the investment plans unsustainable. A fixed time schedule should be made so that the work at site should not suffer due to lack of funds.

Public participation has been recognized as the corner stone of success of JNNURM. However, the only arrangement in the programme for this, setting up a Technical Advisory Group, has not happened. Further, this envisaged arrangement is not inclusive as far as the 'citizen' is concerned. Any government

cannot alone bear the brunt of urban decline in the cities. So, the citizens, NGOs, financial organisation should support these schemes so that the degradation can be controlled. The government should build mechanisms through which general public can participate in government schemes.

Institutional development and performance need to address the aspects of establishment of the institutions mandated by the Constitution, clarifying their roles vis-à-vis other institutions and taking measures to enable them to function effectively. Thus there are two distinct issues: creating the right institutions and making these institutions do the right things. Particularly, the functional domain of these institutions, their finances, internal organisational and operating procedures must be clearly defined. There should also be a transparent system of checks and balances to ensure that these institutions are accountable to the 'people' to whom they owe their existence.



Issues of Road Sector in India

Sakshi Sahni

The transport sector in India has contributed 6 per cent of the national income over a period of 10 years from 1999-2000 to 2008-2009. Of this, the share of road transport has increased from 63 per cent in 2000 to 73 per cent in 2009 (ASSOCHAM & PWC). In the transportation sector, road transport has emerged as a dominant segment with a share of 4.8 per cent in India's Gross Domestic Product (GDP) in 2008-09 (Ministry of Corporate Affairs, GOI 2012). Among all the infrastructure sectors, road transport contributes the most to the country's GDP.

State of Present Knowledge in Road Sector in India

There have been various reports for road sector in India which enlighten us and give documentary proof of the achievements of road sector in India. Some of these are by government sector like National Highway Authority of India, Ministry of Road Transport and Highways *etc.*, while as some of the private sectors working extensively on road research are

IBEF (India Brand Equity Foundation), KPMG, Crisil, IDFC, PWC, ASSOCHAM *etc.* The paper has been written through findings and facts from these reports and no primary survey has been done for the research paper. It is from the secondary sources mentioned above.

In recent years, the most distinct part of India's physical infrastructure development is the development of road network across the country (GOI, MOEA, 2009). India has the second largest road network in the world, spanning a total of 4.7 million kilometers. Roads in India bear about 85 per cent of the country's passenger traffic and 60 per cent of freight traffic (IBEF, 2013). Roads play a pivotal role in the economic development of a nation by increasing its productivity and competitiveness (Singh and Kalidindi, 2006 cited in Yelin Xu et al, 2012). The country's road network consists of Expressways, National Highways, State Highways, Major District Roads, Other District Roads and Village Roads. National Highways constitute only about 1.7 per cent of road network but carry 40 per cent of total road traffic. The total length of

National Highways is 71,772 km. State Highways total 154,522 km in length and comprises highways interconnecting Indian states, these accounts for 3.8 per cent of total roads in India. Major District Roads total 266,058 km, make up the second largest chunk of roads in India at 6.5 per cent. Rural and other roads total 3617240 km in length are critical components of the rural economy in India and make up 88 per cent of total roads (IBEF, 2013). Hence, the major percentage of Indian roads is still within category of rural and village roads, this calls for improving connectivity between rural areas where 88 per cent of road network falls. But to our surprise, the maximum money is getting poured by the private sector for the development of urban roads or National Highways like National Highway Development Project and schemes like Pradhan Mantri Gram Sadak Yojana (PMGSY) for rural roads.

The analysis by IBEF 2013 shows that value of total roads and bridges infrastructure in India is expected to touch US\$ 19.2 billion by 2017. The key factors responsible for driving demand in the sector have been the rise in two-wheeler and four-wheeler vehicles and increasing freight traffic. Rising per-capita incomes and a growing middle class coupled with easier access to finance and a wider price range of vehicles have boosted car sales. During 2007-14, the sales of passenger and commercial vehicles are expected to increase at a compounded annual growth rate (CAGR) of 15 and 13.5 per cent to touch 3.5 and 0.85 million respectively (IBEF, 2013).

Infrastructure spending by the government is expected to touch US\$ 1 trillion in the next Five-Year Plan (FY13-17). To promote the sector, the government has allowed 100 per cent foreign direct investment (FDI) under the automatic route. Development of National Highways through Public-Private Partnership (PPP) is expected to remain the key focus area for the government. During the next five years, investments through PPP are expected to be over USD 41 billion for National Highways and around USD10 billion for State Highways (IBEF, 2013). Hence, from the above facts we can conclude that road sector is among the most prioritized sector in terms of investments. It is third after power and telecom as compared to other sectors in infrastructure in the twelfth five year plan as given by Planning Commission. The above narrative explains that India is doing quite well in the road sector as maximum investments are pouring from private sectors into the road sector. But, along with it come the problems or issues of the private sector which will be depicted through various case studies as the case of Bangalore or Mysore Highways *etc.* Each of the above trends is important to explain the kind of investment coming in the road sector. With so much of investment coming through the private sector and as mentioned above 100 per cent FDI is permitted in the road sector, these all will no doubt bring development to the country, it will also create certain problems which will be discussed in detail.

Objective of the Paper

The paper tries to highlight and investigate the various issues in road sector as well as with coming of private sector in India. The next section explains trends of road growth in India followed by PPP in road sector. The last section describes the issues in detail pertaining to road sector. All these are through secondary source of reports, articles and newspapers and magazines.

Trends in Road Growth in India

The total road length in India increased more than 11 times during the 60 years between 1951 and 2011. From 3.99 lakh kilometer as on 31st March 1951, the road length increased to 46.90 lakh kilometers as on 31st March 2011 (MoRTH, GOI, 2012, p1). Simultaneously, the surfaced road length increased both in absolute and relative terms. The length of surfaced roads which was 1.57 lakh kilometers (39.35 per cent of total road length) as on 31st March 1951 increased to 25.25 lakh kilometers (53.83 per cent of total road length) as on 31st March 2011 (MoRTH, GOI, 2012, p1) Refer figure 1 and 2. Although, road length has shown a significant increase over past 60 years but this has also lead to various problems which the country is facing. I am going to discuss the scenario of PPP in the road sector and its problems.

PPP in Road Sector in India

PPP in the road sector started with National Highway Development Project. National Highways Development Project

is being implemented in seven phases. The present phases improving more than 49,260 km of arterial routes of NH Network to international standards. GQ Connects Four Metropolitan Cities (*i.e.*, Delhi-Mumbai-Chennai-Kolkata-Delhi). NS (North South) Corridor Connects Srinagar to Kanniakumari and EW(East West) Corridor Connects Porbandar to Silchar (NHAI).

While the projects under NHDP Phase I and Phase II were predominantly implemented under the engineering procurement and construction (EPC) mode, the PPP mode was also experimented and projects were awarded under it. However, the PPP mode of procurement in a bigger way started with NHDP Phase III (ASSOCHAM and PWC). Road construction projects awarded to BOT companies went up at CAGR of 62 per cent over FY 05-12 to about 6067 km. During 2011, India had 758 PPP projects across various sectors, of which 405 are dedicated towards roads and highways (IBEF, 2013). With the coming of privatization, it also gave birth to certain issues and problems within the road sector which will be discussed in detail in the next section.

Issues and Challenges of Road Sector in India

Of India's National Highways, less than one-third are two- or four-lane. A very large length of these is not able to support the 10.2 tonne permissible load per axle trucks are allowed to carry (12th Five year plan, p196). The number of vehicles has

been growing at an average of 10.16 per cent per annum over the last five years. This strains the road infrastructure. Moreover, only about 24 per cent of national highways have four or more lanes. This demands significant improvement in highways in India (ASSOCHAM, PWC, p7).

NHDP (National Highways Development Project) PHASE-I

In order to improve National Highways, National Highway Development Programme came into being. There are certain issues of PPP in National Highways. The various constraints faced in the timely completion of NHDP include delays in land acquisition, removal of structures and shifting of utilities, law and order problem in some States, and poor performance of some contractors. (GOI, MOEA 2009). A comprehensive review reveals that there has been shortfall in the achievement of the targets due to delay in land acquisition, environmental clearances, road over bridge clearances, law and order problems, rehabilitation and settlement issues and in some cases due to poor performance of the contractors (MORTH, 2013,p14).

Overall performance of NHAI in terms of output in National Highway Development Project Phase-I was 29 per cent. NHAI completed only 1,846 km in terms of completed stretches out of the target of 6,359 km of National Highways by the scheduled date of June 2004. There was no corporate plan to implement such

a large project. Deficient planning and inefficient contract management by the design and project consultants contributed to underperformance in achievement of the target. The underperformance was 59 per cent if partially completed stretches were also reckoned. Phase-I of the project consisted of the National Highways connecting the four metros, forming the Golden Quadrilateral consisting of 5,014 km; port connectivity of 674 km and North-South-East-West corridors of 671 km. NHAI missed the completion goals of all three by 73, 67 and 58 per cent respectively. NHDP Phase-I had been re-scheduled for completion by December 2005, overshooting the original schedule by 18 months. The adverse impact of the significant underperformance resulted in unrealized expected benefit of free flow of traffic on these routes. Additionally, NHAI also lost an opportunity to generate toll revenue of at least Rs.560 crore due to the delay incompletion of the highways. Besides, the road users also lost potential economy in vehicle operating cost of about Rs.4300 crore over the period of delay. The audit tests on the sample disclosed that the completed works had suffered delays of upto 28 months from their scheduled dates, with cost overrun of over Rs. 690 crore including additional items of work in these stretches alone. In the background of the delay in completion in other stretches, the cost overrun on the entire project is likely to be substantially more, which may compromise the economy of the entire project (NHAI, Report No.7 of 2005 (PSUs)) DPRs were found deficient in terms of precise

determination of quantities and nature of the items of works, land to be acquired, sub-soil investigation, bridge design, correct technical specifications, number of trees to be felled, services/utilities required to be shifted, and designs of various key items of work. The inaccuracy in the quantities of works upset the competitive rates of the bidders, which formed the basis of award of contracts in one case (NHAI, Report No.7 of 2005 (PSUs)). The question here arises that why these issues were there in NHDP because of lack of experience both by the government and private sector in carrying such a big project of this nature. Also PPP was new in the road sector to experiment with thereby causing such problems as mentioned above. Refer Table 4.

Regulatory Authority in Road Transport

There is a near absence of an integrated regulatory regime for overseeing tariff setting, cost of operations, anti-competitive practices and accountability to consumers. The absence of a sectoral authority in the transport sector as a whole has led to fragmented and ineffective centers of governance (12th Five year plan, p196). There has already been a proposal of the Government to constitute a regulatory authority in transport as announced in Budget speech of 2013 by Finance Minister. The key functions of the proposed regulator are likely to include tariff setting, regulation of service quality, assessment of concessionary claims, collection and dissemination of sector

information, service-level benchmarks and monitoring compliance of concession agreements. The proposal would go to Cabinet for approval. Overall, it is estimated that the infrastructure sector will need investment of \$1 trillion (about Rs 55 lakh crore) in the 12th Five Year Plan period (2012-17) (IBN, 2013). With the coming of regulator, it will check if any monopoly is being done by private sector or overpricing in terms of tolls or user charges. It will act as an umbrella and independent authority which will check violation on both sides from private as well as public.

Finance Issues

Financing of road projects is typically debt intensive with debt equity ratio of 70:30 or even higher. The long gestation period of road projects makes it difficult to raise equity unless very high returns are offered (CRISIL research). The global crisis triggered by the US sub-prime mortgage crisis has led to an unprecedented resource constraint worldwide. This had an effect in India too, particularly in financing large infrastructure projects including road projects (CRISIL, Research).

Delays in Land Acquisition

In the roads sector, the risks associated with land acquisition have the potential to derail a project timetable. The projects for road development and maintenance are also too small (lesser than 100 km) to attract major international bidders and strategic investors (KPMG PPP in Indian infrastructure)

Case of Bangalore-Mysore Highway

‘In 1995, the Government of Karnataka approved the development of a massive urban and transport related infrastructure corridor between Bangalore and Mysore called the Bangalore-Mysore Industrial Corridor (BMIC), which involves building an expressway between these two cities, and development of five cities along the corridor with the goal of decongesting Bangalore. The agreement between the state government and Nandi Infrastructure Corridor Enterprises (NICE) was signed on October 14, 1998. Although, the project was awarded to NICE a decade ago, delays in land acquisition, red tape, and 5-year legal battles have pushed up the original cost by INR 6 billion from the original INR 22.5 billion. This is a reminder that all big infrastructure projects stumble at land acquisition and related issues. Increased transparency in land records and rigorous land reform are fundamental to successful delivery of PPP projects. The leeway for big and influential private developers, political parties, or a government to hamper public interest infrastructure projects, should be curtailed’ (KPMG, CII, p17). The above example displays the reasons in which how the projects are delayed due to cost overrun, land acquisition and even political willingness. Refer Table 1.

Another article appeared in the Hindu Business Line of January 6, 2014 which stated that –

“In road sector only 32 per cent projects, or 21 per cent of the total target length, are complete. It states that India

has had the largest road implementation programme in the public-private partnership (PPP) mode globally. But of all the projects undertaken till date, only 32 per cent of the awarded ones, accounting for 21 per cent of the total target length and 16 per cent of the total cost, are fully complete. The data exclude partially completed projects. That said, 35 projects to develop 5,245 km of road are yet to get the appointed date. In effect, construction work is yet to start on 14 per cent of the projects and 24 per cent of the road length involved, according to data by National Highways Authority of India (NHAI).

BOT contracts

Till November 2013, NHAI had awarded a whopping 239 build-operate-transfer (BOT) contracts, covering 21,520 km of highways. Of these, 32 per cent projects are fully complete. The shift toward PPPs intensified, particularly in the UPA regime, when the Government tried to pass on almost the entire responsibility of building roads — including raising bank funds — to the private sector. While the Government spent more money than the private sector on building roads till 2010-11, it was the private sector that spent more after 2010-11. The ratio of public sector spending to that of the private sector dropped to 0.75 in 2012-13 from 1.5 in 2009-10, according to the Road Transport and Highways Ministry data. International Transport Forum, a global think - tank, says the full financing costs of PPPs should include transaction costs, consulting fees, and even renegotiation costs. Such costs

for a PPP are likely to be higher than for public procurement, it points out in its latest report. Public borrowing is cheaper than private, and bank loans to PPPs need to be covered by costly insurance and hedging instruments. Also, equity finance requires more returns than loans, and PPPs have high transaction costs — such as legal and consulting fees. The PPP experience in the road sector of India has witnessed many of these trends. There were overoptimistic bids that further got messy with the Government's own unpreparedness in meeting its obligations — acquiring land on time. These delays have added to the costs and for over a year now, several Government agencies have been trying to renegotiate the stressed projects, further pushing up the public costs of PPP projects. In 2012-13, as GDP growth slowed and funding costs increased, there was a 17 per cent drop in total investments on roads against last year, driven by a 23 per cent drop in private sector spending" (Hindu Business Line) Refer Table 2.

Can the scenario change in India with minimum project over runs, no delays due to land acquisition? Or it will simply create a scenario where maximum projects are delayed wasting huge amounts of money in project over run or may be due to political willingness. There can be solutions like Land acquisition before the project is commenced by the government and project is handed to the private party only after the acquisition issues are resolved. Therefore, the above article clearly demarcates that PPP is new in country like India and hence there is also

unpreparedness on part of Government. Refer Table 2

Lack of Policy and Legal Regime

There has been no stability in policy relating to highway development in the country. It has changed with the change of government. There are a number of agencies which look after the construction and maintenance of different types of roads. Since, there is no co-ordination between these agencies their decisions are often conflicting and contradictory. Refer Table 3.

Poor Quality of Roads

Most of road network in India is of poor quality. Half the network is not paved and the National Highways account for only 2.0 per cent of the total length (Approach to 12th Five year Plan, p40).

Most of the Indian roads are unsurfaced (42.65 per cent) and are not suitable for use of vehicular traffic. The poor maintenance of the roads aggravates the problem especially in the rainy season. According to one estimate there is about per year loss of Rs. 200 crores on the wear and tear of the vehicles due to poor quality of roads. Even the National Highways suffer from the deficiencies of inadequate capacity, weak pavement, poor riding quality, distressed bridges, unabridged level crossings, congested cities (lack of by-pass roads), lack of wayside amenities and safety measures (Raja K). Indian cities are increasingly faced with the twin challenges of providing adequate road space for future use and improving the

poor condition of existing roads due to the neglect of maintenance over the years.

Road Designs

Current road designs do not adequately provide for facilities such as footpaths and cycle tracks. The available road space gets encroached by commercial establishments, street vendors, and on-street parking due to poor enforcement of the existing regulations. The variety of vehicles on the roads moving at different speeds without any demarcated lanes also adds to the challenges of urban transport (HPEC, 2011, p56)

Road Speed

There are multiple check-posts, toll tax and octroon duties collection points on the roads which bring down the speed of the traffic, waste time and cause irritation to transporters. Rate of road taxes vary from state to state and inter-state permits are difficult to obtain (Raja K).

Shortage of Funds

There is shortage of funds for the construction and maintenance of roads. Instead of giving high priority to this task the percentage allocation has decreased over the years. While percentage share of plan allocation was 6.9 per cent in the First Five Year plan it has come down to less than three percent in the Eighth Plan (Raja K).

Road Safety

Safety is a major area of concern especially in the road transport. Over 1.3 lakh people are known to die annually in road accidents alone and their number is rising. This is about 10 per cent of the world figure, though India's share in number of vehicles in the world is only 1 per cent. The World Health Organisation has forecasted road traffic injuries to rise and become the fifth leading cause of death by 2030 (12th Five year plan, p196).

One major problem on the Indian roads is the mixing of traffic. Same road is used by high speed cars, trucks, two wheelers, tractors, animal driven carts, cyclists and even by animals. Even highways are not free from this malady. This increases traffic time, congestion and pollution and road accidents (Raja K).

Way side amenities like repair shops, first aid centers, telephones, clean toilets, restaurants, rest places are lacking along the Indian roads. There is very little attention on road safety and traffic laws are willfully violated. (Raja K).

Decline of Public Transport in Cities

Decline of public transport has been one of the failures of our transport planning over the years. The percentage of buses in the total fleet of vehicles has come down from more than 11 per cent in 1951 to 1.1 per cent in 2006. This leads to increase in the personalized transport which in turn has a number of adverse consequences

such as congestion, pollution, and accidents apart from being in equalitarian as the poor get excluded from transport services (MORTH, 2013, p13).

Conclusion

Land acquisition and environmental clearances continue to remain critical concerns for infrastructure developers. Both these issues have been prevalent since a long time, and are the prime most reasons why infrastructure projects invariably get delayed. One way to alleviate this situation is that land acquisition be done by the government prior to the project bidding stage and project commences only after land acquisition. Advanced technology micro-siting and data warehousing is required to create Land banks and ascertain appraisal values and historical ownership. Since, land ownership is in question, a national level congruent state-centre institution needs to be set up in collaboration between the state and central governments and be staffed with personnel of high integrity to over-see the task of land management. Once needs have been identified, and data is available, associated infrastructure should be promptly set up. Finally, allocation can be done to the project developers in a much quicker time via such mechanisms as competitive bidding (Working sub group on Infrastructure, Planning Commission, p29).

Additionally, scope, terms of reference and obligatory process of

environmental clearance need to be standardized and suitable body or independent consulting companies should be fostered to help bidders and developers in obtaining such clearances at a faster pace. Environmental and land acquisition issues should be addressed proactively to balance the interests of all the stakeholders. The ambitious target of \$ 1 trillion plus investment in infrastructure is only achievable when these two concerns are addressed on war footing (Working sub group on Infrastructure, Planning Commission).

Currently, at least 7-8 clearances, in some cases even more, are required to set up power projects. The situation in other sectors is equally grave. The process currently takes around 1.5 to 2 years with substantial transaction costs. Instead of this, a single window clearance system should be implemented with specific guidelines for time bound approvals. The actions and policies of different Centre and State government bodies and even central ministries need to be better coordinated (Working sub group on Infrastructure, Planning Commission). Hence, the article from its title suggest that there are numerous issues pertaining to road sector but still it is one of the highest invested sector in the country through PPP route as all the links to various states, ports, businesses are through the road and hence it will continue to grow for the economic development of the country.

Table 1
Reasons for Project Time Overruns Across project Lifecycle

Stages	External Issues	Internal Issues
Pre Planning	<ul style="list-style-type: none"> ♦ Delay in regulatory approvals ♦ Unavailability / delayed availability of funds ♦ Land/site handover 	<ul style="list-style-type: none"> ♦ Lack of project managers/ commercial managers with adequate planning skills ♦ Lack of Liasoning Officers/Planning Engineer ♦ Lack of cost managers ♦ Lack of safety officers/ environmental practitioners
Planning and design	<ul style="list-style-type: none"> ♦ Lack of strong R & R policies ♦ Ineffective procurement planning ♦ Design/scope change ♦ Delay in regulatory approvals 	<ul style="list-style-type: none"> ♦ Lack of planning engineer/ commercial managers ♦ Lack of liaison officer or planning engineer ♦ Lack of MEP engineers ♦ Weak/ ineffective project planning & monitoring
Execution and monitoring	<ul style="list-style-type: none"> ♦ Delay in decision making ♦ Contractual disputes ♦ Unavailability/delayed availability of funds ♦ Lack of strong R & R policies ♦ Delay land/site handover 	<ul style="list-style-type: none"> ♦ Lack of project managers/ site managers/planning engineers/quantity supervisors ♦ Lack of awareness modern equipment & technology ♦ Lack of liason officer and commercial officers
Closure and Handover	<ul style="list-style-type: none"> ♦ Pre-commissioning teething troubles ♦ Contractual disputes 	<ul style="list-style-type: none"> ♦ Lack of commissioning, project and site managers, ♦ Audit and total quality management professionals

Source: KPMG, 2013

Table 2
Highway to Nowhere

	Number of Projects	Completed (in %)	Length (in km)	Completed (in %)	Cost (In Rs. Cr)	Completed (in %)
BOT TOLL						
Awarded	188	29.79	18199.83	18.66	159953.9	14.84
Completed	56		3396.27		237378.25	
BOT-ANNUITY						
Awarded	51	41.18	3546.92	32.29	30286.66	25.69
Completed	21		1145.21		7781.66	
BOT – TOTAL						
Awarded	239	32.22	21746.75	20.88	190240.5	16.57

**Data include only those projects that are 100% complete; BOT annuity are two modes of PPP projects*

Source: Hindu Business Line, 2014 January

Table no 3
Policy and Project Level Issues

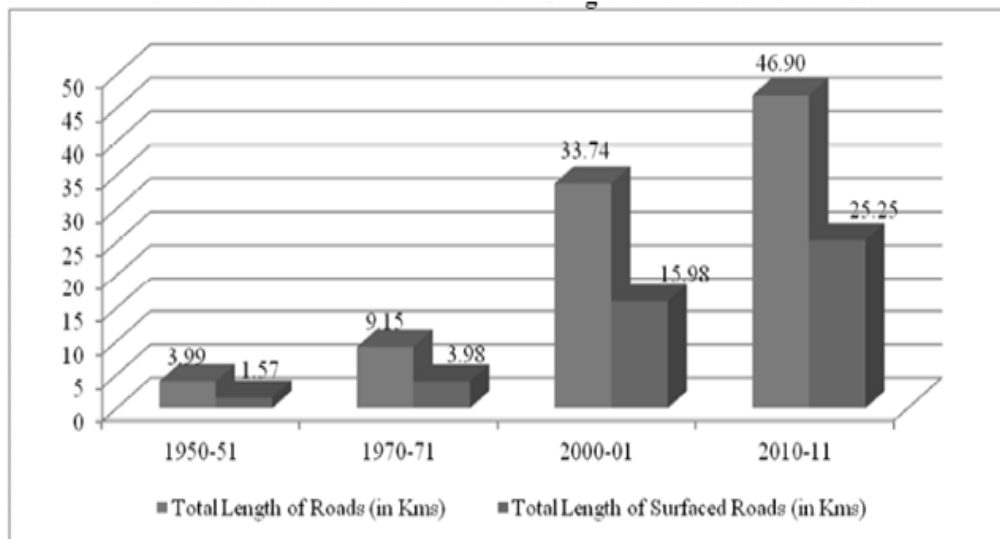
Roads	Policy/ institutional / Regulatory issues	Project level issues
	♦ Project for road development and maintenance failed to evoke interest from large reputed foreign and international firms (as size is small / lesser than 100km)	♦ Acquisition of land is an impediment that delays project implementation
	♦ No uniform tolling policy	♦ Traffic figures of government are on higher side, leading to independent traffic projections
	♦ Disparity in tolling rates between private funded projects and public funded projects leading to user resistance	

Table 4
Total Projects under NHDP

NHDP	Total Length (km)	Already 4/6 laned (km)	Under Implementation (Km)	Contracts under Implementation (No.)	Balance length for award
GQ	5846	5846 (100%)	0	0	-
NS-EW Phase I&II	7142	6226	544	49	372
Port Connectivity	380	375	5	1	0
NHDP Phase III	12109	5927	4497	87	11685
NHDP Phase IV	14799	409	4548	38	9842
NHDP V	6500	1750	2331	28	2419
NHDP VI	1000	-	-	-	1000
NHDP VII	700	22	19	2	659
NHDP Total	48476	20555	11944	205	15977
Others Phase I , Phase II & Misc	1465	1280	185	7	-
SARDP NE	388	69	43	2	276
Total by NHAI	50329	21910	12166	214	16253
Total 20,000 Km. was approved under NHDP Phase IV.Out of which 14,799 Km. as assigned to NHAI remaining Km. with MORTH.					

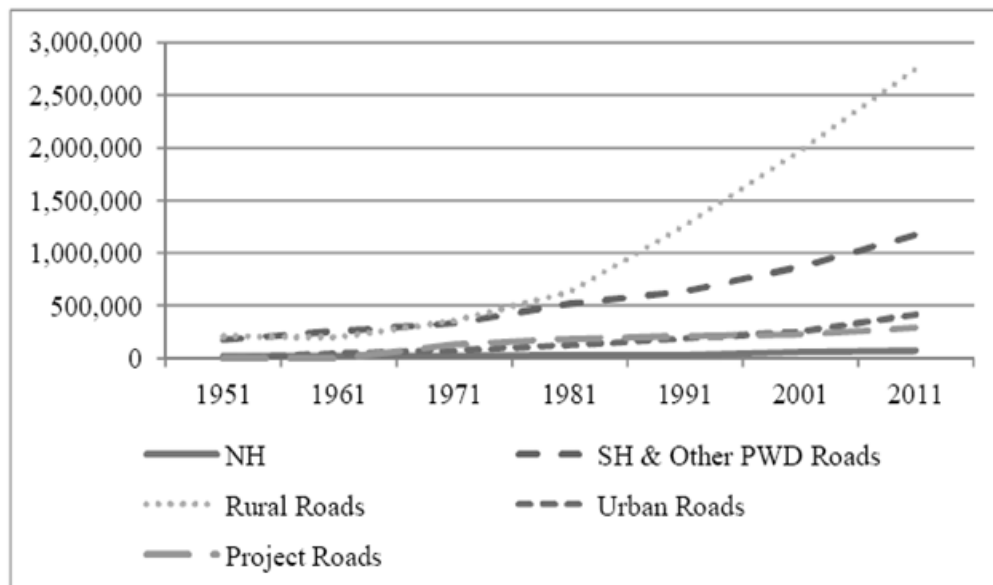
Source: NHAI

Figure 1
Total and Surfaced Road Length in India: 1951 to 2011



Source: Ministry of Road Transport and Highways, 2012

Figure 2
Trend Growth in Road Length by Categories: 1951 to 2011



Source: Ministry of Road Transport and Highways, 2012

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Social Housing : Dutch Experiences and Lessons for India

Tarun Sharma

Housing in a city, is one of the most important and basic human needs. In the housing context, Netherlands stands out in the way it has evolved and where social housing holds a special place in its housing model. Netherlands has one of the most regulated housing markets in Europe, with a large social rental sector, rent allowance for low-income dwellers and tax benefits for owner-occupiers¹. (Ras, Ooms, van Gameraen, & Eggink, 2011). It has the largest share of social housing within European Union and social housing accounts for about 31 per cent of the total housing stock as well as around 75 per cent of the rental stock in the country. The social rental sector in fact accounts for about 35 per cent of all dwellings, larger than any other country of Western Europe. Though, not specifically defined, the social housing sector caters to the needs of a clearly defined target group of socially less advantaged people and also aims to provide good-quality rental housing affordable to low income households as well as stimulate home ownership.

Dutch Architect, theorist, urbanist at Harvard School of Design, once surmised in a symposium at Delft in 1990 the departure of Dutch architecture from a socialist vantage point and that neo-liberalization was gaining ground. In Dutch circles, it is often debated that neo-liberal agenda was the reason of loss of Dutch planning and urbanist tradition. However, the evolution of the urbanization and housing trends need not be seen in isolation and as has been the case of many countries, a country needs to have a sound regulatory and administrative capacity before any full-fledged housing reform can be initiated that moves significantly away from a model that has socialist roots.

There are both positive and negative views judging the efficacy of the housing policy and housing market in Netherlands, but the view holds that in a densely populated country such as Netherlands, the policy has provided for adequate housing, (rental as well as owner occupied), to Dutch citizens especially

during the difficult times of post-world war reconstruction and during economic crises² (Boelhouwer & Priemus, 2014). With the trajectory of growth and policy regime that India is following, there could be few inferences that can be drawn from the evolution of Netherlands housing policy.

The strong position of Dutch social housing has its roots in prolonged public intervention from the State unlike West European countries where privatization began in early 1970s whilst Netherlands didn't move in that direction till 1990s. Production of housing stock by the state reached high levels in the Netherlands during the 1960s. With rapidly growing population and strong need for housing stock, cheap and quick construction of houses ensued. This also led to a significant social rented sector which accounts for about 75 per cent of all rental dwellings and of which 95 per cent have regulated and moderated rents³ (Priemus & Gruis, 2011).

Pre-1990s, Dutch housing policy was largely governed by the Dutch government. The government stimulated the investments in social housing through a regulatory and subsidy regime. Housing policy was an instrument of financial policy as well since it kept wages and inflation low through moderation of rent hikes and brokering between labour unions, employers and the government. Housing associations were the media of this intervention.

After 1990s, most of the public loans and subsidies to the housing associations were taken away and since mid-90's, the associations have been financing themselves though, they have received state aid in different formats. It was expected that housing associations will play a role both in social housing and commercial private housing sector providing affordable housing, social rental housing as well as owner occupied housing. Thus, they also cater to more expensive rental dwelling and cheaper owner-occupied dwellings.

As previously mentioned, the rental housing market in the Netherlands falls under the social housing segment and almost 75 per cent of all rentals are through the housing associations. They are non-profit entities functioning commercially but ploughing their profits for good quality affordable housing stock. They came into existence as an alternative to market approach of housing provision but now their role is deemed to stepping on the toes of housing market itself. Thus, the overall place and performance of housing associations has increasingly come under question. There have been allegations against the housing associations that state aid to them constitutes distortions in housing market and thus not leaving the market as a level playing field.

Also, the Dutch people have moved from a preference of renting over owning before the housing sector liberalization of 1990s, to a preference of owning over

renting after 1990s. It is alleged that there is an inconsistency in housing policy support for tenants and owners. Whereas low rentals support the lower income groups to continue renting, the tax benefits allow higher income groups to mortgage and buy⁴. (Boelhouwer & Hoekstra, 2009). Home owners can fully deduct interest payments on their mortgage loan from their taxable income, though it is not a common practice in most European countries. Consequently, the gap between supply and demand for housing stock has increased as there has been inadequate production of houses as compared to the demand. There also remains a threat that in trying to balance out the level playing field between commercial and low income segments, the middle class will lose out and might not get enough support for either affordable rental housing or buy own dwellings.

In India, we are trying to emerge with a clear definition of affordable housing, social housing, rental housing and a match with the right beneficiaries against these definitions. India is serving its commitment towards social housing through its central government Ministry of Housing and Urban Poverty Alleviation (M/o HUPA).

With a mandate of providing affordable housing to the socially unprivileged as well as generating economic opportunities, ministry's approach to urban poverty alleviation has been to intervene on three vulnerability

levels: residential; occupational; and social. Occupational vulnerability is being targeted by the National Urban Livelihoods Mission and the social and residential vulnerability collectively represent the Ministry's work towards social and housing issues. There is no stated social or rental housing policy and the market is largely unregulated and there is a need to ensure coherence between promotion of rental housing and owner occupied housing. Lack of rental supervision affects both the landlords and tenants in equal measure. Rent control act has kept the rents at artificial levels and it tends to fix rent limits and rent hikes, thus killing investments in rental constructions. Unregulated rental constructions charge high rents and often don't allow for a clear financial trail. Moderated rents should gradually meet with market rents such that the much needed investment in rental housing can happen. State's role in commercial housing market should be minimized or determined completely by market forces else a situation might emerge where the State's intervention can crowd out private sector investment. Also, in regards to tax support on mortgage for owner occupied dwellings, any policy decision in this regard for will need to be taken with careful calculation of the likely quantum of mortgage debt generated, potential erosion of tax base and effects on home ownership.

As has been in the case of Netherlands, India needs to have a clear

definition of social housing for focused targeting of disadvantaged citizens or socially disadvantaged groups. With the guidance provided by the MoHUPA, it will be imperative to define a clear rental and social housing policy with well-defined role of government at all sub-federal levels in building the housing stock. India is witnessing a rising low income sector in urban areas and hence the demand for rental housing is higher as was in Netherlands. Calculated investments in housing stock in the present will ensure that we can meet the aspirations of the low income sector to move to their own houses in the future.

Dutch housing policy also has meant a decentralized approach with greater responsibility to municipal governments and municipalities sold lands to housing associations to augment housing stock. The responsibility for adequate housing has been decentralised from the central government to the local authorities (mainly municipalities) and housing associations. This was done because ULBs have a better idea of the local housing market needs and hence greater efficiency in targeting the local needs. A similar model needs to be actively followed in India where the ULBs play a much active role in matching the supply and demand for housing.

Most developed economies with successful social housing model such as Netherlands and Singapore, moved ahead with a policy regime where policies and institutions ensured that housing shortages were filled. India is in a phase where we are still defining our policies. We need to proceed with an approach where private sector efforts are not stifled but facilitated by clear and decentralized urban policies.

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The Local Government Quarterly invites contributions in the form of articles and research papers from its readers and well wishers.

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Multiplicity of Urban Development Agencies: Issues and Impediments

S.K. Kataria

A very common scene and ‘malpractice’ in Indian cities is that, soon after a new road is built or old one is repaired, the digging process for some other purpose is started. It is all due to development activities *e.g.*, establishing sewerage lines, underground electricity wiring, telecommunication cables, drinking water lines and drainage systems *etc.* Observing such the multiple digging of roads, even a common man can opine that it is lack of co-ordination among public authorities and sheer wastage of national resources as well.

Similarly, it is also remarked by many governance-experts, time and again, that Indians are very excellent in framing public policies; however, they are equally bad, when it comes to policy execution. The implementation part of government programmes and policies has been considered as ‘*Achilles’ Heel*’ of India. [Achilles’ heel is an idiom taken from Greek Mythology. An Achilles’ heel is a deadly weakness in spite of overall strength, which can actually or potentially lead to downfall]. The fast growing

number of towns and cities, as well as the urban population in India, demand a well planned master plan at least for three upcoming decades.

Urban Development Agencies in India

‘Urban development’ is an integrated and wide-ranged term which generally includes all sectors of government activities except agriculture, irrigation, animal husbandry and wildlife. There is no separate and exclusive entry as ‘urban development’ in the Seventh Schedule (Article-246) of the constitution of India. However, entry (subject) number 27 (port trust) of union list is somehow related with urban governance. Entry number 5 of state list says that local governments, that is to say, the constitution and powers of municipal corporations, improvement trusts, district boards, mining settlement authorities and other local authorities for purpose of local self-government or village administration are the subject of state government. This list also includes some more subjects for state governments *e.g.*,

**Number and Population of Urban Agglomerations (UAs) and
Towns (1901-2011) in India**

Census Year	Number of UAs/Towns	Total Population	Urban Population	Urban Population as % of Total Population
1901	1,830	23,83,96,327	2,58,51,873	10.3
1911	1,815	25,20,93,390	2,59,41,633	10.3
1921	1,944	25,13,21,213	2,80,86,167	11.2
1931	2,066	27,89,77,238	3,34,55,989	12.0
1941	2,253	31,86,60,580	4,41,53,297	13.9
1951	2,822	36,10,88,090	6,24,43,934	17.3
1961	2,334	43,92,34,771	7,89,36,603	18.0
1971	2,567	57,81,59,652	10,91,13,977	19.9
1981	3,347	68,33,29,097	15,94,62,547	23.3
1991	3,769	84,63,87,888	21,75,51,812	25.7
2001	4,378	1,02,86,10,328	28,61,19,689	27.8
2011	5,161	1,21,01,93,422	37,71,05,760	31.16

public health and sanitation (6), relief of disabled and unemployable (9), burials and cremations (10), communication and roads *etc.*, (13), water supplies (17), land and colonization (18), markets and fairs (28), Inns (31), theatres (33), taxes on lands and buildings (49), taxes on the entry of goods in to a local area (52), taxes on sale (53), and taxes on luxuries (62) *etc.* So far as economic and social planning is concerned, it is included in the concurrent list (entry no. 20), and social security and social insurance (23), labour welfare (24) and price control (34) are also included in the same list.

It was 74th Constitutional Amendment Act, 1992 which especially

mentioned the powers, authority and responsibilities of municipalities under Article-243 W (Twelfth Schedule). The functions of urban local bodies enlisted in the twelfth schedule are related with urban development exclusively.

Twelfth Schedule: Power, Authority and Responsibilities of Municipalities

1. Urban planning including town planning.
2. Regulation of land-use and construction of buildings.
3. Planning for economic and social development.

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4. Roads and bridges.
 5. Water supply for domestic, industrial and commercial purposes.
 6. Public health, sanitation conservancy and solid waste management.
 7. Fire services.
 8. Urban forestry, protection of the environment and promotion of ecological aspects.
 9. Safeguarding the interests of weaker sections of society, including the handicapped and mentally retarded.
 10. Slum improvement and upgradation.
 11. Urban poverty alleviation.
 12. Provision of urban amenities and facilities such as parks, gardens, playgrounds.
 13. Promotion of cultural, educational and aesthetic aspects.
 14. Burials and burial grounds; cremations, cremation grounds; and electric crematoriums.
 15. Cattle pounds; prevention of cruelty to animals.
 16. Vital statistics including registration of births and deaths.
 17. Public amenities including street lighting, parking lots, bus stops and public conveniences.
 18. Regulation of slaughter houses and tanneries.

Obviously, town planning and urban development tasks are entrusted to the municipal bodies; however there is large number of government agencies working for the same tasks. The key actors of urban development in India are the following:

1. Ministry of Urban Development, Government of India.
2. Ministry of Housing and Urban Poverty Alleviation, Government of India.
3. Department of Urban Development (State governments).
4. Department of Town Planning (State governments).
5. Municipal bodies *i.e.*, Municipal Corporation, Municipal Councils, Nagar Panchayats *etc.*
6. Cantonment Boards (Where military establishment in civil areas).
7. Port Trusts (In coastal cities having ports).
8. Special bodies (Urban Improvement Trust, Notified Area Committee, Town Area Committees *etc.*).
9. Housing and Development Authorities (*e.g.*, Delhi Development Authority, Jaipur Development Authority, Rajasthan Housing Board, Haryana Urban Development Authority).
10. Line Department of State Government (*e.g.*, Electricity, Public

Works, Medical and Health, Education, Revenue, Forest, Water Works, Industry, Home, Horticulture, Culture and Heritage, Planning, Finance *etc.*).

Role of Central Government

Having a federal system of government, there are union and state governments in India at national and provincial levels respectively. By and large Indian politico-administrative system is pro-centre and that is why '**Planning Commission** (replaced by NITI Commission on January 01, 2015)' and union ministries have been issuing numerous guidelines and instructions mainly through centrally sponsored schemes (CSS). At present, India government is implementing nearly 250 CSS for development of various sectors.

(A) The Ministry of Urban Development (MoUD) is the apex body in the field and entrusted with the responsibilities of *Swachchh Bharat*, SMART cities, capacity building of urban local bodies, urban transport, Jawaharlal Nehru National Urban Renewal Mission (JNNURM), urban infrastructure development scheme for small and medium towns *etc.* MoUD executes its function with the help of following agencies:

- (a) Central Public Works Department (CPWD)
- (b) Directorate of Estates

- (c) Land Development Office
- (d) Town and Country Planning Organisation
- (e) Delhi Development Authority
- (f) Delhi Urban Arts Commission
- (g) National Institute of Urban Affairs (NIUA)
- (h) National Building Construction Corporation Ltd. (NBCC)
- (i) Central Public Health and Environmental Engineering Organisation (CPHEEO)
- (j) Directorate of Printing
- (k) Government of India Stationery Office
- (l) Department of Publication
- (m) Metro Railways.

Functions of the Ministry of Urban Development

1. Properties of the Union, whether lands or buildings, with the following exceptions, namely:
 - (a) those belonging to the Ministry of Defence, the Ministry of Railways and the Department of Atomic Energy and the Department of Space;
 - (b) buildings or lands, the construction or acquisition of which has been financed otherwise than from the Civil Works Budget;
 - (c) buildings or lands, the control of which has at the time of

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| <p>construction or acquisition or subsequently been permanently made over to other Ministries and Departments.</p> <p>2. All Government Civil Works and Buildings including those of Union territories excluding Roads and excluding works executed by or buildings belonging to the Ministry of Railways, Department of Posts, Department of Telecommunications, Department of Atomic Energy and the Department of Space.</p> <p>3. Horticulture operations.</p> <p>4. Central Public Works Organisation.</p> <p>5. Administration of Government estates including Government Hostels under the control of the Ministry. Location or dispersal of offices in or from the metropolitan cities.</p> <p>6. Allotment of accommodation in <i>Vigyan Bhawan</i>.</p> <p>7. Administration of four Rehabilitation Markets viz., <i>Sarojini Nagar</i> Market, <i>Shankar</i> Market, <i>Pleasure Garden</i> Market and <i>Kamla</i> Market.</p> <p>8. Issue of lease or conveyance deeds in respect of Government built properties in Delhi and New Delhi under the Displaced Persons (Compensation and Rehabilitation) Act, 1954 (44 of 1954) and conversion of lease deeds, allotment of additional strips of land and correctional areas adjoining such properties.</p> | <p>9. Stationery and Printing for the Government of India including official publications.</p> <p>10. Planning and coordination of urban transport systems with technical planning of rail based systems being subject to the items of work allocated to the Ministry of Railways, Railway Board.</p> <p>11. Fixing of maximum and minimum rates and fares for rail-based urban transport systems other than those funded by the Indian Railways.</p> <p>12. Tramways including elevated high speed trams within municipal limits or any other contiguous zone.</p> <p>13. Town and Country planning; matters relating to the Planning and Development of Metropolitan Areas, International Cooperation and technical assistance in this field.</p> <p>14. Schemes of large scale acquisition, development and disposal of land in Delhi.</p> <p>15. Delhi Development Authority.</p> <p>16. Master Plan of Delhi, Coordination of work in respect of the Master Plan and Slum Clearance in the National Capital Territory of Delhi.</p> <p>17. Erection of memorials in honour of freedom fighters.</p> <p>18. Development of Government Colonies.</p> <p>19. Local Government, that is to say, the constitution and powers of the</p> |
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| <p>Municipal Corporations (excluding the Municipal Corporation of Delhi), Municipalities (excluding the New Delhi Municipal Committee), other Local Self-Government Administrations excluding Panchayati Raj Institutions.</p> <p>20. The Delhi Water Supply and Sewage Disposal Undertaking of the Municipal Corporation of Delhi.</p> <p>21. Water supply (subject to overall national perspective of water planning and coordination assigned to the Ministry of Water Resources), sewage, drainage and sanitation relating to urban areas and linkages from allocated water resources. International cooperation and technical assistance in this field.</p> <p>22. The Central Council of Local Self-Government.</p> <p>23. Allotment of Government land in Delhi.</p> <p>24. Administration of <i>Rajghat Samadhi</i> Committee.</p> <p>25. All matters relating to Planning and Development of the National Capital Region and administration of the National Capital Region Planning Board Act, 1985 (2 of 1985).</p> <p>26. Matters relating to the Indian National Trust for Art and Cultural Heritage (INTACH).</p> <p>27. Matters of the Housing and Urban Development Corporation (HUDCO) relating to urban infrastructure.</p> | <p>28. Administration of the Requisitioning and Acquisition of Immovable Property Act, 1952 (30 of 1952).</p> <p>29. Administration of Delhi Hotels (Control of Accommodation) Act, 1949 (24 of 1949).</p> <p>30. The Public Premises (Eviction of Unauthorised Occupants) Act, 1971 (40 of 1971).</p> <p>31. Administration of the Delhi Development Act, 1957 (61 of 1957).</p> <p>32. The Delhi Rent Control Act, 1958 (59 of 1958).</p> <p>33. The Urban Land (Ceiling and Regulation) Act, 1976 (33 of 1976).</p> <p>34. Delhi Urban Art Commission, the Delhi Urban Art Commission Act, 1973 (1 of 1973).</p> <p>(B) The Ministry of Housing and Urban Poverty Alleviation (MHUPA) is responsible to implement National Housing and Habitat Policy, 2007, National Urban Livelihood Mission (erstwhile <i>Swarnjayanti Shahari Swarojgar Yojana</i>), basic services to urban poor, low cost sanitation, and <i>Rajiv Avas Yojana</i> with the help of following helping hands-</p> <p>(a) Building Material and Technology Promotion Council</p> <p>(b) Central Government Employment Welfare Housing Organisation</p> <p>(c) National Co-operative Housing Federation of India</p> <p>(d) Housing and Urban Development Corporation Ltd. (HUDCO)</p> |
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- (e) National Building Organisation
 - (f) National Real Estate Development Council
 - (g) Hindustan Prefab Ltd.

Functions of the Ministry of Housing and Urban Poverty Alleviation

1. Formulation of housing policy and programme (except rural housing which is assigned to the Department of Rural Development), review of the implementation of the Plan Schemes, collection and dissemination of data on housing, building materials and techniques, general measures for reduction of building costs and nodal responsibility for National Housing Policy.
2. Human Settlements including the United Nations Commission for Human Settlements and International Cooperation and Technical Assistance in the field of Housing and Human Settlements.
3. Urban Development including Slum Clearance Schemes and the *Jhuggi* and *Jhonpuri* Removal Schemes. International Cooperation and technical assistance in this field.
4. National Cooperative Housing Federation.
5. Implementation of the specific programmes of Urban Employment and Urban Poverty Alleviation

including other programmes evolved from time to time.

6. All matters relating to the Housing and Urban Development Corporation (HUDCO) other than those relating to urban infrastructure.

Role of State Government

Constitutionally, 'local governments' are the liability of state government and 'socio-economic planning' fall under both domain *i.e.*, centre and state. Every Indian state has established a separate department namely the 'Department of Urban Development' or the 'Directorate of Local Bodies'. For example **Rajasthan's Department of Urban Development** is responsible for implementation of following matters-

1. Rajasthan Municipalities Act, 2009 and Rules made there under.
2. Constitution of Municipal Boards/ Councils/Notified Area Committee and their administration.
3. Compulsory and optional taxes imposed and levied by municipalities including fee, rent, contract *etc.*
4. Rent Control Act.
5. Control and regularisation for stray cattle, animals and cattle ponds *etc.*
6. Management of markets fairs and slaughter houses in the municipal areas.
7. Cremation/Burial grounds and disposal of dead animals.

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| <ol style="list-style-type: none"> 8. Municipal development schemes including slum clearance and <i>Kachchi Basties</i>. 9. Acquisition of land for municipalities for their various residential and commercial schemes. 10. Construction of water latrines and conversion of dry latrines into water seal latrines. 11. Matters pertaining <i>Nazood</i> land, <i>Sawaichak</i> and colony lands placed at the disposal of municipalities. 12. Establishment matters of municipal employees. 13. Centrally sponsored schemes for integrated urban development programme for small and medium towns. 14. National capital region scheme. 15. Administrative approval for raising loan from HUDCO/issue of government guarantee to Jaipur/Jodhpur Development Authority/Rajasthan Housing Board/Urban Improvement Trusts. 16. Housing schemes for LIG/MIG houses and inspection report. 17. Application for exemption of vacant land under section-20 of Urban land (ceiling and regulation) Act, 1976 and review the cases under section-74 of same Act. 18. Master Plan of cities and towns. | <ol style="list-style-type: none"> 19. Acquisition of local for JDA/UIT and schemes and allotment of land by JDA/RHB/UIT. 20. Conversion of agriculture land for residential/commercial purpose of land for housing co-operative societies and individuals. 21. <i>Kachchi Basti</i> matters. 22. Social housing schemes. 23. Construction of houses for economically weaker section of society and scheduled castes. 24. Tribal area sub-plan and reports to planning and other concerning departments. 25. Submission of compliance reports of the recommendation made by SC/ST commissions. <p>The above mentioned administrative activities or functions are entrusted to secretariat level department. Actual execution of each task is carried out by the Directorate of Local Bodies and Directorate of Town Planning.</p> <p>Core issues need urgent attention</p> <p>By examining and analyzing the functions and activities shouldered to the ministries and departments directly related with urban development, some basic issues and questions arise, which are listed below-</p> <ol style="list-style-type: none"> 1. Basic infrastructure facilities and civil needs of modern societies and industries <i>i.e.</i>, electricity, roads, telecommunication, law and order, |
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- medical and health, education and water works etc. are fulfilled by those departments which are essentially not the part of urban development. It is the main reason of lack of co-ordination among various developmental activities of line department. District collector and magistrate usually chair 50 district level department committees mainly to ensure co-ordination in development activities and optimum utilization of resources and services. Unfortunately, there is no district level co-ordination committee for urban development.
2. Article-243 ZD and ZE of Constitution of India which were inserted through 74th Constitutional Amendment Act, 1992 make the provisions of Committee for District Planning, and Committee for Metropolitan Planning respectively, to consolidate the plans prepared by the Panchayats and the Municipalities in the district and to prepare a draft development plan for the district as a whole in former and metropolitan area as a whole in latter case. Interestingly, the 74th CAA was brought for municipal governance while District Planning Committee (DPC) is now directed by Ministry of Panchayati Raj. Moreover, DPCs are not functioning effectively in most of the states except Kerala.
 3. Devolution or transfer of powers with fund, functions and functionaries from Department of Public Works (PWD) and Public Health Engineering (Water Works) to the municipal bodies have not been taken place in respect of twelfth schedule of the Constitution of India. So, elected municipal bodies are still not functioning on the lines of a government. Financial resource mobilization is a big challenge for urban local bodies.
 4. Having a look at responsibilities of MoUD and MHUPA, it is clear that a rational work distribution is to be done. The functions like stationery and printing, publication division need to be given some other ministry while NBCC may be transferred to MHUPA from MoUD. The HUDCO is being administratively directed by both the ministries which logically be solely transferred to the MHUPA.
 5. Master plans of cities and towns are prepared by urban local bodies without any serious and formal consultation with nearby Gram Panchayats while the fact is that today's villages will be tomorrow's towns and cities. So a well designed and defined mechanism of rural-urban linkage should be established in each district.

Emerging trends in ‘real estate’ and ‘malls-culture’ are creating very new and complicated challenges for urban local bodies. We can learn from Philippines where ‘Housing and Urban Development Co-ordination Council’ is synchronizing various development activities of urban areas.

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Consequences of Migration from Rural to Urban Centres

P. Venkata Subbarao

Migration is the barometer of changing Socio-economic and political conditions at the national and international levels. It is also a sign of wide disparities in economic and social conditions between the origin and destination. It is a natural outcome of inequality in the distribution of resources. Migration and development is a growing area of interest.

The history of migration is the history of people's struggle to survive and to prosper, to escape insecurity and poverty, and to move in response to opportunity. In developing countries like India, migration mostly takes place not due to the so called pull forces of the destination place as usually happens in case of developed countries, but because of poverty, unemployment.

Population Pressure

The growing population pressure on our natural resources has led to a stage where they are being used and depleted at a rate more than their natural rate of formation. The population pressure limits, already limited opportunities and resources

in the rural areas. More population means more and more peoples have to share the limited resources available with the rural families. This also forces them to migrate to safe destinations.

The UN also estimated that about 60 per cent of the urban growth in developing countries is due to the rate of natural increase of urban areas and the remaining 40 per cent is due to migration. Migration is the chief mechanism by which all the world's greatest urbanization trends have been accomplished.

India's total population as recorded in census 2011 stands at 1.21 billion. Internal migrants in India constitute a large population – 309 million internal migrants or 30 per cent of the population and by more recent estimates 326 million or 28.5 per cent of the population (NSSO 2007-2008).

In India 68.9 per cent of the population lives in 6.40 lakhs villages. The share of agriculture to over all GDP in India has come down to 14 per cent, while 66.2 per cent of rural males and 81.6 per cent of rural female are engaged in agriculture

as cultivators or labourers. Inadequate diversification has taken place in rural occupations as many 66.2 per cent of rural males and 81.6 per cent of rural females, reporting agriculture as their principal economic activity. There is continuous migration from the rural to urban areas in search of better employment opportunities and living standard.

Causes of Migration

Migration is caused due to various reasons which may vary from country to country and it can vary from place to place, state to state within a country on the basis of socio-economic and cultural status of the demography. The factors which largely contribute, to rural to urban migration are poverty and starvation, un-employment, low agricultural productivity, failure of crop, landlessness, poor education and medical care, lack of credit facilities mainly found in rural areas in one hand and better scope of employment, better gender equality, prospect for better life, wage differentials bright city lights cause attraction in the urban areas on the other hand. These factors can be segregated as push and pull factors for better understanding of the nature of causes of consequences of the migration.

There are numerous causes of migration from rural to urban centers and vice versa or from one region to another. Notable among these are :

1. Social conflicts and social tension.
2. Gap in civilization or culture.
3. Law and order situation.

4. Inequalities in the available social and economic opportunities and other amenities of life between groups of people and or sectors.
5. Income maximization.
6. In equitable distribution of benefits of economic development.
7. Social mobility and social status aspirations.
8. Residential satisfaction.
9. Friend and family influences.
10. Desire for attaining life style, performance and enjoyment.
11. Development of some sort of complex.

Advantages of Migration

Migration is helpful in equalizing social status, income of rural urban settlements, checking fragmentation of land holdings and promotes concept of division of labour and specialization. Migration also helps in cultural diffusion and cultural assimilation as peoples from diverse cultures settle and in due course of time they share and exchange their cultural values and ethos, thus, helping in cultural diffusion.

It is estimated that approximately 2 million people are shifting from rural to urban areas annually and approximately 22 million people have migrated from rural to urban areas since 2001. Loss of Job opportunities in agriculture. Agrarian crisis can be gauged from the fact that 2,40,000 debt ridden farmers committed suicide between 1995-2009. There is urgent need

to show the rate of migration from rural to urban areas to strengthen the agriculture. Thus, there is need for on-farm rural employment to combat rural poverty and to secure adequate livelihood within the households of small holders and land less agricultural labourers. Higher growth in agriculture is needed for sustainable food security of the country and with the introduction of food security bill, the need for food grains will further increase. Thus, there is need to strengthen employment opportunities in the rural areas to sustain agriculture based industries. There is need to arrest these trends.

Migration is essential for development. It is desirable phenomenon. But, what is not desirable is the distressed migration, found in most of the developing countries resulting in overcrowding of cities and mushrooming of slums.

If well managed, migration can ensure a better living for the rural poor. In terms of the impacts of migration. It can be concluded that migration generally seems to have positive impact on the household involved and migration has the potential to contribute to poverty reduction, with widespread and generally beneficial impacts. Migration between urban and rural areas has fundamentally changed interactions between rural and urban settlements and the way in which we perceive the country side. Many rural-urban migrants retain strong links with their home villages to the benefit of household members in both locations, for example, through remittances, food supplies child

care, work at harvest time *etc.* Long distance migration, usually to cities, sometimes international, contributes an increasing share of house hold income. It helps individuals and their families to increase their income, learn new skills, improve their social status, build up assets and improve their quality of life.

Migration can contribute to the empowerment of women by providing women migrants and women whose husbands have migrated with income and greater status, autonomy and self esteem. It is important therefore, that development policy and planning to reduce poverty takes account of the complexity of migration, and the different way in which poor men, women and children may benefit from or lose out as a result of migration. Migration can influence, social and political development with internal labour mobility being seen as essential to economic growth. But, at the same time international migration must be managed, internal mobility must be planned for, and the rights of all migrants need to be addressed.

Problems

The constitution of India guarantees freedom of movement and freedom to settle within the territory of India as a fundamental right of all citizens (Art. 19) yet, migrants face several barriers in accessing in civic amenities, housing and employment, as well as restrictions on their political and cultural rights because of linguistic and cultural differences. Governments and urban bodies do not

implement this enabling provision enshrined in the constitution. In the absence of suitable measures, migrant workers have no residential security and are compelled to live and work in crowded slums and unauthorized public locations with unsatisfactory civic amenities and access to basic services, and they undergo repeated displacement. They are denied rights to basic entitlements. Urban policy is becoming more exclusionary, increasing the cost of migration for the poor and the anti-migrant rhetoric is becoming more strident in many states and urban metropolises. This leads to the marginalization of the migrant in the decision making process in the city and exacerbates their vulnerabilities with regard to the vagaries of the labour market, the risk of discrimination and violence, risks to health and natural calamities like floods and landslides because their shelters are located at vulnerable sites within the city.

Rural migrants are all the more vulnerable to discrimination and exploitation because many of them are poor, illiterate and live in slums and hazardous locations that are prone to disaster and natural calamities. Slums are manifestation of deprivations in cities and the migrants who live in slums are denied of their right to shelter, potable water, sanitation and health care. A study of NSSO shows that about 25 per cent of the urban households had no access to drinking water within their premises, 22 per cent had no bath rooms, 15 per cent had no drainage facility and 11 per cent did not have toilet facility.

Lack of livelihood opportunities in rural areas coupled with absence of even day-to-day basic needs like health care facilities, good schools, financial institutions, inaccessibility and suitable markets have also compelled the rural peoples to migrate to their nearest urban centers.

Most of the rural peoples leave their houses and move to cities in search of employment in various types of industries.

Cities have become unmanageable because of uncontrolled migration of rural population to urban areas. Large cities of India have now ceased to be congenial places for living. Rural population coming to urban areas earn their livelihoods by rikshaw pulling, vendors, road side shops. Such activities lead to problem of traffic congestion and sometimes add to the crime rates.

Suggestions

Migration should be managed in such a way that it can play a positive role in the process of economic development and can provide a sound basis for national prosperity. The ad-hoc policies related to urbanization and migration need to be replaced by a consistent, logical and systematic policy which can be sustained over a period time.

Here are some suggestions

1. An impetus should be given to the development of small and medium towns so that the flow of migration to large cities can be checked. Their infrastructure should be developed,

so that their economic basis are consolidated, strengthened and expanded.

2. Population control measures must be made effective in both urban and rural areas in order to sustain urban situation. Otherwise, even the best of urbanization strategies will fail.
3. Rural and urban settlements should not be considered as competitive, but, they should be treated as complementary to each other. Urban and rural areas constitute parts of an organic whole, balanced development of urban and rural areas is the only possible long term solution.
4. The problems of metropolitan cities must be looked in a comprehensive manner and on regional basis. The civic service in big urban centers must be augmented to make them fit for a reasonable level of living.
5. The flow of migration may be checked only if they are offered better employment opportunities in rural area. Effective and efficient policy measures must be adopted to establish agro processing units, village, cottage and handicrafts, industrial units in the rural and semi urban areas so that the rural people can get employment in these industries and are not compelled to migrate in search of job opportunities to big cities. In the same way, efforts must be made to improve agriculture, horticulture, dairy, animal husbandry and primary health and education in rural areas and nearby small towns.

A report of the world population council says that productive population of India, *i.e.*, people belonging to the age group of 15-60 will stop increasing in the coming years and it will stabilize at 64 per cent of the total population from 2025 to 2050. It will then decrease thereafter to 62 per cent of the total population in 2050. If the present rate of migration from the country goes unabated, we may face shortage of skilled labour in India. As the pattern of emigration shows that mostly migrants are those who are scientists. I. T. engineers, doctors, academicians and others who are already in short supply, it may lead to decline in productivity besides affecting our education system seriously. The process of migration needs to be dealt with multi level planning and not individual efforts.

Significance

According to the population division of the United Nations, the World has a total of 214 million international migrants. Most are low-skilled and semi-skilled migrants working at the lowest level of the economy under highly risky and difficult work environment. This community contributes to the destination economies by providing cheap labour and transfer of remittances and skills to the source economics.

Internal migration of labour for employment has become one of the most durable components of the livelihood strategies of people living in rural areas. Internal migration is an inevitable component of the economic and social life

of individuals depending upon the regional imbalances and labour shortages, among others. Correspondingly, there are also supply side changes owing to changing social structure, increasing the literacy rate and educational level of the work force, besides, the impetus to develop and modernize thousands of cities to become business hubs.

The growing spatial inequalities in economic opportunities and a widening gap in the development between agriculture and industry have impact on the pace and pattern migration. Factors attributed to rural urban migration including historical development of different regions, interlocked markets for credit, output and labour, marketable traditional skills, other livelihood options that are complementary to migration, the availability of surplus labour within the house hold, cultural norms regarding the sexual division of labour, as well as decisions related to children's education.

Current Status

Migration in search of livelihood is a stark reality in India today. The bleak livelihood scenario in backward, hilly, tribal desert, drought prone, rain fed, flood affected, high density or conflict ridden areas has led to the emergence of migration as a survival strategy for a large number of poor people in the country. In India, the number of internal migrants, deriving their livelihood out of seasonal migrations is estimated to be more than 100 million. Preferred for their cheap labour, most of these migrants work in the

informal sector devoid of social security and legal protection, lack of portability of entitlements across state borders, makes them lead a sub human existence, devoid of access to basic services and labour rights.

Census data show that inter state migration has grown from 12.02 per cent in 1981 to 13.31 per cent in 2001. NSS rural urban data show that the interstate migrants increased from 19.6 per cent in 1999-2000 to 25.2 per cent in 2007-08. While, Uttar Pradesh, Uttara Khand, Bihar, Odisha, Rajasthan, West Bengal, Jharkhand, with laggard economies and surplus labour are the primary suppliers of labour; Maharashtra, Gujarat, Haryana, Punjab and Tamil Nadu, known for their flourishing economics, attract large numbers of migrant workers.

The construction sector is the largest employer of 40 million migrant workers, followed by 20 million as domestic workers, 11 million in textile industry, 10 million in brick-kilns and many more in transportation, mines, quarries and agriculture. Workers in construction are seasonal migrants and their number has increased by 26.5 million in the decade 2000-2010.

Providing Urban Facilities in Rural Areas (PURA)

The concept of PURA was brain child of our former president Sri A.P.J. Abdul Kalam. The objectives of PURA are proposed to be achieved under the framework of Public Private Partnerships involving Grama Panchayat. The State

Government actively supports the activities under PURA. Amenities to be provided for rural infrastructure include drinking water, sanitation, sewage, construction of streets, drainage, solid waste management, skill development *etc.*, natural calamities and under development at the origin place. Migration in developing countries like India is still viewed as a survival strategy. In India, internal mobility is critical to the livelihoods of many people, especially for people from rural areas.

Development Initiatives (Conclusion)

Migration need to be facilitated through a proper development initiatives and strategies, so that its benefits can be maximized at all levels. These are :

1. Migration must be recognized as an integral part of livelihood strategies and production systems; migration, also, seeks high-return employment and (not only because of shocks and stresses during the drought period) which means migration can be accumulative and not merely a coping; and migration is a diverse phenomenon with various non economic determinants including caste and gender.
2. Migrants access to food should be guaranteed under the National Food Security Act and through public distribution system.
3. A comprehensive social protection programme is necessary for migrants to guarantee minimum wage, no exploitation, proper housing, access to improve sources of drinking water sanitation and health services.
4. Rights-based approach can be considered to guarantee minimum wages, freedom from bondage, sexual exploitation, social protection including compensation or injury and death suffered by migrant laborers. For this N.G.O's and labour unions must pressurize right and their fundamental right to access health, education and other civic amenities.
5. Regulations and administrative procedures should sharply focus on migrants, access to legal rights, public services and social protection programmes as accorded to ordinary residents. Migrants cannot be treated as second rate citizens.
6. Potential for human development can be tapped by formulating policy and programme to harness remittances and effecting necessary changes in deeply rooted attitudes and governance structures.



Political Leadership at the Grass Roots: A Study of Socio-economic Background of the Leaders of Two Blocks of Malda and Dakshin Dinajpur Districts in West Bengal

**Manas Chakrabarty
Debasish Ghosh**

Politics is primarily an amalgamation of processes and is concerned with the allocation of power, authority and values of a society. Because of its distributive aspects, the political life of a nation depends much on the interactions of several environmental conditions. Physical geography certainly affects the socio-economic set up, which, in turn moulds the system of values, attitudes, norms, behaviour and faith of the people living in the society. They alter with the changing conditions from time to time and place to place.

In a democracy, the political parties have come to be represented as the “essential link” or the main moving force between the government and the society. They are one of the most salient and universal features of political life in the 21st century. La Palambora and Weiner observed that the existence of parties are common to both the developing and developed political systems, irrespective

of the fact whether they are democratic, totalitarian or authoritative (Huntington, S.P.1968). Political parties reflect the excitement and dynamism of man’s political experience, for they give life to the otherwise stagnant formal institutions of government in a society. Societies are old but the parties are a modern phenomenon. Institutionalisation, urbanisation, development of science and technology, increase in literary level *etc.*, contribute towards the growth of a new society—a society which is more complex and is full of challenges. Such challenges give emergence to new ideas, new ideologies, new values and new groups in the society. Social relations change with the change in the system of mode of production, exchange and distribution. Therefore, whenever the political system (Almond, G.A. and B. Powell, 1966) reaches certain degrees of complexity, or whenever, the notion of political power came to include the idea that the public must participate, the emergence of the

political party became inevitable. India is a country of diversities and this diversity is reflected in its history, geography, culture, language and religion. This also holds true for its constituents, the states too. The political process of a state, whether development or decay, stability or instability, change or stagnation, are incessantly connected with the political processes at the national level. It is important to note that the stability and strength of the party system depends upon the level of its institutionalisation and its level of participation.

So far as the position in India is concerned, in the early phases of party development, they were faced with the problem of legitimising authority and there is bound to be uncertainty and instability. The instability that prevails in many of the developing countries is attributed to the establishment of a new political system which demands the participation of new social forces at various levels (Weiner, M. and J Lapalambora, 1966). In a developing society, which is characterized by religious differences, ethnic fragmentation, low level of literacy, high urban-rural gap, traditional and modernizing group conflicts, *etc.*, the parties face the problem of legitimacy, political participation, national integration, and conflict management in a larger way. The success and failure of parties and party systems depend on the fact that how they or their leadership tackle this crises. Parties contribute towards the development of the political process by successfully solving these problems. But there may be times, when parties may not successfully face these problems. As a

result, there is instability and disintegration in the political system. Hence, the developmental process may be reversed.

In a comparatively less developed system, a political community may be unified on a purely racial, religious or occupational basis, and it will have little need for highly developed political institutions. The more complex and varied a society, the more diverse its social groupings, the more it will depend on a high level of political institutions for its existence and maintenance. Social conflict is therefore the very basis of political institutions. And on the basis of this hypothesis, Huntington says that political decay in the developing countries is not antithetical to political development. On the other hand, political decay makes for further institutionalisation of the political systems conceived (Huntington, S.P.1968).

Objectives of the Study

The objectives of the present study is to analyse the socio-economic background of the leaders of the two districts at the grass root level of the three major political parties *viz.*, the Indian National Congress, the Communist Party of India (Marxist) and the Bharatiya Janata Party (B.J.P.).

Universe of the Study

The universe of the study covers the areas of two districts of Malda and Dakshin Dinajpur and the leaders who have been taken into consideration, belongs to three main political parties, *viz.*, the INC, the CPI (M) and the B. J. P.

Data Collection and Analysis

Data for the present study have been collected both from primary and secondary sources. The primary data have been collected from face-to-face

interview and secondary data have been collected from books and journals.

We are taking into account the various socio-economic aspects for analysis.

Table 1 A
Age Group of Respondents Indian National Congress

Balurghat Block			Ratua Block-1		
Age Group	No.	P.C.	Age Group	No.	P.C.
20-24	0	00.00	20-24	1	05.56
25-29	1	04.55	25-29	1	05.56
30-34	1	04.55	30-34	2	11.11
35-39	7	31.82	35-39	6	33.33
40-44	4	18.18	40-44	1	05.55
45-49	4	18.18	45-49	3	16.67
50-54	2	09.09	50-54	2	11.11
55-59	1	04.54	55-59	2	11.11
60 & ABOVE	2	09.09	60 & ABOVE	0	00.00
	N= 22	100.00		N=18	100.00

Table 1A shows the distribution of age group among the Congress committee members of the Balurghat Block of Dakshin Dinajpur District and Ratua Block-1 of Malda District.

An analysis of the Balurghat Block Congress committee members show that the committee is dominated by the age group of 35-39, 7 in number (31.82 per cent). On the other hand in Ratua Block-1 is also equally dominated by the age group of 35-39 and 45-49, 6 (33.33 per cent and 3 (16.67 per cent).

A comparative analysis of these two blocks show that in both these blocks, the representation in the age group of 20-34 is nominal, only 2 in number respectively. The maximum number of leadership in both these blocks came from the age group of 35-49, 31.82 per cent in Balurghat Block and 33.33 per cent in Ratua Block. So we may say that in both these blocks, the Congress leadership is dominated by the middle aged group.

Table 1B show the age group of the committee members of the C.P.I.(M) of

Table 1 B
Age Group of Respondents C.P.I (M)

Balurghat Block			Ratua Block-1		
Age Group	No.	P.C.	Age Group	No.	P.C.
20-24	0	00.00	20-24	0	00.00
25-29	1	04.55	25-29	0	00.00
30-34	3	13.64	30-34	4	22.22
35-39	7	31.82	35-39	4	22.22
40-44	3	13.64	40-44	6	33.34
45-49	5	22.73	45-49	2	11.11
50-54	2	09.08	50-54	0	00.00
55-59	0	00.00	55-59	2	11.11
60 & ABOVE	1	04.55	60&ABOVE	0	00.00
	N= 22	100.00		N=18	100.00

Balurghat Block of Dakshin Dinajpur district and Ratua Block 1 of Malda District.

An analysis of the Balurghat Block C.P.I. (M) committee members show that the committee is greatly represented by the age group of 35-39, the number being 7 (31.82 per cent). The leaders belonging to the age group of 45-49 also covers a substantial number, 5, (22.73 per cent). However, in Ratua Block - 1 there is no representation up to the age of 29 and in Balurghat there is only 1 representative up to the age of 29. In Balurghat, there is a very low representation between the age group of 50-60 and above, it is only 2 in number (09.08 per cent). On the other hand, in Ratua Block 1 there are only 2 representatives in the age group of 50-60

and above category (11.11 per cent). Therefore, we may say that in Balurghat Block the C.P.I.(M) leadership mostly belongs to the age group of 30-49 and in Ratua Block — 1, the C.P.I.(M) leadership is dominated by the representatives of the age group of 30-44. So it is seen that in Balurghat Block the C.P.I (M) leadership is dominated by the middle age group but in Ratua Block - 1 it is a mixture of younger and the senior leaders.

Table 1C shows the age group of the respondents belonging to the B.J.P. of Balurghat Block of Dakshin Dinajpur District and Ratua Block - 1 of Malda district. An analysis of the Balurghat Block's B.J.P. members show that the Balurghat Committee is dominated by the

Table 1 C
Age Group of Respondents
B.J.P

Balurghat Block			Ratua Block-1		
Age Group	No.	P.C.	Age Group	No.	P.C.
20-24	0	00.00	20-24	0	00.00
25-29	2	09.09	25-29	2	11.11
30-34	0	00.00	30-34	3	16.67
35-39	1	04.55	35-39	5	27.78
40-44	7	31.81	40-44	3	16.67
45-49	3	13.64	45-49	3	16.67
50-54	4	18.18	50-54	2	11.11
55-59	1	04.55	55-59	0	00.00
60 & ABOVE	4	18.18	60&ABOVE	0	00.00
	N= 22	100.00		N=18	100.00

age group of 40-44, 7 in number, (31.81 per cent). On the other hand the Ratua Block - 1 committee of the B.J.P. is dominated by the age group of 35-39, 5 in number, (27.78 per cent).

A comparative analysis of these two Blocks show that in Balurghat Block there is very little representation from the age group of 20-34, though there is a considerable number of representation between 45-60 age group (8 in Number). In Ratua Block - 1 there are 5 representatives in the age group of 20-34, 7, (38.89 per cent) and 8 representatives in the age group of 40-54. In Balurghat Block there are 5 representatives in 55-and above age group category but in

Ratua Block -1, there are no representatives in the age group of 55-60 and above category. So, we may say that in Balurghat Block, the B.J.P leadership is dominated by the middle and upper age group but in Ratua Block- 1 it is dominated by the young and middle age group people.

Table 2 A shows the caste status among the committee members among the Indian National Congress of Balurghat Block of Dakshin Dinajpur district and Ratua Block - 1 of Malda district.

An analysis of this Table shows that in Balurghat Block the Indian National Congress leadership is well represented by the Non-Brahmins, 12 in number (54.55

Table 2 A
Caste of Respondents
Indian National Congress

Balurghat Block			Ratua Block-1		
Age Group	No.	P.C.	Age Group	No.	P.C.
Brahmin	04	18.18	Brahmin	03	16.67
Non-Brahmin	12	54.55	Non-Brahmin	09	50.00
S.C	04	18.18	S.C	04	22.22
S.T	02	09.09	S.T	02	11.11
	N= 22	100.00		N=18	100.00

per cent). On the other hand, in Ratua Block-1, the leadership is almost equally represented by the Non-Brahmins and the S.C. members (50 per cent and 33.33 per cent respectively).

A comparative analysis of the caste of leadership of the Indian National Congress of these two blocks show that in Balurghat Block, it is represented by the Brahmins (18.18per cent), non-Brahmin (54.55 per cent), S.C. (18.18

per cent), S.T. (09.09 per cent). In Ratua Block-1, the leadership is dominated by the non- Brahmins and the Scheduled Castes.

Table 2 B shows the caste among the committee members who are Hindus among the C.P.I.(M) committee of Balurghat Block of Dakshin Dinajpur district and Ratua Block-1 of Malda district.

An analysis of this Table shows that in Balurghat Block the C.P.I (M)

Table 2 B
Caste of Respondents
C.I.P (M)

Balurghat Block			Ratua Block-1		
Age Group	No.	P.C.	Age Group	No.	P.C.
Brahmin	02	09.09	Brahmin	03	16.67
Non-Brahmin	13	59.09	Non-Brahmin	10	55.55
S.C	04	18.18	S.C	03	16.67
S.T	03	13.64	S.T	02	11.11
	N= 22	100.00		N=18	100.00

leadership is well represented by the Non-Brahmins, 13 in number (59.09 per cent). On the other hand, in Ratua Block-1, the leadership is mostly represented by the Non-Brahmins and the S.C. members (55.55 per cent and 16.67 per cent respectively).

A comparative analysis of the caste of leadership of C.P.I.(M) of these two

blocks show that in Balurghat Block, it is represented by the Brahmins (9.09 per cent), non-Brahmin (59.09 per cent), S.C. (18.18 per cent), S.T. (13.64 per cent). In Ratua Block-1, the representation is dominated by the non-brahmins with equal representation from the Brahmins and SC.

Table 2 C
Caste of Respondents
B.J.P

Balurghat Block			Ratua Block-1		
Age Group	No.	P.C.	Age Group	No.	P.C.
Brahmin	04	18.17	Brahmin	01	05.55
Non-Brahmin	14	63.64	Non-Brahmin	11	61.11
S.C	03	13.64	S.C	04	22.23
S.T	01	04.55	S.T	02	11.11
	N= 22	100.00		N=18	100.00

Table 2C shows the Caste among the committee members among the B.J.P. members of Balurghat Block of Dakshin Dinajpur district and Ratua Block-1 of Malda district.

An analysis of this Table shows that in Balurghat Block the B.J.P. leadership is dominated by the Non-Brahmin, 14 numbers (63.64 per cent). Similarly in Ratua Block-1 the B.J.P. leadership is dominated by the Non-Brahmin's, 11 in number, (61.11 per cent).

A comparative analysis of the caste among the leadership of B.J.P of these two blocks show that in Balurghat Block apart from the domination of Non-

Brahmins, there is also Brahmin, S.C. and S.T. representation in the committee. In Ratua Block-1, apart from Non-Brahmins, there are also Brahmin and S.C. and ST representation in the committee. In conclusion we may say that in both these blocks, the B.J.P leadership is dominated by the non-brahmin members.

Table 3 A shows the occupation of the respondents among the committee members of the Congress of Balurghat Block of Dakshin Dinajpur and Ratua Block-I of Malda district.

An analysis of this Table shows that in Balurghat Block the Congress leadership is well represented by the

Table 3 A
Occupation of Respondents
Indian National Congress

Balurghat Block			Ratua Block-1		
Occupation	No.	P.C.	Occupation	No.	P.C.
Service	05	22.73	Service	04	22.22
Agriculture	09	40.90	Agriculture	05	27.78
Business	07	31.82	Business	06	33.33
Unemployed	01	04.55	Unemployed	03	16.67
	N= 22	100.00		N=18	100.00

agricultural sector, 9 in number (40.90 per cent). On the other hand in Ratua Block- 1 the Congress leadership is well represented by the agriculturists, 5 in number (27.78 per cent).

A comparative analysis of the occupation of the leadership of these two blocks of the Congress leadership shows that in both these blocks the leadership is well represented by the agriculturists.

Next to the agricultural sector which is well represented is service sector. It is 22.73 per cent in Balurghat and in Ratua it is 22.22 per cent. In Balurghat Block, the Congress leadership is slightly well represented by the business sector, 5 in number (22.73 per cent). So we may say that in Balurghat Block the Congress committee is well represented by the all occupational sections of the society than that of Ratua Block-1.

Table 3B
Occupation of Respondents
CPI (M)

Balurghat Block			Ratua Block-1		
Occupation	No.	P.C.	Occupation	No.	P.C.
Service	09	40.91	Service	07	38.89
Agriculture	07	31.82	Agriculture	06	33.33
Business	04	18.18	Business	04	22.23
Unemployed	02	09.09	Unemployed	01	05.55
	N= 22	100.00		N=18	100.00

Table 3B displays the occupation of the respondents among the committee members of the C.P.I.(M) of Balurghat Block of Dakshin Dinajpur district and Ratua Block-1 of Malda district.

An analysis of this table shows that in Balurghat Block committee of C.P.I. (M) is mostly represented by the service sector and agricultural sector. On the other hand, in Ratua Block-1 the C.P.I (M) committee is clearly dominated by the service men (7 in number (38.89 per cent).

A comparative analysis of the occupation of the committee members of these two blocks of the C.P.I (M) leadership show that in Balurghat Block the leadership belongs to the service men and the agriculturists, though there is a representation of businessmen and unemployed as well (18.18 per cent and 9.9 per cent respectively). In Ratua Block-1 ,the C.P.I(M) leadership is clearly dominated by the service men though there is also the representation from the business men and the unemployed (22.23 per cent and 5.05 per cent respectively.)

Table 3 C
Occupation of Respondents
B. J. P.

Balurghat Block			Ratua Block-1		
Occupation	No.	P.C.	Occupation	No.	P.C.
Service	06	27.27	Service	04	22.23
Agriculture	10	45.45	Agriculture	06	33.33
Business	04	18.19	Business	06	33.33
Unemployed	02	09.09	Unemployed	02	11.11
	N= 22	100.00		N=14	100.00

Table 3C displays the occupation of the respondents belonging to B.J.P. of Balurghat Block of Dakshin Dinajpur district and Ratua Block-1 of Malda district.

According to the Table, the Balurghat Block committee of B.J.P. is dominated by the agriculturist, 10 in number (45.45 per cent) and in Ratua Block -1, the committee is dominated equally by the agriculturalists and the businessmen (in

both the cases the number is 6, (33.33 per cent).

A comparative analysis of the occupation of the committee members of these two Blocks show that there are only 2 (two) members in each committee who are unemployed. In Balurghat Block, there are 4members who are service holder (22.23 per cent), In Ratua Block-1 there are 4 members who are service-holders, (22.23 per cent). We may conclude that

Table 4 A
Monthly Income of Respondents
Indian National Congress

Balurghat Block			Ratua Block-1		
Monthly Income	No.	P.C.	Monthly Income	No.	P.C.
0-1000	09	40.91	0-1000	05	27.78
1001-2000	04	18.18	1001-2000	01	05.55
2001-3000	04	18.18	2001-3000	04	22.23
3001-4000	02	09.09	3001-4000	05	27.78
4001-5000	01	04.55	4001-5000	02	11.11
5000 and above	02	09.09	5000 an above	01	05.55
	N=22	100.00		N=18	100.00

in Balurghat Block, the B.J.P. leadership is slightly dominated by the agricultural sector where as in Ratua Block —1, the B.J.P. leadership is well -represented by the all segments of the society.

Table 4 A shows the monthly income of the respondents belonging to the Congress committee of Balurghat Block of Dakshin Dinajpur District and Ratua Block-1 of Malda district.

An analysis of this Table shows that the majority number of members of Balurghat Block belong to the income group of Rs. 0-1000, 9 in number (40.91 per cent). Similarly in Ratua Block -1, it is dominated by the income group of Rs. 0-1000, 5 in number (27.78 per cent).

A comparative analysis of the income group of the members of these two blocks show that in Balurghat Block there are 4 members each from the income group of Rs. 1001-2000 and Rs. 2001-

3000 (18.18 &18.18 per cent). In Ratua Block there are also 5 members in the income group Rs.3001-4000. Therefore, it may be said that the Congress leadership in both of these two Blocks is dominated by the lower and middle income group.

Table 4B shows the monthly income of the respondents belonging to the C.P.I (M) Committee members of the Balurghat Block of Dakshin Dinajpur and Ratua Block-I of Malda district.

An analysis of the Table shows that in Balurghat Block the C.P.I. (M) Committee is mostly represented by the members whose monthly income is between Rs. 0-3000, 17 in number (77.27 per cent). In Ratua Block-1, the committee is mostly represented by the members whose monthly income is between Rs.0-1000, 2001-3000 and 3001-4000. (14 in number (77.77 per cent).

Table 4 B
Monthly Income of Respondents
CPI (M)

Balurghat Block			Ratua Block-1		
Monthly Income	No.	P.C.	Monthly Income	No.	P.C.
0-1000	06	27.27	0-1000	05	27.78
1001-2000	06	27.27	1001-2000	01	05.55
2001-3000	05	22.73	2001-3000	04	22.23
3001-4000	02	09.09	3001-4000	05	27.78
4001-5000	01	04.55	4001-5000	02	11.11
5000 and above	02	09.09	5000 an above	01	05.55
	N=22	100.00		N=18	100.00

A comparison of the monthly income of the committee members of these two blocks show that the rural leadership of C.P.I.(M) of Balurghat Block is dominated

by the lower income group. But in Ratua Block-1, the leadership is slightly dominated by the middle and high middle class income group.

Table 4 C
Monthly Income of Respondents
B.J.P

Balurghat Block			Ratua Block-1		
Monthly Income	No.	P.C.	Monthly Income	No.	P.C.
0-1000	06	27.27	0-1000	05	27.78
1001-2000	06	27.27	1001-2000	01	05.55
2001-3000	05	22.73	2001-3000	04	22.23
3001-4000	01	04.55	3001-4000	05	27.78
4001-5000	02	09.09	4001-5000	02	11.11
5000 and above	02	09.09	5000 and above	01	05.55
	N=22	100.00		N=18	100.00

Table 4C displays the monthly income of the respondents belonging to the B.J.P. of Balurghat block of Dakshin Dinajpur district and Ratua Block-1 of Malda district.

An analysis of this Table shows that in Balurghat Block committee the members of the B.J.P. is dominated by the income group of 0-3000, 17 in member, (77.27 per cent). In Ratua Block-I Committee, it is dominated by the income group of 0-1000, 2001-3000, 3001-4000 (5, 4, & 5 respectively).

A comparative analysis of these two Block shows that in Balurghat Block there are 6 members each from 0-1000 and 1001-2000 income group (27.27 per cent respectively). In Balurghat Block there is no one whose income is beyond Rs. 3000. But in Ratua Block there are 5 members each from the income group of Rs. 0-1000 and Rs. 3001-4000. In Ratua Block-1 there are 2 members whose monthly income is between Rs. 4000-5000 (11.11per cent). In conclusion we may say that in both of these blocks, the leadership of B.J.P. is represented by lower and middle income group.

Summing Up

Regarding age factor there is a substantial similarity between the BJP and the Congress leadership. In both the cases, the leadership is dominated by the middle age group people (35-50) while the C.P.I (M) leadership is dominated by the young and the middle age group people (30-50). In the case of C.P.I (M) there is a flow of fresh blood in leadership.

In the case of all three parties, leadership is dominated by the upper caste sections. Regarding profession, the BJP and the Congress leaders are agriculturalists whereas the C.P.I. (M) leaders are in service. The average income of the leaders of all the three parties range between 1000-3000.

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Health Concerns vis-à-vis Cultural Practices amongst Denotified and Nomadic Tribes

P. Bhattachargee

The Denotified and Nomadic Tribes are amongst the most deprived and marginalized populations today in India. In the traditional societal hierarchy, they occupied lowermost positions. Their lifestyle and values are very rigid and different from sedentary, agricultural communities. A majority of the Nomadic and Denotified tribes exhibit the primitive traits even today. Many of the DNTs are still nomads or are in the process of sedenterisation who still live in groups moving from place to place in caravans in search of livelihood. They depend for their survival on utilizing the resource of what is called “spatial mobility”. Due to the wandering traditions over hundreds of years without any ostensible means of livelihoods under the influence of the caste system, they are forced to live under sub human conditions. DNTs are most isolated geographically, culturally and technologically. Hence, they have remained socially excluded and economically deprived and are nowhere on the radar of mainstream development and policy making in the country.

There are about 650 De-notified and Nomadic Tribes in India¹. The total population of DNTs is roughly estimated to be more than 107.4 in India in 2001² which is analogous to the population size of the 12th most populous country across the globe. Although, there are no exact estimate of the population is available at the state as well as national level. The State of Maharashtra has 51 De-notified and Nomadic Tribes³. The estimated population of DNTs in the state was about

¹ National Commission for Denotified, Nomadic And Semi-Nomadic Tribes Report Volume 1, 2008, Ministry of Social Justice & Empowerment, Government of India, p-42, 53

² National Commission for Denotified, Nomadic And Semi-Nomadic Tribes Report Volume 1, 2008, Ministry of Social Justice & Empowerment, Government of India, p-56.

³ National Commission for Denotified, Nomadic And Semi-Nomadic Tribes Report Volume 2, 2008, Ministry of Social Justice & Empowerment, Government of India, (Annexure 10, p. 18-21)

6.5 mn in 1991 which was 7 per cent of state's population at that time. A high proportion of the DNTs in India stays in Maharashtra.

Social Backwardness and Gender Discrimination

'Patriarchy among DNTs is more severe than sedentary, agricultural communities. Child marriages are common among DNTs while in some of the DNTs women are sold, mortgaged and even leased out. There is an increasing proportion of DNT women and girls becoming victims of large scale trafficking due to loss of livelihoods. Moreover, DNT women are subjected to inhuman penalties for behavior 'perceived to be beyond the norms'. E.g., a common test in most of the DNTs a tainted woman has to undertake to prove her innocence is to pick up a coin from a pot of boiling oil. The barbaric penalties on women also include social boycott and ostracism, forcing to walk through fire, balding the head, forcing to carry human or animal excreta, and even branding the tip of the tongue with hot iron'. (Bokil, 2002). Women from some DNT communities face extreme discrimination, exploitation, insensitiveness and mistreatment from their families and their communities. Many a times due to isolation and exclusion from other sedentary (non DNT) communities and lack of awareness about their rights the DNT women do not realize their plight and succumb to the atrocities they face.

Rigid Social Strictures

Amongst nomadic tribes the social strictures are very rigid with their separate

Caste Councils or '*Jat Panchayat*' system. Their social life is governed by their respective Caste Councils or '*Jat Panchayats*', a primitive form of social organization. Every year they assemble at Madhi a village in Nagar district of Maharashtra state, in annual fair where the sessions held by the '*Jat Panchayats*' of each tribe sort out various issues pertaining to individual and social problems.

Religious and Cultural Beliefs

The DNTs due to their nomadic life have hardly integrated with sedentary rural, agricultural society; their cultural beliefs are filled with religious rituals, superstitions, backwardness *etc.* They have a strong belief in the gods and regularly go for the annual pilgrimages and make ritual offerings to the god. They worship nature in different forms and offer animal sacrifices during religious ceremonies. For instance, in '*Pardhi*' (a sub-tribe in DNTs) community the '*navas*' offered to the goddess is fulfilled once in the year at the time of '*Holi*' or '*Dussehara*' when the fair of the religious deity is organized. The male buffalo is sacrificed on the first day of the fair whereas the male goat on the second day. The liquor is consumed on the third day.

Lack of Access to Health, Education and Social Welfare Services

Despite being among the most deprived communities, there have been hardly any developmental initiatives undertaken for them, in India as well as in the state of Maharashtra. The struggle is

even at the fundamental levels of getting a formal proof of existence such as Voter ID Card. Most of them neither have a Public Distribution System (Ration) Card or a Below Poverty Line Card despite being eligible to avail these benefits. The DNT children are deprived of education. They cannot take education through regular school systems in a settled society due to this unstable and nomadic life style.

DNTs are denied a range of entitlements (which are crucial for improving the quality of life and are available to settled communities) such as Integrated Child Development Services, health care, public distribution system, MGNREGA job cards, pensions, schooling, *etc.* (National Advisory Committee, 2011). As these communities are not connected with the mainstream of social life they are totally unaware about health awareness and medical facilities. 90 per cent DNT women and children being anemic and live in unhygienic conditions which is confirmed by the field functionaries engaged in the development of the DNT community. This is confirmed by the Technical Advisory Group⁴ (TAG, 2006), as ‘Additional supplementary nutrition is an also must for the women who are normally highly anemic and suffering from a number of female ailments’. The incidence of gastro-intestinal diseases caused due to eating unclean meat (especially pork) has been very high (Mane, 1997).

They are left away from the mainstream of life and their life is fossilized in poverty, superstition and ignorance. Unless they settle at one place or another,

unless they are provided with opportunities of education and employment they will never be in a position to integrate themselves in the society and avail of the benefits of modern civil life.

Against this backdrop the broad objectives of the study are -

1. To study the health concerns of Denotified and Nomadic Tribes.
2. To gain insight into the factors influencing their health :
 - a. Cultural Practices
 - b. Health and Hygiene Behavioural Practices
 - c. Preferred mode of Treatment during Illness

Research Methodology

The research methodology adopted was a judicious blend of qualitative and quantitative tools and methods. Observation method was to record qualitative information of health practices and questionnaire based interview method was used to collect the data on socio-economic factors. Since in Indian context, women bears the prime responsibility of care-giving work for the children and elderly members of the family, the specific focus of the study was interaction with the DNT women.

⁴ *The Ministry of Social Justice and Empowerment, Govt of India constituted Technical Advisory Group in 2006 to provide recommendations for the development of Denotified, Nomadic and Semi-Nomadic Tribes in India.*

An exploratory investigation was undertaken on randomly selected sample of 100 women from the four pockets viz., Bhosari, Chande, Hadapsar & Vaiduwadi where there is predominant nomadic tribe population exists in the Pune city. Approximately, 25 respondents from each location were selected on random basis. Interview through questionnaire based method was used to collect the data.

The situation analysis was conducted vis-à-vis following indicators -

- ♦ Health & Hygiene Behavioural Practices
- ♦ Preferred Mode of Treatment During Illness
- ♦ Perception about Frequent Occurrence of Illness
- ♦ Type of Illness faced Frequently Seasonal Occurrence of Illness

Health Concerns of DNTs: Situation Analysis

As DNT communities are not connected with the mainstream of social life they are totally unaware about health awareness and medical facilities. Also, their nomadic way of life affects their overall health status as the climatic conditions are not same, they lack access to basic services like water and sanitation and health facilities are not easily accessible, these aspects grossly affects the health of children and women. Therefore, most of the women have to face frequent episodes of illnesses. Moreover, there is strong influence of religious rituals, superstitions and cultural

practices in their health behaviour. The situation gets more aggravated in case of DNTs in acute poverty as they cannot afford/ go to the qualified Doctors or Specialists. Thus, in case of ailments the domestic (home based) medicines, religious treatment, influences of '*Sadhus*' and '*Bhagats*', blind faith to gods and goddesses, superstitions takes precedence over the medical treatment. This is also acknowledged by the Technical Advisory Group (TAG) report 2006 which states ad verbatim — "They even depend on the quacks as a result of which most of them are sick and suffer from TB, AIDS, Cancer and other diseases. Their women and children are most vulnerable to contamination of various diseases due to malnutrition" (TAG, 2006).

In addition to that there is very low awareness about basic hygiene and health behaviour amongst DNTs. For example, most of them are not aware about filtration or boiling of drinking water (from well, pond) before use or washing hands with soap after defecating. It is observed that alcohol and tobacco consumption among the men and women is a common practice and the domestic violence is accepted norms in the community which also affects women's health. Moreover, in absence of permanent shelter, inadequate light and ventilation, lack of access to safe drinking water, bathroom and sanitation facilities, and drudgery prone working and living conditions contributes to their poor health status. The worst sufferers of this situation are women and girls as they lack privacy and safety. The overall menstrual hygiene and maternal care during and post

pregnancy (post partum) are severely lacking on account of inadequate nutrition, early child bearing, no awareness about immunization & ante natal check up, majority of deliveries occur at home, delayed breast feeding, lacks knowledge about family planning measures, contraception and birth spacing methods, poor post partum care of the mother.

1. Influence of Cultural Beliefs and Practices on Health

- ♦ The DNTs have their unique socio-cultural identity and their distinct life style which is reflected in their traditional cultural practices passed on generation to generation. Many of these are not relevant and in tune with modern life style. For illustration precedence of religious practices/ rituals over medical care/ help during illness is one such example. Some of these practices are harmful to the health of person. The observations and qualitative data on such practices are elucidated in the following text.
- ♦ Not feeding Colostrums to the new born and Improper Breast Feeding
Colostrums, also known as the first breast milk of mother, help in developing the immune system of baby. There are many misconceptions regarding breast feeding in Nomadic Tribe community. They do not feed colostrums to the newborn as they think it might be very harmful for baby's health and they perceived that it cannot be digested by the baby due to its

thickness. However, this disheartening practice of discarding colostrums, late initiation of breast feeding, providing pre lacteal food, continuing exclusive breast feeding for longer duration and inordinate delay in providing supplementary food *etc.*, are matters of concern for child health.

Box 1: Improper breast-feeding pattern is still a big problem in South Asian countries including India, and tribal communities are probably the most vulnerable group (Ramachandran 2004). From time immemorial, many tribes living in isolated pockets in the mountainous areas have been practicing a distinctive way of feeding their babies due to their ignorance and underlying cultural beliefs and practices (Morose 1984). Therefore, base line information about infant feeding and weaning practices of such communities is of paramount importance in planning health services intervention in order to improve the health status of children.

- ♦ Avoidance of certain food during Pregnancy
There are several misconceptions about food intake during pregnancy amongst DNTs. DNT women do not follow balanced diet during their pregnancy and they avoid to consume some fruits and vegetables based on their traditional wisdom/ cultural practices. In many instances they even reduce their food intake so that

the size of baby remains small which will result into easier delivery. The probable reason for this is still many of the deliveries occur at home and in some of the DNT communities women deliver new born by self without any help of mid-wives or traditional 'Dais'.

- ♦ **Religious Rituals for Treatment of Diseases**

Religion play predominant role in day today life of Nomadic tribes. They are deeply influenced by religious customs and practices. Usually, they prefer to take treatment from religious person such as '*sadhu baba*' rather than visiting a doctor for treatment of ailments. They often use '*jaributi*' (traditional herbal/home based medicine) treatment for any viral diseases such as tuberculosis, leprosy, chicken pox.

- ♦ **Preference for Male Child**

This has been a common practice across the country and DNTs are no exception to this. The birth of a male child is preferred and celebrated (*namkaran* ceremony) with big fanfare while the birth of girl child is considered as curse of God and girls are treated as a burden on family. While some communities in DNTs (*e.g., Pardhis*) are exception to this as the birth of the girl child is celebrated as in these communities women are sold, mortgaged and even leased out.

Full Moon or New Moon Day Treatment

Full moon and new moon night have great significance in their life. They follow many restrictions which don't have any scientific implications and gradually it leads to various problems. There are few superstitions related to solar eclipses, new moon and full moon. *E.g.* usually at the time of new moon and full moon they don't go outside the house to guard themselves from evil eye. Depending on the culture, it is believed that during solar eclipse the sun is swallowed by demons, dragons or devilish dogs. Pregnant women have traditionally been coaxed to stay indoors and not to cut vegetables (and such like) if they wanted healthy babies without congenital anomalies. Pregnant women are also prevented from sewing so that they do not have deformed children.

Gender Discrimination against Women and Girls

Discrimination related to child rearing among girl and boy child is predominantly seen in the DNT communities. Girl child remain deprived on all counts - be it nutritive food, education of girls, economic asset holding, restriction on girls free movement, age of marriage, their approval in choosing the life partner, proper healthcare or skills development for livelihoods. Girls in this community are not allowed to lead a free life. They are not allowed to go outside house at evening or night. Most of the girls are getting married within the age of 14-16 years as Girls getting married after age of 16 is not

culturally accepted. Inter-caste marriage or exogamous marriages are not approved. Early marriages of girls also lead to early age child bearing and health complications arising due to it. Further still in many instances the child birth takes place at home with the help of midwife (*Dai*). Women don't have a say in the asset holding. The parental property is shared among the sons only. The general mindset towards girls is they shoulder maximum responsibility towards household work, care giving work for children and elderly and earning livelihoods.

♦ **Superstitions and Blind Faith**

Due to lack of education they do not have scientific temper and limited exposure to the modern life, thus DNTs are still living in superstition and have blind faith on their customs and religious rituals in the guise of which they are exploited. In want of better future or in case of hurdles and other life challenges *e.g.*, sickness of children *etc.*, the DNTs engage in religious ceremonies. There are accounts of women being sexually exploited and raped and taken advantage of their vulnerable conditions by the so called priests or '*baba*'/ '*bhagats*'. There are

numerous superstitions in their day to day life such as fasting during pregnancy, belief in super natural powers for treatment of ailments *etc.*

2. Health & Hygiene Behavioural Practices

The survey findings depict that 59 per cent of the respondents do not wash their hand before cooking and eating food. This trend is observed to be same across all locations. They do not take the cognizance the role played by such unhygienic habits culturally they feel if the hand is clean there is no need to wash the hand the same case is observed about not washing hand after defecation. 67 per cent of the respondents have reported that they do not wash their hand after defecation. Another reason for this practice is that there is inadequate water for domestic use. Women have to bring the water from distance hence there is a strong control on use of water. Storing water also pose the problem as the family keeps shifting from one to another place they do not have permanent source to store the water at household level.

Table 1
Health and Hygiene Behavioural Practices

Location of DNTs	Washing Hands prior to Cooking & Eating		Washing Hands after Defecating		Total
	No	Yes	No	Yes	
Bhosari	15	10	14	11	25
	60.0%	40.0%	56.0%	44.0%	100.0%

Chande	16	11	24	3	27
	59.3%	40.7%	88.9%	11.1%	100.0%
Hadapsar	13	8	12	9	21
	61.9%	38.1%	57.1%	42.9%	100.0%
Vaiduwadi	13	11	15	9	24
	54.2%	45.8%	62.5%	37.5%	100.0%
Average	57	40	65	32	97
	58.8%	41.2%	67.0%	33.0%	100.0%

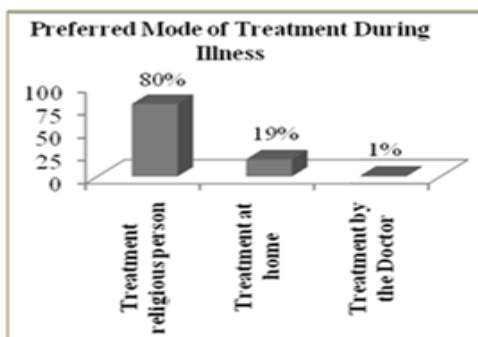
Note: The sample size is 100 DNT HHs. The findings are drawn from the analysis of 97 HHs. The values from 3 HHs fall under the outliers.

3. Preferred Mode of Treatment during Illness

Table 2
Preferred Mode of Treatment during Illness

Location of DNTs	Religious Practices	Home based Treatment	Treatment by the Doctor	Total
Bhosari	16	8	1	25
	64.0%	32.0%	4.0%	100.0%
Chande	23	4	0	27
	85.2%	14.8%	0.0%	100.0%
Hadapsar	20	1	0	21
	95.2%	4.8%	0.0%	100.0%
Vaiduwadi	19	5	0	24
	79.2%	20.8%	0.0%	100.0%
Average	78	18	1	97
	80.4%	18.6%	1.0%	100.0%

Note: The sample size is 100 DNT HHs. The findings are drawn from the analysis of 97 HHs. The values from 3 HHs fall under the outliers.



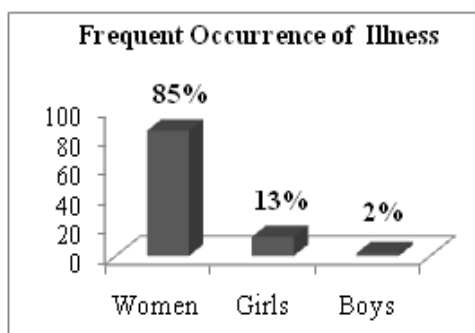
80 per cent respondents have reported that they treat the illness with religious practices and 19 per cent of them have reported treatment by domestic medicine. Only 1 per cent respondents have reported that they seek medical care and visit doctor for the treatment of illness.

4. Perception about Frequent Occurrence of Illness

Table 3
Perception about Frequent Occurrence of Illness

Location of DNTs	In Women	In Girls	In Boys	Total
Bhosari	21	3	1	25
	84.0%	12.0%	4.0%	100
Chande	22	5	0	27
	81.5%	18.5%	0.0%	100
Hadapsar	18	2	1	21
	85.7%	9.5%	4.8%	100
Vaiduwadi	22	2	0	24
	91.7%	8.3%	0.0%	100
Average	83	12	2	97
	85.57%	12.37%	2.06%	100%

Note: The sample size is 100 DNT HHs. The findings are drawn from the analysis of 97HHs. The values from 3 HHs fall under the outliers.



The general perception about health and illness is that 85 per cent of the women are susceptible to frequent illnesses,

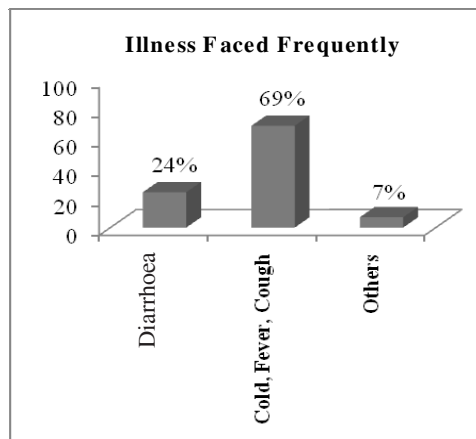
followed by 12 per cent girls and 2 per cent boys. The reasons came to fore are labour intensive and drudgery prone work on the domestic front and for the livelihood activities *e.g.*, rag picking, unskilled daily wage labours *etc.* Although women bear more responsibility towards overall economic activity, household chores and care giving at family level but receive inadequate nutrition and rest to supplement their well being. Also lack of safe drinking water and sanitation, poor overall hygiene and menstrual hygiene practices further aggravates their health challenges.

5. Type of Illness faced Frequently

Table 4
Type of Illness Faced Frequently

Location of DNTs	Diarrhoea	Cold, Cough, Fever	Others	Total
Bhosari	4	20	1	25
	16.0%	80.0%	4.0%	100.0%
Chande	9	13	5	27
	33.3%	48.1%	18.5%	100.0%
Hadapsar	0	21	0	21
	0.0%	100.0%	0.0%	100.0%
Vaiduwadi	10	13	1	24
	41.7%	54.2%	4.2%	100.0%
Average	23	67	7	97
	23.71 %	69.07 %	7.22 %	100 %

Note: The sample size is 100 DNT HHs. The findings are drawn from the analysis of 97 HHs. The values from 3 HHs fall under the outliers.



The general complain of predominant and frequent illness is for common cold, fever and cough as reported by 69 per cent of the respondents followed by diarrhoea (23.7 per cent) and other illness (7 per cent). As came to fore the occurrence of the diarrheal is most common which is mainly due to unsafe

drinking water and unhygienic personal habits. Almost 70 per cent of the respondents from all locations have reported that unhygienic conditions is the main reason for illness while 15 per cent have reported unclean surroundings and environment and 10 per cent have reported lack of medicine and healthcare is the reason for frequent illness. The present findings are based on the limited understanding of the participants regarding illness and disease and thus their responses do not reflect instances of stunting and malnourishment in children, under nourishment and anemia among women and girls, ailments arising due to poor menstrual hygiene and disability or complications arising because of early child bearing. However, the findings in this regard can be expanded to cover the serious ailments and diseases.

6. Seasonal Occurrence of Illness

Table 5
Seasonal Occurrence of Illness

Location of DNTs	Monsoon	Winter	Summer	Total
Bhosari	14	9	2	25
	56.0%	36.0%	8.0%	100.0%
Chande	19	6	2	27
	70.37%	22.22%	7.41%	100.0%
Hadapsar	17	4	0	21
	81.0%	19.0%	0.0%	100.0%
Vaiduwadi	16	8	0	24
	66.7%	33.3%	0.0%	100.0%
Average	66	27	4	97
	68.04 %	27.84 %	4.12 %	100.0 %

Note: The sample size is 100 DNT HHs. The findings are drawn from the analysis of 97 HHs. The values from 3 HHs fall under the outliers.

The seasonal variations are observed in frequency of minor illness and ailments. 68 per cent of the respondents feel monsoon is the peak period of illness followed by winter (27.8 per cent) and summer (4.1 per cent). The reoccurrence of the common ailments during rainy season is due to unclean surroundings and unhealthy environment *e.g.*, turbid water, water contamination, flooding in surrounding areas, breeding of insects, mosquitoes and pathogens *etc.* However as observed during the field interactions, unhygienic personal habits *e.g.*, not washing hands after defecation are more responsible for spreading common illnesses such as diarrhea and dysentery. Maintaining personal hygiene and clean surroundings including safe water and sanitation will play crucial role in keeping the control on spread of water borne diseases and common illnesses.

Summary and Conclusion

Lack of awareness and education is a major deterrent in improving their health and hygiene behaviour. It is recommended that health education is to be imparted to these communities. More over it is imperative that to improve their health status access to affordable health care is required. The Technical Advisory Group (TAG) 2006 report provides recommendations in this regard as elucidated below:

- ♦ Surveys & Studies should be conducted about their health practices, delivery system and special health problems.
- ♦ Mobile Health Care Services for Nomadic & Semi Nomadic People

with facilities such as maternity health care should be made.

- ♦ Special drive should be launched by health departments for the immunization of children of these communities.
- ♦ A combined plan of nutrition and health care for DNTs and NTs and their livestock be drawn and implemented in a time-bound manner, which may include:
 - Mobile medical units for immunization,
 - Maternity and child-care along with nutritional food to the mother during pregnancy, during one year after the delivery and to the female child until she is three years.
 - Free medical facilities in central and state government hospitals.
 - For medical treatment, a DNT or NT patient and one attendant may be made eligible to avail of free travel in public transport systems.
 - Families and livestock may be covered under a medical insurance scheme. The premiums for the insurance scheme may be paid by the Central Government.
- ♦ Special provision and budgetary allocation be made in Sub Plan for DNTs for Health/AIDS Awareness, family planning and for other Medical Facilities.
- ♦ The DNT-NT District Development Authority, as proposed in C1-ii, be

entrusted with the responsibility of ensuring the implementation of the DNT and NT health programme. In cases of denial of these provisions, the DDA be asked to take up the matter. Any denial of health care and nutritional food to them and their livestock by authorities be treated as an atrocity against them punishable under the proposed Prevention of Atrocities Act (DNT-NT).

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Financial Inclusion in India: A Critical Analysis of Nachiket Mor Committee Report

Subrata Kumar Biswal
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Government has been propagating inclusive growth as its central agenda. It is also propagating inclusion in almost all schemes initiated by the government – be it Education, health, housing, RTI, access to Banks, FRAs or the right to food bill *etc.* However, inclusive growth is not possible without financial inclusion. Financial Inclusion is one of the key factors for social and economic growth of a country, particularly in India where most of the population – over 60 per cent – lives without access to formal financial services. Several studies have proven that exclusion from formal financial services directly results in a loss of 1 per cent to the country's GDP.¹ Financial inclusion has several benefits to different stakeholders:

1. *Nation's economy*: A direct correlation of financial inclusion to poverty alleviation has been proven. It has a multiplier effect on the economy through enhanced savings and credit to people with low income.

2. *Banks*: Can benefit due to increased customer base and stable deposit rate contributed by a larger number of customers.
3. *Policies and DBT (Direct Benefit Transfer)*: With the introduction of Aadhar based schemes and direct beneficiary transfer, Financial inclusion can go a long way in improving efficiency and plugging leakages in the system to the extent of saving Rs.1 lakh crore rupee per year in terms of manpower-time-paperwork-leakages according to McKinsey Report.
4. *Freedom from informal Sector (money lenders)*: The exploitation of poor borrowers by money lenders could be controlled and the informal sector will be naturally discouraged.

Definition

Financial inclusion is about ensuring 5A's: Adequacy, Availability, Accessibility, Awareness and Affordability. The 2008 financial committee headed by Dr C Rangarajan defined financial inclusion as

¹ Crisil Inclusix report, page 19, para 3.

“The process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost”.

Raghuram Rajan’s Committee on financial sector reforms defined financial inclusion as “Expanding access to financial services, such as payment services, savings products, insurance products, and inflation protected pensions”. CRISIL Inclusix report defines financial inclusion as “The extent of access by all sections of society to formal financial services, such as credit, deposit, insurance, and pension services”. UN defines financial inclusion as “A financial sector that provides access for credit for all bankable people and firms and saving and payment services to everyone. Inclusive finance does not require that everyone is eligible to use each of services but they should be able to choose them if desired.”

Financial Inclusion can be summarized as a service delivery mechanism of financial services to disadvantaged and low income members of society at affordable costs. The United Nations declares the goals of financial inclusion as:

- ♦ “access at a reasonable cost for all households to a full range of financial services, including savings or deposit services, payment and transfer services, credit and insurance;
- ♦ sound and safe institutions governed by clear regulation and industry performance standards;
- ♦ financial and institutional sustainability, to ensure continuity and certainty of investment; and

- ♦ competition to ensure choice and affordability for clients.”

Financial inclusion - organizations and reporting

There are several organizations measuring financial inclusion globally as well as in India. The 27 member **United Nation** high level panel on post 2015 Millennium Development Goals has addressed Financial Inclusion in its report. UN also collaborates with several organizations globally and locally to ensure expansion of financial services. UNCDF – The United Nations Capital Development Fund has been very instrumental in bringing about a huge impact in financial inclusion.

World Bank & Bill & Melinda Gatesfoundation together have created Findex – a database on global financial index measuring the financial inclusion in more than 147 countries. A pocket edition of the database is created by World Bank called ‘The little data book on financial inclusion’. The report covers 148 countries and measures 47 indicators of financial inclusion disaggregated by demographic characteristics such as education level, gender, age *etc.*, and measures how people save, borrow, make payments and manage risks.

The Alliance for Financial Inclusion (AFI) is a network of financial inclusion policymakers from more than 89 countries and 100 institutions with a mission to encourage the adoption of inclusive financial policies in developing nations. AFI works with CGAP (Consultative Group to Assist the Poor) and World Bank and aims to lift 2 billion people out of poverty.

The Center for Financial Inclusion at Accion (CFI) was launched in 2008 to help bring about the conditions to achieve full financial inclusion around the world.

In India, **Crisil Inclusix** is a relative index that measures financial inclusion in India based on branch penetration, credit penetration, and deposit penetration covering 632 districts in 35 states and UT in India. It assesses trends in financial inclusion in India in 2011 compared with 2010 and 2009.

The C Rangarajan Committee on Financial inclusion recommended setting up of two funds - Financial Inclusion Fund (FIF) and Financial Inclusion Technology

Fund (FITF). The two funds have been established with **NABARD**, which is the coordinating agency of Financial Inclusion initiatives with Financial Inclusion Department (FID) as the nodal department.

Financial Inclusion in India

A snapshot of status of financial inclusion in India from the World Bank report is displayed below. When compared to the global average, India scores poorly on the parameters of financial inclusion. The annual RBI report stated Financial Inclusion as a “substantially unfinished agenda”.

Account at a formal financial institution (%, age 15+) 35 % 2011	Account used to receive government payments (%, age 15+) 4 % 2011	Loan from a financial institution in the past year (%, age 15+) 8 % 2011
Account at a formal financial institution, female (%, age 15+) 26 % 2011	Account used to receive remittances (%, age 15+) 2 % 2011	Loan from family or friends in the past year (%, age 15+) 20 % 2011
Account at a formal financial institution, income, bottom 40% (%, age 15+) 27 % 2011	Saved at a financial institution in the past year (%, age 15 +) 12 % 2011	Debit card (%, age 15+) 8 % 2011
Account used to receive wages (%, age 15+) 8 % 2011	Saved using a savings club in the past year (%, age 15+) 3 % 2011	Credit card (%, age 15+) 2 % 2011

Source: WB data financial inclusion - <http://datatopics.worldbank.org/financialinclusion/country/indias>

Financial inclusion is not a recent phenomenon in India. The earliest effort at financial inclusion can be traced back to the beginning of the cooperative movement in the country in 1904. The government has taken gradual and systematic steps towards inclusion, which can be classified in three phases:

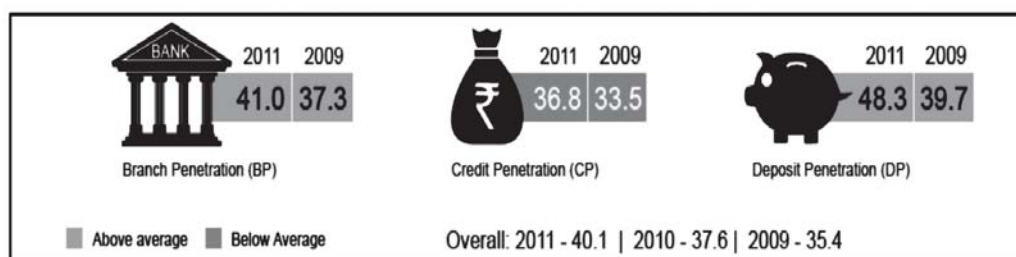
Phase I – was the time of nationalization of 14 banks leading to rapid expansion of bank branches across the country in 1969. The first phase witnessed among other policy changes, introduction of priority sector lending norms, branch licensing norms with focus on rural/semi-urban branches and creation of specialized financial institutions to cater to the requirement of the agriculture and the rural sectors having bulk of the poor population.

Phase II - RBI urged banks to review their existing practices to align them with the objective of financial inclusion in its Annual Policy Statement in 2005-06. Owing to Khan Committee report in 2004 RBI issued a circular allowing the use of intermediaries for providing banking and financial services. The second phase brought in no frills accounts, loosening of KYC norms for

customers with savings of less than 50,000 annually, offering General Credit Cards to the poor, use of technology for better customer services and asking state and Union Territory level banking committees to campaign to promote financial inclusion.

Phase III – The Rangarajan Committee and Committee on Financial Inclusion recommended establishment of a mission mode National Rural Financial Inclusion Plan (NRFIP) and a National Mission on Financial Inclusion (NaMFI) comprising representatives of all stakeholders in the domain of public, private and NGO sectors in undertaking promotional initiatives for financial inclusion.

The major recommendations included mandating of 25 per cent of all new branches in unbanked rural centers, target for providing access to credit, early implementation of Vaidyanathan Committee Revival Package, provision of customized savings, credit and insurance products, use of PACS and other primary co-operatives as BCs. This phase also saw legalization of SHG, measures for urban micro-finance and separate category of MFIs.



CRISIL inclusix score for India

Despite the initiatives taken so far, India has not been able to achieve the desired results in financial inclusion (as seen in the above figure) due to low demand for financial services because of lack of awareness, illiteracy, poverty and low incomes and also poor supply of services due to accessibility, distance from branch, documentation and reports, language barriers *etc.* People find it more convenient to borrow from local money lenders and informal credit sources despite of the risks involved because of easy access and less cumbersome procedures. Thus, for financial inclusion to be successful, besides having a savings account, transactions through the account are important. For that social development parameters such as literacy, infrastructure play a key role besides a need for generating awareness about financial products and money management.

Nachiket Mor Committee Report

The Mor Committee was one of the first that Raghuram Rajan established after taking over as governor of RBI. Rajan announced the setting up of the Mor panel in September 2013 to study various aspects of financial inclusion, including regulations, institutional frameworks and a comprehensive monitoring framework to track the progress of the financial inclusion of small businesses and low-income households in India. The committee report has envisioned six goals to be achieved within four design principles of Responsibility, Neutrality, Transparency and Stability. The idea behind these principles is to ensure that the financial

provider is completely responsible for providing suitable products to the customer, treating each customer without any bias or discrimination implementing neutrality.

According to the report “Close to 90 per cent of small businesses have no links with formal financial institutions and 60 per cent of the rural and urban population do not even have a functional bank account. And, while the bank credit to GDP ratio in the country as a whole is a modest 70 per cent, in a large state such as Bihar, it is even lower at a mere 16 per cent. This has left a large part of the economy dependent on the informal sector for meeting its credit needs.”

The report is stated to be ambitious and aggressive and hence termed by some as impractical. “What India could not achieve in 60 years, the Mor Committee wants to achieve in two years”. Besides, the report is not incremental like the reports produced by the predecessors of Mor Committee on financial inclusion. Instead, the report is based on fresh thinking and a new approach because of which, it has been equally lauded for its outlook and criticized for not considering the previous initiatives and including them as a part of the way forward.

The objective of the Mor Committee was to:

- ♦ Frame a clear and detailed vision for financial inclusion and financial deepening.
- ♦ Lay down a set of design principles that will guide the development of national frameworks and regulation for achieving financial inclusion and development.

- ♦ Review existing strategies and develop new ones that address specific barriers to progress and that which encourage participants to work swiftly for inclusion and financial deepening consistent with design principles, and
- ♦ Develop a comprehensive network for monitoring financial inclusion and deepening efforts on a nationwide basis.

“The six vision statements set out by the Committee are as follows: A detailed version of the visions is provided in the annexure.

1. ***Universal Electronic Bank Account (UEBA):*** By January 1, 2016 each Indian resident, above the age of eighteen years, would have an individual, full-service, safe, and secure electronic bank account.
2. ***Ubiquitous Access to Payment Services and Deposit Products at Reasonable Charges.***
3. ***Sufficient Access to Affordable Formal Credit:*** By January 1, 2016, each low-income household and small-business would have “convenient” access to formally regulated lenders that have the ability to assess and meet their credit needs, and offer them a full-range of “suitable” credit products, at an “affordable” price.
4. ***Universal Access to a Range of Deposit and Investment Products at Reasonable Charges:*** By January 1, 2016, each low-income household and small-business would

have “convenient” access to providers that have the ability to offer them “suitable” investment and deposit products, and pay “reasonable” charges for their services.

5. ***Universal Access to a Range of Insurance and Risk Management Products at Reasonable Charges:*** By January 1, 2016, each low-income household and small business would have “convenient” access to providers that have the ability to offer them “suitable” insurance and risk management products which, at a minimum allow them to manage risks related to: (a) commodity price movements; (b) longevity, disability, and death of human beings; (c) death of livestock; (d) rainfall; and (e) damage to property, and pay “reasonable” charges for their services.
6. ***Right to Suitability:*** Each low-income household and small-business would have a legally protected right to be offered only “suitable” financial services. While the customer will be required to give “informed consent” she will have the right to seek legal redress if she feels that due process to establish Suitability was not followed or that there was gross negligence.”²

The report has been summarized in the figure on next page:

² As compiled by <http://www.indicus.net/blog/?p=371>

What the Nachiket Mor Committee Wants

Bank Accounts Goal : Bank account for all residents above the age of 18 years	Banking Access Goal : Deposit and withdrawal facility - 15 minute walk away	Access to Credit Goal : Credit to GDP ratio above 10% in every district
Desired Outcome : 100% coverage by January 1, 2016	Desired Outcome : 1 access point per sq.km. with 400 people by January 1, 2016	Desired outcome : All districts by January 1, 2016
Current Status : All India 36% Urban : 45% Rural : 32%	Current Status : District density ranges from 3% (rural areas) to 89% (urban areas)	Current Status : Urban exists in 94% districts Rural : exists in 30% districts
Access to Deposits and Investment Products Goal : Deposits and investments to GDP ratio above 15% in every district	Access to Insurance and Risk Management Products Goal : Term life sum assured to GDP ratio to cross 30% in every district	Right to Sustainability Goal : All financial institutions to have a board approved sustainability policy
Desired Outcome : All districts by Jan. 1, 2016	Desired Outcome All districts by Jan. 1, 2016	Desired outcome : All institutions by January 1, 2015
Current Status : Urban : exists in 99% districts Rural : exists in 36% districts	Current Status : No data available	Current Status : Not required or present in any institution
<p align="center">Consumer Redress</p> <p>Goal : District level redress officers Desired Outcome : All districts by Jan 1. 2016</p> <p>Current Status 15 banking ombudsman offices for all India, none cover all financial services</p> <p>ILLUSTRATIONANREANBORA</p>		

Source : Economic Times

Critical Analysis

The analysis has been derived through multiple sources which have been mentioned in the references for suitability and implement ability.

Utilization of opportunities and planned facilities

The foundation of Mor Committee report lies on the success of UID. While UID has managed to get half the population on board its database, basing the banking system on UID and executing KYC norms—the biggest hurdle of financial access— is taken care of.

Consideration of mobile technology for implementation of financial inclusion appears to be in the right direction, walking the path trodden by Kenya through MPaisa since the National Optical Fibre Network aims to reach to all gram panchayats by end of this year, tapping on to 87 crore mobile subscribers of the country.

Besides, the committee advocates a radical shift in the way priority sector targets are met, with greater weight for institutions that lend in under-banked regions and sub-sectors of the economy. The market for priority sector assets will allow banks to focus on their core competencies thus enabling a robust banking system. Earlier, experiments aimed at widening financial inclusion—through cooperative banks, nationalization of commercial banks, starting of regional rural banks, local area banks, micro-finance institutions, self-help groups or business correspondents—have each had mixed success. The committee has

recognized this and is realistic in acknowledging that there is no single strategy that can serve the entire country.

Demand-Supply argument

The Mor Committee report has been established on the premise that lack of demand is not a constraining factor for provision of financial services. The report has focused on supply side and has based its recommendations purely on the supply side dynamics, which appears to be a purely western approach. However, for fulfilment of the committee vision, it is necessary to consider the absorption of financial services from a demand perspective as was done by the Rangarajan Committee (page 106-112). As quoted in the Rangarajan report on page 106 “ Merely pumping a backward region with financial capital is not going to be enough in the absence of improvements on the side of human, social and physical capital.” In the absence of all this, insisting on financial inclusion will not work. Supply rarely creates its own demand unless the beneficiaries are made aware of the benefits of the products. A deeper analysis of what the low income group really needs and how the need can be converted into a demand is required. As has been rightly said, RBI can bring the horse to water, but can’t make him drink.

The need for financial literacy

The committee has gone beyond prescribing plain bank accounts as financial inclusion objective and has included credit, investments, remittances,

pensions and insurance. Given the multitude of complex financial products that will be available for each customer based on his individual suitability, there will always be an information asymmetry between financial provider and beneficiary and hence financial literacy is crucial for financial inclusion. However, the committee on page 172 establishes that there is no direct correlation between financial literacy and financial behavior. The committee hence recommends to place the onus of suitability on the financial provider, to enforce a legal liability on the provider for offering suitable products to customers. This is expected to be implemented through a Board approved Suitability process that all employees and agents of financial providers will follow and be held liable for.

Proof of identity and KYC

For opening a full service bank account, proof of identity and proof of address, both are required. The proof of identity can be easily gotten by villagers from the local authorities of the place of their birth. Proof of address is more difficult to obtain and acts as a barrier to financial access. The lack of infrastructure and technology in villages implies that bank correspondents move from door to door in a village using a hand held device for enabling banking services such as deposits and withdrawal. However, the biometric authentication required for the purpose has its own challenges as fingerprints wear off or become unidentifiable and iris images of retina scans fade within as low as 1.5 years. Use of mobile authentication

such as OTP is an unprotected system which leaves the last mile even more vulnerable. Most importantly, even though RBI has eased its norms for KYC compliance, banks are not willing to outsource the verification to third party or reduce their documentation requirement because of the fear that they will be responsible in case of an accident.

Payment banks, Wholesale banks

The report says that savers do not have instrument providing a positive real rate of return on financial savings leading a savings shift from financial assets to physical assets. In view of the same, the committee has recommended RBI to allow for establishments of new banks which have low entry barriers and limited functionality such as –

- i. Payment banks – they ensure rapid outreach with deposit and withdrawal facility for small business and low income owners with maximum deposit of Rs. 50000 per customer. These banks will be subject to reserve requirements. The Postal Bank is proposed by the Committee as a payments bank. Wholesale consumer bank and wholesale investment banks – to implement credit services penetration, will have entry capital requirement of 50 Crores.
- ii. Besides this, the committee also recommends two types of nationalized banks – with branches and with agents, having 500 Cr of entry capital requirement.

- iii. Wholesale banks would not accept deposits below 5 crore and hence would be heavily dependent on inter-bank borrowing from the national banks. The wholesale banks will be subjected to a much lower CRR since inter-bank liabilities are not treated as liabilities for purposes of CRR requirements.

However, the committee has been criticized for failure to utilize the existing network of small banks such as Grameen banks which has 57 banks and more than 17000 branches across the country and were created for the purpose of financial inclusion. Ashwin Parekh, a senior expert advisor for financial services at Ernst & Young said, “Issues around cost and risk-based pricing and a large order of cross-subsidisation need to be addressed.” Critics of payment banks also question the need of a new bank for the objective, calling them a version of narrow banks. One RBI deputy governor had even pilloried bankers for practising a different version of the same idea and dubbed it “lazy banking”.

Priority sector lending & Incentivization

The current banking sector norms expect banks to lend 40 per cent of their total credit to priority sector. The committee proposes to replace the current norms with 50 per cent adjusted priority sector requirements – APSL by providing extra weightage for lending in sectors that is in dire need of financial services, or in regions such as northeast where the financial inclusion is very poor or remote locations that have suffered due to disparity. The modification has been recommended to “to allow and incentivize providers to specialize in one or more sectors of the economy and regions of the country, rather than requiring each and every bank to enter all the segments.” To ensure that backward districts get preferential treatment, the Committee suggests a weighted district-wise formula in the attainment of the priority sector targets.

Center	City	Population	SCB (Scheduled commercial bank)
Metropolitan	–	10 lakh and above	Need RBI permission needed to open new branch [Except Northeast and Sikkim]
Urban	Tier 1	1 lakh and above	
Semi-Urban	Tier 2	50,000 to 99,999	Doesn't need RBI permission to open new branch.
	Tier 3	20,000 to 49,999	
	Tier 4	10,000 to 19,999	
Rural*	Tier 5	5,000 to 9,999	
	Tier 6	less than 5,000.	

The report also recommends tracking the lending on a quarterly basis to eliminate discord in the flow of credit as is observed in the case of agricultural credit being concentrated in March for the fulfilment of banks requirement against the fulfilment of farmers need for credit during kharif or rabi sowing season. The committee says that since the requirement of credit by farmers is huge, PSL cannot be reduced. The move has been criticized since increasing such credits would only mean overburdening the banks, which will force banks to reclassify existing credits as priority sector credits, thus, defeating the very purpose of priority sector. It has been suggested that the government first create conditions where people can earn more by developing infrastructure, power, connectivity, literacy *etc.* Once the earning power has increased, banks will definitely help in their own interest.

Service charges

Bankers usually argue “There is no economic activity in the rural areas that can earn an individual even Rs 10,000 a month. What he or she earns now is enough for bare subsistence. So, what kind of banking experience can we provide and how will we break even?”. As professor MS Sriram from IIMB rightly questions, “If I collect deposits at 8 per cent and if all I can do is place them with the government at 9 per cent, where is the profit?”

As per the report, by 2016, every individual above the age of 18 has to have an individual bank account. The main

challenge for banks to sustain is not to provide an account, but ensure their continuity through transactions. To make up for the operational costs, banks have proposed nominal charge of the range of Rs.100+ for maintaining such accounts. Low income families, whose monthly income is less than 3000 for a family of average size of 5 people will definitely find levy of such charges unaffordable. There will also be a debate on what is a “reasonable charge”, which will cater to universal customer base. Should it be a proportion of annual deposit? Recent proposals on charging of customers on use of ATMs is also an issue. To successfully provide electronic payment, charges imposed for using facilities like ATM by the low income group will have to be addressed.

“To make the point-of-delivery channel sustainable - especially because the report wants an access point for every 400 people - the cost a customer will have to pay, for a small deposit or withdrawal, would need to be upwards of 5 per cent.” adds Aruna Sharma, additional chief secretary, Madhya Pradesh. “The cost of delivery should not be passed on to consumers. In fact, financial access to all products should be a consumer right.”

Suitability of products & Customer protection

Professor MS Sriram from IIMB says, “I have a problem with the idea of a bouquet of services, I am much more comfortable with the definition of inclusion given by the RBI of four basic services

(deposits, credit, remittances and insurance). Provide that first and then let us move ahead.” Financial inclusion particularly caters to vulnerable section of the society and misspelling of products or irresponsible lending can result in defaults. To cater to this, the committee recommends “carry out a limited due diligence of the customer and put in place a process to assess the appropriateness of any product offered to a customer.” It emphasizes suitability of the product and informed consent of the customer. However, with sub-optimal economics of payment banks, the question of systemization and scaling up of suitability is a threatening question particularly since these banks are purely market based and depend on customers for revenue generation.

Suitability and informed consent are not at all sufficient for customer protection. Ensuring compliance of established norms remains the single most challenge for any regulatory body. The Mor Committee recommends an extensive client protection framework with facility of lodging a complaint through mobile phones as well. But this would entail increased operation costs. Professor MS Sriram says “There are central laws, local laws and multiple institutions, is it possible to have a unified redress and multiple regulators? We need to worry about how this will be understood in the ‘trenches’.

Technology Implementation

Professor MS Sriram says, “The Mor Committee report impresses to deceive. It is a good academic work that lays a broad design principle, but does not look

at the gorilla in the room. This gorilla is the last mile delivery. The report provides lip service to the last mile and concentrates on financial sector architecture.” The Mor report depends entirely on the success of UID. However, UID is a UPA project, and with the Supreme Court judgment on the status of compulsion of UID for availing services, the effectivity of UID could remain doubtful. Also pushing for high quality technology based services might further provide financial exclusion of a certain base of customers due to lack of necessary infrastructure required for technology implementation.

The RBI governor made a strong push for implementation of information communication & technology to increase its involvement to improve financial deepening. Technologies that automate high-volume, low-ticket-size transactions that comprise the bulk of transactions made by poor people could contribute in a big way to reduce costs of operations, increase money flow and reduce fraud.

Conclusion

The Mor Committee seems to think that a radically new approach is needed which recognizes the singularity of purpose, but plurality of approaches. While the past policy interventions have been in the nature of incremental and cumulative achievements, the Mor Committee seems to adopt the residual and saturation approach. While this aggressive approach is welcome, the committee does seem to underestimate the task involved in covering the residue of uncovered population.

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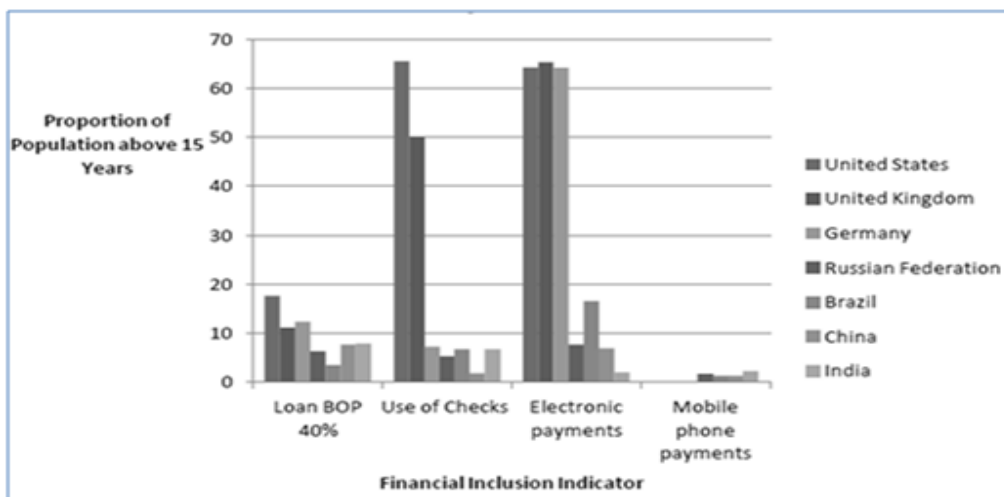
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Appendix

Progress of Financial Inclusion in India

Particulars	Year ended Mar 10	Year Ended Mar 11	Year ended Mar 12	Quarter ended June 12	Progress April 11-March 12
Total No. of Branches	85457	91145	99242	99771	8097
No. of Rural Branches	33433	34811	37471	37635	2660
No. of CSPs Deployed	34532	60993	116548	120098	55555
Banking outlets in Villages with Population > 2000	37791	66447	112130	113173	45683
Banking outlets in Villages with population < 2000	29903	49761	69623	74855	19862
Banking Outlets through Brick & Mortar Branches	33378	34811	37471	37635	2660
Banking Outlets through BCs	34174	80802	141136	147167	60334
Banking Outlets through Other Modes	142	595	3146	3226	2551
Total Banking Outlets	67694	116208	181753	188028	65545
Urban Locations covered through BCs	447	3771	5891	6968	2120
No Frill A/cs (No. in million)	73.45	104.76	138.5	147.94	33.74
Amount in No Frill A/cs (Amt in billion)	55.02	76.12	120.41	119.35	44.29

Source: www.rbi.org.in/scripts/BS_SpeechesView.aspx?id=749



Cross Country Comparison of financial inclusion parameters

Source : http://rbi.org.in/scripts/Bs_specchesview.aspx?id=749

India Status Report from “The Little Data Book on Financial Inclusion

Population (Millions)	1,224.6	GNI per capita (\$)		1,270
	Country data	South Asia	Lower middle income	
Account at a Formal Financial Institution				
All adults (% , age 15+)	35.2	33.0	28.4	
Male adults (% , age 15+)	43.7	40.7	33.9	
Female adults (% , age 15 +)	26.5	25.0	22.9	
Young adults (% , ages 15 24)	27.3	24.7	21.5	
Older adults (% , age 25-)	38.6	36.6	31.2	
Adults with a primary education or less (% , age 15+)	30.5	27.8	20.8	
Adults with a secondary education or more (% , age 15+)	59.5	54.2	45.4	
Adults in income quintiles I (lowest) and II (% , age 15+)	27.1	25.3	19.7	

Adults in income quintiles III, IV and V (highest) (% , age 15+)	44.4	41.0	36.3
Adults living in an rural area (% , age 15+)	33.1	30.8	25.3
Adults living in an urban area (% , age 15+)	41.0	39.2	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits / withdrawals in a typical month (% with an account)	7.0	6.6	6.8
0 deposits in typical month (% with an account)	12.6	11.7	11.6
1-2 deposits in a typical month (% with an account)	72.3	70.5	70.9
3+ deposits in a typical month (% with an account)	11.4	12.9	11.8
0 withdrawals in a typical month (% with an account)	14.9	15.9	13.7
1-2 withdrawals in typical month (% with an account)	68.5	66.4	64.4
3+ withdrawals in typical month (% with an account)	12.2	11.9	15.1
ATM is a main mode to deposit (% with an account)	1.6	2.0	4.5
Bank teller is the main mode of deposit (% with an account)	89.3	85.3	80.2
Bank agent is the main mode of deposit (% with an account)	3.1	5.3	4.0
ATM is the main mode of withdrawals (% with an account)	18.4	18.0	31.0
Bank teller is the main mode of withdrawals (% with an account)	60.7	68.6	56.8
Bank agent is the main mode of withdrawal (% with an account)	3.2	4.0	3.0
Has debit card	8.4	7.2	10.1

Use of Formal Accounts (%, age 15+)			
Use an account for business purpose	4.1	4.0	4.1
Use an account to receive wages	8.3	7.4	8.5
Use an account to receive government payments	4.0	3.5	3.9
Use an account to receive remittances	1.9	2.0	3.7
Use an account to send remittances	1.8	1.6	3.0
Mobile Payments (%, age 15+)			
Use a mobile phone to pay bills	2.2	2.0	2.0
Use a mobile phone to send money	0.6	0.8	2.4
Use a mobile phone to receive money	2.0	1.0	3.8
Savings (%, age 15+)			
Saved any money in the past year	22.4	21.3	27.6
Saved at a formal institution in the past year	11.6	11.1	11.1
Saved using a saving club in the past year	3.2	3.3	7.2
Saved for future expenses in the past year	16.7	15.5	19.9
Saved for emergencies in the past year	18.0	17.2	22.1
Credit (%, age 15+)			
Loan from a formal financial institution in the past year	7.7	8.7	7.3
Loan from family or friends in the past year	19.7	19.5	26.6
Loan from an informal private lender in the past year	6.6	6.4	5.3
Outstanding loan to purchase a home	2.3	2.4	2.2
Outstanding loan for home construction	3.7	4.4	4.7
Outstanding loan to pay school fees	5.5	4.9	6.8
Outstanding loan for health of emergencies	14.2	14.1	14.8
Outstanding loan for funerals or weddings	3.4	3.9	3.9

MOR Committee Vision Details

Summary of Measurement Strategy

#	Vision	Goal	Desired out come	Current Status	Measurement Strategy
1	A Universal Electronic Bank Account	Each Indian resident, above the age of 18	100 % by January 1, 2016	All India 36% with Urban India Rural India 32%	Granular reporting of unique savings banks at each transaction point
2	Ubiquitous Access to Payment Services and Deposit Products at Reasonable Charges	Full services access point within a fifteen minute walking distance from every household in India	Density of 1 per sq.km with population of 400 people across the country by January 1 2016	Density ranges from 89% in urban districts and 3% in Rural Districts calculated at a district level	Spatial analysisist using geo location data of payment network collected at each transaction point
		Reasonable charges	Reasonable charges	Charges range from 0% to 5% for different classes of customers	Data on charges of payment access points from representative survey of consumers
		At least one product with positive real returns	By January 1 2016	None; the best available rate is -1.95%	Data on rates of interest of bank accounts.
3	Sufficient Access to Affordable Formal Credit	Credit to GDP Ratio in every District of India to cross 10%	100% of districts by January 1 2016	94% of the Urban Districts and 30% of the Rural Districts	District level aggregated credit data from granular supply side

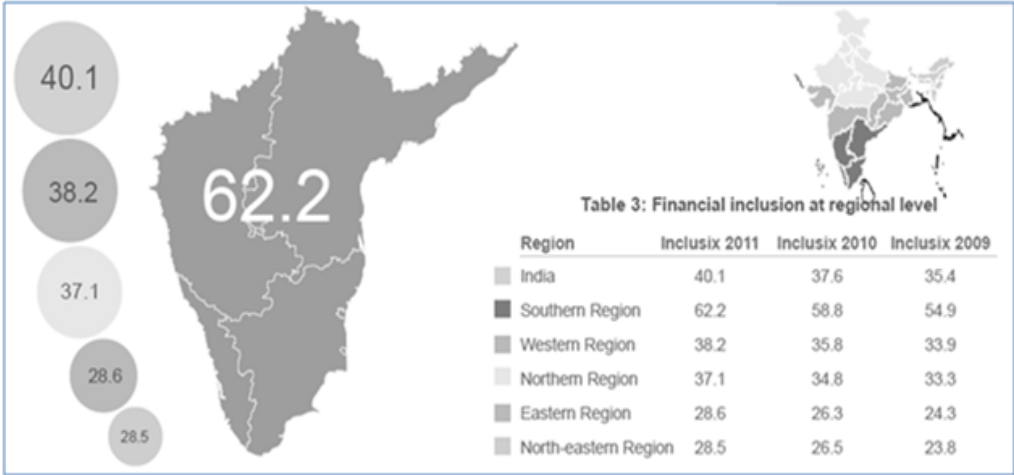
					reporting (geo location data) by format credit providers collected at each transaction point
		Credit to GDP Ratio in every District of India to cross 50%	100% of district by January 1, 2010	18% of the urban Districts and 2% of the Rural Districts	GDDP data collected by the respective State Planning commissions to be aggregated by the Planning Commission of India
		Credit to GDP Ratio for every “significant” sector of the economy to cross 10%	100 of “significant” sector by January 1 2016	All Sectors (agriculture industry and services) appear to have crossed this limit however there are important sub sectors that have not, such as Marginal small, Medium and Large Farmers and Services MSMEs	BSR of RBI and Planning Commission data
		Credit to GDP Ratio for every “Significant” sector of the economy to cross 50%	100% of “significant” sector by January 1 2020	Only industry as a broad sector has crossed this limit	

		Convenient Access	Density of 1 per 10,000 people, across the country by January 1, 2016	99% in Urban Districts and 92% in Rural Districts, calculated at a district level Excluding PACS rural access drops to 59%	Spatial analysis using geolocation data of formal credit providers collected at each transaction point
		Affordable Rates	Ordinal by risk level in the long run after adjusting for reasonable transactions charges	Very high levels of violations of ordinality within the formal system and in the economy as whole	Data on cost by source of borrowing from a representative survey of consumers
4.	Universal Access to a Range of Deposit and Investment Products at Reasonable Charges	Deposit & Investment to GDP Ratio in every District of India to cross to 15%	100% of districts by January 1, 2016	99% of the Urban District and 36% of the rural Districts	District level aggregated savings & investment data from granular supply side reporting (geo location data) by providers of formal savings & investment products collected at each transaction point.
		Deposit & Investment to GDP Ratio in	100% of districts by January 1,	35% of the Urban Districts and 4% of the	GDDP data collected by the respective

		every District of India to cross 65%	2020	Rural Districts	State Planning Commissions to be aggregated by the planning Commission of India.
		Reasonable Charges	Reasonable Charges	Charges range from 0% to 11.9% for different products	Data on fees & Charges relating to investment products from representatives survey of consumers
5	Universal Access to a Range of Insurance and Risk Management Products at Reasonable Charges	Total Term Life Sum Assured to GDP Ratio in every District of India to cross 30%	100% of districts by January 1, 2016	No data	District level aggregated data from granular supply side reporting (geo-location data) by format insurance providers collected at each transaction point
		Total term life Sum Assured to GDP Ratio in every District of India to cross 80%	100% of districts by January 1 2020	No data	GDDP data collected by the respective State Planning Commissions to be aggregated by the Planning Commission of India

		Reasonable Charges	Reasonable Charges	Charges range from 2% to 15% on different products	Data on premiums and charges (not including premiums) from representative survey of consumers
6	Right to Suitability	All financial institutions to have a Board approved Suitability Policy	100% of financial institutions by January 1, 2015	This is not required or present in any institution today	Data on grievance redressal from external grievance redressal mechanism such as the FRA or from the Banking Ombudsman, SEBI and IRDA
		Presence of district level redressal offices for all customers availing any financial service	100% of districts by January 1, 2016	There are 15 offices of the Banking Ombudsman covering the entire country today	Geo-location of all physical locations of all district level offices.

Crisil Inclusix Report



Region	BP		CP		DP	
	2011	2009	2011	2009	2011	2009
Southern Region	54.5	49.6	77.1	68.8	66.0	55.1
Western Region	43.7	39.4	28.2	26.9	47.7	40.4
Northern Region	40.9	36.9	27.4	26.2	49.1	40.7
Eastern Region	29.9	27.4	23.7	20.1	34.0	26.5
North-Eastern Region	29.9	27.7	21.6	17.9	36.5	27.7
India	41.0	37.3	36.8	33.5	48.3	39.7

□□□

Climate Change Update

F.B. Khan

Climate Change and Forests- National Mission for a Green India (GIM)

It has now been established through the five Assessment Reports of the **Intergovernmental Panel on Climate Change (IPCC)**- the world's highest level scientific and authoritative body) that the threat of climate change is real, that it is increasing by the day, that if it is not contained then it may lead to dire consequences for the humanity, that there are two broad ways to deal with the threat namely, *mitigation and adaptation*. The other body in the UN system that is playing the role of mitigation and adaptation is the **United Nations Framework Convention on Climate Change (UNFCCC)**, set up in 1992. Mitigation is essential to meet the UNFCCC's objective of stabilizing GHG concentrations in the atmosphere. Among other things, the Convention requires all the Parties, taking into account their responsibilities and capabilities, to formulate and implement programmes containing measures to mitigate climate

change. Under the UNFCCC and its update Kyoto Protocol, the developing countries are not assigned any binding targets for reducing their emissions, but they are enjoined to take several actions to formulate and implement programmes containing measures to mitigate climate change. One of the effective measures to mitigate climate change is to curb deforestation and increase forest cover. According to the UNFCCC¹ forests present a significant global carbon stock. Global forest vegetation stores 283 Gt of carbon in its biomass, 38 Gt in dead wood and 317 Gt in soils(top 30 cm) and litter. The total carbon content of forest ecosystems has been estimated 638 Gt for 2005, which is more than the amount of carbon in the entire atmosphere. This standing carbon is combined with a gross terrestrial uptake of carbon, which was estimated at 2.4 Gt a year, a good deal of which is sequestered by forests. According to FAO², forests have four major roles in climate change : they currently contribute about one-sixth of global carbon emissions, when cleared, overused or degraded; they

react sensitively to a changing climate; when managed sustainably, they produce wood-fuels as a benign alternative to fossil fuels; and finally they have the potential *to absorb about one-tenth of global carbon emissions projected for the first half of this century into their biomass, soils and products and store them-in principle in perpetuity.*

National Action Plan on Climate Change

India with its particular geography is more susceptible to the effects of climate change. According to Census of India (2011), about 833 million, *i.e.*, 68.84 per cent of Indian population lives in rural areas. Indian peninsula has a large coastline of 7517 kms. About 800 million population of India is engaged in agriculture and allied activities – farming, cultivation, plantation, horticulture, animal husbandry, poultry, fisheries, forestry *etc.*, which are climate sensitive sectors. According to the Ministry of Earth Sciences, Government of India, “*Climate change will, in all likelihood, predispose India to enhanced threats from natural hazards linked to the atmosphere and oceans, besides stressing the availability of water and health of our key natural managed ecosystems*”³. India has been very active to rise to the threat of climate change and has taken a good number of measures to tackle the threat.

India’s National Action Plan on Climate Change⁴ (NAPP) was released in 2008, outlining existing and future policies and programmes addressing

climate change adaptation and mitigation. The Plan identifies eight core **national missions-**

1. National Solar Mission.
2. National Mission for Enhanced Energy Mission.
3. National Mission on Sustainable Habitat.
4. National Water Mission.
5. National Mission for Sustaining the Himalayan Eco-system.
6. National Mission for Green India.
7. National Mission for Sustainable Agriculture.
8. National Mission on Strategic Knowledge on Climate Change.

National Mission for a Green India⁵ (GIM)

According to the policy document, it aims at *protecting; restoring and enhancing India’s diminishing forest cover and responding to climate change by a combination of adaptation and mitigation measures. It envisages a holistic view of greening and focuses on multiple ecosystem services, especially, biodiversity, water, biomass, preserving mangroves, wetlands, critical habitats etc.*, along with carbon sequestration as a co-benefit. This mission has adopted an integrated cross-sectoral approach as it will be implemented on both public as well as private lands with a key role of the local communities in planning, decision making, implementation and monitoring.

Carbon Storage and Sequestration Potential of Indian Forest and Tree Cover.

- ♦ Indian Forest cover accounts for 20.6 per cent of the total geographical area. In additions tree cover accounts for 2.8 per cent of Indian's geographical area (2005)
- ♦ Indian's forests serve as a major sink of CO₂. This Forest and tree cover is enough to neutralize 11.25 per cent of Indian total GHG emissions (CO₂ equivalent) at 1994 levels.

Source: Ministry and Environment & Forests, Government of India.

The Institutional Arrangement of the National Mission for a Green India.⁶

The word 'mission' shows that it is a focused programme with a concerted

approach, by having a decision and review mechanism from the apex national level right up to the village level in rural areas and ward level in urban areas.

Sr. No.	Level	Designated Agency	Responsibility
1.	National level	1. Advisory Council to be chaired by the Union Minister for Environment, Forests and Climate Change. 2. A Steering Committee management. 3. Mission Directorate	1. To provide overall guidance at national level. 2. For direction and 3. The chief executive body that would set the actions and review the progress from time to time.
2.	State level	A State Steering Committee under the chairmanship of the Chief Secretary, having cross sectional representation with the Principal Chief Conservator of Forests as the Member Secretary.	To provide overall guidance, to decide on action plans, to monitor and review fulfillment of targets from time to time.
3.	District level	Forests Developing Agency with linkages with District Planning Agency	The executive and reviewing body at the district level.

4.	Village level	Joint Forests Management Committees and Village Panchayats, linked with Gram Sabha appointed committees under the Forests Right Act.	Planning and implementation
5.	Ward level	Ward Committees linked to the Municipal Corporation and Municipal Council.	Planning and implementation of urban forestry.

Key Innovations of the Mission⁷

The forestry, protection and conservation of forests have long been a distinct activity. What characterizes the mission is that there is a specific approach namely-

1. There is also a focus on quality of forests for improving density of forest cover.
2. Focus on eco-system services- (i) Emphasis on biodiversity, water and improved, which will give the impact as carbon sequestration (withdrawal from the air and absorbing it) as a co-benefit. (ii) Addressing eco-systems like grasslands, wetlands, peri-urban and urban areas.
3. Focus on democratic decentralization – Gram Sabha as over-arching institution to facilitate implementation of the Mission at the village level.
4. Creating a new cadre of Community Youth as Foresters.
5. Building a skilled cadre of young “community foresters” from scheduled tribes and other forest dwelling communities.

6. Adoption of Landscape-based Approach-Interventions at a scale of (5000-6000 hectares) at a time.
7. Simultaneous treatment of forest and non forest area.

A very important decision has been taken by the Government of India recently that will make a big impact on implementation of this mission. Under the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) employment to rural unemployed is provided. It has been decided to converge the works under the Act with the Mission to facilitate afforestation on 10 million hectares of land over achieving an annual CO₂ sequestration of 50 to 60 million tonnes by 2020. This would, in turn help provide forest-based income to three million households. The guidelines issued under this convergence scheme, *inter-alia*, provide for (i) afforestation and development of village community lands, community lands, revenue wastelands, shifting cultivation areas, wastelands and private agricultural lands, (ii) Progress of plantation to be periodically monitored and

(iii) remote sensing data and photographs to be used for that on a monthly basis.

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Book Review

GOVERNANCE OF MEGACITIES- Fractured Thinking, Fragmented Set Up

K.C. Sivaramakrishnan

Oxford University Press, 2015

Pp. Xli +326, Price Rs. 895.

Cities have emerged with the growth of human civilizations. Their early form was towns. They are characterized by larger size human settlements with systems for sanitation, marked land usages, transportation, organized housing, businesses, entertainments, schools and learning centres *etc.* All these are managed by a local city government. In England, the term came as an extension of *cathedral city*. Having cathedral was a distinguishing mark for the town to be called a city. From the ancient times, cities were seat of kingdom, trading hubs, learning centres *etc.* The introduction of the book under review contains a few quotations for and against cities. According to Aristotle “the common purpose of the city is human flourishing”, whereas there have been thinkers like Emerson, Thoreau, Hawthorne and Mahatma Gandhi for whom cities were exploitative, contrasted with the idyllic village life in sync with nature. The author also cites Jane Jacob, Jeb Brugman and Edward Glaeser who were proponents of the primacy of cities for better living. Fact is that as human race progressed, population increased, sciences inventions and discoveries were put in mass application resulting in Industrial Revolutions number of cities increased and there is no looking

back. As a societal study the urbanization formed a huge subject of study. Cities are growing by leaps and bounds, in number, in sizes and in population. A city, as it becomes bigger also brings growth of its contiguous areas, called with various names, peri-urban areas, satellite towns *etc.* Thus, a cluster of such cities with a city in the centre and other cities around is called Urban Agglomeration. A newer form of this agglomeration is metropolitan or megacities, cities. After a city’s population crosses certain limit *i.e.*, ten million it is termed as megacity. Urban theorists make a subtle distinction between metropolitan area which may consists of more than one contiguous urban areas and a mega city (proper). Urbanization is a universal trend and increasing population of the world has come to live in cities. According to the *World Demographia Report*, 2012 more than fifty percent of the world population lives in cities. Presently, there are 36 megacities in the world, Tokyo being the largest metropolitan area while Shanghai is the largest city proper.

From the Preface we come to know that the contents of the book gave evolved in the mind of the reader as he took up professional assignments, first in Calcutta in early 1970s ‘*to shape and steer the newly created Calcutta Metropolitan Development Authority*’, his observation after the much vaunted 74th Constitutional Amendment came into force and professional studies of five metropolitan areas of Mumbai, Bangaluru, Chennai, Hyderabad and Kolkata. Thus this is a book from a renowned scholar on the subject who has been actively in the throes of urbanization taking final shape in India. He cautions the readers that this field of

study is vast and that “*notwithstanding their enormous demographic and socio-economic importance, metropolitan cities in India are, yet, a subject inadequately understood and much less discussed. A major objective of this volume has been to put aside the somnolence and sterility, which have characterized the scene, and prompt the much –needed debate and action.*” The Metropolitan Regions (MRs) are now globally monitored by organizations such as the World Gazettes, Demographia, and the UN. The above five MRs featured in the list from the first set.

Presently, Census of India considers a metropolitan city as one having a population of over one million and a *megacity* as one with a population of over four million. India now has 53 metropolitan cities. With profuse statistics in Chapter 1 the author discusses various seminal issues with regard to definitions of urban agglomerations and metropolitan regions, core city and census towns within metropolitan regions, urban and rural frames, demographic primacy, migration. In chapter 2 the author has dwelt upon the history of (statutory) urban planning in India which had morbid beginnings to tackle plague in 1896 in Bombay. According to the author, the Maharashtra Regional and Town Planning Act, 1966 may be regarded as a well thought-out and comprehensive legislation which has been the precursor or many similar laws elsewhere in the country. The author feels that delineation of metropolitan area is very important and has summarized objectives of this exercise.

The Introduction and first two chapters provide a background and the book actually

begins in chapter 3. The author says that urban development and governance should not be perceived only in terms of projects, buildings, roads, flyovers, gleaming officer towers, water supply *etc.*, rolled out by various development authorities, special purpose vehicles and statistics is churned out about these services. It must have a clear element of institutional ownership. Similarly, according to the author *there should be vesting of authority and accountability in the governing system.* He also advocates for inter-municipal cooperation and the platform to be devised for the purpose. The approach of the setting up of a statutory authority for planning of projects, their inter-se priority or mobilizing and allocating funds among agencies has been a favoured one in India. For this purpose political acceptance across territorial jurisdictions emerges an important principle and requirement for metropolitan governance. The five megacity regions considered in the book are state capitals. In the post-liberalization period, the megacity regions have continued to attract investment and demonstrate economic and demographic growth. The author is of the view that in the context of political economy pre-occupations of the state government with wide concerns of the state should not lead to neglect of the megacity. Referring to the provisions for formation of municipal, and district and metropolitan committees, he *strongly advocates for system of government to provide for their effective and accountable participation.* Finally he points out that we have moved to an era of community participation, beneficiary involvement, social audit, right to information. Further chapters are in fact

based on analysis of the prevailing situations to drive home the points that there is some fractured thinking and fragmented set up. In metropolitan regions a number of development agencies and service provider bodies have come up, which are prone to delay, inefficiency and non-accountability. He finds that in every item of planning and execution be it infrastructure and services, land management, energy, ecology, environment, resource mobilization or land management each one of the five megacities follows a system different from the other, with their pros and cons. Details of those are given in the respective chapters. The author seems to be in search of a best model that could be developed and broadly applied in megacities. The author also points out that one of the JnNURM reforms to create a platform at municipal level for these *parastatals* to be accountable has not been implemented and *organizational fragmentation continues to prevail*. To support his contentions he has given profuse examples from water supply, sewage disposal, and solid waste management from the five metropolitan regions to conclude that poor infrastructure is the result of poor governance more than any other factor. This needs to be monitored by a metropolitan committee with the *needed autonomy, which has not happened so far*.

Land management in the metropolitan region is very vital. The author has given many details in respect to the five metropolitan regions under study and hopes that a government entity, functioning at the metropolitan level, which is representative in character and backed by law, may be in a position to reverse the situation and provide a semblance of land management in

public interest. In chapter the author discusses approach to urban environment in regard to water supply, waste water, solid waste, energy, transport and pollution, energy and natural resources, wetlands, lakes and national plan for the rivers. He gives the example of Singapore as to how through comprehensive planning adopted for using fresh water desalinization and fully treated waste water they have overcome water shortages. Although, a number of legislations have been passed in respect of these items, the author argues that the *Metropolitan Development Plan has to specifically deal with such issues, as provided in Article 243ZE of the Constitution*.

Of late, example of Shanghai is cited by any one who visited that city. The author begins chapter 7 by citing how remarkable progress the city has made and how Shanghai and Pudong developed as a result of *how a national government strategy to add significantly to the economy of a megacity in active collaboration with a city provincial government*. The author has cited a number of happenings in the metropolitan cities that had bearing on labour force, employment prospects, existing and new establishments of manufacture and services, and livelihoods, and has showed that city governments have remained mute spectators of the ups and downs in urban economy and challenges of unemployment.

Resources have always been a limiting factor for the municipal bodies to fulfill their commitments to the extent desired. Outside the state government through some innovative measures like establishment of Tamil Nadu Urban Development Fund with the participation

of private banks, and MMRDA in the Mumbai region, through selling land in the business districts are implementing capital intensive projects. The author cites another example of Hyderabad Metropolitan Development Act, under which the development authority has the power to levy cess and user charge. The author finds that the legal dispensation for a metropolitan development fund has not become a reality so far. Public Private Partnership has emerged an effectual means of financing infrastructure projects, and according to the author by adopting PPP model demand on the public resources can be reduced and free up some funds for other requirements. He cites the example of HITEC city in Hyderabad. To conclude the chapter he says that in making investment decisions and project choices, the processes need to thought through and that the organizational entities will be effective to the extent they facilitate these processes and enable adherence to them.

In chapter 9 “*Tasks and Challenges*” the author discusses issues like municipal consolidation, structure within municipalities, Mayor as elected executives, *parastatals* and industrial townships, raises a question about the Metropolitan Planning Committee, and answers the question in the next two chapters. Megacities are a worldwide phenomenon. The author takes us on journey of the international scenario in Great London Authority, Tokyo, Seoule, Toronto, Johannesburg-Guteng, Brazil, the USA, Bangkok, Jakarta, Karachi and Dhaka. He finds a salutary feature in the recognition of metropolitan identity that has led to the metropolitan organization in London, Tokyo, Seoule and many States of the USA. According

to him, as many would agree, metropolitan areas of South Asia, that is India, Pakistan and Bangladesh, the national and provincial governments are caught in the *sovereignty trap* i.e., reluctance and failure to divide political power and responsibility based on over-simplified nation-building models. According to him, “fear of large city and the aggregation of municipal power are still regarded as potential threats to provincial leadership”, which goes against the spirit of the 74th Constitutional Amendment.

With all the detailed analysis of facts and figures the world over, the author becomes assertive in chapter 11 when he says that “*the metropolitan planning committee (MPC) has not taken us anywhere towards the goal of effective governance. In place of MPC, with its flawed composition, we should have a metropolitan council, deriving its authority it requires from its composition, which reflects the political, economic and administrative realities of the MR.*”

He wants a debate on the present three-tier system of governance of central, state and urban local bodies, and wants to give a definite place to the *governance at metropolitan region level*. He is advocating for a city-based leadership. From what he has discussed at length in the preceding chapters, he says that engagement with the issues has to be continuous at the national, provincial, metropolitan and municipal levels and not fragmented as at present. According to him, to realize the true purpose of our federal design and political plurality what we need is not just a stellar prime minister but at least a dozen good chief ministers and mayors. He is strongly in favour of power

to the mayors and a council at metropolitan level, the former at present being weak and the latter non-existent at present. He emphasizes that “given a chance, cities can survive, grow, innovate, succeed and help a globalized world to deal with stagnation and recovery. He refers to the book *If Mayors Ruled the World* by Benjamin Barber, which foresees a global parliament of mayors who will take the lead in dealing with climate change issues, environmental sustainability and promoting exchange of knowledge and skills.

The author began by dissecting the present set up of the five metropolitan regions in India, and in conclusion has raised fundamental issues

of our hierarchical set up, making a strong case for strong city governments where mayors should provide leadership, a metropolitan council to be an effective body governing the metropolitan committee, with a metropolitan mayor accountable for its responsibilities.

The debate set off by the author deserves consideration for empowering the urban local bodies and metropolitan committees in true spirit of the 74th Constitutional Amendment so that these bodies become vibrant bodies engaging with the development, climate, environment and sustainability issues and result in a leadership cadres at city and metropolitan level.

F.B.Khan

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OBJECTIVES

The main emphasis of the Institute's work is to see that the local bodies can contribute more effectively to the development process and provide the citizens with better living conditions by meeting their aspirations in terms of required amenities, infrastructure and better environmental conditions, thus contributing to social and economic development of the society as a whole by better management of the human settlements. While these are the long-term objectives, the immediate ones are :

- ❖ To advance knowledge of the principles and practices of Local Government by conducting research and by organising training courses and programmes at various centres in India for officials and elected representatives in the local bodies.
- ❖ To strengthen and improve Local Government Institutions by improving their performance through education, orientation training and bringing them together for common endeavor by organising specialised conferences, conventions and seminars.
- ❖ To make available a platform for members of local bodies and officials for exchange of views and ideas related to urban development and administration.
- ❖ To represent the views of local authorities supported by research work to the concerned higher authorities from time to time.
- ❖ To publish bibliographies, articles, books and other literature on matters of interest to local bodies.
- ❖ To publish journals, bulletins and other literature on different aspects of Local Government and on the working of Local bodies in different states.
- ❖ To undertake research studies in public administration, problems of local bodies and also in related topics of urban and environmental factors and arrange for their publication etc.
- ❖ To establish and maintain an information-cum-documentation service for local bodies.
- ❖ To undertake consultancy assignment in various areas of urban development and problems of local bodies with view to improve and develop organisational, managerial and operational efficiency.

In view of above, the Institute has been collaborating with the relevant government departments, Central and State, Universities, Organisations and Research Institutions. The work of the Institute covers several aspects involving a multi-disciplinary teamwork.

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