Quarterly Publication

The Urban World

RCUES

Regional Centre for Urban & Environmental Studies (RCUES), Mumbai
(Fully supported by Ministry of Urban Development, Government of India)

Established in 1926, the All India Institute of Local Self Government (AIILSG), India is a premier autonomous research and training institution in India. The Institute was recognized as an Educational Institution by Government of Maharashtra in the year 1971. The Institute offers several regular training courses in urban development management and municipal administration, which are recognized by the Government of India and several State Governments in India.

In the year 1968, the erstwhile Ministry of Health, Family Planning and Urban Development and (now known as Ministry of Urban Development), Government of India established the Regional Centre for Urban & Environmental Studies (RCUES) at AIILSG, Mumbai to undertake urban policy research, technical advisory services, and building work capabilities of senior and middle level municipal officials, and elected members from the States of Goa, Gujarat, Maharashtra, Rajasthan and UT's of Diu, Daman, Dadra & Nagar Haveli in western region and Assam and Tripura States in North East Region. The RCUES is fully supported by the Ministry of Urban Development, Government of India. The Ministry of Urban Development, Government of India has formed National Review and Monitoring Committee for RCUES under the chairmanship of the Secretary, Ministry of Urban Development, Government of India. The Principal Secretary, Urban Development Department of Government of Maharashtra is the ex-officio Chairman of the Advisory Committee of the RCUES, Mumbai, which is constituted by Ministry of Urban Development, Government of India.

In the year 1991, the RCUES was recognized by the Ministry of Urban Development, Government of India as a National Training Institute (NTI) to undertake capacity building of project functionary, municipal officials, and municipal elected members under the earlier urban poverty alleviation programme-UBSP. In the year 1997, the Ministry of Urban Affairs and Employment recognized RCUES of AIILSG as a NTI for capacity building under SJSRY, the centrally sponsored poverty alleviation programme in the States and UT's in the western region, Madhya Pradesh, and Chattisgarh.

In 2005, the Ministry of Urban Employment and Poverty Alleviation (MOUE&PA), Government of India and UNDP have set up the `National Resource Centre on Urban Poverty' (NRCUP), which is anchored by Regional Centre for Urban and Environmental Studies (RCUES), All India Institute of Local Self Government (AIILSG), Mumbai under GOI – UNDP, project titled `National Strategy for the Urban Poor'.

In 2009, the RCUES, AIILSG Mumbai was recognized as a `Nodal Resource Centre' on SJSRY (NRCS) by Ministry of Housing and Urban Poverty Alleviation, Government of India.

Since 2000, the AIILSG, Mumbai houses the Solid Waste Management (SWM) Cell backed by the Government of Maharashtra for capacity building of municipal bodies and provide technical advisory services to ULBs in the State. In 2008 Mumbai Metropolitan Regional Development Authority (MMRDA) established Solid Waste Management Cell to provide technical advise for development of regional landfill sites and capacity enhancement in Solid Waste Management for urban local bodies in Mumbai Metropolitan Region (MMR).

On 13th January, 2010 Water Supply & Sanitation Department, Government of Maharashtra established Change Management Unit (CMU) in AIILSG, Mumbai which was supported by Government of Maharashtra. The CMU was anchored by AIILSG, Mumbai for Water Supply and Sanitation Department, Government of Maharashtra from 13th January, 2010 to 30th June, 2014.

In 2010, the AIILSG, Mumbai is selected as a Nodal Agency by Water Supply and Sanitation Department, Government of Maharashtra in preparation of City Sanitation Plans for 19 Municipal Corporations and 15 A Class Municipal Councils in Maharashtra State, under the assistance of Ministry of Urban Development, Government of India.

On 3rd September, 2011, Water Supply & Sanitation Department, Government of Maharashtra established Waste Management & Research Centre in AIILSG, Mumbai, which will be supported by Government of Maharashtra and MMRDA.

The RCUES, AIILSG, Mumbai is recognized in October 2011 as a Nodal Resource Centre (NRC) for RAY by Ministry of Housing and Urban Poverty Alleviation, Government of India.

The AIILSG, Mumbai is empanelled in November, 2011 as National Resource Institution for North, East, West and South Regions for `Social Development & Community Mobilization by RAY Directorate, Ministry of Housing and Urban Poverty Alleviation, Government of India.

In August, 2013 the AIILSG, Mumbai is empanelled as Agency by Ministry of Urban Development, Government of India, for providing technical support to the Cities / Towns of States / Urban Local Bodies (ULBs) in the field of Water Supply and Sanitation, Sewerage and Drainage systems.

In July 2015, the RCUES & AIILSG, Mumbai is empanelled for Municipal Solid Waste Management project under Swachh Bharat Mission (SBM) programmes undertaken by the Ministry of Urban Development, Government of India.

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Editorial

Microfinance; a Subtle Transformation

Microfinance in India as in other parts of the world has undergone change. For one, the activities of the industry have over time, shed the 'non-profit' character and moved towards a philosophy of financial services provision. For another, while one tends to associate the sector's activity with the rural hinterland, and it was so for long, its focus has now shifted to the urban landscape, especially for the larger players. Some estimates put the urban portfolio at about two-thirds with the average loan size at about Rs 10,000.

These have happened for a variety of reasons. One the crisis in the industry in 2010 mainly in some southern pockets arising from widespread defaults and resultant losses pushed the industry into remodeling its business. Further, the increasing pressure on the formal banking channel, its discomfort in dealing with very small clients and the high transaction costs of small ticket loans offered MFIs a ready client base including in urban centres- the small trader, repair shop, vegetable vendor, and so on. Banks, mandated to lend a certain minimum percentage of their advances to the micro sector, are happy lending in bulk to MFIs for on-lending to the small clients, thus meeting their obligations while clearing the space for the MFIs to operate in.

A related development is the emergence of microfinance as a low risk business. Most players in the business, reportedly over 70 percent, have non-performing assets of less than one percent. This is indeed a bright spot looking at the overall distress in the Indian banking space with ballooning stressed assets. It is likely that larger banks may look for more assets in the micro space in view of the better asset quality. In some ways, with erstwhile MFIs being granted small finance bank licenses, the line between formal banking and microfinance may have begun to blur.

The move of microfinance institutions away from poverty lending to a more commercial architecture may seem a little unfair. However, one needs to see their role more as a financial service provider meeting the needs of the unbanked rather than as an agent to bring about social transformation. While it may appear to be a subtle shift away from a poverty lending platform to a more formal NBFC like activity, microfinance while enabling many micro-enterprises to carry on their activities, could also be a mechanism to enable access for millions of low-income households to education, health and skills which could then enable better quality of life for them. This could become an important component of the poverty alleviation strategy using microfinance.

In India, the launch of MUDRA, namely Micro Units Development and Refinance Agency Ltd in 2015 strengthens the industry. Incorporated as a company in March 2015 MUDRA works to provide 'Funding for the unfunded' mainly through refinance for microfinance entities. Jan Dhan,

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part of the financial inclusion initiative of the government can become an important instrument to enable safe, formal and hassle-free transactions for MFIs. With large numbers of individuals gaining access to bank accounts, it is now possible for MFIs to transact with their clients in a non-cash mode. This can also bring down transaction costs for all and enable formal approaches to financial services provision. Rapid roll out of internet connectivity, already evident in urban India, will enable wider use of ICT tools to embed greater efficiency in MF operations.

In this issue of Urban World, we carry a paper on the subject of microfinance for a wider perspective and to take the debate further.

Child Labour in Mumbai

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Children are future of any nation. It's the responsibility of the nation to provide adequate facilities for overall development of children. Unfortunately, many countries, including India, are not fulfilling this responsibility and the result is child labour. Many children are hidden workers working in homes or in the underground economy. The Child Labour (Protection and Regulation) Act, 1986 prohibits employment of children younger than 14 years of age. Still, child labour is prevalent in India. Employing children means violation of Human Rights as well as violation of Child Rights. Due to various lacunas in law and the lengthy judiciary procedure, children suffer silently. Maharashtra, after Uttar Pradesh, has the second highest number of child workers.

According to the 2011 census, there are 444 million children under the age of 18 years. This constitutes 37% of the total population. Child Rights and You (CRY, an NGO) give the following statistics, which reflects the severity of grievance of child labour and exploitation problem.

Child labour and exploitation:

- There are 10.13 million child labourers between 5-14 years of age in India (Census 2011)

- India has 33 million working children between the ages of 5-18 years. In parts of the country, more than half the child population is engaged in labour (Census 2011)

- Every 8 minutes, a child goes missing in India – kidnapping and abduction is the largest crime against children in our country (District Crime Record Bureau (DCRB) 2014)

- Over the last 10 years, crimes against children have increased 5 times over (District Crime Record Bureau (DCRB) Data Series)

- Fear of failure in examinations is the second highest cause of suicides in children (Accidents and Suicide Deaths in India (ASDI) 2014)

Majority of children are working in agriculture sector followed by leather industry, hotel industry, fisheries, livestock, forestry, cotton industry, mining and match making industry. These children are robbed of their childhood. Their education is badly affected. They are exploited and abused. It affects their physical as well as mental health.

Scenario in Mumbai

Thousands of children work in various sectors in Mumbai (exact figures are not available). Very often these children are seen selling flowers at traffic signals, selling nail polish, accessories, handkerchiefs, vegetables in local trains, working in small restaurants and at roadside tea stalls, in zari and embroidery factories, etc. Unfortunately, large number of these children remains invisible, hence goes unnoticed. Many children come to Mumbai to earn their living. Bollywood's glitz and glamour attracts them to Mumbai. Many of them flee from

their homes and end up living in slums and streets. Without any support, they start working at an early age (at the age of 8-9 years).

They work for 10-12 hours a day per week just to earn Rupees 500 to 2000 a month. Some even work for more than 15 hours a day!!! They have never been to school. Most children do not have access to basic amenities of life. These children are entirely dependent on their employer for food and shelter.

Let's take the example of Sassoon Docks in south Mumbai. When you enter the market, you can see piles of fish scattered on the floor. Shelling of prawns is done here. Women and children sit in groups to shell huge piles of prawns. It is an intrinsic task done by mothers and their daughters (in the age group of 9-14 years). An informal discussion with these ladies revealed that mother with the help of daughter earns Rs. 5000-8000/- per month. When asked why they involve their daughters in this task at such a young age, they said it is necessary for their livelihood. Some of them come from Mumbra. When these women enter the ladies compartment of local train, the whole compartment stinks. Their finger tips are rotten as they have to work whole day in iced water. They develop neck problem, body pains, and headache. To avoid the smell most of them chew tobacco/ gutkha.

One of the major reasons for increasing child labour in Mumbai is migration and trafficking of unaccompanied minors. Children from different parts of country come to Mumbai for employment in small and at times hazardous industries. Other reasons include forced displacement, due to development projects, Special Economic Zones, loss of parents' jobs, farmer suicide, armed conflict and other socio-economic-cultural factors.

In Mumbai, many girl children work as domestic workers, especially in housing colonies/societies of rich people. They are involved in taking care of children and elderly, helping in domestic chores such as cleaning, washing, shopping, massaging, etc. In spite of the recent notification by the Ministry of Labour declaring child domestic work as 'hazardous' occupation, they are employed. Housing Society Bye Laws has banned child labour in the premises of housing societies. It has made provision for penalty of one year imprisonment and/or Rs. 2000/- fine. Still child labour is rampant in housing societies.

Child labour is the worst form of human exploitation. Look at the zari and embroidery factories in Mumbai. Most of them are located in dense slums of Mumbai that is Dharavi and Govandi. The size of room where zari work is done is 10 feet x 10 feet, usually in a duplex hut. One has to climb a steep staircase and push the tin door. Children in the age group of 6-14 are involved in zari work. They do bead work. These rooms hardly have any ventilation and natural light. In each room, 8-10 children stay. The same room has stinking bathroom, kitchen. Same room is used for work. Employer (usually known as Shetaji) gives them two time food and tea. In these factories, children work for more than 18 hours. They are not allowed to leave the room. They can't even come down!!! Employers lock the room from outside, as they have a fear of raid. Many of children from zari factory have not seen sun-rays for many months! These children suffer from skin diseases, ear complaints. They feel fatigued. Physical and sexual abuse has become part of their routine life.

Pratham Council for Vulnerable Children (PCVC), an NGO working for children, reveals that majority of the children working in zari factories in Mumbai are migrated from Uttar Pradesh (Rampur and Azamgarh districts) and Bihar (Madhubani and Sitamarhi districts). Some of them are also from West Bengal, Jharkhand, Chhattisgarh and Andhra Pradesh.

Working children have negative impact on their physical and mental development. Their innocent lives are ignored and childhood corrupted.

They have to fight each day for their survival. A number of studies conducted on child labour have focused on physical health. There is a dire need to conduct researches in the areas of mental health of child labour.

Reasons for child labour

The problem of child labour is increasing due to inefficiency in the execution of law. Employers are employing children as they work at lowest wages. They do not have union. Thus employer does not have to pay bonus, increment and other facilities. Children can be easily exploited by paying less and making them work for more hours. They can be hired and fired very easily, as they are unaware about their rights. Actually, in India, we lack political will to ban child labour completely.

Child labour is a form of slavery. Children, who are working, belong to marginalized dalit and tribal families. To support their families and to earn their livelihood, they are forced to work at tiny age. They neither have social skills nor survival skills. Wherever they work, they are exploited-physically as well as sexually. This affects their physical and mental health, sometimes leading to death.

Poverty and lack of social security are the reasons for child labour. Due to globalization, privatization and neo-liberal economic policies, gap between poor and rich is increasing. Many people are unemployed as they do not have modern marketable skills; they are either illiterate or semi-literate. They can't fulfil their basic needs. As a result their children are forced to work.

Lacunas in law

Under the Child Labour (Provision and Regulation) Act, 1986, employment of children below 14 years of age is prohibited. The law gives a list of 16 occupations and 65 processes which are hazardous to the health and psyche of the child. This Act does not prohibit child labour in all its forms. This law allows the scope of employing children outside the banned list of jobs. In 2016, this Act was amended. This amendment has not reduced the problem. According to this, children below the age of 14 years can work in businesses run by their families, after their school work. But it doesn't specify what constitutes family business. This clause can be easily exploited by wicked employers. Multinational companies give contracts to various agencies for the work, who, in turn, give subcontracts. For example, assembly work in electric and electronic factories is done at homes. How can one monitor this work and see whether children are employed or not. The new law also permits children to work in the sports and entertainment sectors.

None of the laws meant specially for the protection of children namely Factories Act, 1948, the Beedi and Cigar Workers (Conditions of Employment Act, 1966, the Bonded Labour System (Abolition) Act, 1976, the Juvenile Justice (Care and Protection of Children) Act, 2000 have provision for any form of rehabilitation of rescued children.

Penalty for the employers who employ children is so meagre that it hardly affects them.

Here, major concern is that how to find the actual number of child labours. There are lacunas in the Act and it needs to be reviewed. Also strict implementation of the law is needed to eradicate the problem of child labour.

Parent's attitude

Children, who are forced to work, belong to poor families. Their parents are landless. They are daily wagers. Sometimes, they don't have any work. Some of them belong to draught-prone area. Usually, they don't have resources to take care of their children. Some of them have single parent and support the family.

Employers in Mumbai appoint middleman (Dalals), who approaches the poor and needy parents, promises them of giving good education /employment to their child and bring him to

Mumbai. Parents send their child, thinking that at least their child will get better life in city. They think, at least their child will get better opportunity for livelihood.

Poverty is so rampant that some of the parents send their children knowing the danger. Middle persons take advantage of their situation.

Rescue operations in Mumbai

We need to mention here the findings of a study conducted on 'Developing a New Perspective on Child Labour –Exploring the aftermath of Mumbai raids conducted from 2008 onwards'. It was commissioned by CRY along with research partner Committed Action for Relief and Education (CARE), Mumbai (2014). Samples were selected from four police zones in Mumbai Dharavi, Byculla, Chembur and Antop Hill (Sion), as maximum raids were conducted here.

Most children revealed that the rescue operation was confusing and scary. Adult co-workers or employers accompanied most of the children to the police station and were able to threaten the children with dire consequences if they spoke to the police. Some children had been so influenced by the owners /adult co-workers that they were more afraid of the policemen than their employer. Around a quarter of the children were released by the police to the owners or parents from the police station itself. No FIRs were filed for these children who never came into the system post the rescue. Moreover, these children were never presented before the Child Welfare Committee (CWC) !!! Many children indicated that they were not happy with their interactions with the CWC members. The facilities offered at the Children's Homes were not good as was indicated by the children's negative opinions of these. There were no systems set up to help reintegrate or rehabilitate these children, once they were released from the Children's Homes. No monitoring systems are in place. No jobs were offered to their parents post the repatriation of the children. It is shocking to know the findings that all four owners where raid was conducted were arrested and their cases are still pending in the criminal court. The owners insisted that they had employed children between the ages of 14 and 16 when they were raided due to which the labour court had dismissed the cases against them.

Findings from the FIRs (First Information Reports) from police stations showed that many cases have not come up for hearing at the courts and Judgments have been announced in extremely few cases. None of the FIRs provided any information related to the different forms of abuse faced by the children at their workplace.

Mumbai has a task force in which Labour department, police and Municipal Corporation are involved. Some of the representatives of NGO such as Pratham are also involved in raids. They conduct mass raids to rescue children working in zari factories. Once children are rescued, they are brought to the Child Welfare Committee (CWC). Those who have homes are sent back to their homes (repatriate). Children who don't have families are kept in Observation Home, even though they are not delinquent. This is because; state government doesn't have any other alternate arrangement for the rescued children. Currently, no mechanism exists for the rehabilitation of rescued children.

Conclusion

Poverty is the root cause of child labour issue. One needs to address this issue to give rights of children. Without tackling the issue of poverty, if we just focus on preventing children from working, it may worsen their condition. One needs to substitute sources of income.

It is the responsibility of all citizens to exclude on every front child labour, create a citywide culture that is friendly and supportive for every child. The well being of children is a significant indicator of a healthy society. When requirements of our future generation are fulfilled it enhances the quality of life for everyone. (Sheridan & others, 1999)

Recommendations

Child labour issue needs to be addressed very tactfully. One has to understand why these children work, their background and where will they go after rescue. One must have long-term plans for their rehabilitation, as many children do not have shelter at their own home and will again return back. A multi disciplinary approach is needed to overcome those problems. In other words one should have multiple interventions. There is a need to modify existing system, if required, new rules should be made to prevent children from working. Following are some of the recommendations to tackle this issue: Employing children should be made non-bail able offence.

- Right to Education Act should be implemented strictly. Migrant children, children with special needs, socially, economically, culturally backward children, children belonging to difficult terrain should be focused to enrol them in schools. Special efforts should be made to enrol them.

- Special efforts should be taken to bring the out of school children and sustain them.

- Personnel, who are involved in rescue operations, should be well trained, especially about child psychology, to understand the reasons why children work and related issues.

- Convergence between various government departments such as police, welfare departments, education departments, etc should be there. This will help to perceive children's issues in much better manner.

- Rescued children should be provided proper rehabilitation, including food, shelter and more importantly social security.

- Every resident should act as a responsible citizen. They should ensure that they do not employ child labour. They should not purchase products, where child labour is involved. They should not encourage child labour by purchasing things from them.

- As a responsible resident, they should ensure that their society doesn't employ children.

- People should remain alert and keep watch dog around the surrounding. If they find anywhere children working, they should immediately inform either the child line (1098) or police.

- Government should provide increased subsidies to poor families; provide employment to improve their income.

- Continuous campaigns should be launched on war foot to educate parents of disadvantaged families and convince them about importance of children education. As a responsible citizen, participate in enrolment drive of children in nearby schools.

- Parents of child labour should be held responsible for not taking care of their children. They may be held responsible and punished.

- Fast track courts should be established to tackle the cases of child labour.

- Residential shelter homes should be provided to children who are rescued. It should provide bridge courses to children. Efforts should be made to bring these children in main stream.

- Special police squads should be employed at various bus and railway terminuses to protect children who have fled from their homes and came to Mumbai. They should not fall in the hands of middle persons, who may take disadvantage of these children.

- Continuous awareness campaigns on the issue of child labour and child rights should be organized. NGOs, government machinery, educational institutions, corporate sectors and industries should be involved in these campaigns

- Social media, electronic media should be exhaustively used to create awareness about child labour in the society.

- Government should start a residential vocational training centre. Rescued children and children belonging to vulnerable families should be imparted some skills. During training, they should be paid stipend, free accommodation and food.

- Reading material addressing the issue of child labour, its implications and role of citizen should be prepared in all regional languages (not only in English) and distributed. It may be in the form of posters, pamphlets, broachers, booklets, hoardings, etc.

- Housing societies should display posters on the clause of Bye Laws stating ban on the child labour, rules and penalties.

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74th Constitutional Amendment and its Impact on Women's Empowerment

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....Let us enter politics, Continue our struggle And take leadership

Introduction

We live in the age of democracy. Political participation and representation are the hallmarks of democracy. Women in India constitute nearly half the population of the country. However their representation in the various governance and decision making bodies is not up to the mark. Rather it seems to be poor. In spite of Constitutional guarantee of equal political status, women in India are unable to exercise their right to participate in political affairs. Women are not adequately represented in Lok Sabha and State Legislative Assemblies. They have started playing an important role in local self-governing institutions only after that 73rd and 74th Constitutional Amendment.

74th Constitutional Amendment Act was passed in 1993. The 74th Constitutional Amendment Act introduced reservation for women in Municipal councils and corporations in towns and urban areas. The seats shall be reserved to the extent of not less than one-third of total number of seats. This includes seats reserved for women belonging to SC/ST. These reservations will apply for direct elections only. This reservation is implemented through a process of rotation, by identifying different constituencies as a reserved constituency for each election term.

Rationale

The reservation policy envisaged in the year 1993 is about to complete two and half decades. It will be worthwhile to review some of the following issues to know its efficacy and success.

Guiding Questions

- Is the policy successful in enabling women to enter politics?

- Are women well equipped to participate in the political process?

- Have they played the role of decision makers?

- What are the strategies adopted for their empowerment?

Research Methodology

Feminist frame of context will be used in this study. One of the widely accepted definitions of feminism is given by New Encyclopaedia Britannica. It defines feminism as the movement that tries to change roles of women. Feminism can be referred as political, cultural and economic movements that aim at establishing greater, equal, or among a minority, superior rights and participation in society for women and girls. All feminists want to redefine the boundaries of the public and the private, the personal and political. Gender is socially constructed that leads to distinctions between men and women, a system for the distribution of power and resources that favours men over women. Various currents of thought from Catholics to Protestants and from feudalists to Capitalists ultimately culminated into two important events. Those events were division between home and workplace and morality was associated with home. Naturally the restrictions on men, who moved outside home, were relaxed. The first phase of

feminism concentrated on the demand of Right to Vote. This was ultimately accepted in U.S.A. in 1920. Those who supported this movement put forth two different arguments. One was they should get rights because they were equal to men and deserved the same rights of citizenship. The other school believed that women will bring with them maternal sensibility and feminine values in political life. Suffrage was secured by women in USA but the women's activities lost momentum. The movement re-emerged in 1960s. The second wave of feminism was associated with four theories of feminism namely liberal, radical, cultural and socialist. The ideas of individual dignity, autonomy, equality and the right to have self –fulfilment are central to liberal feminism. Feminist consciousness believes that women are unjustly deprived of power and influence through systematic or structural factors. Still how women became part of power and how do they exercise it is an important part of this study.

The study will be based on a genuine appraisal of articles through Critical Analysis. The study will be based on secondary sources. Different articles published under reputed titles will be appraised. The articles are selected from different periods and from different parts of the country. An analysis of these articles will bring out the varied dimensions regarding the impact of reservation policy for women.

Limitations of Study

The paper is based on analysis of reputed articles and does not involve any findings based on primary study by the researcher.

Background of the 74th Constitutional Amendment Act

The Constitution of India has guaranteed equal civil and political rights to both, men and women. Article 325 and 326 of the constitution guarantee political equality- equal right to participate in political activities and right to vote respectively. While the right to vote is exercised and enjoyed by large number of women, the right to participate, especially in the national and state level politics, is still a distant dream.

In 1972, the Government of India constituted a committee on status of women to examine the multifaceted problems faced by women of India at every stage of their life cycles. This was the first comprehensive gender audit of the constitutional guarantees in the context of unfolding issues facing women in India such as poverty and deprivation, participation in workforce, political governance and decision making processes, access to justice, personal laws, sex ratios, lack of social security and existing legal framework. The report of the committee titled 'Towards Equality' was published in 1974. The question of women's reservation as a remedy to under representation came up. The idea of reservation though not accepted was discussed for the first time.

The Department of Women and Child Development was set up in the year 1985 as a part of the Ministry of Human Resource Development to give the much needed impetus to the holistic development of women and children. With effect from 30.01.2006, the Department has been upgraded to a Ministry. In the year 1988, The National Perspective Plan (NPP) for Women was drawn up which provided a plan for action for the period 1988-2000. The final version of the Government's NPP recommended reservation for women in panchayats and municipalities, to be filled by elections. Thus The NPP reiterated the need to reserve 30 per cent seats for women in all decision-making bodies.

The National Commission for Women was set up in 1992 to look into cases of discrimination against women.

The Janata Party Government in Karnataka in 1991 passed a Bill to implement 25 per cent reservation for women in local elections. This spurred a national debate on the issue of reservation for women in several other states. For example,

Sharad Pawar announced 30 per cent of seats in Municipal Corporations and the Panchayat Raj Institutions to be reserved for women in Maharashtra.

The Government of India noting the low participation of women in politics; acknowledging the recommendations of the Committee for Status of Women Report, 1974; and drawing from the pioneering experience of Karnataka which provided reservation for women in the three tier Panchayati Raj system (institutions of local self-governance) in 1983; adopted an affirmative action for providing reservation for women in these institutions in the year 1993.

With these Constitutional Amendments, over three million women are now actively participating in shaping the policies and programs of the country, though only at the local levels of governance.

Concept of Empowerment

Empowerment of women would mean equipping women to be financially independent, self-reliant, have positive attitude to enable them to face any tough situation and they should be able to participate in developmental activities. John Show International JSI express empowerment in a behavioural sense as the ability to take effective decision encompassing inner state (sense of self, of one's autonomy, self-confidence, openness to new ideas, belief in one's own potential to act effectively) and a person's position and efficiency in social interactions. In short, it is the ability to make and carry out important decisions affecting one's own life and the lives of others.

Articles Reviewed

A noteworthy article in this regard is by **Dr.(Prof.)Sneha Palnitkar** titled **'Women in Urban Local Governments'. (2012)** According to her, one of the revolutionary features of 74th CA is greater participation for women in local governance as one –third of seats were reserved for women (including that of SCs and STs)in ULBs (Urban Local Bodies) and for the offices of the

chairpersons at city level. She initially puts forth the arguments justifying the policy of reservation for women. Her observations are based on three important studies namely, study conducted by All India Institute of Local Self Government (1996), a study titled 'Impact Assessment of Training of Women Elected Representatives', (2004) which covered eight states i.e. Chhattisgarh, Haryana, Karnataka, Kerala, Maharashtra, Punjab, Tripura, and Uttaranchal and the study carried by All India Institute of Local Self-Government (AIILSG) to find out gender equality status of municipal elected women(2007-08) in four states of Goa, Gujarat, Maharashtra and Rajasthan by interviewing 349 Corporators.

This study indicates that 70 to 80% of the women are elected for the first time, maximum of them were housewives who did not have high level of education, focused on routine work and emphasized the need of training. She has emphasized three important factors. They are Training, Capacity building and Networking. Areas of training would include not just formal or procedural training but training of gender sensitization, personality and leadership development and various functional areas of civic governance/ civic service delivery mechanism. It is a platform for economic and cultural exchange on global scale.

At the end she highlights one important area i.e. the status of these women in political parties. According to her this can be examined with the help of number of indicators like how many women are incorporated into central structure of party, do they have access to power at all levels within party, role of women in day to functioning of political parties, to what extent they have made difference to urban governance etc.

Comments: It must be noted that most of the women Corporators were elected for the first time. Therefore probably most of them were inexperienced and entered into politics due to

reservation. If it is so their male partners may want to exercise power through wives and this may lead to proxy candidature. Being housewives and not highly educated, they probably have entered public sphere for the first time and not so confident about themselves. It is because of this reason that though they are carrying routine jobs, they are not contributing to the cause of women. Therefore she emphasizes on capacity building, training and networking. It must be noted that she has not talked only about procedural training but the training that will expose them to new ideas, bring overall change in their personality and make them confident to face public sphere. Her emphasis on gender sensitization training for both men and women indicates that there is a need of change in the outlook at women Corporators both by men and women. Networking will provide platform for elected women members to come together to discuss their problems and find solutions.

One more aspect of her study is attitude of political parties. To what extent political parties have assimilated these women at different level. This issue is very important because political parties even today are adopting the policy of tokenism. In 2014 general elections, 668 women candidates were in the fray where INC put up 60 candidates, BJP 38, BSP 27, CPM 11 and CPI put 6 candidates. They are not ready for a genuine partnership of men and women in socio- political organisations. Male control of the party hierarchy severely reduces any hope of equality of status for women in all aspects of public life.

After independence Mahatma Gandhi wanted to dissolve Indian National Congress. But it was not welcomed. Rather parties have become very powerful. Today parties are the vehicle through which elections are contested. It creates parallel power structure. The campaign during elections, maintaining rapport with electorate, the holding of meeting during night time, the extensive use of money and muscle power obstructs women from participating in party activities.

Two points emphasized by her are very important. Providing reservation will itself not empower them. Will and commitment on their part is very important. Similarly political institutions must provide the conducive environment where they can play an active role.

Second important article in this regard is by J.Devika and Binita Thumpi. (2012). Name of the article is **'BeyondFeminine Public Altruism – Women leaders in Kerala's Urban Bodies'.** The article is based on the research about women leaders in local governance in Kerala from 2005-2010 and tries to probe the extent to which they were successful in local governance. It also reveals their success in public sphere. The study is based on interviews with 11 women leaders in urban governance from 2005 – 2010.The focus is on the factors that led to their success. It discusses in detail the process of urbanisation and different issues related to urbanisation. The profile of these women in terms of their education, age and caste is also provided. They were highly educated, belonged to middle class or higher middle class and between the age group of 30 to 60.In most cases their husbands were well educated and had political background. These women had no earlier political experience. One important concept evolved in the article is to what extent use of 'gentle power' in governance pays. The observation is made that 'gentle power' may pay at panchayat level. But it doesn't always pay at urban level. It must also be noted that the article revealed that only education was not enough to play active role. The article highlights qualities or skills that are important to become successful. The article makes an attempt to explore these skills. Having good rapport with party leaders and with opposition leaders is important. Success is attributed to knowledge of official norms and procedures, practical experience of working in government institutions, often in positions of leadership. The tact of negotiations especially across parties, familiarity with rules and regulations, understanding of the changing profile of urban areas does play an important role in their

success. Women seemed to depend on male family members or on party. One important point that is emphasised is that the failure of women is projected not as failure of Corporator but as how women fail.

Comment: The focus is be on "successful" women leaders because they believe that the reasons responsible for their failure are often discussed. It is mentioned that those who were having young children got support from elder female members in the family. This indicates that even today child rearing is considered as responsibility of women. Though most of them were from families which had political background, their name was not considered earlier. It must also be noted that the article revealed that only education was not enough to play active role. The dominance of male members is echoed in the article. Here the researcher seems to agree with earlier research which emphasises the change in the structure of political parties. Similarly the point of projecting their failure indicates that women have an additional burden to prove themselves. The article emphasizes the importance of developmental issues in urban areas. They mention that there is relative neglect of women in urban governance by scholars. There are significant challenges for women in urban bodies. The article has covered number of aspects related to women and urban governance.

One more article on this issue is by **Mary John.** The article is titled **'Women in Power? Gender, Caste and the Politics of Local Urban Governance' (2007).**The study is based on two mega cities in India- Delhi and Bangalore. The article throws light on two important issues namely, issue of proxies and rationale behind reservations. She has taken the sample of 75 councillors from Delhi and 50 from Bangalore, both men and women. In the sample it was ensured that more than 50% were women and also all caste categories were covered. Women were younger than men. There were more graduates in Delhi than in Bangalore. The number was almost double. 75% of councillors in Bangalore were housewives; this % was 42% in Delhi. Out of 73

women from Delhi and Bangalore, over 1/3 of women owe their entry into politics to husband and their main source of support. 18 women referred to other family members. Interestingly very few men mentioned family as their source of support.

Reservation policy was in rotation. If the ward is dereserved women desired to withdraw for their husband. This indicates their proxy nature. But 'proxy' is complex phenomenon. The study shows that all proxies did not remain totally ignorant. Some developed in various ways in course of five years. There were some others who got good hold over politics.

If we see the views of councillors on reservations, Delhi was more favourable for women's reservation than Bangalore. While justifying reservations, in Bangalore it was believed that women should be given chance in Politics. In Delhi different arguments were put forth. One important was qualities of women. But those who were against, talked about incapability of women.

Women did face discrimination at the hands of officials. 50% felt that home life is finished after entry into public life. Husbands of young women were jealous of their wives. One interesting observation is that in case of women Corporators, they have converted one room of home into office. But it's not so with men.

One other observation is that women have failed to create their force or group within these corporations. They occasionally come together for issues of security, but not otherwise. Especially party ties are important.

Reservations on the basis of gender and caste should be considered as opportunity. The problems and contribution of women should be given more importance.

Comments: Generally it has been observed that women enter politics only after their reproductive roles are over. But contrary to this

observation women were younger than men in this observation. Maximum of them are housewives. This shows that probably they entered politics because of reservation. When it comes to entry into politics more than 1/3 women owed their existence to their husbands and few others to their other family members. This shows that due to reservation, in most of the families women are encouraged to contest elections. Further their willingness to withdraw indicates them being proxy. But at the same time it is also stated that some women may have entered due to reservation, but they are trying to prove themselves now.

Gender socialization plays an important role in one's personality. Even today it is believed that domestic responsibilities must be carried by women. Therefore women feel that family life is disturbed after entry into public field. Similarly they feel that if the ward is dereserved, it should go to husband. Men in some cases even today consider the wife as personal possession and become insecure after her entry into public sphere. It is because of socialization that officials feel that women are not as capable as men. Women seem to have their offices in their home so that they can carry the domestic responsibilities simultaneously as well. It is at this point that training becomes important. This training should not just procedural one, but should highlight the principle of gender equality. Networking among them will mobilize them. Today they lack this group feeling.

At the end author wants to convey that the women Corporators should be viewed positively and should not be ignored.

Medha Nanivdekar's article **'Partners in Politics, Competing in Crime' (2003)** is an important contribution in this regard. It is about women Corporators in Maharashtra. She starts her article by providing the broader framework of political parties in which our political system operates. While giving tickets the win ability of the candidates is very important. This leads to purchasing of a particular seat to contest. Secondly there are factions within the party and checkmate among them continues. Thirdly due to alliance the numbers of seats for one party are limited. Therefore seats are limited. All this culminates into the phenomenon of Independents. Interestingly with number of examples she states that women do not lag behind in rebelling. They too defect from party and contest as independents. She also states that when it comes to winning the elections, they do not lag behind in using all kinds of means to get elected.

Still in the electoral process gender differences are obvious. Men are at far more advantageous position than female while contesting the elections. Women find it difficult to carry election campaigns without help of men. After being elected women have to carry on dual responsibilities.

She believes that this discrimination is because of the fact that policy of reservation for women was implemented hurriedly without any deep debate or discussion. Therefore men looked at it as encroachment on their position of power. To this, they reacted in two ways. At individual level they saw to it that if the ward is reserved the candidature goes to female member in their family. At collective level they created hurdles in the path of women Corporators. At some instances when women were Mayors, men did not want to work under them. She also states that there does not seem any positive relationship between women's movement and women representatives. Movement is not successful in recruiting its members in active politics and movement's efforts to have common minimum agenda for women candidate have also not materialized.

She feels that women Corporators have failed to have women's agenda and the realization of their special role as women's representatives. If their ward is dereserved they go back to private sphere. It is not so with men. Even if they are not elected they continue with their political activities.

She reveals some cases where women have played active role after being elected. There were women who were active workers in the party but were neglected. They got an opportunity to contest because of reservations. It has widened the base of democracy by giving representation to marginalised sections. The policy of reservation helped women to enter public sphere. Reservation increased self-esteem and confidence of women activists. It did initiate the process of empowerment of women.

She recommends that women should get representation within their party. There should be reservation at every level of party hierarchy and in every wing and every decision making body of the party organisations. Political parties should play their role of political educator, agent of political socialisation and political recruitment. There should be some men members on Women and Child Development Committee. She emphasizes importance of training. Gender sensitisation should be an important part of training and it should be both for men and women. Elected representative should be give descent allowances or salary. It will enable them to function as full time politicians. The policy of reservation should be reviewed after an interval. There should be reforms to decriminalise politics, public financing of elections etc.

Comments: Rohini Gavankar who has done pioneering work on political participation of women states that defection is less among women than men. But observations in this article show that with changes in time, attitude and values of women representatives have also changed. In the political arena women today operate as actors irrespective of their gender. Secondly feminism indicates that when right to vote was demanded for women, liberal feminists put forth the argument that women will bring with them maternal qualities in political process. But this seems not holding good because today equal number of women seems to have used foul means to get elected or to remain in power. This is probably because political frameworks were already ready and women have tried to fit themselves into these frameworks.

She has pointed out how women are at disadvantage. This is because probably entire process is male dominated. As she has rightly pointed it is just not enough to have reservation for women. But political parties must change their approach towards women .They should not look at women as necessary evil but as dependable ally. Men should be oriented to accept women as equal partners. Otherwise we have seen that the fate of the bill reserving seats for women in Legislative Assemblies and in Parliament. They are not ready to accept leadership of women. Similarly women withdraw from politics as soon as ward is dereserved. Therefore as has been rightly pointed out there is need of gender sensitisation of both men and women that will help them to play their roles as equal partners.

Her emphasis on reorientation of political parties is equally important. Unless and until the electoral process change, the role of money and muscle power is curbed, women may not be able to play active role. Or else as pointed out earlier they will be forced to imitate male tricks to remain as political actor. Secondly political parties should give up the idea of tokenism and give representation to women at every level.

Therefore it can be stated that change in political culture, change in attitude of political parties, change in the outlook of both men and women will go a long way in ensuring equal participation of women at urban local level.

From the above four articles following observations can be made:

- Most of the women enter politics without any political experience.

- Politics is male dominated and women are discriminated.

- Women have to carry dual responsibilities after being elected.

- They seem to enter politics or leave it at the influence of male members.

- Though most of the women have political familial background, all cannot be considered as proxies. Some prove themselves and can be termed as 'political wives.'

- The overall change in the attitude of political parties towards women leaders is essential.

- Training is extremely essential for women Corporators especially newcomers.

- Training should not be just formal, procedural training but must expose them to the concepts of freedom, gender equality etc.

- Mobilization of the women Corporators is essential.

- There should be commitment and willingness on the part of women Corporators.

- Reservation is not an end itself. Conducive environment must be created in political institutions to enable them to carry their responsibilities effectively.

Remarks

The reservation policy has definitely helped lakhs of women to enter politics. But their entry directly will not lead to their empowerment. No policy or decision operates in vacuum. It has to take into account societal framework where it will be implemented. In Indian society with patriarchal structures women find it difficult to work and prove them in public sphere initially. Therefore bringing societal changes was essential. This process has already started. The efforts have been initiated at the capacity building of these women, educating them; inculcate in them the principle of gender equality. It is not the task of one single person. The need is to bring them together. Attempts have been made to develop networks among them. All this will bridge gap between law and its implementation and will empower women.

The intention behind 73rd and 74th CAA is to deepen the roots of democracy. When not only women but all underprivileged will be empowered, democracy will be successful in true sense of terms.

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Microfinance and Rural Economy

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Abstract

Microfinance is providing financial help to the unemployed or Low income people or groups in forms of loans, savings, insurance and remittances etc. Microfinance helps to meet various life-cycle needs, disasters, personal emergencies, investment opportunities etc. Various organisations like credit unions, commercial banks, NGOs (Non-governmental Organizations), cooperatives, etc act as Microfinance Institutions. This MFIs lend funds to poor women as well as needy across rural India.

Majority of Rural people are aware of the Microfinance and have been benefited by the opportunity. Microfinance helps to share experiences and materials, which will help in understanding success and failures, provided knowledge and guidelines and to expand microfinance programme. More than 1.6 million SHGs have been linked with 35,294 bank branches of 560 banks in 563 districts across 30 States of the Indian Union. In this globalized area, there are number of trends and Innovations in Microfinance such as Regulation of MFIs, Collaboration between Banks and MFI, Access to International Capital, Use of Technology etc.

Microfinance has played a role in reducing poverty, promoting education, improving health and empowering women. The potential for growing micro finance institutions in India is very high.

What is Microfinance?

Microfinance can be termed as financial help provided to the unemployed or Low income people or groups. It is like a provision of providing small loans to poor people to help them engage in productive activities or to help in the growth of very small businesses. These services include loans, savings, insurance and remittances to people earning less Income.

Need for Microfinance

Microfinance provides help to the poor for various events and emergencies.

- Lifecycle Needs: Such as weddings, funerals, childbirth, education, and old age.

- Personal Emergencies: Such as sickness, injury, unemployment, theft, harassment or death.

- Disasters: Such as fires, floods, cyclones and man-made events like war, riots etc

- Investment Opportunities: Expanding a business, buying land or equipment, improving housing, securing a job (which often requires paying a large bribe), etc

Micro – Financial Institutions

Microfinance is increasingly being considered as one of the most effective tools of reducing poverty. The Micro Finance Institutions (MFIs) make individual microcredit loans directly to

villagers, micro entrepreneurs, impoverished women and poor families. An overseas MFI is like a small bank with the same challenges and capital needs confronting any expanding small venture but with the added responsibility of serving economically-marginalized populations. Many MFIs are creditworthy and well-run with proven records of success, many are operationally self-sufficient.

Various types of institutions offer micro finance: credit unions, commercial banks, NGOs (Non-governmental Organizations), cooperatives, and sectors of government banks.

MFIs in India

- Microcredit Foundation of India
- Saadhana Microfin Society
- Bandhan
- Sharada's Women's Association for Weaker Section
- SKS Microfinance Private Ltd
- Asmitha Microfin Ltd

Growth of Microfinance in India

Microfinance is emerging as a powerful instrument for reducing poverty in an economy. In Microfinance sector in India, SHGs play a major role. It has been successful in meeting financial needs of the rural poor, women and also strengthens collective self help capacities of the poor leading to their empowerment. Rapid progress in SHGs formation has now turned into an empowerment movement among women across the country.

Self Help Groups

A self-help group is a group of rural poor, all voluntarily coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help by pooling their resources, to become financially stable, to take loans from the money collected by that group and by helping everyone in that group to be self-employed.

More than 1.6 million SHGs have been linked with 35,294 bank branches of 560 banks in 563 districts across 30 States of the Indian Union.

Advantages of Financing through SHGs

- An economically poor individual gains strength as part of a group
- Financing through SHGs reduces transaction costs for both lenders and borrowers
- SHGs have significantly empowered poor people, especially women, in rural area.

Development Process of Microfinance in Rural India

The People of rural India are mainly depending upon agriculture and small business units like fishing, earning through domestic animals, small business units etc. due to the lack of monetary resources. They are not able to make the agriculture and business profitable. Only few people of rural India are using capital intensive method to cultivate their lands. Rural people discontinue their small business after a short period due to insufficient fund.

Microfinance has helped to share experiences and materials, which helps in understanding success and failures, provided knowledge and guidelines and to expand microfinance programme. The ultimate objective is to attain social and economic empowerment

Impact of Microfinance in Rural India

In order to study the impact of Microfinance in rural economy, we had conducted a survey in the village of Vasai near Mumbai in Thane District, Maharashtra. We had prepared a questionnaire and asked the questions to 20 poor, rural people, women etc. living in Vasai.

Out of the 20 people to whom questioned were asked, following was the status:-

Sr. No.	Questions	Yes	No	Can't Say
1.	Have you heard about Microfinance?	15	5	0
2.	Do you know people who have applied for Microfinance?	12	5	3
3.	Have you ever utilized the opportunity of Microfinance available to you?	13	3	2
4.	Do you consider it better to acquire financial help through Microfinance rather than traditional moneylenders?	16	4	0
5.	According to you, Is Microfinance beneficial to the people?	16	3	1

From the above study, it is proved that Microfinance has been beneficial to Women as well as other rural people by providing financial support. Most of the people opined in favour of Microfinance and accepted that Microfinance has helped them to earn livelihood, gain confidence and improve their standard of living. Thus Microfinance plays a vital role in development of the rural areas and thus developing the economy.

Global Trends and Innovations in Microfinance

• **Regulation of MFIs**

50 countries now discussing or implementing MFI regulations. Whereas, Micro Finance Institutions (Development and Regulation) Bill, 2012was first introduced in India in 2011.

• **Access to International capital**

Microfinance provides an opportunity to an economy to access international markets.

1. Social investment funds

2. NGOs

3. Multilateral and Bilateral agencies

In Microfinance sector in India, the foreign currency risk is very low as majority of MFIs are funded through Domestic Sources.

• **Use of Technology**

Use of technology in form of Management Information Systems(MIS), Point of Sale Technology (POS), Automatic Teller Machine etc has benifited the Microfinance sector in India.

• **Collaboration between banks and MFIs**

There are 62 linkages between banks and MFIs in 36 countries. Banks manage accounts, MFIs manage customers. In India, all the MFIs are registered and regulated by the Reserve Bank of India (RBI).

• **Larger MFIs registering and operating like banks, but still servingpoor clients**

Number of MFIs is increasing every year. MFIs has played a major role in India by providing financial assistance to poor and helping in reducing poverty.

- **Wider range of products**

  MFI provides wide range of services.

  For example, Adhikar, a small NGO-MFI in Orissa provides money transfer services.

  BASIX provides Crop Insurance to Groundnut and Castor farmers in Andhra Pradesh etc.

- **Wider range of access point**

  Unlike Banks, MFIs have a wider range of access as it is utilized by the majority of rural and poor people, who form the majority of population in India.

Conclusion

- Based on the survey conducted at Vasai district in Thane, it is concluded that Microfinance is a known concept which has played an important role in reducing poverty, raising standard of living of the rural people and developing the economy as a whole.

- The emergence of "for-profit" MFIs and NGOs is growing in India. For further growth of Microfinance Sector in India, Incentives should be offered to MFIs for opening branches in unbanked villages, so as to increase rural penetration.

- Continuous efforts towards automation of operations is expected to improve the efficiency of the people. The automated systems have also helped accelerate the growth rate of the microfinance sector.

- The potential for growing micro finance institutions in India is very high. The loan outstanding from Microfinancial Institutions will grow from the present level of about 1600 crores to about 42000 crores. Annual growth rate of about 20 % is expected to be achieved during the next five years.

- Though with the help of Microfinance, majority of rural people have been benefited, but if MFI further reduces its Loan interest rate, than poor people will be able to earn more and more profit and will live a better Life.

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Urban Governance in British Bombay

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Abstract

The city as a collective entity is a man-made manifestation of an evolution of civilization from a country-side living of self-sufficiency to densification and concentration of greater economic and social inter-dependency. The city exists and takes a structure depending upon how its ecological set of endowments is utilized to arrive at an end product of economic outcomes. Such a transfer process is essentially built on what institutional environment the city was conceived in at its first phases and how such institutions evolved over time. In its broader attempt to find how the present day Mumbai took shape as a large metropolis, this paper looks at the institutional milieu of British Bombay and the conflicts therein. The period under study is from the late 17th to the early 20th century. This paper finds the process of evolution of Bombay from a fishing hamlet to a city of import been interjected by a number of inefficiencies. It observes that the predicaments of the present day governance: lack of transparency and clear jurisdictional roles and responsibilities, corruption, coalition of elitist interests and eminent domain are also evidenced in the process of urban governance in British Bombay. The paper thus asserts that the present complexities and complicatedness of the city governance also in a way reflect the governance impediments at city conception.

1. Introduction

Mumbai shelters a population of 12.4 million according to the Census of India, 2011. The island city has a population of 3.068 million while that of the suburbs stands at 9.332 million. Per capita income of Mumbai is Rs. 1.25 lakhs[1] which is close to two and a half times of the national per capita income that was declared in 2011 at Rs. 54,000[2]. As of 2008-09, 33.247% of Maharashtra's GSDP and 4.347% of India's GDP came from the Mumbai Metropolitan Region(MMR) ((a)Pethe et al 2012).This is a sheer indicator of the economic dynamism Mumbai enjoys as a metropolitan city being a centre of business, finance and economic prestige as a city of pre-eminence in the country. Partick Giddes prediction's in 1915 of how the world will be dominated by global cities and how most of the mega-cities would be from the underdeveloped countries stands true today. Among the mega-cities in India, Mumbai is the largest. (Patel, 2003, ix)

However, being a prime city in the Global South has its own set of predicaments because the city becomes sensitive to rapid developments happening to businesses and economies across the world. This adds to the existential problems of civic administration and governance that a city would normally face. Global capital shapes 'urban form,

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[1] *http://www.populationindia.com/2012/02/population-of-mumbai.html*
[2] *http://articles.timesofindia.indiatimes.com/2011-12-08/india-business/30489853_1_capita-income-income-at-current-prices-net-national-income*

space and even modalities of governance' (Guha, 2010, ix). Global businesses which enter city spaces compete with the existing ones and resources like land and water become scarcer. Though one does not criticise the global forces for challenges which urban government bodies face, it is important to realize that the challenges of delivery increase manifold and the extant inefficiencies may be severed thus creating a wider gap between de jure and de facto outcomes.

Among the prominent problems urban governance in Mumbai face are those of land management ((b)Pethe et al, 2012), inefficiencies in the delivery of public amenities especially in the informal housing[3], corruption (Gandhi 2012) and weak system of polycentricity (a) Pethe et al, 2012). Underlying them are issues such as lack of clear jurisdictional roles given to the public officials, transparency of administrative procedures and delay and accountability of both those elected and nominated. Ineffective polycentric governance due to the weak federal nature and incentive incompatibility of urban administrative norms have also been at the roots of such problem.

However, these challenges have not been typical of only the present day Mumbai. Though in nature they may be characteristic of present circumstances of the city, literature on British Bombay reveals that Bombay during its early years of city-conception had to face similar conundrums. Lack of clear roles and absence of systematic approach of each new organization that came to be established along with segregation of judicial responsibilities, hierarchical system of governance with the decision making authority vested in those who failed to see the urgency and significance of suitable infrastructure and coalition of political and business elitists' powers have shaped governance of British Bombay. Rampant corruption, lack of access of civic amenities by the common mass and a swing approach to infra structural development coupled with lack of accountability and transparency of the contracting parties had dominated the scene of the British Bombay.

A city usually evolves according to its institutional background and the kind of external events that get interjected through time. The responses to various challenges that the city faces of external nature and those posed by its citizenry internally are the key factors that aid in formation of city spaces and its governance. There may be no direct causal establishment of the problems which the city of today faces with those of the city-conception. The paper does not intent to link such a relationship. Its argument essentially is only that the city once was faced with similar predicaments and that the city had to struggle with them during the early experiences of its formation.

This paper can be divided into five sections including Introduction. Section 2 traces the economic history of Mumbai. It gives a detailed account of how fishing hamlets and oarts (coconut plantations) metamorphosed through time to becoming a port and a trading centre to becoming a city that manufactured mills. Section 3 features governance in British Bombay and highlights the various contestations among different actors which made urban governance more complex and complicated. Section 4 expounds as reflections in the process in which Modern Mumbai has come to be and how in spite of the mentioned obstacles Bombay's growth in terms of space and economic dynamism seemed to be resilient. Section 5 concludes.

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[3] *Mundu et al in Mumbai Reader 2009.*

2. Bombay: Phases of economic evolution

It seemed to be unimaginable given the barrenness and relative discontinuity of the landmass of seven islands of Colaba, Old Woman's Island, Bombay, Worli, Mazgoan, Mahim and Parel that a city would be built there. Fish fertilisers were used in farms whose stench rendered the area unliveable by the standards of the natives let alone the British. The climate was unhealthy and mortality rates were unusually high prior to the Portuguese rule over the islands.

Up to 1338, the Satavahanas, the Kshtrapas, the Traikutakas, the Mouryas, the Chalukyas and the Rashtrakutas had already ruled over the seven islands of Bombay before they were handed over to the Portuguese by Sultan Bahadur Shah of Gujarat as a treaty to support the latter against the Mughals. The Western Coastal region of India was embroiled in continuous wars between the Marathas, Mughals, Portuguese, Dutch and Britain. Britain ships often attacked the Portuguese ones harboured at Bombay ports and the region was under constant threat and insecurity.

Even after Bombay was presented as a dowry gift to Prince Charles II of England in his marriage to the Portuguese Infanta Catherine of Braganza, the British had limited political authority and could not utilise the port facility which Bombay was endowed with. In 1665,four years after the present was given the possession could be made and by 1667 the British could establish some foothold over the region. The East India Company (EIC) procured the lease of the seven islands of Bombay at a fee of 10 sterling pounds a year. George Oxenden, as a representative of the EIC was the first Governor of Bombay. (MCGM 1981, 2)

It was under Gerald Aungier, the second Governor that most of the infrastructure for port such as docks, lighthouses and harbour facilities could be developed. The British had understood from the start that the answer to tapping maritime trade could only be possible by prioritising port facilities. Along with this, court of law, mint, printing press and hospitals were also constructed. The Indian rupee minted during this time replaced the Portuguese currency. (ibid)

The years of 1677-1722 saw increases in mortality once again due to plagues and wars. Charles Boone by 1715 invested in fortifications and extension of dockyard facilities along with building construction, some of them including the illustrious St. Thomas Cathedral. (ibid)

The city grew economically prosperous from its trade as a colonial port since the servants of the EIC had procured trade rights in the region of the Red Sea. Increased security, food, timber and control over production sites and trade ports was given by 'Bankot(1756), Vijaydurg(1756), Surat Castle(1759), forts of Malwan and Redi(1765) and Salsette and Vasai(1775)' (Karmarkar 2007, 6). In terms of major developments the town was now witnessing was that of the Criminal Court(1725), Mayor's Court(1728), Bank (1720) (ibid). The government encouraged ship building industry in 1736 and the Lavji Nasarwanji Wadia is known to have been a noted ship industrialist. Docks and hospitals were constructed in 1760s and 1768-9 respectively. The Police forces were established by 1680s.

Reclamation companies or khados were given contracts so as to provide additional land to Bombay, link the disconnected islands and level them. Reclamation between Worli and Mahalaxmi in the 1770s proved to be beneficial in this regard.

Roads were connected to Mahim and Sion during this period as well. The level of economic dynamism that must have been prevalent during the eighteenth century can be gauged from the fact that at its start its population was 16,000 which by the mid-eighteenth century increased to 70,000 to a manifold risetowards the end of the century as it crossed 2 lakhs.

The town had attracted merchant families, skilled artisan, labourers from Gujarat as well as distress migrants from Konkan region due to famines and food shortages. The British government gave special concessions to Parsi merchants under trades of import-export, ship building and Parsi master weavers were incentivised to come as well. Textiles and a minor trade in Malabar spices were among the principle activities business was centred around. Opium and cotton textile traded to China was hugely profitable because the invoices were paid in silver and gold bullion. The profits were, to some extent even invested in trading Chinese tea.

Bombay was divided into the Native or the Black Town and the White Town for the British. Due to the influx of migrants and the cumbersome nature of the way in which residential, commercial and administrative functions all cloistered around Fort, plague and unhygienic living conditions were serious concerns of the authority. The land occupied by the Kohlis at Dongri Nagar and poor households at Church Street and Bazaar gate was evacuated and demolished. They had to build their hutments outside the Bazaar Gate in the North and the elites shifted to the outskirts of the Fort occupying Malabar and Cambala Hills. By 1825, they had constructed bungalows as far as Parel, Byculla and Mazgoan.

Post the many infrastructure developments by Mount Stuart Elphistone, other major breakthrough was the construction of the Great Indian Peninsular railway in 1853 which connected Bombay to Thana. Though there were ferry services prior to that, the first railway enabled access to the hinterlands which boasted imports of cotton into Bombay. First cotton mill came about in 1854 and by the mid 19th century most of mills had dominated in the skylines of Parel and Girganguam.

Bhor Ghat railway and tramways were instrumental transport developments constructed under Bartle Frere's governorship. Civic amenities in terms of Vehar Water Works and later from Tansa and Powai were laid post the water famine of 1824 (MCGM, 3). The surpluses accumulated by the speculative cotton prices and increase in trade due to opening up of the Suez Canal were channelized by the wealthy Parsis in the works of laying University Library. Convocation hall, High Court, Telegraph Office, Post Office were also built during this time.

This already gave the town the status of the city. Laughton's Land Surveycompleted by 1872 had already recorded a population of 6,45,000(Dossal in (a)Patel (Eds), 90).The Municipal Act was passed in 1872 and in 1873 first Municipal Elections resulted in the formation of the Municipal Corporation with 64 members (MCGM, 4)

Plague that had struck in late 1890s proved to be calamitous and measures of compulsory immunisation and hospitalisation lead to resentment among the people as it breached their privacy. A number of hospitals were opened along with a greater emphasis given to sanitation and drainage facilities. Bombay Improvement Trust originated thereafter.

*One doctor, one health programmer and health worker of the Naramaya health centre.

Though the 'share mania' after the American Civil war had ended, it led to great misery and debt charges on the part of Reclamation Firms and wealthy families in general. Funds from the Government of India were dispatched so as to deal with the excessively gloomy business atmosphere. The mills thereafter started regaining their lost strength as they turned inwards and catered to the domestic market.

The earlier years of the 20th century banked on the set of institutional developments that had taken place in the areas of physical and financial infrastructure. Bombay due to the incentives under the customs became a major port for imports which helped it to scale up and compete with cities like Madras and Calcutta. Over time however, it came to be the 'Urbs Prima in Indis' and competed out other cities. 'Bombay acted as a link in the chain of the global super structure (for the transfer of tribute) and became peripheral to the Euro-centric 'global' trading network. It was actually the beginning of the growing primacy in the urban system of Western India with Bombay as the sole hegemonistic centre' (Karmarkar 2007, 10)

3. Urban governance in British Bombay

Numerous institutional and infra structural developments that were a part of city formation were wrought with its own set of contestations. Prominent among those are discussed in this section.

Just as the present system of polycentricity is weak and ineffective, the British hierarchical system of governance concentrated power at the centre. The Colonial polity was set in such a way that the hierarchy went up in the ascending order from the Presidency, to the Company's Supreme Government in Calcutta, to the Government of India to eventually the Government at London. Presidencies were allowed to sanction projects with costs less than ten thousand rupees and the Government of India could sanction projects of estimations greater than ten thousand but lesser than fifty thousand which the Court of Directors at London had the sole right to permit. Thus, the sense of urgency of important civic amenities was never felt by the decision making authorities. 'The cumbersome procedure, moreover, deflected attention from important projects which were greatly needed, to those of little consequence.' (Dossal 1991, 37) Lord Falkland, Governor of Bombay called such a system as 'an importunate widow system of government'. (ibid)

When Falkland suggested that the Government of India pre-commit itself to the finances which it could annually extent to the presidency and the presidency ultimately decide on the use of the funds according to its scheme of priority, Lord Dalhousie, the Governor General protested arguing that the Home Government's approval should be compulsory for funds needed for purposes of large public works for their prudential management and that the Home Government's approval ensured that. This possibly is suggestive of the rationality of every higher level authority not to vest power in the hands of decentralised ones for the fear that its own position will be ousted or weakened. These questions are more specifically related to those of power over resources and its allocation.

A part of the Municipal Funds went back to development of Indian urban centres and dedicated funds for infrastructure would be dismissed to crush national and regional rebellions. A swing approach to infrastructure was noted where infrastructure

provision was within the list of priorities only under circumstances of political stability. During other times, the Imperial funds i.e. a part earmarked from the Revenues of the Municipal Fund to national security would be used up.

Besides an orientation of governance towards centralization, the numerous political organizations which came lacked a clear system of addressing the urban problems. Though the roles and responsibilities given to each one were specific in nature, no integrated approach could come through. Mayor's Court dealt with civil and criminal cases. Buildings Committee came up in 1787 for purposes of regulating construction and building activities. The Court of Petty Sessions was established in 1792 along with European Justices of Peace 'responsible for assessing and collecting land revenue, checking and repairing the streets and collecting taxes on houses, shops, stalls, carriages in Bombay'(ibid, 20). The Board of Conservancy was introduced in 1845 for hygiene and health related issues of drainage, maintenance of streets and law and order. The procedure for introducing any policy went from the authorities at the Board of Conservancy to the bench of Justice to the Governor-in-Council who had the final say. However, these bodies lacked a clear system of administrative governance. The Board would divide Bombay into zones differing from that which the Census. (ibid, 22)The Justices would again take into consideration a third set of division and none of these estimations would tally.

The British State would put to use its discretion similar to the present day notion of 'Eminent Domain'. Land Surveys were conducted to augment land revenues. However, important objective besides this was to take a claim over lands and when records did not show such claim, 'they were nonetheless interpreted to its advantage' (Dossal in (a) Patel 1995, 92).

An incident would prove to be illustrious. Pandurang and Balajee Shamshett had bought land in an auction in 1764 to the value of Rs. 7500. Men from the neighbouring garrisons caused nuisance to the oarts plantation the duo had cultivated by cutting out the coconuts from the field and whiling away in the land with outside women. Since an action had to be taken by the Governor in Chief, he ordered to destroy the oarts and acquise it without paying any monetary or land compensation. On the other hand when a few British were found guilty of not paying land arrears, not 'a shadow of blame' was attached to them (ibid 96-97).

Urban governance in British Bombay also proffered coalition of elitist interest. Tenants at will were required to pay their dues through military services whenever called upon. However, the introduction of Quit Rent made possible to abstain from such imposed duties if quit rent is paid. Parsis and Bhandaris would naturally absolve from such constraints. Besides, the preferential treatment given to the elites came in the form of residential locations given to them along shorelines and access to amenities. Most of the planning took place around their residences. A serious contestation had arisen between the merchant and the land owing class over dissolving of Shop and Stall Tax and formulating taxes based on land. The long struggle between the two resulted in the lasting victory of the latter when Town Duties were imposed on 'grain, wines and spirits, beer, sugar, ghee, timber and firewood' (Dossal 1991, 88).

Corruption was rampant because Bombay had a series of smaller ports where goods could be smuggled and it was a common knowledge that the Police forces and Custom officials were hand in glove. The Governors having known this, would

only dismiss individual officers or two when found guilty but no efforts were made to reform the entire Customs or Police organization.

More importantly, the British system of governance lacked a comprehensive city development plans and improvements were piece-meal in nature. The occurrence of plague in 1896 revealed the results of lack of foresight in city planning to the authorities. Arthur Crawford had written to the then Governor Sydenham Clarke about various attempts at city planning which were quelled by the ratepayer's agitation (i.e. the dominant land owning class). An editorial of the Journal of Indian Institute of Architects as quoted in Dossal (2005) suggested, 'It is a well known and undisputed fact that the city of Bombay has been allowed to grow and develop haphazardly and that government and the municipality have too often displayed an ignorance and indifference about even basic principles of city development, town planning and the provision of civic amenities. After the First World War, conditions were rapidly forcing the pace of the growth of the city and things would have assumed a different complexion indeed if authorities-that-be, with little more imagination and sense of duty, were to lay down broad principles for the developments of the city even at that juncture'.

Urban governance in British Bombay thus was far from a straight, nice and a happy event. It was characterised by problems like corruption, eminent domain, lack of transparency and accountability of contracting parties (these were usually the reclamation companies who were given businesses to add new land to the city) and even the hierarchical authorities at the centre coupled with coalition of elitist interest groups and an absence of comprehensive urban development programme.

4. Reflections

Contestations among different agents had interjected and even caused negative externalities to the urban citizenry in Bombay. This study of the economic history of Bombay will prove to be incomplete and unrealistic if a reference is not made to the factors which have contributed positively to the structure of governance in this city.

Important amongst the notable administrators and professionals have been Henry Cornybeare who cast significant influence on having building legislations as Vehar Water Works, George Buist's works on meteorology, James grant Lumpsden for numerous efforts at improving Police, Vihar Water Works, drainage and Mumbai University and Dr.A.H.Leith's work on sanitary science and statistics (Dossal 1991, 45-54). Though they had their own shortcomings or biasness towards the British Empire, their efforts have genuinely and greatly benefited Bombay in critical areas of sanitation, drainage, water supply, education and administration.

Huge funds set up under charitable institutions and philanthropy had aided in the inception of many hospitals, colleges and schools. They have added to the social amenities the city has had the privilege to use. In fact, Bombay during the British time had missionary schools and colleges, technical colleges and schools promoting education through regional languages of Marathi, Gujarati, Hindi, Urdu to name a few.

Central to sustenance and evolution of Bombay has been its adaptive efficiency. It was home to artisans and labourers of various skill-set as well as the capital required responding to changing economic conditions has always been present. The unique relationship shared between the local elites

and British, as Markovitz mentions in (a)Patel , 2005 along with incentives under customs have helped a great deal in scaling its position above the one enjoyed by Calcutta which in fact was better endowed with comparative advantages over Bombay.

What seems to be institutionalised through years of economic, social, cultural, political metamorphosis is a certain sense of political lethargy, coalition of elitist interests and corruption along with the business driven attitude and attachment to the respective cultural and religious moorings which has created the culture of the city.

5. Conclusion

The paper essentially draws on the point that the current system of political inefficiencies in terms of lack of adequate infrastructure in general and specifically for the informal housing, corruption, lack of proper land management, coalition of elitists interests have not been predicaments primarily of the present times. These were also reflected in the early days of conception of the Bombay city during British governance.

This paper first detailed on the way the city underwent economic transition from fishing hamlets to port town to a trading and a manufacturing centre. This laid the ground for understanding what kind of infrastructure was provided, when and by whom. It then drew similarities between the present predicaments and those that were characteristic to the British Bombay. While it only drew similarities followed by reflections on the institutional fabric of the city, the paper paves the way for future research on how the historical inefficiencies built during the British Bombay have been embedded into the political institutions of the present day Mumbai.

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