

Building an affordable housing stock in a city in transition: an analysis of a national housing scheme in Nagpur, India

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Joost Herrebout - 31 juli 2019

EXTENDED ABSTRACT

The Pradhan Mantri Awas Yojana, or in short PMAY, is the most recent national housing scheme in India. Following the concerns of a local NGO in Nagpur, Centre For Sustainable Development, this Master's Dissertation takes on the challenge to analyse the housing scheme. The aim is to identify the reasons for the results failing to appear, with the help of a case-study.

This dissertation follows the author, Joost Herrebout, on his fieldwork experience in the city of Nagpur by means of a 'carnet de voyage' essaying on events linked to the analysis of the scheme. In such way, the context for the research is tangible throughout the work.

Firstly, the broad historical and geographical context of the 'city in transition' is drafted, revealing a little of the features Nagpur has as a city. Further, it is shown that the city forms an interesting case within the Indian housing scheme, as the city is in a chain of developments, giving the urban landscape a facelift and connecting the city with the rest of India as well as with the world.

To sketch a complete context for the housing scheme, it is important to update the reader on how the world and India are looking towards the urban housing problem in contemporary times. Following the evolution, starting at the brutal eradications, over Turner's believe in incrementalism, we end up in the international environment of national housing schemes. Guided by a global database of successes and failures, the developing countries of this world try to draft long-term programmes to eradicate informal settlements and improve the lives of the urban poor.

PMAY itself is also the result of a long evolution in Indian housing and development programmes. After an analysis of the guidelines, defining the strategies and instruments to provide affordable housing, these elements are compared to previous schemes, identifying whether the Government of India drew lessons out of the flaws. This data is then considered to draw a structure in the fieldwork in the city of Nagpur.

With the means of interviews, structure analyses, slum visits, construction site visits and neighbourhood analysis, the research aims to grasp a complete sense of the ongoing dynamics of PMAY in Nagpur. Departing from the perspective of the urban poor, the investigation seeks what the results of the programme could be in the city and if the position of the beneficiary is emphasised enough. Unravelling the structure and dynamics in Nagpur, differences between the guidelines and the effective implementation are identified. Most

of the issues the implementation is struggling with can be linked to two factors, lack of participation by beneficiaries and a flaw in the surveying of data on the city's urban poor.

The projects under PMAY tend to make the same mistakes as previous housing schemes in India, which are now abandoned or in decline. In order to identify whether this will be the future of the new flat schemes, the project definition is analysed, comparing the slums of Nagpur with the new projects and their neighbourhoods.

In order to tackle these issues, we compare the existing instruments and structures to two policies that proved to be successful: the HABISP system of São Paulo and the Baan Mankong Programme of Thailand. Differences are between the Indian scheme and the 'good practices' are uncovered.

A similar approach is taken towards the project definition, following up on the policies, three projects which are perceived as a success are investigated. Comparing them to each other and to the projects of PMAY, the elements which are crucial for a good project definition are identified.

In an attempt to close these several gaps, uncovered in the analysis through the fieldwork and comparison with prominent research, we take a closer look to the general strategy of India in its urban development. Linking the gaps to the neoliberal structure, it seems that an emphasis on the economic and political level of the housing scheme, might cause reoccurring problems in the social housing sector of the multicultural nation.

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1. NAGPUR, A CITY IN TRANSITION



Day 1: Arriving in a changing city

'The city of Nagpur, also known as the 'Orange City', is situated in the centre of India. The city is the winter capital of Maharashtra since the State Reorganisation in 1956, when Nagpur lost its status as capital of the 'Central Provinces and Berar'. To compensate this loss, the city of Nagpur was officially designated the second capital of the new state of Maharashtra, written down in the 'Nagpur Pact' (1953). In 2011, the city had an estimated population of 2.405.665 people and is therefore the third biggest city in Maharashtra and the 13th in India. Of the total population, there's living approximately one third in informal settlements, spread across the city.' – Wikipedia

Arriving in the morning of Tuesday 2nd of October 2018, at the 'Dr. Babasaheb Ambedkar International Airport of Nagpur', that was about all I knew about Nagpur, the city which would be my home for two months. The airport, situated in the southern part of the city, is connected to the centre by a small road through a tiny forest. The taxi wallah drove me along some residential neighbourhoods along the Sonegaon Lake, before we would reach Pande Layout. Middle high flats, detached from the street side and surrounded with green gardens, enclosed by a wall or fence, formed the first contact I had with Nagpur. At a first glance, the neighbourhood appeared quiet to me, being surrounded by greenery, in a sprawled city. After an extensive quest, I finally reached the apartment, not being aware of what the rest of the city had in store for me.

Arriving on the 'Mahatma Gandhi Jayanti'-holiday, my two flatmates, both German, immediately dragged me into a rickshaw and took me towards the city centre to see a fashion show with recycled and reused fabrics, the first of many sustainability initiatives I would attend within the next months. Driving towards the city centre, the area of Sitabuldi, we passed several building sites of the metro line, a project that currently occupies the emerging metropole all over. Hereby, I already got an idea of what was about to come and how Nagpur would present itself in many different lights and shapes.

Throughout the next weeks I would continue to explore the city further, along with a group of German volunteers. I found that the historical city tends to hide behind a mixture of mainly residential blocks, countless malls, grocery shops and office buildings. All of them are laid out on a well-planned underlay of radial and concentric roads, with a denser network of local driveways in the colonies. At strategic places, the roads are filled with informal economies, such as fruit stands, stalls of juice wallahs or streetfood kitchenettes.

During our countless evenings walking around Nagpur, we could not get enough of all events happening around us. Getting invited to dance 'Garba' during celebrations of 'Navaratri' festival, a Hindu festival going on for ten days in October, attending a mass at the All Saints' cathedral or the service of the protestant Northeast Indian church, hearing an Imam sing from a mosque when it was time to pray and a visit at Dikshaboomi, the monument honouring the conversion to Buddhism of Dr. B.R. Ambedkar along 600.000 followers. Those encounters and experiences provided me with an insight of the different cultures influencing the life in Nagpur and India. Even if religion does influence the culture of India, it is not the only factor impacting everyday life. The attendance of colonial buildings, for example, remind of the British rule and the freedom struggle still impacting culture, perception and the daily life.

Thanks to the limited amount of tourist information and primarily the kind guidance of our Indian friends, we could find our way to the few monuments belonging to the city. All of them spread throughout the whole city, only connected by the busy roads with honking cars, yelling rickshaw wallahs and traffic jams at each crossing. Most remarkable were the monuments, which were covered in a thick layer of dust, coming from the sites where the new face of Nagpur is build. Every place is a witness of past times, the colonial era, the freedom fight or symbols of religion in India. Yet, all of them are now silently witnessing the change of the city. A change that in a way also tries to honour those monuments as the pride of Nagpur's history and tries to reconnect them by a qualitative pathway.

However, the change mainly aims to develop the city, let it 'catch up' on different levels with Indian and global urban municipalities. The city-wide building site of the metro line is one of many proofs that investors show interest in the most central city of India. The 'Glocal Square', a gigantic shopping mall, the MIHAN project or Smart city investments are only few of the projects which are occupying and transforming the city. Living in Nagpur, I constantly had the feeling to explore the city over and over again, to discover small or big changes, to have conversations about the several building sites or to listen to different opinions whether the metro line will be used or not, ... With almost every interaction I undertook during my stay, I could tell that I was living in a city in transition.

1.1. Nagpur: an interesting case?

In October and November, 2018, I had the chance to get to know the city of Nagpur. The reason for my stay in the most central city of India, was to investigate the 'Pradhan Mantri Awas Yojana', the most recent national housing scheme. In search of a subject for my master dissertation, one year before my stay in India, I got in contact with the Centre For Sustainable Development of Nagpur, an NGO striving for a more sustainable future for the slum dwellers of the city. Immediately, the organisation expressed its concerns about the local implementation of PMAY. The national housing programme was launched in 2015 by Narendra Modi, the current Pradhan Mantri (prime minister) of India. Substituting the previous housing scheme, PMAY aims to provide affordable housing, not only for the slum dwellers, but for all Indian urban poor.

The first mails already revealed that the scheme had a hard time to find foot on ground within the city's development management, despite the conduction of a survey one year before my first contact. As CFSD was working with the urban poor, affordable housing is one of their concerns. The director of CFSD, Mrs. Leena Buddhe, wanted to figure out the actual status of the implementation process and where the errors occurred. As the local government did not appoint mediatory organisations for aid in PMAY, CFSD was not directly involved in the implementation process, which made it hard for them to find out more about the actual situation. Thus, they offered me to research on PMAY with Nagpur as a case study. Hence, I had found my subject and CFSD had found their entry in the structure of PMAY.

Soon after, I prepared myself for my first fieldwork experience in a city which I didn't know anything about. However, the city would soon become a home for me, surrounded with places, people and events which would enrich me and trigger my interest. To conserve this experience, I carried around my 'Carnet de Voyage', enabling me to give you, as reader, an insight of the life in Nagpur. As a guide through my research, the essay of my stay in India draws you to places or events which marked my research and could not be forgotten when talking about the Pradhan Mantri Awas Yojana. A timeline in 'Annexure II' fills in the timespan of October and November with these activities and events. The list of abbreviations in 'Annexure III' can be a guide through a programme with a lot of jargon.

As my carnet will be a guide in my experience, I can't withhold you of introducing the city of Nagpur in its historical and geographical context. It will give

an idea of the environment and dynamics present in the city and how it developed towards the city it is now, a changing city representing an interesting case-study for this research. This change, influenced by historical, political and economic factors, impacts the whole city and its people. Amongst these people, the weakest section is feeling the negative impact the most. Slum dwellers fear for their place in the city as projects are planned on their lands. Only some of the several projects in the city are described in following chapter to illustrate the (positive and negative) impacts of such drastic change of a city, highlighting the importance of strong housing policies.

1.2. History of a metropole

The city of Nagpur was founded in the year 1703 by the Gond King of Deogad, named Bakht Buland Shah. Yet, the city and its surrounding region are already mentioned in Vedic and Mauryan scriptures.¹ The king was inspired by the urban life in Delhi and wanted to develop Nagpur as his capital. The name of the city derives from the river Nag or the Nag people. 'Nag' is Hindi for 'snake', suggesting the curved shape of the river. Buland Shah's work was continued by his successor Chand Sultan, who walled the city in with a three-mile long wall along the river.

The death of Chand Sultan started a period of different rulers over the region, ending with the instalment of Raghoji Rao Bhonsle's kingdom in 1743. Thus, the power shifted from the Gonds to the Maratha dynasty. This phase was dominated by peace and prosperity. Different industries such as cottage and handloom sectors started to develop in the region. Therefore a vast class of cultivators formed itself among the Nagpurian society.

The start of the 19th century would end this era after the city came under the control of the British. This was due to several wars with neighbouring dynasties and in 1817 the Bhonsles lost the Sitabuldi battle to the British army. Yet, the Bonsle king remained as a sovereign leader with support of the British. In 1853, after the last Bhonsle king Raghuji III died without a rightful heir, the city fell under full British control with Lord Dalhousie's Doctrine of Lapse, which would later lead to the Indian War of Independence.

In 1861, the British denounced Nagpur as the capital of the Central Provinces. Soon the city developed as a trade centre after the advent of the Great Indian Peninsula Railway in 1867, being characterised by the flourishing textile industry. With the arrival of Sir Patrick Geddes in 1915, the awareness for

planned city development was brought in. He installed the foundation for the typical layout of the contemporary urban area. A few years later, the founding of the Nagpur Improvement Trust (NIT) would ensure a continuing planned city development.

After independence Nagpur became the capital of the state of Madhya Bharat until 1956. During that year the new state of Maharashtra was founded and Mumbai was announced as the new state capital. As a compensation for the loss in status, Nagpur was designated as the second capital of the state. This agreement was written down in the Nagpur Pact of 1953, recording the desired equitable development of all regions in Maharashtra. The most important clause in the pact is the compulsory state assembly that has to take place once in a year in Nagpur city for minimum six weeks, exclusively discussing the development of the Vidarbha region.

One of the most important recent events taken place in Nagpur is the conversion of approximately 600.000 Indians to the Dalit Buddhism movement. On the 14th of October, 1956, the architect of Indian constitution, Dr. B. R. Ambedkar, converted to Buddhism surrounded and joined by his followers, at the place where the stupa Deekshaboomi is situated today. This event is commemorated every year, where people from all over the country travel towards Nagpur to attend the celebrations.²

1.3. Geographic situation of Nagpur

Situated at 79° 7' east longitude and 21° 7' north latitude, Nagpur is located at the exact centre of the Indian peninsula. That is why the Zero Mile stone of the British colony is installed in Nagpur, to measure all distances within the Indian subcontinent. The city is situated in the eastern part of Maharashtra, the Vidarbha region. The region is known for its hilly landscape, situated on the Deccan plateau and being surrounded by plateaus of the Satpura range. Nagpur covers a total land area of 228 km² and 312.4 meters above mean sea level. A slight slope runs from West to East. The characteristics of the plateau benefitted Patrick Geddes and NIT to work with a planning strategy of concentric ring roads and radial connective roads, providing the city with all the characteristics of a horizontal metropole. The western part of the city is known to be richer and further developed than the East, as most investments were implemented in the West. Nagpur is furthermore known for its greenery and

cleanliness as the surrounding metropolitan zone is characterized by agriculture and forests.

Across the city, one can find different natural and artificial lakes, mainly situated in the West of the city. Those lakes were, and still are, the main source of water supply for the city. The Nag river, Pilli Nadi and different nallahs³ form the natural and main drainage system of the city, flowing from West to East. Nonetheless, the heavy urbanisation causes suffering and heavy pollution of the natural water ways and turns them into open sewerage, resulting in unhealthy and smelling water flowing through the city. That is why the Indian Government launched in 2007 a National River Conservation Plan which states that open waterways would be cleaned and developed in all major Indian cities, thus, Nagpur's rivers are about to be cleaned too.⁴

The city is well connected with all major cities by road as two major national highways, Srinagar-Kanyakumari (NH44) and Mumbai-Kolkata (NH53), pass through the city. Furthermore, it is connected with Bamanbore by the NH47 and two Asian highways cross each other in the city, namely the AH43 from Agra to Matara (Sri Lanka) and the AH46 connecting Kharagpur with Dhule. Recently, a 800 km expressway, between Mumbai and Nagpur, was proposed by the chief minister of Maharashtra, which aims to reduce the travel time between the two cities to eight hours only. It is currently under construction and shall improve the travel conditions, compared to the current Nagpur-Aurangabad-Mumbai highway. Furthermore, despite of the capital Delhi, Nagpur is the only city to be connected with all Indian states by its railway network. The Nagpur station takes approximately 1.6 Lakh⁵ passengers daily, distributed over about 260 trains. The station facilitates passenger trains, sleeper trains, express trains and cargo trains. Among 22 other Indian stations, it was selected in 2008 to be upgraded in order to meet international standards. Hence, the city is reachable by train or by car, as well as by airplane, thanks to the 'Dr. Babasaheb Ambedkar International Airport of Nagpur'. As of now, the airport mainly connects the city with most of the major Indian cities such as Delhi, Mumbai or Pune, but some airlines also fly to Sharjah, UAE, and Doha, Qatar. Development plans for the airport area aim to connect Nagpur even more on an international level. Due to this multimodal connectivity, the city could flourish as a trade and transportation hub for the Indian nation. Recent investments are setting up projects aiming

¹ The Vedic era is a period of Indian history between 1500 and 500 B.C., followed by the Mauryan empire between 600 and 300 B.C. (www.eindiaartfestival.com. Accessed on 22/07/2019.)

² NMC Nagpur, www.nmcnagpur.gov.in, Accessed on 28/03/2019; www.maharashtraweb.com, Accessed on 28/03/2019; www.mapsofindia.com. Accessed on 28/03/2019; swapsushias.blogspot.com. Accessed 28/03/2019; Nandankar, P.K., Dewangan, P.L. & Surpam, R.V., Climate of Nagpur.

³ Open sewerage and small canals across the city. Other spelling: nala, nullah

⁴ Nandankar, P.K., Dewangan, P.L. & Surpam, R.V., Climate of Nagpur.

⁵ Number of the Indian numbering system, used in the Indian subcontinent. One lakh equals 100.000 noted as 1.00.000 in Indian. Another term often used is crore which equals 10.000.000 or 1.00.00.000.



Figure 1. Situation of Nagpur in India



Figure 2. Situation of Nagpur in Maharashtra and the Vidarbha region



Figure 3. Nagpur

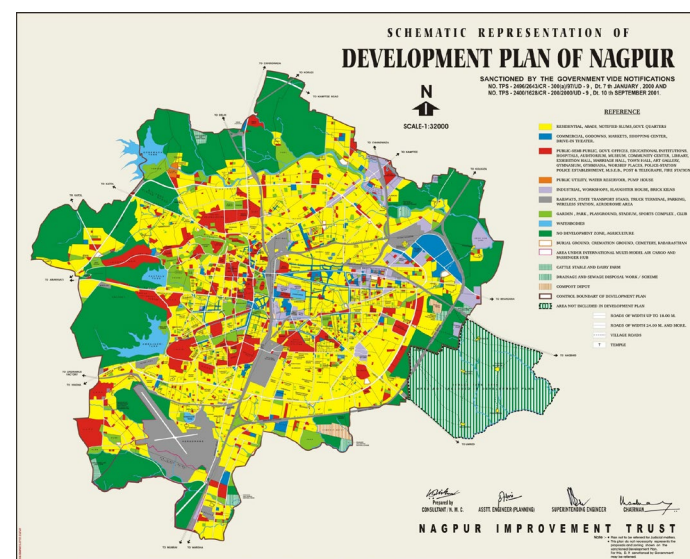


Figure 4. Map of the City Development Plan of Nagpur

to initiate this function of trade hub.⁶

1.4. A city in transition

For a long time, the Vidarbha region has been disregarded by the Maharashtra government, as it serves of a provider of resources from inland India to the coastal cities. Hence Nagpur lost its economic importance compared to the cities of Mumbai and Pune. Nevertheless, in 2004 Nagpur was ranked as one of the fastest-growing cities in the nation because of which it attracted a vast amount of investments in that year. In 2005, the city was already considered the 10th richest metropole in the country.

As Nagpurentails all factors to become a competitive city, it has great potential and is open for growth on different levels, based on the available resources. In early times, it has been already an important trade centre for the Vidarbha region for many centuries. Within a radius of 500 km, Nagpur is considered to be the only metropolitan city in terms of population, developed social infrastructure and services. The City Development Plan of Nagpur summarises all the advantages of Nagpur which could attract people and investments to the city. The textile and food industry are the most important economic sectors, but also the extended health and medical sectors are present in Nagpur.⁷

Since the 31st of October 2014, the chief minister of Maharashtra, Devendra Fadnavis, is a Nagpurian. The young CM has already endured a long and impressive career in politics. Begin 27, he got elected as the youngest mayor of Nagpur in 1997 and second youngest mayor in the history of the nation, has also been elected president of the BJP Maharashtra (Bharatiya Janata Party) in 2013, followed by his election as Chief Minister in 2014. He received different awards for his political career, like the renowned price 'best Parliamentarian of Maharashtra Legislative Assembly award, 2003' (TNN, 2014).

As he has been representative of the Nagpur South-West region in Maharashtra for several terms, he also prioritises it as a CM. He aims to support his voters as much as possible, and took up the responsibility for the development of the Vidarbha region at the beginning of his reign. This has resulted in big investments with regard to the MIHAN project in Nagpur, where the aviation industry of the region will open up to national and international investments in all major sectors, such as electronics, textile, defence and agriculture.

Hence, the Nagpurian region economically grew and made space for investments in social sectors such as affordable housing.⁸

When one walks around the city in contemporary Nagpur, the current transition is seen everywhere. Many projects are initiating new businesses or commercial buildings. The importance of public space and services are not forgotten in the stream of development. The next paragraphs shall shortly analyse the most important projects and investments which have a city-wide impact and also influence other sectors of development.

City Development Plan

Through the Jawaharlal Nehru National Urban Renewal Mission (JNNURM), the Government of India (GoI) raised awareness about overall urban improvement and development within municipal corporations. This national development programme was launched to sustain the economic growth occurring in post-independence, neoliberal India. It aims to facilitate an attractive urban quality of life in order to attract investments to the cities. Implementing this programme set off the Urban Local Bodies (ULBs) to systematise their urban services and management, involving different stakeholders in project planning. Furthermore, the link between urban governance reforms and reform investments got accentuated in the programme.⁹ Under the JNNURM there has been a clause urging the ULBs to draft a 'City Development Plan' (CDP), which would present all development and zoning plans of the city mapping the possible investments.

To boost the reforms under the JNNURM, the Ministry of Urban Development (MoUD) and Ministry of Housing and Urban Poverty Alleviation (MoHUPA) launched the 'Capacity Building of Urban Development'-project (CBUD) with support of the World Bank. The project identifies and exposes the biggest constraints of urban development and focuses on the requirements for capacity building in a city, in order to create the conditions for successful urban management and poverty reduction.

Under the CBUD, the MoUD required that a revised City Development Plan should identify broader issues for intervention and areas of assistance and should facilitate a systemised and controlled development of the city. For that, the ministry identified Nagpur as one of the 30 cities across India, which would receive support for the draft of the revised CDP. The support is facilitated in the shape of 'CRISIL Risk & Infrastructure Solutions' which is responsible for the preparation of the CDPs

⁶ The Hindu, 29th March 2016. Accessed on 28/03/2019.

⁷ CRISIL, *City Development Plan for Nagpur, 2041: Final Report*, 2015.

⁸ TNN, Times of India, 28th October 2014. Accessed on 28/03/2019.

⁹ CRISIL, *City Development Plan for Nagpur, 2041: Final Report*, 2015.

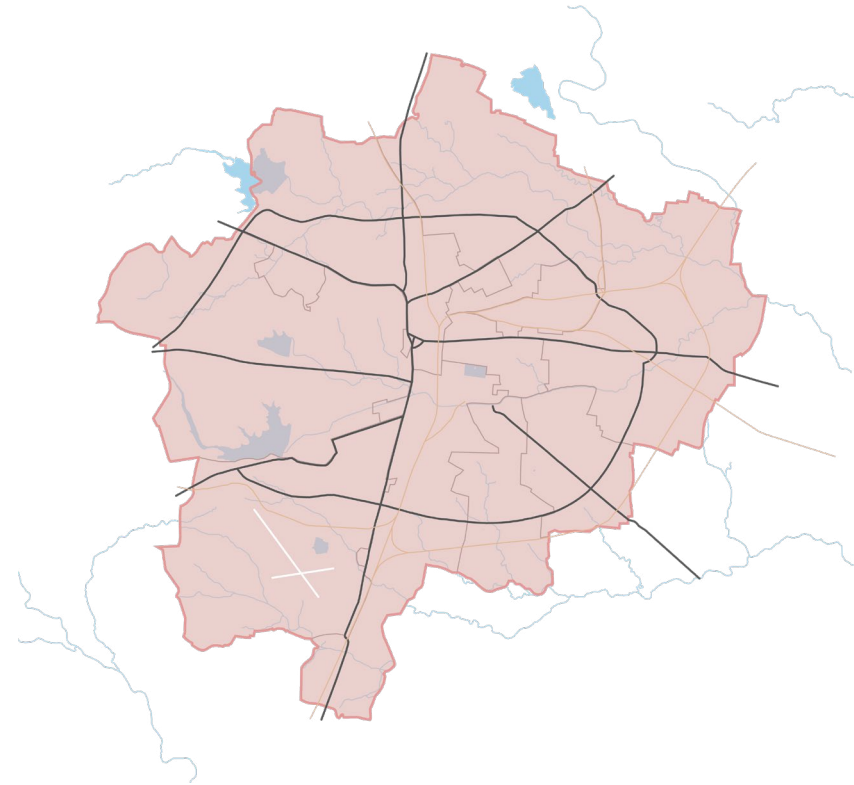


Figure 5. Area of Smart City Mission



Figure 6. Figure of Smart City Brochure

in the 30 selected cities.

The CDPs in India are supposed to follow guidelines issued by the MoUD. Issues in management, such as the formation of CDP committees, but also a stress on PPP projects and Transit Oriented Development, signalise that the Gol really wants to take a step forward with the urban development in India. Unlike the previous generation CDPs, the revised plans should have a clear and detailed vision on the future. The first generation CDPs were mainly one term plans, trying to complete projects as a political or personal flagship. The new generation, instead, should have a clear long-term vision taking into account concerns of equity, poverty and local economy development. The plan therefore should include action plans in sensitive and prominent sectors, working towards well-established goals. The guidelines greatly emphasise the participatory clause, in which local area plans need to be prepared in consultation with representatives of the local citizens. This would turn the CDP into a 'living document' and shall assure that the equity and poverty issues are taken into account.¹⁰

Smart City Mission

On the 25th of June, 2016, Prime Minister Narendra Modi launched the 'Smart Cities Mission' (SCM), a national policy programme, which seeks to give the Indian urban development a new direction. It is embracing Information Communication Technology (ICT) to improve the quality of urban life on the level of efficiency, productivity, security, liveability, sustainability and governance. The programme is understood to be a competitive programme for which the Gol has released Rs. 500 crore for 100 cities. This amount of money shall be released throughout the course of 5 years. Each year, Rs. 100 crore would be transferred to the Urban Local Bodies of the selected cities, to assure a qualitative implementation of the Mission Projects. Indian cities competed over each other for access to funding and the status of a 'smart city'.

The result of this competition was based on the Smart City Proposals (SCP). Each city that wanted to take part in the competition had to prepare a SCP in which they had to draw up a visionary plan of how the city could become a Smart City. The cities had to answer the question of what kind of Smart City they want to be. Although there is no particular model of a Smart City prescribed, all participating cities were asked to include some essential features in the SCP such as sustainable services within the city (e.g.: 10% renewable energy in the city's energy usage).

As a backbone, the guidelines provide the participators with strategic components, that give the municipalities the choice of strategy or a mixture of the proposed strategies, in order to achieve the desired model of a Smart City. Those components are city improvement (retrofitting), city renewal (redevelopment) and city extension (greenfield development). Every city also has to include a Pan-city initiative, applying Smart Solutions covering larger parts of the city.¹¹

Nagpur was selected as Maharashtra city to compete in the SCM but only got selected after the third round out of five. For the second and final SCP of Nagpur, the city got counselled by CRISIL the accountancy and development firm which already drafted the CDP of Nagpur. In Maharashtra there's a total of nine cities selected for the SCM: Pune, Solapur, Thane, Kalyan-Dombivali, Nashik, Aurangabad and Navi Mumbai.¹² In its proposal, the city of Nagpur chooses to work out four city-wide development projects:

- Smart Living: An inclusive and pragmatic development of new urbanism with walkable neighbourhoods, mixed use housing and mixed job types. This will be the basic principles to create a 'poly-centric city rooted in inclusion.' (SCP Nagpur: 14)
- Smart Mobility: Nagpur had already launched the execution of the Metro Rail before SCM, but builds upon these existing projects to trigger transformation in the urban form and the way people move around the city. The city's management wants to focus on the development of a multi-modal transport system without disrupting existing the ease of mobility.
- Smart Environment: As one of the greenest cities in the nation, Nagpur wants to live up to strive to an environment-friendly development, in which carbon neutrality and eco-friendliness will become keynotes in projects.
- Smart Governance: To enhance the citizen participation in the cities management, connected platforms are developed to create a 'citizen centric and collaborative decision making.' (SCP Nagpur: 15) These platforms are supposed to use technology to improve the delivery of services and efficiency in management.¹³

These four aspects follow four key concepts in the Smart City vision of Nagpur, namely eco-friendly, edu-city, electronically connect, inclusive. Combining those concepts in implementing the four urban projects should turn Nagpur into a qualitative and inclusive Smart City. For the implementation of

¹⁰ CRISIL, City Development Plan for Nagpur, 2041: Final Report, 2015; Mahadevia, D. 2011; Sajith, M., 2014.

¹¹ Smart City Mission Transform-Nation: Mission Statement & Guidelines, 2015.

¹² Engaging with Maharashtra's Smart City Programme: The Way Forward, State of Maharashtra.

¹³ Smart City Proposal Nagpur.

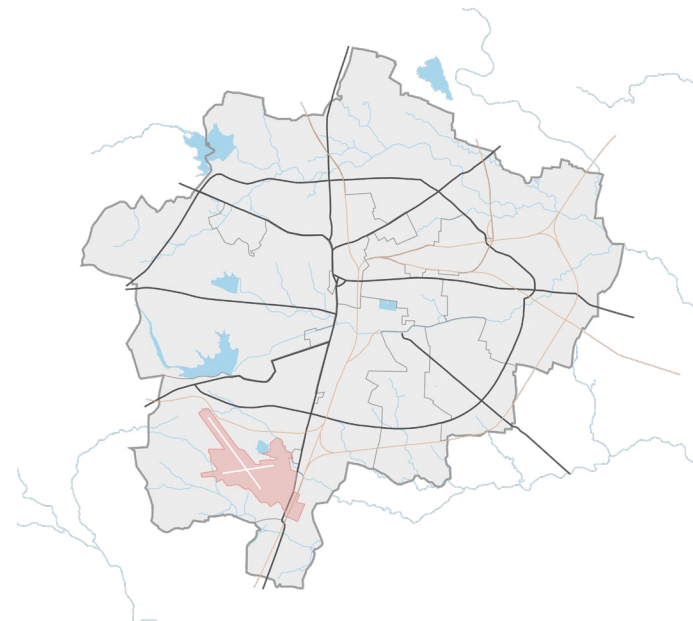


Figure 7. MIHAN Area

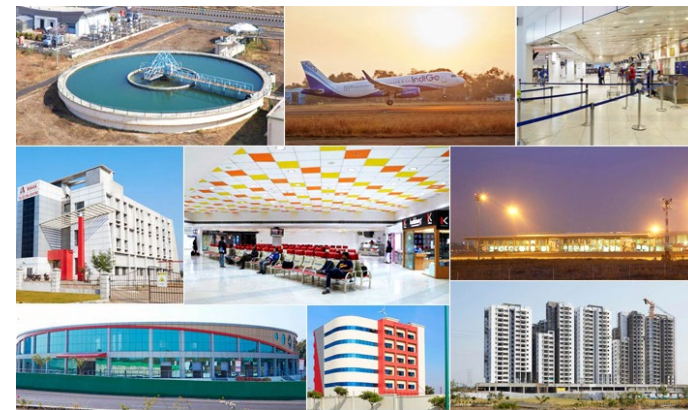


Figure 8. MIHAN project. Image of www.pushkargroup.com



Figure 9. Location Glocal Square.



Figure 10. Picture of Glocal Square model.

all projects, a Special Purpose Vehicle (SPV), has been founded which is responsible for all actions taken within the Smart City Project, in Nagpur this SPV is named the Nagpur Smart and Sustainable City Development Corporation Limited (NSSCDCL).

Just like in the CDP, Nagpur's emphasis in the SCM lies in the participatory column within the development of the city, by involving its citizens via different media and communication channels, to engage them in the local or even city-wide projects. The two planning missions offer an opportunity to show the management's will for an inclusive and integrated urban development.¹⁴

MIHAN

In 2006, Nagpur's potentials as the most central city, got acknowledged by the state of Maharashtra. The state proposed to convert the 'Dr. Babasaheb Ambedkar International Airport of Nagpur' and its surrounding area into a Multi-modal International passenger and cargo Hub Airport at Nagpur (MIHAN) since the airport lies central on national as well international aviation routes. The project mainly aims to foster the local and state's economy by facilitating multifunctional development areas close to an international airport, which is also connected with national highways and close to a region with rich resources. With his election in 2014, the development MIHAN project became the flagship of Chief Minister Devendra Fadnavis in order not to forget his loyal voters.¹⁵

The MIHAN project consists majorly of two parts, be it at one hand, the international airport being further developed into a hub for cargo and passengers. On the other hand, the launch of a 'Special Economic Zone' (SEZ), including a residential zone. The project is going to cover a total area of 4.354 Ha. After the proposal of the Maharashtra Government, a special entity for the implementation and development of the project was put into practice, the Maharashtra Airport Development Company (MADC). The project is estimated to entail a total cost of Rs. 3.000 million based on loan by multiple Indian banks along with the investment from the state and central government. The project targets to serve 14 million passengers and handle 0.87 million tons of cargo each year, which makes it one of the largest aviation projects of India.¹⁶

For a smooth operation of the project, different stakeholders are involved in MIHAN. The MADC is composed out of an equal share from City and Industrial Development Corporation (CIDCO),

Nagpur Improvement Trust (NIT), Maharashtra Industrial Development Corporation (MIDC) Maharashtra State Road Transport Corporation (MSRTC) and Nagpur Municipal Corporation (NMC). The cooperation between those organisations should lead to a successful hub airport area, with the consultancy of Singapore Changi Airport. By involving those organisations the government wants to assure an integrated area, not only fed by the aviation industry, but also for the Indian Railways as a new station near MIHAN is planned to connect the hub with the railway network.¹⁷

MIHAN is seen as the saviour for the Vidarbha region, as it provides opportunities to businesses from elsewhere to the city but also ways to process local resources within a close radius from where they are cultivated. The project makers dream of turning Nagpur into the next Singapore. In the project, several functions are included in the area divide, the biggest share is of course reserved for the airport, but next to that a road and rail terminal, Captive Power House, Health city, International school, residential area, and many more are present on the district.

Glocal Square

This 'GLOBAL mall with a LOCAL heart', is a result of private investments, attracted due to the city's great potential. The designers describe it as 'An international hub with an interesting blend of local shop vendors for whom we have designed a global uplift and rich outlook.' (Metaphors Design). The project aims to bring the shopping experience in Nagpur to a new level. Due to its location next to the commercial centre of the city, Sitabuldi, the mall would combine local shops with a global experience. 'Most innovative' is the integration of entertainment in the 'glocal' shopping experience, with a cinema, kindergarten, bowling and even a rollercoaster integrated, spread over the gigantic surface of 90 thousand square meters.¹⁸

Although the designers emphasise on the presence of a parking floor for each shopping floor, the mall is situated near the most central metro station and includes also a multi modal hub, where shared bikes, two wheelers and cars should be provided with space. The project initiators have a clear image of what the experience of prosperity and globalisation should look like. Therefore, they are aiming to target the higher middle-class people who want to join the global lifestyle. The implementation of the MIHAN project is also reason for the Glocal Square to facilitate a local atmosphere in a global style for

¹⁴ <http://nsscdcl.org/>. Accessed on 28/03/2019.

¹⁵ TNN, Times of India, 28th October 2014. Accessed on 28/03/2019.

¹⁶ Pushkar Group, www.pushkargroup.com. Accessed on 28/03/2019.

¹⁷ Maharashtra Airport Development Company Limited, <https://madc.maharashtra.gov.in/>. Accessed on 28/03/2019.

¹⁸ www.metaphors-design.com, Accessed 11/04/2019.

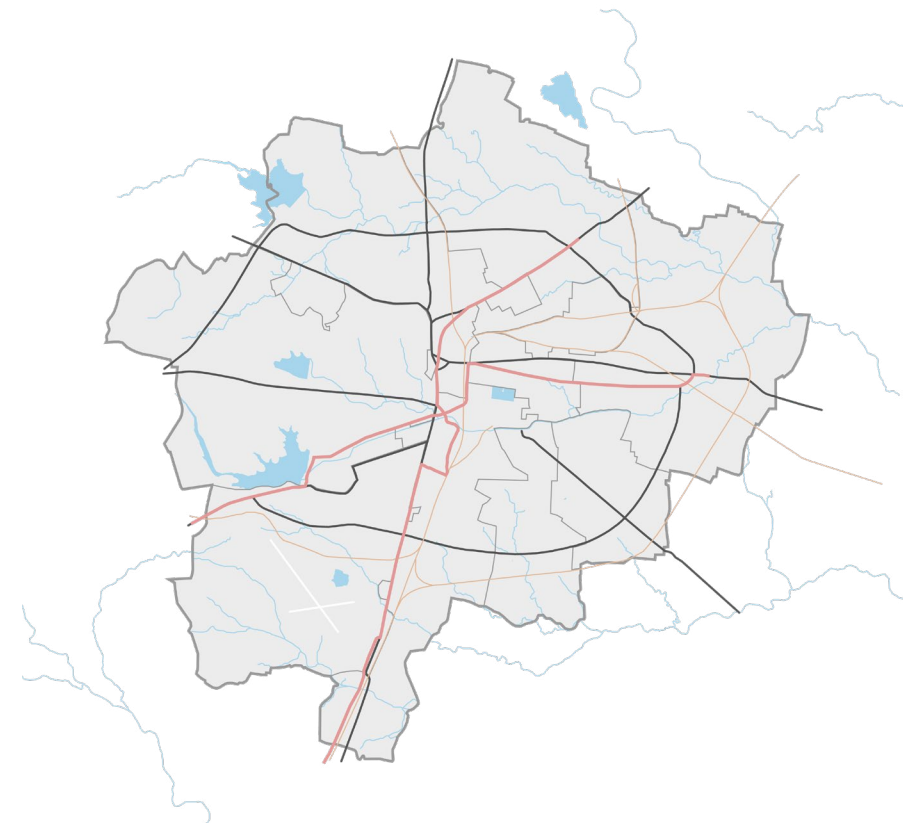


Figure 11. Metro rail tracks.



Figure 12. Picture of Nagpur Metro rail



Figure 13. Picture of Nagpur Metro
Image of www.metrotrainnagpur.com

the international visitors coming to Nagpur in the near future.¹⁹

The project's impact on the city is not fully tangible yet, because of the ongoing building process. Nonetheless, it had already a big impact on the local area. A complete building block got eradicated to make place for the mall. In the middle of the commercial zone of Sitabuldi, this impacted many people who make their living there. The mall also generates new jobs and opportunities, but as the promoters are aiming on an international hub function a big group of workless people are not fit for new positions in the square.²⁰

Nagpur Metro Rail

As the second capital of Maharashtra and as upcoming economic hub and trade centre, the state considered it logical to plan infrastructure development in order to support the growth of the city. The city recognized that the current public transportation system only handled 10% of total transportation in the city, since most of the circulation around the city is covered by two wheelers. The emerging economic boost in the city urgently requests a new mode of transportation, which brings commuters to their destination in the city via safe and reliable routes. This new mode should provide an efficient and affordable service in the whole Nagpur Metropolitan Region (NMR).²¹

Therefore, the state of Maharashtra allowed and facilitated the research to the feasibility of a Metro Rail System in Nagpur, among other cities with a population higher than two million. Following upon this, the Nagpur Improvement Trust (NIT) appointed, in early 2012, the Delhi Metro Rail Corporation (DMRC) as consultant in the preparation of the Detailed Project Report (DPR) for the Nagpur Metro Project. The original project would provide 30 km of Metro Railways across the NMR, this was later revised to 42 km. In order to draft a well-considered DPR, the DMRC conducted traffic surveys, topographical surveys, Geotechnical research and an Environment Impact Assessment Survey.

Analysing the data of the surveys, the final metro routes were allocated, resulting in two corridors. The first line runs from North to South, servicing important places such as the MIHAN area, the airport and Sitabuldi, this line would consist of 19,658 km and service 17 stations. The second line

would provide a radial route from East to West, crossing the first line at Sitabuldi area, the East-West corridor runs on 18,557 km of railway tracks and contains 19 stations. The whole project is constructed as an elevated corridor, running on pillars along existing traffic axes.

For the construction and maintenance of the Metro project, a Special Purpose Vehicle has been founded in 2015. It is a joint venture between the GoI and Government of Maharashtra (GoM), with a 50:50 equity. This SPV, named Nagpur Metro Rail Corporation Limited (NMRCL), is the sole responsible organisation for the successful and timely completion of the project and the operations afterwards.²²

The Nagpur Metro Project is, among all projects happening, the most present in Nagpur. It occupies the whole city, there's little chance that one, walking around the city for some time, does not bump onto one of the building sites for the metro line. The first trial run of the Metro line was conducted on the 18th of February, 2019, covering 11.5 km at a speed of 45km/h. On the 8th of March, 2019, seven years after the launch of the project, Prime Minister Narendra Modi flagged off the first commercial run of the project, running on the North-South corridor, covering 13.5 km from the Khapri station to Sitabuldi station. Later the remaining lines will be opened as the project evolves.²³

Nag Riverfront Project

The Nag riverfront project, researched and designed by the Agence Française de Développement (AFD), is an example of how the Indian government is redeveloping the rivers in urban areas. The main aim of the contemporary riverfront development projects, is to boost the economy of the city and beautify the public space in the city. Where upgrading and improving the city's image is the first goal, social and ecological benefits are solely offshoots of the development projects.²⁴

Since the water supply and drainage of Nagpur is mainly dependent on the Nag river and the nallahs flowing across the city, Nagpur was considered to get a Riverfront Project funded by the government. The goal was to purify the waterways and to redevelop the riverfront spaces, in order to prevent the river of being polluted again. The riverfront project is an 'Area Based Development Project' within the Smart City strategy of Nagpur. Therefore,

19 Personal information, gathered in October 2019.

20 Personal information, gathered in October & November 2019.

21 Delhi Metro Rail Corporation, 2013 ; www.metrotrainnagpur.com, Accessed on 30/03/2019; Times of India, 16th November 2007. Accessed on 26/04/2019.

22 Delhi Metro Rail Corporation, 2013.

23 Deshpande, V., The Indian express, 18th February 2019, Accessed on 30/03/2019; PTI, Times of India, 8th March 2019, Accessed on 30/03/2019.

24 Yadav, V. October 2016. Accessed on 30/03/2019.

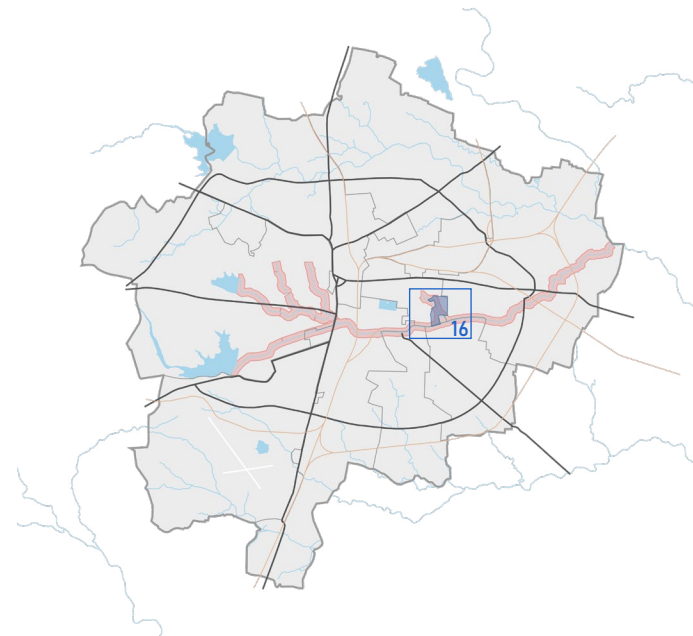


Figure 14. Nag Riverfront project Indicating Mangalwari

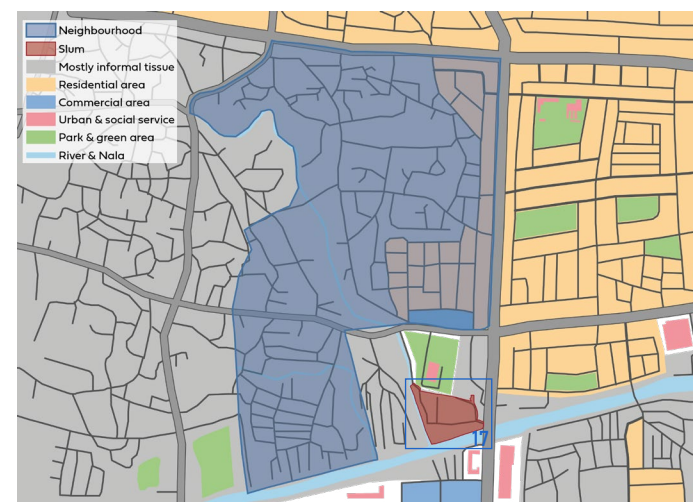


Figure 16. Mangalwari Nagar. situation of Gujar Nagar Slum with indicative functions based on observation and satellite imagery

2. Land Management

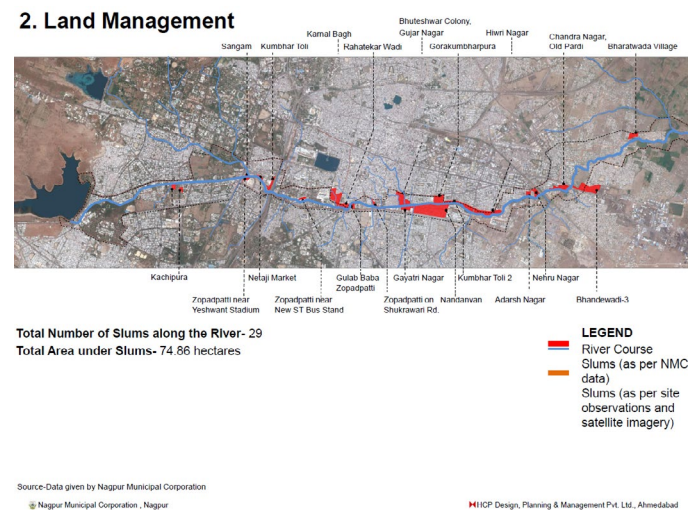


Figure 15. Nag Riverfront project. Survey of HCP Design, Planning & Management



Figure 17. Gujar Nagar Slum. Example of units to be demolished. Based on original drawing received from CFSD

the responsibility of the implementation comes under the NSSCDCL.²⁵

The contemporary riverfront project, currently renamed 'Nirmal Nag River Project', is a result of a long process because a first DPR for a new sewage and purify strategy in the city was submitted in 2013 already. Where the riverbanks were redeveloped in a way that strategies of phytoremediation would assure the purification of waste water. There was no mentioning of beautification yet.²⁶ This term was only introduced in 2015, when the Ahmedabad-based consultation and design office 'HCP Design, Planning and Management Pvt Ltd' was appointed to redesign the riverfront of the central waterway of Nagpur.²⁷ After the NMC sought for financing for its ambitious plan in 2017, a big share (15%) of the project cost should be contributed by the Municipal Corporation itself the rest would be subsidized by both central (60%) as state government (25%).²⁸ Later that year, the Agence Française de Développement decided to fund a part of the project and they would be appointed to draft a final DPR for the Nag Riverfront Development, the beautification part of the rejuvenation project. This DPR was submitted in December 2018 and is now in consideration. For the rest of the funding, the Japan International Cooperation Agency (JICA) showed interest to invest in the project.²⁹

The biggest challenge for the complete river rejuvenation program is that several informal settlements or slums are located along the banks of waterways. Not only are those settlements a source of pollution for the waterways, also for the rejuvenation projects most of those slums should be evacuated completely or partly in order to be successful projects. In the state of Maharashtra for example, there has been a regulation that dictated a buffer zone of 15 m between the riverbanks and the first buildings. For the beautification project in Nagpur these 15 meters would make a new public space along the river. While designing the first part of the project, HCP identified 29 informal settlements along the Nag river, all of them to be evicted for the sake of the project.

1.5. Challenges faced by a city in transition

At the moment I left India, there was still no strategy to inform the slum dwellers about what was going to happen with the settlements and alternative housing wasn't integrated in the riverfront project. According to different people active in social work or urban development department, there was no

link between existing projects and the relocation of urban poor or the provision of affordable houses. In a recent conversation with Leena Buddhe, director of the Centre for Sustainable Development (CFSD), I got to know that the organisation was appointed to take up the role of mediator between the project implementation and the slum dwellers. Although their actions were postponed due to the upcoming elections, the organisation will take up responsibility on behalf of AFD to inform the slum dwellers about the 15 meters measurements. The postponement is asked by the local politicians in order not to disturb their voters before the elections, coming up at the end of this year.³⁰

In contemporary times, it is crucial for cities like Nagpur to 'catch up' with the world. The strategic situation of the city and its historical importance are two assets, making Nagpur a tactical city in the economic development of India, connecting the country closing both physical as virtual networks and bringing all states closer to each other. This growth is stimulated by the growing political power of the city within the state of Maharashtra, characterised by fluctuations throughout history. The city is currently not only expanding on a political and economic level, but also physically. An integrated city planning, initiated by Sir Patrick Geddes, is guiding this expansion aided by the city development plan and other subsidised planning and development strategies.

The impact of this development is felt amongst the citizens. Economic growth provides chances for people such as job opportunities, entrepreneurship, healthier environment and better transport options. However, we have seen that this growth isn't including everyone. Urban poor are evicted out of their informal settlements for the construction of commercial centres or for the renewal of public space. For this, an inclusive city development is strived for, the PMAY aims to provide solutions not only for the evicted slum dwellers but for all urban poor of the city of Nagpur. This indicates the importance of a smooth implementation process for this housing scheme. Not only in the most central city of India, but in the whole country.

The Nag Riverfront project is one of the best examples of how urban development and the existence of informal settlements often clash with each other, these situations ask for an integrated planning system and well-build Slum (Re)development schemes. CFSD as a mediatory organisation between the NMC and the slum

25 <http://nsscdcl.org/>. Accessed on 28/03/2019.
 26 Detailed Project Report: REJUVENATION OF NAG RIVER AND ITS TRIBUTARIES IN NAGPUR CITY, 2012.
 27 Anparthi, A., Times of India, 22nd November 2015. Accessed on 30/03/2019.
 28 Chakraborty, P. Times of India, 18th April 2017. Accessed on 30/03/2019.
 29 Anparthi, A. Times of India, 29th October 2017 & 14th December 2018. Accessed on 30/03/2019.
 30 Personal information, gathered on 30th March 2019.

communities, takes up a role defending the communities and their social values. CFSD commits itself in all kinds of programmes, supporting the development of slum areas and the socio-economic situation of the people living there. One of the issues they are mainly working on is the affordable housing and physical development of the slum areas. Director of CFSD, Leena Buddhé, has a clear vision on the values of slums, its inhabitants and the development strategies they should follow. This vision, where participation is a central term, Leena exclaimed and explained in several conversations with me. On the third of October, in one of the first conversations between Leena Buddhé (LB) and myself (JH), the main activities of the local NGO and its relation with the slums became clear.³¹

JH: You are a highly engaged person, Leena, your work really inspires many people. However, maintaining these activities indicates a great interest for social equality. Why exactly did you start working in the social sector?

LB: I enrolled in the social sector due to my training at CEE (Centre for Environment Education), where I followed the residential training programme on environment education, after finishing my masters in environmental sciences. Here, I got exposed to various social organisations, working in the field of women empowerment, health, education and other social issues. The work of SEWA (Self Employed Women Association) triggered my interest the most. The spirit that these organisations carry in them, urged me to start my own organisation here in Nagpur.

JH: So your interest was already instigated in your studies and is still fuelling your work, yet it isn't self-evident to start your own organisation. How did CFSD eventually come into existence?

LB: The first years I worked in the social sector, it was always under the operation of another organisation. Working in the Indo-German bilateral project at GTZ, the German organisation for Technical cooperation, on 'Integrated slum development', I cooperated for the first time with the NMC. During this period, I started to realise more and more that there was no local organisation working on the issues of housing and infrastructure development in the slums and on the tenure rights of the slum dwellers. This mobilised me to set up the Centre for Sustainable Development in Nagpur. Along with my friend and co-worker, Shubhangi, I registered the organisation in February of 2004. We roped in board members from within our families and friends, working on a voluntary basis.

JH: Thus, the Centre for Sustainable Development is the result of some kind of shortcoming in the city. However, the problem of slums can be taken on in several ways. I guess your organisation had to define its approach towards the informal settlements somehow. What exactly does CFSD stand for? What role does your organisation play in the city of Nagpur?

LB: CFSD's mission is to develop human settlements into equitable living environment where the community has access to health, education, housing, basic infrastructure and livelihood options irrespective of their social and economic

status. We support an integrated development approach for the improvement of living conditions in the slums by convergence of various local initiatives, national and regional programmes in the fields of urban environment, social and technical infrastructure, poverty alleviation, education and health. We strongly believe that for the success of any government programme for the urban poor, involving slum communities, especially women, in the planning and implementation of sustainable slum improvement measures is a must.

JH: The mission of CFSD contains several fields, which ask for different approaches. What kind of activities did you set up as organisation in order to tackle the issues you've been working on?

LB: Our main focus areas are Urban Development, women, youth and children, health, education, environment and education. Within these areas CFSD's activities vary quite a lot, for example conducting socio-economic surveys for the Rajiv Awas Yojana (Urban Development), organizing 'summer camps' for slum kids (Women, youth and children), spreading awareness on TB and Cancer in the slums (Health), organising parent counselling sessions in government schools (education), conducting tree plantations drives in the slums of the city (environment) and collaborating with various civil society organisations to address issues of the urban poor, especially women.

JH: As a mediator organisation, you have to communicate with multiple stakeholders, I guess an important issue to execute qualitative social work is how you relate to the different sides in a story. In what relation do you stand to NMC and to the slum dwellers?

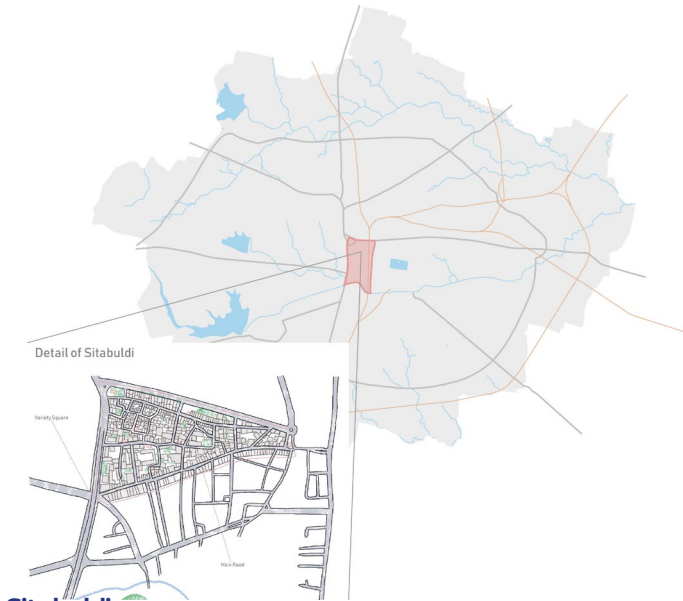
LB: CFSD and Nagpur Municipal Corporation work rather as partners, We as NGO help the government with the pro-poor programmes, raising awareness in the slums, conducting surveys with the communities, going into dialogue with them. We work as a local intermediary organisation.

JH: Could we state that the main goal of your organisation is to defend the rights of the urban poor? You kind of give them a voice in dialogue with the Municipal Corporation?

LB: As you have rightly put it, we give the urban poor a voice in dialogue with the Urban Local Bodies or government. We, almost literally, build bridges between the bureaucratic procedures and the slum dwellers. Doing a lot of advocacy, defending the rights of the poor.

The conversations I had during my fieldwork within the context of CFSD and slum development, combined with the work of the organisation, made me realise how important communication is in social work in general and development of living conditions in particular. Although the Gol integrates communication in their programmes, this doesn't always work out as it is supposed to. The dialogue with the urban poor was not always present in the Affordable Housing Strategies within history. In a worldwide as well the Indian context, slum policies has gone through an evolution, in which the image and appreciation of slums by the government is identifiable.

2. A HISTORY OF SLUM POLICIES



Day 10: Wandering through Sitabuldi

After one week in India, I really got to know the city, the first time I was walking on my own through the heart of the city, Sitabuldi. After the German volunteers and I just had visited the Dikshaboomi stupa, I decided to explore the city on my own for a while. I would meet up with my friends again at a coffee bar at Sitabuldi. I had mapped out a route to follow ending at the commercial point of attraction. Quite exhausted of my stroll along the zero mile stone, Shukrawari Lake and the central station, I arrived in the most dense area of Nagpur. Not only consisting of commercial functions, gathered around the main axis, Wardha road, but also residential neighbourhoods are giving the neighbourhood its compressed impression.

The exhaustion was not only the result of physical fatigue, but walking around in the crowd and traffic of Nagpur overwhelms from time to time. The broad roads enclosing the neighbourhoods, connecting every place in the city, may be the 'fastest' way to get from point A to point B. Nevertheless, the constant noise scenery and the incorrigible pressure that people put on each other to be the first in the next line of vehicles made me feel uncomfortable. Due to the exhaust, my throat hurt a little, so I needed some refreshment and rest.

Approaching my destination, the traffic did not die down at all. The congestion of vehicles, to be found everywhere in the city, is nowhere as big as at the Variety Square, the junction of Wardha Road, Main Road, Abhyankar Marg and the Nagpur – Aurangabad Highway. The former, as the main axis of Sitabuldi and the north-south connection of the city, makes the archetype of the big roads in Nagpur.

After squeezing myself a way through the countless vehicles of any sizes crossing the square with hundreds an hour, honking, pushing and yelling, I reached the Main Road. For me, it was the first shopping street that was really appealing. Its commercial buildings selling clothes and other articles make it comparable with any other shopping street. However, instead of calling people inside with attractive slogans and vitrines, the shops in Main road come outside. Stalling the goods outside and presenting kindly the variety they have to offer, the shops are making it look more like a market place. So there I was, walking along thousands of other people on the broad street, providing space for both the street vendors and a sociable crowd of possible costumers, making it harder for cars to pass the street. Walking deeper into the heart of the city, the tumult of Wardha road slowly fades.

I still had some time left before we would meet up again, so I wandered from one stall to the other, not really interested in the goods. Nevertheless, I was really longing for complete rest and a beverage to sedate my throat, but could I expect this in the most dense quartier of Nagpur? Just to find a place to sit or have a drink? I took a left turn and reached a little square which was also occupied with stalls and parked cars. Following one of the roads, I

³¹ Buddhé, L. Interview by author, 3rd October 2018.

discovered a place I did not expect at that moment, but which I welcomed very gratefully. The ambiance of Main Road was gone and I entered a grid of smaller and shorter streets where cars cannot find their way. The roads service some quiet residential neighbourhoods, accessible for rickshaws, two-wheelers and pedestrians. It felt like I was walking in a hideout within the city, entering some kind of urban village. The clamour totally disappeared and I could hear the few birds residing there.

Nagpur fulfilled its title of 'greenest city' as nature is even present in its densest neighbourhood. Walking through the maze I could see trees popping out in the alleys, solely or in groups of two or three, contributing to the feeling of a getaway. I had never left the city and the crowd was just around the corner and still this newly discovered oasis of rest balanced out the exhaustion and discomfort of the jammed roads. The green of the leaves provided precious shade, the perfect refreshment for my mind, processing the new experiences of the day. My walk around a new city, my conversations with an occasional passer-by, the contact with a multi-cultural society, settling down in a country which I just started to become familiar with. It was in the heart of Sitabuldi where I could settle with all those thoughts, feeling satisfied about what I experienced so far and ready for what was about to come. Sipping a juice under one of the trees, I felt like I found home in the city. The single juice vendor asked me where I came from, while he was entertaining the other costumers with a little joke. He utilised the tranquillity to provide quality of rest for his clients instead of selling his fresh juices on the crowded market.

Now it was time, to find 'Corridor Seven', ready for a story slam with my friends. Charged with energy and grateful for the clean air flowing through the humble area. I found my way through the crisscross of peaceful alleys. In between the packed houses, I found inspiring passthroughs to apartment blocks, seeking a closer atmosphere within the building blocks. I passed a few little squares where people would demonstrate the happening of social cohesion. They would as a meeting point but also accommodate religious places such as temples or shrines for Hindu gods and also a mosque.

2.1. Evolution of a perception

Walking around Sitabuldi and finding my rest in the maze of narrow streets, illustrated the quality of a fine grid integrated in the well-planned circular and radial road structure of the city. This organically grown outline provided a different atmosphere than the residential areas where I had been so far. Opposite to the orthogonal structure of Pande Layout was a more tangled street pattern, the openness provided by the apartment blocks and houses set back from the street contrasted with Sitabuldi's row houses and apartments near the alleys.

When I visited a slum a few days later, the liveliness and structure reminded me of the atmosphere in Sitabuldi. Although the scale of both layouts differ, they are definitely to be compared. I realised that this spatial quality of this slum was, in my opinion, only one of many reasons to preserve the settlement. As my perception was determined by my studies, so is the slum policy and its strategies also a result of several influences. The perception of a nation considers several opinions and should evaluate the values of slums in the city. In order to understand the strategies it is thus important to engage with this perception and its origin.

The Indian perception on informal settlements is obviously not a standalone with its own origin. Ever since its independence, the country has been involved in the global economy and politics and thus has been influenced by global perceptions. Slums are worldwide an integral phenomenon in the urban landscape and define in a major way the lives within the whole city. Throughout history, the view on slums has changed from a problem of crime and diseases congestion towards unique environments, playing an important role in the dynamics of the city. With every new definition of the settlements, the world defined how to deal with them. Global perception strongly influenced the strategies of nations across the world.

Therefore, to comprehend the current policy of the Indian government (Gol) fully, it is crucial to have an idea of the Gol's point of view on informal settlements and their values or detriments for the Indian cities. The following chapter will elaborate on the origin of the current definition by analysing the global evolution of housing policies and link it to the Indian answer within the same period of time. This will clarify the motives for several of the strategies and how the Indian government evolved towards this approach.

2.2. 1950's: Start of the urban era

In 2002 at a meeting in Nairobi, the UN-habitat officially defined slums as '*characterized by overcrowding, poor or informal housing, inadequate access to safe water and sanitation*' (Davis, M, 2006: 22). Although the UN recognises that the social dimensions of slums are difficult to measure, the definition, limited to the physical and legal features of slums, originates from the Victorian era. In the 19th century, England and the European mainland saw the appearance of the first slums, characterised by ramshackle housing, overcrowding, congestion of diseases, crime and poverty. A breeding ground for immorality which had to be eradicated in the same way as a virus was to be swept away. This definition of dark and dirty backstreets inhabited by criminals and prostitutes, was taken over by the U.S. in the early 20th century and would set a precedent for the first worldwide policies in the urban age.¹

After the second World War and the independence of the former colonies, the rise of the urban age was inaugurated. Major migration streams developed themselves and contributed to the rapid growth of megacities, emerging mostly in developing countries. Inevitably, the huge gap between the supply of decent housing and the growing demand for the new inhabitants, led to the appearance of informal settlements across the new metropolises. Poverty would soon become a primarily urban issue, shifted away from the rural poverty problems.² Governments would realise that the indifferent position would lead to the escalation of this 'organic' growth of the informal. A shift away from the *laissez-faire* policy towards a solution was agreed on across the globe.³

Hence, the urban age began, a period, characterised by great urban growth, where more than half of the world's population would live in urbanised settlements. This phase also led towards a 'trial and error'-method to find solutions for the several challenges such an urbanisation rate brings along. Amongst these issues, housing and poverty alleviation has had a great emphasis from these early years onwards.

India has not been an exception in this urbanisation trend, with a tenfold increase of its urban population in the 20th century. The urban population represented in 1901 only 11% of the Indian people, a century later this had increased up to 28%. In 1981, this urbanisation would reach its makeshift peak with a growth rate of 3.83% and migrants longing for an economic stable life, find themselves settling in one of the many slums in India. The country was thus looking with high hope towards the international

¹ Davis, Mike Planet of Slums. London: Verso, 2006.

² Buckley, R.M., 2005.

³ Doebele W.A., 1987..



Figure 18. Nagpurian slum



Figure 19. First phase: Rehousing project in Brazil: Conjunto Vila Kennedy 1963
Image of www.rioonwatch.org

community to come up with a suitable solution.⁴ Originating in four phases which determine the policies on informal settlements and distinguish themselves by an evolving perception on the values of slums in the city.

2.3. 1950-1972: Eviction as a rude solution

The first phase is moulded by the definition of slums as problematic areas, full of violence, prostitution and diseases. A definition formulated by the European and American cities from the 19th century. The slums were not considered to play a role in the well-planned, rational city and were to be removed drastically. Thus an authoritarian approach was at hand in order to eradicate any space for criminality and dirt in the centre resulting in wide range economic segregation and poverty exclusion. In 19th century Europe, the first example of slum removal was the design for the Paris boulevards by G.E. Haussmann. The development of Paris prescribed the demolition of poor neighbourhoods, which were hard to keep under control. Those wretched quarters got replaced by the wide boulevards characterising the contemporary Parisian cityscape. This radical intervention did not provide an alternative for the poor and pushed this population towards the outskirts of the city.⁵

About a century later, developing countries faced the same problem of overurbanisation. Hereby, the intellectual centres in Europe and America were taken as an example of good practice. Western nations claimed to have wiped away their slums completely and, with that, also solved most of the poverty problems. Researchers would later prove that this was not entirely true but that urban poverty was manifested and called differently. The developing countries incorporated these strategies during this first phase. They started to systematically remove informal settlements and redevelop the areas in urban renewal projects. The original inhabitants were relocated in public housing blocks outside the city borders. Most vulnerable were those settlements close to governmental, transportation and communication centres and the wealthy quarters of the city. This resulted in highly subsidised housing which could only supply a small fraction of the housing demand and dislocated the urban poor from their social, economic and cultural livelihood. The latter has long been neglected as being of any importance for the lives and motives of the urban migrants.⁶

As the provided housing stock and the intentions

to improve rural living conditions failed to provide a suitable alternative for the opportunities of the city, the eradication of slums did not take place and the settlements only further increased in number. The provided public housing was not in favour of the inhabitants as they were cut off from important ties. Soon, these housing schemes would evolve to abandoned or badly maintained regions. The role of provider, taken up by the governments, proved to have failed at the end of the era. One would question the thoughtless copy of public housing strategies from Europe and America to developing countries without considering the differing socio-economic and cultural context. Although, some governments would pursue these strategies, the consensus was made to seek for other strategies.

Lalit Batra, professor in Geography, Environment and Society at the University of Minnesota, recognises the first phase in the Indian urban policy between 1951 and 1966. In the post-war years, the Indian cities experienced a huge expansion due to Pakistani refugees and people seeking for economic security and employment in the city. The result was no different than in the other parts of the world. The housing stock could simply not provide sufficient housing for this huge amount of people. In the First Five Year Plan (1951-1956) of the new nation this phenomenon was defined as '*slums and substandard housing containing insanitary mud-huts of flimsy construction, poorly ventilated, over-congested and often lacking in essential amenities such as water and light.*' (Batra, L. 2009: 5). Slums were seen as a problem and disgrace for the whole nation. Therefore, an explicit need for slum clearance was expressed in the first Plan.⁷

In those 15 years, the role of the government in India also changed in the housing sector. After independence, the private sector could not keep up with the huge demand of (affordable) housing. Even a fair share of the middle class could not afford a minimum accommodation in the rapidly expanding cities. Until then, employers helped providing houses for the working class in the surrounding of the company, but this responsibility was now in the hands of the authorities. The First Five Year Plan constitutes the housing shortage as an economic consequence and the government becomes a provider of housing to low-income groups.⁸

As a result, the GoI started to build highly subsidized public housing projects, mostly in the outskirts of the city or even originating new sub-towns to draw the migration stream back from the highly congested city centres. The explicit policy for slum

⁴ Batra, L. 2009.

⁵ Andavarapu, D. & Edelman, D.J., 2013.

⁶ Andavarapu, D. & Edelman, D.J., 2013; Buckley R.M., 2005; Doebele, W.A., 1987.

⁷ Batra, L., 2009.

⁸ Sivam, A. & Karuppannan, S., 2002.



Figure 20. Second phase: Kampung Improvement Programme Indonesia 1969
Image of www.akdn.org

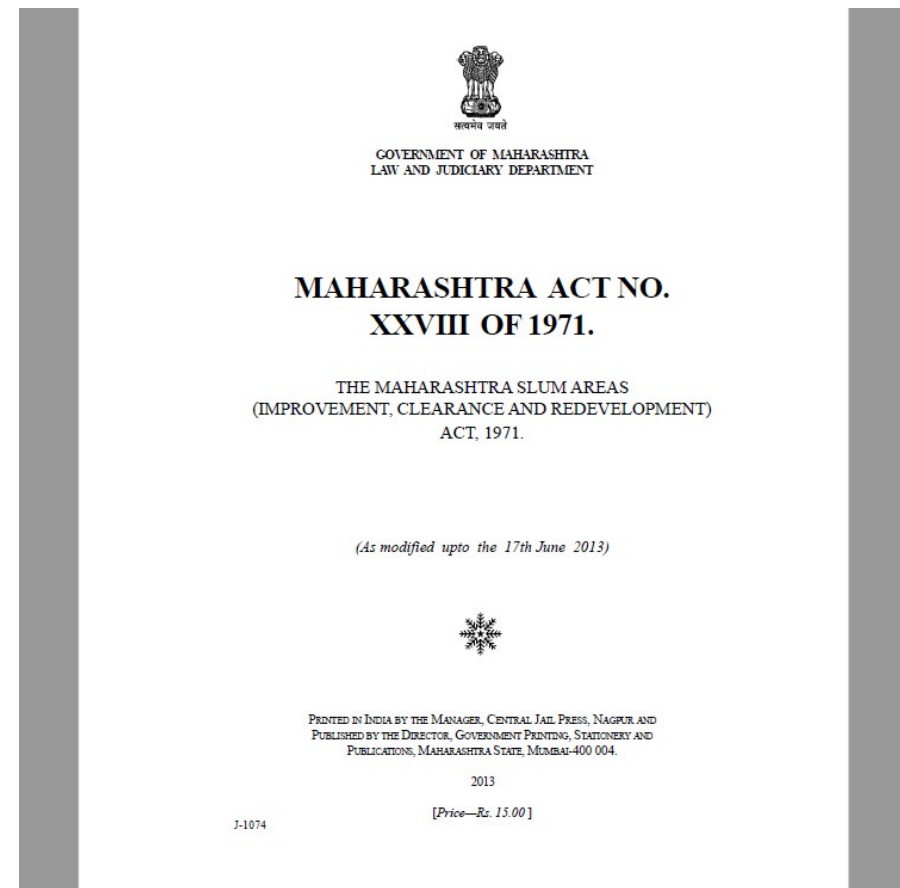


Figure 21. Second phase: Title page of the Indian Slum Area Act 1971

clearance was justified by the proven destructive effects of the congested areas on human lives. Nonetheless, this strategy was found to be too expensive and not sufficient to provide the demanded housing stock. The first public housing projects were too expensive for the economic weaker sections and the government spent a lot of money in clearing the existing housing stock, provided by the disgusted slum areas. The relocated slum dwellers often sold the acquired shelter and moved closer to the city centre again. However, in 1956 the 'Slums Areas Act' would redefine the strategy towards slums with the principles of 'minimum dislocation' in order to prevent slum residents to be cut off from their economic and social ties. The last years of this period in India were characterised by master plans, emphasising on regional planning in order to gain more control on the development surrounding the city. Strategies like freezing the land value and acquisition of land by the government helped to scale up the attempts for public housing a little. A great number of housing built in that period was obtained by higher income groups after all, enhancing the profit of development authorities. Overall, this phase is characterised by the uncompromised adaptation of Western strategies, which mostly originated in England's planning history, without adjustment to the Indian circumstances.⁹

2.4. 1972-1988: Believe in potentials

The year 1972 is seen as the counterpoint for the destructive approach towards informal settlements and the recognition of governments to be unable to provide qualitative, affordable housing. Several scholars such as John Turner, Manuel Castells and William Mangin demonstrate with their research that the physical conditions in the squatter settlements are improved by the inhabitants when they acquire security of land rights. Turner argues that the poor optimize several aspects of their life in order to survive in the economic environment of capitalism. Those physical improvements and sublime ways to secure personal safety and journey to work, prove that the self-organisation of the urban poor is a solid structure to build on.¹⁰

Although these studies were received reluctantly, governments adjusted their policies to the new findings. Two major strategies found foot on ground in this second phase, promoted by the World Bank

with its Slum Upgrading Program. The first was to provide tenure security to the slum dwellers, taking away the fear of eviction with the people. The second was to provide basic infrastructure in the slum areas such as drinking water and sanitary functions. These strategies enabled the slum dwellers to improve the physical conditions in the slum incrementally. The self-help programmes were a low-cost approach towards the slum problem that resulted in cheap loans for the improvement of physical conditions, the scale of these programmes could be increased and showed that this policy contrasted with the previous public housing.¹¹ The sacred idea at that time was that slums were not the problem but the solution of the housing problem.¹²

Analysis of the result of the tenure and upgrading programmes resulted in several issues that were to be countered by the next series of programmes. The strategy to provide tenure rights to the slum dwellers has been most profitable for a fair share of middle class people, obtaining cheap land near the city centre, gentrifying the neighbourhood. This also affected the rental prices due to the formalisation of the housing units. Furthermore, the approach got criticised that the prominence is laid on physical and infrastructural provision, leaving social and political factors out of the poverty debate and presenting the strategies rather as a facelift for the city and not a structured solution for the poverty. The programmes also failed to respond to the non-stop migration stream and so the housing provision was not of the desired scale. Later, when the ecological and geographical vulnerability of several slums rose to the surface, the unilateral upgrading approach would ask for combination with other strategies.¹³

In his review on urban policies in India, Lalit Batra identifies the second phase between 1969 and 1984. The government of India slowly left the path of 'modernity' and tried with the third, fourth, fifth and sixth Five Year plan¹⁴ to plan the urbanisation within the existing context and dynamics. A great emphasis was laid on catching the migrant streams by planning small and middle size towns around the metropolises. In this way, the pressure was taken off the big urban centres. New towns could provide affordable housing for low-income groups in the first years of this strategy. As the new 'satellite towns' were well-connected and provided economic opportunities themselves, this was a successful approach to slow down the growth of

9 Batra, L., 2009; Sivam, A. & Karuppannan, S., 2002.

10 Andavarapu, D. & Edelman, D.J., 2013; Davis, M., 2006; Turner, J.F.C. & Fichter, R., 1972.

11 Andavarapu, D. & Edelman, D.J., 2013.

12 Doebele, W.A., 1987. *Abstract sentence out of Strassmann's The Transformation of Urban Housing: The Experience of Upgrading in Cariagena*, p. 157.

13 Andavarapu, D. & Edelman, D.J., 2013; Doebele, W.A., 1987.

14 The third plan was launched in 1961, after 1966 a pause of three years resulted in the fourth plan being launched in 1969. After the fifth plan ended in 1978, a plan of only two years was launched. In 1980 the implementation of the sixth plan started and ended in 1985.



Figure 23. Third phase: Markandeya project before construction 1992
Image of Patel, S. & Bartlett, S., 2016.



Figure 22. Third phase: Markandeya Housing Mumbai project originated in 1988
Image of Patel, S. & Bartlett, S., 2016.

existing cities.¹⁵ In these housing programmes, the first signs of cross-subsidising could be recognised in mixed housing schemes for all income groups.

Thus rude slum clearances were no longer put in practise. Instead, the international strategy of service provision and access to public amenities was adopted and the environmental and physical upgrading of slums led to enhanced health and social conditions in the squatter settlements. Although this strategy was adopted from the theories of Turner and Mangin, India did not give land tenure to its slum dwellers between 1969 and 1984. Therefore, the service programmes resulted in mixed successes. Despite the more accepting approach towards slums, the biggest slum clearance in times has been executed in 1976. Over seven lakh people were evicted out of their houses in Delhi and relocated in the outskirts, tearing off opportunities in the city.

Even if the small and medium towns provided a temporary solution for the migration streams, it was hard to sustain this policy due to rising land prices and expensive housing projects. The mixed public housing was mainly profited by the higher income classes as the quality and investments were unequally distributed. Attempts to control the land prices by freezing and land acquisition ended up to be short term solutions. The gap between supply and demand remained high in spite of the efforts taken by the government.¹⁶

2.5. 1986–1992: Enablement for the people

The third phase in this evolution is characterised by the criticism of urban theorist Mike Davis on the self-help approach. Davis states that the governments in the previous period withdrew themselves from the commitment of providing houses for their weakest citizens. By romanticising the slums and its opportunities, the strategy gradually phased the weakest of the weak out of the market for self-help loans. Even the attempts to provide services in the slums had not reached their goal due to poor quality of construction and maintenance.¹⁷ In the following period, governments would take up a new role in the housing sector, they would shift from provider to enabler. The governments would supply the legislative, institutional and financial framework to enable private developers and communities to construct affordable housing on the private market. This principle was the shift away from the

almighty bureaucracy towards a cooperation with the private sector, based on neoliberal principles.¹⁸

Another reason for reaching out to the private market was the deliberation of the land market, resulting in a shortage of available land. Systematically, organisations such as developers and private banks, bought out the open peripheral land. In addition, municipal governments were even more obliged to sell out their land due to financial problems. Local governments were facing these issues as a result of internationally funded infrastructure projects, which were left for maintenance to the municipality. As a result, many developing countries changed their approach towards planning and edited particularly the housing policies.¹⁹ However, Robert Buckley states that this takeover in the land market should positively affect the housing supply within a city. He argues that high public control of serviced land supply eventually will lead to rising land, and thus housing, costs, which excludes a larger part of the population from the regular housing market.²⁰

In the enablement approach led by the World Bank (WB), partnership was the central focus of the international community. In cooperation with UN Habitat and United Nations Development Programme, the bank founded the Urban Management Program aiming to improve management of urban sectors in developing countries. Before the governments would acquire support from the Bank, they were required to draft Poverty Reduction Strategy Papers. In that way, the World Bank obliged the institutions to cooperate with non-governmental organisations which had knowledge on the grassroots. This aspect is essential for this phase, as NGOs can contribute to the solutions for the slum areas with ideas from within the slums. Participation of the bottom level to the housing policies, sought to find practical and acceptable solutions for the particular cases slum communities shape.²¹

This strategy has proven its importance in several projects because governments enable the private sector to provide sufficient and affordable housing rather than controlling the housing and land provision. The state would only take up 'medium' and 'minimal' roles in a liberal housing market and let the dynamics of capitalism shape their role.²² Nevertheless, few decades later the approach was evaluated again and showed several issues in implementation. An issue that occurred in several projects is that the funds in projects were collected

15 Batra, L., 2009.

16 Batra, L., 2009; Sivam, A. & Karuppanan, S., 2002.

17 Davis, M., 2006.

18 Andavarapu, D. & Edelman, D.J., 2013.

19 Doebele, W.A., 1987.

20 Buckley, R.M., 2005.

21 Andavarapu, D. & Edelman, D.J., 2013.

22 Pugh, C. 1994.



Figure 24. Fourth phase: Baan Mankong Improvement programme Thailand
Image of Bhatkal, T. & Lucci, P., 2015.



Figure 25. Fourth phase: BSUP project, previous housing scheme of India

by the private developers without any assurance on quality or finalisation of the project.²³ Vinit Mukhija, professor at the University of California, Los Angeles, argues in his book in 2003, that the partnership model is the opposite of the previous activities on the housing market, without investigating whether this is the best alternative or not.²⁴ In 'Planet of Slums', Davis argues that the programme of the World Bank neglects the real grassroots and generalises their opinions on the housing provision, mitigated by the NGOs. He states that they are actually the true beneficiaries, profiting from the new prominent role in the urban management assigned to them.²⁵

The third phase in Indian urban policy is in the work of Batra defined in 1986 and is still going on. The phase is initiated by the liberalisation of India's economy and is indicated in the seventh Five Year Plan (1985-1990) which called for '*Radical (re)orientation of all policies related to housing*'.²⁶ It implied that the Government of India would shift its responsibility and become the provider of resources for housing and basic services. This was accompanied by the establishment of institutions such as the National Housing Bank and the National Urban Infrastructure Development Finance Corporation to boost the development of the housing market. Poverty alleviation strategies changed when community participation was included, but the emphasis remained on the provision of basic services in slums, only the improvement of women's status was especially stressed.²⁷

India launched its first National housing policy in December 1987, inaugurating the new phase in the urban policy. For the first time, the nation would explicitly recognise 'shelter' as a basic human need and prominently appear in the governing of the country. This programme would not only profit the homeless but also the employment market as it was intended to be an economic boost for the housing market. The policy assigned a bigger role to private developers than ever before, founding the basics for the public-private partnerships. Although, the policy aimed to provide shelter for all sections of the population, it resulted merely in funding self-help projects for higher- and middle income groups.²⁸

2.6. Current: National Slum Upgrading Schemes

The current phase found its origin with the foundation of 'Cities Alliance', in 1999. This organisation

promotes the draft of National Slum Upgrading Programmes across the world. They ought to be an interaction between planning on national and city-based level. The activities of the Cities Alliance are providing grants to the countries as a support to draft their programmes and acts as a global database for slum strategies. In this way, failures and successes are gathered and documented in a central organisation, aiding governments in reformulating their policies. The 'trial and error'-strategy turned into an international and structured model. The basic principle of the global alliance is to alleviate poverty on a worldwide scale by granting more responsibility to the cities.

As a first act, the cities alliance drafted the 'Cities without Slums Action Plan', targeting to improve the lives of 100 million slum dwellers across the globe by 2020. This would later be incorporated in the Millennium Development Goals of the United Nations and was to be the biggest international cooperation at that time. The aim of the Alliance's activities is to promote long term programmatic support, working together with national governments, Non-Governmental Organisations, multilateral institutions, local governments, etc.²⁹

Not only does Cities Alliance focus on the upgrading of existing slums, they also promote strategies to prevent new slums from developing. Most importantly is to recognise that urbanisation will happen in any case. Thus, a focus on rural development won't stop the development of slums. Planning on a long term basis is therefore the primary focus cities should follow. Hereby, the allocation of new residential and commercial areas stands at core. The Alliance believes that once people feel to have the right on the new areas that they will invest themselves and the development will happen incrementally.

The strategy recognises the value that slums have in a city. It accepts that informal settlements cannot be eradicated without recognising their inherent position in the urban landscape and advocates for a slum upgrading approach. The international institution also acknowledges that every slum conserves a particularity on social, geographic, ecologic and economic level. Therefore, the national schemes should be multi-faceted, inclusive and sustainable. As the strategy is in itself an incremental process, every member of the Cities Alliance is following a path in the learning process in order to find the best fit approach in changing

²³ Mukhija, V., 2004

²⁴ Andavarapu, D. & Edelman, D.J., 2013.

²⁵ Davis, M., 2006.

²⁶ Batra, L. 2009: 16

²⁷ Batra, L., 2009.

²⁸ Sivam, A. & Karuppanan, S., 2002.

²⁹ Andavarapu, D. & Edelman, D.J., 2013; www.citiesalliance.org, Accessed 08/06/2019.

times.³⁰

By the time that Cities Alliance came into existence, India had already launched several national policies on housing, mainly focusing on the provision of basic services in slums, assuming that further development would incrementally follow. Housing projects accentuated the share of homeless people and tried to cover this part of the population. Within the vision of Cities Alliance, India shifted towards a more decentralised policy in 1996 with the National Slum Development Programme, which assigned more responsibilities to the local institutions, the first act of the Indian government within the fourth phase. Later, in 2009 with the Rajiv Awas Yojana, the Gol became a member of the alliance. Ever since, the nation tries to draft long term programmes with an all-round vision on slums, taking several situations into account and recognising the rights of the urban poor.³¹

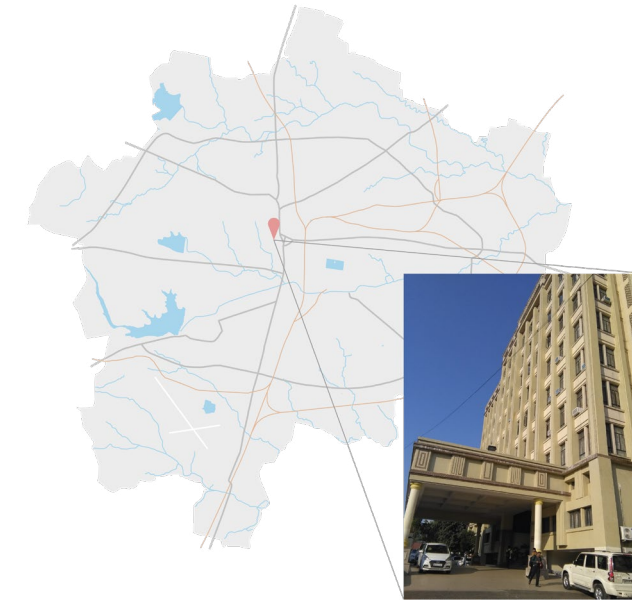
2.7. The Indian perception

From early days on, the Indian nation and its policies have been influenced by international dynamics. Initially, slums were considered to be a threat for the city and its economy which led to a policy of removal and resettlements in the '50s and '60s. This first approach was defined by immense public housing projects, in which land development and housing provision were both controlled by the government. After recognition that the means and resources of the nations were too limited to provide a sufficient housing stock, the conclusions from Turner were taken into account and the believe in incrementalism gave governments a financially sufficient way to upgrade slums in-situ. The Indian government followed upon this international perception by providing basic services in the informal settlements, this would be a strategy that still remains in the current policies.

The values of slums and their position within the urban landscape were then acknowledged and the governments started to take more responsibility again. The post-cold war era with its global free market, boosted the private sector. In consequence, governments started to rely on it in several policies. Creating a win-win situation and attempting to involve communities through NGOs, gave the government a new role of enabler. Steadily, this strategy would lead to a more local approach, handing over the responsibility over the planning instruments and project definitions to the cities, following a national strategy. Until today, this approach has remained the main policy former, supported by international institutions such as UN Habitat, the World Bank and Cities Alliance.

This international framework shapes the context of the 'Pradhan Mantri Awas Yojana', the current Indian housing scheme, where the government plays the main role. At one hand there is this urge to meet the expectations of the international community, catching up with the global economy aided by the development sector. On the other, there is the Indian people, looking up to the highest ranks to provide an answer on the urging housing need and the unsustainable situation in some of the informal settlements. Working together with accountancy offices, the PMAY was shaped as the next step in a long evolutionary line, based on previous experiences. The scheme aims to provide a better, more inclusive and integrated strategy towards the needs of all urban poor. In changing times, the programme also has to take aspects like environment, changing economy and natural phenomena seriously. Along the insights of foregoing schemes, the Gol presented in 2015 its new approach to the world.

3. THE THEORY OF THE PMAY SCHEME



Day 17: In search of an officer

Half of my time in India had passed and after countless interactions with the Nagpur Municipal Corporation, Leena had arranged that I could conduct an interview with the executive engineer of NMC's slum department. I went there with a lot of questions and requests for several documents. My questions got answered in a pleasant conversation, but the executive engineer was rather hesitant to deliver me copies of the documents I asked for. He appointed one of his staff members to listen to my requests and deliver me the basic documents. I listed the names of the desired copies and the man who was helping me, informed me that I would have better chance to get a hand on the development plan of Nagpur if I asked the director of the Smart City department. I asked the civil servant where I could find this man. He couldn't tell me with certainty but I would have a good chance following the signs for the smart city department. So I went.

After walking around on the floor of the slum department for a while, I found the first sign, leading me to a few floors above. Arriving at that floor, a big bill board informed me that I was right. The orange banner with white and green letters, saying 'SMART CITY NAGPUR', lead me through a double door, giving entrance to my desination, I hoped. I walked through the doors and into an empty event hall. All I could see were a few tables against the opposite wall, some side rooms closed off with curtains and, in the middle of the hall, three men sitting around a big can. I walked towards the men and discovered soon that the can was filled with chai, the sweet Indian milk tea. I asked them where I could find the director but they didn't know who exactly I was looking for. They said that this was only the event hall for smart city, the department itself was located somewhere else. After the usual chitchat about where I came from and what I was doing in Nagpur and at the NMC, the men sent me downstairs to ask somewhere there. They said I would definitely find the right answer there. Of course I couldn't leave them before I had tried the freshly cooked chai.

I descended the stairs again and arrived in the main entrance hall of the building again. Meanwhile a group of citizens arrived and were waiting for something to happen. I figured that the chai I just tasted, probably was meant for this group. Some of the men came up to me and wanted to talk. I asked them if they could help me but they were not working at the NMC, so it wasn't of much use. When I finally found a civil servant, he didn't really know twho I was talking about after I mentioned the director's name. Hence, I tried asking for the Smart City department and obviously I got send back to the floor I just came from. So I tried to look for someone else, who could hopefully help me out.

At my third attempt to reach my destination in the monumental office building, I was sent back upstairs, two floors higher than before and I literally arrived on a building site. Construction workers were walking around the floor,

³⁰ www.citiesalliance.org. Accessed 08/06/2019.

³¹ Andavarapu, D. & Edelman, D.J., 2013; Hindman, M., O. Lu-Hill, S., Murphy, S., Rao, Y., & Shah, Z., 2015.

dragging timber boards around. I asked one of them if he could point me the office of the person I was looking for. He answered that I shouldn't be there and I better went down fast, before I got hit with something on the building site. It was very risky for me to be there. Again I wasn't where I had to be. I decided that it had been enough and should actually go home, as I had completed my interview some time ago already.

Thinking about the interview, I suddenly knew how I could resolve this quest. I went back to the slum department and knocked on the engineer's door with one last question. He laughed when I asked for his colleague director and wondered what I was going to ask there. However, he sent me straight to the right floor and even informed his colleague that I was on my way. I could be received immediately for a (short) conversation with the questions I had. So I arrived at the first floor of the NMC building at an office I passed several times on my quest.

I talked for over 45 minutes with the director, mainly about the Smart City mission and what the department already reached for the city. I didn't really get answers on whether I would receive my desired documents or not, but I learned more about the city and its perception on planning and development. After a confusing journey, following misleading signs and the guidance of helpful but unknowing people, I ended up with an outcome which I didn't really hope for. However, I felt satisfied with what I got to know and tried a week later again to get a hand on the planning instruments.

3.1. Preparation of field research

My attempt to find the Smart City director was the subject of several conversations in the weeks after. When I told one of my Indian friends how I felt like I would have to sweep the whole building before I would meet the man I was looking for, he wasn't surprised. He said that a lot of Indian people just want to be helpful even if they don't know. Having this conversation, I started to draw a comparison between my quest and the search of the Indian nation for a solution for the housing problem. I figured that this assignment needs well-indicating 'signs' for the involved people and organisations to find their way to the right projects and financing. Otherwise the whole scheme wouldn't turn out to be successful, even if the stakeholders are committed to help the urban poor.

These signs are drafted and published by the Gol in the form of guidelines, called: 'Pradhan Mantri Awas Yojana: Housing for All scheme guidelines', combining the two running names and including the ultimate goal of the scheme. In the time I had to prepare my fieldwork, I had received this document which I analysed. I reflected on the signs indicating the way to 'Housing for All' in order to conduct a qualitative fieldwork. The scheme is one example of the international attempt to draw up an integrated plan in order to counter the challenge of urban housing for the poor, following the last shift in urban slum policies.

"The Hon'ble President of India, in his address to the Joint Session of Parliament on 9th June, 2014 had announced "By the time the Nation completes 75 years of its Independence, every family will have a pucca house with water connection, toilet facilities, 24x7 electricity supply and access." – Housing for All (Urban), scheme guidelines, 2015.

The preface of the guidelines already give an idea on what scope the national housing scheme implies. As a practical policy outline of the PMAY, the document informs the stakeholders about the strategies of financing and project definition in the scheme, and thus also the potential beneficiaries. In the next chapter, more insight is given on the content of these guidelines. The strategies used by the Gol to initiate and fund housing projects for the urban poor will be explained and it will be elaborating on the key concepts structuring and forming the housing policies.

Several conversations in Nagpur drew me back to the previous schemes. The discussion whether PMAY could be compared with them or not, never got cleared out. Hence, I took up the attempt and got deeper into the history of National Housing and Infrastructure schemes in India. Immediately, I

found that PMAY contained several characteristics and references which were present in the previous schemes. However, it wasn't clear if those were the ones which were needed for a successful implementation.

I found it a logic approach of the Gol to build up on the existing schemes, in a 'trial and error'-system to eradicate the flaws out of the previous policies. Hence, the flagship scheme of Prime Minister Narendra Modi should contain features which the last schemes lacked. Nonetheless, in the conversations with several stakeholders, it seemed that this wasn't the case. Flaws of the last scheme, Basic Services for the Urban Poor (BSUP), still remained in the PMAY. Even involved organisations were not completely confident of the success of the scheme. A detailed analysis of both the PMAY guidelines and a comparison with the features of past policies will clarify the build-up of the current housing scheme.

Throughout the chapter, charts will be drafted to clarify the basic structure within the implementation process. This will later be a lead through the case-study and unravel where issues appear.

3.2. Step 1: HFAPoA: defining supply and demand

The 'Pradhan Mantri Awas Yojana' (PMAY), in English 'Prime Minister's Housing Scheme', was launched on the 16th of June, 2015 and is planned to be implemented up to the 31st of March, 2022. The scope of the housing policy is to provide 'Housing for All' by the 75th birthday of the nation. The Gol especially aims to provide housing for all urban poor, including slum dwellers. To reach that goal, the scheme is divided in three phases. Respectively, over the course of two years it shall cover 100 class I cities, two years for another 200 cities and three remaining years for all the other cities. The guidelines define a fair amount of requirements for the housing units, such as a maximum carpet area of 30 square meters, toilet facility and structural safety issues. One important requirement states that the title of the house should be 'in the name of the female head of the household or in the joint name of the male head of the household and his wife, and only in cases when there is no adult female member in the family, the house can be in the name of a male member of the household' (PMAY Guidelines, 2015: 11).

For a qualitative implementation of the programme, the central government prescribes every city to draw up a 'Housing For All Plan of Action' (HFAPoA). The State or City Government should undertake a demand survey for the urban poor, to be able to frame the actual demand of housing. In order to avoid that the people take advantage of the

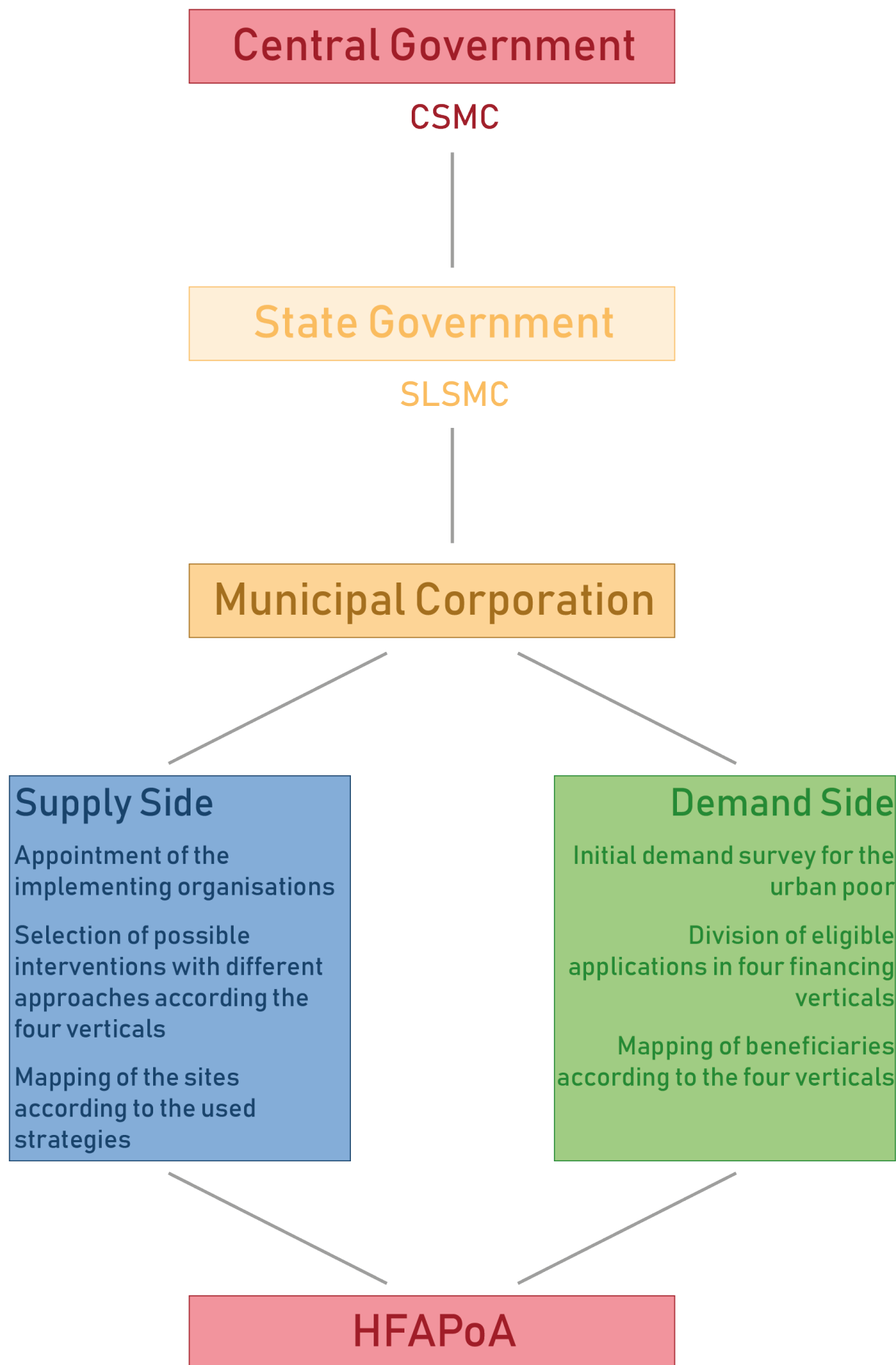


Figure 26. Chart overview PMAY structure

scheme, the city can set a cut-off date on which the beneficiaries should be registered as inhabitants of the urban area. This cut-off date tries to prevent that rural dwellers migrate to urban areas only to receive a subsidised house. With the help of the demand survey, the eligible applicants shall be divided according to the best-fit strategy for the family. These strategies are embodied through four verticals, which define for one the way of subsidizing the housing for eligible beneficiaries and also the place and method of the construction/implementation process. Therefore, the demand side is supposed to result in a mapping of beneficiaries in the city according to the four verticals.

Based on the demand side, along with other data, the city is able to set-up a supply side for the HFAPoA. The Municipal Corporation (MC) shall use data for all slums and personal data of other Urban Poor to select eligible project grounds according to the four strategies. Such procedure aims to define the different interventions in the city over the course of the implementation of the mission. The selection of interventions takes place in cooperation with the Implementing Organisations (IO), appointed by the MC as initial action in the scheme's implementation. Hereby, both the demand side and the supply side are mapped and defined by the HFAPoA.

Through the guidelines, it is stressed that the appointed agency should also consider that an available stock of affordable housing exists in the city, as data suggests that a large number of houses is vacant in urban areas. In order to have an all covering HFAPoA, cities should collect and use data of all existing slums. The existing Slum Free City Plan of Action (SFCPoA) or other plans containing data on housing shall be used to prepare the HFAPoA, accounting constructed houses under various schemes. The paragraph 8.11 in the guidelines is emphasised and states: 'Urban Local Bodies should take into account the provisions of the City Development Plan, City Sanitation Plan etc. in preparing HFAPoA for achieving synergy with other ongoing programmes of both Central and State Governments.' (PMAY Guidelines, 2015: 23). Hence, the HFAPoA should take ongoing developments in the city into account and attune the different development plans to each other.

During preparation of the HFAPoA, the planning agency should clearly distinct between 'slum dwellers' and 'other urban poor', dividing the beneficiaries. This distinction is so that all slums of the city are included in the Housing For All-mission

(HFA), which wants to involve as many slums as possible in an 'in-situ' redevelopment strategy where the livelihoods and communities of slum dwellers should be taken into account. If 'In-situ' would not be viable, the families of the slums should be included in another strategy of the policy. 'Other urban poor' should be considered correspondingly to the three strategies which are not applicable to 'in-situ' redevelopment of slums. This integrated plan is to provide a solution for the slums in urban areas and for the poor families which are not inhabiting an informal settlement.¹

3.3. The four verticals

The mission is shaped around four strategies of implementation, so called verticals, which offer several options to the beneficiaries, ULBs and State Governments on how to implement in different situations. The four verticals are supposed to cover housing facilities for all family and housing situations within the Economic Weaker Section (EWS) and Lower Income Group (LIG). The four verticals are described as below.²

Vertical 1: 'In-situ' Slum Redevelopment using land as Resource

This first vertical provides houses to eligible slum dwellers with private participation and is seen as an important component of the HFA. The aim of this strategy is to valorise the locked potential of land under informal settlements. This is to finance houses to the original inhabitants of the settlement, formalising their living conditions. The scheme highlights this vertical as the government scopes to redevelop all tenable slums 'in-situ' to provide housing for all eligible slum dwellers. Settlements can be taken up for this component whether they are located on Central Government land, State Government land, ULB land or Private land. Furthermore, after redevelopment the slums should be denotified.³ Thereby, the slum area isn't recognised as a notified slum anymore.

The selection of eligible slums is based on the collected data of all the slums, subtracted from the SFCPoA. After analysis, the slums are divided into groups of untenable and tenable settlements. Families living in untenable slums are appointed to one of the other strategies which are included in PMAY. For all tenable slums, however, an analysis of viability follows, which considers all features which are included into the vertical, as described below. If the Public-Private Partnership project is viable for implementation, the slum should be noted as such

¹ Pradhan Mantri Awas Yojana: Housing For All (Urban) Scheme Guidelines 2015, 2015.

² Pradhan Mantri Awas Yojana: Housing For All (Urban) Scheme Guidelines 2015, 2015.

³ India differs between 'notified' and 'non-notified' slums, the notified slums are taken in consideration under the 'Slum Areas Act' from 1971. – Maharashtra Slum Areas Act 1971.

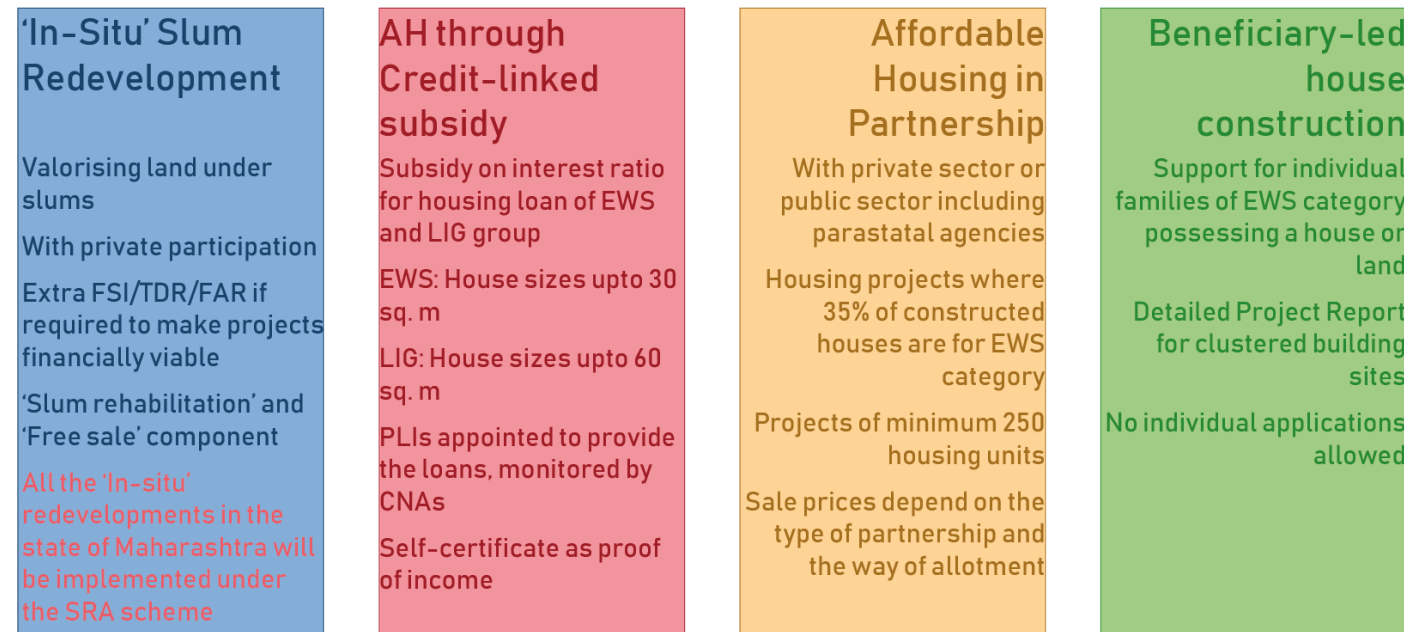


Figure 27. the four strategy 'verticals'

in the HFAPoA. Unviable informal settlements are appointed to other strategies to provide houses in those areas.

The data for the analysis of viability entails the location, number of eligible slum dwellers per slum, area of the land under the settlement, market potential of the land, Floor Area Ratio (FAR)/Floor Space Index (FSI) available and the density norms which can be applied to that piece of land. Thus, both physical as social data are equally respected. To boost the number of viable slums, the states or ULBs can provide areas with an additional FAR/FSI or Transferable Development Rights (TDR). In case of government land, there is also the possibility to grant central assistance of Rs. 1 Lakh per affordable house which can be transferred among areas within the state. Hence, for some slums more than Rs. 1 Lakh per house can be used and in others less. Nonetheless, the average central assistance should be no more than Rs. 1 Lakh per house. Ultimately, the states may allow commercial usage for a part of the slum land in order to raise the number of viable slums, allowing mixed usage in the project.

Slums which are as an independent project not viable can be clubbed together with nearby slums to make them both financially as technically viable for slum rehabilitation. These clusters should then be considered as single projects. Projects on viable slum lands should always consist of two components, the 'slum rehabilitation component' and the 'free sale component'. The first contains the affordable housing for the eligible slum dwellers along with basic infrastructure. The second consists of housing units which will be made available to sell on the market in order to cross-subsidise the project.

If there is a share of land left, even after meeting the required rehabilitation and free sale surfaces, it should be developed in order to rehabilitate slum dwellers living in other slums or to create housing for other urban poor. Only the required share of free sale land should be given to the selected private developers.

The private developers are selected through an open transparent bidding process with requirements made by the states and the ULBs. The developers are expected to conceive and execute the redevelopment project as mandated by the implementing planning agency, using both financial as technical resources. Within this project, transit accommodation for eligible slum dwellers should also be incorporated. This open bidding process can either result in a positive or negative premium. Positive premiums should state-wise be utilised to cross-subsidise projects with a negative

premium.

A short extract in the vertical's guideline is devoted to the participation of slum dwellers to assure an inclusive design in the slum, stating: 'Slum dwellers through their association or other suitable means should be consulted while formulating redevelopment projects especially for the purpose of designing of slum rehabilitation component.' (PMAY Guidelines, 2015: 13). The above indicates how the GoI and the MoHUPA aim to involve the inhabitants of the informal settlements in the redevelopment of their houses. This is rather included in a limited clause of the guidelines and can be read over easily.

The first vertical is the one which is accentuated the most as the central government aims to alleviate poverty by providing houses for slum dwellers at the location they are living on. As the real estate market is speculative and slum grounds may contain a big value, the GoI tries to valorise the grounds and to use market dynamics to lower the price of affordable housing provision. The involvement of private land owners and developers puts the Indian government in the role of facilitator, giving different stakeholders the opportunity of taking part in a win-win project.⁴

Vertical 2: Credit-Linked Subsidy Scheme

This second vertical, a solely demand side intervention, aims to expand institutional credit flow to the affordable housing sector. Credit-Linked subsidy is a strategy to provide a lower interest rate on home loans taken by eligible urban poor. The urban poor, belonging to either EWS or LIG, can only use this loan to construct a new house or to add rooms to existing dwellings. Those new houses should be limited to 30 square meters for EWS and 60 square meters for LIG.

The vertical is constructed as such that beneficiaries seeking for home loans can get an interest subsidy at the rate of 6.5% for a tenure of maximum 15 years which would result in a discount rate of 9% on the Net Present Value. The subsidy will be limited to loans up to Rs. 6 Lakh, any higher amount will be at a nonsubsidized rate. The subsidy will be transferred to the beneficiary's loan account, reducing the Equated Monthly Instalment for the beneficiary.

For a smooth implementation of this vertical, the Ministry appoints Central Nodal Agencies (CNAs) to transfer the subsidy to the lending institutions. Thus, a central monitoring of the progress is ensured. Primary Lending Institutions (PLI) will register to only one of the CNAs to assure a structured overview of all loans and subsidies.

To be considered eligible, the beneficiaries should

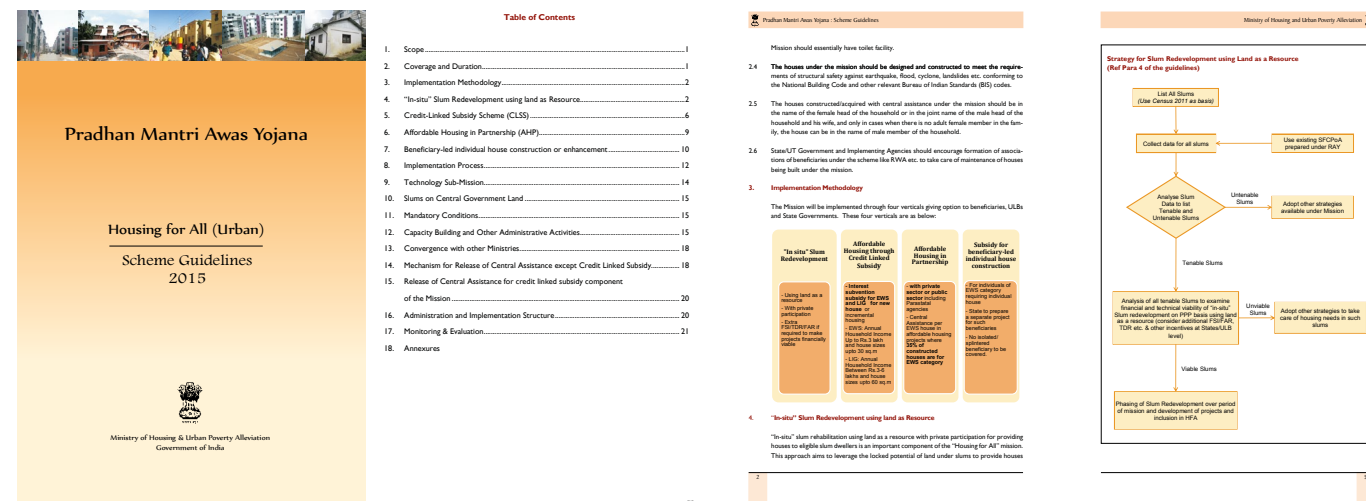


Figure 28. Excerpts from PMAY guidelines

⁴ Pradhan Mantri Awas Yojana: Housing For All (Urban) Scheme Guidelines 2015, 2015.

only provide the PLIs of a self-certificate as proof of income. This is due to the fact that several urban poor work in an informal economy and therefore do not possess an official proof of income from an employer. As the vertical of Credit-Linked subsidy is the only one which is not provided by the state or ULBs but by PLIs, the PLIs should provide the State governments data on beneficiaries. This should be done on a regular basis, to avoid that beneficiaries take advantage out of more than one component under the scheme.⁵

Vertical 3: Affordable Housing in Partnership

Affordable Housing in Partnership (AHP), the third vertical in the PMAY scheme, is merely a supply side intervention. The government, represented by the mission, provides financial support for every EWS house built, within different partnerships made by states/cities.

It aims to increase the available housing stock for the EWS category and offer them at an affordable rate. The states or cities should plan affordable housing projects, either through its planning agencies or in partnership with private industries. For each house built within the requirements and restrictions of EWS houses, the Gol provides financial support of RS. 1.5 Lakh. Support is also granted to projects with a mix of houses for different income categories. The requirements for such projects plan that at least 35% of the houses are for EWS and that a project should provide a minimum of 250 houses in total. The latter can be lessened on a project basis on request of the State Government.

For every project, the states have to set an upper ceiling on the price for the EWS houses, telling a price in rupees per square meter carpet area. The aim of this upper ceiling is to make houses affordable for the expected beneficiaries. In order to reach this goal, the states may draw upon other grants such as 'state subsidy, land at affordable cost, stamp duty exemption, etc' (PMAY Guidelines, 2015: 18). In Maharashtra this is realised with an extra subsidy of Rs. 1 Lakh per EWS house.⁶

Sale prices are fixed project- or city-based and depend on the partnership type as well as on the way of allotment. In consequence, there are two ways of fixing the sale price. If there is no partnership with the private sector, the houses will be allotted by the State, city or implementing agencies. In this particular case the price will be fixed on a 'no profit no loss' basis. This procedure is also applied if the private sector is involved but the allotment is done by government agencies. Is the allotment done by the private partner, authorised to sell houses to

eligible beneficiaries, then the price should be fixed through an 'open transparent process factoring in incentives provided by Central, State or ULB Government.' (PMAY Guidelines, 2015: 18)

The allotment procedure should be transparent and be approved by the State Level Sanctioning and Monitoring Committee (SLSMC), a special committee for the approval of PMAY DPRs and procedures. It is important to note that the selected beneficiaries should be included in the HFAPoA. As for each vertical, the allotment should be in preference of 'physically handicapped persons, senior citizens, Scheduled Castes, Scheduled Tribes, Other Backward Classes, minority, single women, transgender and other weaker and vulnerable sections of the society.' (PMAY Guidelines, 2015: 19). The families including differently-abled persons or seniors should preferably be allotted to houses on the ground or lower floors.⁷

Vertical 4: Beneficiary-led individual house construction or enhancement

The last vertical of the mission focuses on providing support to individual families belonging to the EWS category. The support is given to eligible beneficiaries, constructing new houses or enhancing existing houses on their own, and is set up for beneficiaries who are unable to apply for other components. The central assistance provided consists of a total Rs. 1.5 Lakh for the construction of new houses and aims is to include these beneficiaries in the HFAPoA.

The most important requirement to be eligible is to provide sufficient documents as proof of land ownership. This suggests that the beneficiary should have tenure rights on an existing land plot in the city. Families may be residing in slums which are not being redeveloped and are thus eligible for this fourth component. Slum residents falling under this component should be owner of a kutcha house.

Based on the applications for this vertical, the ULBs should validate the required information given by the applicant and check the submitted building plan. The ULBs sort out the eligible families and analyse the eligibility information with Socio Economic and Caste Census (SECC) data. Using this information the ULBs draw up a city-wide housing project for these beneficiaries which is integrated in the City Development Plan, to ensure that the construction of these houses is in line with planning norms of the city. Only clustered projects should be considered, individual applicants won't be supported.

The central assistance should be extended by

the State's or City's own subsidy, whereas the total assistance is transferred to the beneficiaries personal account by the state government. The central government only releases the city's grants if the cost balance for each construction is tied up. The State Government is expected to release the grants to the beneficiaries in 3-4 instalments, according to the progress of the project. In this way, the project may be funded in proportion to the construction by the beneficiary. The last instalment will only be released after completion of the house.

To enable a central control on such projects, every individual house should be geo-tagged before construction starts. The implementing agencies should monitor the construction process by providing photographs to the tag of every house. This procedure is to be developed by every state as the monitoring is also their responsibility.⁸

3.4. Process of implementation

The mission is arranged as a cooperation between the Government of India, represented by the MoHUPA and the State Governments. To participate in the scheme the states have to agree to the mandatory conditions and other modalities by signing a Memorandum of Agreement (MoA). This is the first step of the implementation process.

After the first modalities the state governments should propose cities for inclusion to the Ministry, along with this proposal, every city should provide a broad assessment of housing requirement. Based on these proposals and the need for resources, the ministry will decide which cities to include in every phase of the mission. The second vertical, credit-linked subsidy scheme, will be implemented in every Indian city or town from the launch date onwards.

Once cities are selected, they are supposed to draw up the 'Housing For All Plan of Action', based on the initial demand survey and the project details. With the HFAPoA as a basis, the city will prepare Annual Implementation Plans (AIPs) for every year until the end of the mission in 2022. These AIPs will be drafted with regards to the availability of resources and prioritise the interventions in HFAPoA. Local representatives should be involved in the discussion concerning the result of the demand survey, draft HFAPoA and AIPs, to ensure that their visions are included in the final versions of the plans and beneficiary list. The Central Sanctioning and Monitoring Committee (CSMC) can still direct the cities to make changes in HFAPoA and AIPs, regarding the availability of finance.

After finalizing the plans, they should be submitted

to the Ministry for assessment of the plan and installation of the required financial assistance, after approval by the State Level Sanctioning and Monitoring Committee. The HFAPoA should be reviewed on a yearly basis and henceforth the AIPs for the upcoming years should be adjusted. In that way, the time-management and financing of the plan follows a strict procedure.

Once the overall plans are finalised, the city should prepare Detailed Project Reports for each project under the different components of the scheme. Those Detailed Project Reports are also to be approved by the SLSMC. After the approval of the DPRs, the projects can proceed to construction and the financial assistance should be released to the right agencies according the right process.⁹

3.5. Notable facts in the PMAY scheme

The PMAY scheme draws importance to the draft of the Housing For All Plan of Action, an integrated plan, mapping all the affordable housing projects in every city. This HFAPoA should contain both the supply and the demand side of the housing issue in each city. Furthermore, vacant houses should be included in the supply side and enabled to be allotted to urban poor. On the basis of this blueprint, the city should draw up every single project in detail, linking people to buildings and places. Nonetheless, the conceptualisation of such a plan requires in all logic an extensive, strategic and controlled data collection. However, the guidelines nowhere determine the procedure of this data collection, to assure a structured process. In this case, the central government hands over the responsibility to the states or the Urban Local Bodies, only briefly referring to the existing Slum Free City Plan of Action and the requirement of a survey which includes other urban poor in the HFAPoA.¹⁰

The Government of India takes up the role of facilitator in this process, enabling states, cities and private sector to produce affordable housing for the urban poor. As previously mentioned, the scheme embodies an agreement between Central Government, which is creating an 'enabling environment', and the State Government, which is supposed to 'introduce reforms and delegate responsibility to ULBs' (KPMG, 2014: 9) In the study 'Decoding housing for all by 2022', a joint venture between KPMG and NAREDCO (National Real Estate Development Council), the scope of the national housing scheme becomes visible. Also the roles which the different governments should take up are now defined.

⁵ Pradhan Mantri Awas Yojana: Housing For All (Urban) Scheme Guidelines 2015, 2015.

⁶ Kale, D., interview by author. 22nd November 2018.

⁷ Pradhan Mantri Awas Yojana: Housing For All (Urban) Scheme Guidelines 2015, 2015.

⁸ Pradhan Mantri Awas Yojana: Housing For All (Urban) Scheme Guidelines 2015, 2015.

⁹ Pradhan Mantri Awas Yojana: Housing For All (Urban) Scheme Guidelines 2015, 2015.

¹⁰ Pradhan Mantri Awas Yojana: Housing For All (Urban) Scheme Guidelines 2015, 2015.

The study states that decentralising the decision-making and empowering ULBs should promote reforms at a local level in order to shorten procedural lengths. This can be seen in the final version of the scheme through the activation of local planning agencies to draft city-wide plans. Another emphasis lies on the promotion of Public-Private Partnerships in the Affordable housing sector, which is also included in the structure of various verticals (AHP & 'In-situ'). Nevertheless, the feasibility of PPP projects is very much relying on the ongoing market dynamics. Also factors such as land price or neighbourhood/area density should always be taken into account. Moreover, the study proposes some administrative and procedural changes and additions to achieve housing for all by 2022 which are in some way present in the guidelines.¹¹

An article of Shirish B. Patel,¹² published by the prominent journal Economic & Political Weekly, criticises some aspects of the scheme after it had been launched for one year. Vertical per vertical, Patel states that the scheme lacks on different levels. In the first vertical, the author argues that both the slum dwellers and the new families are worse off than before the implementation of the redevelopment project. The slum dwellers are rehabilitated on half of the plot where they had lived before, stacked onto each other in flat schemes. Instead of utilising the cleared space for infrastructure and space for leisure, new families are added to the other half of the plot. The vertical mostly results in non-qualitative colonies, housing more people than ever before on a less qualitative space in the city. The only stakeholders making a deal in this vertical are the developers and the government, disregarding the inhabitants.

For the credit-linked subsidy, Patel struggles with the fact that the beneficiaries are supposed to provide a self-certificate of income which might potentially encourage the alteration of lesser income in order to receive a better grant (EWS instead of LIG). This also results in the hesitance of financial institutions to grant loans to beneficiaries. Further critique is given to the fact that the subsidy on the loan might be sufficient overall, but that the real estate market is not able to provide housing within the price range of Rs. 6 Lakh. As beneficiaries can only benefit from one vertical in the scheme, this might result in several difficulties.

The most feasible of all the verticals, according to Patel, is the Affordable Housing in Partnership. Though, he points out the constraint that 35% of

the project must be EWS, stating that this promotes ghettos of poor people in the cities. He argues that projects shouldn't 'be disqualified from benefits of subsidies if less than a third of its housing is for EWS' (Patel, 2016: 40). Patel also condemns the existing distinction between the different verticals in terms of subsidy, the first is limited to Rs. 1 Lakh per house, Credit-linked subsidy would have a calculated subsidy of Rs. 2 Lakh and AHP Rs. 1.5 Lakh.

Beneficiary-led Individual house construction is the easiest to counter for Patel. His question, 'Do a group of slum dwellers, anywhere in the country, actually have documentary evidence of landownership?' (Patel, 2016: 40), uncovers the greatest flaw in the scheme's last component.

Whilst the article delivered an overview of the flaws of the scheme, the most interesting critique can be read in the introduction of the article. He writes the scheme is not as new and innovative as it is imagined by the Gol. Patel notes that an assessment of previous schemes has also not taken place. Therefore, the PMAY programme does not follow up on what has already worked out and what did not.¹³

3.6. The evolution of Indian housing schemes

In the early 1990s, India witnessed an economic growth following successful national reforms. This development resulted in attracting foreign investments and the social improvement of millions of Indians, a remarkable poverty alleviation for people living in the most abject condition took place. Despite this positive trend, the bigger Indian cities could not join in as much as expected.¹⁴ This period persuaded Indian politics to shift from a dominantly rural development structure towards more urban investment schemes. With the publication of the 74th Constitutional Amendment Act (1992), the urban policy shifted from a centralised national responsibility towards a state financed policy which promoted decentralised decision-making, giving the ULBs more responsibility in governing the urban areas. More local governments should ensure an equal distribution of population, economic activities and the development of metropolitan zones.¹⁵ This shift in policy and economy resulted in the draft of new national housing schemes, using the liberalisation of the market and the independency of Urban Governments to facilitate affordable housing projects. The Gol took up the role as facilitator, providing subsidies to build an affordable housing stock in the Indian metropolises.

National Slum Development Programme (NSDP)

The National Slum Development Programme, the first national scheme after the policy shift, was launched in 1996. It aimed to provide additional assistance by the central government to upgrade urban slums. The scheme contained central government subsidy and loans to the states according to the size of their slum population. In that way, the urban governmental bodies were encouraged to invest in community-based amenities and infrastructure.¹⁶

The development of slums was based on provision of water supply, storm water drains, community baths and toilets, paved lanes, sewers and other basic services for the slum communities. Activities within the scheme were not only limited to service and infrastructure provision but also invested in health centres and social amenities for the slum communities. At least 10% of the funds was utilised to provide construction or upgradation of houses for the urban poor.¹⁷

Although NSDP is seen as a general success, the scheme could only release 70% of the allocated funds. This is due to the administrative difficulties in this national scheme which the central government had to face. State-wise the success was rather perceived to be dispersed. However, the projects lacked a proper overall monitoring and supervision. Hence, a trend of delays in implementation appeared and funds were misused in the projects.¹⁸

In this scheme a rough version can be seen of PMAY's fourth vertical, as the shelter activities of the NSDP provide loans to beneficiaries in order to construct or improve their own homes. Challenges faced in the first scheme could be considered as tackled in PMAY. Especially the monitoring and supervision issue is dealt with by introducing the geotagged monitoring of the individual projects in the fourth component of the current programme. Furthermore, the funds are only partly disbursed and follow the proportion of construction progress, in order to prevent the monetary abuse. Nonetheless, the administrative difficulties remain as an issue in the Pradhan Mantri Awas Yojana scheme, because a lot of time is taken up in the programme before construction can effectively start. Between the demand survey and the first stone of a project, a whole range of approvals and planning actions need to be collected on different levels of government.

Valmiki Ambedkar Malin Basti Awas Yojana (VAMBAY)

The next scheme following the NSDP, launched in 2001, is a second example of a central supported scheme. The Valmiki Ambedkar Malin Basti Awas Yojana, concentrates itself on the provision of adequate shelter for the urban poor. It got implemented by the Housing and Urban Development Corporation (HUDCO), a central development agency that got the responsibility for the approval and monitoring of housing schemes in the nation. Funds for the construction of new houses are provided as well as support for improvement of existing shelter. Hereby, the scheme aims to tackle the issues of 'expanding slums, unlawful occupation and encroachments' (Sajith, 2014: 113).

The scheme wants to provide free housing for urban poor. One half is sponsored by the Central government and the other by the state Government. The state is supposed to submit project proposals and an indication of the source for the 50% funds of the project to HUDCO. Afterwards, the corporation approves the project and submits it to the Ministry of Urban Development. After central approval, HUDCO asks the state government to transfer their funds to the implementing organisation. Only after confirmation of this transfer, HUDCO releases the central subsidy to the implementing agency.¹⁹

The scheme was considered to have turned out successful, as it provided free housing for the urban poor. Although, the scheme sets Rs. 60.000 as a limit for the cost of construction of a house, which is among the common real-estate market almost an impossible task.²⁰ This underestimation resulted often in non-qualitative flat schemes at an immense scale. Yet, the scheme considers the lessons of the NSDP, a structured administration, provided through HUDCO and the Ministry, centralises the approvals and the allocation of the subsidy. This approval system reaches out for the first attempt of supervision on quality.

This strategy still remains a part of the current scheme, as it aims to shelter the urban poor. In PMAY, the levels of approval are one of the residues of the VAMBAY scheme. Only now the state level approval agency is added, which increases the length of procedure and adds bureaucratic difficulties even if it tries to tackle qualitative problems in the projects. Just as in the VAMBAY-scheme, PMAY underestimates the current costs in the housing sector. For example, the loan provided in the second vertical of the scheme is limited to Rs.

¹¹ Decoding Housing for All by 2022. KPMG, 2014. Accessed on 10/04/2019.

¹² Shirish B. Patel is a civil engineer and urban planner. In the first five years of Navi Mumbai, he had the leading role over the new city's planning, design and construction.

¹³ Patel, S.B., 5th March 2016. Accessed on 10/04/2019.

¹⁴ Turok, I., 2014.

¹⁵ Batra, L., 2009.

¹⁶ Hindman, M., O. Lu-Hill, S., Murphy, S., Rao, Y., & Shah, Z., 2015.

¹⁷ Aishwarya, T. 2014.

¹⁸ Hindman, M., O. Lu-Hill, S., Murphy, S., Rao, Y., & Shah, Z., 2015.

¹⁹ Sajith, M. 2014.

²⁰ Das, P.K., 2003.

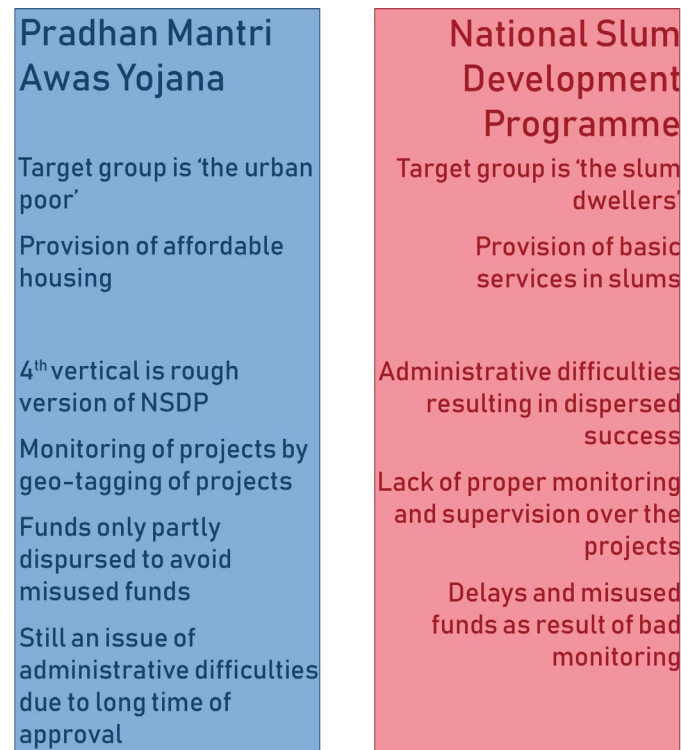


Figure 29. Comparison PMAY - NSDP

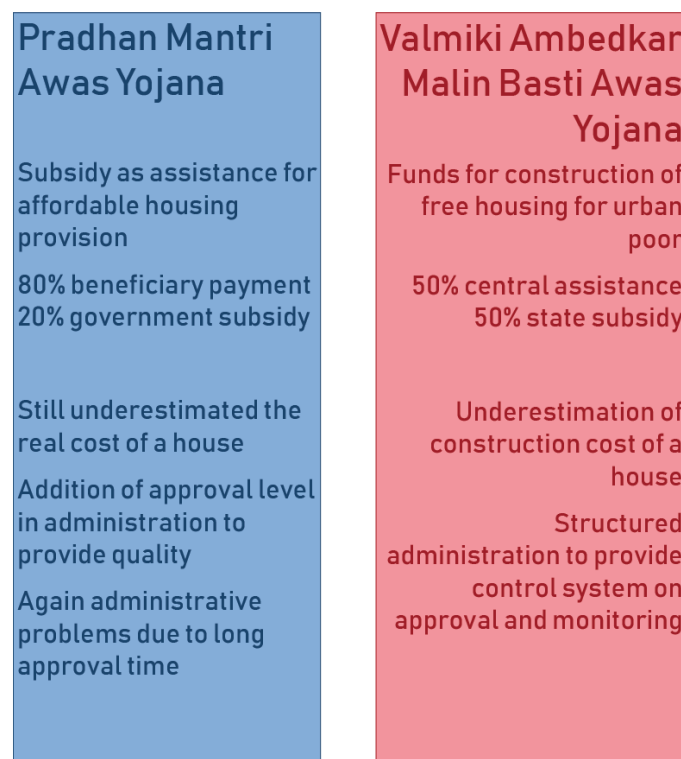


Figure 30. Comparison PMAY - VAMBAY

6 Lakh and the price of a 30 square meter house is estimated to be about Rs. 9 Lakh.

Jawaharlal Nehru National Urban Renewal Mission (JNNURM)

The VAMBAY scheme was so successful that the strategy was copied in the next scheme, the Jawaharlal Nehru National Urban Renewal Mission (JNNURM). Its goal is the improvement of the life quality and infrastructure in the cities. Launched in 2005, the programme is supposed to set-up massive city-modernisation throughout the country. By upgradation of the social and economic infrastructure, the government aims to create economically growing cities.²¹

The innovation of JNNURM could be found in the draft of the first generation City Development Plans. The CDPs aimed to identify the city's development priorities and to start to include participatory processes. The ULBs were supposed to include all the submissions of JNNURM in their City Development Plan. In such, the government would have a standardised medium to monitor the planning, development and growth of the city. Only after approval of the CDPs, the central funds would be released.²²

Hereby, we can examine the first attempt to introduce an integrated planning to promote economic growth based on neo-liberal dynamics. The programme aims to secure linkages between management and implementation, to plan urban renewal and to ensure the required funds to meet the goals.²³ The government tries to stimulate inclusion by participatory processes, even if those were only selectively used in the draft of the CDPs. These were mostly created by planning experts, who often didn't live in the city and therefore had little knowledge about the city which they were working with. That is why they couldn't be really considered as active stakeholders.²⁴ This critique talks about two issues that we can still find in the PMAY scheme. The participation of stakeholders is only slightly mentioned in the definition of the first component, while this should be extensively described in all supply interventions. The second challenge which is also present in the Pradhan Mantri scheme is that, by allowing third parties as accountancies, ULBs can hand over their responsibility of affordable housing planning to agencies which do not possess links and relation to the city at all.

Basic Services to the Urban Poor (BSUP)

The Basic Services to the Urban Poor was one of the submissions which had been integrated in the JNNURM. The programme tries to tackle seven basic needs for the urban poor: security of tenure, affordable housing, water, sanitation, health, education and social security. The Integrated Housing and Slum Development Programme (IHSDP) as part of the mission combines the VAMBAY and the NSDP scheme. It aimed to ameliorate the living conditions of slum dwellers and resulted mainly in large-scale housing projects. Its goal was the construction of 1.5 million houses in 65 mission cities.

Initially the preference under BSUP laid on the slum upgrading strategy, which has now evolved to the fourth vertical of the PMAY scheme. If it wasn't possible to upgrade, the slum should have been redeveloped in situ. This strategy is reflected in the third component of PMAY. The last option in BSUP would have been the relocation of slum dwellers, this intervention is now transformed to Affordable Housing in Partnership. The strategies were all planned to be implemented by Public-Private Partnerships. When put in practice though, most cities preferred to redevelop their slums instead of upgrading them.²⁵

The subsidy division in the BSUP for housing projects resulted in 80% provided by the central government and 20% by the State government on average.²⁶ It was aimed to provide 88% of the cost of a house as subsidy. The remaining 12% would then be paid by the beneficiaries themselves.

As the implementing agencies often were local government agencies, an adequate monitoring of the projects, due to their lacking capacity, couldn't be assured. This resulted, similar to NSDP, in poor quality of housing. Some beneficiaries even refused to move in. As in the VAMBAY scheme, the BSUP underestimated the real cost of an affordable house, resulting in a higher cost for the beneficiary than the calculated 12% of the total cost. This miscalculation resulted in the unreachability of the intended target group.²⁷

These two issues are both reoccurring challenges which couldn't be tackled in the JNNURM, BSUP and even currently not in the PMAY. We can acknowledge the underestimation of the housing cost as a difficulty in the scheme. In the guidelines of the PMAY, there is definitely an extended clause on the monitoring of all projects, even the Credit-linked

21 Sajith, M., 2014.
 22 Mahadevia, D., 2011.
 23 Sajith, M., 2014.
 24 Mahadevia, D., 2011.
 25 Patel, S., 2013.
 26 Shanker, E., 2015
 27 Hindman, M., O. Lu-Hill, S., Murphy, S., Rao, Y., & Shah, Z., 2015.



Figure 31. Comparison PMAY - JNNURM - BSUP

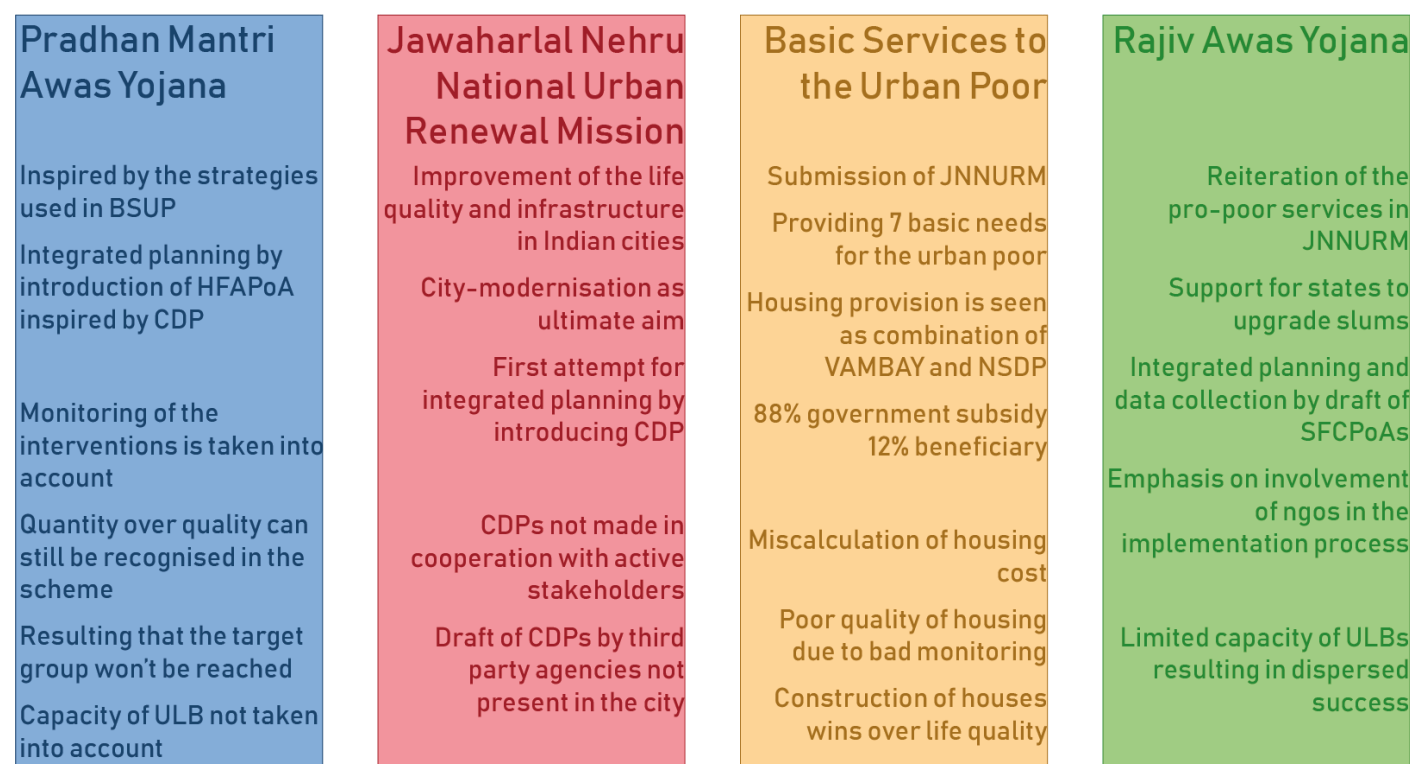


Figure 32. Comparison PMAY - JNNURM - BSUP - RAY

loans. If this monitoring is executed as supposed, the PMAY should provide qualitative housing.

In the article of Darshini Mahadevia (2011), director of the Centre for Urban Equity at the CEPT University, she states that only a few of the approved DPRs were meant for slum upgradation, implying that the aim of reaching out to the poor dissolves in the implementation of the scheme. The state governments' policy towards housing doesn't take the livelihoods into account and is not able to reach the lower strata of society. Hence, the current scheme is also in risk to build houses which will not be habituated by the intended target groups, as PMAY is mainly emphasising on new housing construction.²⁸

Rajiv Awas Yojana (RAY)

Launched in June 2009, the Rajiv Awas Yojana (RAY) was the next ambitious scheme of the Gol to make India's cities slum free. It is a reiteration of the pro-poor services provided under the JNNURM and its submission BSUP.²⁹ It was specifically launched to support states and cities to upgrade their slums and provide the beneficiaries with land titles. Another objective within RAY was to plan and accommodate the urban growth in order to provide the formation of new slums.

The programme was designed on the foundation of the BSUP scheme. After conducting a study on the results of BSUP, recommendations and improvements were included in the guidelines of the new scheme. It wanted to survey the different results of the BSUP funding in 11 cities. The cities were selected to provide a variety in size, location, approach and implementation progress. By conducting the study a better understanding of how Municipal Corporations implemented the BSUP programme was gained in terms of selection, design and execution of the projects. RAY also intended to document the provisions for participatory processes and the roles of different stakeholders in the implementation process.³⁰

Based on the CDPs required under the JNNURM mission, cities had to prepare a Slum Free City Plan of Action.³¹ The SFCPoAs should include extended geo-spatial and socio-economic information about all the slums in the city. Based on a survey of the notified and non-notified slums, using integrated technology, the plan maps all the slums and links a strategy of upgradation, redevelopment or (partial) relocation. In RAY, the government (MoHUPA) promoted the involvement of different stakeholders,

such as mediatory NGOs, enabling the communities to include their voice in the projects.³²

In the scheme, the central government recognised the importance of surveying data on slums, in order to reply with a well-suited answer on the development of informal settlements. This thought still remains in the current housing programme, as the required HFAPoA is supposed to include surveyed data on all slums of a city. The new plans of action should make use of the existing SFCPoAs as the basis to then include new information. The emphasis on involvement of NGOs, having been present in RAY, can't be found in the PMAY scheme, proving that particularly participatory processes of previous schemes are not considered.

As seen in JNNURM, the greatest restriction of RAY was found in the limited capacity of Urban Local Bodies, resulting in a dispersed take off speed throughout the country.³³ Not every city was able to provide the right funds to construct qualitative housing projects. Thus, the Central support wasn't sufficient everywhere. This restriction mostly depended on the capacity of the ULB and the efficiency of PPP in the city. As the PMAY divides the financial support in a similar way across the cities, one will have to ask themselves the question if all cities will have adequate capacity to implement projects of good quality.

3.7. An obsolete survey

The PMAY scheme goes with a set of strong guidelines, guiding the local stakeholders through the implementation of affordable housing projects. The words 'integration, inclusion, Private-Public Participation and planned development' are stressed several times and reoccur in various planning and development programmes launched by the Indian government. The four verticals, being part of the guidelines, provide an answer on the affordable housing issue, both in subsidy as in project strategies. Aiming to include 'all urban poor' the strategies vary from slum redevelopment to individual house construction.

The guidelines work towards the clarification of the implementation process, emphasising the draft of the HFAPoA, an integrated plan where all four strategies and all stakeholders should be included. It is to guide the local governments through the implementation process and to allow the state and central government to monitor the progress in a qualitative way.

28 Mahadevia, D., 2011.

29 Chaplin, S.E., April 2011.

30 Patel, S., 2013.

31 Chaplin, S.E., April 2011.

32 Rajiv Awas Yojana: Guidelines for Slum-free City Planning. MoHUPA.

33 Turok, I., 2014.

The strategies of PMAY are all derived out of previous housing and infrastructure schemes, launched by the Indian nation. They are adjusted to the flaws and successes indicated by the results of these previous schemes. Nevertheless, in comparison to the previous schemes, similarities appear which show the potential to cause errors in implementation as they appeared in older versions of 'Housing for All'. One of these major issues can be definitely identified in the communication strategies of the scheme, which is barely found in the guidelines.

The importance of communication with beneficiaries and the collection of socio-economic data, is a subject that reoccurs worldwide in the slum development debate. Yet, many governments struggle to execute decent communication structures and involve the beneficiaries equally in the implementation of housing programmes. At the 8th of October, Leena introduced me to professor Harshwardhan Nagpure. In a conversation between me, Leena and Harshwardhan (HN), this issue is discussed concerning the PMAY-scheme. Harshwardhan is an urban designer and architect. He acts as a councillor for municipal corporations in context of planning issues and worked as designer in previous redevelopment schemes. Harsh also lectures in the Institute of Design Education and Architectural Studies, Nagpur. In 2016, he was asked by the NMC to provide the first survey for the PMAY scheme.³⁴

JH: You have been acting as a consultant for several municipal corporations in previous schemes. With this experience you have a clear view on the activities in the PMAY scheme. So can you tell me why is the PMAY scheme not picking up in Nagpur?

HN: PMAY is not picking up anywhere in the country. The only places where PMAY is a success so far, are cities where state government and Urban Local Bodies are funding the projects with their own money. Hence, everything depends on the capacity of the local authorities and the political willingness. Most of the places where it is picking up, the Municipal Corporation tries to please their political bosses.

JH: I understand that the scheme is not only facing problems in Nagpur, which suggests that there are already problems in the content of PMAY. What is the main reason for this lack of successful projects?

HN: One of the major reasons is the way how funding is carried out in the scheme. The previous government came up with a scheme (BSUP), where 80% of the costs were subsidised by central government, 10% was subsidised by local government and only 10% was supposed to be provided by the beneficiary himself. This 10% would be an average amount of 60.000 rupees and even this amount was very high to collect for most of the beneficiaries. The current scheme says that 20% would be subsidised

by central government and 80% should be paid by the beneficiary, this results in an amount of 4 to 5 lakh rupees. This is not an affordable cost for the urban poor.

LB: That is a very hard criticism to take for an 'affordable' housing scheme. It seems like the capacity of both the urban poor and the real estate market is overestimated. Has this already been caused when the government worked out the theory behind PMAY?

HN: The backbone of the scheme was thought through: the development of the slums would be done by private developers, being based on public-private partnership (PPP). In that way, projects could have been cross-subsidised. A positive premium of money gained in one project, would go to the state bank account and could be used in another city/project to subsidise a negative premium. This happens on a state level, so cities with a low real-estate value can also prosper of the premium gained in other cities within the same state. However, this system couldn't put its foot on ground because of the chaotic coordination-setup, there was no interdepartmental coordination.

JH: Wasn't this to be provided by the draft of the HFAPoAs? This was, if I am right, an attempt to systematically approach the draft of an estimated plan to figure out what kind of projects had to be funded.

HN: There was a 'Housing for All Plan of Action'-setup that each city had to create a masterplan for all the projects within all four verticals of the scheme. Yet, all HFAPoAs were created without communicating with the slum dwellers. Such behaviour already foresaw that the first communication with the beneficiaries and participation in the projects was not provided. Although, I was involved in the preparation of the SFCPoA of Nagpur, where different NGOs acted as a mediator for the slum dwellers, I don't feel that it happened in the creation of the HFAPoA. This happened on top of the heads of all slum dwellers.

LB: CFSD was also involved in the creation of the SFCPoA. This data is still in use and redrew the perception of slums in Nagpur. A series of obsolete mappings of the informal settlements could be corrected and completed thanks to detailed surveys. Our organisation has until now not been consulted for the preparation of PMAY, I also feel like the NMC did not revise the data on the slums.

JH: Communication with the beneficiaries is only one of the aspects included in the plan of action. It was supposed to be an integrated plan where socio-economic and personal data was linked with geographical data and intervention projects. This would also enable the approval committees to have an overview and thus improve the procedure. Regardless of this failure in communication, did the HFAPoA-setup reach this goal of systemising the planning and approval structure within the scheme?

HN: The first year after the launch, the cities had to prepare their plan of action. The strong guidelines of the government stated that no projects would be approved and executed before the HFAPoA was ready. As good results failed to appear after a year in most of the mission cities, the Ministry started to approve projects without the

systemised structure, a desperate attempt to get quick results of PMAY and boost the implementation process. Nevertheless, with the disappearance of the integrated plans, the governments resolute theory also fell.

LB: Exactly, but that is not the only coordination and planning issue in the scheme...

HN: No, it is not. In the previous scheme, BSUP, only one governmental organisation was made responsible for the development of the slums in the city. For PMAY, any parastatal organisation which has activities and land in an urban area can take part in the scheme. Without having one responsible organisation, there is no coordination between the different authorities.

JH: Together with your company, you took care of the demand assessment survey in Nagpur. This made you the first actor for the city within the PMAY, giving you the overview on the demand of housing and the economic status of the applicants. How did the results of this survey turn out?

HN: We conducted the survey, commissioned by the NMC, in 2016. The NMC wanted to map the demand side for the scheme. This resulted in the known number of 72.000 applicants, of which already 41.000 applications were completed with all required documents. There was no categorisation of whom had applied for the survey. Therefore, people in fairly good positions had applied too. There was no check-up on the economic status of applicants. It just served as an information if someone wanted to have a house, resulting in a number which wouldn't tell us anything. Further guidance was not provided to the possible beneficiaries. Without telling the cost, the place, the amenities, etc. the survey left applicants unwillingly clueless.

JH: Could the applicants understand what the scheme was about? Did the survey explain them the options they had in order to get a house?

HN: In order to execute the survey thoroughly, an explanation about the four verticals on paper was distributed. We came up with a little document in Marathi to explain each vertical and what it is about, but who understands this? Most urban poor are illiterate, so a lot of applications were completed wrongly. Also, the guidelines mentioned nowhere the limitations of the survey or how the survey should be done. After initial surveys were done, the government opened a portal, called CSC, which is prolonging the initial survey and still adding people to the list. No one in the city really knows who they are.

JH: This was the first step of PMAY, mapping the demand side in the city. For a successful implementation, this data had to be utilised. How did the organisations behind PMAY have to proceed?

HN: The second step is of course to provide a supply side in the scheme, which should be added to the HFAPoA. With this information you can approach the possible beneficiaries and provide them with the estimated cost, location, plans and services that they will get within the scheme. In Nagpur, none of the initial applicants had received this information. So far, nothing has been done

with the list of beneficiaries. After 2.5 years, this list is obsolete. There is a big gap in communication between the supply and demand side. Another problem of the supply side is that PMAY only talks about housing. Infrastructure is not considered in the projects' funding, despite the fact that another scheme is supposed to provide such. Nevertheless, the ratio between the subsidy for houses and the subsidy for infrastructure is unrealistic. The scheme is really not taken up as an integrated strategy, like the BSUP did, which provided an answer on housing and services for the urban poor.

JH: If we are talking about housing provision, we are talking about the four verticals of course. These strategies should provide an answer for all urban poor. Do they tackle the challenges to make housing affordable?

HN: Every vertical still has its issues to deal with, although the basis of the scheme is thought through. Different decisions and dynamics complicated the implementation. The first vertical for example, relies a lot on the real estate market, providing space for PPP projects. This strategy had to provide a positive premium for all the projects under PMAY, trying to valorise the intrinsic value of land under slums. This could have been successful in some big cities if the real-estate market hadn't collapsed after the demonetisation.

JH: What do you mean with 'if the real estate market didn't collapse'? Has there been an issue for the construction sector in India?

LB: On the 8th of November, 2016, our government decided to demonetise two currencies in the Indian market. It was supposed to decrease the rate of crime in the country, as the currencies circled a lot in illegal environments. The decision was made unprepared and the Indian economy had to take a hard hit, so did the real estate market.

HN: Hence, the first vertical in the scheme is eradicated, as no positive premium will be generated in new projects. As a solution, however, we proposed to consider the vacant housing stock, as the PMAY already prescribes this. At the moment of the survey a number of 115.000 houses were vacant in Nagpur, CREDAI (Confederation of Real Estate Developers Association of India) recently announced that this number increased to 325.000 units. Yet, these houses were not taken into account. The strategy wouldn't have worked in Nagpur, as the city is a horizontal metropole, so vertical development won't take off here. This makes it difficult in a city like Nagpur to generate a positive premium.

The second vertical, credit-linked subsidy, struggles a lot with the documentation which has to be provided by the beneficiaries. All national banks have refused to give the loan at 6% as promised by the vertical. This is mostly because of the fact that the self-declaration documents aren't feasible for the banks as they don't believe that they will get their money back. Only in a few cases, people have benefited of this vertical but this is a minority.

The third vertical is open for every low income group, not only for slum dwellers. The affordability remains a big question mark. The vertical struggles with the monetary resources to start the project. In the beginning, an organisation can make use of the subsidy. Later on, however, the money to continue the construction isn't

³⁴ Nagpure, H., interview by author, 8th October 2018.

available anymore. The real-estate mechanisms had to provide the project money, but they dropped because of the government's economic decision. There is no clear definition of affordability. An average cost for a 30 square meter house is Rs. 10 Lakh, if we take a subsidy of Rs. 2.5 Lakh into account, Rs. 1.5 Lakh of CG and Rs. 1 Lakh of SG, then the beneficiary still has to pay Rs. 7.5 Lakh. This is in my opinion not affordable.

The last vertical has an issue with quality control, Once the money is transferred to the account of the beneficiary, one can buy any material one wants, one can construct the way one wants. Beneficiaries compromise on safety and quality to get their house within the 2.5 lakh rupees they get of the government, while this can't provide a qualitative house. The vertical was meant to have the beneficiary only pay half of the cost of the house construction. Instead, there are houses built with only half the amount of what a qualitative construction should cost.

JH: I read in the guidelines that the government introduced a monitoring system where the houses are geo-tracked to follow up on the project. Isn't this the right strategy?

HN: This strategy with geo-tracking only helps the implementing organisation to control the progress of the house. The gathered information only improves the way of releasing the funds, which is done in phases according to the progress of construction. It doesn't provide any information about the materials used, how the money is spend or the contribution of the beneficiary.

JH: To conclude this conversation I would like to ask you what you would name the biggest challenge for the implementation of PMAY?

HN: I really think that the scheme was wonderful in its basis. PMAY would have worked out if the government stuck to the clause of communication with the communities. They should have hired people on the grassroot level to analyse the demand surveys and draft the masterplans in a correct way, taking the needs of the urban poor into account. In lieu, they hired consultancy offices like KPMG and Ernest Young. Those agencies usually have never been in the city, meaning that there is literally no communication with the beneficiaries.

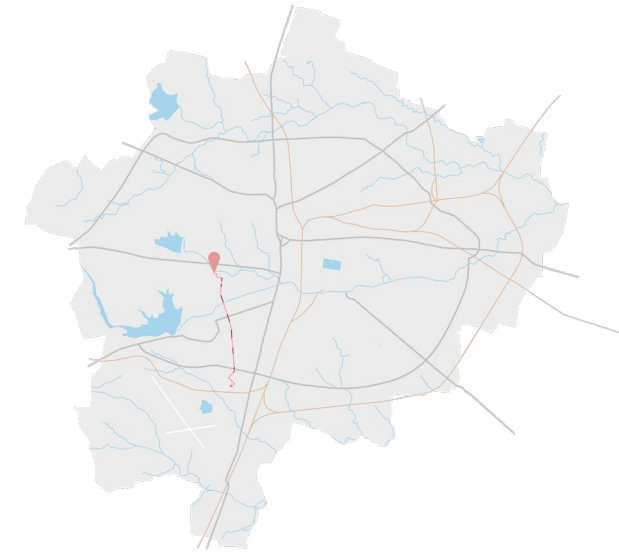
Recently the NMC wanted to convert applicants into beneficiaries. This happens in a system by declaring the applicants information on the cost, the place of the houses and time within the house is being provided to the beneficiaries. AILSG is just checking the physical appearance of the applicants, not converting them into beneficiaries. The information of the demand side has been uploaded onto a central government portal, which should have the ability to take out duplicates of applications. Still this hasn't happened.

Thus, the biggest problem of the scheme is the lacking coordination and communication. Stakeholders don't know about the activities of the others and beneficiaries don't know anything about the houses they will get.

This conversation was an interesting start of my fieldwork and let me become familiar with the issues of the national housing scheme. Now I could take this information with me to execute my fieldwork in an interesting case study. The PMAY

scheme in Nagpur contains different stakeholders which I had to involve, in order to understand and gain the right perspective and collect a complete database on the case. The chart that was drafted based on the guidelines in this chapter, will be used as a model to analyse the case-study in Nagpur. Every stakeholder will be placed in the right column, whether they are working on the supply, demand or both sides of drafting the HFAPoA in Nagpur.

4. PMAY IN NAGPUR



Day 22: Car Drive through Nagpur

When I was sitting behind my desk at CFSD, I was thinking back to the beginning of this adventure. How Leena took me, only a few days after my arrival, to my first appointment. As she wanted to find out what the state of PMAY in Nagpur is, she would attend as much interviews as she could. I didn't really mind, she would let me lead the interviews, could add interesting thoughts to the conversation and after all, the contacts I would interview, were established by her. Departing from the office in Pande Layout, Nidish, Leena's driver, drove us into the city with as destination: 'Old NMC School Walmikinagar, Behind Kumar Bakery, Gokulpeth'. As I experienced already in the taxi drive from the airport to the apartment, the addresses in India can't be considered very concrete.

From the moment we took the turn on Khamla road, we were part of the whirlpool of cars, two-wheelers and rickshaws moving around in the city on a daily basis. The only thing the car could do was fill the space which would be left in front of it. Driving from one queue to the other, only speeding up after reaching a square until we would reach the jam at the next one. It wouldn't take long before I got used to this, leaving Europe's hustle behind me for two months. Besides, the time spend in the car or the rickshaw was never wasted.

It gave me the opportunity to discuss with Leena and talk about the interview we would have. She introduced me to what AILSG is and who is in charge of the Nagpur office. When we discussed what the organisation was doing and what I should ask, the conversation switched to a chat about interests, Leena told me about how she flowed into the social work after her studies, working with a German organisation in urban development. Those conversations helped me to find out a lot about Leena's point of view and how she would keep engaging herself for the rights of the poor and the climate. She was very realistic about the scope that a scheme as PMAY could reach, an all covering housing scheme was just a utopia. The only thing the government had to aim for were the right strategies at the right place.

This brought us to the SRA scheme as subject for our conversation, which had been the basis for the first vertical of PMAY. Leena told me that the scheme found its origin in Mumbai, where a 'land value'-based strategy logically could take off because of the high density and land rates. In Nagpur, this scheme would have a way harder chance to take off. On our way to Gokulpeth, we passed the only slum taken up in this scheme. The settlement, surrounded with groceries, was situated near the centre in a more dense area than the rest of Nagpur. It would make a feasible project, including commercial units as a pedestal for the residential units. However, the land was privately owned by four different people, of which two were not enthusiastic about the project which is why they took the slum to court for eradication. The car drives with Leena would, now and then, take the dreamer in me back to reality, showing me that not every opportunity is considered useful by everyone.

In the silent moments, I would stare outside the window and witness the life going on in the city. I watched a rickshaw pass by, stuffed with kids in school uniform, ready for class. In front of the car, there was a two wheeler driving with a stack of mattresses on its luggage rack. Men were gathering around a Momos stall. As we were getting closer to our destination, we passed the jewellers of Dharampeth, reminding me of Hannah's attempt to pierce her nose. Haldiram's followed right after, if I was fond of sweet things I could write a book about all the sweets and nut pastries they were selling here. The chain of candy and sweets shops found its basis in the 'orange city' and thus was omnipresent. It was harder to find a post office in Nagpur than a Haldiram's.

Talking about things which were hard to find, leaving Darampeth behind us, Nidish was not sure of what turn to take. We haphazardly took a left one, leaving the main traffic of West High Court Road behind, entering the residential area of Gokulpeth. Driving around some blocks, orienting ourselves on the big roads, we finally found the old school building behind the Kumar Bakery. There, Mr. Jayant Pathak was already awaiting us, ready to unravel the chaos of PMAY together with us.

4.1. Theory differs from practice

This conversation with Leena and the interview with Harshwardhan already gave me an idea of the flaws of PMAY being implemented in Nagpur. Three days in, Leena accompanied me to my first appointment with Mr. Jayant Pathak of the 'All Indian Institute of Local Self Government' (AIIILSG), an active participant in the PMAY scheme in Nagpur. Entering the room having lots of questions, I left with question upon question. Mr. Pathak guided me through the activities of AIIILSG and other agencies based in Nagpur. This first encounter showed me that I had to structure my fieldwork properly in order to map each stakeholder and every result. Soon other interviews would follow up onto each other. In the form of my chart, based on the theory behind the scheme, I could follow every stakeholder in Nagpur.

Step by step, the PMAY unravelled itself in my case-study. Quickly, I understood that factors such as the political vision on slums, lack of data, illiteracy of slum dwellers and the exclusion of NGOs majorly impact the implementation of the scheme. The activities of all stakeholders were aimed to be included in the HFAPoA, either completing the demand side with the right information or executing interventions in the city to provide the desired affordable housing. Interviews with the stakeholders, uncovered the status of those activities and the relations between the stakeholders. As my fieldwork made progress, I could complete my chart with the actual organisations and groups which are active in the case-study.

The HFAPoA of Nagpur, as ambitious planning instrument, was worth to conceive. After some struggles and many letters of permission, I finally received a paper version of the integrated and inclusive development plan. I could finally include this in the analysis of the implementation process. It also provided me of new perspectives on how the theory of the scheme could differ from the practical outcome. Comparing the plan of action with its predecessor, declares a series of issues appearing in the final, inclusive and integrated plan.

The mapping of the stakeholders and their activities is a good way to test in what way the strong policy guidelines are proof for failures.

4.2. Stakeholders

In order to understand all the PMAY activities within the borders of Nagpur thoroughly, it is useful to have an overview of all the active stakeholders within the city and to comprehend their relationship

with the city. The presented charts are the result of a process which lasted for the whole timespan of my research. With every interaction executed, the scheme could expand or change. It was only after my two months of fieldwork, the diagram found its final shape.

As a backbone of this chart, it appeared logic to utilise the structure in the guidelines. As required by the MoHUPA, Nagpur had to draft an HFAPoA. Hence, every stakeholder in the city would take up a place at either the demand side or the supply side of this blueprint. It finalises itself as a summary of all stakeholders, where the Urban Local Body leads and coordinates between the supply and demand side. Together, all the stakeholders should take up an active position in the creation of the final Housing For All Plan of Action, based on the existing Slum Free City Plan of action.

If we look back at the original notion, we can see that the Maharashtra Housing and Area Development Authority (MHADA) is appointed as State Level Sanctioning and Monitoring Committee in Maharashtra. Seemingly, they are responsible for a first level of approval of the DPR before they are assessed by the CSMC of the central government. Seated in Mumbai, they are monitoring the quality of all projects in the state. However, MHADA has also several local agencies which occur in several cities as an implementing agency as they are in the possession of several lands.

Thus, MHADA can be found at the supply side of Nagpur's Plan of Action, along with other implementing agencies. The latter are responsible to draft Detailed Project Reports for the construction of affordable housing in the first and third component of PMAY. Several interviews made clear that the first vertical was almost non-existent in Nagpur. Maharashtra substituted the 'in-situ' redevelopment vertical with their own strategy of the Slum Rehabilitation Authority (SRA).¹

This Maharashtra scheme consists of similar features as the first vertical and provides extra state subsidy as a supplement to the central assistance. During my fieldwork, CFSD was involved with one temporary DPR within the SRA strategy but the project was struggling with the approval of some land owners. Next to the implementing organisations, the sole other group in the supply side of the scheme are the urban poor benefiting from the fourth vertical in the scheme. At the moment of this research, the demand side was the most active one. The city had conducted the initial demand survey, two years ago and appointed several agencies to scrutinise the list of applicants.

¹ The SRA is a department of the Maharashtra government, responsible for the draft of state level policies on informal settlements. The local office of Nagpur acted in previous schemes such as the BSUP as an implementing organisation. – <https://sra.gov.in/page/innerpage/about-us.php>. Accessed on 24/04/2019.

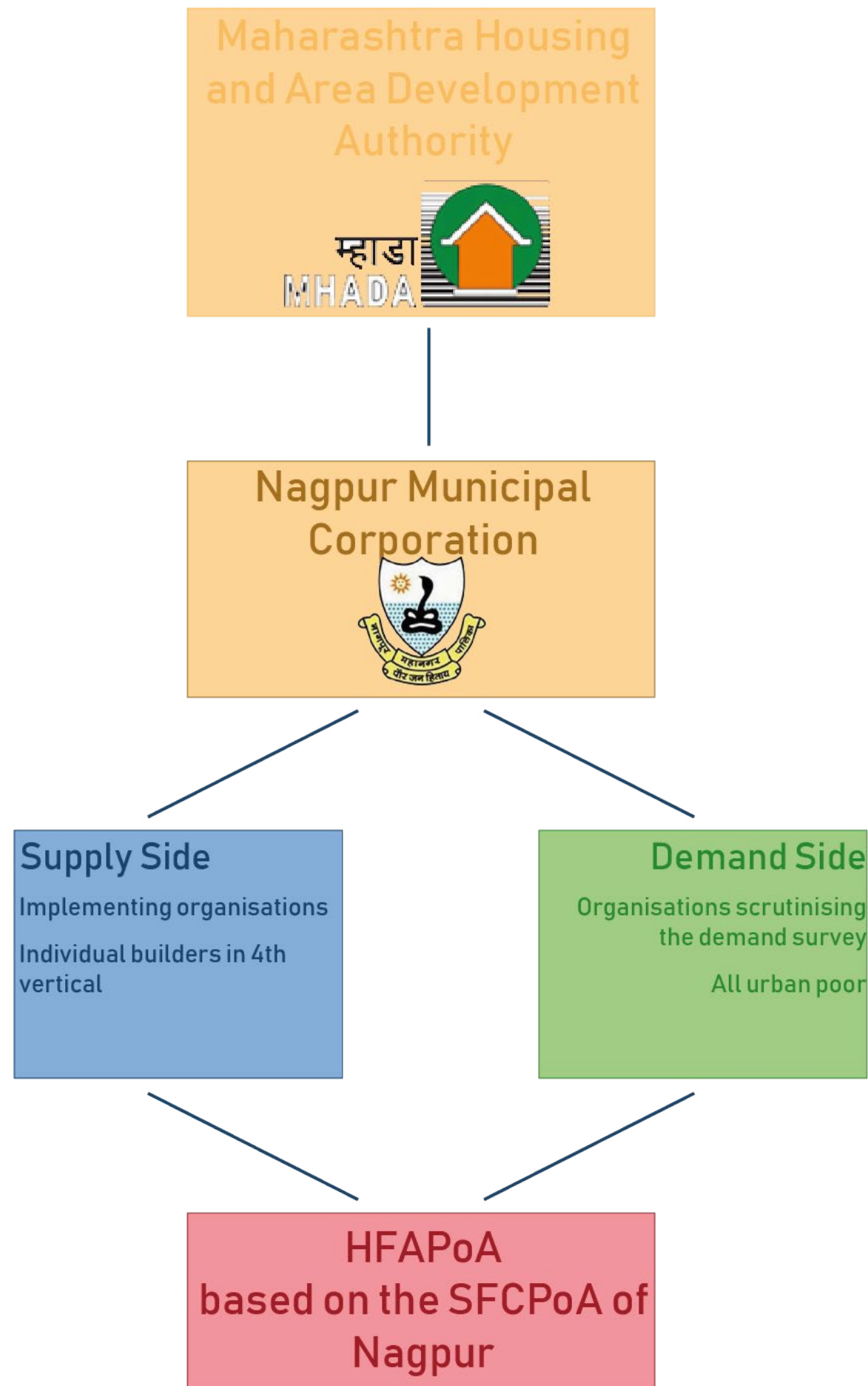


Figure 33. Stakeholders PMAY in Nagpur

In the next paragraphs, I will elaborate on every organisation per type, briefly illustrate the history of the organisation, its relation with the city and explain the activities of the organisation within Nagpur and PMAY. In every organisation, collected information and interviews will be discussed in order to have a thorough understanding of the projects and studies going on in the city.

4.3. Demand survey

The initial demand survey, launched on 22nd February 2016, stands at the basis of the demand side of the Housing For All Plan of Action. Every stakeholder, in this side, is working with or as a part of the resulting demand list. As mentioned above, the survey was commissioned by the Nagpur Municipal Corporation, the Urban Local Body of Nagpur and executed by the Slum Rehabilitation Authority, according to 'Nagpur Today'.² The latter is a parastatal organisation appointed to execute the policies involving slum rehabilitation. Together with NMC, they were the implementing agency of the previous BSUP-scheme.³

The initial survey ran for two months and aimed to map the average housing need for urban poor in Nagpur. After completion, the SRA would have conducted a 'house to house'-survey in the informal settlements of the city, to draft the possible interventions within the first vertical of the scheme.⁴ Possible beneficiaries would apply via a survey-site, published by the NMC where they also could find the guidelines and eligibility criteria. In the publication of the demand survey, it is mentioned that the application forms should be submitted at the zonal offices across the city.⁵ Later on, an online platform got established by the central government to enable online applications and complete the list.⁶

To reach out to the urban poor residing in the city, the initial demand survey was advertised in local newspapers and on vehicles moving through the city. Furthermore, the zonal offices informed the citizens of their zone via pamphlets and banners, to make sure that all eligible urban poor could be reached.⁷ The survey resulted in a list of 72.013 applicants spread over the four verticals, of which around 41.478 applications were completed in the initial state with all the demanded documents.⁸

Although the list shows an average number of the

housing need in Nagpur, it is evident to various stakeholders that the survey didn't succeed to reach its scope. Especially because interviews show that the advertisement did not reach the lowest income groups, as most of the interviewed beneficiaries are not living in a slum area. In several interviews,⁹ the question if the NMC executed the 'house to house'-survey results in a negative reply. This points out that the slum dwellers are hardly present in the scheme and are only represented by individual applications and not by community-wise interventions.

If we look at the final outcome we can see that the applications which are submitted in an internet café are vulnerable to mistakes, which can be attributed to the lack of information in the guidelines. However, the main reason is the illiteracy of many urban poor. Even with the Marathi pamphlet, explaining the guidelines, most eligible find it difficult to figure out in what vertical they belong.¹⁰ Yet, this issue did not appear in the applications submitted in one of the ten zonal offices of the city. In each location there were officers present to guide the applicants in filling up the form. The central government had provided those officers with an orientation around the scheme, in order to provide a general understanding of the four verticals.¹¹

After two years, the state government assigned several agencies to scrutinise the list, starting in February 2018. The applications are investigated according to the verticals. Each scrutinising organisation takes the responsibility over one group. As the first vertical isn't viable in Nagpur and the second vertical was implemented by the PLI's and not the Urban Local Bodies, there was one organisation analysing applicants for the third vertical and another organisation was preparing a DPR for applicants in the fourth vertical. Yet, this process is barely monitored or coordinated by a central agency. In my interviews with Harshwardhan and several surveyors of AIIILSG, it appears that the list contains flaws due to miscommunication and lack of information on the applicants. Different stakeholders assume that the result of the survey is obsolete after two years.

4.4. All urban poor

The preface of the guidelines demonstrates the great ambition of the PMAY scheme, promising to provide houses for 'all urban poor' leaving no one

2 Kushwana, R.R., Nagpur Today, 22nd February 2016. Accessed on 22/04/2019.

3 De Geest, F., 2016.

4 Kushwana, R.R., Nagpur Today, 22nd February 2016. Accessed on 22/04/2019.

5 Sarkari Yojana, 23rd February 2016. Accessed on 22/04/2019.

6 Pathak, J., interview by author. 4th October 2018

7 Rahate, R. interview by author. 1st November 2018.

8 Nagpure, H. interview by author. 8th October 2018; Numbers from Pradhan Mantri Awas Yojana: Housing For All Plan of Action, Nagpur. 2016

9 Nagpure, H. interview by author. 8th October 2018; Pathak, J., interview by author. 4th October 2018.

10 Pathak, J., interview by author. 4th October 2018.

11 Rahate, R. interview by author. 1st November 2018.



Figure 34. Survey flyer Nagpur

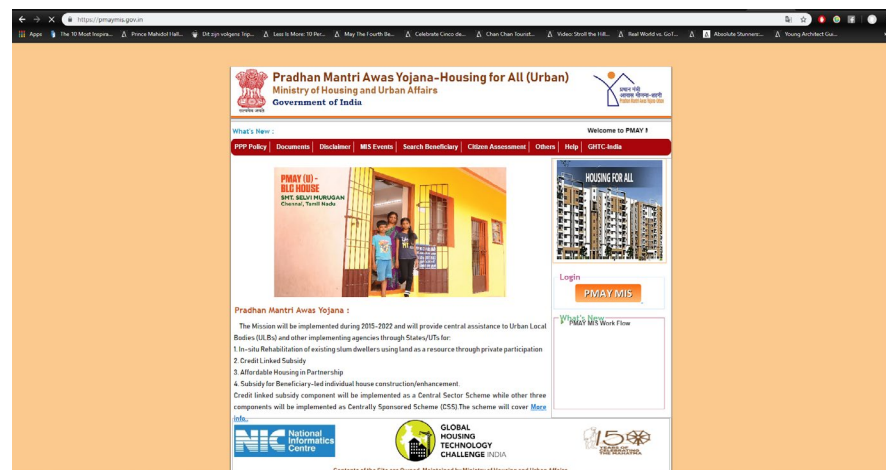


Figure 35. Indian government survey website

behind, indicating that the urban poor also should be represented as active stakeholders within the scheme. Within the draft of the HFAPoA, the urban poor are projected on the supply side as the result of the initial demand survey, represented by their personal and socio-economic data, which should be assigned to the best-fit intervention.

Theoretically, PMAY divides 'All urban poor' in 'Slum dwellers' and 'other urban poor'. By executing detailed socio-economic and geographic surveys, the informal settlements in a city should be appointed slum-wise to a strategy within PMAY. Other urban poor should be added to the verticals based on individual applications. This would ideally lead to a poverty alleviation across all cities and towns in the country.¹²

In Nagpur, however, this was very differently put in practice. There was no indication that the scheduled socio-economic survey in the slums had been executed and thus the informal settlements were not appointed to an intervention. Due to this lack of data, a divide between the 'slum dwellers' and 'other urban poor' didn't properly exist. The demand list rather considered a mixture of both. However, several stakeholders divided the urban poor in Nagpur in a different way. They are either considered 'an applicant' or 'eligible beneficiary'. Theoretically seen, one can only be considered an eligible beneficiary of the scheme, when all requirements listed below are met.¹³

1. All required documents are delivered in the application. The list of documents consists of the PMAY form, ration card, bank pass book, income certificate (self-declaration), Adhaar Card and documents declaring that the household is member of backward classes.¹⁴
2. The correct project information is provided, which is to be communicated by the implementing organisations to the applicants. This information includes the cost and the place of the affordable house and the time within which the house would be provided.
3. Lastly, the applicant should agree to the terms of payment and instalment to be converted into a beneficiary of the PMAY scheme.

At the moment of this research, the demand side of Nagpur's HFAPoA only contained applicants. Hereby, no eligible beneficiary could be appointed two years after the local launch of the scheme. Furthermore, all three requirements showed problems in completion. Applications were not completed and none of the applicants was

provided with information about the houses. Thus, no one could agree to the terms of payment and instalment.¹⁵

It is argued whether a third group should be added to this practical division when the complete target group of PMAY, 'all urban poor', would be considered. This third group contains the ones who would be eligible, but have never heard of the scheme, since the (limited) advertisement turned out to be rather insufficient. Despite, no information sessions or 'house to house'-surveys had taken place and the draft of the demand side depended on the published advertisement in papers, on vehicles and in the local offices. Instead, a fair part of the interviewees was informed by means of word-of-mouth advertising.¹⁶

To understand more about the circumstances of the applicants, I conducted several interviews with possible beneficiaries in the SRA office. In the afternoon of the 16th and 19th of October, I attended the sessions where beneficiaries could hand in personal documents to complete their application with the Sanitary Inspectors of AILSG. Guided by a translated questionnaire, a staff member of CFSD helped me to conduct the interviews for me in Hindi or Marathi, which illustrated me in which the socio-economic situation the applicants are and how they got in contact with PMAY.

The last interview I had was with Mrs. Valerie Almeda Panjabi (VAP) her fluency in English enabled me to understand about the feeling of the applicants towards the scheme. Valerie applied herself and already completed her application, she accompanied a friend to hand in several documents at AILSG.

JH: When did you first hear about the PMAY-scheme? How did this happen? Who informed you about it?

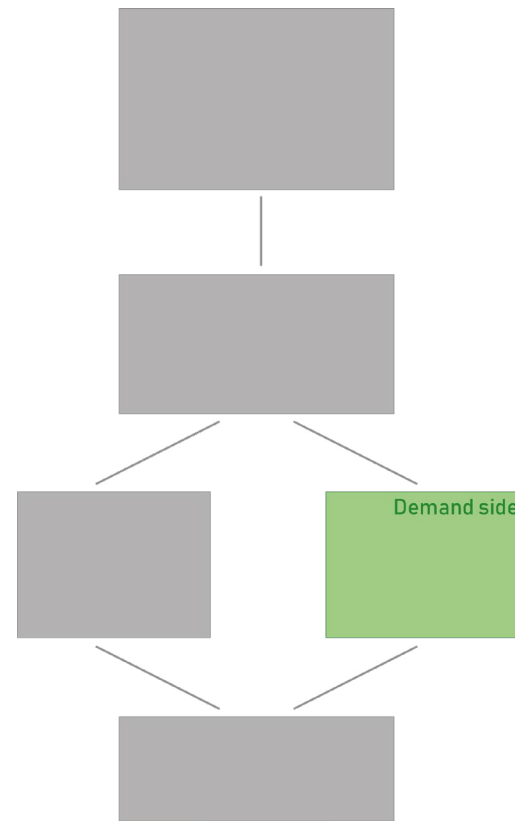
VAP: It was in 2016, when I heard about it for the first time. Other people were talking about the scheme and you know in a city like Nagpur, word spreads quickly. I informed myself further on the internet, searching for ways to benefit from the scheme.

JH: How did you find out which vertical you would be eligible for? Were the guidelines clear enough to inform yourself about all the verticals or did you need help from someone else?

VAP: I went to my zonal office of the NMC and asked them about the scheme and what kind of support I could get. A civil servant helped me out which is why I didn't need the guidelines

JH: When did you fill in your application?

12 Pradhan Mantri Awas Yojana: Housing For All (Urban) Scheme Guidelines 2015, 2015.
 13 Nagpure, H. interview by author. 8th October 2018.
 14 Pasate, S. N., interview by author. 15th October 2018.
 15 Personal information, gathered in October & November 2018.
 16 Nagpure, H. interview by author. 8th October 2018; Pathak, J., interview by author. 4th October 2018.



VAP: I think that I applied in June or July of 2016. Shortly after I heard of the programme.

JH: How did you manage to connect with the survey site? Did you have an internet connection of your own (mobile phone, wi-fi, ethernet) or did you have to go to an internet café?

VAP: I applied in the NMC office when I went there to find out about the scheme. In this way I was sure that I would be assisted while filling in the application.

JH: When were you contacted again concerning the PMAY scheme? How and by whom were you contacted?

VAP: The SRA office called me and visited me at home, that was about two days ago. As my application was complete they took a picture of me and geotagged me in their system.

JH: What did you expect about the redevelopment scheme? What kind of support did you think you'd get? Where do you think you are going to get the affordable house?

VAP: I expect to get a house of my own, it doesn't matter where but preferably close to where I currently stay.

JH: Do you know in what stage the improvements are in the vertical you were appointed to?

VAP: I have no clue of the stage, I don't even know where my house will be. However, I am sure that I will get the information at the right time, if Jesus is good to me.

JH: Do you know of other people who have applied in your community? Have you applied together? Have you applied for the same vertical or have you applied for a different vertical? What was the others expectation of the scheme and the vertical he applied for?

VAP: Most of the people in my community have applied. We all went through the process together. Nevertheless, throughout some problems occurred for some of us. Hence, our applications got separated. I also don't really know if we all applied for the same assistance, I only know about what I applied for, not what the other verticals offer. In the end, we all just want to have a house.

JH: Are you aware of the cost of the house? What kind of subsidy do you think you'll have and at what amount do you think you'll get? Are you aware about the procedure to avail the loan/subsidy?

VAP: I am not aware about the cost, I guess the information will be released when the time is right. I heard that the government will pay half of the house and that I would have to pay the other half. How this procedure is actually working is not my business. If God is good to me, he will provide me of a house.

JH: Can you tell me more about how your family is built up? With how many people are you living right now?

VAP: I am living alone at the moment, so I don't need a big house just for me.

JH: What are your current housing conditions? Do you live

in a slum? Do you live in a rental house?

VAP: Yes, I currently live in a rental house, but not in a slum. The reason I want to have a house of my own is because the rent is too high. Not having this monthly cost would make it easier to sustain my daily life.

JH: What income group do you belong to?

VAP: I earn at the moment around Rs. 5000/month, this results in Rs. 6 Lakh/year. This makes me a member of the Economic Weaker Section.

JH: Would you still move into the new house if it costs more than you expected.

VAP: Yes, I would take it anyway, I will find ways to pay it, because if God provides me with a house I should be grateful.

This conversation and the other interviews confirmed my suspicion that the applicants had been clueless for a long time. They rely on the help of the Urban Local Body and the other implementing agencies to acquire security about the houses. Nevertheless, these organisations were not working with the people but above them and didn't provide any information for more than two years. They are not aware of procedures, costs or even possible places of affordable housing projects. Many of them even misconcept of how the housing subsidy is divided.

However, this conversation also showed me that people really need tenure security and not only a house. The economic advantages of owning a house instead of renting one, are the main reason to benefit from the scheme. The conversation also reminded me of the importance religion plays in India, no matter if they are Hindu, Muslim, Buddhist or Christian. Gratefulness for what is provided or would be provided to the urban poor was present in every conversation I had.

4.5. Scrutinizing the demand survey

At the moment of this research, two organisations were engaged in the investigation of the 72.000 applications for PMAY in Nagpur. Both the organisations were tracking the applicants in order to complete their application and assign the people to an intervention they are eligible for. The group of applicants for the 'Affordable Housing in Partnership'-vertical was being scrutinised by the All Indian Institute of Local Self-Government. The second organisation, KPMG, was preparing a Detailed Project Report for the fourth vertical.

Scrutinizing organisation 1: AILSG

The All Indian Institute of Local Self-Government was founded in 1926 in order to contribute to strengthen the principles and practice of urban governance, education, research and capacity building across

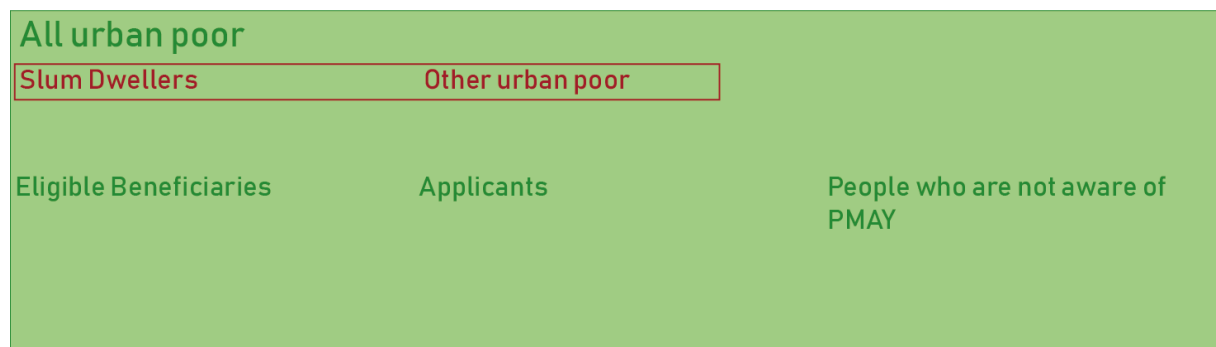


Figure 36. Division of All Urban Poor

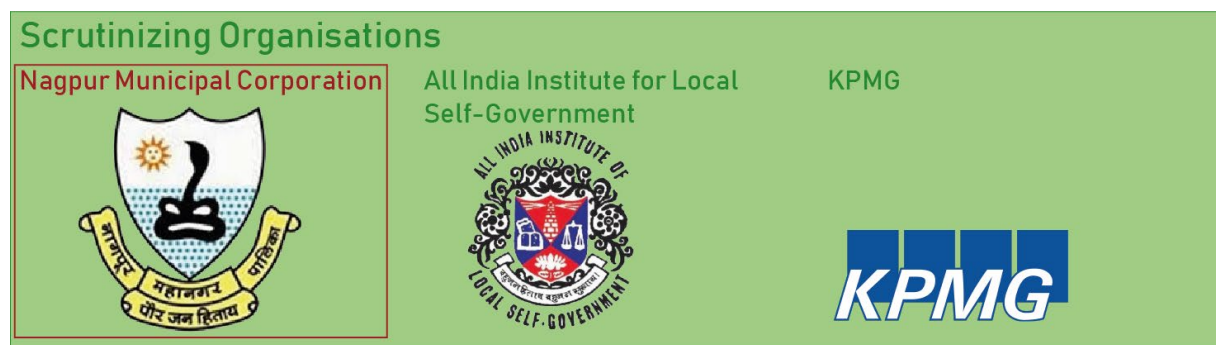


Figure 37. Organisations Scrutinising the initial demand survey

the country. By developing and designing training literature and courses, they contributed to the training of more than 1.5 million stakeholders within several urban governing areas. Established by the Ministry of Housing and Urban Affairs, the AILSG works across the whole country with 30 regional centres. They furthermore contribute to the capacity building of different urban stakeholders, training their skills and knowledge necessary for sufficient administration and implementation of various urban development programmes. The centre is known to work with a full range of stakeholders in order to shape a far reaching training programme. Hereby, they had the chance to organise several international capacity building programmes and build up international linkages amongst which with UNCHS and UNICEF.¹⁷

The local office of AILSG in Nagpur was installed in 1999, in order to assist the Municipal Councils and Corporations in the Vidarbha region with capacity building inputs. In 2016, the Government of Maharashtra appointed AILSG to scrutinise the applicants for the third vertical and compose a list of complete applications. Coordinated from the headquarters in Pune, this activity is executed by sanitary inspectors which only recently graduated in the SI course of AILSG.¹⁸ This course gives a technical and practical training to join the Health and Sanitation departments of Municipal Bodies or other organisations.¹⁹ Before they were employed, the inspectors received a small introduction to the PMAY scheme.

At the time of my field research, the AILSG was investigating the applications for the third component of PMAY. To work in a structured way, the agency organised three lots in the list contacting the applicants two years after they filled in the application. Each lot is contacted due to different strategies and media. The list of applications the AILSG received, contained a lot of incomplete or obsolete applications. Beneficiaries changed their address or phone number, people applied for the wrong subsidy or even duplicate applications were added to the list.

In order to compose a list with eligible and complete applications, the AILSG had to reach the applicants first, using different strategies in the three lots. Therefore, a first lot of 19.000 initial applicants was contacted by house-to-house visits on the submitted address. This strategy resulted in reaching 12.500 applicants. 10.500 of them already had a complete application. The other 2.000 were

asked to submit the lacking documents at the SRA office of Nagpur, acting as an office of operation for the sanitary inspectors.

For the 17.000 applications of the second lot, the AILSG appointed a surveyor in each zonal office. The PMAY candidates were contacted via a text message to register themselves in their zonal office to confirm their application. In that way, not everyone had to find their way to the SRA office. In total, 329 people showed up. Mr. Jayant Pathak ascribes this meagre result to changed telephone numbers and the lacking literacy of the applicants.

The last 13.000 applications in the third vertical were contacted via a phone call, 8.618 people could be reached. It is interesting to note that only 3.350 applicants of this lot had been eligible for the third vertical whereas the others should have applied for another component of PMAY. The remaining 4.000 people who weren't reachable, were to be contacted in one of the other ways.²⁰

The AILSG proposed to publish a press note in a local newspaper, summoning possible beneficiaries to register in their zonal office. In that way, another medium could have been used to reach people and complete another batch of applications. This idea was discarded by the NMC without a proper explanation, showing issues in coordination and cooperation between the different agencies.

Mr. Jayant Pathak admits that the scrutinization of the 72.000 applications takes a lot of effort even with the division in the verticals. A major issue in the work of the AILSG is that the Sanitary Inspectors don't have any interaction with the local communities, resulting in miscommunication and lacking knowledge sharing. To solve this problem, AILSG wanted to use the community leaders as an intermediary between the inspectors and the applicants, helping to find people and to collect the acquired documents. They instead worked together with community organisers which are municipal servants working in the slum communities. Yet, they are not directly linked to the community.

For Mr. Pathak, the 411 wards of Nagpur could also be useful. These wards are elected representatives working in groups of 3 or 4 in 137 specific areas of the city. They are locally elected and are therefore strongly connected to their voters. In his opinion, they should be oriented within the PMAY scheme in order to communicate the right information to the urban poor. In both proposals, the NMC was very reluctant to transfer AILSG the means to execute

them.²¹

In the afternoon of 15 October, after my conversation with Mr. Pathak, he took me to the SRA office where AILSG was working at. He introduced me to Mrs. Sanjivani N. Pasate (SP), the coordinator of the operation. She informed me about the procedure which AILSG was following and the results they already made.²²

JH: AILSG is currently seeking for the applicants from the initial demand survey. Could you explain me the procedure to confirm the applications of two years ago?

SP: The first step in the process is calling the applicants to find out the exact address of their current home. As most people have a rental house, their addresses might have changed within the last two years. When we located the possible beneficiary, we send a surveyor to the family to confirm identity and the exact place. This is called geotagging.

JH: So in this procedure there is actually no need for the applicants to come over to the office? What exactly are the activities here?

SP: No, at least not if their application is complete. The people of whom documents are missing, are asked to submit them in the SRA office. People are also visiting to fill in new applications.

JH: If there are also people submitting new applications, you are not only scrutinizing the initial list. Are there still many new applications coming?

SP: As the survey site is still online, people can continue applying for the scheme. Last year, NMC sent us a list of 17.000 extra applications which we are scrutinizing right now.

JH: The demand survey was conducted two years ago, but the results were not used for a while, if I am right. When did you exactly start with this activity?

SP: We started in February 2018, approximately a year ago, exactly two years after the initial survey was conducted. We are only doing this for the third vertical, other agencies are responsible for the other components.

JH: Mr. Pathak already told me that the survey contains a fair number of mistakes. Thus, not every application for the third vertical is eligible. What happens when you find out that someone applied for the wrong vertical then?

SP: When an applicant is wrong, the application will in preliminary state be converted to the right vertical and the applicants will be informed about the change and what kind of improvement they will get in the vertical they are appointed to.

Mrs. Pasate was experienced in coordinating of

surveyors within a previous scheme. She could explain that the officers she worked with were newly graduated inspectors, but that all of them received a small but sufficient orientation on PMAY.

Scrutinizing organisation 2: KPMG

The international accountancy firm KPMG, one of the big four, had already been active in the draft of the Indian housing policy and is therefore consulted in various cities to help the housing scheme take off locally. In Nagpur, KPMG was commissioned to investigate the applications for the fourth PMAY vertical. As an interview with a local representative was not possible during the two months of my fieldwork, all the information is abstracted out of interviews with other stakeholders.

The fourth component, named 'Beneficiary-led individual house construction or enhancement', refers to the individual beneficiaries, building or enhancing their own house on a privately owned land. The most important requirement in the vertical is that the families should possess proof of tenure rights. Even though the emphasis lies on the individuality of the housing project, the guidelines do not allow individual projects to be supported. The individual applicants within a city should be clustered in groups in order to draft a viable DPR.

The initial demand survey resulted in approximately 8.000 applications.²³ After scrutinizing all the applications, KPMG found only 130 families to confirm and complete their application. The others were found to be non-eligible or unreachable, exact numbers of both are nowhere to find. Those possible projects, scattered across Nagpur, were included in a Detailed Project Report, which was sent to the SLSMC of Maharashtra. MHADA sent the DPR back, suggesting to find more eligible applications in order to draft a feasible project layout. At the moment of this research, the 8.000 applications and DPR were revised by another organisation than KPMG.²⁴

The main reason for this unviable result may be found in the critique of Patel,²⁵ that it is unlikely that a fair amount of slum dwellers or urban poor possess the rights of the land they live on. Yet, another reason can be found in the basic strategies used by KPMG to contact the applicants. According to personal communication with different stakeholders, the surveyors of the accountancy firm are not acquainted with Nagpur and the scrutinizing of the list has happened in an office outside the city. Communication happened via phone or post,

¹⁷ www.aailsg.org. Accessed on 24/04/2019.

¹⁸ Pathak, J., interview by author. 4th October 2018.

¹⁹ www.aailsg.org. Accessed on 24/04/2019.

²⁰ In the initial demand survey a total of 24.729 people applied for the third vertical, which differs from the scrutinised numbers. Only 19.016 of the applications was complete. (numbers of HFAPoA)

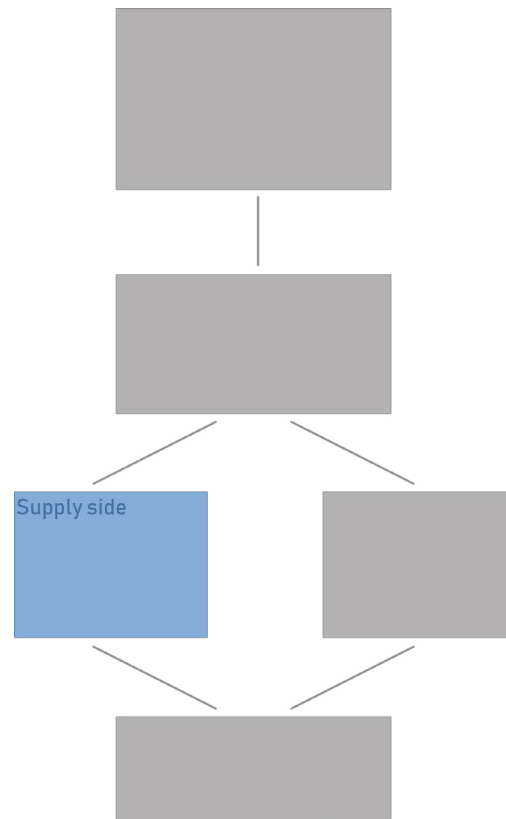
²¹ Pathak, J., interview by author. 4th October 2018.

²² Pasate, S. N., interview by author. 15th October 2018.

²³ In total there were 8,800 completed applications, the total number of applicants in the fourth vertical was 13.871. (numbers of HFAPoA)

²⁴ Pathak, J., interview by author. 4th October 2018; Rahate, R. interview by author. 1st November 2018.

²⁵ See: paragraph '3.5. Notable facts'



based on two-year old personal data.²⁶

4.6. Implementing organisations

After the initial demand survey, the demand side was added to the draft of the HFAPoA. Afterwards, the creation of a supply side follows in the implementation to define the interventions in order to fulfil the housing demand. To make those feasible, several stakeholders, such as contractors, engineers, designers, etc. are involved, which are contacted and coordinated by the Implementing Agencies, parastatal bodies with experience in planning and construction field.

The Pradhan Mantri guidelines define them as ‘the agencies such as Urban Local Bodies, Development Authorities, Housing Boards etc. which are selected by State Government/SLSMC for implementing Housing for All Mission’ (PMAY guidelines, 2015: 8), being responsible for the draft of the HFAPoA, AIPs, project tenders, Detailed Project Reports, the disbursement of the central assistance to the right contractor and the initial monitoring of all projects.

In Nagpur, three parastatal bodies have been selected to bare this responsibility: the Urban Local Body, NMC, which is working in cooperation with the SRA office to implement ‘Pradhan Mantri Awas Yojana’-projects, the local office of the Maharashtra Housing and Area Development Authority and the Nagpur Improvement Trust.

Implementing organisation 1: Nagpur Municipal Corporation (NMC)

Established in 1864, the NMC administers the urban area of Nagpur as the elected body. Headed by a mayor and administratively managed by the municipal commissioner. it is mainly responsible to provide its citizens with basic urban services. Within this responsibility lies the slum improvement, land use planning and provision of basic infrastructures. To provide and maintain these services the NMC should coordinate with and between other governmental organisations.²⁷

Furthermore, the NMC got assigned to provide the ‘Housing For All Plan of Action’ of Nagpur and commissioned the Slum Rehabilitation Authority to execute the required demand surveys and draft the plan in cooperation. This task inherently brings the responsibility of coordinating all the projects within the borders of Nagpur where the NMC should take the lead to achieve a successful ‘Housing for All’ in

2022. Instead, the Municipal Corporation doesn’t respond to their given task, but only plans and prepares their own projects within the city.²⁸

In the late afternoon of the first of November, I conducted my fourth interview with Mr. Raju Rahate (RR), the executive engineer of the Slum department in NMC and former head of the SRA office in Nagpur. He told me about the activities of NMC within the PMAY scheme. Mr. Rahate seemed to be aware of the vulnerability of the subject and capable of what he is doing, despite his packed schedule.²⁹

JH: Nagpur already drafted the demand side of the scheme based on the initial demand side of two years ago. What steps need to follow within the PMAY scheme?

RR: In the state of Maharashtra, the first vertical is taken care of by the SRA scheme. Thus, there is no result to be seen yet. The list of completed applications for the second vertical is send towards the responsible PLIs. When the applications for the third vertical are scrutinised and validated by AILSG, the list of eligible applications is send to the implementing organisations by NMC. The first list of 11.000 people is handled by the NIT and also MHADA is initiating projects in Nagpur. KPMG is responsible for the fourth vertical and revises the DPR in order to find more eligible beneficiaries.³⁰

JH: You are talking about two implementing agencies in Nagpur, NIT and MHADA. Is NMC also currently working on providing affordable housing?

RR: NMC has delivered a DPR for a project of 1.118 dwelling units, divided over four different sites in the city. These are all situated in the north of Nagpur, three lands in Nari Nagar and one land in Wanjira Nagar. This affordable housing will be laid out in flat schemes of G+3 structures, the projects will be mixed with commercial sale components that will consist of G+7 structures. The contractor will be selected by publishing a tender for the project.

JH: In previous conversations people expressed their concerns about the PMAY in Nagpur. Since the initial survey, there has been no information on results from the scheme. Why do you think is the scheme not really taking off yet? Is this due to the incomplete results of the survey?

RR: As the PMAY is built on a basis of Public-Private Participation, the scheme should take off once such partnerships are set up. At the moment, Nagpur is seeking for private partners to set up such model. However, as of now the publicity campaign has not paid off in results. NMC considers the survey to be definitely successful, this is now showing its results in the list of 11.000 eligible applications.

²⁶ Pathak, J., interview by author. 4th October 2018; Nagpure, H. interview by author. 8th October 2018.

²⁷ www.nmcnagpur.gov.in. Accessed 25/04/2019.

²⁸ Pathak, J., interview by author. 4th October 2018; Nagpure, H. interview by author. 8th October 2018; Kale, D., interview by author. 22nd November 2018.

²⁹ Rahate, R. interview by author. 1st November 2018.

³⁰ This information contradicts with the interviews with the MHADA engineer, who stated that another organisation was appointed. The information of MHADA should be more accurate as they are the SLSMC in Maharashtra.



Figure 38. Organisations implementing interventions for PMAY in Nagpur

JH: Momentarily, the only vertical with approved projects is the third vertical. Is the beneficiary present in the planning of these projects? Is, for example, one's livelihood taken into account when the family is appointed a new house?

RR: The livelihoods are not really taken into account as the projects depend on the available land. The NIT is now sending letters to a part of the list, informing the people about the possibility to choose between several locations and providing them with an overview of the estimated costs. The people are then supposed to send the preferred colony to NIT. If there are too many applications for one location a lottery will decide on the allocations.

JH: The scheme aims to provide affordable housing for all poor, the result of such a project is of course depending on the final cost per unit. What is the estimated cost of an affordable house in the projects? Is this a feasible amount to be paid by an urban poor?

RR: The cost will be around Rs. 10 to 11 lakhs, resulting in Rs. 8 lakhs for the beneficiary. The payment of this amount will be difficult in the scheme. I find it hypothetical that the beneficiary will be willing to pay the amount of money.

JH: Considering all the tasks, loopholes but also the available means and resources within the scheme, do you think that the PMAY will turn out to be a successful housing scheme?

RR: That is a very hypothetical question which will only be answered after 2022. It depends on several factors and the only thing we can do is take this on step by step.

Implementing organisation 2: Nagpur Improvement Trust (NIT)

The Nagpur Improvement Trust was established in 1936 by the British colonists, taking up the responsibility to strategically plan and develop Nagpur city in order to meet the requirements of the tactically located city. After independence, the NIT worked parallel with the development department of NMC, as they are commissioned by the Maharashtra State Government. They are an independent, non-elected body, attracting its own funds and possessing its own land within the city.³¹

In 2007, the NIT was appointed to establish a Nagpur Metropolitan Region Development Authority, in order to build up a strong metropolitan region to provide future urban growth. The first phase of this plan includes 1.520 sq. km.³² Hence, NIT gained authority over the area of Nagpur outside the city limits, in which NMC has jurisdiction.

Due to the possession of land within the city limits, NIT has been appointed as an implementing organisation for PMAY. This means that they can plan and construct their own 'Affordable Housing'

projects on their land. They are only dependent on the NMC to receive the list with beneficiaries, as the HFAPoA is their responsibility.

To get to know NIT's activities in the HFA-mission better, I interviewed Mr. Sunil Balpande, (SB) junior engineer at NIT and responsible for the PMAY projects. Due to a language barrier, the interview was held by Leena Buddhe (LB) in Hindi and translated to English by her. Mr. Balpande was the first person active in the supply side to whom I could talk. Through this conversation, I found out about the first constructed results of PMAY. This interview was conducted the 20th of October³³

LB: NIT is as a planning institution the perfect candidate to be an Implementing Organisation concerning PMAY. What is the NIT exactly doing within the scheme at the moment?

SB: We are currently constructing several projects which fall under the third vertical, providing affordable housing in partnership. After receiving a first target of 10.000 dwellings, we put up and published a tender for this number of dwellings.

LB: Such tender is made for the selection of the construction company. Thus, it should describe the project and its requirements. What exactly does the tender of NIT contain and in what way is it defining the project?

SB: The document contains the call for the design, the construction and the transfer of affordable housing. Such a tender is very detailed, defining the preferred materials, technical installations, energy plan, water harvesting plan, fixed carpet areas and the required quality. It also includes a proposition for a design, fulfilling the requirements of PMAY.

LB: First of all, the projects should be affordable to satisfy the needs of the urban poor. However, contemporary constructions should also be ecological and durable. What can we expect in terms of both social and ecological sustainability? Are these concerns also included in the tender?

SB: PMAY already requires some ecological measures, such as the water harvesting plan. All of them are included in the tender and will definitely be fulfilled. The design of the housing units is based on the checklist and restricted to the minimum requirements of PMAY, as we are requested to provide Affordable Housing.

LB: You told us that the PMAY scheme prescribes a list of requirements for the construction projects. What are these exactly and how is this translated in the designs for the NIT sites?

SB: All these projects will provide a fully serviced residential area, including infrastructure and connection to urban networks. As the project is only applied to the Economically Weaker Section, the carpet area of the dwellings are restricted to 30 m². For a bigger carpet area, there can't be

a subsidy within the 3rd vertical. Nevertheless, beneficiaries who want to get a bigger house, can get a subsidised loan according to the 2nd vertical.

LB: If you take the current circumstances into account, the scheme is neither really taking off in the city nor in the country. There is still a long way to go before we will meet the desirable results. Do you think that PMAY eventually will be successful in Nagpur and will the beneficiaries be able to pay the indebted amount for the affordable houses?

SB: PMAY will have a successful outcome in the third vertical, as people are willing to pay for qualitative houses. Corporations as NIT and MHADA are known to provide qualitative buildings and this will then have a positive effect on the beneficiaries. NMC has a bad name in providing qualitative affordable housing and this is the reason that NMC houses usually are not paid by the dwellers.

LB: Why is NIT able to provide qualitative houses whereas NMC is finding it harder to do so?

SB: The first reason is the emphasis on monitoring which is followed by NIT. This is a very important issue in the implementation of the current housing scheme. If a project is executed, they are submitted to a quality check by NIT inspectors. Secondly, the available funds, the subsidy of the central and state government, are used together with NIT's own money to get the flat schemes built in a profitable timespan.

LB: So a part of NIT's capital is pumped in the projects. This is a huge risk for the organisation, as you are relying on your own income. Even if we assume that the people will pay if they are provided with quality, it won't be certain that everyone will be able to pay. How can you ensure to get this money back?

SB: In order to get this money back, the NIT has setup a tripartite with the beneficiaries and various national banks. Once NIT has installed their beneficiaries in the houses, they will be linked to one of the banks, which will pay the non-subsidized amount to the NIT. The financial institutions are then responsible to collect the money of the beneficiaries, based on the payment by instalments. Hereby, the mortgage of the house is used as a security for the bank.

LB: This seems like a reliable system, considering the options which the bank can execute if the people are not able to pay. Why was the repayment of the houses problematic in previous schemes then?

SB: This tripartite was also used within previous schemes, but for example in BSUP, the redevelopments were mainly based on 'in-situ' houses in the slums itself. Therefore, the mortgage strategy wasn't really helpful, because few people would want to buy a house in a slum. Also the banks were not willing to evict people out of 'their own house' because of the 'in-situ' issue.

The NIT was, at the moment of this interview, constructing flat schemes on four different sites, for 4.345 dwellings out of the tender of 10.000. The sites can still be extended to a bigger amount of dwellings, if there is a big demand on one location for example. Three different contractors were selected to execute these projects. Two of the locations are situated within the city limits, the other two are located in the eastern outskirts of the city. The latter are part of the same neighbourhood. Depending on the location in the city, the houses will cost between 8.5 to 10 lakh rupee per unit. If we consider the 2.5 lakh subsidy per unit, this would leave the beneficiary with a payment of 6 to 7.5 lakh. The two construction sites in the city were visited and analysed within the scope of this research.

Mr. Balpande informed us further that NIT received a list of NMC with the first 10.000 eligible beneficiaries. Those people were contacted via call or post to inform them about location, time and cost.

Implementing organisation 3: Maharashtra Housing and Area Development Authority

The Maharashtra Housing and Area Development Authority, established in 1948, aims to provide a better living environment for the lowest income groups in society. During the first decade of its existence, the 'Bombay Housing Board' had jurisdiction over the state of Maharashtra, except for the Vidarbha region, which belonged to Madhya Pradesh back then. It was only in 1956 that a 'Vidarbha Housing Board' got established, functioning similarly like the Bombay Housing Board. Later, in 1971, the first state-wide slum improvement board was constituted. Several local boards were founded in the following years and came under the coordination of MHADA. One of these local offices is the Nagpur Housing and Area Development Board.

This local board also got appointed as an implementing institution by the Maharashtra SLSMC to plan projects, not only for the city of Nagpur, but also for the surrounding towns under MHADA's jurisdiction. Similar to NIT, they only depend on the NMC to receive the beneficiary list, as they work on freed lands within the city limits.³⁴

On the 22nd November 2018, I was invited for an interview with Deepti Kale (DK), executive engineer of MHADA in Nagpur. She is responsible for the affordable housing projects in Nagpur. She informed me about the projects of MHADA and also explained me the monitoring and sanctioning strategies, which are part of the of the responsibility of the MHADA headquarters.³⁵

³¹ <https://nitnagpur.org/>. Accessed on 26/04/2019.

³² TNN, Times of India. 16th November 2007. Accessed on 26/04/2019.

³³ Balpande, S., interview by author. 20th October 2018.

³⁴ <https://mhada.gov.in/>. Accessed 08/06/2019.

³⁵ Kale, D., interview by author. 22nd November 2018.

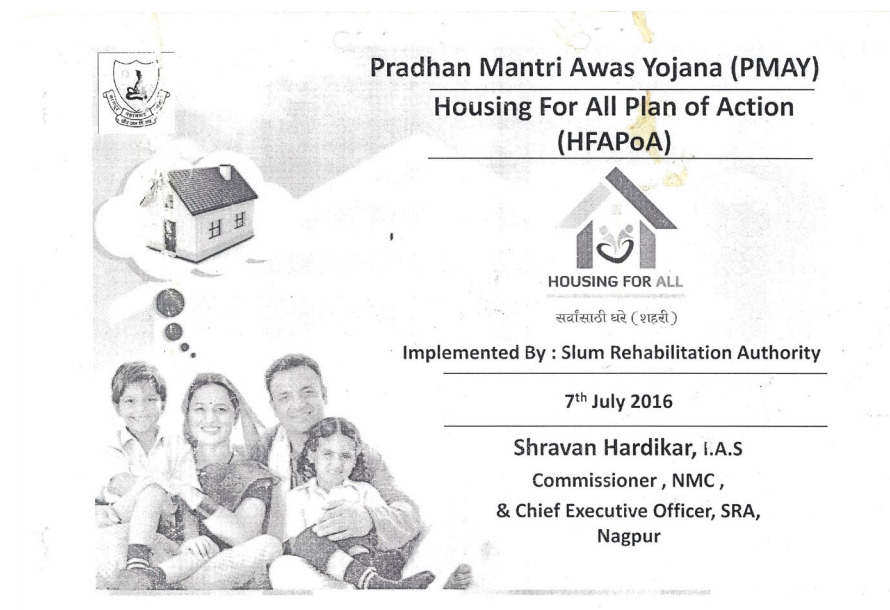
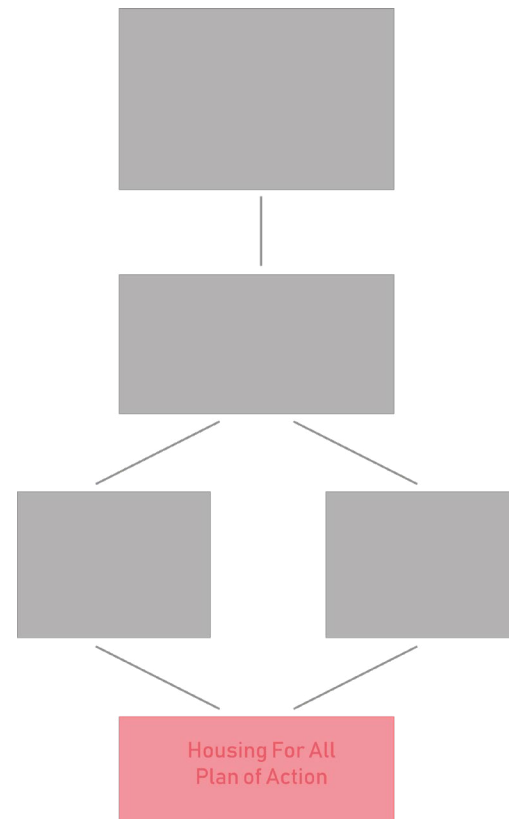


Figure 39. Title page HFAPoA Nagpur

JH: Concerning PMAY, what projects and activities is MHADA carrying out at the moment?

DK: MHADA is constructing 30,000 dwelling units in the state of Maharashtra. Talking about Nagpur we currently have five projects going on tackling approximately 750 houses. We are also responsible for the sanctioning and monitoring of our own projects.

JH: The main goal for the PMAY scheme is to provide affordable housing. However, this depends on the prices of the units. What is the cost of one unit in MHADA projects?

DK: The cost of course varies from project to project, depending on site location, design and number of stories. It is supposed to lay in between Rs. 10 to 12 Lakh rupees to be an affordable housing project. If the subsidy is considered, this would result in Rs. 8 to 10 Lakh being paid by the beneficiary.

JH: You were telling me that MHADA is responsible for the sanctioning and monitoring of several projects. How exactly is this taking place?

DK: The sanctioning is happening on different levels. The SLSMC is responsible for the first approval of the DPRs. After admission to the Central Sanctioning and Monitoring Committee, this central government committee has to approve the DPRs too. If the project has received both credentials, the governments will release their funds. In Maharashtra this results in circa Rs. 1 Lakh by the State Government and Rs. 1.6 Lakh Central assistance per dwelling unit.

Officers of implementing organisations have to install the PMAY Awas application on their smartphones to ensure a proper monitoring of the projects. This application contains the geotagging of every project, which can be completed with pictures recording the progress of each building site. In that way the SLSMC can comprehend the progress of every project, step by step. Beneficiaries of the fourth vertical can also install this application. In this way they are responsible for the release of their own funds.

JH: Speaking of the fourth vertical, considering that the beneficiary can record his own progress and thus controls the release of funds, isn't there a risk that the quality of these houses will not be sufficient?

DK: The DPR of the fourth vertical has a very detailed geotag form. Detailed personal information and a picture of each individual is added to the application. The responsible implementing agency is also roaming around from house to house to randomly check on the quality. This is additional data to ensure the quality and the progress of the construction sites.

MHADA is thus working on its own projects in the city of Nagpur. Most of the sites are in the outskirts of the city. All the sites belonging to MHADA within the city borders are already in use, but the organisation made reservation on plots. These lands are now also construction sites for EWS houses near the city centre. One of the sites was analysed for this

research.

4.7. Individual-led construction

The people active in beneficiary-led construction or enhancement, belong to the group of eligible beneficiaries in the demand side. However, they can also be considered to be part of the supply side, as they got the approval to build or improve a pucca house themselves. As already mentioned, the possession of a plot of land is perceived the most important requirement. Due to several problems,³⁶ the vertical has turned out to be inefficient. In Nagpur, this resulted in the meagre project for the enhancement or construction of only 130 houses.

Working within the slum communities, it was obvious for CFSD that this issue was causing a lot of trouble as slum communities are rather looking for tenure security at their current location than being relocated to an outward construction site in a flat scheme. For years, CFSD has proactively provided tenure rights to slum dwellers, but this action acquired a sophisticated procedure and had to fulfil several requirements.

After a long time of negotiation with the state government and Chief Minister, hard work finally paid off. The government of Maharashtra sanctioned the mission to provide slum dwellers of land rights on the 16th December, 2018. In practice, slum communities could obtain the rights over their location, if the slum is situated on government land and the slum was existing prior 2011. In Nagpur this decision would lead to approximately 2 Lakh people who could benefit from this scheme and thus, they would be able to apply for the fourth vertical in the PMAY scheme. Requesting a loan from the second component could be either an option.³⁷

Fairly recent, CFSD started with its campaign to provide slum dwellers of the so-called 'patta' or tenure rights. The NGO organises 'form filling camps' across the city to give people the chance to require the rights over their own land. According to the social media of the organisation, the campaign knows a great success so far.³⁸ However, to have a fair contribution in the development of the city, this campaign needs the follow up in the provision of housing or urban services.

4.8. Housing For All Plan of Action

The result of the cooperation between all these stakeholders and the inclusion of gathered data should thus result in the 'Housing For All Plan of Action'. According to the guidelines this plan of action would entail a documentation of all the

³⁶ See paragraph '3,5, Notable facts'.

³⁷ Sarkari Yojana, 17th December 2018. Accessed on 27/04/2019.

³⁸ Buddhe, L. 'Post Patta Watap', www.facebook.com. Accessed on 14/07/2019.

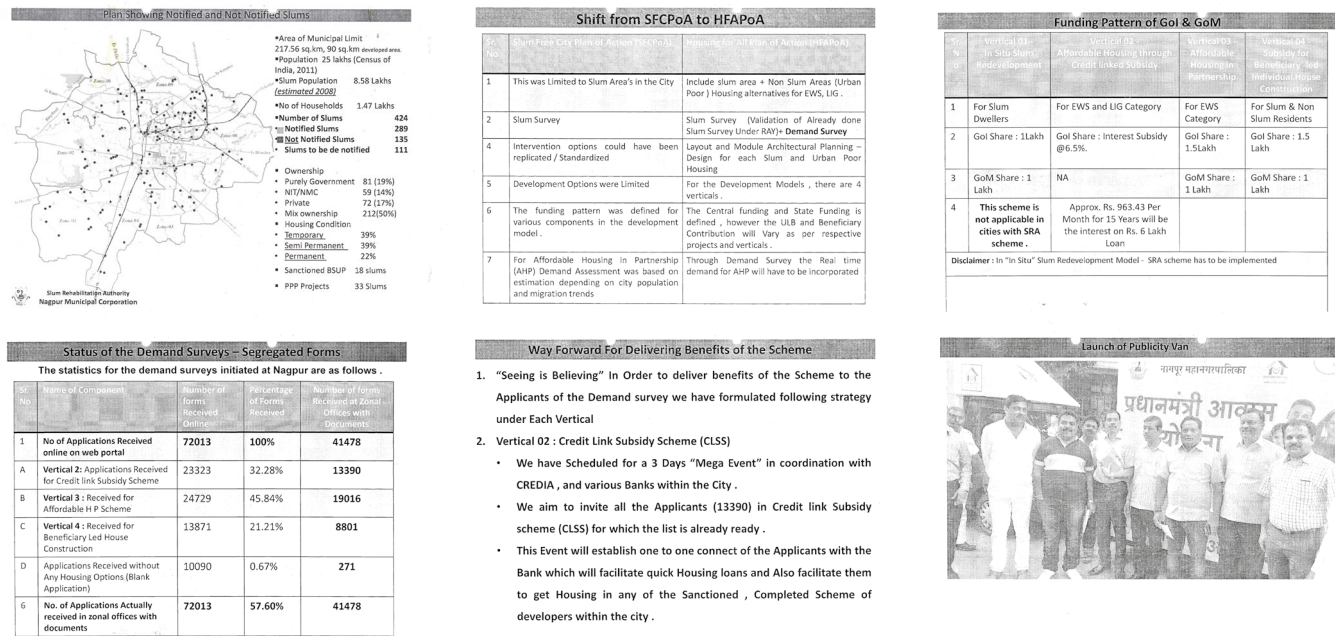


Figure 40. Excerpts of HFAPoA Nagpur

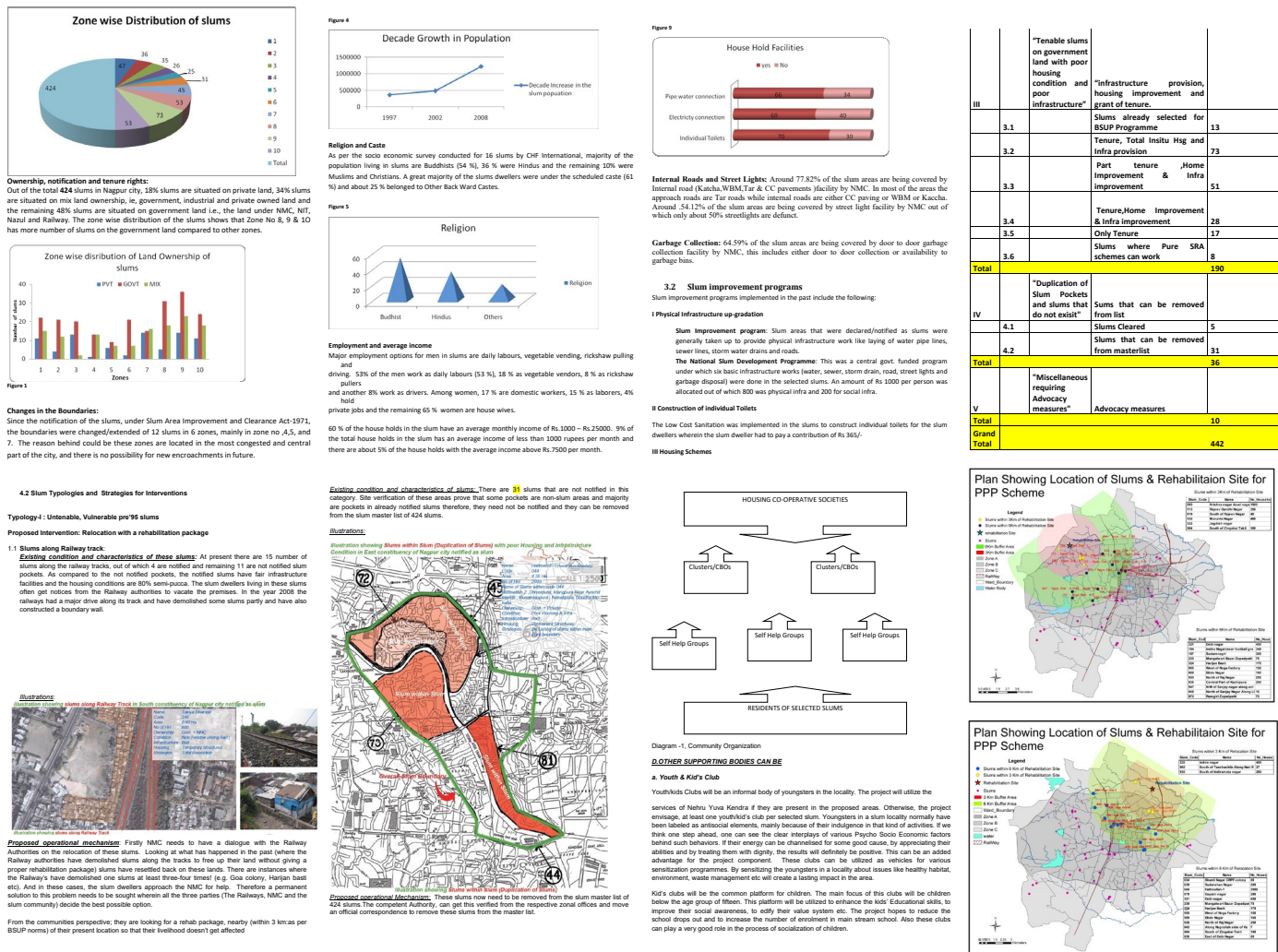


Figure 41. Excerpts of the Slum strategy draft of CFSD and CHF

beneficiaries linked to a certain intervention in the city. A detailed description of the possible projects with available plots of land would also be included.

At the end of my research, after numerous meetings with plenty of NMC officers, delivering several letters of permission, I finally received a hard copy of the HFAPoA of Nagpur, a bundle of 22 pages containing a downgraded version of the ambitious plan of action. Nagpur prepared a HFAPoA in 2016 which was to be revised before it could be approved. I received a print out of this first version but couldn't receive further information of a second form as soon after, projects were approved without the development plan.

The first page provides a limited overview of information on the slums in Nagpur, containing a map showing the notified and non-notified slums, a table with the ownership structure of the slums and a second table showing the conditions of the houses. At the bottom-line, we can also see that in 33 slums, PPP projects are setup. This is not indicated in the map.

The following pages describe the results of the BSUP scheme and continue with comparison of HFAPoA and SCFPA, which might have been copied out of the guidelines. The next page contains information on the funding pattern of the scheme, showing what is to be provided by Central Government and State Government. Derived from the guidelines, the strategy of drafting the demand side of HFAPoA is also included, distinguishing between slum dwellers and other urban poor proceeding with the strategy for the first demand survey, supplemented with copies of the survey pamphlet and a picture of the inauguration of the Nagpur publicity van.

Only half way through, results of the actual scheme are presented. A table visualises the results of the initial demand survey, projecting percentages in the three verticals which were surveyed. As the first PMAY component is replaced in Maharashtra by the other low income groups could be done within those projects or by the existing strategies. Nevertheless, as funding of these strategies would rely on Public-Private Partnerships and thus on real-estate dynamics, the projects would not all be viable to execute under PMAY.⁴⁰

Afterwards, a plan of five steps for the slum areas is included, informing that different approaches will be used for different slums. Further information can not be found on slum areas, neither on the different approaches for slum areas. Lastly, four key issues are listed, followed by the words 'Nothing about

us, without us, is for us' (HFAPoA: 22) indicating the participation of the communities, which has so far not taken place in Nagpur.³⁹

The Slum Free City Plan of Action, prepared in cooperation with CFSD and CHF International (formerly 'Global Communities'), should have been used as a basis for the HFAPoA according to the schemes guideline. However, this source of inspiration is far from being present in the document I received. Taking a look at the 'strategy proposal' of CHF International and CFSD, we find a well-prepared, solid strategy description.

The document is introduced with an analysis of previous strategies and a short methodology for the next approach. This is followed with an extended analysis of the city, on a demographic and geographic as well on an economic level. The document then investigates the slums of the city, further defining the right borders, the right number of notified and non-notified slums, explaining the ownership structure, etc. Further, a socio-economic analysis of the slum populations is written out in the document, not neglecting aspects such as provided services.

After this analysis, the slums are listed according to their data within possible strategies, defining a number of slums which are to be relocated, upgraded or redeveloped. Within these strategies, sub-strategies are included in order not to disregard one settlement. For each approach, the document elaborates on one existing case with a detailed graphical and literal documentation, followed with the slums who could be developed under this strategy.

Personal communication with several stakeholders declares that the data used in this strategy proposal can easily be brought up to date and included in the new scheme, as it is expected by the Government of India. The inclusion of the other low income groups could be done within those projects or by the existing strategies. Nevertheless, as funding of these strategies would rely on Public-Private Partnerships and thus on real-estate dynamics, the projects would not all be viable to execute under PMAY.⁴⁰

4.9. Issues in the implementation

After several interviews and analyses, it became evident that the implementation of the PMAY scheme in Nagpur didn't strictly stick to its guidelines as the first demand survey didn't give the required data to include in the HFAPoA. This caused troubles in the further implementation process whereby PMAY encountered a standstill of approximately a

39 Pradhan Mantri Awas Yojana: Housing For All Plan of Action. Nagpur, 2016.

40 CHF International & CFSD, 2010.

year and a half. After the state government urged the AILSG to revise the result, the scheme started to find a foot on ground in the city.

Due to land value dynamics in the city, the first vertical or the Maharashtra SRA-scheme was declared unviable in Nagpur. The second vertical is taken care of by the appointed PLIs and there could not be obtained further information on these activities. However, some interviewees expressed their concerns about the feasibility of banks providing loans, based on a self-declaration as proof of income. For the third vertical, three implementing organisations are constructing projects without a central coordination which ought to be taken up by the MC. The last vertical, confirms the problem which was already predicted in the analysis of the theory: urban poor are rarely in possession of land rights and thus are mostly not eligible for this vertical. Secondly, this vertical struggles with the very character of its scrutiny. The organisation appointed to draft the DPR does not have an office located in Nagpur and thus conducted its surveys via long-distance media. Both issues resulted in an unsatisfying result of the DPR.

The final result of the ambitious integrated planning instrument was less detailed than expected and didn't contain the desired data sets, as described in the theory. As it was a problem across the country to draft such a plan in one year, projects had been approved before the approval of the HFAPoA. This resulted in a non-coordinated execution of projects only being based on an incomplete set of data. Implementing organisations started to invest their own money in the construction of their projects, in order to provide qualitative housing for the urban poor.

The lack of HFAPoA had several consequences: the existing vacant housing stock was not included, data of beneficiaries was gathered but not in use, there was no overview on the slums and the planned projects, etc. The data collection and presentation did not follow up on how the guidelines were perceived and the desired result of an integrated plan, connecting beneficiaries to the best fit intervention, failed to appear. The emphasis on socio-economic and geographical data, present in the theory was set aside in order to push the progress forward. Therefore, the different stages of approval lost track of what is happening on the grassroots level and qualitative results couldn't be tracked down.

Another example of the lacking data collection can be seen in the representation of the results. Across the country, non-affordable houses were included in the list of PMAY, in order to make sure that the desired

goal is reached towards the public. According to personal information, the data on finished projects included all projects containing units within the physical requirements of the PMAY scheme, not concerning the minimum quota of dwelling units per project or the affordability requirements. In that way, the public and international perspective on PMAY appears to be successful.

In each and every analysis of activities, planning instruments and project definitions one issue strikes out. The lack of communication with the applicants in Nagpur is a concern that does not only affect the people itself but also the possible result of the scheme. Several policy outcomes in history have had an unsatisfying result because the beneficiaries were left out during the process. The exodus of social housing projects, the appearance of new slums and the evolution of housing projects into new shanti settlements are only a few examples of consequences. Therefore, the project definition of a housing project should definitely provide opportunities and qualitative living spaces for the new inhabitants.⁴¹

5. THE AFFORDABLE HOUSING STOCK



Day 32: A slum in the city centre

While I was walking through the first slum I visited, I could not believe that settlement would be considered for relocation or rehabilitation. The informal settlement, situated behind 'Orange Hospital' near the centre of the city, appeared very quiet and well-developed. In the time I have been in India, I passed it many times without noticing the informality. Fruit stalls are build up along the street, small groceries are facing West High Court road and people were always gathering besides them, drinking their juice and having conversations about everyday life.

Most of the structures in the slum are 'pucca houses', built up out of brick, concrete or other solid material. The 'kutcha houses', constructed with wood, mud or other flimsy materials, just occasionally appear. Electricity wires provide most of the houses with energy and central in the slum a well was dug, water pumps were placed in two other streets. These are the basic services provided by the government in every 'notified slum' across the city.

The settlement is a small maze of alleys, sided with structures up to four levels high. Outside the houses, men were playing a game, women washing clothes and children running around. There was a lot of activity inside the settlement. The narrow streets give on to a petite central square, where children played with a ball and people could pray at a shrine of Vishnu. Inside the housing units, I could see some people working in a small tailoring shop, making and restoring clothes at a small stitcher, a popular sector for the people of surrounding slums, I was told.

Accompanied by two staff members of CFSD who showed me around, I was introduced to inhabitants of the settlement. I met the oldest and the youngest inhabitant, both belonging to the same family. When the old lady started talking, people nearby gathered around to follow the conversation. Even if my Marathi is still non-existent, the conversation could take place thanks to the translation of the CFSD staff. The woman told me that she had seen the slum change over the years and that she would not change the place for any other. She was too old for that and her family took good care, she said. The only thing she wished for was a good and secure future for her family.

Other people wanted me to join their board game, telling me about their jobs and houses. When I was exiting the slum, the youngsters came up to me, while Hannah and Mareike were arriving at the slum. Recognizing the two girls from school, they wanted to practice their English with us. Talking about school and how they learned new things, looking forward to see the girls again at school. It seemed to be a strong community, where people took care of each other and every generation earned its place. Therefore, I think it would be heartbreaking to split the community up. In my opinion, this slum was an equal neighbourhood to the residential area of Pande Layout, but on another scale.

This is the case in most of the slums I visited so far, it seems that they established solid structures absorbed by the

⁴¹ Personal information, gathered in October-November 2018.

urban fabric around them. The inhabitants are mostly depending on their community and most of them have their jobs in the neighbourhood. Their lives are characterized by their livelihoods, attached to that specific situation in the city. The development strategy suited for those slums is definitely to provide basic urban services and infrastructure, enhancing the housing units and strengthen the public spaces in the area. A strategy which could perfectly be defined by a national housing scheme. Of course, this is my perception on those slums and since I am not a decision-maker, it is not my call to make.

Although, I am just a foreigner with my own opinion, I shared that thought with other people. The Centre For Sustainable Development is at the moment trying to give people living in those slums, the security they deserve. I helped the organisation with mapping of some slums and assessing the pucca and kutcha houses. With that data, the organisation and the slum have a strong argument to show the solidity of the settlement and acquire tenure rights in this way. The procedure to gain these rights has already been going on for a long time and has been a hard one, requiring lots of data and time before the process was finished. Nevertheless, change has come in the state of Maharashtra, thanks to the extensive negotiations for easier land right allocation by several NGOs throughout the state.¹

5.1. PMAY under construction

In the evolution of social housing policies, we have seen that a programme should consider more than just merely the physical improvement of living conditions. Urban migrants move towards the city mainly for the economic opportunities. Nevertheless, we may not forget the social cohesion and cultural richness that a city and slum community provides for the new inhabitants. Instead, the early eradication and relocation strategy proved to fail and resulted in abandoned areas. The inhabitants sold out their unit and moved back to the city, where the job market and a social network boosts their chance to survive. Therefore, it is important to preserve these existing livelihoods in the definition of a development policy.

When walking around in the older slums of Nagpur, the investments of both the people as previous housing schemes are tangible. Further investments could even enhance the connection with the formal areas of the city. However, in PMAY in Nagpur there is only a minor emphasis on improving the living conditions 'in-situ', speaking about a physical upgrade in form of flat schemes with a part for commercial sale. This strategy would mean that the previous investments would not be further improved but replaced by new constructions. This is only one of the four verticals, which in Nagpur didn't have a practical implementation at the moment of this fieldwork.

In order to find out what the PMAY projects in Nagpur offered for the future inhabitants, the next chapter will give an overview of some projects. The projects, which were under construction during my fieldwork, are all submitted under the third vertical of PMAY. The analysis will first sketch the current living conditions by giving an overview of the slums I visited and their surroundings. Assuming that the slums form a great share of the current living conditions of the urban poor, as rental or servant houses are supposed to be formal and in better condition.

The analysis will then provide an insight of the visited projects, guided by an analysis of available DPRs and tenders. This will capture the idea of what is taken into account to provide the affordable housing in Nagpur. An investigation on the surrounding neighbourhood will picture the opportunities which those new projects can provide for the new inhabitants and whether former livelihoods are considered.

5.2. Current living conditions

As it has been mentioned in the first chapter, the

city of Nagpur is an emerging metropole, offering new opportunities for all strata of society. A prosperous economy, both formal and informal, and a political interest have made Nagpur expand the last decades. One of the consequences of this boost is that Nagpur is considered the fifth of the fastest growing cities in India.¹ The common real estate market is struggling to develop affordable and qualitative housing at a high pace to catch up with this growth. Across the world, this phenomenon has led to the informal settlements we know today.

In Nagpur, this has resulted in a current number of 424 slums, of which 289 notified slums and 135 non-notified slums. This means that over half of the slums should be provided of basic urban services. According to the obsolete HFAPoA, a total of 111 slums should be de-notified, as they are considered to be formal neighbourhoods. On the map we can see that most of the slums are situated at the East side of Nagpur. More specifically there is a congestion of slums near the centre which spreads out towards the north.

According to the plan of action, it was estimated in 2008 that 8.58 Lakh people living in slums, which would be an amount of 1.47 Lakh households. As the Census of India in 2011 counted a population of 25 Lakh in Nagpur, this suggests that 34.32% of the population of Nagpur lives in slums. Considering, the dates of the numbers and the character of an estimation, this could be even more by now.²

According to the accessible numbers in the HFAPoA, 39% of the slums consists of temporary housing, which means kutcha. Pucca housing or permanent housing counts for 22%, the other 39% are semi-pucca. As the biggest share of housing is temporary or semi-permanent, we can see that most permanent housing is gathered in the oldest slums, which are an inherent part of the urban landscape. Yet, the contrast between the formal and informal is still present, as most of the slums are squeezed between formal buildings or services. That is why the connection between slum and city can be difficult to establish, even in these older settlements.

The informal settlements which I could visit during my stay in Nagpur were all examples of these older slums, consisting mostly of pucca housing. In these settlements, CFSD is working to raise awareness on waste segregation, hygiene and other subjects. The following analysis should therefore form an idea of a fair share of the existing slums in Nagpur, although more recently arisen settlements might contain other living conditions. All the settlements could be taken up for in-situ improvements. If

¹ See paragraph: '4.7. Individual-led construction'

¹ Gupta, S., Times of India. 7th December 2018. Accessed on 19/06/2019.
² Pradhan Mantri Awas Yojana: Housing For All Plan of Action, 2016.

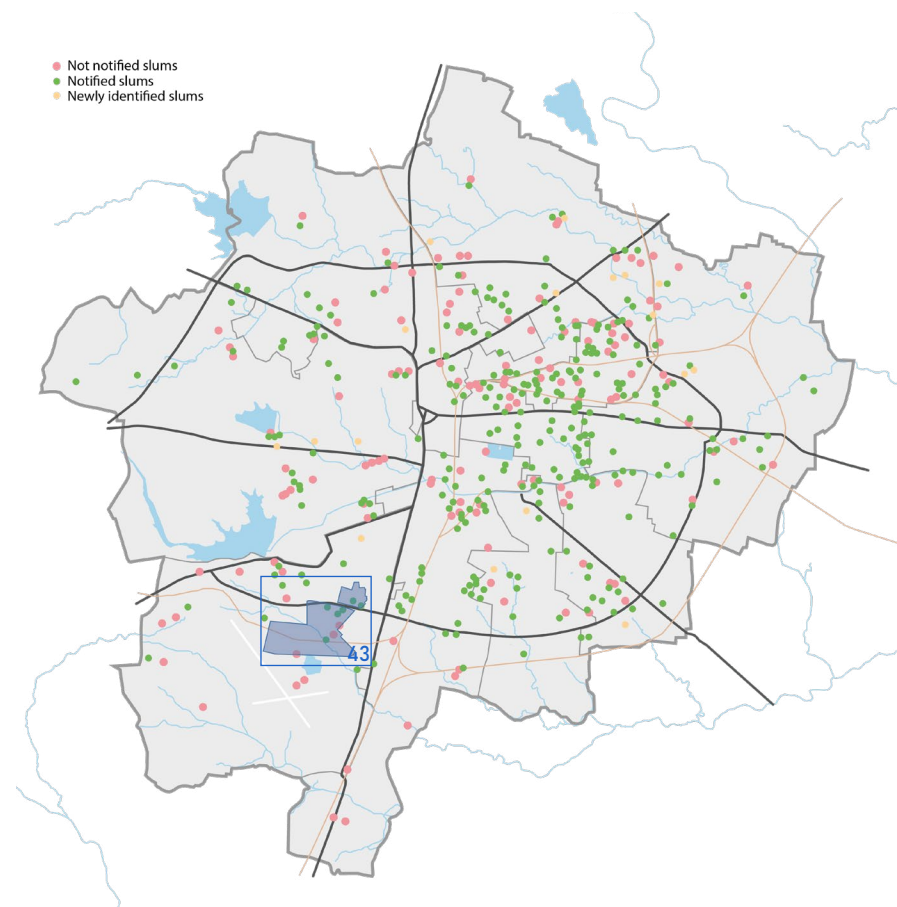


Figure 42. Map indicating all slums in Nagpur
Indicating Khamla & Taty Tope Nagar



Figure 43. Satellite image of Khamla and Taty Tope Nagar
Indicated slums: Gautam Nagar, Shiv Nagar and Danteshwari

people possess tenure rights, it would be most suitable to apply for the fourth vertical. The receipt of patta, would secure the inhabitants of these slums of the security they need to improve and transform their housing conditions more formally. The following information is subtracted out of survey data collected by the CFSD or other NGOs such as GIZ.³

Most of the houses in the slums I visited followed a similar planform, existing of two rooms, one kitchen space with a basic cooking infrastructure and one room combining living spaces and sleeping spaces. Depending on the structure of the household, the size of these rooms varied and rooms were added to provide more privacy for children. Although the houses were limited to the necessary spaces, a great variety of layouts and sizes made out a great part of the liveliness of the neighbourhood. It provides the freedom for several household structures to live together in a well-organised community.

Gautam Nagar

The Gautam Nagar slum is a small pocket, situated in Khamla in between Khamla Road and Kamala Road. The position of the slum is well provided of economic opportunities. Khamla Road is a commercial axis connecting the Khamla and New Sneh Nagar to the ring road, providing the area with good mobility options. Along both Khamla Road and the ring road several shops, restaurants, small producing stores, provide the inhabitants of possible consumers. Hence, the roads are occupied of several fruit, vegetable or street food stalls belonging to the informal economy of the city. In the surrounding neighbourhoods, several services are available for all residents, for example some health centres in the surrounding neighbourhoods. Next to the slum a school provides the children with the education they need. The closest metro station from the slum is at the Chhatrapati Square, on a distance of 1,5 km. The metro can then take the residents to the centre, approximately being 6 km away from Gautam Nagar.

The settlement consists of 48 plots with constructions varying from one level with one family to multilevel buildings where several families share one block. Two plots, both situated along one of the formal roads defining the layout, are still empty for construction. The parcels have an average surface area of 44,1 m², varying from 5,21 m² to 126,51 m². However, not all constructions occupy the complete surface of their plot. As the size of the households living in the slum varies from couples to families with 12 members, such a variety is found in most of the slums. Thus, it is hard to draw an average in the households.

In Gautam Nagar, only six of the constructions are temporary or Kutcha most of these are additional constructions to a semi- or pucca house. In total 23 houses are pucca, most of them are multi-storey constructions. The semi-pucca houses count for 22 constructions, most of them are only one storey high, as the roof is constructed with non-pucca materials such as corrugated plates. In the middle of the slum, a small square with a temple provides the slum residents with the necessary social and religious public space. The houses are connected with a small cemented road which connects on three places with the formal road structure.

Most of the houses are provided from the basic services. Electricity, 34 houses have an individual meter, three of them have a shared one and seven constructions are not provided of any. Eight of the constructions are not connected with any sewerage service and 34 houses make their connection with the formal pipelines of the city. For toilet provision, 12 houses have a private toilet, the rest are provided of shared toilets spread in the slum. Water provision is not common in this slum settlement, only three of the houses are connected with an individual meter and the other houses do not have any connection, even a well is not present in the settlement.

Shiv Nagar

The Shiv Nagar slum is located two streets away of Gautam Nagar, also located between Khamla Road and Kamala Road. Economically speaking, the location provides the same chances as in Gautam Nagar. When I visited the slum, my guide, a local politician living in the slum, told me that most of the inhabitants work in the tailoring business, sewing new or damaged clothes. The job is popular as it does not need much space for a home atelier and there is a fair demand for restoring or producing clothes locally. Across the settlement, food stalls were stored, waiting for the next day to provide the city of a quick snack along the busy roads during the day.

The slum has found its origin 80-90 years ago, and therefore falls under the older slums. With 94 plots and 91 constructions, this slum still counts for a small slum pocket. The settlement houses 132 households, forming a population of approximately 570 people and the sizes vary from 26,17 m² to 188,52 m². The slum contains several multi-storey constructions, housing several families. The slum is organised along a grid of 4 parallel cemented streets, connected with one orthogonal road. This gives the settlement a more structured character than the Gautam Nagar slum.

With seven kutcha constructions, 25 semi-pucca

³ Personal information. Gathered in November 2018.

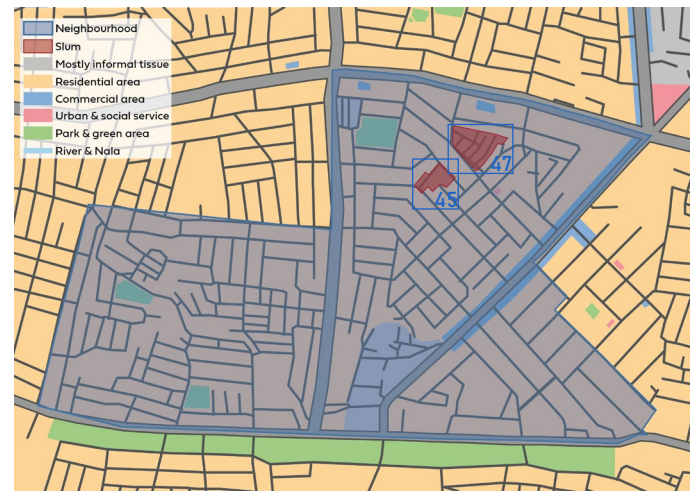


Figure 44. Khamla Neighbourhood with Gautam Nagar & Shiv Nagar informal settlements with indicative functions based on observation and satellite imagery

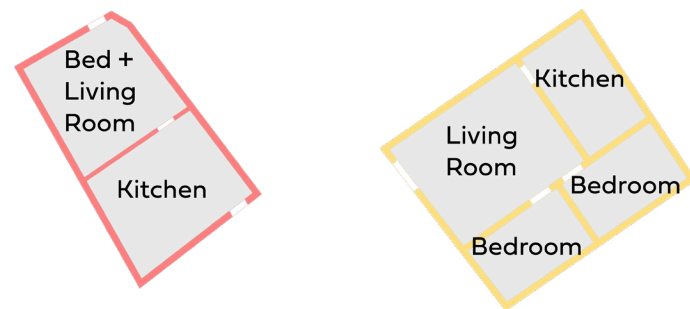


Figure 46. Variety of informal units*



Figure 48. Taty Toppe Nagar with Danteshwari informal settlement with indicative functions based on observation and satellite imagery



Figure 45. Gautam Nagar Slum*

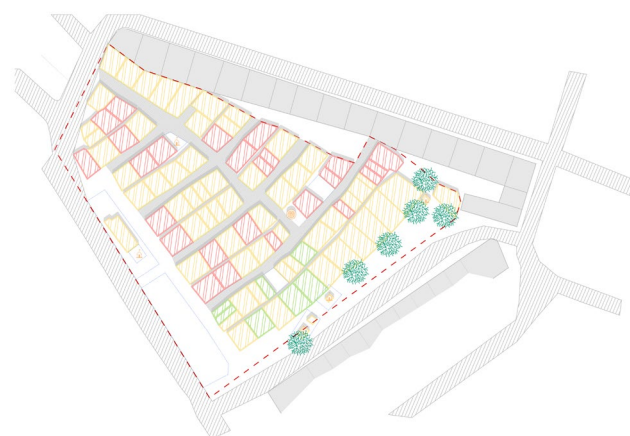


Figure 47. Shiv Nagar Slum*

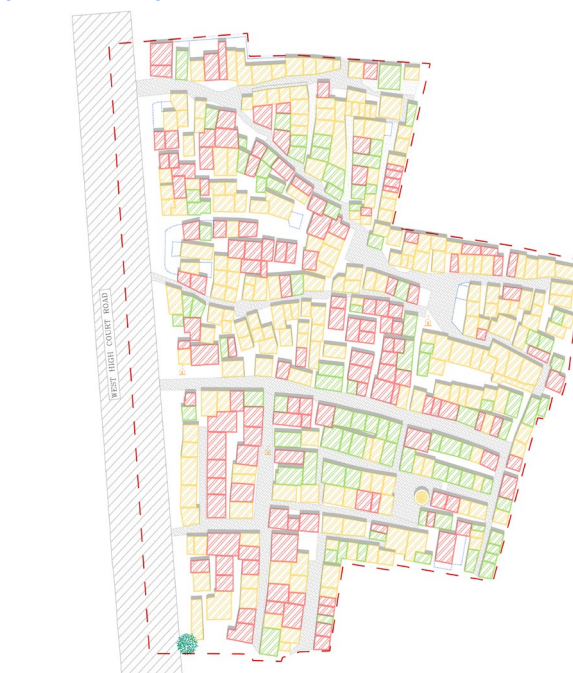


Figure 49. Dhanteshwara Slum*
*Based on original drawing received from CFSD

and 57 pucca constructions, the settlement is quite robust in the urban landscape and the structured layout easily connects with the formal city. The settlement is situated next to a small square, where a community house provides the community of getting together and organise social events. Within the settlement an empty plot is foreseen of a temple and three other temples or shrines are located next to the settlement. The majority of the dwellers are Hindu, besides some Buddhists.

In the middle of the slum, a well provides the families with basic water service. All of the households in the slum have access to proper toilet facility and therefore define the slum as a well-served settlement

Danteshwari

The settlement, called Danteshwari, is located behind the 'Orange City Hospital' along West High Court Road, being situated in the Pata Topye Nagar. With the West High Court Road the slum has a similar road as Khamla Road, although the latter is within the reach of the settlement. With direct connections to Darampeth and Gokulpeth, this road is well-established to lead many people towards these flourishing areas, providing the demand for informal businesses from the slums along the road. The slum is 5 km away from Sitabuldi and lies next to the ring road of Nagpur. Schools are situated in the residential areas around the slum.

The slum contains 437 parcels and is therefore the biggest slum I visited. A number of 537 households inhabits the settlement, counting for a population of approximately 2.705 people. Almost all of the structures are multi-storey and are constructed along the small cemented alleys. A small amount of the structures serve also for a commercial purpose, such as a small grocery shop next to the street. The slum has a very organic layout, providing people from hideouts and little peak-throughs. Several small squares give the children a place to play and the people a place to gather, talk or gamble. Spread over Danteshwari, several shrines and temples, on a square or at the side of an alley, are places for prayer and religion. Despite the large population, the slum is mainly Hindu, with 24 being Buddhist, seven following Islam and three families being Christian.

With 92 kutcha houses, the slum entails a fair amount of temporary or non-robust houses. Nevertheless, these are spread over the slum and still count only for a quarter of all units. The semi-pucca houses represent 142 constructions and 227 houses are solid constructions or pucca.

Only one well has been providing the slum with water situated on a square in the middle of the settlement. However, thanks to one of the national

programmes the municipal government could install several water pumps in the alleys of the slum to give the people more sources of water. In the slum, 135 households have an individual water connection. the majority of the households have electricity, only 74 do not. For the toilet facilities, 24 households do not have proper access, the other 497 beneficiaries have been provided.

5.3. 'improved' housing conditions for the urban poor

The projects of PMAY aim to provide the urban poor of better housing conditions. We already concluded that the guidelines especially emphasise the physical upgrade. Therefore, it is important to examine whether the local Nagpurian projects take social livelihoods and economic opportunities into account in defining their projects. In the previous chapter, the participation of the urban poor in the structure behind PMAY seemed to be limited to a minimum. In the interviews with the implementing organisations this was confirmed through the strategies of communication, where a lottery was possibly the method to allot people to a new unit. Nevertheless, it is important to have an overview on the total project definition to see whether livelihoods are taken into account. Therefore, I have visited several building sites and made an analysis of the neighbourhood to see what the area can provide the people with. As the projects are situated on land of the implementing organisations, it is not guaranteed that the neighbourhoods have much to offer. Most of them are still in development.

In order to find out what the organisations consider and define as important elements of a project, the tenders and Detailed Project Reports are crucial documents. Both NIT and MHADA could provide me of such documents, NMC had not yet prepared a completed tender. However, the documents of MHADA were limited to a basic presentation in which they submitted the proposal for their projects. This presentation included a structured table of the number of units and the cost in total, followed with a presentation of each site and the proposed construction plan. Following section will thus be based on the official documents of the Nagpur Improvement Trust.

Tender

The tender is basically the document defining the projects in abstract, in order to find a contractor to start a partnership with. In my interview with Mr. Balpande, he claimed that NIT is known for its detailed tenders, ensuring that the projects fulfil the required quality. The tender of NIT defined the construction of 10,000 affordable housing units, spread over five construction sites. At the time of the fieldwork, three of the sites were being constructed

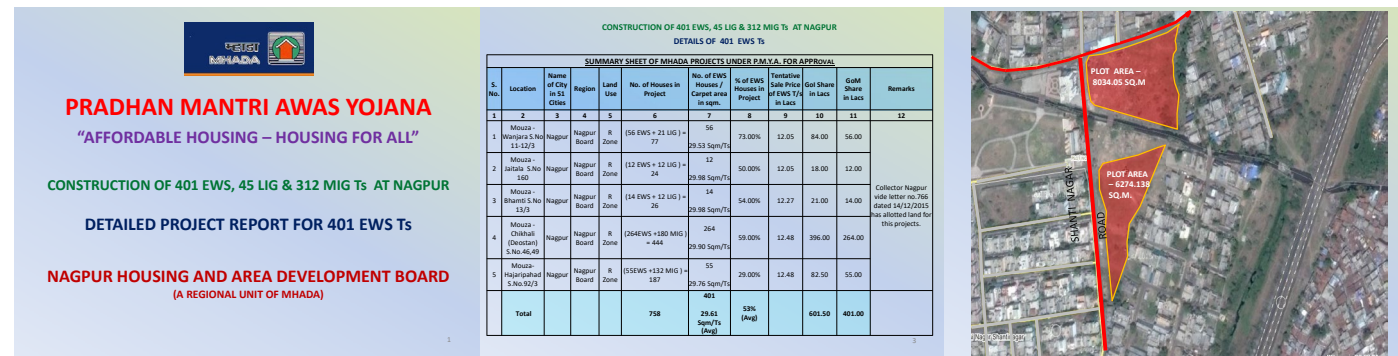


Figure 50. Excerpts from MHADA presentation

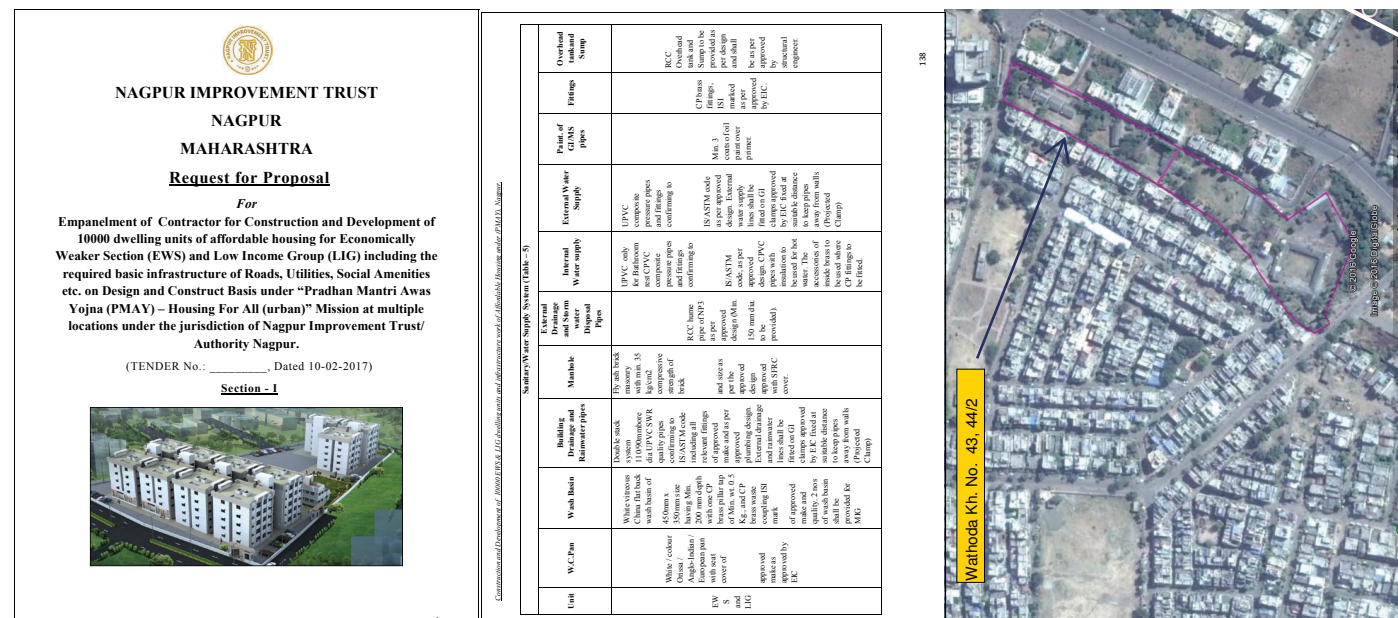


Figure 51. Excerpts from tender document NIT

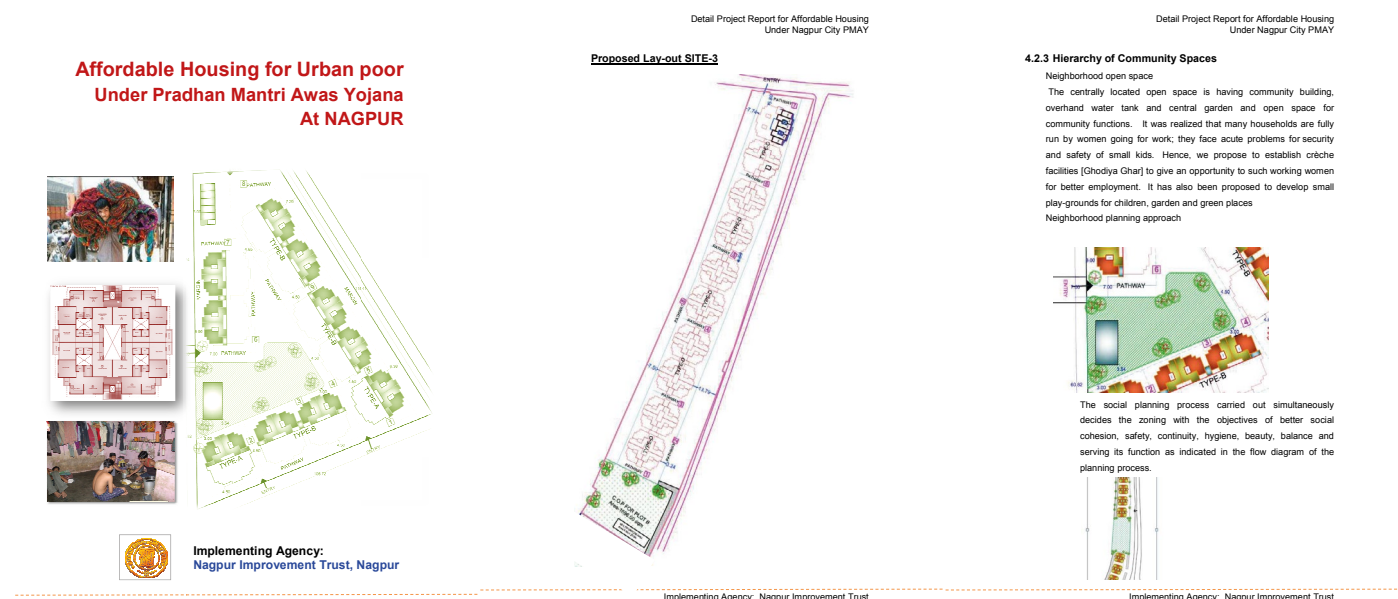


Figure 52. Excerpts from Detailed Project Report NIT

by a partnership of two contractors. The documents I acquired consist of two parts. The first is the descriptive part, stating the defining elements of the project, the second provides graphical documents, mapping the locations of the land, an indicative plan of the units and some technical documents of the lands, such as a sounding chart for each site.

The first section is supposed to define the projects to draw a realistic analysis of the costs, time and requirements of the dwelling units. Hereby, the first part estimates a cost of Rs. 700 crores and a total execution period of 36 months for the 10,000 units. For each building site, the time is limited to 15 months. The most important parts of the tender are listed in the 'background' and 'scope of work' sections and the specifications part, the other sections are most important for the bidding contractors.

In the background section, NIT declares that it provides affordable houses, together with MHADA and NMC to 'manage the demand of growing population and to proactively pre-empt the development of slums' (Request for Proposal, NIT: 11), which is a remarkable detail as one of the required documents is a proof of residence in the city for several years. The basic assignment of the tender is designing and constructing the low cost housing on the freed grounds of NIT, divided in 5,000 units for one contractor, 3,000 for the next and 2,000 for the last. From the 10,000 units 3,000 will be for Low Income Group category.

The 'scope of the work' basically describes what each unit asks for, defining 30 m² for EWS housing and 60 m² for LIG as maximum carpet area as it is defined in the PMAY guidelines. The basic services that should be present are also listed such as the internal roads, solar water heating system and street lights. It also states that the contractor will be responsible for quality and cost of the project. The monitoring requirements such as approval of engineering research and construction plans is also included.

The specification clause talks about quality, measurements and other requirements of construction materials, plans and designs. This gives a basic idea of what NIT expects to be in the design of the dwelling units and whether they take the livelihoods of the new inhabitants into account or not. As Mr. Balpande told us, the DPR is very detailed, defining door, floor, paint bath materials into production method. Even the outdoor spaces are described into detail, consisting materials for roads, street lanterns and pathways. The requirements are here again purely physical, although it describes in detail how the dwelling units should look like.

The tender commits the contractor to provide the outdoor facilities and a community hall. However, there is little information of what these places should exist of. It is mostly fixated on internal roads to connect with the public space of the surrounding neighbourhood. The tender mostly presents a checklist of what has to be physically implemented in the project, not defining what social amenities or spaces there should be for the inhabitants. The document also lacks an analysis of the building grounds and its surroundings.⁴

DPR

However, when a tender process is completed, the implementing organisation is obliged to prepare a Detailed Project Report together with the selected contractor. This consists of the final design and definition of each building site. Furthermore, it could stress the definition of these community spaces, the connection with the neighbourhood and the functions of the public spaces in the scheme. The DPR on which I could lay a hand is the one for the construction of LIG and EWS houses on the site in Wadhwa.

After the project details for 968 units and its costs, the DPR gives a short description of the city and its industries, followed by explaining the need for this project as the demand for urban housing increases with the emerging secondary and tertiary industries in the city and the decrease of agricultural jobs. Afterwards, the site is introduced and the surroundings are analysed briefly. The site is situated in a residential development area and is selected because it is a developing area with surrounding several manufacturing units mainly in the textile and weaving sector.

The document states that the project requires a planned livelihood with a clear hierarchy of spaces, available social amenities and a location near work places. This indicates that the NIT had the livelihoods in mind while drafting the DPR. This factor is further explained in the clause of the 'project definition, concept and scope', stating that following basepoints should be considered in the design:

- 'Inclusive approach of neighbourhood planning
- The project planning based on feeling of inclusive, social cohesiveness
- Livelihood and breathing space for children and old age people
- Self-sustain & maintainable neighbourhood cluster.
- Provision of physical and social infrastructure within society' (Detailed Project Report, NIT: 41).

⁴ Request for proposal. NIT. 2017.

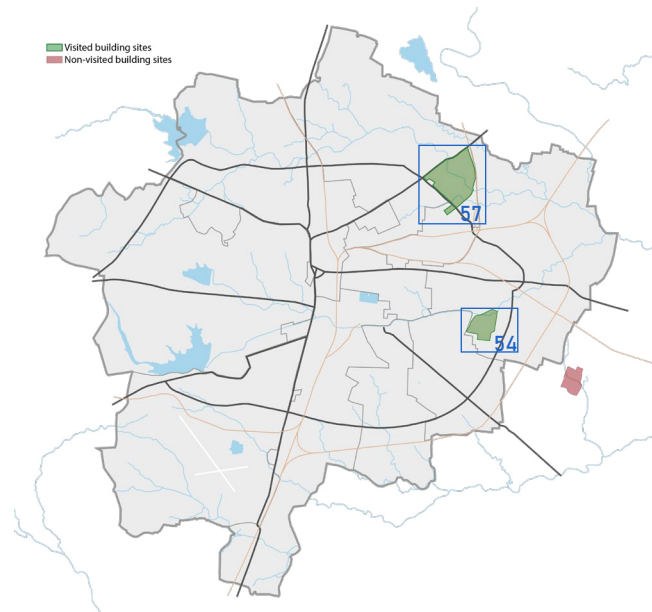


Figure 53. Map indicating all NIT sites for PMAY



Figure 54. Satellite image of Wathoda

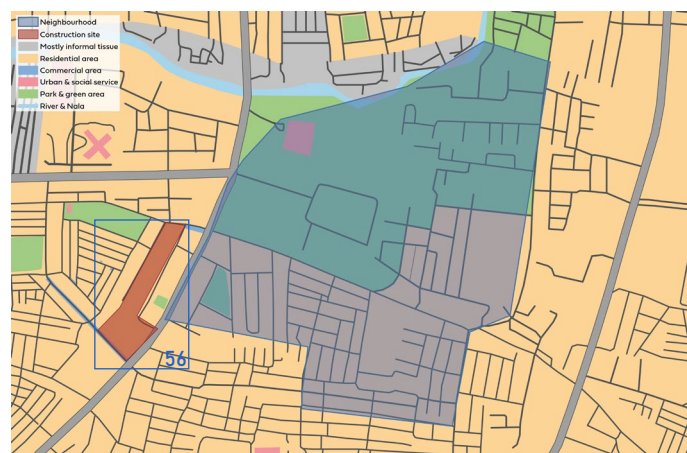


Figure 55. Wathoda with construction site of NIT with indicative functions based on observation and satellite imagery

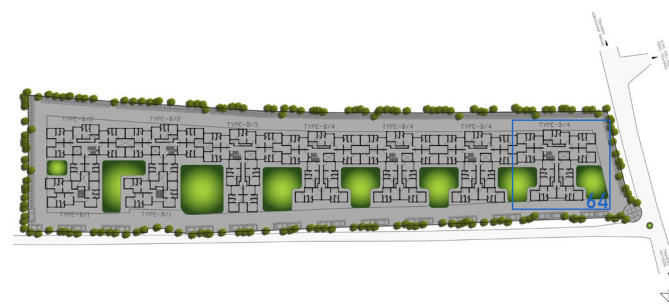


Figure 56. Wathoda construction site. Plan downloaded from NIT website

Additionally, the definition goes deeper into the physical conditions of the project. For the amenities on the site, the NIT requires utility shops, a multipurpose hall, a training centre for women or weaker groups, a study point for students, an open plot with communal garden and even a jogging track. The project definition has really a different approach towards the assignment than the other documents and accentuates the provision of social and economic opportunities. Following quote proves that the project aims to provide more than housing alone: *'Economical weaker section group of people and Slums are an integral part of urban areas and contribute significantly to their economy both through their labour market contributions and informal production activities. Urban growth and development should lay greater emphasis on equity and distributive justice.'* (Detailed Project Report, NIT: 43).

The document elaborates further on how change has to be present in administrative procedures and participation of key stakeholders to ensure the success of the housing scheme. The following pages analyse of the city again on a broader scale than in the first pages. This gives the reader the idea that the document repeats itself and contains several copies of other documents. Summing up the efforts of the NIT and other ULBs of Nagpur in previous schemes, promises a lot for the next projects. Everything seems thought through to make an effort to create inclusive affordable housing.

Afterwards, the design is shown and explained within some important features according to NIT, repeating how the social cohesiveness and inclusiveness are an important feature for their developments. Further, they go deeper into the hierarchy of the public spaces, stating that smaller places distributed on the site are better alternatives as big spaces mostly end up not being maintained or utilised. Public space based on proximity and intimacy are thus very important. Again the document seems to commit to the definition of social spaces.

However, the document speaks about courts clustering three units together, the structures should be two-storied and single-storied, but in the plans all structures are planned to be G+4 structures, meaning that each structure consists of 5 stories. The plans and text contradict each other severely, which makes it hard to believe in the features described in the DPR. Although the document is very ambiguous in its presentation of the project, as the plans show the design of a community garden and a multi-purpose hall, as described in the requirements.

The project report states that the project is provided with multiple ecological and social sustainability measures. Further, it continues to make the houses more affordable by using several technologies to make the construction less labour intensive and shorten the estimated project duration. In annexure, the detailed plans of each block and the layout of the sites can be found, which make the previous description only more ambiguous. The plans seem to be very checklist-like, consisting of a typical basic floor plan with one bedroom, a living room, kitchen, shower and toilet. The variety of family structures which are amongst the beneficiaries is provided one type of dwelling, replacing the range of layouts existing in the slums.

As the plans show the design on the site, it seems that even the public spaces are very monotonous structured, emphasising on maximum built surface, circulation and parking for motorised traffic. Nevertheless, the described ecological measures such as rainwater harvesting and solar panels are certainly included in the plans. However, to draw final conclusions and confirm this ambiguity in the DPR, it is necessary to see what is happening on the ground. Therefore, three sites will be analysed on both project as on neighbourhood and location. Two of the sites are projects of NIT and one is being constructed by MHADA.⁵

Wathoda (NIT)

The Wathoda building site of NIT is situated in the east of Nagpur, along the Middle Ring Road of Nagpur. The connection with the city centre is made possible by the radial roads connecting the two ring roads with Sitabuldi, approximately 6 km from the building site. The closest metro station for this building site is 1,6 km away and the location can therefore be compared with the analysed slum areas. However, the road to walk towards the metro station is traffic intensive, which makes it more convenient to take private motorised vehicles to get somewhere.

The area is already well-developed on residential as well as commercial level. In the neighbourhood next to the building site, a well-planned grid structure of long rectangular building blocks holds a series of row houses and small apartments. The scale of the neighbourhood is very small and intimate, although the area entails a big park which gives the quartier a leisure place and a place to rest, adding up to the social quality for the new inhabitants. At the end of the park a community house was built with an local office for a health association. Nevertheless, at the moment of the visit, the park was fenced off and closed by two big gates while it was only late afternoon. At places where the park was open,

⁵ Detailed Project Report: Affordable Housing for Urban Poor Under Pradhan Mantri Awas Yojana.



Figure 57. Satellite image of Sidharth Nagar with Wanjari construction site

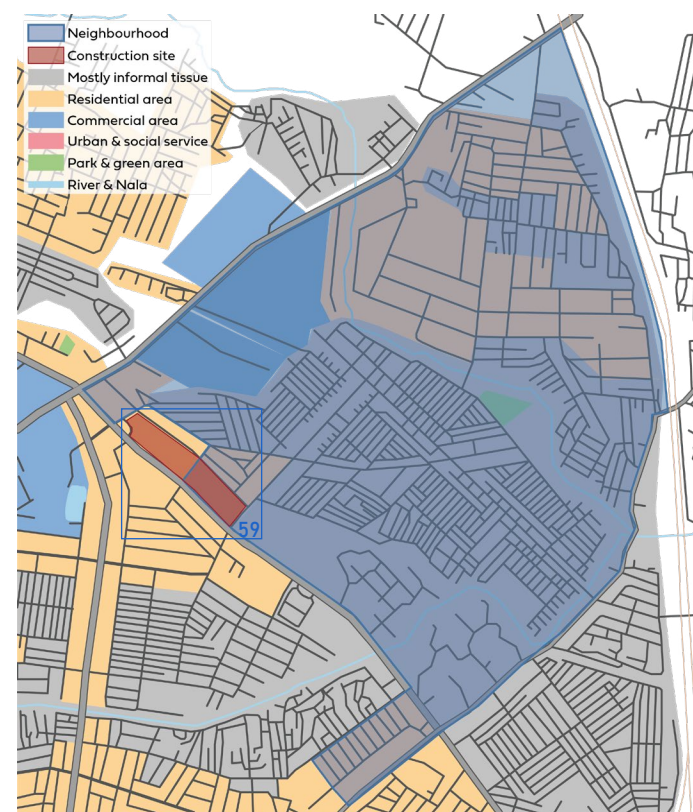


Figure 58. Sidharth Nagar with Wanjari construction site with indicative functions based on observation and satellite imagery

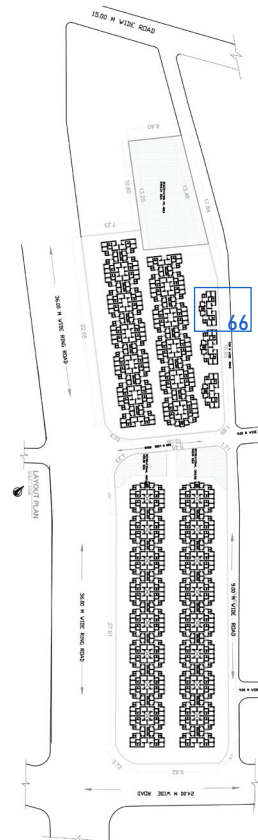


Figure 59. Wanjari construction site Plan downloaded from NIT website

informal constructions started to appear. The small scale residences are kept away from the middle ring road by bigger apartment schemes, of which the affordable housing is one. Spread over the area, several shrines and temples indicate that the neighbourhood primarily practises Hinduism.

Within the residential area, informal vendors drove their mobile stall through the streets, selling fruits and vegetables. A little further, on a bigger road orthogonal on the middle ring road, several wallahs were selling their products to the passers-by. This indicates already that future inhabitants will have a market and possible clients for their own informal business. Although during the analysis there were no producing units to be found in the neighbourhood, the DPR of NIT mentions that the neighbourhood is surrounded of several units offering the beneficiaries job opportunities. It also seems that the surrounding area consists of a social mix with people of several income groups, which provides the urban poor with opportunities as it is already indicated by the emerging shanty constructions along the middle ring road.

The site itself consisted of seven building blocks with five floors, each holding eight apartments. Although in some cases, the ground floor was lifted to provide parking space. The EWS side of the scheme consisted of 264 units, only a small part of the 968 in the DPR. At the other side, NIT would construct units for the LIG income group, which would promote the social mix that is already present in the neighbourhood. In between the two schemes, a communal garden with multi-purpose hall and workshop place should provide the necessary gathering place. A community office at the same place should provide help for the future dwellers in possible problems and the maintenance of the buildings. At the street side of the EWS units, five commercial units provide possible entrepreneurs with a place to work and sell.

The blocks itself are build along a strict line, with only the minimum distance between each building to provide entry for light and air. This gives the site a very full and narrow impression, other than it was described in the DPR. Also the circulation on the site is designed in two streets aside both sides of the buildings, connecting the communal garden with the street. As mentioned, all the apartments are alike, providing one type of dwelling for a variety of households. Nevertheless, by providing a small patio for ventilation of shower and toilet, some apartments have less access to direct daylight and air than others. The communal garden and the two streets are the only gathering places, together with the small corridors on each floor connecting the eight units to each other. This gives another hierarchy of spaces than presented by the designers.

The construction was executed with conventional techniques of columns and beams as structure, filled with bricks of fly-ash stone. This material is often used in India and is known for its robust character and easy, low-cost production, an ideal stone for affordable housing. The construction was in a far-evolved state, as the works started in December 2017. At the site, 250 labourers were employed and sheltered on the site for as long as they are building. They were living in a small unit of shack constructions of which the image very much reminds of the slums along the ring road. This made me question the social sustainability of the construction.

At the Wathoda site, it seems that the surrounding neighbourhood offers chances to the beneficiaries, with a good connection to the city and surrounding economic and social opportunities. In the flat scheme, however, it was hard to identify a similar quality which had been found in the slums.

Wanjari (NIT)

This NIT site is situated in the North East of Nagpur and lays along the Ring road of the city. This is 8 km away from the centre, but the newly built North-South line ends on only 800 m away from the building site and is easily reachable by foot. Although it is further away, the site is not completely remote thanks to this connection with the public transport. Nevertheless, the new inhabitants will be more dependent on the facilities in the surrounding quarter.

Around the building sites, a few shops and street vendors provide the neighbourhood of groceries. A little further, a bigger, although dirty, road hosts a lot of informal activity, while the area is not that densely developed, yet. Next to street wallahs, informal recycle shops and textile shops indicate a more productive industry. However, nowhere around there was a formal factory or atelier to be found. The neighbourhood is also mainly residential area, with next to the building site a similar type of houses as in Wathoda structured in rows along long roads. However, if we go further into the area, the structures get more organic and the constructions have more informal characteristics, even quite some kutcha houses appear. At one hand this shows that there must be a value in the area, on the other there is not really a social mix to be found as in Wathoda. In the surrounding, several imams can be heard and minarets indicate that this area is dominated by Muslims. The neighbourhood has in general a more chaotic and dirty impression, as the roads are not hardened and filled with garbage. Social gathering places or greenery are less present than in the rest of the city and community houses are not to be found.



Figure 60. Map indicating all MHADA sites for PMAY



Figure 61. Satellite image of Marwadi Wadi with Chikhali construction site

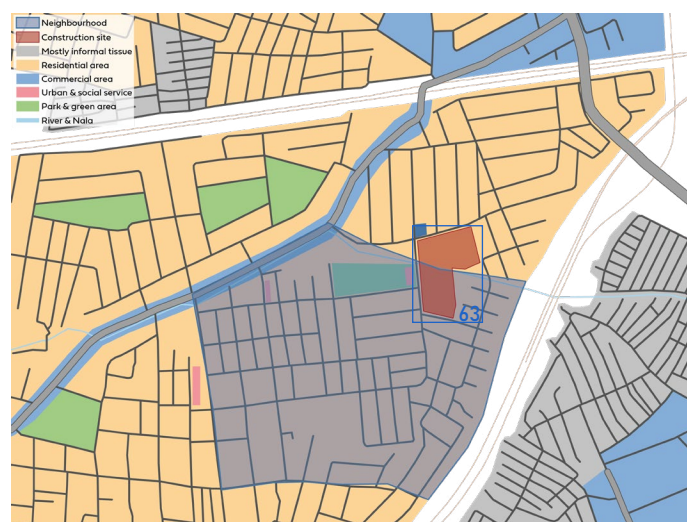


Figure 62. Marwadi Wadi with Chikhali construction site with indicative functions based on observation and satellite imagery

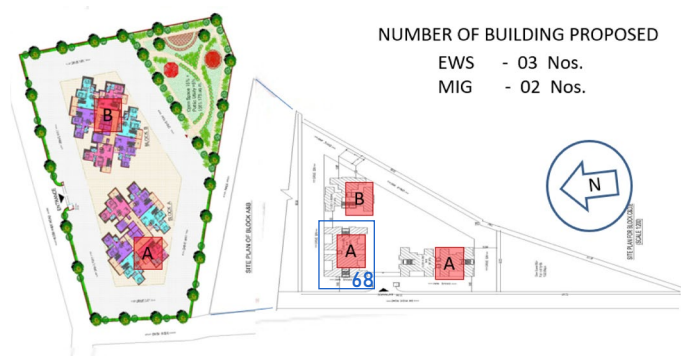


Figure 63. Chikhali construction site Plan abstracted from MHADA presentation

The flat scheme contains 21 buildings of similar layout as in Wathoda. With their five floors, the buildings consist of 764 dwellings, with a similar plan figure as the first site. Also, 18 commercial units for shops or ateliers are all situated along the ring road. The whole site is filled out, with on spare spaces smaller blocks containing only four apartments per floor. The planned internal circulation provides the site with a bigger variety of places, thanks to the form of the site and the structure of the scheme. Two communal gardens are designed, each being located on one side of the scheme. Nevertheless, this is the only community space as the plans do not mention a community office or workshop hall. Similar to Wathoda, the narrow spaces and high building blocks don't give the required social gathering spots.

In order to make the houses more affordable, the contractors chose to use MIVAN technology. This formwork technique is imported from Malaysia and uses aluminium formwork to pour a fully solid construction floor per floor. Firstly, the foundations have to be poured using the normal formwork techniques and after that a first floor plate is poured on the foundations. After constructing the reinforcement steel, the MIVAN can do its work. The construction is being made inverse by the aluminium formwork and when the formwork as well as all the reinforcements are constructed, the whole floor is poured as a solid construction. This construction has to dry for 36 hours and can then be removed. This technology makes the construction less labour intensive and faster than conventional techniques. This is probably why the housing conditions are better on this site, even though the same contractors are executing the project.

Chikhali (MHADA)

MHADA has got several sites planned in Nagpur to provide the city of affordable housing. One of them is situated at Chikhali, which was one of the only to be under construction at the moment of this fieldwork. This site lies in the Shantinagar colony, situated in the east of the city. Being 6.5 km away from Sitabuldi, the connection with the city centre is made through the Old Kamptee Road. The way is characterised by lots of traffic. However, as the nearest metro station is 4 km away from the site, the people are dependent on this road to get to the city centre. A local train station, does provide the area of basic connection with the central railway station of the city.

The flat scheme is located next to the local Jain Mandir temple, a beautiful place of prayer with a silent garden behind it. Although the site has a

smelling Nallah in the middle the neighbourhood consists of calm streets with residential function, varied with small stock places and factories. The closer to Old Kamptee Road, the livelier it gets. Small shops and tailoring ateliers show the opportunities of the neighbourhood. The presence of the train station also provides the neighbourhood of an industrial function. Despite the remoteness of the site towards the city centre, the neighbourhood provides quite some opportunities on a small and a big scale for social and economic activities.

Although it is a big building site, MHADA did not plan a lot of buildings on the site. A total of five blocks consisting of G+12, should provide 264 houses for the EWS group and 180 Middle Income Group houses. For the MIG, two bedrooms are provided in a slightly bigger apartment than the one bedroom units for the Economic Weaker Section. The total of 444 units creates a vibrant mix, adding up to the lively neighbourhood. The site provides quite some open space with a community garden and a big gathering space between the buildings. Nevertheless, the high-rise blocks with their thirteen floors contrast with the smaller scale of buildings of the existing built environment. This height is also of a disadvantage when it comes to maintenance of the building. The scale of the building and the presence of an elevator increase the maintenance costs higher, which makes the units less affordable or doomed to declination.

MHADA uses precast beams and columns for its building sites to speed up the execution time and decrease the labour cost. In this way, the houses are made more affordable than conventional methods, as long as the project is big enough to make it a viable method.

5.4. Building an affordable housing stock

In the planning process of the Affordable Housing in Partnership according to the third vertical, the selection of the sites did not happen based on surveys to find the best place possible. NIT and NMC both possess grounds in the city and selected those situated in residential neighbourhoods which were to be freed the fastest.⁶ MHADA does not have its own grounds anymore in the city and depended on the NMC or other institutions to make grounds available spread across the city.⁷ This method resulted in a great variety of sites, varying in distance from the centre. The sites that were analysed were the ones closest to the centre as they were the most reachable.

The social services and economic chances in the neighbourhoods also depend on the location within

⁶ Rahate, R. interview by author. 1st November 2018; Balpande, S., interview by author. 20th October 2018.

⁷ Kale, D., interview by author. 22nd November 2018.

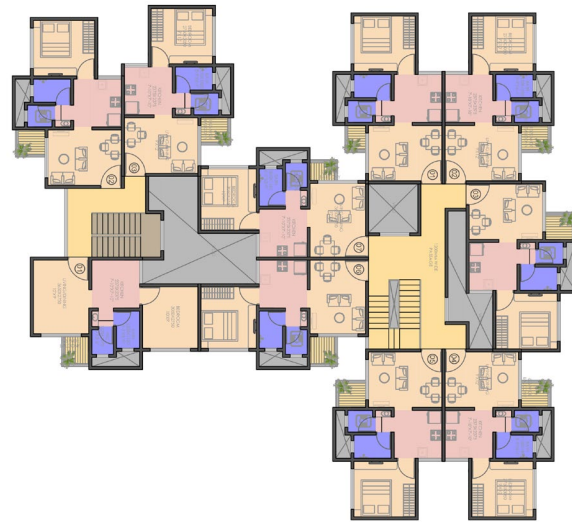


Figure 64. Floor plan for Wathoda building site
Downloaded from NIT website



Figure 65. Image of Wathoda building site

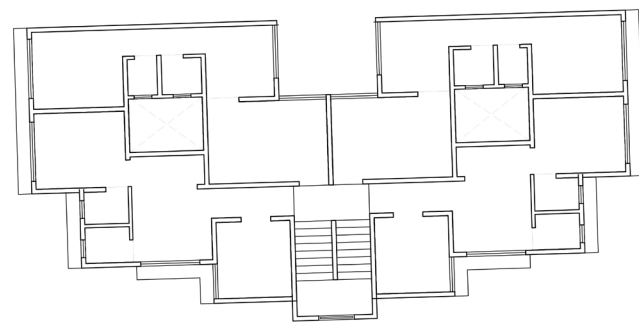


Figure 66. Floor plan for Wanjari building site
Downloaded from NIT website



Figure 67. Image of Wanjari building site



Figure 68. Floor plan for Chikhali building site
Abstracted from MHADA presentation



Figure 69. Image of Chikhali building site

the city and the current level of development. Despite all the visited sites had formal and informal shops around, there was not everywhere an equal job opportunity in the producing sectors. The same counts for social and communal offices and gathering places. Religious buildings were in all places present and providing several religions.

On the sites, the lack of intimate public spaces and quite hideouts combined with the narrow spaces between the high-rise blocks, rather downgraded the livelihood of the dwellers in comparison to the slums where an organic public space provides lively, yet intimate spots. The fact that a big variety of households will be housed in only one type of apartments, gives the Affordable Housing in Partnership projects an ambiguous character and decreases the chances of success. The question whether a family of 12 members is prepared to pay a dwelling unit of 30 m² should be raised in defining the project requirements. The provided open spaces are mostly not sufficient enough bearing in mind the number of families housed on the site.

Several people who were involved in previous schemes, expressed the fear that the schemes would turn out to be unsuccessful again. Similar projects in the city had been abandoned by the inhabitants, as the new dwellings could not provide the necessary services that were present in their original neighbourhoods. Other flat schemes were already in decline after several years, as the maintenance cost was too high for the beneficiaries of the previous housing programmes. The most successful projects were the 'in-situ' upgradations that were executed under BSUP in Nagpur, as people received a pucca house in the original settlement adjusted to the area they had claimed. This should be the result of the fourth vertical, when more applicants will be added to that list.

Looking back at the previous chapters, the conclusion on the results of the third vertical can be drawn. The projects have been started without the sanctioning of the plan of action and without identifying beneficiaries for each project. Therefore, vacant houses in the city were not mapped and allocated. Moreover, participation in the projects is completely faced out. The affordability of the built units is questioned by many stakeholders, as the beneficiary should pay 80% of the construction cost, while in previous programmes 12% was not affordable for most urban poor. Results of these programmes have shown that similar flat scheme designs are not a successful method of housing the urban poor as they do not provide the necessary spaces of social interaction and community building. The individual and highly arbitrary method of applying and allocating, adds up to the breakdown of existing communities. All these factors decrease

the chances of socially successful projects in this third vertical and increases the ambiguity of the projects.

The objective of the projects does not seem to focus on this social aspect of the housing scheme but defines its success in other, more physical aims. The third vertical in Nagpur seems to add a number of affordable housing units to the existing vacant housing stock, funded by the subsidies allocated for PMAY. In building this housing stock, several stakeholders take advantages out of the projects as it was the aim in setting up public-private partnerships. Firstly, the private contractors can build a huge project which boosts the construction and real-estate sector of the city. The municipality and implementing organisations can encourage the development of several areas in the city with the subsidised housing projects as initiators. This is conducive for the transition of the emerging metropole. Furthermore, the housing stock can be used to catch up with the growth of the city. Also on political level, the implementing organisations can profit. As the results of PMAY are presented in quantitative numbers, the city can profit with the state and especially central government with building this affordable housing stock. Therefore, the social results of the PMAY are not necessarily prior to the activities of the local authorities.

6. LEARNING FROM ELSEWHERE: GOOD POLICIES



Day 41: Memories of U.N.-day in IPC

on the 24th of October 2018, United Nations-day was celebrated across the globe. This was the perfect opportunity for the India Peace Centre to organise a 'round table'-discussion, guided by a selection of honourable members of the centre. On a day like this, the designated subject for the event was the 'Sustainable Development Goals in Post-Independence India' and the way people could contribute to fulfil the SDGs. It was not our first event at IPC, as two of the German volunteers were posted in the mission. Every now and then, we received an invitation for an interesting lecture or workshop.

The first week for example, we attended a lecture about the importance of Gandhi in the contemporary Indian nation. Back then, I got to know the Civil Lines area for the first time. The neighbourhood, located near Seminary Hills, was one of the greenest and calmest neighbourhoods. A whole range of institutions was situated here, varied with villas for the economically better section of Nagpur. All the buildings in the quartier were surrounded with a lane, filled with trees, bushes and other green. The food and juice stalls could all provide their costumers of a little terrace on the wide sidewalks with some benches in the shadow of the trees.

We arrived a little late, as most of the Indians which come for such event. Entering the venue at the green lawn, the event was delayed for half an hour and the participants were having some chats under the porticus of the event hall. The buildings of the IPC were organised around a little patio, enclosed by an open gallery. We still had the time to meet some new people, all interested in the discussion on the SDGs. A mixture of young and old had come together to participate in the conversation about this hot topic in India.

For the discussion, a panel of five local scholars and Core Group members of IPC was composed. Coming from different development sectors, they were asked to talk about one issue relating to their field of experience. This resulted in a variety of development goals, reaching from 'equality' over 'health' to 'environment'. After their rather extended than short lecture about their experiences and points of view on the specific factors, the discussion really took off. Moderated by the IPC director, the public of approximately thirty people, could ask questions and contribute to the discussion.

The speaker on 'equality' spoke about balancing the power within the United Nations itself by democratizing the organisation, which continued to come up several times in the discussion afterwards. The outcome of the conversation stuck in my memory the most. They proposed to switch the leading countries or diplomats in the worldwide organisation on a five year basis. Giving power to the backward nations would provide the opportunity to organise programmes from within these countries with the international resources provided by the UN. I did not totally get

how exactly the idea could be realised and thus asked for further details. This resulted in an interesting discussion where we used the time left to make up a plan to democratize the UN within the next years. All 30 people were enthusiastic about the idea when the event had to round up.

An Indian conference would not be complete if there were no snacks after the discussion. A variety of chips in combination with good, hot chai, gave the perfect atmosphere under the portico to process the subject and talk things over. I had a more personal conversation with one of the panellists and we were invited for tea to someone else. When people were leaving, the doctor who talked about 'Health', offered to bring us home, as he was the mentor of another German volunteer. With the new interesting insights in the Indian culture and the Sustainable Development Goals, we entered the apartment heavily discussing different aspects of this conversation. Only the next day this discussion came to an end. However, during Diwali the conversation opened again for another interesting elaboration on the subject.

6.1. What is a good policy?

Recalling the round table conversation in the India Peace Centre, it is stunning to me how simple it seemed to reorganise such a mighty and huge organisation just with thirty people interested in India's role in fulfilling the SDGs, of which at least eight people did not hold a diploma yet. Naturally, it would be naïve to say that our reorganisation was flawless after half an hour of discussion. However, the main lines seemed to create an achievable situation. Later, this made me think back to my first perception on the PMAY, the guidelines had seemed so clear and strong. Yet, the implementation showed something completely different.

When I was visiting the Priyadarshini Institute of Architecture and Design studies, one of the professors summarised my feelings about this situation with one quote:

'Indians have become professionals in making up strong policy lines, but that's because they are even better in finding the loopholes.'

In the previous sections of this dissertation, these loopholes have been discovered. Based on an early critique on the scheme, the flaws in the theory got revealed and the good or bad precedents of the scheme were laid out. The analyses of the scheme was provided to gain a better insight by investigating the case of Nagpur. The flaws in the local implementation of the policy became clear by the data gathered in interviews with the active stakeholders. With the theory as a guideline, these stakeholders could be related to each other by their position within the chart.

Through the analysis, the common thread pointed out two fundamental issues that were causing several troubles within the implementation. The first can be identified in the guidelines already, the communication with the beneficiaries and how it has to be executed, is only barely mentioned and therefore a missed chance as the grassroots level is excluded in the process to define the interventions within the HFAPoA. There is no mentioning of any participatory approach. Instead, the local governments are free to communicate and allocate the people in any way. Although, a lot of people would accept any dwelling unit they could get in the city of Nagpur, the possible beneficiaries felt left out by the government. The people were depending on their own initiative to find out more information as the local bodies would not provide them of any.

The second issue could be identified in the practical outcome of the HFAPoA. Where the theory prescribed an integrated and inclusive plan with a lot of data assembled. The HFAPoA of Nagpur was more an abstract of the guidelines reminding

the NMC of what steps could be taken next. The detailed personal data of the applicants was nowhere to be found, although the demand survey was mentioned in the introduction of the plan. Only an overview of all slums in the city could be found with some extra information. As the implementing organisations had to plan projects themselves, these interventions were not included in the plan. For the interventions within the slums the plan of action referred to the older Slum Free City Plan of Action.

The two issues can both be traced back to the fundamental problem of communication within the implementation, mainly on a local level. In the evolution of the slum policies, it is recognised that communication and participation of the grassroots level is essential for the success of any slum development policy. Around the world, good examples of policies have shown that these issues are possible to tackle. The perfect programme is of course a utopia, but the two main issues that are pointed out in PMAY can be organised in a different way so a bigger success can be reached.

In the preparation of my fieldwork, I read myself in the matter of slum development by comparing the Indian/Asian approach with the policy on slums of Sao Paulo, known to have been successful throughout the years. Later, in conversations during my fieldwork, several people referred to the Thai policy 'Baan Mankong' as a good example for the approach towards slums. In the next chapter, these two policies will be presented in comparison with the two issues encountered in PMAY.

6.2. A good housing policy: Sao Paulo's HABISP

The city of São Paulo is Brazil's wealthiest and most populous city, this wealth has attracted thousands of migrants from poorer regions towards the metropole. This poor population, representing one third of São Paulo's people, is gathered in and around the beating heart of the city in a huge number of favelas. As Brazil (and other Latin American countries) have experienced a stabilising urban growth, the approach towards informal settlements in the country's metropolises have been a pioneering example of successes and failures towards the international community. With an emphasis on providing tenure security and access to urban services, the Brazilian and São Paulo strategy works in an evolutionary process involving as much active stakeholders as possible, making sure that inclusion and integration are central in the city's slum upgrading programme.

In an urban settlement like São Paulo, several environmental and geographic challenges are faced by informal settlements all over the city. Hence,

the housing and improvement programmes need to take several sets of data into account and the implementation has to be managed in a structured and accessible way. Based on the available sets of data, the decision-makers can prioritise certain interventions over others, for example relocating people who are living in hazardous neighbourhoods over upgrading a stable and save settlement.¹ Elisabete França, deputy secretary for social housing in São Paulo from 2005-2012, acknowledged the importance of systematization and transparency of information for the success of public programmes.²

Therefore, the São Paulo Municipal Housing Secretariat (SEHAB) cooperated with the Cities Alliance to create a comprehensive databank centrally collecting all available information on existing settlements. After a first cooperation in 2001 to draft and implement the Bairro Legal programme, both organisations recognised the need for a systemised overview of the existing housing situation in the city. In order to prioritise the possible and required interventions, the available data would define clear criteria. The aspiration of the cooperants resulted in the 'Strategies for the Sustainable Planning, Financing and Implementation of Low-Income Housing and Urban Development Policy' project.³

Housing and poverty alleviation strategies in Brazil and São Paulo

The perception on the housing problem in Brazil has a similar history as in India. However, the strategies towards informal settlements are differently emphasised in the Latin American country. The approach recognises the slums as a plural and complex reality influenced by social, cultural, economic, environmental, etc. factors. Therefore, the physical upgrading focussed on housing is found insufficient and incomplete as a solution. The nation choses explicitly a slum upgrading approach where, next to the provision of services, the integration of slums in the city is prioritised. This integration on social and physical level is achieved through the design of qualitative public spaces where communities can strengthen themselves and receive a more formal position in the city.

The aim for quality in design, both in planning and architecture, is a result of analysis of the early bureaucratic social housing projects, creating generic flat schemes in the outskirts of the city. These projects have not only relocated the people but also the problem. In that way, the government of Brazil recognised that the slums contain particular

environments with important economic, social and cultural ties which should be strengthened to tackle the social issues in the city. Therefore, this strategy is not hiding the problem behind a well-designed façade, but provides security and stable social structures within the settlements and integrate them as real neighbourhoods in the city.⁴

The project of SEHAB and Cities Alliances was initiated because the city of São Paulo recognises the particularity of each settlement. The approach must be adjusted to each situation individually and be organised in several strategies depending on a systemised set of data. In the next paragraph, the foundation of this information system is explained. Based on this system, the Municipal Housing plan was drafted.⁵

HABISP

In the first cooperation between Cities Alliance and SEHAB, several challenges were acknowledged within the integrative implementation of Bairro Legal, a programme combining the housing policy with social and urban development policies. It was perceived as pilot approaches in the zones with highest social exclusion. The projects tried to combine local data on urban, social and environmental context and define a project by communicating with several participants. Not only a great variation of data was included, but the programme also tried to involve a wide range of stakeholders in order to design a suitable project, profiting the locality and the city.

After the successful implementation of the programme in the recognised weakest sections of the city, the next challenge was to scale this approach to the size of the metropole without downgrading the importance of any set of data. Therefore, the policy recognises that such an approach is evolutionary and should be implemented over a long term. Prioritizing the interventions based on the gathered information is thus a basic element of the approach. This would represent the next step of the cooperation, running from 2005-2008, focussing on a comprehensive and transparent planning tool and an improvement of the municipality's housing management.

The result of this tool eventually got the name 'HABISP' (recently renamed 'Habitassampa'), an online data platform mapping the city of São Paulo and linking managerial data to locations. The site enables the several stakeholders to access, adjust and monitor the planning data on a central

¹ Cities Alliance, 2009.

² França, E., 2013.

³ Cities Alliance, 2009; Cities Alliance, 2019.

⁴ França, E., 2013.

⁵ Cities Alliance, 2009.

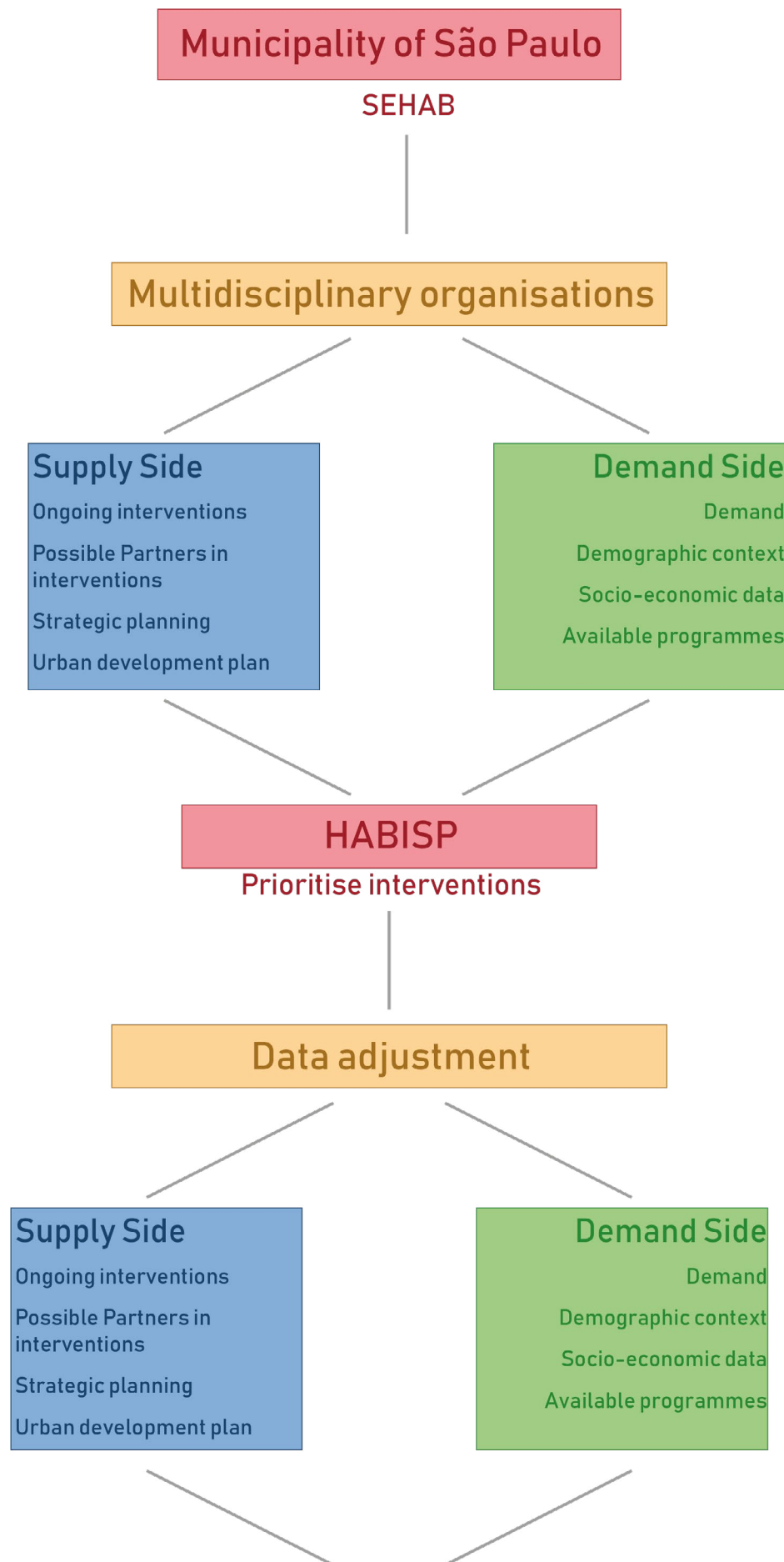


Figure 70. Chart overview HABISP

platform, which leads in return to a transparent and comprehensive approach towards the slums in the city. By coming up with this forum, it is acknowledged that a set of data is not solid but varies in time. Hereby, it is important that several agencies are able to adjust the database easily and that this process can be monitored by other stakeholders too. Not only data on the existing informal settlements is mapped, but also the progress in projects and the allocation of funds.

A first step in systemising the policy is to collect all required data to present the demand for intervention. This first survey on data was executed by HABI and RESOLO by gathering existing databases centrally and updating this information to the current situation. Information on settlement boundary, property and socioeconomic statuses was collected and added to the map. Urban services got mapped and linked to the settlements to find out the range of serviced settlements.

After collection, the settlements are divided in three sorts, each defined on physical and legal characteristics. The next step was to analyse this data systematically to determine the precariousness of each settlement and prioritise the interventions based upon those findings. The data would also lead to a sample survey detecting the real demand of housing and/or upgrading per settlement. A combination of this information and the available funds on all three levels gives an order of interventions, defining the most urgent investments in environmentally threatened or physically disadvantaged settlements for example.

The last step in the completion is to map the progress of the several interventions in the same database. In this way, the public can monitor each upgrading approach and view the allocation of the funds. Over time, the data is changing in a constant process, and so must the approach also have dynamic characteristics, the great advantage of this central database is that all stakeholders are able to take part in the data collection and monitoring, providing this dynamic on a real time rhythm.⁶

Although the Cities Alliance report speaks from a successful programme and acknowledges the importance of extensive data usage, it warns other cities for the intensity of capacity usage to build an information and management system. They recognise that São Paulo is a wealthy city and able to invest in great manner in such a system. However, not every city will be able to meet the same grade of detail. The alliance also gives a word of caution on copying the system of the Brazilian city, stating

that every city has a peculiar environment and nations' policies differ of the Brazilian. Therefore, such information system should be based on the local context of existing settlement definition and national housing policy.⁷

HABISP and HFAPoA: a comparison

In the third chapter of this dissertation, the Housing For All Plan of Action was found to be the central piece in the implementation of the PMAY scheme in India.⁸ Analysing both the planning instruments, a parallel can be drawn between the two. The main aims are similar to each other, although the São Paulo version has found a success, while the Indian plan of action is still encountering issues and thus not in use. The first step of both is to survey the city's informal settlements and poor population in order to map and identify the demand of housing and living improvement. When this data collection is finished, the data is used to determine the intervention and financing strategy fitting to specific situations. These interventions should be prioritised according the precariousness of each situation in both tools.

The difference between the two planning instruments lies in several elements. The most obvious stands out in the 'words of caution' in the report on HABISP. The draft of a detailed plan depends on the capacities of a city to conduct extensive data surveys. As the Indian government only provides a part of the finances for the draft of this plan, the level of detail is determined by the ability of the local bodies to invest extra in the creation of the tool. This issue combined with the limited definition in the guidelines of PMAY, leads to a wide variation of HFAPoAs in the country.

This limited definition recognises another difference. Whereas the local housing bodies of São Paulo defined the sets of data as a result of previous successes and a series of workshops with several stakeholders, the guidelines of PMAY do not define in detail what particular data should be included in the HFAPoA of a city. The only requirement is that the demand should be identified based on personal information and inclusion of the previous SFCPoA. This lack of precision in the definition of the HFAPoA, leads to different interpretations of how the data should be utilised.

The draft of the HABISP system has been a process that took several years and combined different existing databases, made by different agencies. In this process it is acknowledged that the housing problem can only be solved in a long term planning process, depending on a context changing in time. This procedure should not only involve the

6 Cities Alliance, 2009.

7 Cities Alliance, 2019.

8 See paragraph '3.2. Step 1: HFAPoA: defining a supply and demand side'

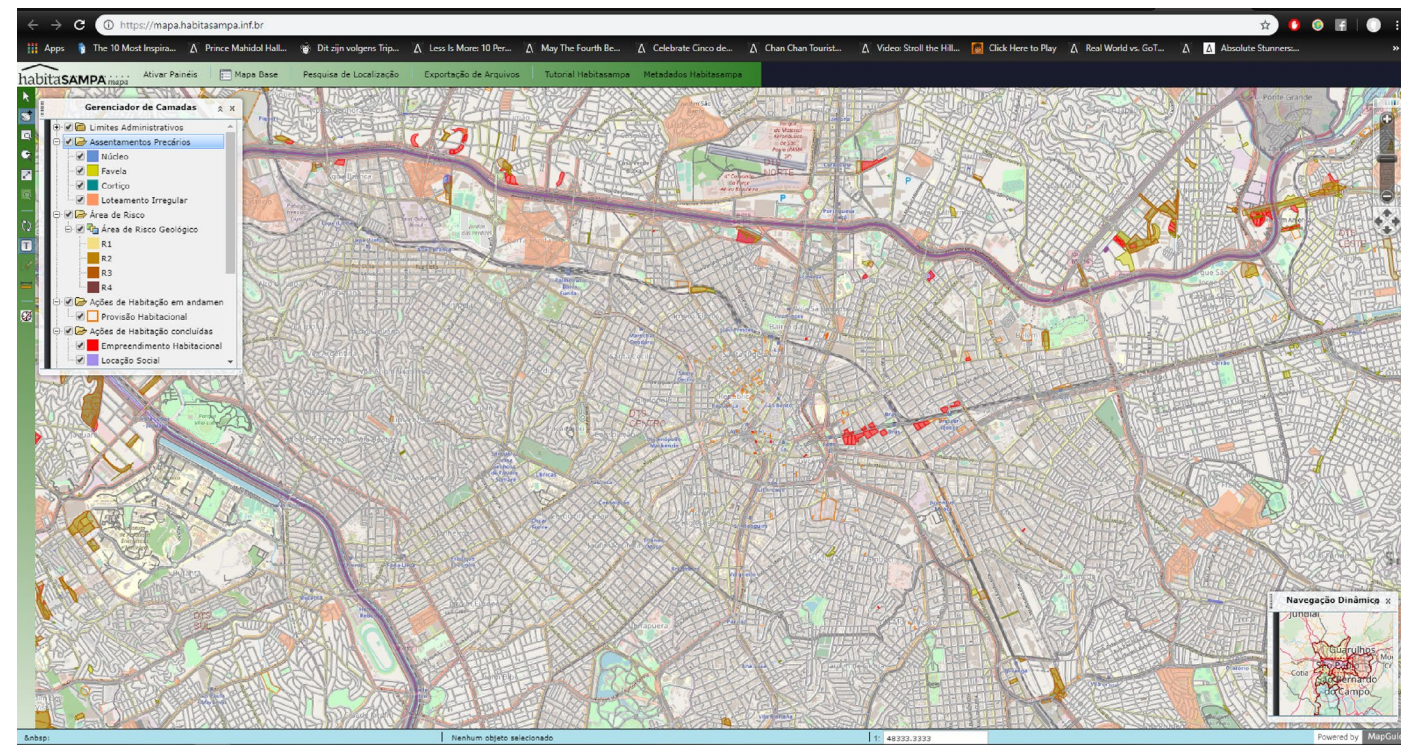


Figure 71. Printscreen of HABISP system

governmental bodies but also several private partners, community organisations, beneficiaries, etc. Combining the expertise of all these stakeholders, viable projects are designed by several organisations using a range of financing options. These projects are not aimed to be executed in a determined timespan but are planned according to the most urgent interventions and based on the most recent developments in the area.

Unlike HABISP, the Pradhan Mantri Awas Yojana aims to create the comprehensive plans for each city in the first year of implementation. As the time is short and inclusion of private organisations in this process is not required, the plan of action can be created based on information of the local governmental body only. The SFCPoA is an instrument that has been drafted in a previous housing scheme and thus contains older, non-accurate information on the city's informal settlements. Because of the short time span and the exclusion of different stakeholders, the plan misses the dynamic and detail that is included in HABISP mapping the peculiarity of the settlements and taking a broader city development into account.

The form of HABISP, being an online database, gives the instrument transparency and dynamism. It enables all citizens and institutions to have monitor the data and the progress of projects. It is also adjusted to the variation of socioeconomic data over time, as organisations can modify the data as soon as it changes. The HFAPoA comes in a different form, documenting the data in an offline file, defining projects over a time span of several years based on the data of this first year. Every year, the HFAPoA is analysed along the progress of the PMAY implementation. However, this analyses cannot be as detailed as the adjustment of HABISP as it is done after a year of executing projects, not analysing the other data again. The process of PMAY is also less transparent as the plans of action are not directly accessible for citizens of the city. Based on my own experience, I know that it is even hard to get a hand on it.

It is clear that the success of data requirement is dependent on a well-executed and transparent process, taking the time to complete the set of data by involving different stakeholders, including the beneficiaries. In order to do this, a clear, central and systemised way of communication should be established on city level to collect all this information, preventing the different stakeholders of contradicting each other. The steps following on the creation of this tool should be considering the dynamics in this data. Hence, the tool should be enabled to respond to change.

The main conclusion on the use of this planning tool is that the PMAY scheme is rushed due to the deadline of providing housing for all by 2022. This leads to missed chances in several cities to draft a long term planning tool, based on extensive data gathering, involving governmental and private stakeholders in this process on different levels of society. A more detailed definition of this instrument, including a communication structure and a survey approach on required data combined with a longer timespan for the creation, could have led to more successful plans of action.

6.3. A good housing policy: Baan Mankong programme: Thailand

In several interviews, the development policy of Thailand was mentioned to be a role model for slum upgradation. The analyses of this housing programme shows why it is understood to be successful. Tanvi Bhatkal and Paula Lucci describe in their case study report the improvements amongst the urban poor in Thailand in a period between 1990 and 2010. The poverty rate declined in this period from 58% to 13% nationally and from 39% to 9% on an urban level. The share of urban citizens rose in these two decades from 29% to 44%. Another indicator of the successful development policies is that the fear of eviction in 1990 was ranked second amongst concerns of urban poor, by 2006 this concern dropped to the fifth place. When the publication was published, the Baan Mankong programme had reached 96.000 households in 1.800 communities across the nation.⁹

The main aim of the programme was to reach a city- and even nationwide scale of slum upgrading. The government of Thailand understood that the Millennium Development Goals could not be reached if the conventional project based upgrading would not be quit. Therefore, Thailand launched in January 2003 the 'secure housing' or Baan Mankong programme, based on a tradition of community-based development since 1990. This was launched parallel to a programme which provides affordable housing for low-income families. The second programme was an attempt to catch the migration stream to the urban areas.¹⁰

The programme is coordinated by the Community Organizations Development Institute (CODI), an independent cell which is not linked to a ministry or any bureaucratic institution. They provide the loans made available and manage all network communication mediums needed for a successful outcome of the programme. The successor of the Urban Community Development Office is the enabler of city wide development networks. The

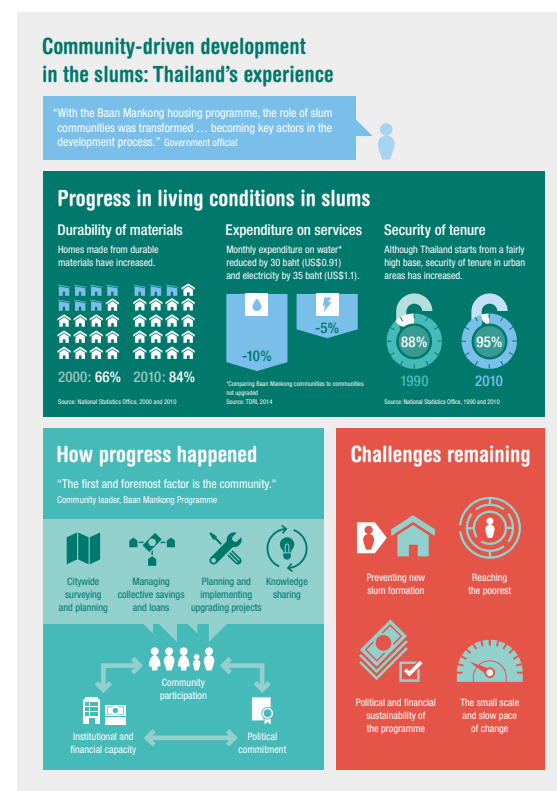


Figure 72. Evaluation of Baan Mankong Scheme Excerpt from Bhatkal, T. & Lucci, P., 2015.

⁹ Bhatkal, T. & Lucci, P., 2015.
¹⁰ Boonyabancha, S., 2005.

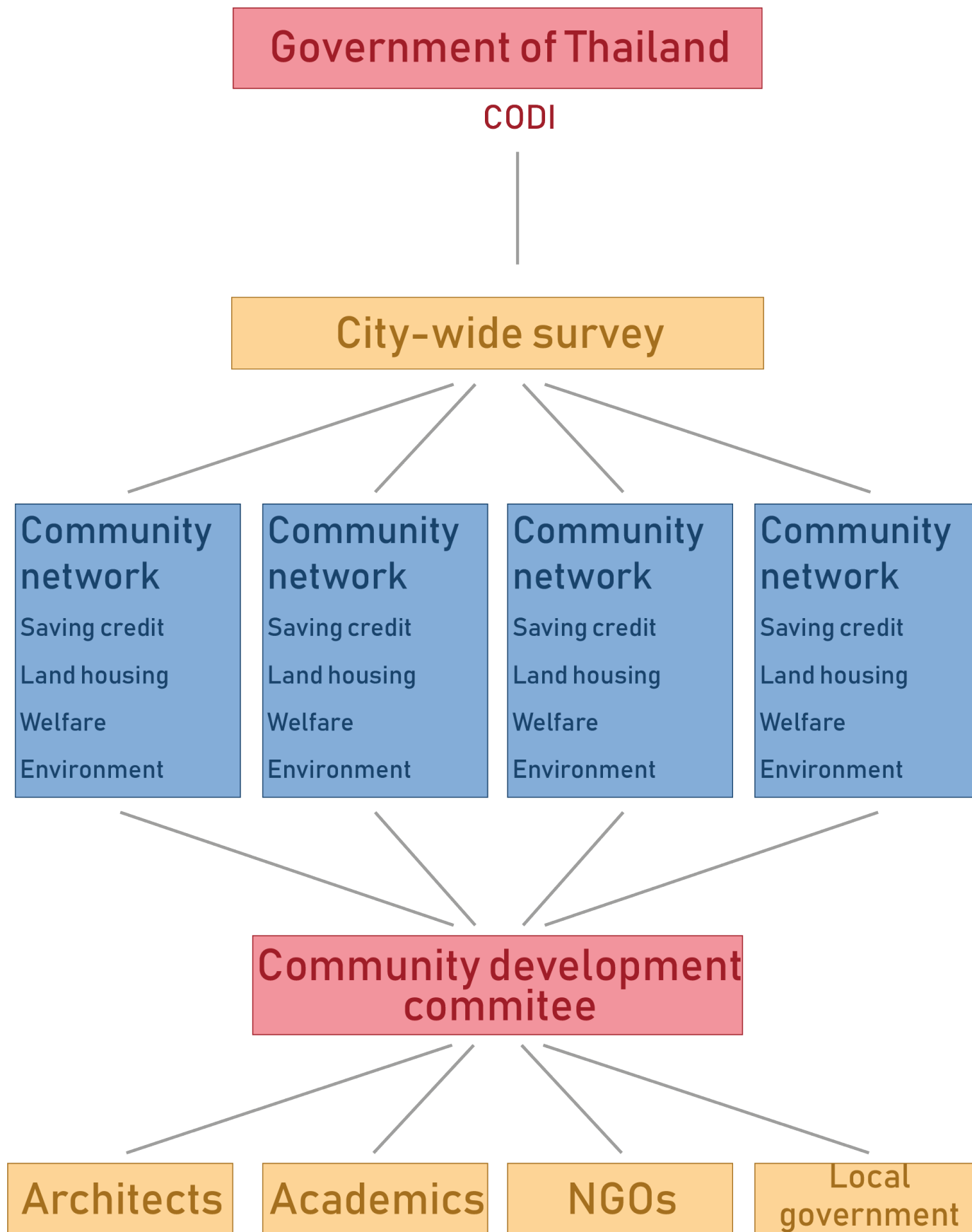


Figure 73. Chart overview Baan Mankong

following paragraph will show how the programme is implemented and how it led to a success.¹¹

Community Participation in Thailand

The approach towards slums has a history going back to the '70s, when an eviction approach was mainly carried out throughout the big cities of the country. In the 1980s the nation started to realise that the eradication of slums would not take place by following this approach. Changing towards an upgrading approach, improved the results and the political environment became more willing to further improvements. Further development was greatly influenced by grassroots pressure, where community networks appeared in order to advocate for the urban poor living in the involved settlements.

The participation tradition of Thailand really started off in the early 1990s, before this time communities had little to say in the slum upgrading process. This approach resulted, as in many countries, in relocation to remote places away from economic and social opportunities. This lack of opportunities resulted in the slum dwellers' inability to pay the housing units they received. In such way, the beneficiaries sold the housing and returned to a slum in the city. In these years, the first community-driven debates originated. This gesture was taken serious by the Thai government and resulted in the foundation of a new programme.

As an answer, the government introduced the Urban Community Development Fund, managed by CODI's predecessor. From this moment onwards, community participation was at the heart of the development policy. The fund piloted the support of community development, improving living conditions on community scale and increase the capacity of urban poor. The success of these strategies would lead to the foundation of the Baan Mankong programme, taking this approach to the centre of the development debate.

Baan Mankong

The approach of CODI aims to improve the physical conditions within a city, but also focuses on strengthening the network of slum communities within the development debate. In such way, social and economic progress can be achieved for the inhabitants of former slums. In 2003, the communities became involved in all phases of the slum upgrading and received a role within the debate wherein they could negotiate for their own rights over land and resources.

The first step of Baan Mankong is to conduct a city-wide survey in order to locate the slum

communities to identify their needs. Along with NGOs, governmental bodies, planners and other experts, a community network with representatives of all communities plan an upgrading programme, identifying the interventions and priorities together. To ensure that every community can remain after the upgrading interventions and that all needs are fulfilled, the programme is known for its high rate of flexibility. This characteristic is to be found both in tenure security arrangements as well as in types of upgrading.

The financing of the programme is also done in an innovative way as CODI only grants loans to saving groups set up in the communities. These financial cooperatives are required to save 10% of the borrowed amount before they receive the loan. Afterwards, the amount of 20.000 Baht or 570 euro per family in the community is released at a rate of 4% annual interest. In this way the poor are encouraged to organise themselves both on economic and on social level to provide improved housing facilities. This characteristic is also to be found in the tenure strategies. By providing the land rights to cooperatives, the government ensures that the housing facilities remain within the poor communities.

This emphasis on participation on the scale of a community has paid off on several levels for the Baan Mankong scheme. A first result is that in the planning process, communities that should be relocated were involved in selecting a nearby settlement and could raise their voice in the development of this new location. Further, cooperatives agreed on compromises with existing land owners to share the land where the settlement was located. Due to the saving groups, the communities got the chance to provide the members of an insurance or investment in extra community spaces. The groups often agree on adding a small percentage to the interest rate so the community accumulates extra capital for these investments.¹²

Baan Mankong and PMAY's community participation

One of the main issues identified in the Indian programme was the participation of the beneficiaries in the planning process. The people who applied for the scheme in Nagpur felt left out and unsure about the promised results of the PMAY. Based on individual applications, the involvement of the urban poor in the planning was restricted to choosing one of the verticals. Not only the Asian context is thus the cause of referring to Baan Mankong as a good example, the central theme of this scheme, community participation, lacks in the Indian variant.

¹¹ Bhatkal, T. & Lucci, P., 2015.

¹² Bhatkal, T. & Lucci, P., 2015.

Comparing PMAY and Baan Mankong, it is clear that both are built on different principles. The government of Thailand becomes a real enabler for the communities to improve their own conditions, without losing the oversight on the city's development. The programme is not only focussed on a physical improvement of squatter settlements, but mainly aims to get the communities activated in the debate. Director of CODI, Somsook Boonyabancha, states that this is the most important lesson in the programme. The communities start to understand their own position in the city and by comparing themselves with other communities, they start to negotiate for their rights. Through that communities are motivated to improve their own position within a city and to learn from other strategies which also stresses again the importance of connections between the different groups.¹³

In PMAY, the Indian government is not an enabler for the communities, but for governmental bodies, the implementing organisations, and private partners. The planning of the improvements is done in backrooms of governmental building and focusses on physical improvement of the residential neighbourhoods in the city. The beneficiaries only get to choose the intervention which they are most eligible for, to indicate a number for the planning organisations how much housing to provide. People are therefore completely held out of the debate in order to control the execution of the scheme.

Another difference between the two schemes appears in the way funds are released. In India, the money goes from the central government to the State Level Sanctioning and Monitoring Committee or to the Central Nodal Agency and then to the local partners which are implementing the scheme. Only in the case of the fourth vertical, the beneficiary gets the money transferred to his bank account. However, also in this strategy the investment is only to be used for improvement or construction of houses. Before the money arrives at the projects, it undergoes a range of bureaucratic sanctioning levels. This has the risk that not all the funds are allocated correctly and within the right timeframe.

Thailand, instead, has a more direct approach in financing the slum upgrading projects. CODI manages its own budget, both the interest rates they receive from the communities and the centrally released funds. Without being linked to any ministry, the bureaucratic process of sanctioning projects and releasing funds from department to department does not take place. The monitoring and sanctioning of the Baan Mankong is divided in

central and local organised activities, following a simple but detailed procedure.

Although the Baan Mankong programme is considered to be a success, the programme still faces quite some challenges. Even with the empowerment of the communities, the programme lacks to reach the poorest of the poor. The country is also still facing an urban growth, which makes it a challenge to prevent new slums to appear. However, the challenge that I would like to point out is the scale and speed of change. CODI could not reach its original goal of helping 300.000 households yet, so the programme originally underestimated the speed of implementation. To provide qualitative housing in cooperation with the community and other stakeholders, is a time sloping strategy.¹⁴

6.4. Defining factors for a good policy

In the previous paragraphs, the issues of PMAY have been tackled by presenting existing policies which have proven to be successful. It would be too plain to claim that both the HABISP as the Baan Mankong programme could be converted and integrated in the theory of the Indian housing scheme. However, they can be seen as a good example for the international community to identify characteristics of successes. In drafting a housing policy, the local context should always be taken into account. Therefore, the defining factors can be found on a structural level, whereas more or less emphasis is laid on them depending on the context of the programme.

The focus of either Baan Mankong and HABISP mainly concentrates on respectively community participation and data surveying. The first one is identified as an important planning tool in 1969 by Sherry Arnstein. She would rank the level of participation on a ladder, claiming that planning gains success and democracy as they are placed higher on the ladder.¹⁵ Also the HABISP system in São Paulo tries to involve the beneficiaries in its own planning system and therefore takes up a high step on the ladder. The system has the characteristic to be transparent towards all citizens, enabling social workers to add their survey data into the system. Elisabete França also underlines the importance of community participation in the design process, so that the planned development meets the needs of the target group. In PMAY, we can barely recognise the participation by informing the people about the scheme and letting them fill in the application. Furthermore, the cities are free to fill in this participation at their will.

The importance of surveys in planning is introduced by sir Patrick Geddes and further put in practice by figures such as Raymond Unwin and Patrick Abercrombie.¹⁶ The collection of scientific and social data in a systematic way is essential to identify the needs and the dangers in an area or community. The system of HABISP carries out an extensive data collection, keeping in mind that this data is sensitive to change and thus should be adaptable at any time. However, this feature is also included in the Baan Mankong scheme. Cities are surveyed in great detail to identify all poor settlements. This is the first step of the scheme and is required to be accurate to lead to a successful outcome. In India, this survey was described in the theory and required a certain set of data to complete the plan of action. Being put in practice, this survey was not conducted as detailed as the theory pictured. Hence, it is up to the cities to choose how detailed the survey should be.

This brings us to the next point to define a successful policy, which has already been mentioned as a warning of Cities Alliance in the report on HABISP. The capacity of the management is an important indicator for success as financial and other resources are key factors in making up and implementing a good housing policy. In Thailand, CODI secured the financial resources by avoiding bureaucratic and time consuming procedures. Despite that one of the challenges remains to sustain this financial capacity by monitoring the repayments of the communities. Planning resources were used from the private sector, using social workers, architects and other experts together with the community to plan the local projects. São Paulo, as the wealthiest city of Brazil, of course has the financial capacity to hire, buy and create resources to set up the HABISP system. Regarding this issue of capacity, PMAY moves the responsibility or final decision to the local governments again. The Gol does not enable the urban bodies by supporting them according to their capacities. The success for the scheme depending on the capacity of the management is determined by the willingness or the capacities of the city.

Concluding the presentation of Baan Mankong, the time consumption of the programme was recognised to be a challenge. In many housing schemes, the process underestimates the level of time, resulting in a time window of the implementation calculated too short. In the approach of SEHAB, this time consumption is taken into account, by providing flexibility in the system to adjust the database as progress is made or context is changed.

The database is made to follow the dynamics happening in the system as time passes. Based on these adjustments, new priorities and projects can be determined. In India, the official end date of the scheme is already established, being the 75th anniversary of independent India. This ambitious time span is, after three years of implementation, already concluded not to be feasible to provide housing for all urban poor.

The last factor defining a good development policy is stated in the report of Baan Mankong. According to the authors,¹⁷ political commitment and leadership are one of the most important factors driving change. The Thai programme was established after a period of political and economic stability, which led to a great demand of participation in politics by the public. This resulted in a government opening up to underrepresented actors in the political debate, breaking with an era led by elites.¹⁸ It has been proven necessary to take a closer look to the political structure of the São Paulo management. In the Brazilian urban system, the secretaries are positions that are chosen by the mayor. Thus, every elected mayor can compose his board of secretaries as they want. Therefore, the management and the success of each secretariat depends every electoral period on the commitment of the mayor and its secretaries.¹⁹ For our case study in India, this last factor is not completely cleared out. Therefore it might be useful to take a closer look to the political system of India to find out how political commitment is rewarded and how socially just and inclusive this system actually is.

¹³ Boonyabancha, S., 2005.

¹⁴ Bhatkal, T. & Lucci, P., 2015.

¹⁵ Arnstein, S.R., 1969.

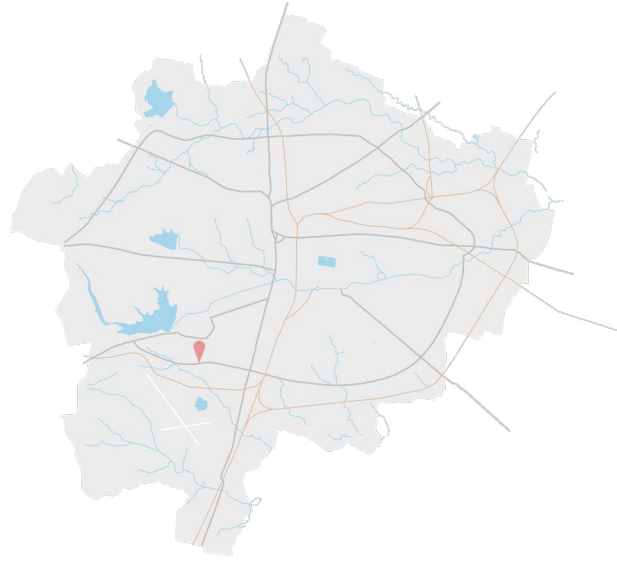
¹⁶ Dehaene, M., 2005.

¹⁷ Both authors are Research Officers at the Overseas Development Institute in London, researching on development programmes throughout the world.

¹⁸ Bhatkal, T. & Lucci, P., 2015.

¹⁹ Cities Alliance, 2009; França, E., 2013.

7. LEARNING FROM ELSEWHERE: GOOD PROJECT DEFINITIONS



Day 51: Meeting in Café Coffee Day

Half of November had already passed and, with only a few interviews and site visits planned, the end of my fieldwork was getting closer. I visited the 'Priyadarshini Institute Of Architecture and Design Studies' with an Indian architecture student. She introduced me to one of the professors. Once I started talking about PMAY, there got more swing in the conversation. My interest in participatory architecture attracted the attention of the madame. After half an hour discussing PMAY and other related subjects, she handed over the contact data of Abhijeet Chandel. Abhijeet is one of the founders of 'Architecture with Difference', an Indo-Spanish organisation aiming to bring positive difference in society by bringing ideas together. I was told that if I wanted to talk to someone about this subject, it would definitely be him and he was in the city for a couple of days.. So I sent him a message, in order to find out if he had the time to meet up. Only a few minutes later Abhijeet replied and we arranged a time and place.

The next day, the 21st of November, around noon, I would meet Abhijeet at one of the 'Café Coffee Days' of the city. The chain of cafés which you can find everywhere around India. I found it to be the perfect places to take a little rest, charge your phone, find people for a chat or escape the apartment and get some work done. In Nagpur, it was the place to get a proper coffee to vary with all the chai, mostly because 'Corridor Seven' was too far off. We chose the CCD closest to Pande Layout, so I walked my way up there. A few minutes later I arrived and met Abhijeet.

At this moment of the year, temperatures started to chill down and there was no need to hide inside under the fan. It was still hot, but not burning anymore. In the evenings, we started to shut the windows of the apartment to keep the warmth inside. Even during my walk, the sun had been an agreeable companion. So now, the Indian winter had started. We found ourselves a nice place outside in the shade, ordered a coffee and started talking.

As I did not know what to expect of the conversation and as I wanted to do some analytical work in the afternoon, I asked the girls if they could wait for me to have lunch, I wouldn't make it too late. This was still my intention at the beginning of the conversation. I told Abhijeet a little about PMAY, what I found out so far, who I had met and shared my ideas. He was immediately interested and started of talking about his own practice, how he started working in informal settlements in cooperation with Balkrishna Doshi on a project which eventually was not realised. However, this increased the feeling for informal settlements in Abhijeet and he got himself more interested in the capabilities of slum dwellers. That said, I was all ears for what he was telling me. We discussed some of the projects Abhijeet had worked out and other references in India and abroad. One thing led to another and we found ourselves talking about the limits of national housing schemes and how systems should have to change to make it pay off. For Abhijeet it was a matter of finding the right scale for the used strategies, a statement I could only agree on.

Some time had passed and we ordered another coffee. By then people started to have their lunch, I got little hungry but I was too caught up to round up this conversation. Not being aware of how much time already passed, we continued talking about several slum redevelopments and how politics are using the development sector. Housing is not the only matter which have to be considered in the development of informal settlements, but it is one of the few which is clearly visible for the whole city. Abhijeet saw a lot of great people working in the same sector but also acknowledged that the government does not always support the right projects.

Somewhere in the middle of the conversation, I talked about a book which had inspired me in my first masters to write a paper on it. I couldn't recall the title but as I started of what it talked about, Abhijeet almost screamed out, that it had to be 'Radical Cities: Across Latin America in Search of a New Architecture' of Justin McGuirk. Abhijeet used to find his inspiration and definition of architecture by reading this book. Departing from this, we started exchanging topics, titles, authors and architects which inspired us. I was thrilled to have had this conversation at the end of my fieldwork and I started to think of ways to include it in my dissertation immediately.

Finishing the conversation, Abhijeet gave me the contact address of 'Urbz' an urban design office in Mumbai, he assured me that they would inspire me even more and would definitely be open to help where they could. So I said goodbye to him, heading back to the office. Two hours and a half and three missed phone calls later, I arrived back at the office. The girls had lunch already, I missed some time to work on my analysis and Leena had wondered why it took so long, but I didn't mind. The enthusiasm and interest of Abhijeet continued to resonate for the rest of my stay in Nagpur.



Figure 74. Satellite image of Jardim Edite project site



Figure 75. Picture of Jardim Edite Social Housing
Image of www.dezeen.com

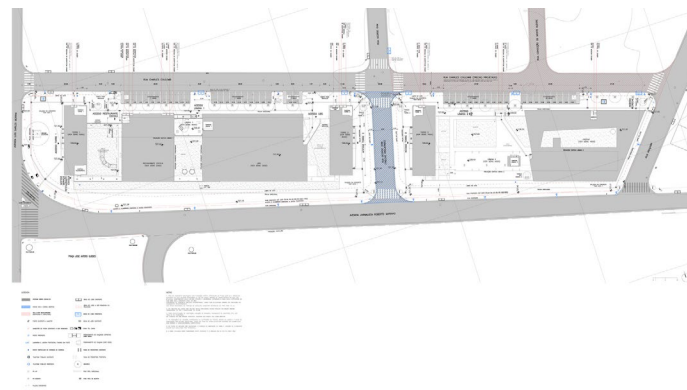


Figure 76. Plan Layout of Jardim Edite Social housing
Image of www.dezeen.com

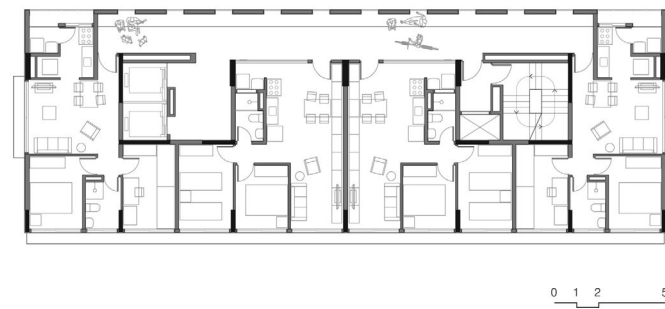


Figure 77. Floor plan of Jardim Edite Social Housing building
Image of www.dezeen.com

7.1. Good project?

In the conversation with Abhijeet, it became more clear to me that the projects of PMAY lacked several aspects in how they were conceived. Abhijeet explained me how he perceived the story of the urban poor. For him, slum settlements are a lot more sustainable than formal urban areas. As his studies and experience indicated, the informal dwellers of a city are able to create an immense range of possibilities for themselves in order to deal with the struggle of daily life. The fact that they took the chance to leave everything behind and start a new life somewhere else away from the countryside, already points this out. Therefore, it is important in the definition of a project to protect and assure these people of the opportunities created by themselves. Therefore, tenure security is for the slum dwellers the most important factor. Afterwards, it is very important to give the people the responsibility and freedom in developing themselves, by enabling them to plan and build on their own. This should run parallel with the ensuring, promoting and enlarging of the opportunities for those people in the project, as the informal economy and society is entangled with the formal. This entanglement keeps both sides developing and creates a dynamic urban environment, providing necessary structures for all people in the city. Therefore, the emphasis should not lay on a physical upgrade of housing units, but on the upgrade of a livelihood. In this perspective, the knowledge on a specific slum, community or place is very important in a project where a social alleviation is aimed for.¹

In the PMAY projects in Nagpur, the connection between the visited slum settlements and the designed affordable housing was hard to be found. All the projects looked alike and seemed to be designed with the 'affordable housing'-checklist next to the architects: 'Bathroom, check. Toilet, check. Thirty square meter, check. Community space, check.' Similar plan figures were copied and pasted on the project grounds, fitting as much buildings on the land with respect to minimum distances and the required circulation of traffic and people. According to Abhijeet, another political intention lies behind the popularity of this vertical. By building new houses, the so-called development is clearly visible for the city and not only for the urban poor. This increases the publicity for the political actors and ULBs working on those projects and results in a higher form of appreciation than 'in-situ' upgradation.

However, it is easy to comment on such projects

and it is proven to be hard to scale up an effective approach. An acupuncture approach of developing certain strategic points in the slum and the city, have known a huge success, as they work with local stakeholders and with the community. The works of Urbz in Mumbai or Urban-Think Tank in Venezuela depart from the demand of the community and designs from within. To enlarge such successes to the scale of a city or even a nation like India, it is important to find the features that define this success. Therefore, the following chapter will take a look at two project definitions that have been successful in recent social housing projects. Hereby, the involved stakeholders, the structure behind the project and the design features will be laid out. Henceforth, certain features should be found in both projects that ought to be important in 'improving the living environment' of both the urban poor and the rest of the city.

7.2. Defining a good project: SEHAB - Favela Urbanisation

For the first case, we return to the city of São Paulo. The approach of SEHAB is very clear when we take a closer look at the 'Habitasaampa'-site. The strategies do not per se concentrate on housing because most of the programmes are aiming to improve the living environment of informal settlements in the city. Within this improvement, housing is one specific part amongst providing qualitative urban spaces with all kinds of services, connection to the formal city, solving hazardous problems, etc. To reach a successful approach, the projects ought to be interdisciplinary, meaning that not only physical development but also social development is projected.²

In consequence of all these features, the projects of the city form a variety of solutions depending on the place, community and designers involved. This approach is confirmed in the collaboration of SEHAB with the curators of the International Architecture Biennale of Rotterdam (IABR). The 'Testsite Paraisopolis' emphasises that a socially and ecologically sustainable development should be fostered by analysing the functional and social networks in order to design new housing models and public spaces. Each design team does not depart from a certain set of requirements but from the existing tissue and neighbouring projects in progress. In that way, this new urbanity creates a set of dynamic places in a stable environment.³

The redevelopment of Jardim Colombo by Christian Kerez in collaboration with Hugo Mesquita,⁴ a

1 Chandel, A., interview by author, 21st November 2018.
 2 www.habitasampa.inf.br. Accessed on 17/07/2019.
 3 Planning Document: Testsite Paraisopolis. IABR, 2008.
 4 artsandculture.google.com. Accessed on 17/07/2019.



Figure 78. Satellite of Jardim Colombo



Figure 79. Image of Kerez' project
Image of <https://divisare.com>



Figure 80. Model of Jardim Colombo project
Image of <https://divisare.com>



Figure 81. Floor Plan of Jardim Colombo project
Image of <https://divisare.com>

research project that originated in the assignment of the IABR and was exhibited at the Venice Biennale of 2016, showcased the precarious situation in the valley of a polluted river. The designers tried to tackle a series of problems that the area faced without erasing the specific organic layout and the strong social network within the slum. The cleansing of the river and accessibility to clean water, creating a clear public space which makes commercial and recreational functions possible and building new social housing for the 3500 inhabitants are only some of these objectives.⁵

The result is an architectural fine network of public squares and streets, with the river being the key element in the public space. The houses follow a materiality found in most of the slums while Kerez accentuated a clear visible structure in the buildings, combining commercial units at street level with social housing on the upper levels. By creating units that can be built by the inhabitants themselves, Kerez tries to connect and reconnect with the social network in the slum. A strong internal circulation provides the units of contact with the streets.⁶ An important remark to make is that, despite the support of the community and the collaboration with SEHAB, the project is still not in execution.⁷

A second example of the approach in São Paulo shows the variety in results. The Jardim Edite Social Housing Complex, designed by MMBB and H+F Arquitetos, had a whole other objective than the 'Testsite Paraisópolis' mission. The favela Jardim Edite was situated in the middle of São Paulo's where the corporate towers of Avenida Berrini and the luxury residences of Avenida água Espreaiada meet each other. The favela was, in the city's favour, taken up for redevelopment and the inhabitants faced the fear of relocation. However, SEHAB declared the area as 'Special Social Interest Zone', meaning that the land could not be developed by the regular market. The municipality drafted the assignment for a development in the interest of the city and the original inhabitants. Striving for the project to be an experiment in new, more integrated development.⁸

The design resulted in an area where three dwelling towers are accompanied by two building blocks filled with public and communal services. For 252 of the favela households, a new unit is build on the original land. The others have received a housing unit a little further away from the city. The units are 50 m² big which is the maximum of social housing in Brazil and are provided of all necessary services. On the

ground floor, the designers created a hub of public facilities for both the community and the rest of the city. The healthcare centre, children's daycare and catering school are government owned to provide the maintenance and use of the buildings. On the terraces created on top of the buildings, community spaces provide the gathering and meeting spots the necessary for the community to preserve the social network. To prevent the middle class office workers of taking over the block, the designers left out deliberately parking provision, pools and other luxury facilities that might promote gentrification. The project could count on the support of the slum dwellers as they are thankful to be recognised as inhabitants of the city of São Paulo.⁹

7.3. Defining a good project: Baan Mankong in practice: Klong Bang Bua

A second example of a well-made project definition, we will look at a case-study of the Baan Mankong programme. As analysed in chapter 6,¹⁰ the programme emphasises the community participation in providing adequate housing for the urban poor. It is important to note that the programme also provides funds for infrastructure improvements and that this is integrated in the planning process with the communities. In the debate, the city development is taken into account to find out whether existing development projects can be used in advantage for communities.

Although the community has a big say in the developments, an architect takes up the responsibility for the design of each project. Besides the living conditions, the emphasis lies on public and community spaces. The project in Bangkok at Klong Bang Bua illustrates this aspect. The network of 12 informal settlements along the Bang Bua Canal, turned out in a long term lease of the public land followed with an 'in-situ' development of the canal communities. The development resulted in improved housing, but the communities added in the design a facelift for the canal with a walkway combined with public and communal spaces on strategic places along the settlements. This showed that the community design not only results in improvements for the urban poor but also in advantages for the city.

By identifying the several communities, the architects could design an integrated project mapping out a specific part for each community. The development of the canal communities is thus a gathering of several designs made by

5 Planning Document: Testsite Paraisópolis. IABR, 2008.

6 Beeli, M., Secor, Z., Smith, S., Nauwelaerts De Age, J., & Jans, R. <https://divisare.com>. Accessed on 17/07/2019.

7 "Projeto De Moradias Para Favela Em SP é Destaque Na Bienal De Veneza." *Universa*. Accessed on 17/07/2019.

8 Hennigan, T. www.architecturalrecord.com. Accessed on 17/07/2019.

9 Frearson, A. www.dezeen.com. Accessed on 17/07/2019.

10 See paragraph: '6.3. A good housing policy: Baan Mankong programme: Thailand'



Figure 82. Satellite of Klong Bang Bua communities



Figure 83. Design image of Klong Bang Bua redevelopment
Image of Usavagovitwong, N. 2012.



Figure 84. Perspective of basic houses in Klong Bang Bua project
Image of Usavagovitwong, N. 2012.



Figure 85. Floor Plan of basic houses in Klong Bang Bua project
Image of Usavagovitwong, N. 2012.

the different communities together with their architects. However, the redevelopment follows one thread, where the communities live with the water and make contact with the city. The central and binding element is the walkway along the canal. Making the slums accessible for emergency transport, it contributes to the safety and sustainability of the slum. However, the communities perceive it as an important social element, giving space to the children to play and the adults to gather.

The communities also attach importance to the liveliness and cleanliness of the canal. By integrating filter strategies in the projects and negotiating similar strategies with other polluters, the redevelopment feels also responsible for the ecological sustainability of it. The fact that this issue was negotiated by the communities themselves, show their concern for their livelihoods.¹¹

7.4. Elements of a good project

As the designers of 'Urbz' told me in Mumbai: 'We believe that residents are experts of their neighbourhoods.' I am convinced that there is a truth behind that thought. At least, people in a specific situation know best what they need to sustain their lives in that situation. What I learned during my fieldwork is that we definitely can learn from slum dwellers and how they organise their livelihoods. Without insinuating that the slum and its incremental character is the one and only solution. Even the grade of participation can and should probably differ depending on the characteristics of the project. However, the organisational structure of an informal settlement should be a starting point for each proposal.

To begin with, this suggests that there is not one absolute solution that can be scaled up to eradicate every slum in a city. As there is a variety of slums, the solutions will always differ. Looking at the uniqueness of a slum, this also implies that standard housing units will not cover the range of household structures. Within standard requirements, it should be possible in a project to variate how units are built up, as we could see with Christian Kerez and the Baan Mankong project. Even in the housing towers of Jardim Edite the designers tried to provide several plan layouts within the requirements.

Nevertheless, to define a worthy development project, proximity must be essential as most of the informal settlements share that with each other. As the urban poor don't have the resources to travel long distances to see their family daily, go to work or to pray, they organise everything they need in or around the slums, defining the livelihood.

Therefore, this should be preserved within the offered solutions. A variety of public spaces should be present, starting at a proper corridor to meet the neighbours, over small squares to community gardens and halls, to organise and maintain a social network. The new houses should not remote the people from their original places, as their social network often reaches out of the community and is essential for their survival. The neighbourhood should provide economic chances, keeping the people close to their jobs and containing places that enable entrepreneurs to sustain their business. Public facilities such as schools, hospitals and social workers should be in reach for the inhabitants of social housing projects.

In one way or another, these elements are a basic feature of the designs discussed in this chapter. Yet, they form a variety of results as the objectives differed in every project and the designers used this objective as a vantage point. The architects of each project, despite different objectives, all define their project around the people and their needs. Differently than in India, where the housing problem is put forward as the central element of development. By generalising the objective, all places, communities and people are painted with the same brush in the housing projects.

¹¹ Usavagovitwong, N., 2012.

8. CLOSE THE GAP



Day 58: SRA office

From the moment I took on this thesis subject, I wanted to do this research from the point of view of the beneficiaries. To do this, I had to find out more about the role of the beneficiaries in the scheme, how much took the Nagpurian implementation the urban poor into account. I was introduced by Mr. Jayant Pathak to the coordinator of AILLSG, responsible for the scrutinizing of the initial survey. They were located in the office building of SRA, the place to go if I wanted to meet some of the applicants. So I came up with a questionnaire, took my notebook in the hand and took the road, accompanied by a staff member of CFSD and one of the German volunteers.

After a quest of driving around the block again, we arrived at the building. The Slum Rehabilitation Authority of Nagpur was located at the South-Eastern outskirts of the city. The surrounding neighbourhood was not densely build and consisted mostly of residential quarters. Nearby, a slum with mostly kutcha housing, was a daily reminder for the officers of what they actually were working for.

Enclosed by a small wall, a little venue introduced the block, which didn't really had the appeal to be an office. The building looked like a combination of an flat building and a car park. The concrete stocking of similar levels without glazing in the windows and a series of balconies drew the outer silhouette of the building. A blind wall at the side of the building was deranged lately by the addition of a new window, probably the only glass in the building. If it wasn't for the sheet sign at the outer wall, I would not have named the building the office of a governmental organisation.

The block was lifted from the ground as if it was a modernist building, but a little wall disturbed the open ground level. The level was more used as a parking spot for two wheelers. After passing the 'security guard', sitting on a bench talking to some other people, a stairway would lead us up to the first level where we found the AILLSG. I didn't really know what to expect of it which is why I just let it come over me.

The first thing I saw was a hall, looking out on two of the balconies without glazing. In the hall, serving as a waiting room, some plastic chairs were placed disorderly, in order to provide a point of rest for people waiting for their turn. The rest of the hall was empty, as we arrived before the applicants were welcomed to the office. The central space was surrounded with rooms, which looked like storage boxes.

These boxes were occupied by the AILLSG, having equipped the spaces with basic furniture to execute their task in PMAY. Two desks were installed in the boxes, one for the coordinator and one for the officer who was handling with the beneficiaries. The other officers got plastic tables to work on, scrutinizing forms which were filled in two years before. At the walls of these rooms, shelves were put up to stock the documents on, sorted and bound in piles of about

a half meter high. As there were 72.000 applications, the shelves were not sufficient and the organisation had to stock them in between the tables. In all four boxes where officers were working, you could see piles of applications laying below, in front or on the working places.

Next to the desk where the beneficiaries were heard, a table was cleared of applications to make space for the three of us. As we sat down, I first interviewed one of the surveyors who would serve the applicant coming to the office. We were offered some chai by one of the servants, a beverage which was welcomed gratefully as it charges you with energy. My German friend spilled the sweet tea all over the little notebook and herself, even before we started working. Immediately, three people were there to help her clean it up and offered her a new cup of tea.

While I was talking to the officer, the first urban poor would come to complete their applications and so the challenge began. The only language we all three really had in common was that of signs, as the staff member of CFSD only spoke a few words of English. However, we translated the questionnaire to Hindi together with some other staff. Thanks to her and a lot of patience, the interviews could be conducted. All Indian Institute for Local Self Governance even offered one of the officers who understood some English, in that way we could have interviews with two people at the same time. The German volunteer and the officer were a tandem and the staff member and me worked together. If unclarities appeared, we would help each other out.

8.1. The Gap

Arriving at the SRA office, had shown me a lot about the implementation of PMAY. The location of the building, the offices reserved for the All India Institute of Local Self Governance and the strategy of scrutinizing illustrated figurative the position of the urban poor in the scheme. The first survey had been conducted and, after that, the city didn't really pay intuition in the implementation of the scheme for the following two years. This first gap between the implementation and the urban poor of Nagpur, was attempted to be closed by the state government, led by the Chief Minister Devendra Fadnavis. During my time in Nagpur, several gaps were found in the implementation of PMAY. The following chapter will give an overview of these breaches. Each element could be improved by suggestions that are made by other researches we saw throughout this thesis. However, in the end, we will try to find a link between all these issues encountered by the PMAY scheme. With this chapter, we will attempt to 'close the gap'. I would like to stress that the intention is not to uncover the basic problem of the Indian housing problem to propose an ultimate solution. Recognising that the issue is too complex to be grasped by one person only, I try to conclude my experience acquired after two months of fieldwork in Nagpur, a city in transition. This conclusion is drawn from the perspective of a visitor, who was given the opportunity to discover and investigate the strategies, procedures and resources used in the Indian social housing sector. I am more than grateful that I received the unique chance. My conclusion is composed out of a summary of the dynamics I discovered in the local implementation of the Pradhan Mantri Awas Yojana.

The different breaches were laid out through a combination of personal information, experience and local expertise with extensive researches on the Indian and global urban governance and renewal. The first breach was discovered in the third chapter where the theory of PMAY was analysed and we discovered whether lessons were taken from previous schemes in the nation. In the following chapter, the results of the case study were compared with the ideal implementation of the guidelines. In interviews and the received documents, several differences between the theory and the practice were unmasked. In the next chapter an analysis was made of what the exact living conditions of the new housing units will be, comparing them with the current conditions in the slums of Nagpur. If we look at the policy of India in lieu to other 'successful' policies throughout the globe, we can find better alternatives for the discovered issues in PMAY. The same could be discovered in the project definition of 'successful' projects in Brazil and Thailand. Several

gaps are intended to be closed in the following paragraphs.

8.2. Gap 1: Lessons learned

With the analysis of the theory, the PMAY scheme seemed to have strong lines along which the policy would provide housing for the urban poor. The four strategies are able to cover different conditions of the applicants and finance several ways of building. By preparing an integrated plan of action, the municipal, state and central government were able to track the beneficiaries, appoint interventions and monitor the projects in a coordinated and accessible way. The guidelines were build-up to be simply understood by the active stakeholders, thus also by the beneficiaries. With public-private partnerships and an exchange between positive and negative premiums, it seemed that the scheme would provide three wins: one for the poor, for the government and for the private housing sector.

Reading through the guidelines, it was expected to find a component talking about the participation of the applicants in the development of their houses. Surprisingly, this is not included in the guidelines and even the strategies to survey on data for the HFAPoA was not worked out on national level, leaving the inclusion of the urban poor up to the local authorities. Although, we identified in the evolution of global slum policies that, throughout history, the voice of the slum dwellers got more important, finding strength in the capacities of the urban poor to develop themselves in an incremental process. The Gol wants to decentralise the decision-making in urban development, giving urban bodies more responsibility on how to take on several challenges. However, not including the component of participation and the kinds of data needed for the plan of action, indicates a flaw in the draft of the theory.

With the help of the article of Patel, we had a critical view on the scheme and its guidelines, one year after it was put in practice. He pointed out several issues in the four verticals and showed us for the first time that the expected gap between government and urban poor existed in the scheme. It got more clear that the win of the urban poor was not prioritised in PMAY. The government trusted on the real estate dynamics and the possible win factor for the government in the redevelopment projects a lot. Issues such as the current tenure structure or the living conditions of slum dwellers were not fairly taken into account. Another main factor he pointed out, was the dependency on the urban governments capacities for the success of the game. Patel claimed that the Gol did not learn from their mistakes of previous schemes.

To double check this statement, I compared the intentions of PMAY with the evolution of national housing schemes, ever since the liberalisation of the Indian urban development in the '90s. It is obvious that ever since, the Indian government has tried to develop its strategies regarding the economic, social and ecological issues they encountered in the process. In this, the economic issue has always been playing the most important role, counting on the private market to capture the value premiums that the subsidy could not cover. This had been a strategy that worked out in economic metropolises where the land values already covered a big share of the housing costs. However, to scale this up, the local capacity of every participating city had to be big enough to facilitate the same process. By treating every city the same in this process, the success of the different schemes varied from place to place, mostly failing to include the smaller, weaker cities out of the development stream.

It was apparent that some lessons were still not taken on and that the gap between the urban poor and the government even further increased due to the changes in PMAY. Compared with the previous BSUP scheme, the voice of the beneficiaries was even less important which might be due to the fact that the new scheme included not only the slum communities but also other urban poor in its target group. The guidelines had missed some critical issues to tackle, which are left for another version of the national upgrading schemes.

8.3. Gap 2: The theory implemented

When I first started my fieldwork in Nagpur, I directly observed the difference between what was written in the guidelines, my personal expectations of the implementation and the final implementation. The HFAPoA, which had been, in my opinion, one of the strongest elements of the scheme, was not used as the instrument it was supposed to be. After the first year, it got clear that most cities did not have the capacity to draft such an integrated instrument in one year time. The instrument of PMAY that should have structured the process, had been erased by the government in order to get results within the expected timespan. Projects were sanctioned without having a detailed idea of the actual demand and without a central coordination between the implementing organisations.

Although, the city of Nagpur had a draft version of the plan of action an 'integrative' development plan of a city was not really presented even if it was aimed for. The main reason for this was that the demand survey didn't include an extensive data collection, but the survey was more seeking for an average number for the housing need. This number was found in a list of applicants, submitted from

internet cafés or municipal zonal offices. The former mostly resulted in incomplete and/or incorrect applications.

The 72.000 applicants of this survey had to wait for two years before they received any further information on their application after the Chief Minister of Maharashtra urged to let PMAY find foot on ground in Nagpur. The state government appointed the AILLSG to find out how the applicants could be contacted and how the applications could be confirmed. This scrutiny was executed according to the four verticals which were implemented in Nagpur. In the case of all Maharashtra cities, this should represent the third vertical, 'affordable housing in partnership' and the fourth vertical 'beneficiary-led house construction'. This is because the state substituted the first vertical with its own SRA scheme, a similar strategy based on market dynamics and public-private partnerships. The second vertical, 'credit-linked subsidy loan', was to be implemented by the PLIs. Thus, the local government did not have the authority over this strategy. The AILLSG was completing the dataset and correcting obsolete applications for the third vertical and embodied the direct link between possible beneficiaries and the government. However, they could not provide the information for which the applicants were longing for after two years. This would only be provided after projects were initiated by the implementing organisations.

Due to the non-existence of the plan of action, all coordination between the three implementing organisations lacked. This resulted in the construction of several projects without having a realistic idea of the required housing units. Therefore, the existing living conditions of the applicants were also barely taken into account, leaving the beneficiaries out of the scheme once again. The two main issues pointed out in this analysis are the lack of beneficiary participation, leaving the people unaware about their possibilities for better housing and the lack of extensive data collection. The latter shapes the conditions for the organisation and the definition of the various projects and interventions in the city.

By analysing the policy behind the scheme, we discovered these two issues that caused several problems in the scheme. The first, the data collection and the integrative development plan, was compared with the HABISP system of São Paulo, where this issue has become the core of their programme. The participation of slum dwellers was an issue which plays an important role in the Baan Mankong programme of Thailand. Both of these programmes are successful in their implementation and the comparison indicated the importance of the lacking issues in PMAY. The chapter had shown

us what elements are essential to draft a good policy on housing for the urban poor.

Besides communication, the participation with the slum dwellers and the use of accurate and centralised data covering the total urban development, both projects admitted that the challenge of housing was too great to work with time limit. This creates the urge of drafting a long-term policy programme, which does not set a fixed goal for itself but recognises the unpredictability of urban development.

8.4. . Gap 3: From slum to new housing unit

In the comparison between the slum conditions and the project definitions of the third vertical in Nagpur., my study pointed out that in the slums I visited, the conditions were relatively good already, meaning that a solid community life, near to the city centre, was combined with pucca housing conditions and a self-organised public space with basic services, probably provided through other schemes of the government. Therefore, an eradication of such slums would not be in favour for both the city and the dwellers. The provision of land tenure, enabled by CM Fadnavis, was thus the right strategy for these neighbourhoods. The slums of Nagpur are mostly located around the city centre, providing the neighbourhoods of good economic opportunities and a social network around the city. Especially in the informal sector, the jobs of the dwellers are entangled with both the location as the social network, and thus the chances of survival depend mostly on these existing livelihoods.

To define a good project, these livelihoods should be taken into account in one way or another. In the analysed settlements, most of the life was happening in the public spaces of the slum, defined by the organic formed layouts. However, this communal public space was provided in the form of straight streets with parking lots aside, next to the high-rise apartment blocks in most the analysed projects. The buildings had the appeal of being designed following a checklist of the PMAY requirements. Minimum facilities and measurements were stacked onto each other, shaping a linear and high-rise flat scheme. The locations of the projects varied in distance to the centre, but were all located at or over the outer ring of Nagpur. However, the connection with the centre and the economic activity were in most cases provided.

In the definition of the project, only a few stakeholders are involved. Initiated by the implementing organisations, the cooperation is set up between an

architect and one or two construction companies. The design is mostly based on exemplary designs, planted in the building site to create as much units as possible and provided by the needed services. The new inhabitants are only selected after the project is under construction, so they have no say the complete project definition.

In the good project definitions which have been analysed, we saw that the designer took up a more central role in the whole process than in PMAY. In dialogue with the community or based on perception surveys, the designer starts from within the site to develop a qualitative space within the requirements of the assignment. Each site is to be analysed to find possible opportunities for the people and provide them of a well-supplied neighbourhood in terms of economic and social values. A good connection to the surrounding neighbourhoods had been an essential part in most of the projects, concentrating on the public space where life takes place. While the projects of Nagpur mostly were standalone sites in a more low-rise neighbourhood with a minimum public space.

8.7. Close the gap(s)

The system

In the analysis of the PMAY scheme the several gaps we discovered all have a great impact on the implementation of the scheme. To tackle the issues step by step, the basic system behind these issues should be uncovered. I could sense that all of the concerns were to be linked, as well in the national theory as in the local implementation of Nagpur. Therefore, it is important to consider the broader (urban) development system of India in order to close the gap.

As we saw in the second chapter of this thesis, the slum development policies took a turn towards neoliberal strategies in the 1990s.¹ Therefore, slum redevelopment is seen as a part of the broader field of urban development, where the government enables the private market to develop a city, These market-oriented interventions, ought to deliver a positive premium for the private investors as well for the city and thus the government.² In this way, the interventions of the government not only make the city more appealing for international investments but also let the local or national market flourish. Therefore, the cities are made attractive for further neoliberalistic investments based on global capital. These global dynamics of investments require the cities to be well-developed and physically attractive, causing many subaltern to be pushed out of the city as effect of gentrification. This gives

the Indian urban development approach a clear ideologic approach, concentrating on the entrance and growth of India in the global economy.³

This trust in the private market for the development city is initiated by international institutions such as the World Bank, IMF and later Cities Alliance. This was said to improve the results of urban development as the funds of the government were lacking capital. The private market would catch up this lacking investments and get a boost itself by the positive premium accumulated by the projects. However, to complete the process of liberalisation the government of India had to change the way of intervening, in order to enable the private partners to develop.⁴

This resulted in the ongoing decentralisation, which is one of the most present characteristics in the PMAY scheme and Indian urban development. In the urban development sector, this decentralisation leads towards a competition between decision-makers and local bodies of different cities creating a dependency. A competition strategy is in a neoliberal system supposed to create more accountable development strategies and implementation.⁵ The Smart City mission is the perfect example of the new liberal strategies of India, where a competition is set-up between cities over the funding of the mission. While the selection is made on the best 'smart city' plan, the local government is supposed to initiate partnership with private players in order to complete the required capital for the projects within the plan.⁶

Speaking about the Indian context, both the neoliberalism and decentralisation are entangled with political ideology and internal party structures. Resulting in a dynamism between central, state and local government due to the federal system with a tendency towards central control.⁷ The final objective of development programmes in India is to settle the economic metropolises into the global economic order. Within this flux, other cities can flourish depending on their importance in the national economy and the capacities of the local government. As the slum development strategies are seen as an integrated part of the whole urban sector, the interventions can not be seen separate from these tendencies.

The system and the gap

In conclusion, I will link the gaps we summed up above to the neoliberal system of decentralisation and the political ideology behind it. If we take a

closer look at the chapter where the theory and the paper of Patel is analysed, we have seen that, since the 90s, national housing schemes have been based on this neoliberal system. In these programmes, strategies have been set-up which were proven to work in big cities and flourishing nations, for example in Mumbai or Brazil. These market-oriented strategies have been found to be dependent on two factors. The first is the interest of investors, in other words the appeal of a city towards big capital. As interventions seek to find a win-win situation for both the private as the public partner, the invested money has to generate a surplus capital after the sale of the houses, defined by the land prices, sale price of the free-sale components, etc.

The second is interlinked with the first, namely the capacities of the ULBs to plan and implement the desired development and set-up partnerships, in other words the ability to make the city appealing for investors. These two factors are not taken into account into the social housing schemes, considering that they aim to develop the housing conditions in all Indian cities. The schemes all depend a lot on the local capacity of the city in order to provide decent and affordable housing for the urban poor.

The factor of local capacity, and in extension local willingness, is also applicable considering the second gap revealed in this analysis. The biggest difference between the theory and the implementation in Nagpur was that the plan of action was not applicable in the execution. In comparison to the São Paulo HABISP system, we found that the success of an integrative development plan takes time, resources and political willingness. The three could be interlinked in the system of neoliberalism and the political landscape of India. Time and resources are to be found within the capacity of the local government, which is responsible to set-up the data surveys, appoint partners in the draft of the plan and coordinate between local implementation and state government. However, if the time and resources outreach the capacity of the government, these responsibilities lack and result in a meagre version of the plan of action, such as in Nagpur.

In the interview with Harshwardhan,⁸ the argument of political willingness came up. He explained that the success of the scheme also depends on the position local politicians have towards the state and central government. In Nagpur, those dynamics could be found in the actions of Chief Minister Fadnavis, who wants to set the city back on the map of flourishing metropolises. The state

¹ See Paragraph '2.5. 1986-1992: Enablement for the people'

² De Geest, F., 2016.

³ Bannerjee-Guha, S., 2009.

⁴ De Geest, F., 2016; Bannerjee-Guha, S., 2009; Mukhija, V., 2001.

⁵ Singh, N., 2007.

⁶ See Paragraph '1.4. A city in transition'.

⁷ Singh, N., 2007.

⁸ Nagpure, H., interview by author, 8th October 2018.

government appointed the AILSG and KPMG to scrutinise the survey again and produce results for the scheme. Lately, the Chief Minister also improved the procedure to appoint tenure rights to slum dwellers, in order to enable people to apply for the fourth vertical in the scheme.

To link the last gap of project definition to the system of neoliberalism, I would like to concentrate on the factor of beneficiary participation, an element that lacked both in the theory as well as in the local implementation. This aspect is broadly discussed in the paper 'Everyday Resistance: Exposing the Local Complexities of Participatory Slum Upgrading Projects in Nagpur' by Febe De Geest and Simon De Nys-Ketels.⁹ They refer for this to Kamath, researcher at the Tata Institute of Social Sciences studying the influence of market-oriented strategies on participatory projects. The strategies lead to 'efficient' outcomes which give the programmes a quantitative list of projects. However, this neoliberal urban development misses out on inclusiveness, as involved stakeholders want to speed up the execution of the constructions, resulting in the known checklist-like flat schemes.¹⁰ This quantity of results gives local governments a good position within the political landscape as the results of the scheme are monitored on a short term but don't offer supervision on liveability on a longer term.

By linking the breaches in this analysis to the system of urban development in India, it became clear that a market-oriented strategy is insufficient without central regulations and difference in support depending on local capacity for programmes with a social character. It is in my opinion that the scope of such programme should shift from a broad perspective of globalisation in urban development towards a more inclusive scope of providing living quality for the urban poor. As many cities are dependent on the informal economies and the daily activities of its citizens, providing this space with a certain quality and improving quality of life can only contribute to the flourishing of the city in both local and global dynamics.

⁹ De Geest, F. & De Nys-Ketels, S., 2019. Both of the researchers have experience in the city of Nagpur and have researched participatory processes in the BSUP scheme

¹⁰ Kamath, L., 2012.

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ANNEXURE I: LIST OF INTERVIEWEES

Leena Buddhe

03/10/2018

Director of CFSD, mentor in this dissertation

As the director of Centre For Sustainable Development, Leena coordinates the projects and assignments of the NGO. Within PMAY, the organisations was not involved. However, worries about the success of the programme led Leena to mentoring this research.

Jayant Pathak

04/10/2018

Regional Director AILLSG Nagpur

Mr. Pathak was the first to introduce me in the PMAY scheme implemented in Nagpur. Being the Regional Director for All India Institute for Local Self-Government, he is responsible for the activity in the scrutiny of the third vertical applicants in the first demand survey. He reports back to the State Headquarters of the office in Pune.

Harshwardhan Nagpure

08/10/2018

Architect, Lecturer, BSUP Nagpur & Composer of first demand survey PMAY Nagpur

Harshwardhan was the second interviewee and could explain me a lot of the context for the PMAY scheme, as he is experienced in working within the national housing schemes as an architect or advisor. In the latter role, he got appointed by NMC and SRA to compose the initial demand survey for the affordable housing scheme in Nagpur. Further, he was not actively involved in the scheme. However, the interview gave me a guidance to structure my research along the two months.

Sanjivani N. Pasate

15/10/2018

Coordinator for AILLSG activities

Mrs. Pasate was the coordinator for the scrutiny of the third vertical applicants in the first demand survey. Daily she sent newly graduated 'Sanitary Inspectors' to zonal offices, houses or slums in order to find some of the people who applied in 2016 for the PMAY scheme in Nagpur. She helped me get in contact with some beneficiaries for the interviews.

Valerie Almeda Panjabi

16/10 & 19/10/2018

Beneficiarie

Mrs. Panjabi is only one of the beneficiaries we interviewed during our two days at the SRA office. As an English speaker, she was the only interviewee I could speak to freely. This gave a conversation with more depth and emotion than the other interviews. It gave me more insight in how the people feel about the PMAY programme and the position which local authorities put them in.

Sunil Balpande

20/10/2018

Junior Engineer of NIT

As responsible for the monitoring of the current PMAY projects for the Nagpur Improvement Trust, Mr. Pathak was highly involved in the execution of the scheme in Nagpur. He was the first of the three people I interviewed within the implementing organisations.

Raju Rahate

01/11/2018

Executive Engineer for the Slum Department of NMC

As executive engineer at the Slum Department, Mr. Rahate does not only have the lead over the PMAY projects of the Nagpur Municipal Corporation, he is responsible for all Municipal activities within the slums of Nagpur. Formerly working for the Slum Rehabilitation Authority at Nagpur, he has quite some experience in this sector. At the time of the BSUP scheme, he led for SRA the 'in-situ' redevelopment.

Abhijeet Chandel

21/11/2018

Founding architect of 'Architecture with Difference'

Mr. Chandel plays no active role in the PMAY scheme. However, with 'AwD' he is strongly involved in the redevelopment of Indian slums. Mostly active in Ahmedabad, Gujarat, the office researches and designs answers on the needs of slum dwellers. Mr. Chandel strongly believes in the capacities of strong social communities and tries to contribute to the conservation and reinforcement of these networks. I got in contact with Mr. Chandel through a professor at one of the many design schools of Nagpur. Afterwards I met with Abhijeet as a nice closure of my fieldwork.

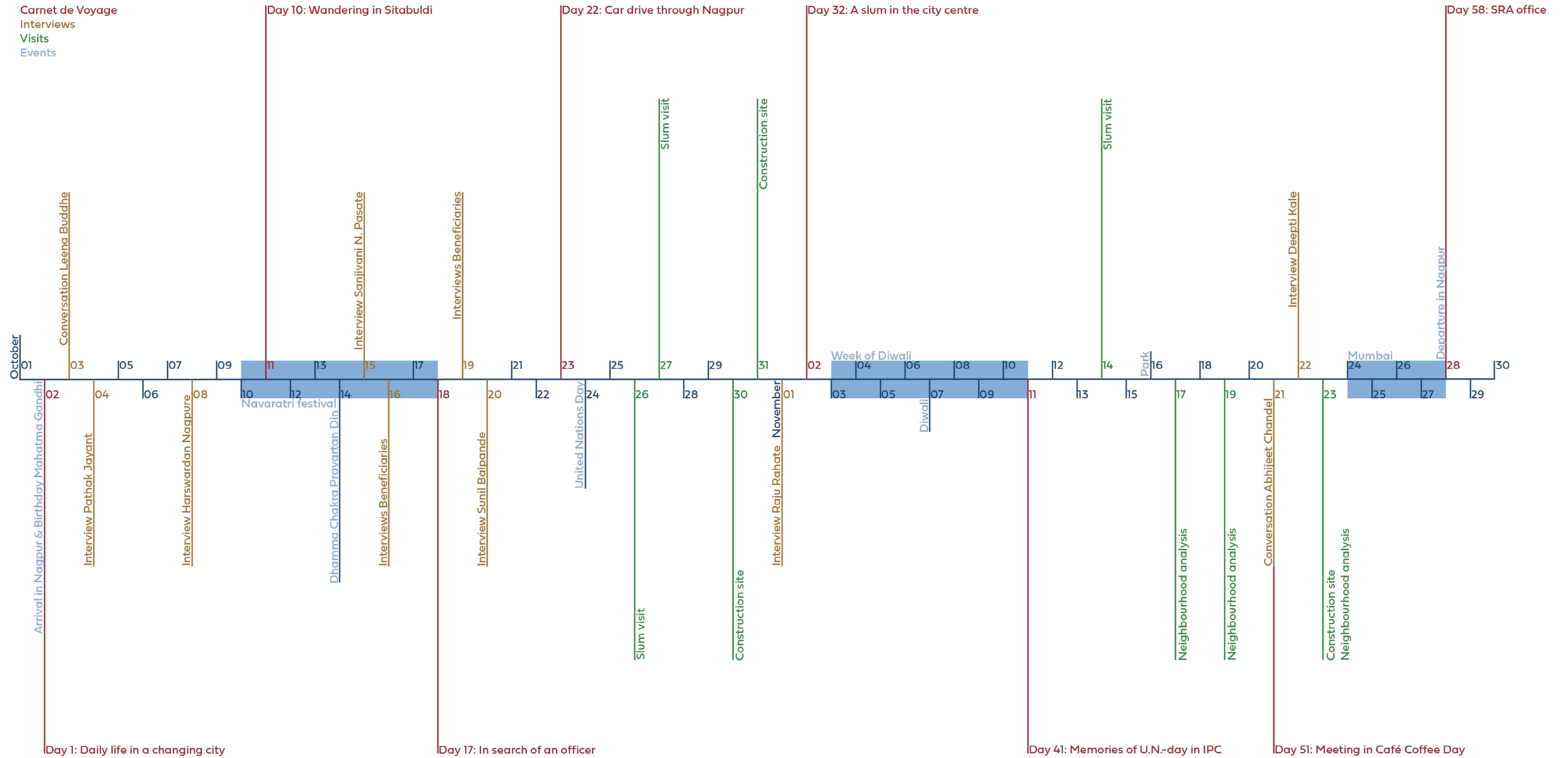
Deepti Kale

22/11/2018

Executive Engineer of MHADA

Mrs. Kale works for the local office of the Maharashtra Housing and Area Development Authority in Nagpur, which is not only responsible for the city but also for its surrounding towns and municipalities. Mrs. Kale was responsible for the monitoring of several projects surrounding Nagpur. Therefore, the interview mostly informed me more about the technologies and strategies for monitoring and evaluating the constructions of Pradhan Mantri Awas Yojana.

ANNEXURE II: TIMELINE



ANNEXURE III: LIST OF ABBREVIATIONS

| | |
|---------|---|
| AHP | Affordable Housing in Partnership |
| AIIISG | All Indian Institute of Local Self Government |
| AIP | Annual Implementation Plan |
| BSUP | Basic Services for the Urban Poor |
| CBUD | Capacity Building of Urban Development |
| CDP | City Development Plan |
| CFSD | Centre For Sustainable Development |
| CIDCO | City and Industrial Development Corporation |
| CNA | Central Nodal Agency |
| CODI | Community Organizations Development Institute |
| CREDAI | Confederation of Real Estate Developers Association of India |
| CSMC | Central Sanctioning and Monitoring Committee |
| DMRC | Delhi Metro Rail Corporation |
| DPR | Detailed Project Report |
| EWS | Economic Weaker Section |
| GoI | Government of India |
| GoM | Government of Maharashtra |
| HFA | Housing For All |
| HFAPoA | Housing For All Plan of Action |
| HUDCO | Housing and Urban Development Corporation |
| IHSDP | Integrated Housing and Slum Development Programme |
| IO | Implementing Organisation |
| JNNURM | Jawaharlal Nehru National Urban Renewal Mission |
| LIG | Lower Income Group |
| MADC | Maharashtra Airport Development Company Limited |
| MHADA | Maharashtra Housing and Area Development Authority |
| MC | Municipal Corporation |
| MIDC | Maharashtra Industrial Development Corporation |
| MIHAN | Multi-modal International Hub Airport at Nagpur |
| MoA | Memorandum of Agreement |
| MoHUPA | Ministry of Housing and Urban Poverty Alleviation |
| MoUD | Ministry of Urban Development |
| MSRTC | Maharashtra State Road Transport Corporation |
| NIT | Nagpur Improvement Trust |
| NMC | Nagpur Municipal Corporation |
| NMR | Nagpur Metropolitan Region |
| NMRCL | Nagpur Metro Rail Corporation Limited |
| NSDP | National Slum Development Programme |
| NSSCDCL | Nagpur Smart and Sustainable City Development Corporation Limited |
| PLI | Primary Lending Institution |
| RAY | Rajiv Awas Yojana |
| SCM | Smart City Mission |
| SCP | Smart City Proposal |
| SECC | Socio Economic and Caste Census |
| SEHAB | São Paulo Municipal Housing Secretariat |
| SEZ | Special Economic Zone |
| SLSMC | State Level Sanctioning and Monitoring Committee |
| SPV | Special Purpose Vehicle |
| SRA | Slum Rehabilitation Authority |
| ULB | Urban Local Body |
| VAMBAY | Valmiki Ambedkar Malin Basti Awas Yojana |
| WB | World Bank |