

# CASE STUDY ASSESSMENT OF HOUSING AND RESETTLEMENT POLICY AS A TOOL OF SLUM IMPROVEMENT

Janani Thiagarajan – 2017



Funded by the  
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## ABSTRACT

The intent of this case study is to understand the impact of social housing programmes as a tool to reduce further proliferation of informal settlements in the context of Coimbatore city. It also aims to comprehend the slum with regard to physical, socio-cultural, economic and policy parameters so that one can appreciate and understand its significance in the city. With regard to this the following research questions may be pertinent: (i) What was the intention behind the implementation of the social housing programme? (ii) How does the policy relate to the people of the slum with respect to their living habits, culture and economy? (iii) Was it a success or a failure? What are the reasons attributed to either of the outcomes? (iv) What further amendments could be made to the existing policy for better consequences in the future? ♦

“The intent of this case study is to understand the impact of social housing programmes as a tool to reduce further proliferation of informal settlements in the context of Coimbatore city.”

## ABBREVIATIONS

|        |  |
|--------|--|
| AIADMK | All India Dravida Murpoku Kazhagam                               |
| BSUP   | Basic Services to Urban Poor                                     |
| CCMC   | Coimbatore City Municipal Corporation                            |
| CCP    | City Corporate Plan  |
| CDP    | City Development Plan  |
| CDW    | Community Development Wing                                       |
| CMA    | Commissioner for Municipal Administration                        |
| CMC    | Coimbatore Municipal Corporation                                 |
| CPHEEO | Central Public Health and Environmental Engineering Organization |
| CSMC   | Central Monitoring & Sanctioning Committee                       |
| DMA    | Directorate of Municipal Administration                          |
| DMK    | Dravida Murpoku Kazhagam   |
| DPR    | Detailed Project Report  |
| DTCP   | Directorate of Town and Country Planning                         |
| DU     | Dwelling Unit  |
| EWS    | Economically Weaker Section                                      |
| GOI    | Government of India  |
| GOTN   | Government of Tamil Nadu   |
| HUDCO  | Housing and Urban Development Corporation                        |
| ISP    | Integrated Sanitation Programme                                  |
| JNNURM | Jawaharlal Nehru Urban Renewal Mission                           |
| LIG    | Lower Income Group   |
| LPA    | Local Planning Authority   |
| MHUPA  | Ministry of Housing and Urban Poverty Alleviation                |
| MMDA   | Madras Metropolitan Development Authority                        |
| MOA    | Memorandum of Agreement  |
| MoUD   | Ministry of Urban Development                                    |
| MUDP   | Madras Urban Development Project                                 |
| NSG    | National Steering Group  |
| PIU    | Project Implementation Unit                                      |



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## PART 1 INTRODUCTION

### 1.1 Context

Urban reforms on shelters have been propagated in Tamil Nadu since independence to address the housing issues in the State. The initial reforms concentrated on meeting the housing demands of all people in general. Over the course of urbanization there emerged a category of people who required the attention of the state more than others and came to be known as the “Urban Poor”. The next stage of shelter policies was centered on the Urban Poor and thus the legacy of pro poor reform was born.

Pro poor reforms, especially in the context of slum housing, have been in the policy agenda of the State since 1971. What started as mere slum housing has, over the decades, developed different models of providing shelter to the under privileged. Huge amounts of funds were allocated towards these programmes for the construction of homes and the accompanying infrastructure such as water supply, sanitation etc. These policies greatly affected the lives of millions across the state and even had the power to influence the politics and governance of the State.

Coimbatore, a second-tier city, is currently confronted with problems of providing basic infrastructure and housing at the rate of its urbanization. The rapid rate of development since 2000 has exacerbated the city’s urban problems, particularly in the realms of environmental degradation and housing for the urban poor. Though pro poor reforms, in the form of Tamil Nadu Slum Clearance Act, have been underway in the city since the 1970s, it was only from 2005 onwards that large investments were made in developing urban infrastructure.

The Jawaharlal Urban Renewal Mission (JNNURM), launched by the central government in 2005, provided assistance to the Coimbatore Municipal Corporation by mobilizing funds for urban projects and human resources capacity building. It has brought forth significant changes in slum housing and has affected the bureaucratic functioning of the local governments.

### 1.2 Research Questions

This case study intends to understand the impact of social housing programme as a tool to reduce further proliferation of informal settlements in the context of Coimbatore city. It also aims to explore the effect of these housing policies on the poor and the institutional responsibilities of the government/ parastatal agencies.

The case study attempts to answer the following questions:

- I. How does the policy relate to the people of the slum with respect to their living habits and culture?
- II. What are the basic problems faced by the government during project implementation and completion?
- III. What is the implementation efficiency of the all the reform agendas stated in the policy document?
- IV. What changes, pertaining to housing and infrastructure, were brought about by the housing policies?
- V. What are the factors that were responsible for the success or failure of the project?

As this case study is limited to the City of Coimbatore, detailed aspects of project finances are not explored.



### 1.3 Methodology

The first step in the case study was to identify potential policy affecting resettlement sites, preferably within the city limits. The cases were required to be different from one another in terms of policy or housing implementation models. Pilot studies were conducted at various sites (which were surprisingly few in number) to achieve a basic understanding of the settlements. From this list, three were selected:

- I. Siddhapudhur – as one of the oldest resettlement schemes and which is currently facing the pressures of redevelopment
- II. AmmanKulam – a recently completed scheme under JNNURM that employed resettlement modes as an alternative to slum housing
- III. Balasubramaniam Nagar – a scheme under the JNNURM that was based on in situ construction of homes

The three cases demonstrate a hierarchy of housing policies that developed over time and presented a good example for comparative studies.

#### Primary Data

Primary data was collected from the people and governmental agencies through surveys, discussions and interviews. Field visits were conducted on a regular basis to gather on site data.

#### - Surveys

This was done in two stages: a basic pilot survey and an issue-based survey. The former was used to attain a general picture of the settlement by understanding the local population and their common difficulties. Based on this pilot survey, specific questionnaires relating to policy-related documents and in-depth nature of the issues were drawn up. Care was taken to make sure that the questionnaire did not digress and only concentrated on the problem statement. This was an important lesson learnt after a phase of poor response from respondents due to the extremely lengthy character of the surveys. Maps and photographs document housing and existing infrastructure. The above was performed to derive

decisive proof of problems and to provide quantified data so that a sound judgment could be made on the efficiency of housing programmes.

#### - Group Discussions

Workshops were conducted on site in the form of awareness programs to build trust with the inhabitants. IT created a platform wherein all the inhabitants could gather at one place and share their experiences and views about their problems, both at community and individual levels. These programmes helped the people be at ease with the research team and entrust them with information.

Focus group discussions were considered to be a more effective tactic in the case of informal settlements. They were conducted after the workshops wherein the people were asked to talk about their problems on a public forum. Depending on the number of people corroborating with a specific issue, the gravity of the problem could be comprehended. This helped produce a list of problems a community faced in general. Other informal focus group discussions were held during field visits with much smaller groups of respondents. Neighborhood or locality-specific problems could be learnt from these dialogs. The above exercises helped to understand the impact of the policies on the lives of the residents.

#### - Interviews

Interviews were conducted with government officials to understand the institutional working of resettlement projects. These officials were from the **Tamil Nadu Slum Clearance Board (TNSCB)**, the parastatal that was responsible for slum housing projects in the city; **Coimbatore City Municipal Corporation (CCMC)**; the **Community Development Wing (CDW)**, a department under the TNSCB responsible for community welfare of the relocated slum inhabitants; and the **JNNURM cell**, a unit within the Corporation responsible for overseeing the JNNURM projects.

The interview questions were based on the project selection, execution and implementation. Discussions were held with the officials to understand the problems they face with the current institutional framework and public relations. Their opinions on the performance levels and the effects of new housing schemes on the housing landscape of the city were gathered.

#### **Secondary Data**

Secondary data was collected from various documents like the City Development Plan, Slum Free City Plan of Action, Detailed Project Report of AmmanKulam, project status documents from JNNURM Cell, policy documents of the Tamil Nadu Slum Clearance Act 1971 and Basic Services to Urban Poor (BSUP) and Comptroller Auditor General Reports. Various case studies, scholarly articles and newspaper reports on the housing schemes scenarios in Coimbatore were additionally used.

#### **1.4 Reflection**

The first phase in this section is to identify all the possible factors responsible for complications encountered in social housing schemes. This is done through a Cause and Effect analysis laid out in a fish bone diagram indicating all possible catches in the context of Coimbatore.

The second phase is a comparative analysis that involves the development of a matrix based on specific parameters. These parameters are derived from primary data collected from resettlement sites within the city. The matrix is generated from the performance levels of each scheme (Siddhapudhur, Ammankulam & Balasubramaniam Nagar) with respect to each of the above parameters. This provides concise information on the strengths and weakness of each scheme. ♦

## PART 2

# EVOLUTION OF HOUSING POLICIES IN TAMIL NADU

### 2.1 Housing policies in Tamil Nadu (1947 – 1977)

Urban reforms have been initiated since independence to tackle the effects of urbanization, especially in the cities of Calcutta, Bombay, Madras and Delhi. During the 1940's the initial effect of urbanization manifested itself solely in the form of inadequate housing. This period was plagued by the consequences of rural urban migration that had led to squatters settling under poor living conditions in the urban areas. Thus, the preliminary urban reforms that were conceived focused only on the problem of the housing demand in Madras City.

The first reform was the formation of the **Madras City Improvement Trust in 1947** which was to “cater to the housing needs of a growing population in Chennai”. (TNHB Handbook) The main objective of the trust was to address the housing needs especially for the Economically Weaker Sections and the Low-Income Groups that constituted low paid government employees. Many housing colonies like Nandanam & Foreshore Estate were built in the 1950s which were either rented out (Rs 3 to Rs 55 a month depending on the location) or offered on a rent to buy scheme. The rents from the housing colonies and grants from the corporation ensured the financial stability of the trust.

Over the years the demand for housing grew, not only in Madras but also in other districts of Tamil Nadu. This led to the formation of **Tamil Nadu Housing Board (TNHB) in 1961**, a state level agency which was responsible for providing housing to all categories of people in the state, irrespective of their income level. The objective was “housing for all”.

The City Improvement trust was amalgamated into the TNHB and all of its powers, assets and finances were transferred to the Board. The Board assumed the role of an urban planning authority with its responsibilities ranging from provision of infrastructure like housing, water supply, sanitation, transport etc. to assessing the future growth pattern of the city to ensure organized development. It was the sole agency that provided all the basic services.

TNHB fundamentally addressed the problem of housing in three ways: (I) a housing accommodation scheme (II) rebuilding scheme (III) rehabilitation scheme. Under the housing accommodation scheme, the Board acquires new tracts of land, develops basic infrastructure and constructs large scale housing colonies. Under the rebuilding scheme, the TNHB identifies neighborhoods or localities where the building conditions are poor (subject to the assessment of the TNHB authorities) and redevelops them in situ by reserving open spaces, incorporating infrastructure or rebuilding a part of neighborhood. The rehabilitation scheme is to create housing with working environments for people affected by the TNHB's improvement schemes. Other projects undertaken by the Board were: street improvement schemes, city or village expansion schemes, land development and other general infrastructure upgrades like public health and sanitation.

During this period, evicting slum dwellers was a common method of acquiring land for development. These evictions were facilitated by the **Tamil Nadu Slum Improvement (Acquisition of Land) Act, 1954**, which left the slum inhabitants with no option except to leave their lands. The only right extended to



the citizens for voicing their objections was to place these before a tribunal within six months of the eviction notice. In essence, these development projects were not oriented towards community participation. The projects were financed through grants from Central or State government, loans from lending agencies, levy of betterment charges and through the proceeds of the sales or rents from built spaces.

Meanwhile the shelter policies at the Centre followed the lines of the state government till the 1970s. The Centre equally emphasized a top down approach wherein the state governments were responsible for the provision of housing to the weaker sections at subsidized rates. It was a regime that viewed housing as a welfare good to be endowed upon the people. This was evidenced by the fact that most of the state governments, including Tamil Nadu, modelled their slum clearance acts based on the national Slum Areas (Improvement and Clearance) Act of 1956. (Raman N, Vol XLVI, 2011)

Up to the 1970s, the TNHB continued to be responsible for the organized development of all basic services in Tamil Nadu, as stated previously. But given the increase in the number of slums and squatters in the State and the diversification of the needs of the city, two important state acts were passed in 1971 namely: The **Tamil Nadu Town and Country Planning Act, 1971** and **Tamil Nadu Slum Areas (Improvement And Clearance) Act, 1971**. Under the town planning act, the Madras Metropolitan Development Authority (MMDA) was established to handle urban planning agendas like land use planning & transportation.

The Tamil Nadu Slum Areas (Improvement and Clearance) Act 1971 was specially created to alleviate the issue of slums in the state. Under this act the Tamil Nadu Slum Clearance Board (TNSCB) was established, which was an agency separate from the TNHB, to deal with the problems of slums. The stated goal of the organization was to fully clear

the city of slums within seven years, to prevent new slums from taking shape and to provide basic amenities for slum dwellers until their huts could be cleared and replaced with tenements. (Raman N, Vol XLVI, 2011)

The TNSCB has the power to classify any area as a slum and is responsible for undertaking improvement works in them. The two basic approaches taken by the board are (I) to execute improvement works within the slum or (II) to undertake clearance and conduct redevelopment work. The board also had the power to acquire land for development on which to resettle the inhabitants. Surprisingly, the act itself does not specify anything regarding the regularization of tenure or the kind of security to be provided to the beneficiaries.

Despite the TNSCB being vested with these powers, there were very few evictions or resettlements throughout the state. The focus was primarily on in situ tenement construction regardless of the location of the slums. The approach followed by TNSCB involved clearing the slums and resettling the population in four-story tenements constructed on the cleared site (World Bank, 1977).

This extensive in situ tenement construction was in clear contrast to the central government's policy during that time in the early 70s. It was understood that *"given financial constraints, the high levels of subsidies provided under previous programs were no longer sustainable and publicly-provided housing could not alone be expected to solve the slum problem"* (Mathur O P, 2009). Thus the central policies' focus shifted to in situ upgrading of slums (early 1970s) and to the site and services schemes (early 1980s). The former existing settlements were upgraded without requiring any clearance, with beneficiaries granted a land parcel with the basic infrastructure upon which they would build their homes. It seems that the role of the government was more of an enabler than a provider.

## 2.2 The Political Agenda

The change in the shelter policies from 1971 are highly interlinked with the political atmosphere of Tamil Nadu. Since independence Tamil Nadu was governed by the Indian National Congress, which was also the ruling party in the central government. However, in 1967 the Dravida Munnetra Kazhagam (DMK), a regional party based on Dravidian ideologies, came to power in Tamil Nadu. During their regime the state government policies were strategically modified according to the national government policies depending on their usefulness for political gain (Raman N, Vol XLVI, 2011).

Till the new government came into place, the shelter policies had not especially concentrated on garnering local support; a lot of evictions and resettlements were initiated by the then government citing reasons of public interest. The new DMK-headed regime, on the other hand, adopted the so-called pro poor policies, in which a lot of freebies – cheap rice, noon meal schemes, free education, agrarian reforms, job opportunities etc. - were doled out. The secret behind DMK's rise to and stay in power was the policy of distribution of short-term goods and services which attracted masses of people to the state. (Sanghamitra Nath, European Scientific Journal, June 2015).

The housing policies framed in the 1970s protected the informal settlements against eviction, irrespective of the nature of the squatters. Habitations on objectionable lands like water bodies and low-lying areas along the coast were legalized and multi storied tenements were constructed in situ. This was a step towards courting the votes of these settlers. Extensive advertising was carried out on the tenements constructed by the TNSCB, especially for the fishing communities in Nochikuppam, Dooming Kuppam etc in Chennai. Tenements were largely constructed in areas considered to be the stronghold of the ruling party, and the rent for apartments constructed for low wage government employees was reduced from 10% of their salary to Rs10 a month.

The scenario portrayed a blatant image of an entire system being twisted to attract the votes of the poor. Thus it is quite apparent that politics, in Tamil Nadu, has always been closely interrelated with the housing policies of the state since the 1970s. Unfortunately, this issue plagues the framework of the administration even to this day, with vote bank politics carving a divide between the people and the administration.

## 2.3 World Bank Aided Reforms

The World Bank entered the realm of urban projects in Tamil Nadu in 1977 through the Madras Urban Development Projects (MUDP I). Madras was then considered to be “a suitable place to test and demonstrate the reformist theory of urban development, especially housing, for the developing countries” (World Bank 1988, quote Rutul Joshi 2003).

The Bank's solution to the urban problems existing then were through a series of policy documents: Urbanization (1972), Sites and Services (1974) and Housing (1975) (Raman N, Vol XLVI, 2011). Earlier, the state housing policy aimed to replace “‘unacceptable’ and ‘sub-standard’ living conditions with ‘acceptable’ and ‘formally planned’ solutions” (Anand 1992: 2045). The focus of the state was only on building tenements that were deemed “acceptable”. The Bank adopted an approach of “technocratic neoliberalism” (Raman N, Vol XLVI, 2011) that encouraged free markets, industrialization, and profit accumulation. In the context of housing policy, it meant the elimination of subsidies and the introduction of an affordability-cost recovery-replicability model. (Sanghamitra Nath, European Scientific Journal, June 2015). Apart from financial sustainability, an important aspect of the reform pushed by the World Bank in these projects was to insulate government bureaucracies and their policy-making mechanisms against political interference. (Status Report on Urban Reforms in Tamil Nadu)

**Madras Urban Development Project I (MUDP I)** was the first internationally assisted urban project to be implemented in Tamil Nadu. Its main objective

was to develop and promote low-cost solutions to Madras' problems in the sectors of shelter, employment, water supply, sewerage and transport, and particularly to make the investments responsive to the needs of the urban poor.” (World Bank, 1977) This project aimed to ensure holistic development of the city, bringing aspects of economy, governance and basic infrastructure in tandem with each other. This was termed Integrated Urban Development (IUD). Housing supply was boosted through the sites and services scheme while slum improvement was executed by means of in situ slum upgrading (provision of basic infrastructure). There was extensive cost recovery, particularly in the slum improvement and site and services components, to ensure project replicability. This was further extended into MUDP II (1983 – 1988) which included modules relating to fiscal innovations and governance.

The next World Bank assisted scheme was the **Tamil Nadu Urban Development Project I (TNUDP I)** which extended to the entire state with Madurai, Coimbatore, Trichy and Salem being prioritized after Madras. This scheme presented a three-prong objective with regard to three aspects:

- I. Institutional: The project mandated the establishment of the Municipal Urban Development Fund (MUDF) with a loan of Rs167 Crores, which would be responsible for financing the expenditures incurred for service delivery, civil works, project maintenance & capacity building. This fund could be availed by 80 municipalities in 10 urban agglomerations of the state. (World Bank, 1988).
- II. Shelter: The objective was to finance the construction of serviced residential plots, core housing and community facilities and provision of shelter loans. This comprised the Slum Improvement Programme (SIP), Land Readjustment Techniques (LASER) and Guided Urban Development (GUD).
- III. Traffic Management & Transport: This agenda focused on the improvement of roadways and improvement of the public transportation scheme.

Though shelter targets were specified for Coimbatore – 7500 plots under the Land Servicing Program & 12000 Household construction under the slum improvement programme – there is insufficient data to check the implementation status. However, as per the *PROJECT PERFORMANCE ASSESSMENT REPORT, 2007* by the World Bank, TNUDP I was rated to be moderately satisfactory given its good performance in the Shelter Schemes.

**TNUDP-II** marks an important shift for the Bank from lending for government-led integrated urban development to lending for private, market-oriented financial intermediation for urban investment. (World Bank, 2007). Its approach was along the lines of (I) improving the capacity of Urban Local Bodies (ULB) (II) mobilizing resources for basic urban infrastructure development and (III) securing sustainable funding sources for urban infrastructure investment. (World Bank, 2005). The aforementioned objectives are realized through three components: (A) Line of Credit (B) Integrated Sanitation Program & (C) Institutional Development.

**The Line of Credit Component** aids in financing basic urban infrastructure services like water supply, sanitation, solid waste management, roads, transport, sites and services, area development, and other remunerative and non- remunerative urban infrastructure, sponsored by eligible ULBs and statutory boards. (World Bank, 2007). The funding was channeled through Tamil Nadu Urban Development Fund (TNUDF), a trust established in 1996 under The Indian Trust Act 1882. TNUDF was a public-private venture with the public stakeholder being the Government of Tamil Nadu (49%) and private stakeholders being ICICI (21%), HDFC (15%) & IL&FS (15%). This reform was a response to the poor performance of the earlier Municipal Urban Development Fund (MUDF).

Its responsibilities were:



- To finance urban infrastructure projects
- promote private sector participation in infrastructure projects through public-private partnerships
- creation of a grant fund that would ensure availability of infrastructure to the urban poor
- Enable the ULBs to raise their own funding and establishing fiscal discipline.

The TNUDF consisted of a World Bank line of credit for USD \$ 80 million, mobilization by the Fund for USD \$ 25 million, co-financing by the participating Financial Institutions for USD \$ 25 million and a contribution by the government of Tamil Nadu and the ULBs of USD \$ 48 million amounting to USD \$ 173 million. (Krishnan, 2005). Tamil Nadu Urban Infrastructure Financial Services Limited (TNUIFSL) was appointed as the fund manager of the TNUDF.

**The Integrated Sanitation Programme (ISP)** was another subcomponent that involved the creation of sanitary complexes with user charges. While the Bank provided up to 70% of the total cost, the ULB's provided the land for the creation of these complexes. User charges were expected to cover regular maintenance like electricity, with waste removal paid for by the municipality. Unfortunately the sanitation scheme was not as successful as expected, particularly in the panchayat areas, owing to the inefficiency of user charge collection.

**The Institutional Development** component was quite successful since the TNUDF succeeded in opening the ULBs to broader capital markets through innovative schemes like tax free municipal bonds, pooled financing and private-public partnerships. By means of the grant fund, the TNUDF was able to assist some ULBs in exploring innovative project structures and new sources of financing. (Krishnan, 2005). Furthermore, the improvement of ULB in terms of technical and managerial capacity was consistent with the 74th Amendment of the Constitution of 1992 which spurred the

decentralization of functions from the state to the local bodies. Some of the institutional development components planned at the local government level included an upgrade of the municipal accounting system, e- governance initiatives, assistance with project design, and implementation and preparation of a City Corporate Plan (CCP). A Program Management Unit (PMU) also had to be established to ensure the implementation of the institutional development component.

TNUDP II performed relatively better than TNUDP I, although there were a few setbacks. Small ULBs could not raise the desired capital for their infrastructure projects since large financing institutions were not keen on investing with them. Moreover, these large institutions had to pay taxes over the income generated from the investments. The ISP largely failed due to the poor rate of cost recovery and there was no proper channel to manage institutional development.

Nevertheless, the TNUDP II succeeded in creating a new model for urban reform that stimulated a market-based financing model for urban projects in place of a government-dependent one. With the role of the state government shifted from provider to enabler, the responsibilities of urban development projects fell to the Urban Local Bodies.

**The Third Tamil Nadu Urban Development Project (TNUDP-III)** sought to take forward and scale up the achievements of the TNUDP-II in terms of enhancing ULB capacity, improving urban service delivery in a sustainable manner and expanding financial resource mobilization beyond government budgetary sources. (World Bank, 2014). The components under this scheme were downsized to only two: (I) the institutional development component & (II) urban investment component. The former was to be supervised by the Commissioner for Municipal Administration (CMA) while the latter was to be managed through the TNUDF.

Implementation of the institutional development component was satisfactory, with many activities such as training of stakeholders, studies (e.g., City Development Plans, GIS mapping, development of manuals etc.) progressing reasonably well in time. (World Bank, 2014). Furthermore, the CMA was given powers to operate a Project Preparation Fund (PPF) with a starting fund of Rs 30 Crores which would be used for preparing feasibility reports, sub-contracting & project designing.

The performance of TNUDF was given a satisfactory rating with loan recovery rates close to 100%. Capital raising techniques were along the lines of TNUDF II, namely raising municipal bonds, direct capital recovery from users and innovative public-private partnership modes like DBOT (Design Build Operate & Transfer).

However, the project was restructured twice in the course of the project for the following agendas: (I) Chennai Urban Transport sub component (August 2009) & (II) loan extension from March 31<sup>st</sup> 2012 to March 31<sup>st</sup> 2014 due to impending sewerage works. Delays occurred in both these components due to (I) land acquisition for urban sub-projects; and (II) complexity involved in procurement and implementation of sewerage sub-projects. (World Bank, 2014)

## 2.4 Summary

Despite the various efforts initiated by the Bank, the following major issues impacted the implementation of World Bank funded projects:

- **Political influences:** As explained earlier, vote bank politics interfered with the basic ideologies of the Bank that insisted on a return & cost recovery-based development model.
- **Tenure Security:** Despite MUDP I insisting on the provision of tenure to the beneficiaries of the site & services scheme and the slum improvement programme, the paperwork is still not in place.
- **Community Exclusion:** There was virtually no link between the marginal communities and the Government; the benefits of the projects could not be communicated to the inhabitants properly. This led to the development of the Community Development Wing which still exists today.
- **Lack of Cooperation from Nodal Agencies:** The bank faced resistance from all nodal agencies, initially due to the political allegiance of the high-ranking officials. This led to delay in land acquisition and lack of will to evict squatters.
- **Cost Recovery:** The efficiency of rent collection and user charges from the resettlement colonies was very poor given the culture of freebies in the state. Excessive government subsidies for development works equally made the projects unsustainable. ♦

## PART 3

### TNHB HOUSING SCHEME: A CASE OF SIDDHAPUDHUR

This section aims to analyze the housing policies propagated by the TNHB in the 1970s before the Slum Clearance Act was enforced. This is a clear case of one of the oldest housing schemes in Coimbatore when housing policies were in a state of infancy. It presents the current state of housing settlements enforced by the housing schemes many decades ago.

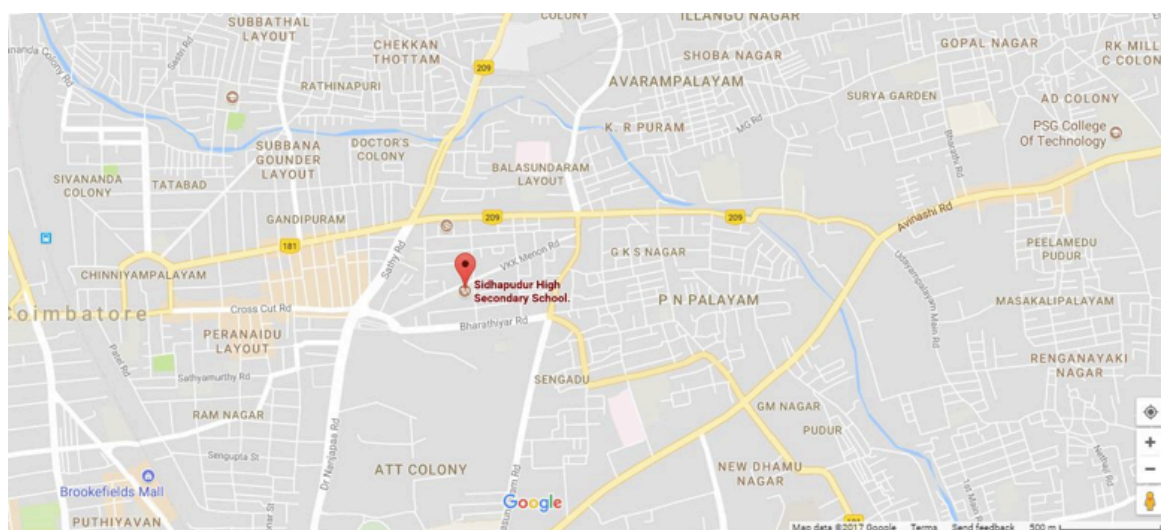
To get a firsthand experience of the place, field visits were organized and interviews were conducted with the local leaders and residents to understand the impact of the policy. The local authorities like the TNSCB and TNHB were also consulted to learn about the current situation of Siddhapudhur from an institutional perspective. However, details regarding its implementation in the 1970s are unclear due to unavailability of data.

#### 3.1 Introduction

The Siddhapudhur resettlement colony is embedded in the busiest region of the city, alongside the commercial district of Gandhipuram. It is bounded by the VKK Menon road on the North and N G Narayanaswamy road on the South as indicated in Figure 4.1. The colony was established in the early 70s, nearly 50 years ago, to house the Economically Weaker Sections (EWS) residing at a nearby locality called Kamarajapuram. This was a time when housing demand was on the rise due to immigration, and housing colonies were built by the government for those who could not access the housing market i.e. the EWS & LIG. The parastatal body in charge of executing the above scheme was the Tamil Nadu Housing Board (TNHB). Though the actual date of commencement of the work is

**Figure 1**

Location of Siddhapudhur in Coimbatore city



Source: goo17 l 16393



unclear, it was completed in 1973 during the DMK regime. However, over the years the colony itself developed into a slum owing to unavailability of space for the growing households and the incoming migrant population who come to the city in search of new employment opportunities.

#### - Locational Advantage

The site for the project was selected primarily because the land was previously owned by the government. It is also close to the main commercial zone of Coimbatore, major transportation facilities, a higher secondary school and an array of other social infrastructural amenities like hospitals, colleges etc making it a suitable location for the beneficiaries. But little can be surmised about whether the government had considered these factors when selecting the resettlement location.

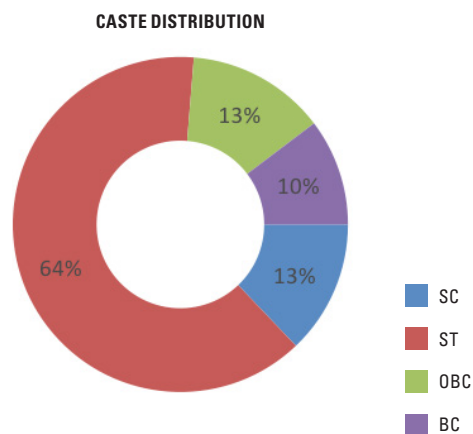
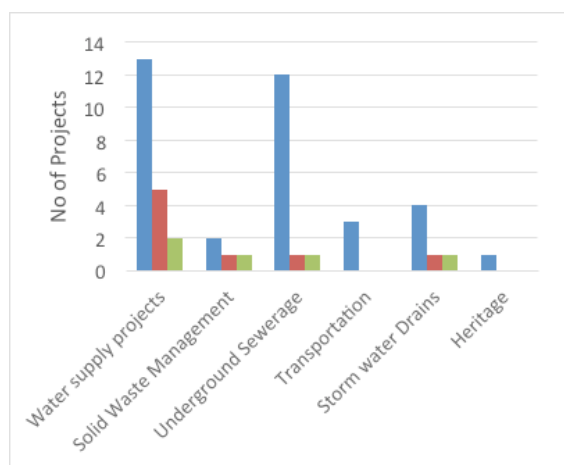
#### - The People

The Sidhapudhur housing colony is currently home to about 2000 people, most of whose families have been living here for generations. Though a good number of dwelling units are occupied by the owners

themselves, there are a few families who dwell in the colony on a rental basis. Almost the entire population is affiliated to the Hindu religion (Scheduled Caste) with the exception of a few Muslim households. Their religious affiliation is displayed by the presence of small under-the-tree temples and the festivities celebrated. Furthermore, Tamil is the predominant language spoken here followed by Telugu (1 in every 10 households). The main reason why the Telugu people migrated to places like Kamarajapuram and areas along the border of Kerala was the availability of employment opportunities. The immigrants engaged in occupations like leather and skin tanning, a common business in the city during those times. These people spread into other important places like the streets of Sidhapudhur, Ukkadam and Oppanakaarar after a few decades. Hence, these Telugu-speaking households seem to have lived here between 5 – 30 years, making them relatively new in the neighborhood. The residents claim that despite these differences in religion, caste and language, there is complete participation in all the festivities of the colony by all families alike. This suggests a sense of communal harmony among the people here.

**Figure 2**

Literacy and employment distribution



Source: Infographics by author

The literacy rate is 96%, with most of the people knowing how to read and write, and a little over half the population has received formal education. There is no discrimination in literacy with respect to gender as both boys and girls are enrolled in the nearby government school. However, there is a slight drop in college enrollment for the boys compared to the girls as they begin working after high school. People here are employed in various sectors stretching from formal office jobs with steady monthly incomes to menial jobs with low paying daily wages. There is a polarity in the employment scenario between the municipal workers and coolies presenting a picture of the have and have-nots. In addition, there have been complaints from recently graduating students about not being able to find jobs, which indicates unemployment in the younger generation.

### 3.2 Site Planning

The total area of the housing colony is 2.4 hectares. Including the apartment (216 dwelling units), the density is about 120 dwelling units per hectare, which is the acceptable standard in Coimbatore. But the extra 318 encroached tenements have resulted in overcrowding, raising the density to 225 dwelling units per hectare. The figure ground map illustrates this phenomenon, where ground coverage is literally 85%.

The main approach to the site is via VKK Menon road and NG Narayanasamy Street, from which narrow pathways lead to the entrance of the apartments. The housing complex currently consists of **36 blocks** of multi storied apartments with encroachments in the form of small huts interspersed between them.

**Figure 3**

Aerial View of Siddhapudhur



Source: goo17 \l 16393

**Figure 4**

Encroachment map



Encroachments occur on the setbacks from the plot line and in the spaces between the buildings, resulting in the narrowing of pathways from 6 meters to 1.8 meters, obstructing the flow of vehicular traffic within the complex. The only non-

encroached part of the site near the rear, on the South Eastern side, is used for parking 4 wheelers and 2 wheelers. Areas initially allocated for landscape were either encroached upon or converted into an informal dump yard.

**Figure 5**

Pathways within the site



Source: Infographics by Vijay Krishna  
Source: Photo Credit: Vijay Krishna and Shaam Prakash

### - Housing

Each typical apartment block was a G + 2 (9 m) storied RCC structure that housed two dwelling units per floor i.e. 6 dwelling units per block. There is a central stairwell for each block (no elevators) which is flanked by one apartment on either side. Each dwelling unit was 20 sqm

and had one room that functioned as hall & kitchen, a small balcony (for drying clothes) and a toilet (with separate bath). The exterior of the apartments were in a state of ruin with exposed reinforcements of columns & beams, cracks on walls, flaking paint and vegetation growing on the building surface.

**Figure 6**

Typical plan and section of an apartment block



**Figure 7**

Interior View of a Dwelling Unit



Source: Infographics by Vijay Krishna  
 Source: Photo Credit: Vijay Krishna and Shaam Prakash



The encroached houses are constructed as the space constraints of that particular environment allow. The older homes, which are near the arterial roads, had mud walls while the more recent ones, located farther inside, were made out of brick. But in general, all the encroached huts have a sloping roof made of either tiles or asbestos to ward off rain water.

Typically, all these homes have one multipurpose room & kitchen with no attached toilet. But a few households along the main road have constructed crude toilets as an extension of their house. This toilet is situated directly over the storm water drains on the road and all the waste produced is directly let into them.

**Figure 8**

Exterior view of Housing Colony



In the interviews conducted with the residents of the apartment-type homes, there were extensive complaints about the inadequate size of these dwelling units. Oneresident claims: “When I came here with my husband it was ok. After my children got married there is no space in this home for their families. Hence they have put up a hut below”. This seems to

be the story behind the encroachment everywhere. There is also little faith in the quality of construction as residents face danger from the disintegrating buildings. Chunks of cement concrete from lintel and projected balconies have been reported to fall off, posing a threat to the people living on the ground floors.

Source: Photo Credit: Vijay Krishna and Shaam Prakash



**Figure 9**

Dilapidated condition of building



### 3.3 Infrastructure

**Multi storied apartments:** Despite the upgrade to multi-storied apartments, the housing complex is not equipped with an organized water supply system. There are no overhead tanks or underground sumps to store water. Instead large syntax tanks (carrying potable water) are provided at the end of each narrow pathway along the main road for maximum public access and ease of filling the tank through tankers. These tanks receive potable/ treated corporation

water once a week for 6 hrs. Each household has to fetch water from these tanks and store them in their apartments for drinking purposes. To overcome this hassle of carrying water, some of the resourceful people here have installed large water containers at the foot of their block, from which water is pumped to the upper floors through pneumatic pumps. But basic chores like washing clothes and utensils are done near common tap points provided by means of bore wells.

**Figure 10**

Water supply tank and common wash area



Source: Photo Credit: Vijay Krishna and Shaam Prakash  
Source: Photo Credit: Vijay Krishna and Shaam Prakash

There is a well-laid sanitation system in the complex, with a network of septic tanks and sewage pipelines. Even the toilets are equipped with sanitary fittings. But due to lack of maintenance, by both the government and users, it has fallen into a state of dilapidation. Sewage pipes are broken with effluents leaking directly onto the wall leading to unhygienic living conditions and erosion of the built structure.

Storm water drains are not provided within the colony which adds to the problem of water logging during the rainy seasons. The dwellers have also encroached upon the drains along the main road, further aggravating the issue. Rainwater pipes from the terraces are broken and ruin the walls. Though electricity is legally provided to these units, it is unorganized with loose wires and TV cables hanging between blocks.

Garbage is collected in informal dumps along the plot lines in the colony despite the fact that there are two garbage bins provided by the municipality along the roads. The existing bins overflow with waste due to inadequate number of bins provided and low capacity (1100 liters).

**Figure 11**

Sewage pipelines



**Figure 12**

Informal Garbage Dump yard



**Encroachments:** As explained earlier, the encroachers are relatives or friends of the apartment dwellers who have shifted to the ground due to unavailability of space. However, some of the encroachments like small commercial outlets are for reasons of occupation. These inhabitants depend on the same common water taps used by the apartment dwellers for their daily needs. This dependence on the water tanks by both these groups has led to exhaustion of the water resources provided.

A common toilet, situated near the colony, is used by the encroachers on a pay and use basis (Rs 2 per use). The residents claim that the public toilet in this locality is well-maintained on a daily basis by the municipality and hence they do not mind paying for it. However, since this is only a public toilet, it is not equipped with washing and ablution facilities like a sanitary complex. Consequently, there was widespread construction of informal bathing spaces and in some cases even toilets over the storm water drains. Both toilets, public and informal, were not designed with regard to the needs of the disabled and pregnant women.

The encroachers, being on the ground, are most affected due to overflow of septic tanks or water logging in the rainy seasons. Garbage is dumped into the same informal dump yards used by the apartment dwellers and government provided bins along the road. Though most of the residences have legitimate electricity connections, a few of the more recent households have drawn lines either illegally from electric posts or from the apartments, with the consent of the owner, on a sharing basis.

#### **Social Amenities**

Within the colony there are a few under-the-tree temples which serve as points of attraction during festive seasons. The neighboring block is a government school offering courses from preschool to higher secondary, which is an easy commute for the school children here. Transportation from here is also quite effortless given that the major Bus terminal of the city, Gandhipuram Bus Stand, is situated right behind the colony.

**Figure 13**

Leisure time on road medians



Source: Photo Credit: Vijay Krishna and Shaam Prakash



But certain facilities like hospitals and primary health centers are quite far off from here and cannot be approached quickly in an emergency. . There is no space allocated for recreational purposes like com-

munity halls, children's play areas or dedicated green spaces for parks and gardens in the housing layout. This has resulted in the residents taking to the road (on the medians) for their leisurely get-togethers.

**Figure 14**

Recreation within the Colony



**Figure 15**

Amman Temple at Siddhapudur



### 3.4 Policy outlook

This was a project that was floated nearly fifty years back and represents one of the earliest efforts of the state in providing housing. The agency responsible for the execution of this project was the TNHB, which was responsible for housing improvement schemes at that time. The Board had the powers

to create housing for any class of population and attain lands from the local government to execute their intended schemes.

This colony has had political affiliations with the DMK since the 1970s, which continues to date. But whether this political association was the reason

that won these people favor with the TNHB in the 70s is a debatable question. Nevertheless, it is quite likely that the scheme was framed in an intention to reward their supporters. According to the records, the beneficiaries were selected based on their income level (EWS), identity proof & their proximity to the site in question; land was acquired from Coimbatore Corporation. Under the scheme, each beneficiary had to make a down payment of Rs.12 per Dwelling Unit at the time of occupation, followed by a monthly installment of Rs 2 -3 per month.

The owners of the dwelling units were entitled to what is termed “**Floor Rights**”. It is essentially the right to own a dwelling in the apartment with no rights whatsoever on the land. This ensures that the government is always in possession of the land so that redevelopment can be carried out easily in the future. Also, there is no residents association, which would not only be a representation of the community but also be accountable for the maintenance of the colony. Overall, the lack of an association and the floor rights system has instilled a sense of alienation in the community, especially with regard to the common spaces.

Presently, the entire responsibility borne by the TNHB concerning this colony has been transferred to the TNSCB after it was notified as a slum in 2010. When the TNSCB officials were asked about these

institutional issues they stated “that the unwillingness of the people to pay towards maintenance was the sole reason associations weren’t formed. Furthermore, the government is still paying for the repair works in Sidhapudhur.” An official went on to say that the very reason G + 3 structures were preferred was because regulations exempted the provision of elevators (that required more maintenance charges) for these heights. From a bureaucratic perspective the floor right system is supposed to have reduced the burden of the officials in garnering the community’s support for future development and still is in favor among governmental agencies. As of now there are proposals to re-develop the area to accommodate the increased population. This involves deliberation on agendas such as beneficiary identification, going high rise, community participation etc.

### 3.5 Conclusion

On the whole, the housing schemes of 1970 present an image of how housing colonies can turn to shanties due to factors like unavailability of space, neglected infrastructure and lack of ownership. Recreational spaces were not incorporated in the site in spite of regulations mandating them, and community participation was an agenda that was virtually unknown then. Overall this is a lesson from which one can fathom where and how the intentions of the housing policies could go wrong. ♦



## PART 4

### JNNURM IN COIMBATORE: AN OVERVIEW

#### 4.1 Introduction to JNNURM

The Jawaharlal Urban Renewal Mission (JNNURM) was a nationwide city improvement initiative launched by the Government of India in Dec. 2005. It was initiated to offset the problems associated with urbanization and ensure organized development in urban areas not only through the provision of infrastructure, but also by means of reforming the governance system. Under this mission, funding of Rs 80,000 Crores (Budget brief, GOI) were made available by the Government of India to 65 cities where development projects would be undertaken. The cities were earmarked with respect to their population as per Census 2001: seven mega cities (population more than 4 million), twenty-eight million plus cities (population more than 1 million) and 34 identified cities (population less than one million). The duration of the mission was initially spread over a period of seven years from 2005-2012, which was later extended by another two years till 2014.

The main aim of the mission was to provide quality urban infrastructure, improve community participation, ensure accountability of ULB's to its citizens and to instill financial sustainability & discipline in the government (Source). There are two sub missions under this, namely: (I) **Urban Infrastructure & Governance (UIG)** & (II) **BSUP (Basic Services to Urban Poor)**. While the UIG component mainly deals with the provision of urban infrastructure like water supply, sewerage, transportation, sanitation, storm water drains and redevelopment of core city areas, the BSUP on the other hand focuses on integrated slum development through the provision of housing, basic services and other civic amenities to the urban poor.

In spite of large amounts of funding being made available to the state and the ULBs for development projects, there were certain conditions associated with availing them. The mission emphasized the compulsory implementation of 13 urban reforms: 7 at the state level, and 6 at the local level, called the “**Mandatory Reforms**”. The most significant urban reform under this heading is the implementation of the 74<sup>th</sup> Amendment to the Constitution that allocates powers to the local bodies for effective functioning. There is another set of 10 “**Optional reforms**” in which the state, ULB or parastatal agency has the freedom to opt for any two reforms from this set in each year of its implementation. (JNNURM Overview, 2005)

After the targets and goals are fixed, the state government and the ULBs, including the parastatal agencies, draw up a Memorandum of Agreement with the Government of India. The agreement contains details of the reforms to be adopted and the timeline by when specific reform agendas must be achieved. In other words, the MoA is the objective document that gives an overview of a city's development works.

The scheme also mandates the preparation of a City Development Plan by the ULB that outlines the vision and strategies to be adopted in the next decade, and helps in identifying areas of concern within the city. Furthermore, a Detailed Project Report (DPR) must be prepared to execute specific projects. The DPR must highlight details regarding the plan of action to be taken in the completion of the project with respect to planning, execution, operation and maintenance.

To summarize: the JNNURM has laid stress on the agendas (I) urban infrastructure development: creation of infrastructure in pace with fast-tracked future development of cities (II) The Urban Poor: to make cities habitable by assuring basic services to the poor through slum improvements and provision of civic amenities & (III) urban governance: to improve urban management for better accountability and improved community participation.

#### - Institutional framework

The JNNURM schemes are headed by the Ministry of Urban Development (MoUD) and Ministry of Housing and Urban Poverty Alleviation (MHUPA). At the national level, the National Steering Group (NSG) is the apex body under which are two Sub Mission Directorates (SMD) one each for UIG and BSUP. Each of these SMD have a Central Monitoring & Sanctioning Committee (CSMC) that is responsible for the approval of projects sent from the State.

The apex body at the state level is the **State Level Steering Committee (SLSC)** which is responsible for prioritizing development projects and monitoring reform status in the state. It is aided by the **State Level Nodal Agency (SLNA)** in supervising the implementation of JNNURM schemes at all stages. Tamil Nadu has two SLNAs namely **Tamil Nadu Urban Finance & Infrastructural Development Corporation (TUFIDCO)** for UIG and **Commissionerate of Municipal Administration (CMA)** for BSUP. The SLNA's role includes supporting the ULBs with technical assistance and capacity building, sanctioning & management of funds, appraisal of project reports and monitoring the implementation of schemes in the state.

At the bottom of the hierarchical system are the Urban Local Bodies & Parastatal agencies, which are in charge of preparing project proposals, implementation and monitoring. These authorities prepare the Detailed Project Reports which are submitted

to the SLNA for further scrutiny. In Coimbatore, the Coimbatore City Municipal Corporation, along with allied agencies, is responsible for all works related to UIG. However, in the case of BSUP works, TNSCB is the primary agency since the involvement of CCMC is virtually nonexistent.

**Project Management Units and Project Implementation Units** consisting of technical support staff were established by the SLNA to assist the ULBs with project preparation and implementation. In addition, a Third Party Independent Review and Monitoring Agency (TPIMA) consisting of professionals could be constituted by the SLNA for additional support in project assessment. The Central Public Health and Environmental Engineering Organization (CPHEEO) and Housing and Urban Development Corporation (HUDCO) were appointed as the Technical Advisory Body for the UIG and BSUP schemes respectively at the central level.

Furthermore, the Mission also lays emphasis on capacity building and improvement of human resources in ULBs to enhance their overall performance. For this task, two agencies were constituted: **State Urban Resource & Training Centre** at the State level, and **Community Resource Centre** at the ULB/ City level. The responsibility of these agencies is to implement staff development programmes like workshops, training, research, Study Visits etc.

Finally, a **Social Audit** is also mandated by which the performance level of the project & agency may be estimated, and grievances registered. The auditing comprises three stages: (I) stakeholder meetings (II) regular social audits & (III) information dissemination. The Audits are conducted by an Independent Facilitating Agency (IFA) which is appointed by the SLNA.

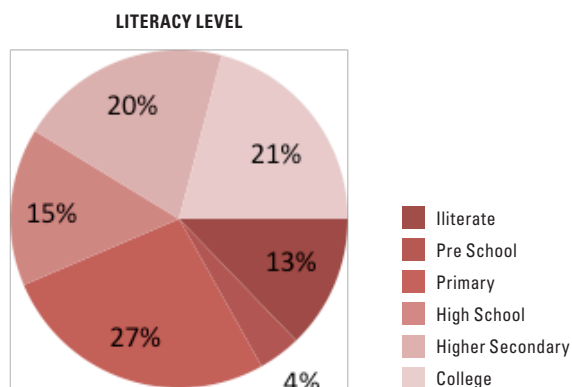
#### 4.2 JNNURM – Urban Infrastructure & Governance (UIG)

Based on the population selection criteria, three cities qualified under the JNNURM scheme in Tamil Nadu: Chennai, Coimbatore, Madurai and Trichy. A total of 48 projects were approved for Tamil Nadu, of which 35 alone were in Chennai. Of the four cities, Coimbatore was deemed to be the “industrial Mega City” and various initiatives were propagated under the JNNURM scheme. It had five projects under the UIG, of which two concentrated on water supply, one each in Solid Waste Management, Underground Sewerage & Storm Water Drains and none in transportation.

The total budget for development and infrastructural works was estimated at Rs 3053.96 Crores including both the UIG and BSUP components. According to the regulations, 50% of the project cost was to be borne by central government, 20% by the state government and the remaining 30% by the ULB. Table 1 illustrates the projects sanctioned under the scheme.

**Figure 17**

JNNURM funded UIG projects in Tamil Nadu



**Table 1**

Details of JNNURM (UIG) Projects in Coimbatore

| S. NO  | DETAILS OF SCHEME  | ESTIMATE AMOUNT (IN RS CRORE) | NO OF PACKAGES * | DATE OF APPROVAL BY CSMC |
|--|--|-------------------------------|------------------|--------------------------|
| I. Projects already sanctioned **            |  |                               |                  |                          |
| 1  | Dedicated Water Supply – Pillur II - Scheme  | 113.74                        | 6                | 28.12.2006               |
| 2  | Integrated Solid Waste Management  | 96.51                         | 10               | 17.04.2007               |
| 3  | Underground Sewerage System  | 377.13                        | 6                | 28.06.2007               |
| 4  | Upgradation of Basic Services to the Urban Poor (Phase I, Phase II & Phase III)                            | 443.55                        | --               | 2008-09                  |
| 5  | Construction of Roadside storm water drains  | 180                           | 7                | 28.08.2009               |
|  | Total  | 1210.93                       |                  |                          |
| II. Pipeline Projects (to be sanctioned) *** |  |                               |                  |                          |
| 1  | Revamping of Water Supply Distribution system & Provision of 24/7 Water supply                             | 90                            | 1                | 28.10.2013               |
| 2  | Storm Water Drain and Natural Drain Improvements<br>Roadside Drain (Phase II)<br>Natural Drain (Phase III) | 461.45<br>389.25              | --               | --                       |
| 3  | Preservation of Water Bodies and Rainwater Harvesting  | 134.16                        | --               | --                       |
| 4  | Integrated Traffic Management – BRTS, Flyovers, ROB, Roads etc   | 768.17                        | --               | --                       |
|  | Total  | 1843.03                       |                  |                          |
|  | <b>GRAND TOTAL</b>   | <b>3053.96</b>                |                  |                          |

\* Packages are sub-components of the projects that are awarded to individual contractors

\*\* Sanctioned before 2011

\*\*\* Currently under the approval process

Source : Ongoing scheme details, JNNURM, collected from JNNURM Cell, Coimbatore Corporation

From the above Table it is clear that the emphasis was more on the UIG component compared to the BSUP, given that it accounts for about 60% of the sanctioned projects. Of the approved five UIG projects, only the Water Supply & Storm Water Drain projects have been completed to date. The rest are in the final stages of completion, as indicated in Table 1. It may be noteworthy that none of the projects were completed before 2011, which marked the end of the seven years of JNNURM. The reasons cited for the delay were manifold, ranging from delay in the disbursement of funds by the state to public litigation against the project. It is also evident that the water supply and underground sewerage project over stepped the approved cost. Most of the packages under all the projects were awarded to private companies by floating tenders. This showed a marked improvement in the involvement of the private sector in supplying public infrastructure.

#### 4.3 JNNURM – Basic Services to Urban Poor (BSUP)

As mentioned earlier, this component was purported to address the needs of the urban poor. It was mandated to pursue the following three key pro-poor reforms, namely (a) earmarking 25% of the municipal budget for the urban poor to provide basic services including affordable housing for the urban poor; (b) implementation of the 7- Point Charter, namely provision of land tenure, affordable housing, water, sanitation, education, health and social security to the poor in a time-bound manner ensuring convergence with other programmes and (c) reservation of 25% of developed land in all housing projects, public or private, critical for slum improvement. (<http://mhupa.gov.in>). Further emphasis was laid on providing housing for the urban poor near their place of occupation”. (Revised BSUP Guidelines, 2009)

BSUP was executed in the city in three phases in 17 projects with an initial budget of Rs 443.55 Crore with 22,230 intended beneficiaries. However,

only “Notified slums” were considered eligible by the government for the BSUP scheme. There were primarily two approaches towards the informal settlements: (I) **In situ tenement construction & infrastructure upgrade** for people with legal land ownership documents & (II) **Resettlement Schemes** for the landless. The CMC executed in situ works either by constructing new homes with infrastructure or only by upgrading existing facilities (where house improvement was not required).

The BSUP project was phased in such a way that slums on objectionable public land were prioritized. The eligibility of beneficiaries was based on their land ownership status, period of residency and required proof of identity, generally a ration card. The identification of beneficiaries in all the phases was carried out by the Coimbatore Corporation due to the fact that records pertaining to citizens were under its purview.

The scheme was laid out in three phases: (a) **Phase I** with a budget of Rs 58.82 Crore & 2907 dwelling units (b) **Phase II** with a budget of Rs 199.94 Crore & 10973 DUs and (c) **Phase III** with a budget of Rs 247.54 Crore and 11577 DUs. The first two phases comprised in situ tenement construction & upgrade, while the third phase was committed to large scale tenement construction.

In Phase I, a total of 2907 beneficiaries were identified, of which 200 had upgrades to existing homes while the remaining 2707 had new homes constructed. Among these, 2707 recipients were identified and 1757 were ineligible due to lack of ownership. Hence, 1757 eligible alternatives were found and work orders were issued.

Similarly, in Phase II, out of 10973 dwelling units, 1050 were upgraded with infrastructure while 9923 were re-built. Issues similar to Phase I were faced, but on a larger scale, where out of the 9923 beneficiaries 7116 were ineligible. Eventually, to make up for the

gap, the Corporation had to identify beneficiaries from other slums within the new corporation limits.

Phase III involved the resettlement of slums into multi-storied housing complexes. The work was handed over to the TNSCB 18 months after sanctioning because the CMC conceded its lack of expertise in the construction of such complexes. The list of completed projects under BSUP in Coimbatore are summarized in Tables 3 & 4.

From the above data, the share of CMC- led in situ tenement construction accounted for 14758 dwelling units while the TNSCB-led resettlement schemes provided 11577 dwelling units. The share of the in situ scheme in supplying housing to the urban

poor is marginally larger than resettlements, which is more or less in tandem with the proposal. But the cause for alarm is the vacancy rate of tenements, which is about 61% (7048 DU) at Ukkadam.

Under the BSUP, a Project Management Unit (PMU) & Project Implementation Unit (PIU) were approved, on 30<sup>th</sup> July 2008. The PMU is at the SLNA level and posted in Chennai while PIU is at the ULB/Parastatal Agency level. Coimbatore Corporation and TNSCB approved one PIU each for executing projects. Each PIU had five technical experts from allied fields and had a budget of Rs 40 Lakhs per year given by the Centre on a tapering basis (1st year – 100% funding, 2<sup>nd</sup> year – 75% funding and 3<sup>rd</sup> year – 50% funding). ♦

**Table 2**

PMU & PIU structure

| S. NO | POSITION  | NO. OF MONTHS | REMUNERATION PER MONTH (RS) | AMOUNT (RS)      |
|-------|---|---------------|-----------------------------|------------------|
| 1     | Project Coordinator (Housing and slum Development) – 1 No | 12            | 50,000                      | 6,00,000         |
| 2     | Social Development Officer – 1 No                         | 12            | 50,000                      | 6,00,000         |
| 3     | Livelihoods Development Specialist – 1 No                 | 12            | 50,000                      | 6,00,000         |
| 4     | Research Officer – 1 No                                   | 12            | 30,000                      | 3,60,000         |
| 5     | Research and Training Coordinator – 1 No                  | 12            | 20,000                      | 2,40,000         |
|       | Sub-Total - 1   |               |                             | 24,00,000        |
| 6     | Travel Expenses (20% of total annual support)             |               |                             | 8,00,000         |
| 7     | Operational Expenditure (20% of total annual support)     |               |                             | 4,00,000         |
| 8     | Contingencies Expenses (10% of total annual support)      |               |                             | 4,00,000         |
|       | Sub-Total - 2   |               |                             | 16,00,000        |
|       | <b>GRAND TOTAL</b>  |               |                             | <b>40,00,000</b> |

Source: Ongoing scheme details, JNNURM, collected from JNNURM Cell, Coimbatore Corporation



## PART 5

# JNNURM IN COIMBATORE: AN OVERVIEW

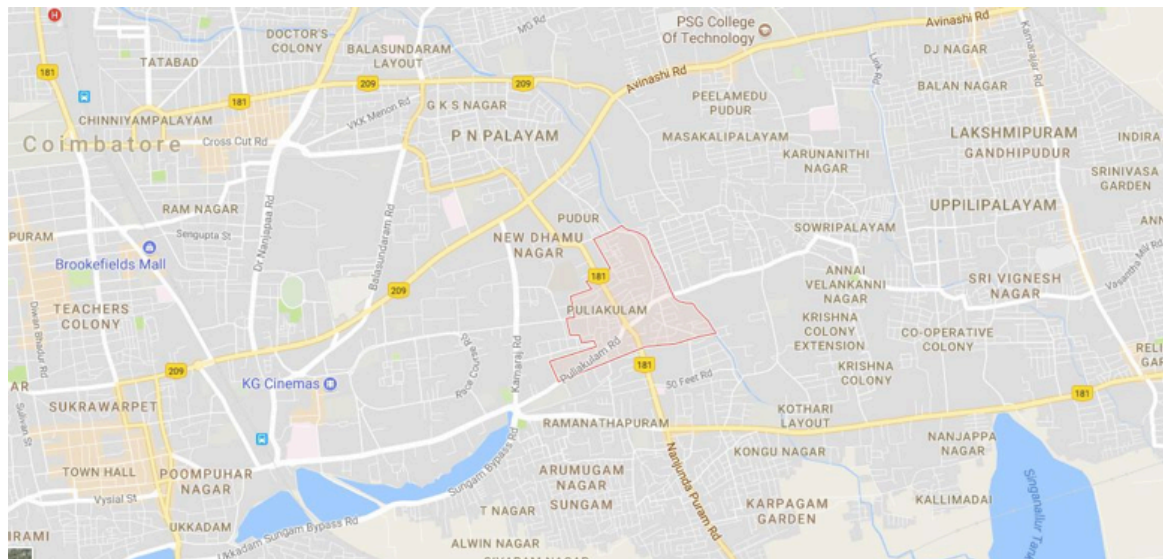
### 5.1 The Context

The Ammankulam housing colony is a resettlement scheme case under BSUP undertaken by the government in 2008. It is one of the few schemes where the resettlement efforts were confined to the proximity of the city core rather than the outskirts. The colony is located in a place called Yeri Medu – which literally translates to “Lake Bund” – stretching for one kilometer, which served as a line of crossing in the early days. Ammankulam is actually the name of the lake along which the bund (Yeri Medu) was constructed. So, in essence, the housing colony is actually situated on lake land.

The encroachment of this water body started about 70 years back by the herding communities (Shepard) in the city. These people were dependent on the natural resources the lake had to offer i.e. land and water. These initial encroachments started with the erection of residences on the lake bund which then moved further into the water body itself after it desiccated. After many years the government started to promote development activities in the lake land by formalizing the land through approved layouts. In fact, there is even a housing quarter built by the TNHB, for CMC workers, in the 90s, at Ammankulam which is home to 100 families.

**Figure 18**

Location of Ammankulam in Coimbatore city



Source: <http://17.1.16393>

The causes for the destruction of the water body in itself is a pertinent question at this juncture because, in Coimbatore, the informal settlements are considered to be one of the main reasons for ruining water bodies. But in the case of Ammankulam, natural drains that replenish the water level are blocked by government- approved developments around them. In addition, these drains are also polluted by industries and residential developments which release untreated effluents/sewage into them. Eventually the entire lake land was exploited due to various construction activities for both residential and commercial purposes.

The project was initiated with a budget of Rs 41 Crores in 2007 to house the people evicted from Valankulam Lake, and 502 families that had encroached on Ammankulam Lake. The eviction came in the wake of redevelopment works that were proposed to rejuvenate the Valankulam Lake and generate lakefront activities for recreational purposes. Most of the settlers along this lake did not possess legal documents of land ownership and thus were resettled in Ammankulam under the BSUP. The TNSCB was completely responsible for this project, both in execution and designing. It was expected to cater to 1608 families and was completed in 2015.

#### - Locational Advantage

Ammankulam is a prime area in the city due to its close proximity to the two National Highways

– NH 47 (Trichy Road) and SH-209 (Avinashi Road) and major commercial hubs of the city like Gandhipuram, Ukkadam & Townhall. However, the resettlement colony is located in the inner zone of Ammankulam and can be accessed via two main roads - Sowripalayam road on the South and Puliyakulam Road on the West.

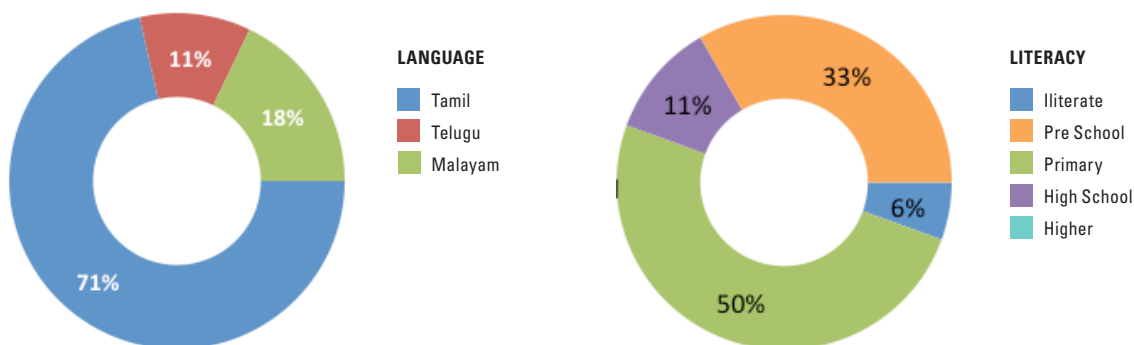
This site was selected for two reasons: (I) it was owned by the government & (II) it was close to the previous settlement (within half a kilometer). Some of the major civic amenities around the site are the government higher secondary school, a Primary Health Centre, colleges (along Avinashi road) and religious buildings. According to TNSCB officials, these factors were also considered for selecting the site.

#### - The People

The Ammankulam resettlement colony, which was meant to cater to 1608 relocated families, ended up with only 792 dwelling units, details of which will be explained in the next section. This left the remaining population with no dwelling units despite their eligibility to attain a dwelling unit under the scheme. Fifty percent of the residents here are males with a large share of them falling in the 40-80 age group. The same trend is reflected in the female population with minor differences in the 18 – 25 and 25 – 40 age category.

**Figure 19**

Age Wise Distribution in Male and Female Population



Source: Infographics by author

The average household size is 4 though some families have up to six members. The bulk of the population are Hindus (80%) followed by Christians (20%) with virtually no Muslim households. The colony consists of marginal communities predominantly from the Scheduled Tribe (ST) followed by Scheduled Caste (SC), Other Backward Caste (OBC) & Backward Caste (BC). In addition to Tamil, other south Indian languages like Telugu and Malayalam are spoken here representing the diverse nature of this settlement. The immigration of Malayalam-speaking people also suggests that they are a relatively new population in view of the fact that immigration from Kerala is a fairly recent phenomenon.

The literacy rate here is 87%. The illiteracy rate is 13% and is confined to people over 55 years of age. The most significant point to be noted in this regard is that 56% of the people here have formal education beyond primary school. The school dropout rates are nil here due to the existence of a government school in the vicinity where girls & boys are equally educated at least till the higher secondary level. Most of the graduates enroll in colleges irrespective of their gender. The level of education and the significance of educating the current generation is a widespread concern within this community. Most of the residents have stressed the need to educate their children in hopes of better job opportunities so that the current generation does not undergo the ordeals experienced by their parents.

Before the relocation, the people of Ammankulam were employed in areas like Race Course, Town

Hall, Gandhipuram and Ukkadam. But given that the new place was just within half a kilometer of their previous settlement, this relocation did not affect their livelihoods significantly. Income levels of each household range from Rs 3,000 to Rs 12,000 per month, depending on occupation and the number of wage earners per dwelling. On average, the monthly income per household is Rs 5,000 per month, with at least two wage earners, which qualifies them under the EWS category. About 15% of the people here are employed in the formal sector like offices and organized businesses, while the rest are employed as construction workers, road side vendors, drivers, carpenters, domestic help in residences and commercial establishments, and merchandise delivery systems. The municipal office jobs are the highest paid (Rs 8,000 per month) followed by self-employed vendors (Rs 7,300 per month). Since only a minor portion are engaged in these relatively high paying jobs, the community here is homogeneous with respect to income levels.

## 5.2 Site Planning

The colony is spread over 2.83 hectares, with 792 dwelling units, making the density 158 dwelling units per hectare. The site is located 0.6 kilometers from the Sowripalayam road, through YeriMedu Road and 1 kilometer from Puliyakulam Road, through Ammankulam Road. These approach roads are in the form of narrow streets 3 – 4.5 meters wide that do not support two-way traffic, especially four wheelers or emergency vehicles like ambulances or fire engines.

**Figure 20**

Aerial View of Ammankulam Housing Colony



Pedestrians also find it difficult to access the site due to its location deep within the region. The nearest bus stops are situated on the Sowripalayam Road and Ammankulam Road, requiring residents to walk long distances.

The approach roads are also deemed to be unsafe, especially at night, due to poor street lighting and dog infestation. These roads are improperly designed with sharp curves and bends (since it follows the profile of the lake bund) and become slippery during the rainy season thus making it dangerous for vehicular traffic. This lack of access roads, with transport services and safety, has made life quite difficult for the elderly and school children.

The site plan of the colony is similar to many TNSCB housing schemes since the 1970s and is characterized by a typical block layout that is repeated throughout the site with proper setbacks and green space reservations. There seems to have been no significant change

or improvement in site planning for these resettlement schemes, except for the provision of a few civic amenities like a community Hall, Park and Recreational area. Out of these, the park and recreational areas do not have any green cover and appear to be in a state of disuse. The community hall is quite small and inadequate for the population residing there. According to the residents, they were promised a library (to be used as a preschool or night school) by the TNSCB officials, which is still nowhere near construction.

Parking is insufficient and poorly designed for both two wheelers and four wheelers. There are a few dedicated parking areas within the colony for two wheelers only and even these are unsheltered. Thus the residents have resorted to parking two wheelers in front of their homes and four wheelers in street corners (reducing the width of the already narrow street). In addition, lack of entry gates, proper sign posting and streetlights within the complex also add to the problems of the people living here.

Source: <http://17.1.16393>



**Figure 21**

Approach roads to the site



Small encroachments in the form of informal commercial establishments are seen between the blocks. On further enquiry it was revealed that these petty shops were the solution adopted by the people to address their daily needs. Given the long distances that one had to travel to buy commodities, the community itself encouraged the presence of these shops. What was to have started as typical petty shops has now expanded to include snack centers and ice cream vendors.

In the current scenario, these encroachments are the starting steps towards what could become a case like Siddhapudhur. If people's basic requirements had been properly taken into account, these kind of fall outs could have been avoided by the TNSCB. The same planning style, with a lot of unused and neglected open spaces, could result in similar encroachments in this resettlement scheme after a few decades.

**Figure 22**

Site entry & informal parking space



Source: Photo Credit: Vijay Krishna and Shaam Prakash  
Source: Photo Credit: Vijay Krishna and Shaam Prakash



### Housing

When the project was approved by the Centre, the plan was to build 1608 units in apartment blocks of G + 5 storeys. But in 2010, during the construction phase, two blocks- 2B & 4B sank 50 cm and 25 cm respectively into the ground bringing the entire project to a halt. The sinking was attributed to poor soil conditions in the area due to the presence of marshy soil which later started to settle, owing to the weight of the block. This is no surprise given that the land was earlier a lake.

The earliest soil testing for this site was said to have been done in 1999 and again in late 2002. In both these instances, the land was declared to be unsuitable for construction. But in 2006, after the DMK came to power, the plan to build on this site was revived. The justification was based on the soil test report submitted by Anna University and IIT Madras, which recommended the construction of building over “hard rock”. (Times of India, 3<sup>rd</sup> July, 2011)

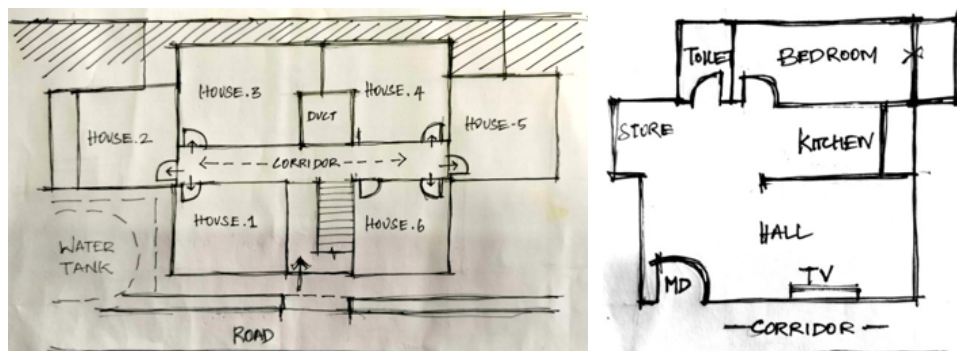
According to news reports, in order to rectify this problem, the affected blocks were demolished and the overall height of the apartments was reduced to G+3. But this inadvertently brought down the number of dwelling units to 792 units, leaving 816 beneficiaries with no homes. These people were supposed to be given homes in other resettlement schemes

(Ukkadam & Vellalore) which were being carried out within the city. But even today there are still many people in Ammankulam who are temporarily being accommodated by their friends and extended families while they await their unit allotment. Currently the colony consists of 37 apartment blocks in the ranges of G+1, G+2 and G + 3 floors, with each floor containing six dwelling units of 269 sqft area each. The blocks are not uniform and vary depending on their position on the site. Typically, the blocks are a repetition of a typical floor plan along the longer axis.

Each typical block unit is an RCC framed structure with a central stairwell with no elevators. There are three dwelling units on either side of the stairwell, with a total of six apartments per floor. The staircase leads to a corridor along which there are doorsto each dwelling. Adequate lighting and ventilation of this common space is supplied by an open sky duct near the landing area of the staircase. Currently, this duct space serves as a garbage accumulation point on the ground floor as waste gets tossed down from the upper floors and gets flooded during the rainy season, which further degrades the living environment. Each apartment has one multi-purpose hall with kitchen, a balcony for drying clothes and an attached toilet with bath. Being a more recent construction, the exterior of the building seems to be in good condition with no visible problems.

**Figure 23**

Typical floor plan and dwelling unit layout



Source: Infographics by author

The blocks are arranged according to the contours to reduce the cost of cutting and filling. Though this is not such a bad strategy, cost reduction seems to be the only criteria considered by the TNSCB while arranging these blocks on site. Climate considerations, ease of use, user requirements, creation of well-designed common spaces and efficient utilization of floor spaces were not prioritized while designing.

But despite the assurance of TNSCB officials that the apartments are safe, the residents are skeptical about the quality. The sizes of the apartments are still a concern for the people and complaints like lack of space for washing vessels and clothes within the dwelling units were reported.

**Figure 24**

Interior View of (clock wise) (I) Entry Lobby & Stairwell (II) Common Corridor (III) Kitchen (IV) Open to sky / Duct (V) Living room& (VI) Bedroom



Source: Photo Credit: Vijay Krishna and Shaam Prakash

**Figure 25**

Exterior view of housing colony



### 5.3 Infrastructure

The apartments have access to two types of water: (I) hard water derived from bore wells & (II) soft/potable water supplied by the corporation. The hard water is used for basic daily needs such as ablution and washing and is stored on the top of the blocks. Every dwelling unit has individual tap points in the kitchen and toilet which are connected to the overhead tanks. But this is different in the case of potable water. Water tanks, about 3.6 meters high, are placed at ground level and shared between two blocks (a maximum of 48 households). These tanks are supplied with potable

corporation supplied water on a weekly basis for 6 hrs a day by means of underground pipelines.

The residents fetch drinking water from the ground using vessels and carry them to their homes in the apartment. The task is difficult for those residing on the higher floors. These tanks are not cleaned on a regular basis, giving rise to water borne worms and frequent complaints of water-related illnesses like fevers and diarrhea. At the peak of the water crisis, the residents were forced to pay for drinking water by buying it from nearby areas like Ramanathapuram or Puliyakulam, at the rate of Rs 2 per vessel.



**Figure 26**

Water supply tank & Septic Tanks



The colony has a well laid-out sewerage system for waste collection. Sewage pipelines are extended from each toilet, which are well equipped with sanitary fittings, to the septic tanks below. These septic tanks are connected to underground pipes that release the efflu-

ents directly into the nearby Sanganur stream. There are currently no complaints regarding the sewerage system itself. But the side effect of releasing effluents directly into the stream has created mosquito breeding grounds and a foul smell in the neighborhood.

**Figure 27**

Toilet in Apartment & Garbage disposal bins



Source: Photo Credit: Vijay Krishna and Shaam Prakash  
Source: Photo Credit: Vijay Krishna and Shaam Prakash



Though garbage bins are provided and cleared frequently, they are inadequate in number resulting in overflows that attract stray animals. Waste separation is not practiced at the community level. Metered electricity connections are provided at a cost of Rs 1550 to each apartment and streetlights, despite being present all over the site, are not maintained properly. This poorly lit environment has generated a sense of insecurity amidst the populace, especially among women.

There is a network of storm water drains on the site that direct runoff water into the Sangapur stream. Rainwater from the terraces is directed into open storm water drains through vertical pipelines. These in turn run around each block and connect to larger open drains that run along the perimeter of the site. These open drains accumulate garbage that results in clogging and water logging during the rainy season, creating a breeding ground for mosquitoes. The release of untreated runoff water into the stream may also become a concern in the long run.

**Figure 28**

Storm water drains



The inaccessible nature of this site is another impending problem that has taken its toll on school children, college students and the elderly. These age groups are the most affected because they rely heavily on public transport, unlike the working class. The nearest bus stop is 600 meters away which makes it very difficult for these people to commute. Their mobility is virtually zero at night owing to the lack of security in the Ammankulam road and the unavailability of a para transit system from the colony.

### **Social life**

Communal life in the Ammankulam resettlement colony is quite lively during festivals like Pongal,

Diwali, Vinayak Chaturthi etc. Events and political meetings also take place within the premises. While street corners and ground floor verandahs are regular socializing spaces for the elderly, young men gather on roof tops to party. Small groups of chatty women overseeing their children are a common sight in the park during the evenings.

Though the current scenario does not present a bad case for their social life, most of the residents claim that communal activities were more vibrant in their previous settlement. The shift from horizontal living conditions to vertical ones has had an adverse effect on their social life and relationships. “In our

previous place I had my extended family and friends living right next to my home. But here we have been allotted different blocks and we rarely see each other,” says Malathi, a resident of the colony.

Even when workshops were conducted in this community, the dissemination of information at Ammankulam was relatively poor in comparison to those conducted at other informal settlements like Muthankulam & Siddhapudhur. On the whole it appears that this way of living has broken the very emotional and social bond between these people.

#### **Social Infrastructure**

As mentioned before, the Ammankulam colony is well within the vicinity of various social infrastructure amenities like schools, colleges, primary health

center, religious buildings, police station etc. Other commercial establishments like hotels, small scale commercial outlets, shopping streets and even workplaces are within 2 kilometers of their residence.

The layout of this complex extends to include social facilities like parks and community halls, probably because this is mandated by BSUP regulations. However, the original intention of these facilities has been lost. The very manner in which these spaces have been distributed induces a sense of estrangement. The common spaces appear to be cut off from blocks that are along the periphery of the site and most residents do not seem to be aware of the happenings in these spaces. Nevertheless, the community has managed to use a part of these public spaces for conducting tuition and other classes.

**Figure 29**

Park and Community Hall



#### **5.4 Policy Outlook**

The beneficiaries for this scheme were selected on the basis of their period of stay at Valankulam and their ability to produce proof of identity (ration card) and income certificate. The CMC was responsible for collecting and recording the data of the Valankulam residents and determining their eligibility as beneficiaries under the scheme. Since most of them were in a joint family system, a single Ration Card contained the names of the entire family (up to 8 names). Given the rule of one dwelling

unit per ration card, an entire family was eligible for one apartment. But large families with eight or nine members cannot be accommodated in a 26 sqm home. Thus the beneficiaries had to apply for new ration cards which was a time-consuming process.

The resettlement programs are mass housing schemes wherein colonies are built to accommodate the maximum possible dwelling units allowed by the regulations. In other words, they are not built for specific slums and are mere housing blocks that are waiting

to be occupied. In this case, a single housing colony may be composed of marginal dwellers from various slums across the city who are not acquainted with each other. The social cohesion that existed in the original settlements was severed and the people are divorced from their social fabric. Thus there is a general atmosphere of mistrust in the resettlement areas that prohibit collective responsibilities and duties.

Disseminating information to the people was carried out by the Community Development Wing (CDW) of the TNSCB. This department acts as a bridge between the government & the people and is responsible for understanding the needs of the slum inhabitants. While the CMC records demography and infrastructure related data, the CDW collects data on livelihood and socio economic profiles of informal settlements. It creates a platform for dialogue where enquiries and grievances are addressed. Another responsibility of the CDW is to provide the inhabitants of the colony with new ration cards and other address proofs after relocation. They coordinate with the CMC and make the process smoother. Even so, awareness campaigns and social welfare programs to educate the marginal population were not on the agenda of the CDW.

The CDW also organizes workshops and training programmes in which these relocated people are trained and given certificates as proof of skill achievement. In some cases, even jobs are arranged soon after course completion. Nevertheless, despite all these efforts, the attendance rate at these workshops is quite poor, especially from slums that are within city limits. This may be attributed to the following:

- I. The programmes conducted are an open call to all the informal dwellers in the city, lacking focus on a specific informal settlement. This appears to be a generalized solution for a specific problem.
- II. The training programmes do not take local skills into consideration and are only focused on the industrial / manufacturing sectors like textile and automobile parts

III. The cost of commuting seems to be a problem for the slum inhabitants. They don't feel that attending these workshops is worth spending a days' worth of commuting charges.

IV. The training and workshops sometime go on for months, and during this time the participants receive a paltry income in the form of stipends. Thus, the informal settlers seem to prefer starting a job instead of attending such workshops

V. There is also a general lack of interest as stated by the CDW official of Coimbatore. He claims that even the few who complete their training course and get employed, quit their jobs within a few months.

The main intention of the CDW seems to be to convince the informal dwellers to relocate. The people are not really involved in the planning or designing stages of their apartments. With regard to this, a TNSCB officials said "They lack the knowledge regarding designing or planning. They do not understand the technical difficulties involved in the construction. So nothing is to be gained by involving them in the designing process". This is proof that there was literally **no community participation**.

Until the accident in 2010 involving the sinking of two blocks, work was going at a smooth pace in Ammankulam. Immediately afterwards the issue was politicized with the ward councilors rising up in arms against the TNSCB for negligence. In essence the role of ward councilors was limited to the selection of beneficiaries as they knew the people of their constituencies. They had protested the handing over of the construction work to TNSCB and maintained that it should be undertaken by the Corporation. The construction of tenements on Ukaddam Sewage farm was also protested against by the elected members as it, too, was a lake bed.

In some interviews conducted by news reporters, the interviewees stated that they were "too scared" to move into the tenements. "The government



could have given us land instead of giving us constructed flats. How can we move into a building that stands aslant," asked Jhansi, a local advocate. (Times of India, 2011).

Originally the land was owned by the Corporation and was later transferred to TNSCB for the construction of tenements. The beneficiaries under the BSUP scheme were also given "Floor Rights" as in the case of Siddhapudhur, where the dwellers owned the floor while the land belonged to the TNSCB. Since BSUP was not a freebie and required beneficiary contribution, the residents had to make a down payment of Rs 17,800 along with Rs 1,550 for electricity separately. There was no necessity for loan arrangements by the TNSCB in this case. But according to the Detailed Project Report on Ammankulam, prepared by the TNSCB, the tenements were supposed to be "allotted to eligible beneficiaries under

a Hire Purchase scheme wherein the beneficiaries have to pay an affordable monthly installment of Rs 250/- for a period of 20 years".

Dwelling units were allotted through a computerized system with special preference given to the elderly for apartments on the ground floor. But the most glaring problem was revealed after a resident questioned us - "The elderly get an apartment on the ground floor, now. But in six years I too will become old and may fall prey to health problems. How will I carry water up to the third floor then?" Though an elevator might reduce the problem, the officials are against this idea, quoting higher maintenance costs. On completion of the project, the beneficiaries were given a weeks' time to move into their new homes. In spite of inspection by officials, some apartments did not have proper electrical points and water supply lines.

Figure 30

Proof of ownership & payment receipts for JNNURM-provided dwelling units

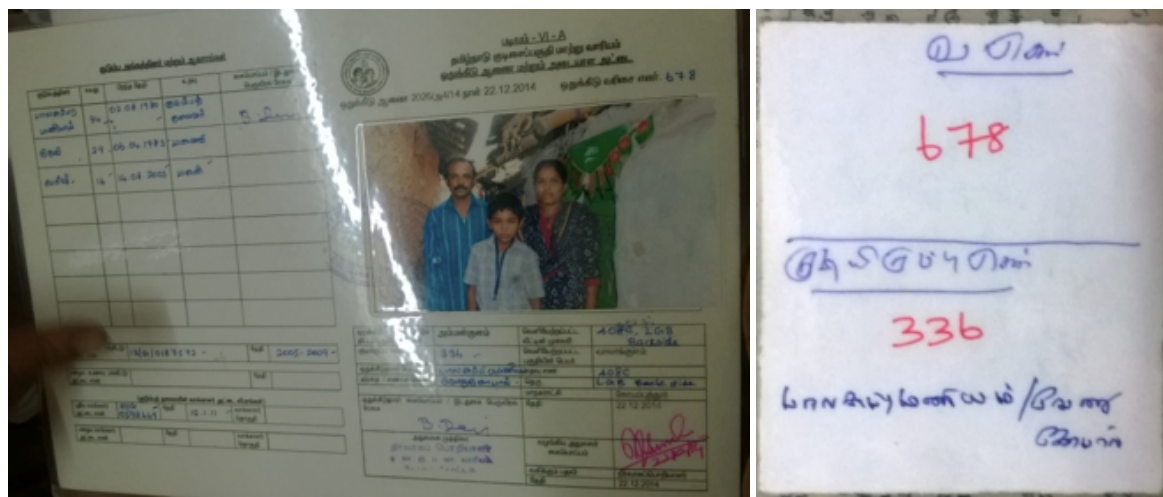


Source: Photo Credit: Vijay Krishnan and Shaam Prakash



**Figure 31**

Eligibility proof and computerized allotment number of dwelling unit



The policy states that there be a monitoring process through a social audit by which setbacks of the project may be understood and further amendments could be made in future resettlement schemes. But the residents claim that no such thing has happened until now. The following are the problems due to the lack of social audits:

**The problems of the residents are unaddressed:** After completing project, the TNSCB officials are responsible for maintenance over the next 3 yrs. But the officials did not respond to the residents' qualms, stating that they were no longer responsible for the project. They claimed that their responsibility was only until the handing over stage and that in case of issues regarding infrastructure they must contact CMC. The residents experienced the same response from the CMC officials too, who passed the coin to the TNSCB.

**Issue of Subletting:** Another problem that happens in these resettlements is subletting the allotted dwelling unit for extra income. The ownership documents don't seem to contain any specific clause with regard to subletting. This has certainly been the case here where a

few residents have rented out their apartments. Worst of all, the inhabitants who were rendered homeless due to the 2010 incident are staying in Ammankulam colony on a rental basis despite their right to a dwelling in the very same place. Only proper and regular inspections can ensure that the rightful beneficiaries dwell within their allotted spaces.

**Association formation:** The policy requires that an association be formed by the residents which will bear the responsibility of infrastructure maintenance and finance management. The TNSCB maintains the housing complex up to three years from date of handing over (Jan 5<sup>th</sup> in this case). Currently, despite being the final year of its maintenance contract, the TNSCB does not handle complaints. An official asserts that "although the TNSCB has implemented the agenda of an association, the residents seem to be skeptical towards this idea. They think they have to pay for their maintenance and are stalling the procedure." It remains to be seen if there will be an association at all, in 2018.

At present there is an informal resident welfare association called the "Nalla Sangam" that takes the

responsibility of representing the Ammankulam housing colony. They undertake community welfare programs like cleanliness drives and communicate common grievances of the residents to government authorities. And yet the people oppose registering this association formally as it will oblige each household to pay a monthly maintenance fee. Residents are unwilling to entrust their money to an association comprised of people practically unknown to them, and whom they have no reason to trust.

**Lack of Project Assessment:** The actual performance level of the project is unknown to the TNSCB since there has been no interaction or feedback from the inhabitants. Government officials claim that the project is a success just because they achieved a hundred percent occupancy rate. But only when the research team conducted workshops and held discussions with the people, problems areas started to surface.

### 5.5 Conclusion

The Ammankulam housing complex is a relatively new project in Coimbatore under the JNNURM scheme and presents a case of bureaucratic deficiencies and dropping user satisfaction levels. The very process of site selection was already, a bone of contention in this project. All over the city, slums along the water bodies are being relocated in order to preserve these natural resources. But the irony is that, in fact, the government itself is providing resettlements within the city by filling in the lake beds. All these unstable sites are earmarked for slum resettlement since there are no other takers for these lands.

There has been no improvement in the planning and designing of the buildings since the 1970s. The same typical blocks are being used to this day, with only a few rectifications in terms of carpet areas, building heights and provision of common spaces like community halls and parks at the site level. The infrastructure still appears to be inadequate and government-sponsored housing complexes have contributed to environmental degradation.

From a user satisfaction standpoint, about **70% of the survey respondents claimed to be comfortable** with their existing living conditions, leaving 30% unsatisfied. However, there is quite a difference in the satisfaction levels of the younger and older generations. The elderly regard the endowment of a dwelling unit as a relief in their old age, unlike the younger generation, who seem to have issues with the lack of socializing spaces, parking and inadequate infrastructure. This is totally justified given that the needs of the younger generation are far greater than those of the older ones. Though some of the complaints made by the younger generation are uncalled for (like inadequate dwelling unit sizes), they do yearn to leave these apartments in the near future. This is a positive trend that could pave the way for empowering the marginal population and reduce the burden on the government.

On the positive side, bureaucratic procedures were completed quickly, and the residents got their documents and identity proofs on time. Nonetheless, lack of community participation, absence of social auditing and lack of transparency were still some of the gaping holes seen in this project. ♦

## PART 6

### JNNURM (BSUP) IN SITU CONSTRUCTION SCHEME: CASE OF BALASUBRAMANIAM NAGAR

#### 6.1 Context

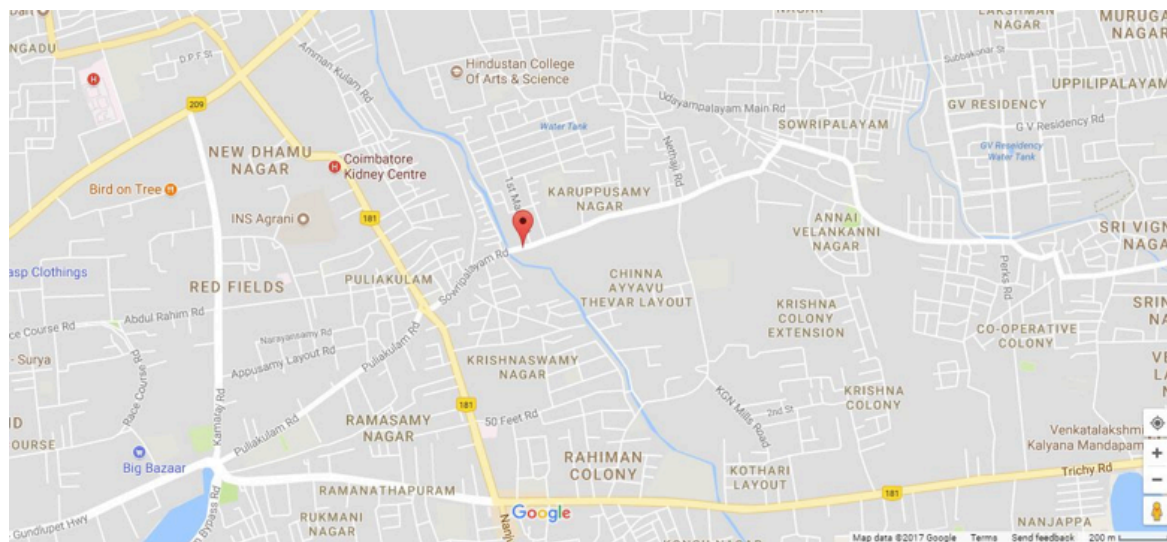
In situ construction was another model propagated under the BSUP scheme of JNNURM that worked by allowing the beneficiaries to construct their own homes with financial assistance from the government. It is essentially a slum upgrade program that prevents relocation and scales up the basic infrastructure.

Balasubramaniam Nagar is also located in Yeri Medu, about a hundred meters south of the Ammankulam Housing Colony. This is the first

encroachment occurring along Ammankulam Lake as a result of the natural resources and strategic location the place had to offer. This place also had the advantage of being near the textile mills – Lakshmi Mill, Pankaja Mill and Kannabiran mill – where there were opportunities for employment. However, on account of being an encroached site with poor housing conditions and infrastructure, it was classified as a slum. Therefore the Coimbatore Corporation implemented BSUP as a part of the Coimbatore City Upgradation Phase.

**Figure 31**

Location of Balasubramaniam Nagar in Coimbatore city



**- Locational Advantage**

Balasubramaniam Nagar is sited along the Sowripalayam Road with the Sangapur Stream on the east and residential areas on the west. It has all the locational advantages that Ammankulam has with respect to connectivity and proximity to social amenities. Linkage to public transit is much better due to the presence of two bus stops, within 100 meters, on either side of the settlement.

**- The People**

This settlement has about 600 people living in it on individual plots of land. Fifty one percent of the populations are male in the 40- 80 age group. The distribution of the population with respect to gender and age.

In both cases the population is largely in the 40-80 age category, with both sexes distributed uniformly in the under 25 age group. There is also a significant proportion of male senior citizens. The residents claim that they have been living there for three generations, which corroborates the data above. The first generation settlers (> 80 yrs) have nearly all passed away, and a relatively large group of the second generation (40 – 80 yrs) are present. The average household size in Balasubramaniam is 4.5, marginally larger than Ammankulam. The flexibility to construct extra rooms has enabled the inhabitants to have larger families.

Tamil is the predominant language spoken here, followed by Malayalam and Telugu. 70% of the people are Hindus, the rest Christians. Scheduled Caste and Scheduled Tribe population account for 60% of the population with no share of minorities.

With 94% of the population being able to read and write, the literacy level in Balasubramaniam Nagar is very high. Only the older generation is illiterate; the rest of the population has received formal education up to preschool level. There is a positive trend towards college enrollment with 33% of the population completing college level education. However, as in the case of Siddhapudhur, graduates complain that they are unable to find employment despite their literacy level.

The average income level is Rs 10,000 per month per dwelling unit, which varies between Rs 5,000 – Rs 20,000 per month for each family. Employment is chiefly in relatively high-paying jobs like office work and self-employment. Daily wages from menial jobs are not a source of income for the people living here. Their place of employment is within 5 kms of their homes, with one third depending on public transport to commute. Another third of the people have private vehicles, while the rest are dependent on either para-transit modes or walk to their work place.

**6.2 Site Planning**

The entire settlement layout was formalized under the BSUP by subdividing plots and providing infrastructure. The average area of a plot ranges from 40 – 60 sqm (with a minimum width of 4.5 m) and abut on 3-metre roads. There are mixed-use developments within the settlement that cater to the commercial needs of the place. Petty shops and small commercial outlets are situated along the roads for better footfall.



**Figure 32**

Aerial view of Balasubramaniam Nagar



#### - Housing

Under the BSUP scheme, each beneficiary is entitled to a sum of Rs 150,000 for the construction of a single dwelling unit. The initial cost of construction is borne by the beneficiaries, after which they are entitled to the BSUP fund. This emolument is paid out in installments at different stages of construction i.e. (I) Plinth level (II) Sill level (III) Lintel level & (IV) Roof level. Corporation officials inspect the progress at each stage before approving the payment.

The houses are constructed by the residents themselves and have ground coverage of 30 - 35 sqm. Typical plans for the homes comprising of a multi-purpose room, kitchen and toilet with bath are provided by the Corporation itself. The beneficiaries are expected to follow this construction plan and no customization whatsoever is permitted. The government-approved plan takes into consideration all the planning regulations of the city and is thus easily approved by the Directorate of Town and Country Planning (DTCP), the town planning department of the city.

However, on the contrary, the general development pattern of the buildings do not appear to concur with the planning regulations of the city as stipulated in the Directive Control Regulations (DCR). The most noticeable violations concern setback spaces and maximum permissible height, as these could be observed directly during field visits. In fact, some of the homes do not even have toilets.

On further probing it was understood that these violations appear only after the last stage of inspection has been completed by the corporation officials. The beneficiaries, after receiving the final installment, take it upon themselves to customize their homes. The result being that there is variety in the building scenario in Balasubramaniam Nagar. The buildings range from single to three storey depending on what the plot owners can afford, and additional rooms are added according to the needs of the families. Hence, the quality of each home is a product of what the residents need and can afford.

**Figure 33**

Exterior view of dwellings in Balasubramaniam Nagar



### 6.3 Infrastructure

The infrastructure components of dwellings are not funded separately by the government. The beneficiaries claim that the Rs 1.5 lakhs they receive only suffice for the housing structure and not for related infrastructure like water supply and sanitation. A significant portion of infrastructure cost is for the installation of septic tanks and the application process fee for procuring water supply and sewage connection.

It is quite apparent that a significant number of households here can afford these rates for infrastructure connections. But the fact remains that they haven't. When questioned about this, the relatively affluent population responds that "If we call the corporation officials for inspection they might have a problem with this additional construction. In exchange for approving connections they will expect bribes". When the poorer households were asked

about the lack of basic amenities at their homes Mr S.M. Samy, a resident said "When we approach the corporation, they tell us that the last date for such a provision was over a long time back. We have to pay extra (bribes) to get them."

Currently there are two modes of water supply in this settlement: (I) An individual tap connection within the dwelling unit and (II) a common tap provided along the road. The former is principally a bore well connection that is seen in high income homes and supplies hard water. The poorer section of the settlement is entirely dependent on the common taps that supply both hard water and drinking water. While hard water is supplied twice a week, the supply of soft water is quite erratic. It may vary from once in two weeks in summer to once a week in winters. Residents fetch water from these taps, which are below the road level, and store it in large containers in their homes.

**Figure 34**

Common Taps on the streets



Though most of the homes have attached toilets, some use the pay and use public toilet. These public toilets are maintained by the residents themselves and are claimed to be clean and usable. However, they are not designed for the disabled or pregnant women. They only serve the purpose of a toilet and do not have spaces for ablution and washing.

All the toilet effluent is channeled into septic tanks, which in turn release the waste directly into Sanganoor Stream. This is hardly surprising since there are no sewerage connections for the households. Dwelling units without septic tanks dump both grey water and soiled water into the storm water drains which also discharges into the stream.

**Figure 35**

Direct release of sewage into Sanganoor stream



Closed storm water drains, about 45 cm deep, are provided on one side of the road and eventually drain into the stream. Drain clogging is experienced during the rainy seasons and thus requires frequent maintenance. Garbage still continues to be dumped in informal dump yards that are situated along the stream and at street corners. Though

garbage bins are provided, they are inadequate in number and not placed at regular intervals. Although the corporation collects the garbage on a daily basis, waste separation is not performed at the household level. All the homes have legalized electricity connections and the streets are equipped with proper lighting facilities.



### Social infrastructure

Communal gatherings occur at the temple in the locality and all functions such as marriages are conducted there. Since the layout has not earmarked parking spaces, green spaces or recreational areas, the road has become a congregational space. But, remarkably, the residents have developed their own spaces of interactions through the design of their

homes. Most homes have features like entrance porches and verandahs where the elderly are seen conversing. While the common taps are informal meeting spaces for young women, the men are regulars at the tea stalls and petty shops. However, the children take to the roads in the evening to spend their leisure time and are the most adversely affected by the lack of recreational spaces.

**Figure 36**

Street used as a place of recreation



### 6.4 Policy Outlook

This project, implemented under the DMK regime and the slum, was completely regularized despite its location on objectionable lake land. The political affiliation of the people here seems to have won them favors with the state government and hence managed to avoid relocation. The first step was the regularization of the plots (done by DTCP) and provision of land titles (done by corporation) to the marginal dwellers. The corporation is responsible for providing infrastructure and regularly disbursing funds to the beneficiaries after conducting thorough onsite inspections.

The satisfaction level of the people here is much better, with 91% of them stating that they are comfortable with their present living conditions. The sense of ownership among the inhabitants is reflected in the maintenance level of their homes and neighborhood. All public facilities like roads and toilets are well kept and building facades are finished with painting and decorations. In fact, most of them have even availed loans for home renovations and repairs. Common spaces are constantly under surveillance and the chances of encroachment are literally non-existent in these “beneficiary-led construction” sites.



Conferring land titles has certainly induced more flexibility in the design of built spaces. Owners feel a sense of attachment to their homes because they were constructed by themselves and in some cases even customized to their tastes. Though this ability to customize is a blessing, it has resulted in bylaw violations. This is probably the only downside to in situ construction schemes.

### **6.5 Conclusion**

In situ tenement construction schemes are more successful with inhabitants having a high level of satisfaction. The sense of belonging and the conferment of land titles to the people has promoted self-governance in the settlement. Though this is an effective model, it is highly land intensive and may not be applicable in the long run. Hence this is still a temporary working model and needs to be adapted to combat the building pressures of urban poor housing in the city. Site and services schemes have never been tried in Coimbatore and may prove to be relevant solutions in the future when urban slums within the city are relocated to the periphery. But this must be accompanied with integrated development of the city in terms of providing job opportunities, transport and other allied infrastructure. ♦

## PART 7 REFLECTIONS

The first section of this chapter aims to deliberate on the factors that contribute to the functioning of housing policies in Coimbatore. These aspects are derived from the experiences of the case studies conducted at Siddhapudhur, Ammankulam and Balasubramaniam Nagar as explained in the previous chapters.

### 7.1 Causes of Policy failures

A variety of factors have disrupted the successful implementation of housing schemes in the context of Coimbatore City. These range from the basic policy ideology to the manner of usage by the beneficiaries. In this regard the possible reasons are classified under the following headings:

- I. People: The beneficiaries of the housing policy who use the provided housing.
- II. Government: The ULB responsible for providing its citizens with basic amenities and the governing agency responsible for housing schemes. It encompasses the governance capacity and monitoring ability of the agencies.
- III. Infrastructure: The diverse array of amenities provided to the beneficiaries in terms of Physical Infrastructure, Social Infrastructure and Shelter.
- IV. Finances: Issues pertaining to raising capital to fund housing schemes
- V. Execution process: The stumbling blocks that were encountered while executing the projects on site.
- VI. Policy: Certain ideologies like preservation of social fabric and integrated development of slums are not reflected in any of the housing policies adopted by the state.

The effects of the above are summarized in the form of a fish bone diagram. The diagram represents

the issues arising from each factor that led to the eventual inefficiency of the policy implementation. These setbacks are solely derived from the three case studies conducted and are applicable to Coimbatore city only.

### 7.2 Policy components and implementation status

This section outlines the details of policy components and their implementation status in the city to provide a comprehensive understanding of its pros and cons.

#### 7.2.1 Decentralization to Urban Local Bodies (ULB)

The 74th amendment of the Constitution assigns powers to the ULB to undertake governance functions and be responsible for development activities of the city. The JNNURM policy mandated the enforcement of the 74th amendment in the State and required that the ULB produce plans for development through City Development Plans or DPR. The aim was to enable local governments to design, implement and manage their own projects. In Tamil Nadu, the State government had opposed the amendment in the past in order to restrict the autonomous working of the ULBs. The political parties needed the local government to be an extension of the State and continued to strengthen the powers of parastatal agencies like the TNSCB and TNHB.

The situation in Coimbatore seems to reflect this phenomenon, with TNSCB, TNHB and TNEB still continuing to influence the development works here. In the case of the resettlement programs, the CMC had publicly admitted its “lack of expertise” in handling large-scale housing projects and handed

projects over to the TNSCB, despite protests from local elected representatives. Project studies, DPR preparation and implementation were solely carried out by TNSCB, with the role of CMC being limited to providing land for development. In the case of in-situ tenement construction, the plot layout was defined by the LPA, while the CMC transferred land titles and provided physical infrastructure.

Residents in resettlement schemes have to experience a phase shift in government officials each time the dwelling units are completed. Initially they are acquainted with the TNSCB officials who respond to their grievances and complaints. But after project completion, the CMC becomes responsible for the place and people are forced to go back and forth between these two departments, with each one blaming the other for the complaints. **One agency could have handled the entire project from start to end**, preferably the CMC as it caters to infrastructure as well.

But even the TNSCB is not completely empowered to make decisions in Coimbatore. The Coimbatore branch is just an executive agency that is responsible for project implementation. Officials claim that for each development proposal they travel to the head office in Chennai where the project is approved and layout of buildings are planned. The executive body in Coimbatore is responsible for collecting and recording data on slums and executing the sanctioned plans on site. Regarding infrastructure, the corporation is responsible for water supply, sewerage, storm water drainage, solid waste management and street lighting. Electricity and public transport are the responsibility of the Tamil Nadu Electricity Board (TNEB) and Tamil Nadu State Transport Corporation (TNSTC) parastatal agencies.

Nevertheless, there were positive outcomes following the implementation of the 74th amendment in Coimbatore. The ULB was actively involved in the UIG projects, wherein it laid out the development

schemes, and incorporated them into private agencies. Additionally, urban planning functions were ascribed to the Corporation.

#### 7.2.2 Seven Point Charter

This is a mandatory reform under JNNURM that binds the ULB to provide tenure and infrastructure to the urban poor. All housing policies in Tamil Nadu have stressed the provision of these basic services in all housing projects.

##### - Tenure:

There has certainly been an improvement in the outlook of policies. The first state housing policies did not emphasize the need for providing ownership to marginal populations. But after the World Bank entered the state development sector, provision of tenure at affordable prices was propagated by all housing policies, albeit with only two options: “land tenure” or “floor rights”. Of the two kinds of ownership, land tenure is more successful than floor rights, because it offers more flexibility to the owners. The fact is that tenure (in any form) has given the marginal dwellers a sense of security and safeguards them from evictions.

##### - Housing infrastructure:

Since the 1970s there has been no improvement with respect to planning and design of housing colonies constructed by the government. The problems experienced in the older housing complexes were not investigated and thus were repeated in the newer projects too. The dwelling units have not met changing social needs, making them far less unfit for habitation. Encroachment of public spaces, lack of recreational areas, inadequate living layouts and poor quality of construction are some of the concerns that have been occurring frequently since the 1970s. The urban poor still have their reservations about occupying government constructed apartments due to the poor quality of construction and site location.

However, the situation is the exact opposite in the case of in situ construction. In this case, when the dwellers are given ownership of land and empowered to construct their own homes, the housing quality is much better. Houses are tailored to meet the needs of the families and are maintained more effectively. Common spaces are well preserved and the sense of security within these neighborhoods is much better. The only flaw in this housing scheme model is the potential violation of building regulations. Nevertheless, these beneficiary-led constructions are quite successful in Coimbatore.

**- Infrastructure: Resettlement schemes**

In resettlement schemes, water supply systems have always been a source of difficulty to the residents. In every housing colony, the water storage units are invariably placed at ground level with no connections to the dwelling units. In such cases, fetching water from ground to upper floors of the apartments is a tedious process, especially for the elderly and the sick. The water supply system has not been upgraded since the 1970s.

The sanitation system is quite adequate given that each dwelling unit has an attached toilet with bath and a proper network of sewer pipes and septic tanks for waste collection. The only drawback is the lack of maintenance, the result of which will be felt after decades. Storm water drain systems have been improved from open to closed type channels to prevent clogging.

With regard to solid waste management, these colonies are no different from other housing developments in the city. Overflowing garbage bins and not separating waste at source is a city-wide problem. Interestingly, these resettlement colonies are clean in that garbage is discarded into the provided waste bins. Though street lights are provided in adequate numbers, they are not maintained properly.

Housing policies have developed over time to include the provision of social infrastructure in resettlement

schemes. Early policies did not place any importance on social facilities like recreational spaces, community halls and other congregational spaces. In the meantime, however, all these elements have become compulsory in the housing scheme directives. Though the intention is commendable, the implementation on site does not accomplish this objective.

Social amenities are planned and designed in an ineffective manner resulting in unused spaces that fall prey to encroachers over time. The provided spaces are inadequate as they do not meet the needs of the residents, and lack of mixed use developments result in commercial type encroachments like petty shops. These flaws seem to be repeated in resettlement schemes throughout the city, with no attempt being made by the TNSCB to rectify them.

**- Infrastructure: In situ construction**

In the case of in situ construction, infrastructure is available to all the dwelling units with minimal problems being reported by the residents. The issue here is more of a bureaucratic one, where the application (for water & sewerage connections) submitted by the residents are not taken up by the authorities. But the overall infrastructure is in place and is being well maintained by both the locals and the CMC.

Social amenities are not particularly provided within these layouts and the people are dependent on shops along the road for their daily needs. But the community has acclimatized to the setting and many informal communal spaces have been created organically to accommodate their needs. Thus in situ construction is an example of people governing and managing their own spaces, requiring minimum intervention from the government.

**7.2.3 Community Participation**

Community participation, like tenure security, was not prioritized in the early housing schemes. But over time housing policies have evolved and community participation made one of the key agendas.



As per the JNNURM mandatory reforms, the State government must implement the Community Participation Law, that enables the citizens to partake in municipal functions, stretching from basic infrastructure to municipal budgeting.

Under this law a zonal committee, Ward Committee and Area Sabha were established representing the zonal level, ward level and polling station level respectively. These committees were entrusted with specific activities pertaining to different municipal functions. Agendas of slum improvement & upgradation and urban poverty alleviation necessitate the involvement of the local communities in proposed development projects. The Area Sabha is additionally responsible for generating public awareness on public health, sanitation and solid waste management.

But even with these extensive frameworks, the citizens are seldom involved in the city's development programmes. This is exemplified in the case of the public litigation case filed against the sewage treatment plant proposed at Nanjundapuram. If the public had really been involved in the CDP preparation process or development works, as claimed by the CMC, then such a situation would not have arisen.

The level of community participation is further limited in the case of both resettlement schemes and in situ construction. Beneficiaries are never a part of project design, and their participation is limited to complaints and queries regarding the relocation process, if any. The TNSCB does not engage the beneficiaries in discussions concerning rudimentary agendas like user needs and requirements.

#### **7.2.4 Project Monitoring**

Completed schemes require regular monitoring to assess the performance of housing schemes and to prevent misuse or unauthorized occupation of premises after project handover. Primitive housing projects did not have such provisions. BSUP mandates the implementation of a Social Audit to assess the per-

formance of both the project and the public agency responsible for executing the project. But invariably, in all the case studies, the residents claim to have no knowledge of any such monitoring programmes.

Problems like subletting, lack of maintenance and encroachments can be avoided through proper monitoring. Subletting and poor maintenance are the most common problems facing resettlement colonies due to lack of supervision. None of the housing colonies have a proper, registered Association or Society that represent its inhabitants. Thus, there is no self-governing system in multi storied tenements, and the people constantly look to the government for assistance.

#### **7.2.5 Relocation vs. In situ Construction**

The housing needs of the urban poor were not a prime agenda and the scale of informal settlements was not very pressing until 2000, when economic development and huge immigration of workers started. Until the launch of JNNURM in 2005, slum improvement programmes were handled by the TNSCB, primarily through the construction of multi storied tenements, with very few upgrade schemes. Due to the availability of land all the projects were sited within city limits.

Before the BSUP, there were no large-scale housing developments that focused on the shelter needs of the urban poor. Large tracts of land were available within the Corporation limits for both in situ and tenement construction schemes, and all housing projects were accommodated within city limits. Thus, the majority of the relocation sites are close to the original settlements and the beneficiaries rarely face the issue of long commutes to their workplace. By and large all the schemes are successful, as no case of relocation has estranged the marginal population from their basic livelihood or denied them access to functional infrastructure.

But this trend cannot continue forever, as most of the land has already been used up. In fact, current

projects under the Pradhan Mantri Awas Yojana (PMAY) are being executed in the outlying areas of the city where there are limited employment opportunities and underdeveloped infrastructural facilities like public transport and water supply. It remains to be seen how these projects will perform in the context of such long distance relocations.

#### **7.2.6 Politics and housing schemes**

Though policies have been modified to insulate them from political dogmas, housing schemes continue to reel under their influence. The State government maintains a strong hold on the local governments through the parastatal agencies that are controlled by the state. The 74th amendment, which sought to improve the powers of the ULB, involuntarily gave powers to the locally elected government also. The involvement of elected representatives is important since they understand the needs of the people at the local level. But unfortunately, this is not the case.

The roles of elected officials in housing schemes are limited to allocation of land for the project and beneficiary selection. Politicians misuse this small window of opportunity to direct development into specific areas inhabited by their supporters. The influence of politics is felt the most in land ownerships and protection from eviction. Even within a large slum, where a significant portion of the people lack land ownership, a few have managed to procure patta (ownership document) from the government on account of party affiliation. Most of the in situ tenement schemes are propagated by political parties to protect people from eviction, thus securing their vote banks. Hence it is no surprise that every slum in the city bears affiliation with political parties in hopes of procuring benefits and to voice their concerns to the government.

#### **7.2.7 Reservation of land for the urban poor**

In order to improve land availability for EWS projects, an optional JNNURM reform mandated “earmarking at least 20-25% of developed land in all housing

projects (both Public and Private Agencies) for EWS/LIG category”. The extent of execution of this reform is still questionable as no practical instances of such reservations could be found in housing projects.

The bylaws (2010) of Coimbatore stipulate the reservation of at least 10 percent of the site area in residential developments with plot areas over 10,000 sqm for EWS and LIG housing. Dwelling units with areas not exceeding 45sqm for LIG and 30sqm for EWS are to be constructed by the developer on this reserved land. Though there are cases of violations in the city, this law has contributed towards the development of EWS housing.

#### **7.2.8 Allocation of municipal budget**

Municipal budgeting allocated a share of its funds for the urban poor till 2015-16 for sanitation, water supply, health, education etc. The CMC publishes annual budgets online, open to the public. In the 2015-16 budget, Rs 1,332 lakhs were apportioned to the urban poor for services like street lights, gardens, conservation, maintenance of community halls etc. However, this was discontinued for 2016-17.

#### **7.2.9 Institutional capacity**

JNNURM, being a large-scale development program, provided funds for hiring additional staff to manage projects under BSUP and UIG. The ULB required additional staff support only for managing and coordination since the actual project execution was done by private agencies, facilitated through Public Private Partnerships (PPP). For this purpose, a JNNURM cell was formed within the corporation, and the TNSCB was given a Project Implementation unit. These units were responsible for floating tenders, project management, inter departmental coordination and updating the SLNA on project status. But auditing reports (by CAG) on JNNURM schemes in Coimbatore suggest lack of inter departmental coordination.

A bigger question in this context, however, is whether the ULB is equipped to lay out its own development

plan, as stated in the decentralization policy. Before JNNURM, the city had a City Corporate Plan developed by Wilbur Smith, a private agency. The Master for Coimbatore city was first prepared by the Local Planning Authority (LPA) in 1994 and had not been revised till 2007, two years after the launch of JNNURM that mandated the preparation of a master plan. This suggests that planning was not a priority for the local government.

But since JNNURM there has been a thrust in building local capacity for plan preparations. The Master plan was revised in 2011, with the help of the Centre, using new mapping technologies (GIS, GPS and remote sensing). In 2015, workshops were conducted by the Directorate of Town and Country Planning (DTCP) for LPA officials to enhance their skills for preparing the Coimbatore Master Plan 2035. However, detailed project reports are prepared independently by the respective departments in CMC and TNSCB to obtain project approval from the state. Development policies have been modified to include improvement of institutional capacities and thus have positively affected the capability of the local government to plan and govern its own development activities.

#### 7.2.10 Local Government Initiatives

Coimbatore Corporation has performed well in several of its initiatives like e-governance, sanitation, solid waste management, education and lake restoration. Toilet First was an initiative that was launched by the CMC “to gather funds for

constructing toilets for slum dwellers” and received national recognition for its successful performance. Similarly, the corporation won the “Best Corporation Award” in 2012 for implementing an innovative solid waste management system and improved tax collection. These advancements are certainly reflected in resettlement sites of the city where there are no complaints about sanitation.

Bureaucratic red-tape was formerly inherent in the work of both the state and local governments. But after the shift to e governance modes, there has been a significant improvement in application procedures. Building plan approvals, payment of bills and taxes, complaint registration etc are enabled through online services making procedures quite easy and convenient for the public. The CMC is also one of the first corporations to initiate e-governance in Tamil Nadu. But these online conveniences have not trickled down to all of the urban poor and most of them are unaware of these changes in the governance system.

#### 7.3 Comparative Analysis

This section presents a basic comparison of the case studies conducted based on various parameters associated with user satisfaction and those that influence the project during its stages of design & implementation. The factors of comparison were derived from literatures and the satisfaction levels of beneficiaries were identified through their feedback from surveys and focus discussions. The comparative analysis is presented in the table below: ♦

ASSESSMENT OF HOUSING AND RESETTLEMENT POLICY AS A TOOL OF SLUM IMPROVEMENT  
PART 7 – REFLECTIONS

**Table 3**

Comparative analysis of three case studies: Siddhapudur, Ammankulam and Balasubramaniam Nagar

| PARAMETERS                            | SIDDHAPUDHUR   | USER RATING | AMMANKULAM   | USER RATING | BALASUBRAMANIAMNAGAR  | USER RATING |
|---------------------------------------|--|-------------|--|-------------|---|-------------|
| <b>Security of Tenure</b>             | Floor Rights   | ✓           | Floor Rights   | ✓           | Land Rights   | ✓✓✓         |
| <b>Community Participation</b>        | No participation   | -           | Partial participation in dwelling allocation                   | -           | Limited to construction of DU                                 | -           |
| <b>Beneficiary contribution</b>       | Monthly installment of Rs 250 per month till 20 yrs      |             | Rs 19,150 as initial down payment                              |             | High (Rs 50,000 on average)                                   |             |
| <b>Encroachments</b>                  | Residential type along setbacks & on reserved green area | -           | Commercial type on setback spaces                              | -           | None  | -           |
| <b>HOUSING</b>                        |  |             |  |             |   |             |
| <b>Typology</b>                       | Multi Storied Tenements                                  | ✓           | Multi Storied Tenements  | ✓✓          | Individual house  | ✓✓✓         |
| <b>User Space</b>                     | 20 sqm   | ✓           | 27 Sqm   | ✓✓          | 27 sqm subject to user needs                                  | ✓✓✓         |
| <b>Flexibility of Dwelling Design</b> | No flexibility   |             | No flexibility   |             | Highly flexible   |             |
| <b>Construction quality</b>           | Sub Standard   | ✓           | Sub Standard   | ✓           | Dependent on user (generally good)                            | ✓✓          |
| <b>Maintenance level</b>              | No maintenance   |             | Average (recently constructed)                                 |             | Repairs and renovation by users                               |             |
| <b>SOCIAL AMENITIES</b>               |  |             |  |             |   |             |
| <b>Recreation facilities</b>          | Open space reservation only                              | ✓           | Community hall and green spaces (park) with proposed library   | ✓✓          | No special community spaces in the layout                     | ✓           |
| <b>Schools</b>                        | Within 200 m   | ✓✓✓         | Within 1 km  | ✓✓          | Within 1 km   | ✓✓          |
| <b>Hospitals</b>                      | PHC (2 km)<br>Hospital (4 km)                            | ✓           | PHC (1 km)<br>Hospital (4 km)                                  | ✓✓✓         | PHC (1 km)<br>Hospital (4 km)                                 | ✓✓          |
| <b>Transport facilities</b>           | Within 300 m   | ✓✓✓         | Within 500 m   | ✓✓          | Within 300 m  | ✓✓          |
| <b>INFRASTRUCTURE</b>                 |  |             |  |             |   |             |
| <b>Water supply</b>                   | Common Taps  | ✓           | Piped connection for hard water, common pipe for potable water | ✓✓          | Common Taps (Layout for piped connection is already in place) | ✓✓          |
| <b>Sewerage</b>                       | Individual toilets with septic tanks                     | ✓✓          | Individual toilets with septic tanks                           | ✓✓✓         | Public toilets and individual toilets                         | ✓✓✓         |
| <b>Storm water Drains</b>             | Absent   | ✓           | Closed and open drains   | ✓✓✓         | Closed drains   | ✓✓✓         |
| <b>Solid Waste Management</b>         | Informal dump yards & Community bins in bring system     | ✓✓          | Informal dump yards & Community bins in bring system           | ✓✓          | Shared community bins   | ✓✓✓         |
| <b>Electricity</b>                    | Few households have illegal connections                  | ✓✓✓         | Legal connection   | ✓✓✓         | Legal connection  | ✓✓✓         |
| <b>Street Lighting</b>                | Adequate and maintained                                  | ✓✓✓         | Adequate but not maintained                                    | ✓✓          | Adequate and well maintained                                  | ✓✓✓         |

Good - ✓✓✓ Average - ✓✓ Bad - ✓

Source: Infographics by author



## PART 8 TOWARDS FUTURE DEVELOPMENT

Coimbatore is a developing city where the pressures of urbanization are just starting to mount. Various policies and schemes have been implemented in the city in response to tackling the issues of housing demand, inadequate infrastructure and informal settlements. This case study has attempted to study the various housing policies that have been implemented in the context of the urban poor to gain an understanding of the various factors that influence its outcome. Only through learning from past experiences can upcoming policies like PMAY be implemented in a proper way so as to serve the needs of the urban poor.

Pro poor housing policies have continuously evolved over time to include a lot of positive factors. Some of the significant advances that were incorporated in the framework of the policies are on agendas of security of tenure, community participation, provision of civic amenities, housing, infrastructure development, fiscal management and improved transparency of government functions. Though most of the stated functions have not been executed, the change in ideology itself is noteworthy.

Firstly, the scale of the problems with regard to urban poor housing is quite small in comparison to cities like Chennai. Recent housing schemes under BSUP appear to be successful as it hasn't faced opposition from the public for evictions and resettlements. The CMC employed in situ construction on a large scale by allocating more than half of BSUP funds to this model. Availability of land within the city was the key reason why these projects were successful. But despite the smooth implementation of projects the satisfaction levels of the inhabitants present a

worrisome picture. All resettlement scenarios in the city reek of a divide between the government and beneficiaries. Governmental agencies have not taken the steps to understand their users or their basic needs. The users on the other hand have found many loopholes within the law to fulfill their needs.

Secondly, the government needs to involve community participation at all levels of planning and project design. This is particularly essential in the case of housing schemes where there is a need to understand the users' way of living and livelihood. It is paramount that the parastatal agencies and the local government change their outlook on the way they provide housing to the Urban Poor. Vertical enclaves that conflict with the very lifestyle of the inhabitants and poorly designed communal spaces that are unresponsive to the collective needs of the society are some of the major shortcomings in social housing schemes. Feedback from the community must be sought by the government to identify and address the failings in current policies and to rectify these in future development programmes.

Thirdly, public agencies must cease to ownland in resettlement schemes as this defeats the purpose of instilling a feeling of security among the marginal population. The provision of tenure must instigate a sense of ownership and must not be used as a tool for future leverage by the authorities. Unsuccessful attempts of ownership in the past, by conferring floor rights instead of land rights, must be modified. Finally, the institution must be more responsible when laying out future development plans for the city, and must be equipped with capable human resources to carry out the same. Proper recording

and documentation of the city with respect to infrastructure and marginal settlements must be done periodically. In the context of informal settlements there is hardly any data on the demography, socio economic profile, built environment or infrastructure making it difficult to assess them.

Nevertheless, there has been a positive effect on the institutional framework and capacity due to JNNURM. Regular workshops and training programmes were mandated and local officials were given responsibilities for the project. Bureaucratic procedures were simplified by the shift to e-governance systems and there has been significant enhancement in the vision of the local government as demonstrated by its novel initiatives. The ULB has been performing well in certain infrastructural agendas like solid waste management, sanitation

and maintenance of common areas in the city. But it still needs to go a long way in the housing scenario for the Urban Poor.

For Coimbatore to survive future pressures like Urban Poor housing demand and the increasing number of slums within the city, it must adopt innovative approaches unlike the current policies. Integrated development should be stressed, focusing not only on housing but also on economics and infrastructure. Decentralized development is underway with commercial hubs and residential zones being pushed to the peripheries. The resettlement colonies could be planned in a phased manner in correlation with decentralization so that the relocated people have new economic opportunities, since loss of livelihood and long commutes are the chief concerns of the displaced population.

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**List of Interviews**

Subramany – Superintending Engineer (SE), TNSCB

Rajashekaran – Executive Engineer (EE), TNSCB

Jeevanandam – Assistant Engineer (AE), TNSCB

Franklin – Assistant Engineer (AE), TNSCB

Finance Manager, TNSCB

MuthuPandian – Head of Community Development Wing (CDW),  
TNSCB

Ganesan P – Area Counselor

JNNURM Cell, Coimbatore Corporation

Coimbatore Corporation officials

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