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Taleem

"THE HABITAT HOUSING PROGRAMME"

of

Hyderabad Urban Community Development Projects For Slum Dwellers

By

K. UMAPATHY, I. A. S.
Special Officer

MUNICIPAL CORPORATION OF HYDERABAD

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HABITAT HOUSING PROGRAMME OF HYDERABAD
URBAN COMMUNITY DEVELOPMENT PROJECT
MUNICIPAL CORPORATION OF HYDERABAD.

A SHELTER IS A BASIC NECESSITY OF MAN. ITS ABSENCE HAS A GREAT IMPACT ON HEALTH, ATTITUDE AND BEHAVIOUR OF THE FAMILY AND WORKING CAPACITY OF MEN AND WOMEN.

OBJECTS:

1. A house is not merely a structure of brick and cement. It is a nucleus on which the family can plan and grow in different useful directions of development through motivation for better life. It gives the poor dweller an unimaginable pride through which he derives peace, satisfaction, pleasure and warmth of life. This pride and satisfaction becomes two-fold if he has a hand in the stage to stage development of his dwelling and toils for it and does not merely stumble upon it on account of someones munificence or philanthropy. In the process of construction of his own house under his own management, he develops a sense of attachment and security and starts making bigger plans for the future of his family.

2. Although the problem of housing is not as acute in Hyderabad City the capital of the State of Andhra Pradesh, India, as it is in the more industrialised cities of India like Calcutta and Bombay, it is none the less difficult. The city is experiencing a crises in the field of human settlement caused by a combination of rapid urbanisation and acute shortage of resources. The principal victims of this situation are the poor who have to face great hardships and a desperately depressing environment. If Government resources alone are to be depended upon to solve this problem, it would perhaps be impossible to achieve the desired objectives and as conditions exist, there appears to be little or no immediate prospects of any improvement. The vast human resources, their enthusiasm, energy and their capacity as well as the munificence of philanthropic organisations of the country and international bodies, need to be channelised to face this challenge of inadequate housing and unhealthy environment in the underdeveloped and developing countries. The required planning, technology and

resources have to be made to reach these places to combat the situation and improve it. The combination of more imaginative policies, better use of existing financial facilities and more effective use of existing cadres of professional man power, can do much towards amelioration of these conditions. Keeping these aspects in view, the Hyderabad Urban Community Development Project, which is a wing of the Municipal Corporation of Hyderabad, formulated strategies to deal with this problem, not as an isolated programme, but as an integrated project involving the people who need the help; the financial agencies that can lend a helping hand; the Municipal Corporation that would coordinate the entire programme and also give the assistance of its own resources, and the Government who would provide the basic requirement of land and the overall umbrella of protection through legal, physical and financial assistance. The role of UNICEF and the Banking agencies is inextricately interwoven with these programmes. Housing (Habitat) is therefore taken up as a part of the Urban Community Development activity linking it with other programmes of socio-economic advancement covering health and education also and not as a mere housing programme or an environmental improvement scheme. The following paragraphs present in brief, how we have evolved this programme since 1977.

3.. GROWTH OF HYDERABAD CITY:

Hyderabad City has a long and colourful history. Founded in 1589 and designed by Persian architects, it remained the seat of the powerful Nizams even during British Colonial rule and was joined to the Indian Union only in 1948. The old city, built mainly along the Southern Bank of Moosi River, has strong Islamic influence; narrow streets with mosques and tombs occupying pre-eminent locations, high city walls with enormous gates, a tremendous mixture of land use, dependance on low-energy forms of transport, and an absence of women in public places except in black "burquas"* always moving in groups with other women and children. On the northern side of the Moosi River is the comparatively "modern" portion of Hyderabad and further to the north, across the Hussain Sagar Lake, is the "twin city" of Secunderabad, a former

* Head to foot gowns with openings just for the eyes, worn by Muslim women when they come out into public places.

British Cantonment area, with more open spaces and altogether a lighter atmosphere. The twin cities of Hyderabad and Secunderabad were joined into a single administrative unit in 1960 under the Municipal Corporation of Hyderabad. While the distinct physical characteristics of the city are immediately apparent and present obvious challenges to urban planners concerned with the physical aspects of the city's development, the social and demographic characteristics of the population are less well-known, though of considerable importance to those concerned with the broader social and economic implications of urban development. Hyderabad has one of the largest Muslim populations of any city in India. Hindus comprise 83 per cent of India's total population and Muslims 11 per cent, but in Hyderabad, only 58 per cent are Hindus and 38 per cent Muslims. In the old city itself, 71 per cent of the population are Muslim.

While Muslim women practice extreme seclusion, south Indian Hindu Women, in general, are among the least subject to such restrictions. The labour force participation rates of South Indian Hindu women are high. Among the poor, the non-Muslim women (mainly Scheduled Castes* and Scheduled Tribals**) generally take an active role in helping to support their families, most being employed as domestics, construction workers, unskilled labourers, petty hawkers and vendors. Census data (1961) indicate that nearly 17 per cent of all female migrants to Hyderabad are workers, a figure significantly higher than female migrants to any of the major cities in India. A rough survey of sidewalk vendors carried out in 1975 for the Andhra Pradesh Women's Co-operative Finance Corporation indicated that around 50 per cent were women. Muslim women, in contrast, have very low work force participation rates, even among the very poor, and those who do work, are confined largely to work they can do at home.

* One of the castes in Hindu society. Generally economically and socially backward.

** Hill tribes, Economically and socially backward.

As a capital city of a princely State, dating back to the 15th century, Hyderabad acquired Urban characteristics long before many of the present metropolitan cities in the country reached even the semi-urban level. Till 1971 it occupied a fifth place amongst the largest cities in India, only after Calcutta, Bombay, Delhi and Madras. In 1971 it was one of the eight cities in the country with a population of more than a million. In 1978 the population of the city was estimated at 2.4 million with children 0-14 years comprising 41 per cent.

Though the city was a planned one, it became congested and over-crowded with the advance of time resulting in haphazard growth, inadequate public amenities and environmental pollution. This fast growing city has recorded growth rate of 43.58% during the decade 1961-71, the decadal influx of migrants from outside accounting for 22.5% of the population.

4. SLUMS AND THEIR GROWTH:

There had been a large scale influx of rural families into the city in quest of employment. Most of them took shelter in cheaper areas introducing a rural element into the urban fabric and these settlements gradually degenerated into slums. Periodic surveys indicate that the number of slums has increased rapidly in recent years. In 1964/ there were only 91 slums in the city with less than 0.1 million people, but by 1977 there were 377 slums with over 0.4 million people. By 1980 the number increased to 450 with a population of 4.5 lakhs. Thus about one out of every six persons in Hyderabad city lives in a slum. This figure refers mainly to those living in squatter hutments, but if we were to include those living in the old and dilapidated areas of the old city, under conditions of extreme over-crowding and lack of basic amenities, the figure might well be doubled. This slum population is in 75,000 hutments distributed throughout the urban area. The pattern of multiplication of the slums in Hyderabad city is almost the same as in any other city in India. The migrants from rural areas keep coming from the four-corners, lured by the prospect of permanent job and earning a steady income. They come, find

a vacant spot and put up little Shacks. It matters little to them whether the land is private property, Government owned, or whether it belongs to the Municipal Corporation, the Housing Board, or to any one for that matter. Soon these Shacks proliferate and the political protection sets in on humanitarian grounds. These shanty dwellings stay while the rest of the dwellers in the adjoining developed localities watch the slums grow and mar their neighbourhood. The laws, though stringent, cannot be effectively implemented because of the speed of growth, the enormity and the human problems involved. The demand from the squatters on private or state lands, to take up improvements like provision of basic amenities of water, electricity, roads and drains increases with efflux of time. The pressure increases as the political activity gains momentum and though the original intention of the authorities concerned might have been to evict these squatters, ultimately the civic authorities step in to provide the basic amenities to the extent possible, considering the human problems involved. "Though state owned lands do not provide much of a problem in the matter of the civic authorities taking up environmental improvement works in these areas, difficulties are experienced in the case of private lands since the owners rush to the courts, for preventing interference." Not un-often however they take advantage of the added amenities, to increase the rents that some private owners collect, specially in old settlements which had developed when the pressure on land was not much and there had been a tradition of the settler paying rents, though nominal to the land owners. According to a recent survey there are 2 pockets of slums on Central Government lands, 49 slums on State Government lands, 22 on Municipal lands and 340 on private lands. The statement below gives a concised data of location of slums:

HYDERABAD SLUMS - HOW AND WHERE

	<u>No.</u>	<u>Huts</u>	<u>Population</u>
1. On Central Govt. land	2	400	0.21 lakhs
2. On State Govt. land	69	16000	0.75 lakhs
3. On Municipal land	22	8000	0.42 lakhs
4. On Endowments land.	17	3200	0.11 lakhs
5. On Private land	340	48400	3.00 lakhs
	450	75000	4.49 lakhs
			or 0.449 million.

It may, therefore, be seen that of the 2.4 million population of Hyderabad, about 18 per cent live in slums where basic amenities are lacking having migrated from the rural areas in search of lucrative employment and possible prospects of self-employment, they carry with them the rural traits and psychological reservation. Firstly they are averse to any change either in their traditional living styles or food habits and beliefs. Unless properly motivated, they carry a feeling that investment on a house or on decent and clean living is a waste. Education is of no immediate consequence. Attempts to provide these facilities and in failure because they are not fully involved in this process. Motivation is a must to enlighten them to realise the benefits of better living. For this purpose the Urban Community/Development (U.C.D.) Programme in Hyderabad was started in 1967 with the objective of ameliorating the socio-economic conditions of the poorer sections of the society in the city.

5. THE HYDERABAD URBAN COMMUNITY DEVELOPMENT PROJECT AND ITS GROWTH:

The Urban Community Development Programme started in Hyderabad in 1967, was based upon the experience of the Rural Community Development Programme. It represents an effort to extend some of the principles of the rural community development to urban area. The first project was initiated in 1958 on an experimental basis in Delhi, the capital of the country with the assistance of FCRD FOUNDATION and was followed by projects in Ahmedabad (1962), Baroda (1965) and Calcutta (1966). During the last years of the Third Five Year Plan, the Government of India decided to sponsor 20 UCD Pilot Projects in selected cities with a population of one lakh and more. The expenditure was shared by the State and Central Governments on equal basis for a period of 3 years after which the costs were to be borne entirely by the State Governments. The Hyderabad UCD Project was one such. Its achievements in its first 3 years, when it received the Central Government assistance, were impressive enough to convince the State Government to continue the project. Encouraged by the success of this project, attempts were made to start such projects in other cities also. But

out of 25 UCD Projects started between 1958 and 1969 only 13 were surviving by 1975. The primary objective of the Urban Community Development Programme, as defined by the Government, was "to create a sense of coherence on a neighbourhood basis through corporate civic action and to promote a sense of National Integration". Developing a sense of belonging through increased participation of people in community affairs, creating a way of thinking, concentrating on welfare problems with their own initiative and organisation of self help and mutual aid, were also a few of the objectives. To bring out civic consciousness by involving the people, developing local initiative and identifying and training local leaders, fuller utilisation of technical and welfare services by coordinating activities of organisations such as local Government authorities etc. and giving guidance to the people, were also considered as the goals of the programme.

Initially the Hyderabad UCD Project was designed to cover a population of 50 thousand and it gradually spread to all the wards and blocks of the city. The first project was launched on 30th November, 1967, the second in April, 1970, third in March, 1974 and the rest in April, 1977. The UNICEF, India, began its participation and assistance in 1976, with a strong emphasis upon providing assistance to integrated development programmes intended to promote community participation as a strategy for enhancing access of women and children to basic services. Although this assistance has been limited in the past, there were indications that it will grow considerably in the near future. The UNICEF has now agreed to extend assistance till the end of March, 1984, as against the original period of March 1981, and the present commitment is to the tune of Rs.9 lakhs approximately per annum, in addition to the equipment. Although started with a humble beginning, the UCD Project, Hyderabad now covers the entire area of the city (74 Square miles) with a population of 2.4 million and has identified nearly 136 programmes covering health, educational, economic and cultural fields. There are no restrictions on the programmes to be followed by the UCD. It is committed to cater to the different felt needs of different peoples in different localities. Starting from self-help activities it covers the educational

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and economic activities and civic amenities. All these programmes are taken up only with the assistance and involvement of the local people and voluntary organisations. The environment they live in affects the women and children much more than men, since the former, and specially children, spend more time in their own localities than men, who are out, most of their days at their work-spots. Therefore, though it is one of the objectives of the U.C.D. Programme to take up the development of the family as a whole, the U.C.D. Hyderabad soon after its formulative period, started focussing its attention more on women and children, the main victims, of the increasing havoc of polluted environment. In order to involve more and more local population, and women in its programmes the UCD has established a number of Youth Services, Welfare Associations and Mahila Mandals*. In order to involve the female community, the project was reinforced by including a fair proportion of women organisers. Mahila Mandals* so established were included to promote a sense of community and cooperation among women, provide a forum for them to express their needs and priorities and provide a structure through which they could seek to achieve these needs utilising principle of self-help, mutual aid and their own active participation. The approach to involve women in Urban Community Development was more or less similar to that in the rural community development programme. The programme of involving women and children was mainly taken up in the year 1977 with the result that there has been a gradual and larger involvement of women and children in the programme.

* Womens' Organisations.

The statement below gives a picture of the activities for women and children taken up right from 1970 to 1980.

	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980
1. Balwadis	6	10	15	17	17	23	25	47	145	156	160
2. Children enrolled.	286	400	600	640	730	1030	1140	1900	7288	8000	8000
3. a. Mahila Mandals	9	7	7	7	10	12	15	33	105	97	120
b. Women involved.	4500	3500	3500	3500	5000	6000	7500	16500	52500	48500	60000
4. Sewing Centres.	7	10	12	14	15	21	29	38	101	97	99
5. Sewing machines made available.	13	-	4	1	2	-	40	400	300	530	550

6. SLUM CLEARANCE AND SLUM IMPROVEMENT:
INVOLVEMENT OF U.C.O.:

To deal with the growing problem of slums, the "Slum Clearance" schemes were being undertaken under the Provisions of various State Government enactments from 1956 onwards. Wherever it was considered necessary and possible, the programme was to completely clear the slums by rehabilitating the slum dwellers elsewhere in planned layouts. This however was not always possible and it posed numerous practical or legal difficulties. The emphasis therefore slowly shifted from slum clearance to slum improvement. These schemes were being taken up since 1968 by providing roads, water supply, drainage, street lighting etc. in planned and approved layouts. Under the slum clearance programme, the Municipal Corporation of Hyderabad during the 1950s and 60s took up building flats, usually of 3 floors with 12 dwelling units each of 300 Sq. ft. Each dwelling unit consisted of a multipurpose room, a kitchen, a W.C. and a bath. These buildings were built on Corporation lands and the slum dwellers were progressively shifted to these units

where they were expected to live as tenants paying small rents to the Municipal Corporation. The work of building these flats was given to contractors. There was no involvement of the slum dwellers, nor were they consulted. The allottees from the slums showed little interest in these dwellings and not uncommonly sold the allotted units or gave them or rent and preferred to live in hutments closer to their work-place, creating new slums. At present most of the slum clearance buildings are occupied by non-slum dwellers. Eight such schemes to rehabilitate about 2,400 families were taken up till 1977. The main problems under this scheme were finding alternate land for rehabilitating the slum dwellers and also finding it close to the existing slum areas which were occupied by these persons because they were close to their work-spots. Seeing the none too encouraging results, the Municipal Corporation discontinued the slum clearance programme in 1977 and concentrated on slum improvement or environmental improvement programmes. This programme consisted mainly in improving the living conditions of the slum dwellers in their own areas by adjusting, to the extent possible, the existing dwellings, into a planned layout with good roads, and providing civic amenities like water, electricity, drains, sewer lines, community toilets, dust bins etc. This was done mainly by the Municipal Corporation as a part of its own programme from funds provided for that purpose. The drawback in this scheme also, as it slowly emerged, was that though the locality as a whole improved, the individual dwellers remained unchanged, economically and socially, and no one felt responsible for the common facilities provided. The U.C.D. stepped into the picture here to create an awareness of the requirement, and responsibilities of the people and possibilities and sources of self-improvement. Both the schemes of slum clearance and slum improvement originally sponsored by the Government of India, were financed by the Central and State Governments and implemented by the Municipal Corporation of Hyderabad. As already noted, earlier, slum clearance programmes were not wholly successful as they lacked peoples involvement in the process of construction and selection of places. Although fully subsidised by the Government the programme lacked peoples acceptance because it involved shifting of the beneficiaries from the places where they stayed

for decades. Added to this they were only tenants as before and not the owners of their new places of abode; nor did the programme envisage any future ownership. Absence of sense of ownership was therefore, one of the prime shortcomings leading to failure.

7. URBAN POOR HOUSING:

The problem of urban poor in Hyderabad is as sensitive as in any other cities of India. Twenty two per cent or about 136.5 million of India's population live in urban areas. It is estimated that about 40 per cent or about 55 million live close to or below the poverty line. Between 1970 and 1975 India's urban population grew at an annual rate of 3.8 per cent compared to 2.1 per cent of the country's population as a whole. By the year 2000 it is expected that at least 30 per cent of India's population will be urban. The problems arising from this growth rate in the succeeding years will be of immense magnitude, specially on the urban poor. Concerted efforts will need to be made (i) to extend basic services to the urban poor (ii) to see that the benefits of urban development do not by-pass them and (iii) to see that this development does not become increasingly exploitative, especially of women and children who are the most vulnerable of the poor. As mentioned in the earlier paragraphs, there has been a large scale migration into the urban areas consequent on the fast industrialisation in the peripheral areas of Hyderabad. This has resulted in shortage of housing, congestion, growth of slums and strain on the existing civic amenities. The shortage of housing in Hyderabad was of the order of 79,000 units in 1971 and it is expected to be a little more than 2 lakhs by 1981 and about 4 lakhs by 1991. Despite the programme of a number of housing agencies in the city, both private and public, there is little likelihood of clearance of this backlog, as the total number of new units likely to come are about 7,000 per year against an annual requirement of 44,000.

8. HABITAT HOUSING:

Based on the experience of the two schemes of Slum Clearance and Slum Improvement, and drawing

Upon their best features, a new scheme called the Hyderabad Habitat Housing Scheme was evolved in 1977. The scheme envisaged construction of small houses by the dwellers themselves from the loans provided by the Commercial Banks repayable in easy instalments. The implementation of the scheme is done by the UCD and is built up on the basis of giving "pattas", or proprietary rights, to the slum dwellers over the land occupied by their dwellings and then with this as the nucleus building up the plan of improving his living conditions. Wherever it is found feasible, the "pattas" (land title deeds) are conferred on the dwellers occupying Government or Corporation lands and in some cases on private lands also, after acquiring them at Government cost through the Social Welfare Department. Open lands are also sometimes acquired by this department to rehabilitate slum dwellers occupying objectionable places. The main purpose of conferring patta rights is to make the dwellers the owners of the land they dwell upon and also to enable them to mortgage them to the Banks for obtaining loans for building houses.

Under the Habitat Housing Scheme a type design for economically weaker section house is prepared. This design insists on uniform elevation but allows variations inside, depending upon the need of the family and their personal beliefs. Extension outside the plot are not permitted. The community itself discourages this and any deviations are brought to the notice of the UCD for removal. The present structures have one multipurpose room, a kitchen, bath and toilet with a total plinth area of 250 square feet. The height of the structure is limited to 9 feet for economy as against the 10 feet to 10½ feet height normally given. There is scope for vertical expansion with permission. Loan is not given for extension. The owner has to bear the cost of extension.

9. METHODS OF FUNDING:

As said earlier selected slums are taken up for Habitat Housing. After approval of proper layouts, the plots are given on ownership basis free of cost to the dwellers whose monthly income is less than Rs.350/-. In case of those whose income is less than Rs.350/- the banks grant loan

at 4½ per cent per annum while others are given at 11 to 12 per cent per annum.

Under the Habitat Programmes, out of the estimated cost of Rs.6,200/- per house (Please see the Abstract Annexure-4) the banks provide a loan of 80 per cent of the cost directly to the beneficiary on the recommendation of the Urban Community Development Project authorities and the balance 20 per cent is met by the beneficiaries themselves in the shape of cash, kind or labour. The normal method of contribution of 20% of the cost by the beneficiaries is for them to bring the structure upto basement level themselves in accordance with the specifications of the U.C.D. Department. The bank loans are repayable in 10 years. These loans are issued by the banks on the security of mortgage of the pattas or title deeds over the lands given to them by the Government. During the last two years, the banks have lent about 150 lakhs or 15 million rupees at Rs.4,000/- per house while the peoples contribution stood at 40 lakhs or 4 million rupees on about 3,300 houses some of which are completed and others are at various stages of constructions. The cost of connecting the lavatory to the sewer line, and water and electricity connections to the dwelling units are to be borne by the family from its savings. The following statistics showing year-wise progressive totals, indicate the progress achieved each year since 1977.

	No. of slums selected.	No. of families.	Total No. of houses taken up till the year Progressive Totals.	Comple- ted till the year.	Under pro- gress during the year.	Total Bank advance in Million during the y.
1977 (Nov.77 March '78)	14	2930	1650	1004	650	8.25
1978	17	3479	2373	1650	723	3.615
1979	27	4193	2813	2352	461	2.2
1980	30	4739	3269	2824	476	2.29

NOTE: * The figures include the number of the preceding year)

The pace of progress has not been as one would hope for. Much of the time was spent in motivation as the people were reluctant to go in for any loan commitments. The programme received good momentum in 1979. It again slowed down after 1979 for about six months because of the 'go slow' policy adopted by the Banks in the matter of lending for a real estate. Furthermore, the Reserve Bank of India issued a directive in late 79 to lend, for housing at differential rate of interest of 4½ per cent per annum, upto only Rs. 2,500/- per dwelling and also for only those belonging to the scheduled castes. For others it was to be at the higher rate of 12 to 15 per cent. The maximum loan payable was limited to Rs. 4,000/- each. On being approached by the U.C.D. authorities, some banks graciously adopted liberal policy to grant sums upto Rs. 5,000/- for each house, at Rs. 4½ per cent upto Rs. 2,500/- and 12 per cent for the balance. The constraints referred to above are however not still fully resolved and efforts are being made to convince the Reserve Bank of India to liberalise their lending policy in respect of Habitat (slum housing) loans at least.

The mode of the bank advances to the individuals is regulated by making payments in suitable instalments only after completion of each of the various stages of construction like, excavation of foundations; completion upto basement level; brick work upto roof level; laying the roof slab etc. care is taken to see that every rupee advanced is fully invested in these houses and not frittered away for purposes other than housing needs.

These instalments are released on the certificate given by the U.C.D. engineers at the various stages of construction. Since these engineers inspect the work in progress everyday, little difficulty was experienced in obtaining certificates. The Banks evinced keen interest in the progress and the participants also expressed satisfaction at the prompt release of these instalments.

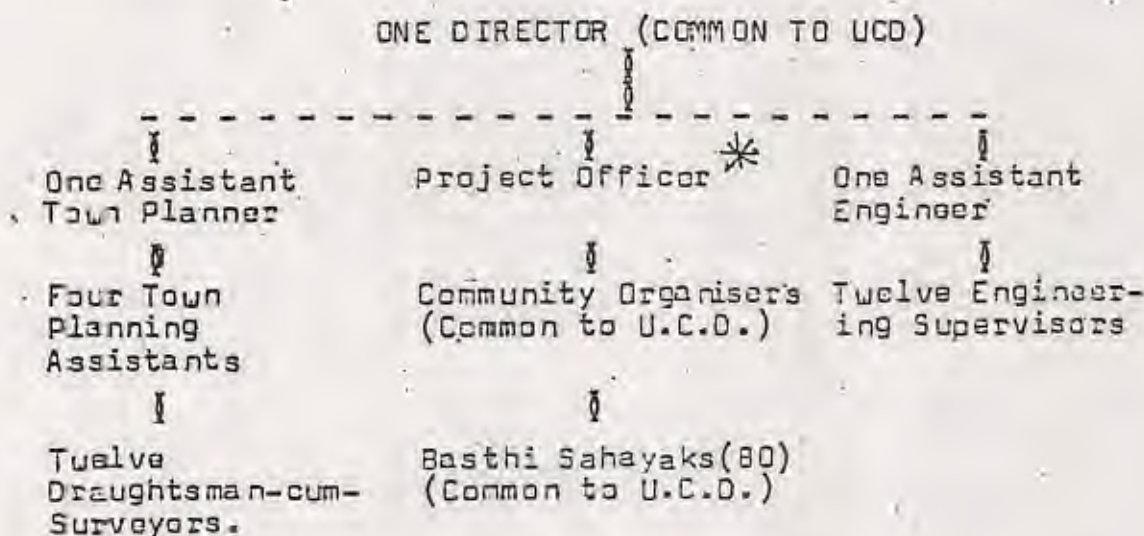
10. REPAYMENT OF LOAN:

The loanes are expected to repay the loan in instalments every month to the respective banks.

The poorest among these, who are from the scheduled castes and scheduled tribes, pay interest at the rate of 4½ per cent whereas the others have to pay at 11 to 12 per cent. If anyone fails to repay the loan, his patta (land grant) is liable to be cancelled and the land allotted to some other person by the U.C.D. authorities, since one of the conditions of grant of patta is that the Government would be competent to cancel the patta granted for the houses sites and reassign the sites to others in the event of default in the payment of three consecutive monthly instalments of loan to the Banks or financing institutions by the beneficiary. This has worked as a deterrent against evading repayment. The percentage of default in the beginning ranged between 60 to 90 but with the concerted efforts of the U.C.D. staff, the rate has come down to only 12 to 15 per cent.

11. STAFFING PATTERN OF THE HOUSING CELL OF THE U.C.D.

The table below shows the staffing pattern of the Housing Cell of the U.C.D.



The Director who is the coordinating and controlling Officer for the entire U.C.D. Programme in the Municipal Corporation area is also incharge of this Habitat Housing Scheme which is an integral part of the project. He works under the control of the Special Officer, Municipal Corporation of Hyderabad. Similarly the Project Officer is incharge of Slum Housing Programme in his respective

Circle. He acts in liaison with different agencies and assists the Director in all aspects of the project work in his circle. In the Habitat Housing Scheme, he plays an important role in securing the loan from the banks, co-ordinating the work of construction of houses, and in the matter of repayment of loans. The other functionaries, besides the usual engineering staff and town planning staff, peculiar to the U.C.D. Projects are the community organisers who are responsible for establishing liaison between officials of Bank and other agencies and the inhabitants of the localities they are to serve, and the Basti Sahayaks and Social Workers who, working at the grass roots level, are mainly to motivate the slum dwellers to accept the programme and keep close touch in its execution. These two functionaries play an important role in the U.C.D. Departments' Socio-economic, Educational and Environmental Improvement Programme to bring about behavioural changes in the existing living patterns of the slum dwellers.

12. ENVIRONMENTAL IMPROVEMENT OF SLUMS:

It is necessary here, to mention in some detail, the Environmental Improvement Scheme of the Municipal Corporation of Hyderabad which have been dovetailed with the Habitat Housing Scheme which in its turn is a part of the U.C.D. Project.

The main idea behind "ENVIRONMENTAL IMPROVEMENT" Scheme as the name itself suggests, is to improve the environment of the existing slums and making them habitable by providing the basic amenities like roads, drains, water, lighting etc. as already mentioned earlier above. This scheme is also particularly implemented in areas taken up under the HABITAT HOUSING PROGRAMME of the UCD. The scheme was formulated by the Government of India to provide 100 per cent assistance in the shape of Grant-in-aid for approved projects. After the projects are selected the Government releases 25 per cent of the approved cost to the Municipal Corporation while the balance is released in two or three instalments depending upon the utilisation of the earlier amount advanced.

According to the normal rules of the Municipal Corporation, any individual or agency that approaches it for permission to take up house construction in any areas, has to first develop internal services

like roads, drains, sewer lines, avenue plantation etc. or pay the cost of these amenities to the Corporation for it to provide these amenities. In the case of slum areas and Habitat scheme areas this development is taken up free of cost by the Municipal Corporation under this environment programme. The central sector scheme for environmental improvement of slums was transferred to the State sector from April, 1974. The Municipal Corporation of Hyderabad has so far provided these facilities in 226 slums at a cost of about 20.3 millions between March, 1977 and 1980 covering a population of 2 lakhs. Slums with pukka (permanent) structures also received these facilities. In taking up these projects, slums situated on Government lands belonging to local body, or statutory bodies are first taken up in the normal course while those on private land are taken up only when there is no dispute with the private owner. Availability of water, electricity and sewer mains on the periphery of the selected slums is also taken into consideration so that the development cost is minimised and the available funds can be utilised on development of more areas. The areas selected for this programme should also be such as are not likely to be needed for other programmes within the 10 years at least. Amenities like primary school, Community Hall, dispensary etc. if not available within the reasonable distance shall have to be provided by State Government. The local body undertake maintenance of these services.

13. OTHER AGENCIES IN LOW COST:

BUILDING & HUDA:

Apart from the UCD Hyderabad, the Hyderabad Urban Development Authority which is mainly charged with the functions of planning for the proper growth and development of the city and its environments, according to master plan and the zonal plans that it prepares, also taken up such housing projects. Its jurisdiction extends over an area of about 600 Square miles including the entire 76 Square miles of Municipal area. Its housing programme is mainly financed by HUDCO (HOUSING AND URBAN DEVELOPMENT CORPORATION) of Delhi. Part of its housing programme is similar to UCD Habitat Hyderabad or Low Cost Housing Programme while it also takes up the low cost housing for the weaker sections. They have on hand 2000 houses nearing completion. There are three factors which distinguish UCD Programme

from HUDA; viz.

- (a) The programme of HUDA is not exclusively for slums;
- (b) It is not compulsory for the dwellers to participate in the programme; and
- (c) Their layout pattern is based on more rigid rules.

Apart from HUDA, there are other agencies like Andhra Pradesh Housing Board, Federation of Housing Corporation, Scheduled Caste Housing Corporation etc. who also undertake housing programmes for Economically Weaker Sections. The Government has also constituted a Directorate for Housing for the Economically Weaker Sections which mainly operate in the rural areas. But the Andhra Pradesh Housing Board reconstituted in the year 1955 as a successor to erstwhile Hyderabad State City Improvement Board, took up a number of small housing schemes in the city. These housing programmes are taken up by them from their own normal resources as well as borrowed funds mainly from Housing and Urban Development Corporation of Delhi. Their jurisdiction is not limited to the city but is spread all over the State. They have as their policy to spend 40 per cent of their programme funds on construction of houses for economically weaker sections, and during the last five years (from 1973) they constructed 1538 small dwellings to cater to the families whose income is less than Rs.500/- per month. The linkage in the programmes of these various agencies connected with housing is that the heads of each of these institutions are generally members on the Boards of the others.

14. EVALUATION:

Although the UCD programme has received wide recognition and acceptance of the slum dwellers, it suffers from certain short-comings, a few of which are listed hereunder:-

- (i) In order to conserve and keep available land for its purposes later, the Government imposed a ban in 1978 on the issue of fresh pattas (deeds conferring proprietary rights on land) of Government land. Hence no pattas were issued by the Government from May 1978 to April, 1980 and as a result, new slum areas on Government lands could not be taken up for improvement under the

Habitat Scheme during that period. The Government, however, have recently, in the month of June, 1980, relaxed this ban and it is expected that this will give a fresh impetus to this programme.

(ii) The Urban Land Ceiling Act of the Government of India imposes certain restrictions on the purchase of land from large-sized land holders. This causes certain difficulties and delays in land transactions until certain prescribed procedures are completed. Once the procedures are completed however, Government themselves can acquire the land and allot it for housing for the poor.

(iii) The Reserve Bank of India issued a directive in the year 1979 that the advances for housing for economically weaker sections bearing the low differential rate of interest of $4\frac{1}{2}$ per cent for Scheduled Castes and Scheduled Tribes should be limited upto sum of Rs.2,500/- only and that advances in excess of this amount should bear normal rate of interest ranging from 11 to 12 per cent. The rate of interest on loans issued prior 1979 was $4\frac{1}{2}$ per cent right upto the full amount of Rs.5,000/-. The increase in the rate of interest is a disincentive to the slum dwellers. It has resulted in slowing down the progress.

(iv) The general shortage of the controlled commodities like steel, and cement also slowed down the progress of execution.

(v) Due to escalation in the cost of building material the estimate prepared need to be changed every year. For the additional cost, Bank advances would not be forthcoming.

(vi) While the integration of the project with the Municipal Corporation has no doubt conferred many benefits it has at the same time resulted in imposition of some statutory constraints on "local" decision making on matters concerning financial involvement.

The above are a few of the short-comings which need to be immediately removed. Due steps are being taken in that directions, but for want of space and time, a detailed discussion on this subject is not attempted here. The benefits of the U.C.O. Programme however are manifold as would be

evident to any visitor to these projects. This programme has brought about a new awareness and a desire among the hitherto neglected class of people to strive for better living and give them a hope for the future. The project has demonstrated that the new Community approach to the problem of the urban poor can be effective both in providing improved social services and a habitable shelter cheaply and satisfactorily. The enormous and potential economic resources in some of the Slum Communities have been channelised towards integrated development of their own families. The importance of the effective coordination in the use of both internal and external resources has been fully demonstrated through this Urban Community Development Programmes. Integration of physical improvement within the Community Development progress, a methodic linking of voluntary organisations with Slum Communities and intimate contact of the slum dwellers with financial institutions of the Urban Economic Sector have been achieved within the short period of three years. With the momentum now gained, this section of the society, it is hoped, would rise higher to achieve fuller life.

The major success of the UCD in the field are in large part the outcome of the intensive community work at the field level and the ability of the project to sustain a high degree of feasibility, low cost benefit ratio and wide coverage.

I thank the DAG for having given me this opportunity to present my paper. Due to pressing domestic engagements the paper could not be prepared and sent in advance.

ANNEXURE - I

Construction of house for weaker section (Habitat Hyderabad) Under Urban Community Development Project, Municipal Corporation of Hyderabad.

ABSTRACT

			Rs.Ps.
1.	11.00 Cum	Earth work excavation in hard soil	@ Rs.2.53 per Cum 28.00
2.	7.37 Cum	UCRS in Mud Mortar	@ Rs.90/- per Cum. 693.00
3.	4.66 Cum	CRS in mud mortar	@ Rs.101/- per Cum. 470.00
4.	12.32 Cum	Superstructure brick in C.M. (1:8) Prop.	@ Rs.130/- per Cum. 1600.00
5.	0.35 Cum	Cut stone lintels	@ Rs.160/- per Cum 56.00
6.	2.19 Cum	R.C.C.work for roof slab excluding the cost of steel & fabrication, curing etc.	@ Rs.385/- per Cum. 844.00
7.	8.33 Sq. Mtrs.	Providing & fixing C.T. doors & windows.	@ Rs.190/- per Sq.Mtrs. 1582.00
8.	115.00 Sq.Mtrs.	Providing 1/2" thick cement plastering with C.M. 1:4 Prop.	@ Rs.35/- 10 Sq. Mtrs. 402.00
9.	175.00 Kgs.	Supply of Steel.	@ Rs.3/- per Kg. 525.00
Total cost of each house:			Rs. 6200.00
(Rupees Six Thousand Two Hundred only).			

STAGES

1.	Basement	..	1200.00
2.	Basement to Lintel level	..	700.00
3.	Lintel level to roof level	..	800.00
4.	R.C.C. Roof	..	1500.00
5.	Plastering	..	500.00
6.	Doors and Windows.	..	1500.00
Total cost			Rs. 6200.00

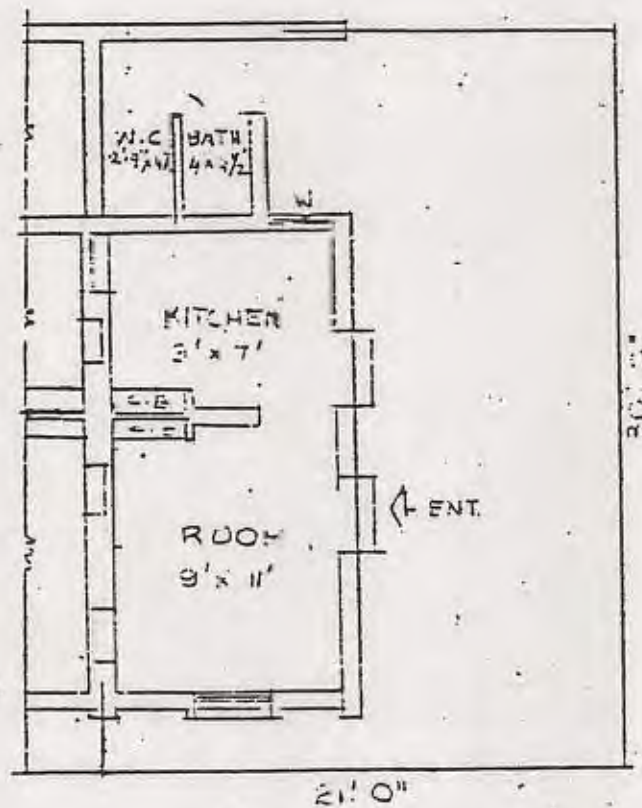
(Rupees Six Thousand Two Hundred only)

TYPE DESIGN FOR ECONOMICALLY WEAKER SECTION.

SCALE : 3 FT TO AN INCH.

PLINTH AREA = 225.00 SQ. FT.

PLOT AREA = 70 SQ. YDS.



BASE LINE INFORMATION - DATA ON THE HYDERABAD SLUMS
including the Slums taken up under HUDCO Housing
Programme 1981-82 and 1982-83

A BACKGROUND OF BENEFICIARIES:

1. What is the profile of the beneficiaries incomes, occupation, literacy, education family size etc.

INCOME:

The family income of the beneficiaries in the year 1980 when the survey was conducted was ranging between Rs.250 to Rs.400. It changes according to the nature of occupation. 90 % of the slum dwellers in the 35 slums selected for Housing are unskilled daily wage earners either engaged in building construction, porters in the bus Terminus and market places or Rickshaw-pullers and petty businessmen.

The unskilled building workers and the rickshaw pullers and Maid servants constitute about 88 % of the total beneficiaries.

Although the daily wage is Rs.13/- in the case of unskilled worker the average working days are only 15 in a month. They are averse to travelling long distances for daily work. The average work days per month fall to even 12 days during lean months i.e. July, August, and September due to rains. The overall average is only 15 days.

In the case of Rickshaw-pullers also since most of them ply vehicles within a radius 2 Kilometers in (7) hours in a day and in the hot summer, rainy season the work hours and days reduce the average earnings are only Rs.12/- per day for 15 day where two members are working in a family the income works out to only Rs.360/- per month per family.

The Petty business being mostly in goods of perishable nature like vegetable and fruits and are only push cart vendors wastage is heavy. Further they borrow from the commission agents and the high interest rates are deducted before the goods are given every day. Hence their carry home salary of all the members packet will be between Rs.350/- to Rs.400/- per month.

OCCUPATION:

40 % Rickshaw-pullers

8 % Vegetable & Fruit vendors, Aluminium vessels vendors push car vendors.

40 % Building labours and maid servants.

12 % skilled about, beedi-making, flower garlanding Masans, Carpenters, Tin Smith, Black Smiths, leather or shoe makers - Tamblers, dying and Sewing craftsman.

LITERACY:

The Literacy is only 16 % average of 34 slums. The lowest is 11% and the maximum is 30 % (Maximum is only in the slums nearer to Industrial area).

EDUCATION:

The Minimum Educational standards are only to read and write Telugu which constitute 60 % of the literate. 20 % of the literate upto 4th standard and 10 % upto Matriculation and 5 % upto P.U.C. (Pre-University) and 5 % S.Cs. of the literate upto graduation.

N O T E: (This is based on the sample survey in the slums selected for the Housing under Bank and Hudco only)

FAMILY SIZE:

The Family size average is (7) Seven. The maximum is only in the old city where the size amongst Muslim families is between 7 and 9 members. The family size amongst the educated S.Cs. is lesser than the uneducated. Others is about 6 per family.

2. Employment Characterisation of the Women:

The Slum women are engaged mostly in Casual labour about 70 %, Maid Servants 15 %, Beedi making Vegetable vending, flower garland making and shoe making together 5 % and other works out to 10 %.

3. How long have they been where they are?

They have been living in these places, continuously for 20 to 40 years. Out of 455 slums about 300 slums are as old as 40 years, 73 between 15 and 20 years and the rest 52 are between 10 to 15 years of age.

4. Are there cottage industries practised among the households?

The cottage industries are not practised in all the areas. In about 150 slums cottage industries are practised. The popular industries are yarn weaving, carpentry, tin smith, cobblers, dying basket weaving, safety, tin making, agarbathi manufacturing, plastic wire weaving, beedi making, flower garland making etc. However, the U.C.D. has identified with the assistance of industries department and backward class corporation to set up some co-operative cottage industries to facilitate the family members to earn more income. The vocational training centres for women like Tailoring centre, card board unit, Idjat Papad etc. are started by U.C.D. on a moderate scale.

5. Where do the residents work? How far from their place of residence?

Most of the slums are situated nearer to the work spots. The majority of them being unskilled daily casual labour, they travel a distance of not more than 5 Kilometers everyday. In the case of the push cart Vendors, they travel even 10 to 12 kilometers

on week days like Sundays and Tuesdays when the local Market (Thal Bazar) near about the industrial area is held. There are now work sheds within the slum area. The Corporation has provided small community Halls which caters to the social activity such as marriage functions, group meetings, Balwadies and Training programmes like sewing centres, food cooking demonstrations etc. These Community Halls are provided in all the 34 Housing slums under HUDCO finance and 19 slums under Bank Finance projects. In about 90 other slums the U.C.D. encouraged temporary Community sheds on self help basis by contributing for roof material - not exceeding Rs.5000/- each. But they are not allowed to be used as work centres. The rest of the trades are house-hold particularly women skilled workers prepare garlands, Agarbatties, beedies etc at home. Unskilled men and Women labour go out covering a maximum distance of five kilometers.

B BACKWARD OF SCHEME:

1. How were the selected slums identified?

1) All the slums in the city were classified under 'Objectionable' and 'Unobjectionable' slums. 'Objectionable' slums consisted of those settlements which were affected by proposed road widening or implementation of other similar schemes in the larger interest of the public under Development Plan. These slums are to be dealt with by the Housing Board. 'Unobjectionable' slums consisted of settlements which are on the Govt. land and which can be allowed to be retained there with certain relaxation of Town Planning rules.

2) A survey was conducted to assess the agreement of the people for such scheme and for such survey only unobjectionable slums were taken up.

3) Generally the slum dwellers are reluctant to go in for housing as the programme involved removal of existing huts, squatting in other places by erecting another new hut which by itself costs more than Rs. 1,000/- and in the case of semi-pucca type of structure it even extends to Rs. 5000/- at the present rate. He also harbours fear that once he removes the structure he might (a) loose control over the land; (b) get a reduced plot or no plot at all; (c) not sure of getting loan; (d) loose daily wage during the period of construction; (e) be required to pay back loan with heavy interest; (f) likely to be deceived by the slum leaders in the matter of reallocation of plot and might be asked to be shifted to a distance place by the Government and land is allotted for some Government programme.

In order therefore to allay these fears the Urban Community Development Community Organisers and Project Officers (both Gazetted Officers) who are trained in Urban Community Development Programme, conduct series of meetings and interact with individual families, group leaders who are generally either natural, religious, social or political leaders exerting influence on the various groups of Heterogeneous character.

For the Housing purposes, the Urban Community Development selected the slum based on:

- a) economic status of the slum community
- b) nature of land hold
- c) Squatting Pattern and duration
- d) Situation of the slum in the overall city's development and Zonal Improvement Plan or Scheme.
- e) Possibility of providing infrastructure linking with the Main of the City.

f) necessity to upgrade the priority for reasons of location in the heart of city and the extent of nuisance caused by it endangering the health of not only Slum dwellers but the neighbouring locality dwellers as well.

The slums thus identified are taken up for motivation to start self Housing simulatenously keeping inview of the capacity of the Urban Community Development to monitor the programme with the available staff in a given year.

How did the whole programme start? Where did the initiative come from?

1) For the slums in 10 schemes assisted by HUDCO covering 34 slums, the motivation was started by the Urban Community Development. Initially the slum dweller was reluctant to take up housing programme and to raise loans for that purpose in view of the reasons explained in answer to question R(1). He was not aspiring for the high standard of life. Extension officials developed a continuous rapport with the families working through the social religious, political and natural leaders in the slum. The success achieved in the Habitat Housing under Bank finance came handy to the Housing Programme under HUDCO assistance also as these slum dwellers were taken in groups and Habitat (Bank Finance) houses were shown. This kindred the enthusiasm in them and initiative germinated. The initiative is slow in the beginning but suddenly upsurges as the contact and interaction gets closer.

2) The initiative after successful motivation programme comes from the people. Sometimes even after successful motivation, the political interest exert greater influence and the initiative dies down only to suddenly rise after the political influence weans away. The Urban Community Development keeps continuous contacts and reorganises the community working with the representatives of the slum Community ^{in spite of} obstructive forces. Sometimes to enlist greater confidence the other basic amenities are reached and felt needs thr

self help programmes are catered bringing together all the conflicting elements involved in programmes like cultural (Music and dance), Health and Sports. The problems do arise when there is sudden upsurge of initiative - to keep the initiative continuing.

What are the co-ordination arrangements between HUDCO/Hyderabad Corporation/HUDA/Voluntary agencies? How was this cooperation achieved?

1) HUDCO, apart from providing financial assistance to the MCH for taking up these housing programme, helps the Municipal Corporation Authorities in preparing the Urban Community Development building designs and modifying estimates etc. It helps monitoring the programme by periodical field visits, site inspections etc. The Municipal Corporation (Urban Community Development) prepares the layouts, building designs which are acceptable to the slums community, organise the execution of the projects, provide infrastructural facilities in these developments and arrange loans to the individual beneficiary families borrowing from HUDCO. The entire burden of extending financial, technical supervision, monitoring and evaluation pre-construction, during the process of construction and post construction inputs are provided. Besides the Urban Community Development (Municipal Corporation of Hyderabad) NAA has identified 150 activities for child welfare, women welfare, youth welfare, housing 7 other activities. Many Voluntary agencies have come forward either to provide financial assistance or for setting up welfare centres, run by these agencies in different settlements.

2) (Municipal Corporation of Hyderabad) coordinates the activities under the different Government, Quasi Government Voluntary Organisations etc. It is the core organisation functioning at grass roots.

3) As the U.C.D. has developed family contacts and the basic data relating to the individual families. The various Government Quasi Government and social Organisations depend on it for.

(a) identifies the target groups, (b) develops contacts with the slum families for studies.

The Urban Community Development formulates the plans and schemes on the basis of which the Municipal Corporation borrows money and lends to the individual families through the Urban Community Development Department. These plans are prepared keeping in view of the Master Plan of the City.

The HUDA (Now BUDA) sanctions the layout plans conforming them to the norms and over all pattern in the Master Plan - Municipal Corporation of Hyderabad keeps a good liaison with HUDA and Andhra Pradesh Housing Board also. Since the quantum of loan borrowed in short of the final call which increases by about 15 to 20 percent, the Urban Community Development involves Social, Voluntary Organisations like Idon, Rotary, Giants International and other Philanthropies to contribute to the extent possible towards the share of the beneficiary. Hence it is our co-ordinated approach.

At present the institutional finances and Municipal funds are spent in slums through the Urban Community Development (Municipal Corporation of Hyderabad) for improvement of slums, both for physical and socio-economic are as follows:-

PHYSICAL DEVELOPMENT

1) Squatter Improvement: Municipal Corporation every year on the average Rs.100 L.K' is spent in the slum area right from 1977.

What are the exact details of the institutional financial assistance? The Commercial banks have given similar assistance to slum dwellers in Hyderabad in the last few years? Are their terms different? Are they continuing their schemes?

beneficiaries learn the banking methods and expose themselves to the banking system.

How were the beneficiary families identified within the slums?

1) Before the Housing programme is taken up the entire procedure as shown in answer to question B(1) & B(2) as gone through. After the slum is identified the individual Family contact is started by the Basti Sahayak and the Scheme explained.

2) In a specified slum area, after identifying the slum and ownership of the land, planned layout is prepared and the pattas/plots are allotted to the beneficiaries. The consent of the individual beneficiary family for the plot allotted is taken in writing on the layout in a meeting.

3) After completing this process, a survey is conducted and the persons who are interested in constructing the houses with financial assistance of bank/HUDCO, are identified. Either all the slum dwellers or a few of them disagree to go in for Housing they are not given pattas and they are asked to shift to the back plots to facilitate the others to start work. It has been observed that once a few houses start coming up with the institutional finance, other people are induced to join the scheme. They are constantly being reminded of the disadvantages in excluding themselves.

For the purpose of housing programme all the families in the slum who are within the eligible group are included. The following are the steps of pre beneficiary identification process for Housing.

1) Socio-economic survey is conducted which consists of name of the Head of the family, existing area of the hut under occupation, economic status, number of persons, children, members, adults including women and children, length of stay in the slum. The list

of priorities based on the above data is drawn up in the meeting held within the slum area. The layout is prepared and copies given to the slum representatives. The layout is explained and discussed in the slum meetings. Even the road patterns and possession of plots is discussed.

- 2) The type designs are discussed with the slum representatives in the said meetings and necessary changes effected without violating the town planning norms.
- 3) For the purpose of convenience, the families are grouped based on family affinities. In case the total number of families are more than the total number of plots, two families are motivated to have one plot to share ground and first floor. If necessary the last come will be the first to be eliminated who will also be adjusted in the other slum with a better plot extent.
- 4) Pattas are arranged on the basis of this layout and survey. Where the female is an earning member, preference is given to issue patta in the name of women.
- 5) Where male member is a known spendthrift, the name of the female member is joined with him in the patta for the purpose to prevent unauthorised conveyance.

There are various other methods which for want of space are not elaborated here.

How was the participation and co-operation of people obtained for the programme? Why did the slum dwellers accept the bonafides of the organisation officials?(This process must be described in detail)

- 1) The Urban Community Development has been working in the slum areas right from 1968 and the officials of Urban Community Development have been moving with them and working with them in these slum areas. They even spent several nights in slums by arranging cultural programmes and participating in their social functions. They have developed deep mass contacts and taken up socio-economic and educational programmes in 90% of the slums. Hence the rapport exists for a length of time. In addition to the Urban Community Development has also with the help of the Municipal Corporation of Hyderabad improved the physical condition in nearly 50% of the slums by providing water, electricity, community lavatories etc. As a result the economic of the family income has increased from Rs.100/- to Rs.350/- per month. A close rapport has been developed with the families and natural leaders as well as social and political leaders with the result that the programmes of this nature receives good response from the people. The assistance intended for Scheduled Castes and Scheduled Tribes and Backward Class from the Social Welfare Department, S.C.Finance Corporation, Women Welfare, Industries etc. is routed through the Urban Community Development who identify the target group and arranges loans and margin moneys through them. Hence they accept the bonafides of the Urban Community Development officials. In the case of housing the Urban Community Development field staff having a close contacts with the slum dwellers explain in details about the scheme and peoples participation. And motivates the local leaders and slum dwellers to take up the programmes solely from their contribution. The type designs and the scheme etc. will be discussed with the beneficiaries. In this way the involvement of the slum dwellers is achieved severly and in groups.
- 2) The extent of participation in the pre-construction stage is already described in the answers to questions B1, B2 and B5.

The slum dwellers co-operate because of the continuous long contact of the Urban

Community Development Officials with the families in one form or the other. Series of meetings, contacts and help of the Urban Community Development Officials at times of floods and fire and in organising other self help programmes and physical amenities, economic and social inputs have earned the confidence of the people. Their zeal and enthusiasm are used as tools to build up the initiatives and faith in the slum

How are slum dwellers approached-individuals? In Groups? Do they have their own organisation?

1) The Urban Community Development formed welfare organisations etc. in each slum with their initiative. The field staff contacts the organisations and groups and individuals. And apart from that the pressure groups will be tackled carefully taking into consideration their affinities to the various social, religious and political ideologies and leadership. The involvement of the entire community is aimed at. In most of these slums welfare organisations were formed by Urban Community Development initiative about 5 to 6 years back. Hence the advantage.

2) More details are already given in the answers to question B5 and B6.

What were the key difficulties in getting the programme started? Are those slums where the discussions were held but the scheme is not getting off the ground? Reasons?

In the initial stages the following difficulties were faced by Urban Community Development.

- 1) Before giving the patta the beneficiaries were occupying different sized of plots.
- 2) The size of the new plots are less and members of families are more. The total no. of plots fall short of the no. of families, fears of elimination set in.
- 3) There were some pucca constructions in the area.
- 4) 20% of the total expenditure which is expected to be contributed by the beneficiary was not forthcoming. in some of the cases. They had to employ even the unskilled labour, as they had to go for daily contract labour work where from they borrowed in advance.

By constant persuasion and motivation by Urban Community Development field staff the above problems were overcome to a greater extent. But there are a few cases of failure due to the following reasons.

- i) Court cases and stay orders by the vested interests exercising hold over the land.
- ii) Vested interests groups give hopes to the slum dwellers that they would secure for them better loan facilities and free amount for houses construction from Govt.

iii) The ownership is claimed by outside individuals even after patta is given to them. They are fictitious titled and harassing them in the courts of Law. There are 4 such cases even in the schemes proposed to be taken up under HUDCO assistance.

2) Above all the greatest obstacle is the constant interference of the political personalities like M.L.A's., Ex-Councillors or the representatives in the process either promising better benefits or to deprive the benefits to certain individuals or groups not supporting them and to include only the slums of their own choice. This can be overcome successfully by community pressures through meetings within the slum areas and by a system of social boycott by the community groups.

1) While formulating the layout, the average extent of occupancy of land by the beneficiaries was assessed. Obviously, there have been variations in the extent of possession. While preparing a planned layout, the plot sizes were standardised accommodating all the occupants of a particular slum within the slum. There were a few cases who occupied land larger than the plot size who agreed to surrender a portion of it in view of the fact that they were being allotted ownership right of the land in the form of patta and will be allowed to construct permanent houses and therefore, no compensation was paid.

2) There have been instances in a few slums which were over crowded that one small plot measuring 20-25 sq.mtrs. have to be allotted to two beneficiaries for construction of two dwelling units - one on the ground floor and the other on the first floor.

3) The Urban Community Development, Community Organisers and Project Officers build up community pressures on those enjoying more land and better structure to make them fall in line with the rest of the community and share equitably the benefit lest he should be isolated and deprived of the other free benefits which the community at large receives.

How were people persuaded to forego part of the land for sake of a well-planned layout? Was there compensation of some kind?

This method coupled with the urge in the youth to progress has earned greater dividends in the form of agree to uniform plot sizes sacrificing bigger plots under occupation, loss of comparatively better structure. In two slum areas known as Cha-Cha Nehru Nagar and Ranga Nagar which were once the centre of the abode of criminals large mud houses covering the three times the new plot area and valuing as much the proposed permanent structure were removed when the community agreed to compensate them with two plots instead of one to the two different families in the same house. Some times psychological treatment in the form of helping them in finding employment to the members of the family and economic support loans also played as incentives.

What is the exact nature of the involvement of the Corporation's planners & engineers? Who designed the Layout? What was the nature and process of the beneficiaries participation in Layout Design?

- 1) While there was not much scope for the Town Planners in the preparation of the Layout, the designs have been prepared in consultation with the beneficiaries looking into the housing needs. As the houses are constructed by the beneficiaries, the materials used and the technology required have to be rationalised, so that it is easy for everyone to adopt and construct houses with the minimum external assistance.
- 2) The nature and process of participation in the layout is also described in answer to questions in 'B' Section. In quite a good number of cases, the slum dwellers offered better suggestions in the matter of positioning the roads, plots, community halls and parks. For instance in a slum where a park was shown abutting main road, the community leaders suggested elimination of plots in the centre of the slum for a park as they suspected encroachment, if the open land abutts a road and hawkes erecting. The other slum layout, the slum dwellers suggested the open spaces of individual houses to be adjoining the main house to facilitate utilising these open areas for cottage industries like dying of yarn, and drying of weaved cloth, as they were having handlooms as cottage industry.

In some other slum areas where shoe-making is their profession, they insisted front open spaces instead of back yards to enable the ladies to have the shoe making work done just in front of their door and at the same time look after the small ^{halves} in the road. Several such useful suggestions were made.

What were the Planning Bye-laws, norms that had to be relaxed for the scheme?

The relaxations in the planning bye-laws have been of the following nature:

- i) Providing road widths of less than minimum requirements; i.e. less than 15 ft. roads are not permitted under the normal rules. We are providing 10 ft. and 12 ft. roads.
- ii) Open spaces less than 12%
- iii) Very high densities in contrast to average city density in a modern developed colony of H.I.G. Groups.
- iv) Minimum requirements of a house not met with in terms of open and plinth ratio and the size of living room is less than 100 sq.mtrs.

How are the environmental amenities like drains, street-light, water supply & sewerage organised? Who pays? Part of house costs?

- 1) The Municipal Corporation of Hyderabad has provided street-lights, water supply, sewerage and storm-water drains as a part of the environmental development programme and not charged from the people. The average cost of providing all these amenities estimated Rs.1400/- per family. This money is spent from the normal revenue of the Municipal Corporation.

Where do people live while construction is going on?

During the construction of the houses which is to be taken up on the same plot where the beneficiaries are living, they make shift arrangements and live temporarily either on the plots in front of their own plots or in the open spaces of adjacent layouts or colonies. Where the plot sizes are larger, people move into the corner of the plot. They are also accommodated on the road margins and neighbouring developed colonies also provide open spaces and the locality people are motivated to allow them squatt temporarily. Facilities

like water supply and community lavatory are provided in these areas of temporary squatting.

- 1) Almost all slum people are involved in the excavation and labour work whenever they get time mostly during nights. .. and the skilled labour was hired during the day. In some cases small labour contractors are engaged for skilled work. In two cases labour co-operative working societies have taken up construction work.
- 2) Wherever the skilled labour is earning more than the unskilled in the slum, it is so arranged that the ~~house~~ owner pays Rs.2/- per day lesser wages for the skilled labour of the same slum when he works on other houses. The whole labour strength is exchanged within the slum by determining the wage rate when they work on each others house to ensure accountability to each other both from the point of quality and quantity of turnover.

Where houses are to be constructed by a group of people, a Group Leader is identified to co-ordinate to look after the progress of the scheme. All bulk materials etc. for which the payments are directly made by the Municipal Corporation and charged to beneficiaries are lifted by the Group Leader. The Group construction schemes are not successful where the groups are not homogenous.

In one or two places the Group has even taken up the manufacture of bricks for construction of their own houses. The members of the Group belonging to building trades have contributed to the successful execution of these schemes.

The Engineering Division and the Town Planning Wing of the Municipal Corporation of Hyderabad which consists of one superintending Engineer and 7 Executive Engineers with Asst. Engineers and Junior Engineers will supervise and assist the beneficiaries in the

What kind of self-help is there?
How many people hire artisans/
small contractors etc. How do
people find time from their
normal pursuits to do home
building?

How do the Group construction team
work? How were the groups organi-
zed? How are people motivated to
work together?

What is the number of staff
from the Corporation involved
in the scheme? Are they costed?
Why?

construction programme. Each Zonal Engineer has two to three Asst. Engineers and on the average 6 Junior Engineers. Each Junior Engineer is given two housing slums. They will supervise the entire construction in addition to the normal works programme civic amenities in slums. At the motivation and implementation stage the Urban Community Development consisting of a Director, 6 Project Officers, 6 Deputy Project Officers 18 Community Organisers, 1 Assistant Engineer and small Town Planning Staff who monitor the programme in addition to 28 other Urban Community Development activities in each project. At the grass roots level there is a Basti Sahayak for each Housing Slum who helps the slum people in securing cement, steel and other material and to resolve the disputes between one member or other or one member and leader. Since the above staff is not exclusively for deployed housing it is not costed. Housing is one of the several activities of Urban Community Development.

The local materials available in the outskirts of the city are stone, bricks and local timber and are used in the construction. As the houses are constructed with conventional technology, it may be difficult to identify the economics achieved in this respect.

The controlled commodities like cement and Iron whose prices vary from market rate are procured and supplied by Urban Community Development.

DEFECTS OF SCHEME

1. What was the availability (before the scheme) of public amenities like water, sewerage, garbage disposal waste disposal, electricity, power street, etc? Were any payments made for these services?

The public amenities already available in a sporadic manner were water supply through public taps, public toilets and street-lights which were provided under environmental development programme of the Corporation and no charges were collected. Wherever the housing schemes are taken up now these amenities are provided according to the standard which include the dust proof road^{as well}. The amenities provided earlier were sporadic.

Were the residents paying any rents before the scheme? How much?

As these were the encroachments on the public land, no rents were being paid by the beneficiaries.

What was the space for dwelling before upgradation?

The smallest covered 6'x8' ft. area i.e. about 50 sqft. and the biggest one was 10'x10'. The structure in the slums taken up for housing was Katcha type with thatched roof mud walls, very dingy without ventilation and protection from the rain. The lanes were narrow with hardly two feet passage between the row of huts. The hut was situated in low lying area without any facilities to drain out water. Such type of slum constitute 30% of the total number while in other 30% the Municipal Corporation of Hyderabad has taken up environment improvement schemes and the rest are having semi-pucca structures with about 6 to 8 ft. lane where the Corporation already provided drainage, roads etc.

What are the Post-Schemes conditions?

All the slums taken up under the Housing Programme have regular layout well ventilated houses. The following amenities are provided free of cost, after the housing is completed: (i) Metal roads (ii) under ground drainage (iii) Storm water drains (iv) Public water stand posts (v) Community Centres (vi) Street lights (vii) payment of narrow lands (viii) Avenue plantation (ix) park in open spaces. The Urban Community Development will take up economic programme to improve the earnings of beneficiaries. Preformal education for children below 6 years of age, integrated medical and health care programme, supplementary nutrition programme, adult education wherever necessary, Industrial Co-operatives for technocrats self-employment scheme under bank finances etc. are also taken up. After the housing scheme is completed the Urban Community Development continues the social and economic inputs programmes. But these slums are expunged from the list of slums.

How are the families able to survive the loan burden? What proportion of income are these payments?

Simultaneously socio-educational programmes for women and children below 6 years age are also taken up. Training in new skills to the unskilled and semi-skilled labour is also undertaken with the help of social welfare SC Finance Corporation and Shramik Vidyapeth providing banks loan facilities. In the 24 slums where housing was taken up under Bank finance the economic support programmes were continued as a result of which the per family income doubled. The income rose from Rs.200/- to Rs.400/- within 3 years. The paying capacity was increased. Although the SC's families in housing slums have also improve their income, the repayment is low due to hopes created by the local politicians that the Govt. would waive off complete loan on the housing of rural, agriculture loans. In the non-SCs Slums known as Siddiq nagar (Muslim Leather Works) and Markandaya Nagar (of weavers), the repayment is 100% and 80% respectively.

What were the pre and post schemes educational, medical & Health characteristics of the beneficiaries?

Pre-Schemes:- Balwadi, supplementary nutrition programme, Balwadi childrens' health checkup, economic loans to Scheduled Castes and Scheduled Tribes and other through banks.

Post-Schemes:- Integrated Medical and Health Care, adult education, industrial co-operatives, economic loans for the entire target group to improve skills and business to earn more for repayment, women economic programmes 100% immunisation of women children, social and cultural activities to bring together all the communities and groups for social action.

What are the reasons for some households in selected slums not participating in the scheme. Any evidence of these households being female headed?

Some households which have pucca structure and whose family income is above Rs.350/- are not included in the programme. There are some plots with a larger plot area purchased by the dwellers from the owners. Such plot holders would not ^{be} inclined to come under the scheme for fear of losing his land. In two of the slums namely Bapu Jagjivanram Nagar

where, SCs and STs are in majority, the forward classes (Sikhs) who are occupying larger areas have been pressuring of with threats dissuading them from agreeing to the Housing Programme. This being a slum of recent origin the SCs are not well organised. Similarly a small group in Nehru Nagar Slum with political patronage are installing the grounding of the sanctioned scheme by resorting to threats to the rest of the people who are recent migrants from Rural area.

POST SCHEME TRENDS

How many households move out of completed dwellings and rent them out? Or sell them?

This is very negligible and is less than 2%. In view of the involvement of the entire family right from the beginning of the scheme viz identification of the slum the houses constructed are not generally parted with possession. Never the less in one slum 20 S.C. families, out of 650 have resorted to such malpractice. Investigation revealed that these cases are mostly of the local slum, political leaders who secure from the Govt. more than one such patta in different slums by influencing the politicians.

Increase in densities? With improved space, is there tendency for other relatives or others to be accommodated?

This has happened at the early stages in late 1975 when the extent of area was about 100 sq.yds. It is not possible now as the extent of area allotted ranges from 40 to 50 sq.yds.