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URBAN DEVELOPMENT AND HOUSING THE URBAN POOR: THE CASE OF INDIA

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This paper proposes to examine the overurbanization thesis with its corollary of rural push-factors of urban migration as the background of Indian urbanization against which to assess the Indian housing of the urban poor. The paper's organization is as follows:

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I. INTRODUCTION

The focus of this paper is upon Indian urbanization and planning for urban housing in relation to slum and squatter poverty.* The twin concepts of overurbanization and rural-poverty induced urban migration, have formed the background perspective for Indian urban planning and housing programs, despite the increasing criticism by urban academicians, as N.V. Solvani, of the utility of this conceptual framework. Although overurbanization specifically relates a larger percentage of urban population with a smaller percentage of industrial population (as against the total population), it generally connotes low standards of living which act as a barrier to development. The influence of this concept has encouraged the view that the slum and squatter population is essentially an excess and uneconomic population, best dealt with, if at all, through slum clearance and idealized schemes of urban

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* The annual household income of the Indian urban slum and squatter population is generally stated as below Rs. 1000 (see discussion herein. Rs. 7.50 to U.S. $1.00, 1971). The slum dweller is a legal resident in crowded, old and dilapidated housing with limited utility services, particularly water; the squatter appropriates whatever private or public space possible in order to build a katcha hut or shanty (without utilities); and the street squatter claims a space from the public right of way, usually without any shelter except, possibly, roll-up bedding and mat, or occasionally, a roughly constructed lean-to along a high-walled sidewalk or pavement shoulder. Migrant low-paid construction laborers (usually family units) also live in shanties (without facilities) on or near construction sites, shifting their housing to follow new sites.

decentralization. Discussions regarding housing the urban poor invariably call for the clearance of slums and increased construction of government subsidized pukka housing (brick-concrete-electricity-plumbing), at best a slow process and at worst financially impossible for any large-scale effort. The enormity of this population's housing problems has tended to discount efforts to rehabilitate existing housing of the poor. Although there exists a goodly amount of housing plans, some of which are quite realistic in conception, implementation has been minimal.

Most of the writing which touches upon Indian urban housing problems or the high population density rates of Indian cities, as Calcutta and Bombay, is couched in moralistic and emotional terminology and is thoroughly pessimistic (see, for example, Segal 1965). In large part it appears that much of the moralistic perspective on Indian cities arises out of a marked anti-urban bias found in much of the past urban scholarship. Emphasis had been placed almost exclusively upon urban social disorganization. Out of this scholarship came the overurbanization concept.

Wirth (1938) and, to a degree, the early writing of Redfield (1941) present the basic hypothesis for urban social disorganization. Wirth focusses upon social relationships in his contrasting traditional rural life with rational urban life. Traditional rural areas (defined by Wirth as having low density population) are seen to have primary, face-

to-face, personal contacts (based on sentiment) between group members who know each other fully. Urban areas (high density population) are seen to have secondary or impersonal and utilitarian contacts between individuals. Traditional group norms are displaced in urban areas by individual decisions; traditional informal social control gives way to the less effective formal or legalistic social control which leads to urban problems, as crime, alcoholism, drug addiction, suicide, mental disease, social unrest, political instability--the list is endless.

Without doubt, there is value in Wirth's hypothesis,* but its almost complete emphasis on social disorganization makes it a decidely lopsided view of the city, rooted in the strained, particularistic American urban experience during World War I, the large-scale South European immigration of the 1920's, and the Great Depression. There are numerous anthropological and sociological studies which provide evidence that the Wirth-Redfield perspective is far too simplified and over generalized (Dore 1967; Kaiser 1969; Karve 1965; Lewis 1952; Plotnicov 1967; Young and Willmott 1957). It is disappointing to see this same hypothesis oftentimes offered as Indian urban sociology (see, for example, Madan 1966).

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* Guterman (1969), for example, presents a defense of Wirth. He examines the qualitative differences in the social relations of hotel employees in urban and rural northeastern USA, concluding that a negative correlation exists between size of locality a person lives in and the intimacy of his friendship ties.

Social disorganization certainly exists in Indian cities, but so also does organization. Indian cities are noted for their patchwork patterns of settlement and interaction based on caste, language or religion. As a result of such patterns there is limited integration of these diverse groups, especially the poor; and, often, the observer notes a village quality in various sections of even large cities. As discussed later, urban migrants tend to follow kin or village-mates, or search out their own kind in language or religion. This pattern apparently accounts for the relatively high degree of social control evident in most Indian cities.

There is, however, a persistent anti-urban bias in much of the analyses of Indian urbanization. Slum residents and squatters are often considered as indicators (or as results) of a too-rapid urbanization or overurbanization; i.e., a larger urban population than justified by the degree of economic development. The primary cause of overurbanization is usually implicitly or explicitly placed upon rural-urban migration. The presumed results of overurbanization, foremost being slum formation, crime, unemployment, political instability and a failure in urban health, are viewed as obstacles to the development process. Notably, overurbanization is usually stated as "pathological" to the western model, as a "break-down" or "disturbance" in modernization, or as "disordering" the sequence of western development (see, for example, Lerner 1958). It is this aspect of the urban poor being considered

an obstacle to development which leads to the emphasis of slum clearance and squatter removal in government housing policy. The present Five Year Plan for 1969-74 indicates that rural-urban migration to cities like Bombay and Calcutta should be prohibited in order to prevent further urban flooding of illiterate, unskilled ruralites who only increase urban unemployment.

An alternate view of the slum and houseless population is that they often are made the scapegoats for conditions largely aggravated and intensified by tremendously unrealistic urban planning, particularly in housing. According to this perspective, urban slum residents and squatters do not necessarily represent a cancerous, destructive force within the city; but in fact contribute (even if marginally) to urban economic growth through their providing labor which presently commands little, if any, social overhead outlay in return. That there are severe urban problems related to slum and squatter settlements is not denied by this point of view; rather, it insists that the analyses of the problems must be sharpened.

The development strategy suggested by this viewpoint emphasizes government cooperation with the social and economic needs of the urban poor, instead of its usual policies of eradicating squatter settlements, and lack of stress upon intensified agricultural development. The increased agricultural production of the Green Revolution, even though uneven and halting, does in fact make possible employment oriented

programs without the inflation and accompanying political backlash which characterizes such an approach in an agriculturally stagnant economy (Lele and Mellor 1971; also, Mellor and Lele 1971). The importance of increasing employment and income among the poor (through, for example, small industries development and urban-rural works) in relation to housing, can hardly be overstated.

II. ANALYSIS OF OVERURBANIZATION

A. Introduction: Table 1 indicates the decennial variations of the Indian population growth and the urban percentage of the total population from 1901 to 1971 (see appendix). The 1921-1971 data underscore that rapid population growth is an all-India phenomena. Rapid urbanization is evident, if not in the level of urbanization, certainly, in its scale. The 1971 urban percentage of the total population is only 19.9, but that figure represents some 109 million persons; similarly, the 10% of the total population which reside in cities having a population size of more than 100,000 (the largest all-India urban category in the census), constitutes about 55 million people. The 1971 census data reaffirm that Greater Calcutta is indeed a super-giant with a population of 7 million with Greater Bombay close behind, having 5 million. If the concept of overurbanization were to refer only to large population sizes, there would be no academic contest with it as attempted in this paper.

Indian overurbanization was first widely postulated in reference to the growth of urban areas during 1941-1951, officially stated as an intercensal increase of 41.36%. Population growth for this period, however, reflected the urban influx of Pakistani refugees fleeing the violent bloodletting of the Indo-Pakistan partition in 1947 (see Table 3, appendix); and the increase in size of many administrative cities, as Delhi, partly as a result of the enlarging of state and central government bureaucracies after Indian independence in 1947. In addition, the change of definition of urban in the 1961 census, if applied to the 1941-1951 data, yields a lowered intercensal increase of 36.76% (Bose 1970b). Nonetheless, the absolute increase in numbers of the urban population does in fact point to rapid urbanization; furthermore, census data indicate an urban growth for 1951-1961 of 26.40%; and for 1961-1971, 37.66%, as compared to the lower rural growth increases of 19.82% and 21.64% for 1951-1961 and 1961-1971, respectively. The problem, therefore, is to determine whether rapid urbanization is in fact overurbanization.

B. Definition: The concept of overurbanization appears quite imprecise. The definitional criteria vary according to the perspective or focus of analysis. There is debate as to whether urbanization should be measured by standards attractive to the western world, or by standards common to the developing country.

One of the most widely noted definitions of overurbanization is that of Davis and Golden (1954), which correlates the percentage of urban to the total population with the distribution of the total labor force as between agricultural and non-agricultural occupations. Overurbanization occurs, in this view, when the degree of urbanization is greater than the degree of industrialization (non-agricultural occupations). The norm for comparisons of overurbanization and underurbanization is set by the correlations found among developed countries in and around 1950.

In a 1954 study Solvani (1966) sharply criticizes this approach toward defining overurbanization. He investigates the two indices of urbanization and industrialization for two subsamples: one of 17 highly industrialized countries and another of 24 developing countries (excluding those countries not having cities of 100,000 or more). He found a higher correlation between industrialization and urbanization for the developing countries than for the industrialized countries. A similar correlation calculated by Solvani for 13 presently developed countries using 1891 data, compares closely with that of the 24 developing countries. His conclusion is that, contrary to the over-urbanization hypothesis, the rate of urbanization in developing countries is more closely dependent upon the rate of industrialization than in developed countries.

He further notes that behind the concept of overurbanization is the notion that rapid urbanization results in obstacles to economic growth. Solvani's answer to this implication is that

> It will have to be proved that in the absence of rapid urbanization, or at a slower pace of urbanization, [developing] areas would have been able to progress more rapidly than they actually have so far (Solvani 1966: 122).

This writer agrees with Solvani's additional comment that such proof will be most difficult, if not impossible, to come by.

An examination and extension of Solvani's criticism of over-urbanization is given by Kamerschen (1969). He uses data from eighty countries, primarily for the years 1955-1956 to test the over-urbanization hypothesis in a more comprehensive fashion than Solvani. His conclusions support Solvani's thesis in that he finds lower correlations between industrialization and urbanization in developed countries as opposed to developing countries.

Another critic of the overurbanization concept is Sjoberg (1960; 1965) who maintains that the concentration and visibility of poverty in urban areas has led social scientists, particularly American to over emphasize the overurbanization hypothesis. He points out that, in comparison with the city, "the misery of the countryside, though often greater, is inevitably more diffuse and less transparent" (Sjoberg 1965: 213). He further writes that the

visible poverty in cities encourages attempts to deal with urban problems, thus "intensifying the industrial-urbanization process" (Idem).

C. Barrier or Catalyst: Overurbanization also forms a point of development policy contention as to whether urban concentration is economic or not. The present Indian Five Year Plan for 1969-74, for example, states that

> The social and economic costs of servicing large concentrations of populations are probhibitive. Beyond a certain limit unit costs of providing utilities and services increase rapidly with increase in the size of the cities. In the ultimate analysis, the problem is that of planning the spatial location of economic activity throughout the country. A beginning must be made by tackling the problem of larger cities and taking positive steps for dispersal through suitable creation of smaller centres in the rest of the area (Fourth 1969: 399).

Alonso* (1968) cautions against assertations, as in the Fourth Five

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* Alonso is a major advocate of the advantage of urban scale in economic development, essentially a minority point of view in the development literature. His main thesis is that early development is characterized by increasing economic disparity between urban centers and hinterlands with an eventual tendency toward--as the economy becomes more self-sustaining--equalization of this economic growth polarity. In this view urban concentration appears to be the most desirable path to economic efficiency in the short-run with long-term equity possibilities. He criticizes regional dispersal not only as lacking in efficiency, but also as not necessarily representing an achievement of an equity in national development as there is a tendency for territorial disparities in relation to uneven regional growth. A contrary view stressing a regional focus in Indian development can be found in J.P.Lewis (1962). Friedmann (1966), quite rightly, suggests that the dichotomy in the debate of urban vs. regional scale is overdrawn and artificial; nonetheless, it is illustrative of the impact of the overurbanization concept in social science analysis of urbanization in developing countries.

Year Plan, that overurbanization occurs when per capita costs, particularly for infrastructure investment, rise after a certain urban size. He stresses that costs per capita do not reveal much unless measured alongside productivity per capita; and, further, that in the developing nations insufficient data exists with which to make a comparison.

At the time of Alonso's article in 1968, Mathur, Morse and Swamy were attempting to obtain such data for India. Their analysis includes 18 cities (including a detailed investigation of 5 cities), ranging in population size from 48 thousand to one million; its purpose is to determine costs of urban infrastructure for industry as related to urban scale. Specifically, their hypothesis stated that

> unit costs of incremental infrastructure for new industry tend to be relatively high in smaller cities, to decrease significantly over some intermediate range of city sizes, and to rise significantly beyond some large city size (Mathur, et al., 1968: 1).

Their conclusion:

> Beyond a city size of about 130,000 population, unit cost differences for the projected volume and types of industrial infrastructure are insignificant. The results substantiate the first part of the cost hypothesis--that unit costs decline from the smallest to the next size city--but do not support the hypothesis of rising unit costs in large cities, at least for the range of cities and cost elements studied (Ibid.: 7).

This study--apparently the only presentation of data* to date on Indian urban scale and infrastructure costs--both supports and modifies Alonso's position. Within the framework of its limited data, it suggests that there is not necessarily an automatic cost escalation with urban scale, as in the overurbanization thesis; at the same time, it presents a well-supported statement for regional development in terms of specific industries in relation to specific physical infrastructure and local cost factors. This specific-oriented planning for regional development, however, is hardly the same as the often suggested massive resettlement of the slum and squatter population of large cities in presumably pukka housing built in smaller ring-cities or satellite developments. Such solutions are grounded on the assumption that the slum and squatter population of large cities is a totally excess and uneconomic population. Rapid urban growth in India is a certainty for the next several decades; and, in fact, urban economic interlacing is the very basis of regional development. The notion that dispersal efforts will reduce the size, or even slow down significantly the growth of urban centers is completely misplaced. Prakash (1969) underscores that the ring towns program of India is a clear example of a premature "new towns" policy resulting in excessive costs and wastes in scarce capital with little social and economic returns visible.

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* The infrastructure units studied are power, water, sewage, roads, transport, housing, schools, hospitals, labor, communication and floor space. Land costs are excluded on the grounds that they are so peculiar to each local situation as to have little general relevance for comparison of facility costs.

Although noting such arguments as Solvani's the general trend of the literature on urbanization in developing countries, appears to be toward the continuance of the overurbanization concept, however defined. It is often indicated that, according to western standards, urbanization in developing countries is not associated with "appropriate" increases in "levels" of living (see Breese 1967; Hauser and Schnore 1965). The Pacific Conference on Urban Growth held in 1967 in Honolulu, however, has contributed a significant conceptual distinction in urbanization theory. The Conference report distinguishes between "prior doctrines" which "all are meant to reverse, divert, arrest, regulate urbanization" and the "unorthodox, functional doctrine" which "regards rapid urbanization as of central importance in the national development process, a condition, which when properly organized, is to be encouraged rather than discouraged" (as quoted in Jakobson and Prakash 1971: 21).

III. ANALYSIS OF RURAL-URBAN MIGRATION

A. Introduction: In 1960 several eminent scholars, demographer Kingsley Davis among them, predicted disastrous over-urbanization of Indian cities due to rural-urban migration (see the widely noted anthology edited by Roy Turner, 1962). At this writing, the editors of one of the latest books on Indian urban slums maintain that rural-urban migration is the basic cause of overurbanization and its symptomatic slum formation (Desai and Pillai 1970: 3).

B. Urban Growth Components: In regards to rural-urban migration it is interesting to note the controversy concerning the growth components of the urban population for the period 1941-1961. In his 1960 projection of Indian urban growth Davis emphasizes that characteristically urban natural increase is lower than rural natural increase; thus, he sees urban growth for 1941-1961 as necessarily accounted for by rural-urban migration (Davis 1962). However, Robinson (1961) maintains that rural-urban differences in fertility exist in India but are insignificant. Similarly, Zachariah and Ambannavar (1967) state that between 1951 and 1961 urban natural increase is not significantly lower than rural increase; furthermore, they note that rural-urban migration statistics for 1951-1961 indicate a decline of 37% compared to rural-urban migration for 1941-1951. N.B. Rao's estimate of migration to Indian metropolitan cities for the periods 1941-1951 and 1951-1961, as indicated in Table 2 (appendix), has differential figures for natural increase and net migration, which clearly illustrate a decline in net migration in 1951-1961 as against 1941-1951 (Rao 1965). It is difficult, therefore, to accept without some reservations the view that rural migration is engulfing Indian cities,* which is not to say that absolute, all-India population increases do not pose social, economic and political problems

* The data available from the Indian census for 1971 are provisional and cannot be closely analyzed at this writing. There is indication, however, that rural migration to some cities, Calcutta in particular, is continuing to decline.

for India. Depictions of such problems, however, as solely due to rural-urban migration provide an incomplete and misleading analysis.

C. Push-Pull: Discussion of migration from rural to urban areas has long centered upon the "push" and "pull" controversy. This type of analysis examines what pulls people out of old (rural) areas; and what pushes them into new (urban) areas. Push-factors are associated with the place of origin; and pull-factors with the place of arrival. Quite often this analysis depicts a typology of push-pull factors (see Breese 1968).

The controversy as to whether push or pull factors predominate in explaining rural-urban migration is directly related to the over-urbanization hypothesis. Arguments for overurbanization, as in the oft-quoted UNESCO report (Hauser 1957) on urbanization in Asia, view push-factors as most important in rural urban migration patterns and vice versa. Hoselitz (1957) is noted for his position that Asian urban growth results from rural-poverty induced migration; i.e., a rural push. It is quite true that many, if not most, rural areas of India are indeed poverty zones; however, the inquiry here is upon the utility of "push-pull" as a method of explanation.

Several studies of unemployment among urban migrants and urban-born residents illustrate the artificiality of the push-pull dichotomy as an explanation of rural-urban migration (Balakrishna and Sonachalam 1961; Lakdawala 1963; Malkani 1957; Mukherjee and Singh 1961; 1965;

Rao and Desai 1965; Sen 1960). Common to these studies is the finding that unemployment is lower among migrants than urban-born residents, indicating that migrants tend to return to rural areas (or other urban areas) when they are unable to find work. Migration, thus, appears calculated and reversible, rather than simply a blind mass movement, pushed into urban poverty. In short, what is important about rural-urban migration is the differences between rural and urban employment opportunities.

D. Urban Migrant Profile: Zachariah's outstanding studies (1960; 1965; 1968) on internal migration in India provide an interesting profile of the rural-urban migrant, as does also the astute political analysis of Calcutta migrants by Weiner (1967). Urban migrants tend not to stay in the city if they cannot find sufficient employment. They generally take the lowest paying jobs as compared to urban-born residents, concentrating in manual labor or "simple" work, often in irregular stretches. Close ties are maintained with their family village, as they return to it often and also send (when possible) remittances* to family members still there. Urban migration is not usually random, but along kin and village-mate social networks which probably account for much of the orderly life noted in Indian slums--despite continuing stereotypical assertions of lawlessness (Siddiqui 1970).

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* In his study of Calcutta, Mitra (1963) suggests that village remittances drain the city of some Rs. 287 million annually in small postal orders. Perhaps a less harsh judgement on village remittances might comment upon the positive aspects of fostering economic inter-dependence between rural and urban areas, as providing one source of working capital for rural peasants.

Political relationships among the urban migrants are not highly dissimilar from village politics: the role of the village headman is taken by the ubiquitous labor entrepreneur or foreman, a person who speaks the same language as the migrant laborers he contracts for work. After the contractual arrangement is made the workers are, essentially, his clients; and he, their patron, as in the village jajmani system of caste service inter-changes which follow and reinforce power relationships between caste groups. The migrant's relationships to the larger political system are directed by their foreman; they participate in strikes, demonstrations, etc. as he suggests.

Migrants generally come to the city with the belief that they will return to the village or town from which they come; accordingly, males predominate among the migrants, often forming "messing groups" (i.e., sharing food expense and preparation). They live in whatever shelter they can afford, or simply sleep on the sidewalks of city streets. Most of the migrants are noted as expressing a dislike for the city, preferring their home village instead. No doubt, the transitory nature (supposed or actual) of rural-urban migration contributes to inefficient productivity, as the migrant feels little loyalty to his employer, and often sees himself as nothing but cheap labor without any stake in

urban society*. Nonetheless migrant contributions to urban economic growth appear positive, even if marginal. In the case of Bombay, Zachariah (1965) maintains that the migrant labor role is significant in that city's economic growth.

E. Refugee Dimension: Obviously, the refugee (primarily Pakistani) and the repatriate (primarily from Burma and Ceylon), also an important factor in Indian urban immigration, particularly of Delhi, Calcutta and Madras (see Table 3), do not fully conform with the rural-urban migrant profile cited above. Unlike rural-urban migration, refugee migration takes place in an uncontrollable situation where individual decisions have little, if any, role.

The majority of the 7.5 million Hindu and Sikh refugees from West Pakistan, after the Indo-Pakistan partition of 1947 have successfully entered the Indian economy, but not without difficulties which certainly had an impact on Indian urbanization, especially in housing and employment

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* N.K.Bose writes vividly of cheap labor in Calcutta:

> Foreigners complain wrongly of the sacred cows or bulls that graze from garbage bin to garbage bin in every part of town, including the central commercial districts. The cattle that interfere with traffic are far less numerous than human beasts of burden whose life work is to carry heavy loads on their heads or to haul them in carts. In their struggle to survive the man have driven the animals from the city. As an acquaintance of mine remarked: "It is dearer to maintain cattle in Calcutta; one has to pay rent for stabling them, and when they die it is all loss to the owner. But a coolie can be hired without the charge of stabling him, and when he dies he dies at his own expense." (Bose 1965: 95).

(Keller 1970; Randhawa 1954). The apparent exception to the Pakistani refugee success in achieving economic integration is that of some 4 million East Pakistani refugees which came to India during the period 1946-1956 with another 800,000 between 1964 and 1970. The depressed economic condition of a large part of these East Pakistani refugees is reflected in the general economic problems of West Bengal and, especially, Calcutta (Rao 1967).

Reasons for the differences in the experiences of these two refugee groups are linked to regional differences during partition in the exchange of Indian and Pakistani refugee populations, property transfers, reluctance of East Pakistanis to leave the Bengali cultural and language region, and differential government assistance due to the political factionalism of West Bengal (Rao 1967). The recent entry into India of 7 to 8 million additional East Pakistani refugees between March and August 1971, threaten further deterioration of economic conditions in West Bengal.

It is this category of migrant population--the refugee--which appears to lend some credence to the concept of overurbanization; however, it is important to note that (1) refugeeism affects specific urban centers as opposed to all India urbanization, and (2) there is little data available to suggest the relationship between rates of rural-urban migration and of refugeeism in the same locality.

The general literature on Indian urbanization continues to stress that rural poverty is pushing an uncontrollable flood of migrants to the cities. Several reports, as the housing report for the Government of India (Report 1965), the Fourth Five Year Plan and conferences on housing held in New Delhi in 1969 and 1971, have recommendations prohibiting rural to urban migration for major cities like Bombay, Delhi and Calcutta. Ring or satellite city development about major cities is urged as a solution to slum and squatter housing problems and general social problems of the city proper. Heavy citation is made of urban ills, as lack of sanitation, floor space, unemployment, low productivity of labor, and a decrease in law and order. Unclear in these citations, however, is the precise relationship between such problems and rural-urban migration; nor has it been shown how alternatives to the present urbanization process, as ring cities, are either economically viable in terms of housing the urban poor or free of social problems.

IV. INDIA: URBAN HOUSING PROBLEMS AND PROGRAMS

A. Introduction: It is widely noted that India has an acute housing shortage which, if defined, is usually given in terms of 200 to 250 square feet of brick-concrete pukka units with electricity and plumbing. Reliable statistics on housing are difficult to formulate; however, the Government of India has attempted to calculate the extent of the national housing shortage. The working group on the Fourth Five Year

Plan estimated in 1968 that nearly 71.8 million rural and 11.9 million urban pukka housing units were needed immediately with the shortage increasing by about 860 thousand rural and 350 thousand urban units annually (Report 1968). Contrast these figures with the approximately 200,000 pukka units, rural and urban, being built yearly in the public sector and about 100,000 units in the private sector (Report 1969; 1970). Pukka housing construction in the private sector is largely that of luxury units; i.e., Rs. 30,000 or 50,000 per unit and upwards (Report 1965: Part II; Bose 1970a).*

The Indian housing shortage has two fundamental sources. Obviously, poverty--incomes too low to afford pukka housing--is the major source. It is estimated that over 60% of the population falls into this category (Report 1965: Part I). The second source of the housing shortage is that of the rapidly growing middle income sector who are the actual and potential house buyers overwhelming the inadequate credit facilities and supply of houses. The upper range of this middle income sector is officially defined--somewhat artificially to be sure--as "low" and

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* No doubt these figures are underestimates of the actual units being built. Practically every government ministry and many private sector businesses have housing programs buried in their budgets which are never entered in housing construction figures. Even luxury house building has a low income housing spin-off in servant's quarters. Nonetheless, the significance of these omissions from official statistics, in face of the all-India housing deficit, is nil.

"middle" annual income groups of Rs. 4201 to 7200 and Rs. 7201 to 15,000 or 18,000 respectively* (Report 1971).

Two indices may be used to measure the degree of the Indian housing shortage: housing need and housing demand. A housing need--pukka or otherwise--is implied by data from the Indian census of 1961 which indicates an urban houseless population of 374 persons per 100,000; and that one out of five urban residents live in slum areas with little, if any, sanitary facilities. Floor space surveys reveal that about 19% of urban families of 5 persons have a living space of less than 108 square feet and 54% have less than 215 square feet (Mirchandani 1971).

The demand pressure for pukka housing is demonstrated through applications from the middle income sector to state housing boards for occupancy in newly completed public housing projects. Two housing projects in Bombay of 170 units and 200 units drew 3500 and 6000 applications, respectively. In Ahmedabad a 100-unit project received 1000 applications; and in Madras some 1500 applications were filed for 60 lots of urban land (Report 1965; Part II, Appendix Note VIII).

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* The public sector housing provided these "low" and "middle" income groups, together with government employees, account for over 50% of all the housing projects to date. It is not far from the mark to state that the government has been giving much of its subsidies and other assistance to the groups who, relatively, need it much less than 60% of the population. The proposal to place this middle income sector under the self-financing revolving-fund scheme, discussed below, would appear to be a corrective measure to the inequity of present policies (see Bose 1970a). It is instructive to compare the official definitions of "low" and "middle" income groups with the income data provided in Table 5, appendix.

Another index of the housing shortage is evident in the demand for developed urban building lots (i.e., lots with roads, electricity, water and sewage). Despite much careful planning in regards to urban land development, the slowness of the process has mitigated against most of the supposed planning benefits. The Delhi Development Authority (DDA), for example, endowed with 17,000 acres drawn from the 34,000 acres acquired since 1962 under the Delhi Master Plan, is unable to keep pace with the demand for developed land. The DDA utilizes a lottery system for certain housing and land allotments, and partly for development financing. Nearly 50,000 applications have been filed for a lottery scheduled in September 1971 for only 1236 building lots, each applicant having deposited from Rs. 5000 to Rs. 500 with the DDA. (Times of India, July 12, and August 30, 1971).

B. Finance as a Limiting Factor: There are many impediments to the rapid expansion of pukka housing. Among the most important factors relating to the high cost of construction in both the public and private sectors are shortages of infrastructure as developed land, building materials, skilled labor and managerial skills. All of these factors result in delays which, in turn, are reflected in the high cost of financing.

Indian banks and other financial institutions have limited resources while faced with competitive demands for capital. Government of India economic priorities stress "productive" industrial development.

Government restrictions, for example, prevent the Reserve Bank of India which exerts control over Indian banks nation wide, from contributing any substantial funds for housing (Bhat 1969). An expanding economy has plentiful short-run, quick-return investments which are more attractive to private sector investors than long-term, slow-return investments in housing.

Poor mobilization of savings is also a prime cause of the limited institutional resources available for housing. There is a public preference for physical savings as opposed to financial savings. Traditionally, savings have taken the form of land, silver and gold. This savings pattern continues to be favored as inflation and taxation discourage financial savings (Mohsin 1969).

The government managed Life Insurance Corporation (LIC), has been the major institutional source of loans to state governments for housing, since its entry into housing finance during the Second Five Year Plan for 1956-1961, with an aggregate value of outstanding loans amounting to Rs. 114 crores as of March 1970 (one crore equals ten million). The value of outstanding LIC mortgage loans for housing during the same period aggregates an additional Rs. 30 crores. Most of these loans were granted to the states as subsidies for public housing schemes, primarily the Middle Income Housing Scheme which accounts for 36.7% of the loans (see Table 4, appendix). In 1961 policy holders became eligible for

LIC "Own Your Own Home" loans; however, by March 1970 only some 6,000 loans had been granted (Progress 1971).

In an effort to overcome inadequate and expensive credit as a limiting factor in private housing construction, the present Fourth Five Year Plan stresses that middle-income housing should be self-financed through a revolving fund administered by the newly formed (1970) Housing and Urban Development Finance Corporation. The revolving fund, presently some Rs. 10 crores, has a target goal of Rs. 200 crores, possibly to be accomplished through international assistance (Report 1968, 1971; also, Fourth Five Year Plan 1969). It appears possible that future self-financing of middle-income housing through the proposed revolving fund credit facility would tend toward partially relieving at least one aspect of the Indian housing problem.

C. Plan Expenditures vs. Urban Housing Needs: Indian planning in regards to public low-income housing is not noted as being integrated or as comprehensive; but, rather, as being a series of diverse housing subsidies, severely limited in scope when set alongside the national pukka housing shortage. Housing for the middle income sector, and especially government employees, account for over half of the units built. There is, however, an increasing emphasis in present planning upon focussing assistance toward slum rehabilitation (Fourth Five Year Plan 1969; Report 1971; also discussion in Report 1965: Part I).

Government responsibility for providing low cost housing was explicitly stated in India's First Five Year Plan (1952) and in each of the subsequent three five year plans. In fact, small scale public housing schemes existed during the British rule, the earliest being Bombay tenements in 1921. Nonetheless, housing receives a low priority in the development planning of India as indicated by the percentage of the total public sector outlay for housing expenditures, exclusive of LIC funds, in the four five year plans which hover about 1.6, 1.8, 1.6 and 1.5, respectively. In 1969 central government assistance to the states took the form of "block loans" and "block grants," which allows the state government to use the housing allotment according to their own priorities (Report 1971: 38). Even before 1969 state governments were noted for diverting housing funds disbursed by the central government to other projects deemed more important (Report 1969: 30).

Public monies expended for the various social housing schemes from 1951 to 1965 under the first three five year plans, exclusive of LIC funds, are Rs. 24.1 crores, Rs. 72.6 crores, Rs. 87.7 crores, respectively, and Rs. 19.5 crores during the plan holiday period of 1966-1968 (Report 1969: 95; see Table 4, appendix). The Fourth Five Year Plan for 1969-1974 proposes an outlay of Rs. 63.1 crores for housing (Report 1970: 27). However, a 1964 survey of Bombay's low cost housing needs indicate that that city alone requires more than

Rs. 200 crores for pukka housing construction (Ramachandran and Padmanabha 1966: 51). Estimates in 1966 of Calcutta's pukka housing needs top Rs. 600 crores (Calcutta 1966: 86). Another estimate reports that only about 45% of the houses in urban India are of pukka construction (Mirchandani 1971). It is not without substance that the third and fourth five year plans state that alongside the magnitude of the pukka housing shortage, government housing-scheme efforts at amelioration are negligible.

D. Social vs. Economic Rental Payments: Most important of the constraints upon the Indian government's efforts to meet the pukka housing shortage is the large gap between "social rent" or the capacity of low income groups to pay rent, and the economic rental payment required for such housing units to be amortized (see Calcutta 1967a; 1967b; 2-3; also Ramachandran and Padmanabha 1966; 43-48). National Sample Surveys of all-India household expenditure for 1952, 1960-1961 and 1963-1964 show an almost unchanging 80% of the population with a per capita expenditure of less than a rupee ($0.13) a day. The National Sample Survey for 1963-1964 indicates that about 78% of the urban population has an average monthly per capita expenditure of less than Rs. 31; 48%, Rs. 19; 27%, Rs.14; and 10%, Rs.10.

Indian economists Dandekar and Rath calculate that in 1967-1968 30 to 40% of the urban population of India, as against 40 to 50% of the rural population, had a monthly per capita consumer expenditure of about Rs. 19, while 10 to 20% had Rs. 13 (Dandekar and Rath 1971: 25,29). Although Dandekar and Rath dispute the data of the National Sample Survey for 1967-1968 as presenting underestimates of the per capita expenditure for the upper 50% of the population, their calculations for the lower 50% of the population are in essential agreement with the NSS data; e.g., 30 to 40% of the urban population have monthly per capita expenditures of Rs. 17; 10-20%, Rs. 12.

Ignoring variations in per capita expenditure in specific cities, on the assumption that living cost variations tend to keep the disparity between social and economic rental payments constant, the maximum national level of consumer expenditure for an urban family of six at the very top of the 40% category, using Dandekar's urban income analysis, is Rs. 1343 per year. Assuming 15% of their total expenditure should be for rent, such a household can afford a rental payment of approximately Rs. 17 per month. In contrast with this

figure, even the low estimate* of Rs. 30 per month as the economically feasible rental payment for approximately 200 square feet of pukka housing with plumbing and electricity (amortized** over 20 to 30 years) becomes prohibitive for at least 40% of the urban population which in 1971 represents over 43 million persons.

The present housing programs of the Indian government, representing 1.5% of the public sector outlay projected for the Fourth Five Year Plan, obviously do not contribute significantly toward ending the disparity between the financing required for India's pukka housing needs and the

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* The Slum Clearance and Improvement Scheme of the Government of India indicates that its two room, single story pukka structures (Rs. 4850 total estimated cost) built on government land outside of the Bombay and Calcutta industrial regions, require an economic rent of Rs. 40 per month. Identical housing within Bombay and Calcutta (Rs. 6750 total estimated cost) have economic rental payments of Rs.62 per month (Note 1969: 3-4). A recent cost analysis projection by Kingsley and Kristof postulates that housing costs in Calcutta can be reduced if reforms are introduced into housing programs as proper land planning, use of new technology in low-cost construction forms and methods, improved mortgage terms and a good hire-purchase plan. Based on these assumptions, their bottom monthly payment scale is Rs. 40 (Kingsley and Kristof 1971: Part III, 19). The Slum Clearance Board of Tamil Nadu state projects an estimated economic rental payment of Rs. 30 per month per unit of four-storey tenements (Rs. 9000 total estimated cost including land) if financed by a proposed 30-year hire-purchase plan (requiring Rs. 500 deposit without interest) in place of present financing authorized by the central government with an economic rental payment of Rs. 45 per month (Note 1971: Annexure B,2).

** Obviously, longer amortization periods, for example, 99 years, would lower economic rental payments. Social benefits of housing, difficult to demonstrate statistically but real nonetheless, may well justify such an extension of amortization. Often the proposal for amortization extension is stated alongside proposals to nationalize house ownership.

actual amount provided. However, a government housing subsidy of the difference between social and economic rental payments for pukka housing on a scale commensurate to urban needs--not to mention rural housing needs--would require a tremendous increase in the public sector outlay for housing.* It is doubtful that such an outlay could be made acceptable, politically or economically, to the Government of India. Indeed, it is precisely this dilemma--an emphasis upon pukka units to meet the housing shortage while faced with inadequate resources with which to build them--that has contributed so greatly to the widely prevalent pessimism regarding Indian urbanization.

E. Housing Policies--Idealism vs. Realism: J.C. Turner's criticisms regarding Latin American government housing programs appear appropriate to the Indian scene.

> Official housing policies and projects... attempt to telescope the development process by requiring minimum modern standard structures and installations prior to settlement--such "instant development" procedures aggravate the housing problem by disregarding the economic and social needs of the mass of urban settlers in modernizing countries .... Unattainable standards increase the demand for and the cost of slum housing and worsen slum conditions (Turner 1970: 1-3).

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* Manohar, an official of the Town and Country Planning Organization, maintains that before India could catch up with its backlog of both urban and rural housing shortage, a minimum of 30% of the nation's capital investment would be required (Manohar 1969). The working group on housing cites Rs. 33,000 crores as the necessary expenditure for ending India's pukka housing shortage (Report 1968). A recent (1971) working paper by an urban development consultant for USAID/India tentatively projects a cost of Rs. 43,970 crores over 30 years for a housing program judged extensive enough to meet basic urban necessity standards.

It is interesting to note that almost identical statements concerning the unrealism of public housing schemes, occur in the recent extensive urban planning of the Calcutta Metropolitan District (see, for example, Calcutta 1965; 1966; 1967a; 1967b; Ford Foundation 1967; Kingsley and Kristof 1971; and Van Huyck 1968).

> Public housing construction in recent years has met only a very small share of the total need and generally has not been oriented to those sections of the population where the need is greatest .... The share of public financial resources which has been devoted to housing is extremely small and is likely to remain so in the future .... In light of these circumstances, a new and dynamically expanded public housing policy must be adopted. Its central objective must be to provide of the maximum possible number of decent basic living accommodations, rather than to produce housing of highest quality (Calcutta 1967b: 3).

The consequences for Calcutta (and by implication for all major Indian cities) of this past failure to meet the housing needs of the people are depicted as follows:

> Everywhere the picture so far as housing is concerned is one of deficit congestion, insanitation, inadequate water supply, extensive bustee [slum] areas, high rents and premiums. Everywhere there is a great deal of illegal occupation and squatting on public and private lands--whether of refugee colonies built out of necessity on the vacant lands of absentee landlords, or of pathetic clusters of squatters in tattered and improvised shelters on public pavements, on the municipal refuse dumps, and indeed on any vacant site. The urban environment in Calcutta is probably deteriorating faster through the sheer inadequacy of housing, with its attendant evils than through any other single cause (Calcutta 1967b: 13).

There have been attempts in the past to undertake realistic approaches to India's housing needs. Much of the semi-pukka, open

lot housing and slum improvement philosophy of the recent Calcutta reports, now reflected in the Fourth Five Year Plan and in the special legislation in 1970 and 1971 by the Government of India for the Calcutta Metropolitan Development Area, can be found in the rural-oriented Community Development Programme started in 1952 which has as one emphasis in its block development projects the improvement of the village environment by building latrines, drains, paved lanes, drinking-water wells,etc. The Delhi Pilot Project (Vikas Mandal or Neighborhood Council) for community self-improvement begun in 1958, and the Delhi Master Plan which became effective in 1962, also contain examples of an early concern with self-help, sanitation and water supply (see Clinard and Chatterjee 1962; Kavoori and Singh 1967; Lamba 1969; Sen 1971).

The Government of India Slum Clearance and Improvement Scheme, formulated in 1956, provides the classic examples of environmental concern with improvements of existing slum shelter or open-lot resettlement for the urban poor. The slum improvement or rehabilitation provisions of this scheme stress sanitation: i.e., drainage, water supply, latrines, paved streets or lanes, etc. The scheme's resettlement provisions center upon government land subdivided into lots of about 1000 or 1200 square feet, with Rs. 150 to Rs. 200 worth of construction material. Clusters of lots share pukka latrines and washing platforms.

The emphasis of the scheme is upon state participation and tenant self-help both in the rehabilitation of an existing slum area or in the construction of a katcha hut or semi-pukka house on an open lot. The scale of this program, however, is greatly limited* apparently because of legal complications (as delays caused by unfavorable court decisions) and an unwillingness to execute the scheme by a number of state governments, like Tamil Nadu, which see it as simply creating future slums rather than eradicating the problem. The open-lot aspect of the scheme officially is considered unfeasible for large, crowded cities like Calcutta and Bombay (see Note 1969; 1971; also, Singh 1969).

The largest weakness of the open-lot approach is indeed that the availability of low-priced urban land is practically nil. The slum clearance resettlement projects, for example, are located relatively far from urban centers and employment. Location as well as the amount of rent is a major housing concern of the low-income groups, and accounts for the illegal squatter settlements and concentrations of street squatters near urban centers and areas of employment (Wurster 1962).

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* Since its inception in 1956, only 81,487 "dwelling units" are reported as completed under the Slum Clearance and Improvement Scheme as of November 1970 (Report 1971: 57). Approximately three-fourths of the old walled-city of Delhi, for example, was officially declared as slum areas in 1957 (list 1957). To date none of these areas are cleared or rehabilitated. In addition new construction in official slum areas is severely limited by restrictive statutes and myriads of building permits. The results are seen in the continuing decay of these areas, although illegal construction partially rectifies the situation.

In addition, there is little support for--or, until recently, even acceptance of--the open-lot scheme. In 1956 the Institute of Town Planners' report stated:

> The Open Plot Scheme is merely a housing scheme for the very low income groups; i.e., those that can only pay Rs. 2 or Rs. 3 per month as rent, and does not help to clear slums (Brief Report 1957: 23).

Nor is the focus upon slum improvement and rehabilitation, as suggested to the states by the Fourth Five Year Plan, particularly well supported. The Mayor of Calcutta, for example, sharply criticized recently the Government of India legislation and budgetary allotment of some Rs. 13 crores for land acquisition and slum environmental improvements in the Calcutta Metropolitan Development Area. Specifically, his comments included the following:

> A lot of money is being wasted on the so-called bustee improvement scheme .... It is an attempt at tinkering with a problem which needs a drastic remedy. An attempt is being made to whitewash one of the basic causes of the trouble in Calcutta. The Bustees are the breeding grounds of lawlessness. Mere palliatives will not be of much use (Times of India, August 7, 1971).

However, the alternative to slum rehabilitation and open-lot resettlement is invariably the "drastic remedy" of slum clearance with supposed relocation in pukka tenements which for reasons already detailed is not economically feasible for India at this time.

It would appear obvious that slum clearance has been a totally ineffective method of dealing with the social and economic needs of urban settlers. Madras, for example, is widely noted for its vigorous slum clearance and relocation program with 180 slum areas cleared between 1950 and 1966. However, in 1950 Madras had approximately 300 slum areas with some 300,000 people; in 1971 there were about 700 slum areas with roughly 700,000 people (Calcutta 1967b: 44; Note 1971). Nonetheless, the Tamil Nadu Slum Clearance Board recently reiterated its position of rejecting completely slum rehabilitation and of emphasizing slum clearance. The Chief Minister of Tamil Nadu stated that "the aim of the Government is to replace all of the slums of the City [of Madras] with modern houses" (The Hindu, June 25, 1971). The Board's ten-year plan for tenement construction has a target goal falling between 76,000 and 79,000 household units--this target in face of their own estimation of some 700,000 persons living in slum areas at present (see Note 1971).

F. The Case for Slum Rehabilitation and Resettlement: Although slum rehabilitation and open-lot resettlement have many weaknesses, they do have one major strength: they attempt to cope with the fundamental housing needs of the urban poor. In contrast with the planner's presently unattainable ideal of pukka housing for all, the urban poor themselves realistically indicate that their needs center upon water supply and drainage, location and transportation to employment

opportunities, and security of settlement. Quality of housing ranks at the bottom of their stated list of priorities (see Calcutta 1967a; Van Huyck 1968; Wurster 1962). A mass all-India urban housing program focussed upon these limited but essential and (importantly) economically achievable goals would represent a major breakthrough in the present pattern of uncontrolled slum formation.

A United Nations report (1965) observes two different patterns of tenant behavior in two "sanitary slums" (open-lot settlements) of Delhi. Housing authorities maintain that open-lot residency is temporary, with a shift to pukka housing planned at the end of a 20-year period. The two patterns of observed behavior were based upon the beliefs of those tenants who looked upon their residence as temporary, and those who felt that 20 years of occupancy would give them de facto ownership to the lots. The first group hardly maintained their housing lots, while the second group built considerable lot improvements. It would appear from this report that government housing efforts which focus upon squatters and their basic needs, as settlement security, instead of urban planning-ideals, are in a good position to contribute positively toward the urbanization process.

In many areas, notably Bombay, illegal squatter settlements generally remain beyond the pale of even proposals for rehabilitation. These settlements are usually ignored by the authorities; and, if

noticed, their eradication is advocated and sometimes executed (see Nakhooda 1970). The Delhi Development Authority, however, began attempts in 1960 to deal with squatters through the Jhuggi and Jhonpri (squatter shanties) Removal Scheme. This scheme, similar to the Government of India Slum Clearance and Improvement Scheme, stresses open-lot resettlement with 720 square feet lot rentals for squatters surveyed in Delhi on July 1960 (some 50,000), and 225 square feet of camping sites for squatters entering Delhi after 1960. A vigilance unit guards against the erection of new squatter settlements although somewhat ineffectively with the result that the DDA has begun on a limited scale the policy of rehabilitating (termed "regularising") illegal squatter settlements by building latrines, drains, tube wells, once a population of roughly a thousand persons or so is reached (Note 1964; Report 1971).

In relation to Indian squatting, it is interesting to note Mangin's interpretation of the illegal act of squatting in Latin America as a "self-help" measure undertaken by the individual squatter. He emphasizes that governments would have better success in dealing with squatter settlements if they followed policies of cooperation in place of the usual policies of legal eviction. In short, his proposed approach is "to rehabilitate rather than to eradicate most existing squatter settlements" (Mangin 1967: 76).

McGee, writing on squatters in Southeast Asia, views housing shortages, slum crowding and illegal squatting as part of the rapid urbanization in developing nations; thus, he contends that clearance and resettlement schemes are wasteful, piecemeal efforts, as regards over-all development. He notes that squatter evictions have a high potential for increasing social and political instability. He concludes that governments are well advised "to accept the fact that the best solution is to give squatters legal ownership of their land" (McGee 1967: 169).

G. Outlook for Future Housing of the Urban Poor: Although the Government of India has yet to come fully to the position of Mangin and McGee, it has in fact accepted--at least at the level of national planning--that slum rehabilitation is a major priority in housing the poor. To date, however, nothing has been done to reorganize the disparate housing schemes which now subsidize primarily a middle income group, in order to consolidate and mobilize expenditure toward urban slum rehabilitation. In addition, it is not at all clear whether the state governments have accepted this priority of slum rehabilitation to the degree that the central government has accepted it. It is important to note in this regard that the states have wide discretionary powers in the execution of plan provisions and in redefining or shifting the emphasis of such provisions.

Legal entanglements of urban land ownership and urban real estate prices loom large against efforts to rehabilitate slum areas* and to acquire land for open-lot resettlement. At this writing the Congress Party (R) of Prime Minister Indira Gandhi, following its sweeping majority in the 1971 national elections on an end-poverty campaign, is leading a controversial attempt (which has every likelihood of success) to place laws relating to the government acquisitions of private property in the public interest beyond the jurisdiction of the courts, whose past rulings, as the famous Golak Nath case in 1967, have strictly limited the government in this respect. It is possible (perhaps remotely so) that such legislation may work toward ending legal difficulties and toward regularizing land prices which have prevented, slowed or provided the excuse against implementation of slum rehabilitation and open-lot settlements. However, unless the central government and the state governments agree upon the necessity for slum rehabilitation and the futility of attempting to replace slums with pukka housing (without drastic changes in funding), there is no doubt that the housing problem in India will not only fail to show improvement but will continue deteriorating.

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* A brief of court decisions regarding the Slum Act of 1956 (as amended by Act 43 of 1964) may be found in Gupta and Poplai (1966). Court litigation has rendered the Slum Act ineffective for all practical purposes.

An additional pressing reason for the Government of India to insist upon state execution of slum rehabiliatation and consolidation of existing housing scheme funds for that purpose, as well as the mobilization of additional funds, is the increasing pressure to utilize a larger share of India's scarce resources for military preparedness, as in the current Indo-Pakistan crisis.* Since the beginning of the East Pakistan civil war in March 1971, some 7 to 8 million refugees have entered India, a tremendous and tragic uprooting of people showing little sign of abatement. A USAID/India report in June 1971 estimates that 5 million refugees, staying in Indian refugee camps for one year, will cost the Indian economy between Rs. 189 and Rs. 201 crores (TOAID A-398).

V. CONCLUSION

There is a profound anti-urban bias in the literature on Indian urbanization, although important exceptions exist. The roots of this bias are traceable to that urban scholarship which centers primarily upon social disorganization. Gandhi also desired "factories without cities"; and, although highly unrealistic, the sentiment appears strong even today. Much of the investigation of urbanization in

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* An example of India's use of its scarce resources for military hardware is the recent decision to build a second model for supersonic jet fighter production. The air-frame prototype (without engine) is estimated in cost at about Rs. 200 crores (Times of India, September 6, 1971).

developing nations is concerned with rapid urban growth as representing obstacles to development, for example, overurbanization. A great deal of emphasis is placed upon population dispersal through regional development as the solution to urban problems; but as such decentralization, if it is to be economically successful, must be highly specific-oriented in terms of infrastructure costs, it is necessarily much too slow and limited to be an immediate catch-all solution for urban problems; rather it is simply wishful thinking.

Indian urban studies and policy formation generally are done within the perspective of the overurbanization concept with its supposed pattern of rural migration overwhelming the city. Squatters, in particular, as well as slum residents, are considered in this view as an excess and uneconomic population. Attempts to provide assistance for them, as housing, is criticized as (1) only encouraging more migrants to come to the city and as (2) detracting from the investment effort for industrialization. Widespread pessimism, if not hostility, has discounted efforts to rehabilitate existing slum housing as only a waste of money.

Imbued with idealistic notions of what cities should be like (affluent cities at that), Indian urban planners too often appear unable to deal with the realities of the rapid urbanization underway in their country. Certainly, rapid urban growth is by no means a tidy process, but rather a complex set of changes--mostly unpredictable--resulting in problems for which clear-cut solutions are hard to come by. Nonetheless,

it is these existing and real problems which must form the starting place for planning and policy-formation; whereas, Indian planning almost always is directed toward forming the ideal city.

Invariably, the public housing policy most commonly followed is that of proposed slum clearance, seldom executed, with supposed resettlement in pukka housing, yet to be done on any meaningful scale. The lack of success with such a policy reinforces the notion that rapid urbanization or overurbanization is antithetical to development, and encourages the planning of idealized regional dispersal of populations. It is the insistence upon pukka construction* which underscores the past and present failure to assess realistically the immediate and urgent problems presented by urbanization in India. Pukka construction with its emphasis upon idealized minimum standards, is far too costly and too slow in implementation; and, most importantly, due to the wide disparity between social rent or the capacity to pay rent and amortization requirements, it is not directed toward the urban poor.

The failure of Indian public housing programs to focus upon the basic housing needs of the urban poor is a decisive factor in the increased growth of urban slums and squatter settlements. Entrepreneurs

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*Pukka construction refers to a low-rent housing unit (200 sq.ft.) costing no less than Rs. 5000, with the lowest monthly economic rental payments estimated at Rs. 30, compared with the more common low-rent ranges of Rs. 40 to 60. See Tables 5 and 6, appendix.

in developing nations, but also have been and continue to be undertaken in India, primarily in community and slum improvement activity although on an extremely limited scale and with little official or unofficial approval. There is no doubt that the utmost priority for Indian public housing should center upon water supply, sewage and self-help construction incentives. As long as there is insufficient urban housing, slum clearance must be halted, as it only intensifies the problem. Slum rehabilitation must be undertaken, not so much to end slums but to make slums at least sanitary. Where at all possible, as in Delhi, open-lot resettlements should be accelerated, with locations within the city; or, at least, with more than the token transportation provided most official encampments now existing on the fringes of cities. To be sure, these proposals are not programs for creation of the ideal city, but they at least attempt to deal with the realities now existing in Indian cities.

It is ironic that in face of the ineffective Indian public housing programs, the Madras and Delhi pilot projects in slum rehabilitation are noted as textbook examples of planning for the fundamental housing needs of the urban poor. Van Huyck's observation of these pilot studies provides a further irony.

> Officials in both cities [Madras and Delhi] do not point with any particular pride to these projects, even though they seem to be reasonably popular with the people who are living in them. The most apparent reason for this is the belief that, somehow, the government should be providing better housing and not creating new slums, no matter how much improved the standard of living in them may be (Van Huyck 1968; 107).

The Green Revolution, assuming that it can be sustained, is a breakthrough not only in increased agricultural production, but also in the usual pattern of stressing large-scale, urban-based industry at the expense of agricultural development. Larger food supplies will act as a counter balance to inflation resulting from increased incomes of workers in an urban works program (which would give much needed additions to urban infrastructure). A development program focussed upon increasing agricultural production and raising income levels of the rural and urban poor will go far toward replacing the "sanitary" or "controlled slum" with housing having basic urban necessity standards. In the meantime, emphasis in urban housing must be placed upon making even controlled slums a reality.

IV APPENDIX

Table 1: Population Growth in India*

Year	Total Population (Million)	Percentage Total Pop. Decennial Variation	Urban Population (Million)	Percentage Urban Decennial Variation	Percent Urban Total Population
1901	236.3	-	25.6	-	10.85
1911	252.1	5.73	25.9	1.13	10.29
1921	251.4	0.31	28.1	8.36	11.18
1931	279.0	11.01	33.5	19.14	12.00
1941	318.7	14.22	44.2	31.92	13.86
1951**	361.1	13.31	62.44 (60.41)	41.36 (36.76)	17.29 (16.72)
1961	439.2	21.50	78.9	26.40	17.98
1971	547.0	24.66	108.7	37.66	19.87

* Census of India, 1961; India: A Statistical Outline 1970; Census of India, 1971, "Provisional Population Totals: Paper I of 1971" and "Supplement to Paper I of 1971".

** The definition of urban in the 1961 and 1971 censuses of India is more exclusive than in previous censuses. The writer uses Ashish Bose's adjustment for comparability of the 1951-1961 census data which calculates the 1951 urban percentage of the total population according to the 1961 census definition of urban, shown in parentheses (Bose 1970b : 117).

Table 2: Components of Population Growth Estimated for Metropolitan Cities of India, 1941-1961*

Metropolitan city: ranked by rate of growth 1941-61	1941-1951 (thousands)			1951-1961 (thousands)		
	Total growth	Natural increase	Net migration	Total growth	Natural increase	Net migration
Delhi	741	296	+ 445	921	430	+ 491
Bangalore	465	123	+ 342	236	230	+ 6
Bombay	1193	320	+ 873	1157	584	+ 573
Madras	534	111	+ 423	313	245	+ 68
Ahmedabad	254	112	+ 142	328	223	+ 105
Hyderabad	389	138	+ 251	121	251	- 130
Calcutta**	531	164	+ 367	230	305	- 75
	4107	1264	+2843	3306	2268	+1038

* Rao 1965:13. Net migration estimates calculated by the survival ratio method.

** Calcutta as delimited in the 1961 census of India.

Table 3: Distribution of Displaced Persors (Partition Refugees) 1948-1958*

State/Territory	No. of displaced persons (Lakhs)**		
	Rural	Urban	Total
Andhra Pradesh	0.0	0.04	0.04
Assam	3.33	1.54	4.87
Bihar	0.17	0.50	0.67
Bombay	0.54	3.61	4.15
Madhya Pradesh	0.54	1.59	2.13
Madras	0.01	0.08	0.09
Mysore	0.02	0.05	0.07
Orissa	0.10	0.02	0.12
Punjab	16.11	11.26	27.37
Rajasthan	1.64	2.09	3.73
Uttar Pradesh	0.54	4.32	4.86
West Bengal	15.91	15.70	31.61
Andaman and Nicobar Islands	0.04	0.0	0.04
Delhi	0.30	4.71	5.01
Himachal Pradesh	0.01	0.04	0.05
Manipur	0.01	0.01	0.02
Tripura	2.36	1.38	3.74
	41.63	46.94	88.57

* India 1959:124.

** One lakh equals 100,000.

Table 4: Expenditure of Government of India for Housing Schemes and Urban Development*

Scheme (1)	Date Initiated (2)	Units Built (3)	Total Expenditure (4)	Date of Data (5)
I. Housing Budget		Lakhs	Rs. Crores	
A. Housing Scheme for Industrial Workers (1952) and Economically Weaker Sections of the Community (1962). Income ceiling Rs. 4,200 per year	Amalgamated 1966	1.72	67.05	Nov.1970
B. Low Income Group Housing Scheme	1954	1.34	94.78	Nov.1970
C. Subsidized Housing Scheme for Plantation Workers	1956	0.02	0.54	Mar.1969
D. Village Housing Projects Scheme	1957	0.47	9.78	Dec.1970
E. Middle Income Group Housing Scheme. Income ceiling Rs.18,000 per year. Scheme financed primarily by loans from Life Insurance Corporation of India (LIC) to state governments. Maximum loan Rs.25,000 per house	1959	0.22	45.47	Dec.1970

* Report 1969, 1970, 1971; Jagmohan 1971. One lakh equals 100,000; one crore, 10 million.

Table 4, p. 2

(1)	(2)	3)	(4)	(5)
F. Rental Housing Scheme for State Government Employees. Financed by LIC.	1959	0.19	24.23	Dec.1970
G. Land Acquisition and Development Scheme. Financed primarily by LIC.	1959	0.23 (acres)	33.37	Sept.1970
H. House Building Advances to Central Government Employees.	1956	-	1.24	Nov.1970
II. Urban Development Budget		:Lakhs	Rs.crores	
A. Slum Clearance and Improvement, Income Ceiling Rs.4,200 per year.	1956	0.81	34.32	Nov.1970
B. Bustee Improvement in Calcutta Metropolitan District. Target Population of 800,000 people	10/1970	-	0.15	May 1971
C. West Bengal Slum Areas Improvement and Clearance	1/1971	-	-	-
D. West Bengal Improvement Laws. Authorization Act to undertake projects	1/.1971	-	-	-
E. Scheme for Large Scale Acquisition, Development and Disposal of Land in Delhi	1969	0.34 (acres)	-	Dec.1970

Table 4, p.3

(1)	(2)	(3)	(4)	(5)
F. Delhi Development Authority:				
1. Housing Schemes. All income levels. Misc. urban improvements.	1962	0.07	1.00	Dec.1970
2. Unauthorized colonies;27: of which 13 are being "regularized" (sanitation, water, etc.); also 111 villages incorporated by Delhi, of which 53 are being regularized	1962	-	-	Dec.1970
3. Jhuggi and Jhonpri Removal Scheme; resettlement of Delhi squatters, with differing provisions for pre-1961 and post 1961 squatters	1962	0.03 0.46(lots)	8.15	Mar.1970

Table 5: Distribution of Population by Expenditure-size Class in Rural and Urban India for 1960-1961 and 1963-1964*

(Monthly per capita expenditure)

Exp.-size Class (Rs.)	Rural				Urban			
	Av. Per Capita Exp. (Rs.)		Per cent of Population		Av. Per Capita Exp. (Rs.)		Per cent of Population	
	1960-61	1963-64	1960-61	1963-64	1960-61	1963-64	1960-61	1963-64
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
0- 8	6.60	6.73	6.38	3.28	6.46	6.93	2.15	1.14
8-11	9.71	9.76	11.95	9.43	9.85	9.64	5.49	3.34
11-13	12.26	12.10	9.88	8.83	12.08	12.00	7.19	5.14
13-15	14.23	13.99	9.82	10.43	14.14	14.07	6.86	6.78
15-18	16.66	16.41	13.79	14.87	16.70	16.43	10.71	10.78
18-21	19.77	19.44	11.44	12.46	19.64	19.44	11.40	10.25
21-24	22.78	22.45	9.03	10.24	22.64	22.43	9.68	10.49
24-28	26.08	25.80	7.72	9.20	26.28	25.91	11.03	10.77
28-34	31.25	30.65	7.66	8.79	31.13	30.90	9.34	11.55
34-43	38.40	37.78	5.93	5.93	38.66	37.81	9.61	9.68
43-55	48.61	47.93	3.12	3.66	49.35	48.09	7.04	7.25
55 and above	83.75	174.99	3.28	2.94	86.04	180.10	9.50	12.83
All Classes	21.77	22.31	100.00	100.00	29.93	32.96	100.00	100.00

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* National Sample Survey 1960-1961 and 1963-1964.

Table 6: Estimated Number of Families in Calcutta Metropolitan Area with Ability to Pay for New Hire-Purchase Pukka Housing Under Prices and Housing Expenses Shown in Table 7*

Income range	Housing expense capacity (Rs./mo.)**	Pukka Housing Type (Table 7) Type of new housing that could be afforded	Number of square feet	Number of multi-unit households (lakhs)#
Less than Rs. 100	Less than Rs.15	None	-	2.33
Rs. 100 - 199	Rs. 15 - 29	None	-	4.27
Rs. 200 - 299	Rs. 30 - 44	1 -	250 - 250	2.42
Rs. 300 - 399	Rs. 45 - 59	1 - 2	250 - 350	1.45
Rs. 400 - 499	Rs. 60 - 74	1 - 2	250 - 350	0.86
Rs. 500 - 599	Rs. 75 - 89	1 - 3	250 - 450	.66
Rs. 600 - 699	Rs. 90 -104	1 - 4	250 - 350	.46
Rs. 700 - 799	Rs.105 -119	1 - 4	250 - 550	.34
Rs. 800 - 899	Rs.120 -134	1 - 5	250 - 650	.26
Rs. 900 - 999	Rs.135-149	1 - 5	250 - 650	.20
Rs.1000 -1099	Rs.150-164	1 - 6	250 - 750	.16
Rs.1100 -1199	Rs.165-179	1 - 6	250 - 750	.13
Rs.1200 & above	Rs.180 & above	1 - 7	250 -1000	.78

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* See Kingsley and Kristof (1971: Part III, 9; Table 14).

** Based upon a housing expense to family income ratio of 15 percent.

One lakh equals 100,000.

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