

ROLE OF INSTITUTIONAL GOVERNANCE IN ECONOMIC DEVELOPMENT

with special reference to
marginalized slum dwellers in kerala



INTER UNIVERSITY CENTRE FOR ALTERNATIVE ECONOMICS
University of Kerala, Kariavattom Campus

**ROLE OF INSTITUTIONAL GOVERNANCE IN
ECONOMIC DEVELOPMENT-
With Special Reference to Marginalized
Slum Dwellers in Kerala**

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This is to certify that this report “**The Role of Institutional Governance in Economic Development; With Special Reference to Slum Dwellers in Kerala**” is a record of bonafide work carried out by Ms Reshma Rajeevan under my supervision. No part of this report has been submitted for the award of any degree or diploma of any university.

Kariavattom
July, 2017

Prof. Abdul Salim A
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Reshma Rajeevan.

EXECUTIVE SUMMARY

The present work is an earnest attempt to establish the link between institutional governance and economic development. The stress has been laid on the poverty eradication aspect of economic development. The present study tries to show that governance is the most important factor for successful implementation of developmental plans. This work specifically analyses the pathetic plight of slum dwellers and the performance of governance mechanisms in addressing the concerns of slum dwellers through well crafted schemes like Jawaharlal Nehru National Urban Renewal Mission (JNNURM) and Rajiv Awas Yojana.(RAY).The study extends its scope to find out the pitfalls inherent in urban institutional governance mechanism with regard to the implementation of welfare schemes intended to raise the standard of living of urban poor and also suggest measures to remedy the same. The study highlights the need for the incorporation of effective governance as an important variable for economic development.

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Chapter 1

INTRODUCTION

The fascinating branch of Development Economics revolves around the theories for attaining economic development to the less developed countries. The numerous number of theories, often identifies variables such as savings, investment, capital accumulation, technology, innovation etc as a key variable for attaining economic development. But hardly, does the role of good institutional governance find a deserving role in theories explaining economic development. It is an undeniable fact, that good governance occupies a pivotal position in attaining the dream of economic development. Dahal (1996,P.5) stated that “institutional governance applies to the exercise of power in a variety of institutional context, the object of which is to direct, control and regulate activities in the interest of the people as citizens, voters and workers.” In this context, institutional governance is of immense relevance for attaining the dreams of development for less developed countries. Transparency, commitment, accountability, integrity and time-bound completion of development projects etc comes under the core of institutional governance.

This paper intends to establish positive correlation between economic development and effective institutional governance. Since the arena of economic development is vast, this work intends to concentrate specifically on poverty eradication and improvement in standard of living of urban poor especially the marginalised slum dwellers. The uplifting of living standards of slum dwellers seems to constitute a substantial part of economic development. The role of effective institutional governance in ensuring it is analysed with special reference to Municipal corporations, which occupy a central place in decentralised governance. The framework of this project proceeds through analysing the progress of two main central government projects-Rajiv Awas Yojana (RAY) and Jawaharlal Nehru National Urban Renewal Mission (JNNURM) which is intended to tackle the menace of urban poverty and raise the standard of living. Both these projects demands considerable level of efforts and coordination from the Municipal corporations. The link between institutional governance and economic development is examined in this work, through analysing the governance of Municipal Corporations and progress of these projects (RAY and JNNURM). The whole paper thus tries to highlight, the role of institutional governance in economic development and the need for ensuring the quality and effectiveness of governance for making possible the LDCs to climb the development ladder at a faster pace.

Statement of the Problem.

The implementation of development plans often experience obstacles and in most cases execution of developmental schemes will not take place as envisaged in the beginning. Though one can attribute many factors responsible for delay in development programmes, the most apparent cause seems to be the fallacies in governance mechanism. But, most often theories in development economics has not placed sufficient importance to this governance factor. In context of India, welfare schemes and other developmental schemes are adversely affected by inefficiency in governance mechanism. In this context, the present study tries to draw a positive correlation between effective institutional governance and economic development with special reference to raising the standard of urban poor. The study probes into the role of effective governance in fostering better implementation and thereby making economic development possible in all sense.

Objectives of the Study

1. To highlight the link between institutional governance and economic development with special focus to urban poverty eradication.
2. To analyse the progress of RAY and JNNURM in Kerala.
3. To find the constraints and pitfalls in governance mechanism and suggest remedies.

Methodology

This project work involves a blend of both primary and secondary sources of data. The primary sources of data were obtained by using the following sources. A direct survey of 100 households was conducted. 50 households were selected from the SMP palace colony, Cantonment area, in Kollam district and rest 50 households were selected from Mathipuram Colony, Vizhinjam, in Thiruvananthapuram district. SMP COLONY and Mathipuram Colony was selected because, it was the only slum areas from Kollam and Thiruvananthapuram respectively to be included in RAY project. Random sampling techniques were used to select the households.

A comprehensive and structured questionnaire comprising of both objective and descriptive questions were used for conducting direct survey. A photographic camera was also used as a data collection tool. For analyzing, the progress of RAY and JNNURM project the provision of Right to Information Act (2005) was also utilized. A direct interview of former and present mayors of Kollam Corporation and Thiruvananthapuram Corporation were conducted. Besides that, a direct interview of both former and present councillors in the cantonment area where SMP palace colony is situated were also conducted to precisely spot out the limitations of slum development. Telephonic interviews of various councillors (both present and former), officials in concerned corporations were also conducted for gathering primary data on the concerned topic.

Considering the time available along with the vast scope of the topic, use of secondary source of data has become indispensable. Moreover, the use of secondary data from reliable sources has helped immensely in making the presentation holistic and comprehensive. The secondary sources of data have been largely obtained from the following sources. Detailed project report (DPR), submitted by Kollam Municipal Corporation on May 2013 and prepared by Centre of Science and Technology for Rural Development [COSTFORD] City Development Plan for Kollam, Kochi, Thiruvananthapuram, 2014– Ministry of Urban Development and from the official website of Ministry of Housing and Urban Poverty Alleviation, Comptroller and Auditor General Report-Government of Kerala.

Scope of Study in Alternative Framework

The conventional theories of development economics pay little attention to the crucial factor of governance. In other words, the governance factor has not received adequate attention in the developmental theories for less developed and under developed countries. In this context, the project extends its scope broad enough to highlight the unavoidable and inseparable influence of governance on development. In a country like India, where most welfare measures are of limited utility for beneficiaries due to implementation lag, good governance has a key role to play. Most often, theories for economic development of UDCs and LDCs are formulated by economist of developed countries. This work makes glimpses to the need of formulating our development agenda by ourselves, rather than depending on economist placed in entirely different context to do so. Thus the scope of this study truly represent an alternative framework for economic development, taking sharp deviations from what is existing, Despite, 70 years of independence and despite sustained efforts to eradicate obstacles of development, India is still a developing country and poverty and pathetic standard of living still persist. In this context, this study, by emphasising its look on institutional governance tries to highlight the cause of implementation lags in welfare projects and inadequate performance of governance mechanism. The study is thus of immense significance and is important in the sense that it tries to identify the pitfalls in governance system and tries to offer remedies. The study is also important in the sense that it deliberately extends its scope to formulate a theoretical relationship between institutional governance and economic development.

Chapter 2

LITERATURE REVIEW

A reflective study on slum issues and institutional governance is indeed a broad topic with intertwined facts and congruent realities. Before delving deep into the topic, it seems better to have a glance at the previous works and studies on related topics by various scholars. Most of the developing nations encounters the problem of poverty and rising number of slums due to rapid and unplanned urbanization. Moreover, the economist and scholar in developed nations also seems to show much interest in learning and analyzing poverty related issues in third world countries. As a result vivid writings on the poverty related discourses are available. However, literature interlinking institutional governance, poverty and slum issues seems to be less developed. Here an explorative attempt is made to review available literature on the topics concerning various slum issues urban poverty and institutional governance.

Aravind Subramanian analysed the evolution of institutions in India and its relationship with economic growth .The paper presents some stylised fact and new empirical evidence on the evolution of selected public institutions in India. The main finding is that there does not seem to be evidence of improvements in the average quality of institution over time. The paper also deals with two questions, why has growth taken off despite institutional stagnation and why despite 30 years of growth, there is no improvements in India's institutions.(Swedish international Development Corporation agency, April 2001).

Institutions and Poverty reduction -An introductory exploration .This paper of Pernilla Sjoquist aims to tackle the task of identifying institutions that are beneficial for poverty reduction .The paper should be seen as a starting point to what must become a continuous process of incorporating institutional analysis.

Dracon Acemoglu and James Robinson (2008):The Role of Institutions in Growth and Development-World Bank working paper. The paper argues that the main determinant of difference in prosperity across countries are difference in economic institutions and reforming these institutions ate suggested as remedy for the problem of development and point out that it is the political nature of institutional equilibrium that make it very difficult to reform economic institutions. National sample survey

organization (for the purpose of the survey in 2003 report, (page3) defines slum as a compact settlement with a collection of poorly built tenements, mostly of temporary nature, crowded together usually with inadequate sanitary and drinking water facilities in unhygienic conditions.

The report Urban poverty in India Asian Development Bank 2009, is of the opinion that urban poverty is multidimensional and its many dimensions relate to the unmet needs and vulnerability of the poor as manifested by their lack of access to economic and livelihood resources, land and housing, physical infrastructure, education, social security etc.

Slum dwellers in Indian cities: The case of Surat in western India, August 1997. This study rightly remarks that “that level of urbanization (i.e the percentage of urban to total population) and the rate of urban expansion may not always be caused by the ‘pull’ of economic prosperity and opportunity in cities, it is sometimes used by the push from the rural areas due to significant changes in the mode of production in agriculture, in which there is a steady increase in the proportion of rural population who are compelled to seek a living outside agriculture.

Socioeconomic conditions of slum dwellers .Asker R, Aslam K.S and Akthas M (1992) studied about the socioeconomic conditions of migrants in slums of Faisabad city and interprets that the conditions of slum dwellers were poor. The study also added the inadequacies in the arena of garbage disposal. The study empirically proved the pathetic plight of slum dwellers.

Geetha S and Swaminathan Madhura (1996) in a field study in the slum area of member revealed that the absence of basic civic amenities such as safe and adequate water supply, sewage and sanitation are the root causes of many health related problems in slum areas the sex wise nutritional status of children aged five and below showed that girls have higher prevalence of under nutrition compared to boys..

Madhusoodhanan V (2008) had conducted a study in Thiruvananthapuram city to examine the problem of slum dwellers and various governmental measures implemented for their rehabilitation. The study showed that both the pull and push factors are responsible for the rapid expansion of slums. The push factors include family specific factors and the pull factors consist of employment linked migration, hope of access to better social infrastructure. The study also opines that there has been a phenomenal increases in the total area of slums. This may be explained in terms of the natural growth of population and met in migration. The study also revealed that several deserving slum dwellers were denied the benefits of developmental schemes because they do not hope *pattayam* to the land they occupy. People who do not have *pattayams* are more vulnerable and marginalized than those who have benefited from governmental schemes, that is the relative better off sections manage to extract more benefits than those who are worse off.

Retnaraj.D (2001) examined that the unprecedented growth of urban slums in Kerala in recent years resulted in the hike in the price of pucca shelter and land in urban centres. There is a heavy concentration of populations in class first cities in Kerala due to the hike in rent of houses and prices of land, urban people in Kerala was forced to live in slums. There is a positive relationship between urbanization and land prices. The major factor, which led to a spurt in land prices and real estate markets in Kerala in the 1980s and in the beginning of 1990s was inflow of enormous foreign remittances. This led to growth of slums in Kerala.

Slum upgrading and urban governance; case studies in 3 South East Asian cities. While slum upgrading is often seen as one of the more effective ways of lacking urban poverty, the approaches taken by slum upgrading policy varies considerably as do their degree of success. The article reports a comparative study of slum upgrading experience in Bandung, Indonesia, Vietnam .

Slum, slum dwellers and multilevel Governance the European Journal of Development Research (volume 18, issue 2, 2006).The continuing existence of slums, which represent a severe threat for

achieving developmental objective, have to contend with spatial fragmentation and growing economic inequalities. In spite of significant international spending, public policies implemented in this area was not satisfactory.

The above mentioned review of major works done on institutional governance, poverty and slum issues indicates that most of the studies are either period specific or region specific. Therefore, a meaningful study interconnecting the latent dimensions of slum issues and urban governance will be highly beneficial for policy making. A brief account of various writings on the subject of the present study shows that though, a vast literature of various issues of poverty, slums are available, no detailed and comprehensive work has been done to intrude into the delicate framework of slum issues and institutional governance with an analytical perspective. The present study earnestly attempts to analyze these untold and unseen dimensions of the concerned topic.

Chapter 3

AN OVERVIEW OF URBAN INSTITUTIONAL GOVERNANCE

The Concept of Urban Institutional Governance

Urban institutional governance is defined as “the sum of the many ways individuals and institutions, public and private, plan and manage the common affairs of the city. It is a continuing process through which conflicting and diverse interest may be accommodated and co-operative action can be taken (definition by UN HABITAT). Good urban governance is a comprehensive term with broad scope. It is indeed a term with paramount significance in the implementation phase than in theoretical level. Good urban governance can be explained in the following terms. Qualitative urban governance is a broad and systematic process in which constant and deliberate efforts are made to enhance the quality of life in cities. .Good governance mechanism strives to ensure appropriate and effective response to urban problems by incorporating accountable local government along with civil society. It also aims to enhance and promote the participation of civil society in city management and thereby ensure decentralized planning and thereby strengthening the pillars of democracy. The main features of urban institutional governance highlights transparency and accountability must be the cornerstone of governance mechanism, active participation of all stakeholders, efficient delivery of services and promotion of local economic development, balanced growth ensuring sustainability and inclusiveness.

The Role of Urban Institutional Governance in Poverty Eradication

Poverty is a perplexing and challenging problem for any country with elevated developmental dreams. India has initiated numerous numbers of steps in formulating plans for eradicating poverty and uplifting slum dwellers from the trauma of inadequate living conditions. But still the policies were not implemented properly, thus pointing to the pitfalls of governance mechanism. Qualitative urban governance mechanism ensures and safeguards the vision of inclusive development to achieve the quality of life with special emphasis to the marginalized class ie poor disadvantaged groups. Thus good governance mechanism in urban areas calls forth for a broad consensus among its stakeholders, namely state, private sector and civic society. The passage of 74th constitutional amendment act in 1992 was

first step made to improve urban governance. Good urban governance contributes to sustainable urban development. It brings civic society, private sector and other actors into political process. Through good governance, urban local bodies develop competitiveness, make the city liveable, prudent and efficient financial and management increase rating to facilitate market borrowing for investment on city development. Therefore, good and qualitative urban institutional governance is critical for growth and development. Moreover, effective governance avoid loopholes for corruption, ensures targeted delivery of intended services in a time bound manner. Prevalence of poverty and the factors leading to it can be eliminated to a great extent if the existing institutional governance is reformed and strengthened. Thus effective institutional governance seems to a panacea for problems like poverty.

Since, this study aims to analyse the role of governance in economic development with respect to RAY and JNNURM project, the following section looks into the features of the two schemes, ie RAY and JNNURM.

Rajiv Awas Yojana- A Brief Outline

Rajiv Awas Yojana (RAY) envisages a “Slum Free India” with inclusive and equitable cities in which every citizen has access to basic civic infrastructure and social amenities and decent shelter. The Mission of Rajiv Awas Yojana aims to encourage States/Union Territories (UTs) to tackle slums in a definitive manner, by focusing on bringing all existing slums, notified or non-notified (including recognized and identified) within the formal system and enabling them to avail the basic amenities that is available for the rest of the city/UA; and in redressing the failures of the formal system that lie behind the creation of slums by planning for affordable housing stock for the urban poor and initiating crucial policy changes required for facilitating the same. The main objectives of Rajiv Awas Yojana can be identified as improving and provisioning of housing, basic civic infrastructure and social amenities in intervened slums, enabling reforms to address some of the causes leading to creation of slums, facilitating a supportive environment for expanding institutional credit linkages for the urban poor, institutionalizing mechanisms for prevention of slums including creation of affordable housing stock, strengthening institutional and human resource capacities at the Municipal, City and State levels through comprehensive capacity building and strengthening of resource networks, empowering community by ensuring their participation at every stage of decision making through strengthening and nurturing slum dwellers’ association/federations.

RAY is to be implemented in a mission mode and will provide financial support to States/UTs/Urban Local Bodies (ULBs)/Central Government Agencies, hereafter called implementing agencies, for providing housing and improvement of basic civic infrastructure and social amenities in each selected slums. Rental and transit housing will be admissible under the scheme. Operation and maintenance (O&M) of assets created under this scheme will also be eligible for funding. RAY will also extend financial support States for creation of affordable housing stock through public-private partnership (PPP) under the Affordable Housing in Partnership (AHP) component of the scheme. The scheme is applicable to all slums within a city, whether notified or non-notified (including identified and recognized), whether on lands belonging to Central Government or its Undertakings, Autonomous bodies created under the Act of Parliament, State Government or its Undertakings, Urban Local Bodies or any other public agency and private sector. It is also applicable to “urbanized villages” inside the planning area of the city, urban homeless and pavement dwellers.

Rajiv Awas Yojana (RAY) was launched in June 2011 in pursuance of the vision of slum free India. RAY has two phases – the preparatory phase and implementation phase.

RAY scheme aims at promoting a slum free India in 5 years and would focus on according property rights to slum dwellers. This scheme also aims at providing basic amenities such as water supply, sewerage, drainage, internal approach methods, social infrastructure etc. The scheme will be applicable to all cities of the country. The cities covered under preparatory phase of RAY will be automatically included under implementation phase of RAY. The central support under the scheme will be admissible to state/union territories and government agencies for providing housing which includes new housing, rental housing, improvement of basic civic and social infrastructure etc. However the land cost will not be admissible under RAY.

The scheme will be implemented as a centrally sponsored scheme and central government would be providing assistance of 50% of the project cost for cities with population more than 5 lakh, 75% for cities having population less than 5 lakhs. For North-Eastern region and special category states (Jammu Kashmir, Himachal Pradesh and Uttarakhand) central share will be 80%

However, on 19 May 2015, the Ministry of Housing and Urban Poverty Alleviation has declared that a new mission for “Housing for all” by 2022, for urban areas will be launched to replace RAY, and thus declared as to discontinue the earlier schemes of RAY, AHP and RRY, but the project is continued where the Ministry has transferred fund for the purpose. Remaining projects approved under RAY/AHD but where no work has been started stand cancelled. These projects however can be taken up under new mission as per its guidelines. A detailed list of projects in Kerala where work under RAY is started is given in the Appendix.

A Brief Outline of JNNURUM Project

JNNURM is the single largest initiative ever launched in the country to address the issues of urban infrastructure and basic services to the urban poor. The Mission was planned to be implemented over a period of 7 years (2005-2012). JNNURM comprises of two broad segments (1) sub mission on infrastructure and Governance and (2) Sub mission on Basic service to urban poor covering 63 identified mega, metro, capital and cities of heritage and historical importance. The Basic services to urban poor (BSUP) and integrated Housing and slum development programme (IHSDP) aim at integrated provision of the basic amenities and services to the urban poor and slum dwellers which includes security of tenure at affordable prices, improved housing, water supply, sanitation, education, health, social security etc.

The main objectives of JNNURM includes focused attention to integrated development of basic services to the urban poor, security of tenure at affordable price, improved housing, water supply, sanitation; convergence of services in fields of education, health and social security, provision of housing near the place of occupation of the urban poor as far as possible, to ensure effective linkage between asset creation and asset management, scaling up delivery of civic amenities and provision of utilities with emphasis on universal access to urban poor and to ensure adequate investment of funds to fulfil deficiencies in the basic services to the urban poor.

JNNURM in Kerala

In Kerala, the Kerala Sustainable Urban Development Project (KSUDP) is the State Level Nodal Agency (SLNA) for JNNURM. Under the SLNA a Project Management Unit comprising six professionals, under Administrative Staff College, Hyderabad has also been established. Further, Project Implementation Units comprising six professionals under the Municipal Corporations have also been established for both Thiruvananthapuram and Kochi to provide implementation support. For water supply and sewerage projects, the Kerala Water Authority has also established dedicated

Project implementation Units in both the cities on the basis of the tripartite agreement entered with the Municipal Corporations and State Government for implementation of Water Supply and Sewerage Projects. A State Level Technical Advisory Group (S-TAG) and City Level Technical Advisory Groups (C-TAGs) provide technical support and assistance under JNNURM. From Kerala, Thiruvananthapuram Municipal Corporation and Kochi Municipal Corporation are selected under JNNURM. The funding pattern for these cities is as follows: For Thiruvananthapuram Corporation 80 percent is the Central government share, 10 percent is Kerala government share and 10 percent is the share of urban local body. For Kochi Corporation, 50 percent is central government share, 30 percent is Kerala government share and 20 percent is share of urban local body (ULB).

Chapter 4

SOCIO-ECONOMIC PROFILE OF SLUM DWELLERS IN SMP COLONY AND MATHIPURAM COLONY

In order to analyse the impact of Rajiv Awas Yojana project on the extent of urban poverty and the multi-faceted problems of slum dwellers, a direct survey was conducted in the selected slums of Thiruvananthapuram and Kollam district. From Kollam district, a direct survey of 50 households comprising of 224 members in the SMP Palace colony was conducted and from Thiruvananthapuram, a direct survey of 50 families comprising of 200 members from Mathipuram Colony, Vizhinjam was conducted. Random sampling was used to select the samples. The reason for choosing SMP Palace Colony from Kollam and Mathipuram Colony from Thiruvananthapuram district is that SMP Palace colony is the sole slum taken under Rajiv Awas Yojana from Kollam district. Moreover SMP Palace lies in the heart of Kollam city. Similarly, Mathipuram colony in Vizhinjam is the only slum included under RAY project in Thiruvananthapuram district. The survey was conducted using a standard and comprehensive questionnaire and the findings

Table 1
Age Composition

Age group	SMP Palace colony, Kollam(in numbers)	% population	Mathipuram colony, Vizhinjam	% population	Total no of individual	% of total
5 years & below	10	5%	18	9%	28	7%
6-24 years	59	26%	70	35%	129	30%
24 -40 years	81	36%	73	37%	154	36%
41- 59 years	47	21%	28	13%	75	18%
60 and above.	27	12%	11	6%	38	9%
Total	224	100%	200	100	424	100%

Interpretations derived from the survey is that individuals in the productive age group seems to occupy the majority in the sample and the share of the dependent population in SMP colony is 96 and 99 in Mathipuram colony. In total 46% of the population are dependent.

Table 2
Educational Profile

Educational status	Thiruvananthapuram (in no)	Thiruvananthapuram (in %)	Kollam (in no)	Kollam (in %)	Total %
Illiterate	18	9	26	12	10.4
SSLC	86	43	48	21	32
Below SSLC	32	16	58	26	21.2
Plus Two	4	2	23	10	27
BA	3	21	10	5	3
School going	45	23	49	22	22

Education profile of slum dwellers shows a dismal performance. Tendency to drop education after 10 standard is prevalent 10.4 % are illiterate and 42.4 percent do not have even qualified SSLC. The percentage of graduates and post graduate in the sample size is negligible and occupies only 4.2 %. In Mathipuram Colony, since main source of livelihood is fishing, the concerned group is hesitant to go for further education. Financial constraints also act as barriers in accessing higher education. 94 out of the total 424 respondents are school going students. But the prospects of this group seeking higher education appears to be dismal.

Table 3
Job Profile

Job Status	SMP Colony (in no)	% figures	Mathipuram Colony (in No)	% figures	Total No	Total %
Fisher man	-----	-----	61	30.5%	61	14%
Coolie	37	17%	-----	-----	37	9%
Unemployed	36	16%	25	12.5%	61	14%
Housewife	41	18%	50	25%	91	22%
Students	52	23%	45	22.5%	97	23%
Children	10	5%	13	6.5%	23	5%
Other jobs	48	21%	6	3%	54	13%
Total	224	100%	200	100%	424	100%

The productive capability of the sample space is underutilized. Only 38% of the sample space in SMP colony and 34% of Mathipuram Colony are earning population. The main source of livelihood for slum dwellers in Mathipuram Colony is fishing. Nearly 97% of working people are engaged in fishing. Hence, there is a considerable amount of uncertainty in earning or ensuring a steady flow of income. The job profile in the concerned sample is entirely in the informal sector. There is prevalence of voluntary unemployment among females in Mathipuram.

In total 64% from the share of dependent population. Hence, the benefit of a larger share of working age population is not fully realized.

Digital Literacy

The penetration of digital literacy is negligible in the surveyed slums. The families with at least 1 member knowing to use computer was limited to 8 in Mathipuram and 17 in SMP Palace Colony. Within this computer knowledge was exhibited by youth population ranging between 6- 24 age group.

House Status and Confirmation of Land Ownership

Dilapidated households with leaking rooftops characterized the households in SMP Palace colony .In Mathipuram Colony, the households rehabilitated by the Corporation for implementing RAY project are living in pathetic conditions in congested sheds. Roofs of these sheds are made of aluminium roofing sheets and the residents complain about the unbearable heat inside these sheds during afternoon. Only 24% of family seems to have *pattayam*. Rest 76% of population do not have *pattayam* and hence face insecurity and fear of eviction in this regard. 100 % of the households seems to have aadhar card, bank account for at least one family member, and electricity connection.

Water Supply and sanitation and waste disposal

All the 50 surveyed households in SMP colony have bathroom .But in case, of rehabilitated slum dwellers in Mathipuram are using common bathrooms. 90% of households surveyed in SMP Palace colony depends upon corporation tap for water and rest 10 % uses water from tube wells also. The households do not have a pipe connection inside their dwelling units. In the case of residents of Mathipuram Colony; residents are forced to buy water at the rate of Rs 5 per pot, as there is no other option. The water from pipeline is unusable due to the salty content and hence face acute shortage of water. In both colonies surveyed, waste disposal is improper .The practise of dumping waste in railway tracks in SMP colony and into the sea in Mathipuram Colony are not uncommon. Majority of the surveyed slum dwellers dispose waste in a common backyard. It has been found that dwelling units of family are so congested. Hence proper disposal and treatment of garbage in their own vicinity is not possible. There are no appreciable attempts from the concerned corporations in the effective disposal of waste generated.

The Implementation of JNNURM in Kerala; With Special Focus on Urban Poor

The important sub mission of JNNURM is the provision of Basic Services to the Urban Poor (BSUP) and it aimed at providing basic services and related civic amenities to the urban poor so as to ensure integrated development. Though the mission was initially targeted for 7 years ranging from 2005-2006 to 2011-2012 later it was extended up to March 2015. BSUP was implemented in Thiruvananthapuram in 4 phases and in Kochi in 3 phases. Fundamentally, the BSUP consist of construction of dwelling units provision of services like sanitation, water supply etc. The detailed project Report (DPR) of Thiruvananthapuram was prepared by CostFord and for Kochi, it was prepared by C-Earth Ltd. Total number of slums in two cities were 760 (in Kochi-411 and in Thiruvananthapuram-355 slums). The scheme was taken for implementation in 30 slums (23 From Thiruvananthapuram and 7 from Kochi). At the Central level the scheme of BSUP was administered by Ministry of Housing and Urban Poverty Alleviation .The State Level Nodal Agency(SLNA) was the Kudubmasree, the state Poverty eradication Mission. The urban local bodies were entrusted with the responsibility of preparing Detailed Project Report(DPR) and was supposed to submit it to SLNA for appraisal, Kudubmasree was supposed to

submit the project to State level Steering Committee (SLSC) for getting sanction and seeking assistance from Government of India. The project was sanctioned by Central Sanctioned and Monitoring Committee. At the state level the implementation of BSUP was coordinated by the state level Steering Committee headed by chief minister.

Implementation of JNNURM's sub- mission of Providing Basic Services to Urban Poor (BSUP) in Kerala.

Discrepancies in the selection of beneficiaries: The issued guidelines by the government gives preference to the vulnerable sections of society like members suffering from chronic disease, unwed mother, physically and mentally challenged, landless family etc. The application after prioritising was to be scrutinized by the Community Development Society and the beneficiary was to be approved by Ward Sabha after detailed discussion and further consolidation by ULBs. The approved DPRs contain 23,631 beneficiaries. The audit report by Comptroller and audit general noticed that the corporations did not provide benefits to all included in the beneficiary list and also provide assistance to new beneficiaries by deleting most of the beneficiaries in approved list. The reason for this drastic deviation was not properly documented. Kochi Corporation stated that hasty preparation of beneficiary list, non-availability of land and non-cooperation of beneficiaries forced them to make changes in the beneficiary list But they do not have supplementary documents to support it. It was also found out that the requirements of biometric mapping of identified beneficiaries as per the scheme guidelines were not followed by the two corporations. Thus there is a sheer lack of transparency resulting in the neglecting the intended beneficiaries.

Though the main objective of the scheme was integrated development of slums, the main activity undertaken in both corporations under this scheme was construction of dwelling units, construction and modification of flats etc. These dwelling units constructed were not confined to the slums, violating the norms. As per the audit findings, the progress of construction of flat meant exclusively for slum dwellers were 1 percent and 39 percent for Kochi and Thiruvananthapuram respectively. Progress made in other areas pertaining to water supply, other community services etc remained far from satisfactory.

It has been learnt from mission guidelines that the Central assistance provided under the mission can also be used for financing urban development projects in the PPP (Public Private Partnership Model). The two corporations had not proposed any projects in PPP model except 12 flats constructed in Kochi.

Low public participation and deficiency in the preparation of DPR: The JNNURM guidelines insist stakeholder participation i.e the involvement of communities in the preparation of DPR (Detailed Project Report). It was entrusted with the ULBs (urban local bodies) to ensure civil society group or NGOs to organise, mobilise and ensure the participation of urban poor communities in a participatory planning process. However, in both Kochi and Thiruvananthapuram corporations, there was no evidence to verify whether DPRs were prepared through participatory planning. Thus in the absence of local planning, there were local protest, unwillingness of beneficiaries to pool their land for construction. Many projects proposed were not started and remained incomplete. Reasons cities include, non-availability of land, non cooperation from beneficiaries, delay in getting central assistance etc.

Excess collection of beneficiary contribution: The scheme guidelines explicitly stated that the vulnerable groups of SC, ST, OBC and physically handicapped need to contribute only 10 percent of cost as beneficiary contribution. But the audit report found out that both the two corporations collected beneficiary contribution at the rate of 12 percent of project cost as applicable to general category and from the OBC category on the basis of direction given by Kudumbasree. On being asked in audit, the State Level nodal agency replied that state had made changes in beneficiary pattern. However, no government order or instructions to support the alteration made was produced.

Non- completion of houses after receiving assistance: As per the guidelines, within 6 months of the date of disbursement of the first instalment of assistance, individual houses should complete its construction. The guideline further provides that in case of non-completion of the work of houses, then the amount of assistance given to the beneficiary had to be recovered with penal interest of 18 percent. But the audit noticed that 1782 beneficiaries who received assistance during January 2008 to February 2014 had not completed the construction and it explicitly points out the lack of monitoring mechanism existing in the corporations.

Sale of houses after receiving assistance: As per the guidelines, houses constructed under the assistance of the scheme shall not be transferred or sold for the first seven years. To ensure this, the required documents of the house should be kept under the safe custody of the corporation. But there are instances of beneficiaries selling houses before the stipulated period. The corporation noticed this only when it was pointed in the audit.

Wasteful expenditure on the purchase of motor pump set: DPR for Kalamassery municipality included a project for providing individual water connections to each household. The municipality invited quotation for supply of water tanks, rain water harvesting units, motor pump sets etc though these were needed only after completing the laying of pipeline. As a response an offer to supply of pump sets alone was received and municipality purchased 145 pump sets at a cost of 2.99 lakhs. Since the work relating to laying of pipelines were not carried out motor pumps were not used. The pump sets left unused for more than 5 years has now become obsolete and the corporation suffered a loss of 2.99 lakhs in this regard.

Problems in Public Service Delivery of Institutional Governance Mechanism under JNNURM

The biggest problem identified was that low autonomy and poor capacity of urban local body. While JNNURM and its sub mission explicitly given the impression of promoting the agenda of decentralised governance and strengthening the 74th amendment and making ULB s central to planning of JNNURM projects. But in practise, JNNURUM guidelines equated parastatal organisations with elected ULBs and provided these organisations the JNNURM fund. This marked the continued practise of state government diverting municipal functions and funds to parastatal organisations thereby undermining the capacity and functional autonomy of ULBs. Even though ULBs were not always the recipients of JNNURM funds, they were held accountable for the reforms JNNURUM has not done well enough to change state government's reluctance to delve real power to the urban local bodies.

The other main problems include weak financial and technical capacity of Municipal Corporations, failure in empowering the ULBs to augment their financial and technical base, insufficient pool of funds in Kochi through collection of property and taxes, lack of coordination and institutional fragmentation in service delivery. The low level of public participation, deliberate institutional delays, short- sighted perspective, lethargic attitude of ULBs in implementation etc resulted in weak service delivery. With respect to provision of Basic Services to the poor, the internal control system was not at all effective resulting infinite lag in policy implementation.

An Analysis of Progress of RAY Project in Kerala

Rajiv Awas Yojana was launched in June 2011, in pursuance of Government's vision of "Slum free India". The ministry of Housing and Urban Poverty Alleviation, however replaced the RAY project with Prime Minister Awas Yojana. It has been learnt from the official website of the ministry of Housing and Urban Poverty alleviation that the competent authority has decided to discontinue the earlier scheme of RAY.

However, already approved projects under RAY where funds were allocated, were given sanction to continue them with the same commitment of central assistance. Remaining projects where under RAY scheme, no work has been started stand cancelled. These projects, however is taken up under the new mission of “Housing for all”. It has been learnt that presently only 5 districts in Kerala has been included under RAY scheme, which includes SMP palace colony of Kollam district. Thuruthy, Kalvathy and Konchery colony of Ernakulam district, Mathipuram colony, Vizhinjam in Thiruvananthapuram, Harijan colony in Thrissur district, Malakunnu Colony in Kozhikode district. More details about the inclusion of the above mentioned places under RAY scheme is provided in the Appendix.

The details on the progress of RAY are analyzed according to the replies given by the concerned Municipal corporations using the provision of Right to Information Act. Most of the corporations were reluctant to furnish adequate details to the questions on the progress of RAY using RTI plea. Due to this the researcher has to go for RTI appeal for Thrissur and Kozhikode Corporation. Except Kochi Corporation, the rest four corporations have taken around 35 days to give replies. Most replies given by the Corporations were ‘beating around the bush’ type answers. The reluctance in giving adequate replies, despite furnishing of appeal indicates the failure of the corporations to systematically implement Rajiv Awas Yojana Project.

The time lag involved in receiving response to RTI application coupled with inadequate response given became the biggest barrier and limitation of the study. The following observations are made regarding the progress of RAY project on the basis of the responses furnished by the Corporation on the basis of RTI application

Table 4.
Activities carried out for improving housing and other basic civic infrastructure

Municipal corporations	Activities carried out
Kochi	Housing component (individual, row housing) started in Thuruthi colony in Kochi Infrastructure component not started.
Kollam	Construction of dwelling units in SMP Palace Colony is under progress
Thiruvananthapuram	Launched slum eradication program based on survey conducted in 179 slums in Thiruvananthapuram. Construction of dwelling units is under progress
Thrissur	In Nellankara Harijan Colony, under RAY, 6 new housing units were constructed and renovated 12 houses.

RAY project in Kerala is exclusively focussing on housing component like its preceding projects aimed with slum improvement. Even the performance of construction and rejuvenation of dwelling of slum dwellers is not completed in a time bound manner as promised to its beneficiaries. The construction of dwelling units for slum dwellers is progressing in both SMP Palace Colony and Mathipuram Colony. It was also deciphered from the survey that the potential beneficiaries do not possess any precise idea regarding the progress of the project.

In both Colonies, the construction work have taken more than the promised period of 18 months and the work is still progressing.

Fig 4.1
Construction of Dwelling Units under Ray Scheme, SMP Palace Colony, Kollam



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Source: Primary Data

The potential beneficiaries in both the colonies do not have any idea regarding when this project will be completed.

Fig 4.2
Progress of Construction of Dwelling Units in Mathipuram Colony, Thiruvananthapuram



Fig 4.3
Improper and Congested Rehabilitation Units in Mathipuram Colony .



Comparing to Thiruvananthapuram district, the rehabilitation units constructed in Kollam is far better. The situation is worse in Mathipuram Colony where the delay of the project causes inexplicable miseries to the residents in congested rehabilitation units, which is far from satisfactory.

Fig 4.4
Rehabilitation Units Made Under Ray in SMP Palace Colony, Kollam



The residents except 5 families in SMP Palace colony were able to finance the cost of rehabilitation by their own means. They use the Corporation allotted rehabilitation centres to keep their luggage as a means of their claim for flats and have shifted to better places. But, the residents of Mathipuram Colony are worse affected as they lack financial capability to find better rehabilitative units till the completion of the flats under RAY Project. Hence, they are destined to continue their life in the congested rehabilitation units.

Table 5
Activities Carried out with respect to Improving Water Supply and Sanitation

Municipal Corporations	Measures to ensure water supply and drainage facility
Kollam	Work under progress
Kochi	Nil
Kozhikode	Under Process
Thiruvananthapuram	Not yet started
Thrissur	Nil

The replies on RTI by concerned corporations on the activities done as a part of RAY to improve water supply and drainage makes it clear that they have not done anything substantial to ensure water supply and better drainage facilities.

Table 6
Activities Carried Out For Improving Solid Waste Management.

Municipal corporations where RAY scheme is implemented	Activities carried out for solid waste management
Kochi	Nil
Kollam	Nil
Kozhikode	Under process (appeal under consider)
Thiruvananthapuram	Nil
Thrissur	Nil

None of the corporations have utilised funds effectively to ensure solid waste management. The slums under consideration faces trauma in waste disposal and it is not an isolated event. The waste disposal under the corporations is not effective. Although funds, under RAY are exclusively set aside for waste management, none of the corporations have so far utilised the amount so as to find and implement novel solutions to waste management.

Fig 4.5
Improper Waste Disposal, SMP Palace Colony, Kollam.



Source: Primary Data.

Fig 4.6
Sanitary Facility in SMP Palace Colony, Kollam.



Table 7
Current Status of Ray (reply as given by concerned corporations)

Municipal Corporations	Current status of RAY
Kochi	Housing component such as individual housing, row housing, etc has been started and is progressing.
Kollam	Work started for individual building and in progress.
Kozhikode	Project started
Thiruvananthapuram	Project in progress
Thrissur	Project in progress.

Awareness of Potential Beneficiaries Regarding the Progress of Ray Project.

The potential beneficiaries Rajiv Awas Yojana are unaware of the title of the project and funds allocated for us. While everyone was aware of the ongoing construction of flats, no one had any idea about its time of completion or the exact cause for delay of the project. From the direct survey conducted among the potential beneficiaries of both the slums reveal that no one has precise idea regarding what exactly is Rajiv Awas Yojana and what are its true benefits, if it is implemented systematically.

Table 8
Whether Community Participation Ensured in Preparation of DPR.

Municipal Corporations	Whether community participation ensured?
Kochi	Yes
Kollam	Yes
Kozhikode	Yes
Thiruvananthapuram	Yes
Thrissur	Yes

All the five corporations under which RAY project is under implementation has responded that, detailed project reports was prepared with the help of community participation. However, the awareness regarding RAY project among the intended beneficiaries seems to be very poor and hence the reply furnished seems to be ironical.

Table 9
Measures Taken to Expand Institutional Credit Linkage

Municipal Corporations	Measure to expand institutional credit linkage
Kochi	Not Applicable

Kollam	Nil
Kozhikode	Not Applicable
Thiruvananthapuram	Credit linkage facility ensured as per requirements.
Thrissur.	Nil

The provision of making available necessary credit to urban poor does not receive deserving importance from the concerned corporation. Three among the five corporations has considered it as 'Not Applicable.' Thus it seems that, Rajiv Awas Yojana project is bound to suffer all the limitations and pitfalls of its preceding schemes. Like all slum development projects, so far implemented, RAY has been placing heavy importance to construction and rejuvenation of dwelling units in slum areas. The scheme thus seems to be in an attempt to neglect core areas with respect to water supply, drainage, sanitation, waste disposal etc. Unfortunately, the construction of dwelling units for slum dwellers upon which exclusive importance is placed upon is also progressing at a slower pace. As a result, the living of people in congested rehabilitation units which was tentatively constructed continues indefinitely.

Chapter 5

FINDINGS, SUGGESTIONS AND CONCLUSION

The analytical study conducted on the broad framework of slum issues and urban institutional governance has led to the following findings.

Findings regarding the multi-faceted problems of slum dwellers, (based on survey conducted in SMP colony of Kollam and Mathipuram Colony, Thiruvananthapuram.)

- The sample size consists of majority of working age population. But the benefits of these working age population is hardly seen as most of them are unemployed or underemployed
- It has been found that the economic status of the sample size taken is very low and the share of dependent population is showing an increasing trend.
- Job profile of the sample size clearly reflects low income and economic backwardness, and thereby indicates the perpetuation of poverty.
- It has been found out that there is apparent distortion in the classification of APL and BPL cards. Many deserving better households have APL card whereas relatively poor households hold BPL card. However, the respondents are optimistic about the issue of new ration cards , rectifying mistakes which will be issued soon.
- Students population largely comprises of school going students in the concerned sample space. The current trend clearly depict that the prospects of higher education among the selected sample seems to be dull.
- It has been found that most crucial problems faced by slum dwellers in SMP palace colony and Mathipuram Colony is inefficiency in waste disposal. On further finding, it is understood that the problem of waste disposal is not limited to these two colonies alone, but to the entire states of Kerala.
- The measures adopted by all the 5 Corporations in tackling problems of sewerage treatment have not been effective. The audit report of Kollam Corporation itself states that 2 crores rupees spend on bio gas plant was completely wasted

- From the survey, it has been found out that no effective awareness programs have been conducted with regard to hygiene/ cleanliness or any other relevant socio economic aspects
- It is clear from the survey conducted that the slum dwellers of SMP palace colony and Mathipuram Colony lacks digital and financial literacy to a large extent. The situation of other 3 corporations will not be much different.
- The performance of *anganvadi* in the concerned sample space is satisfactory.
- 76% of the households surveyed do not have *pattayam*.
- The entire sample space surveyed have Aadhar card, and electricity connection.
- With regard to the sanitation facilities, the rehabilitated slum dwellers in both corporations are having common toilets and is inadequate and unhygienic.

These difficulties are likely to be rectified once the RAY project is systematically implemented.

Findings Regarding Implementations of RAY In Kerala.

- The implementation of RAY project in Kerala is exclusively focussing on housing component. The main activity being carried out under RAY scheme in Kerala is construction and rejuvenation of dwelling units in concerned slum areas. Even this is under progress and is taking more time than promised for completion.
- Since the housing component under RAY is lagging, the intended beneficiaries are forced to live in congested rehabilitation units.
- No substantial efforts are made under RAY Project to ensure effective solid waste management, and other civic infrastructure, though funds were set aside for this.
- The discontinuing of existing welfare scheme on slum eradication and the introduction of new schemes to replace the previous scheme seems to have a link with the change of governments at the Centre.
- Replacement of slum eradication programs or any other welfare schemes due to change in government is an impediment in the successful completion of the goal of eradication of slums.
- From the opinion of people's representative, it is interpreted that, politics do not play a dirty role in creating deliberate delays in sanctioning of a project or fund provision.
- The problem of lack of consensus on giving tender along with fear of rehabilitation among the slum dwellers of SMP palace colony are held to be responsible for delay in implementation of RAY project.
- The potential beneficiaries of the RAY project lack awareness or necessary information concerning the progress of the project.
- There is noticeable information divide between the slum dwellers of SMP palace colony and the urban governance authorities on the progress and prospects of RAY projects.

Findings regarding limitations of slum development.

- It has been clearly found out that biggest limitation of slum development is never lack of adequate fund, but lack of its effective utilization.
- The inefficiencies and fallacies creeping the urban governance mechanism can be pointed out as a constraint of slum development.

- The benefits of proper and systematic planning is eroded away by improper, inefficient and unsystematic implementation strategy.
- Lack of proper monitoring process is also a limitation of slum development
- Last but not the least, lack of a committed vision accompanied by a sincere vision for slum improvement act as an impediment for slum development.

Suggestions

For effective governance especially in case of implementation of developmental projects particularly aimed at the well being of vulnerable sections of society, the following should be noted.

1. The responsibility of implementation of project should be specified clearly and in case of inefficiency or flaws in implementation, whom to be held responsible and answerable should be precisely be able to be located.
2. Continous and comprehensive monitoring of every developmental project should be done and mistakes should be rectified as immediately as possible.
3. Laws should be exercised effectively and amended rationally to ensure that progress and quality in the implementation of such projects are never compromised.
4. The whole process of tender allocation and way in which the tender is executed should be more transparent and in case of malpractice with the intention of causing loss to government exchequer or creating troubles to targeted beneficiaries ,moral and effective legal action need to be pursued.
5. Performance and productivity of employees in government sector need to be evaluated. The notion that, once get into the service, despite low productivity and poor performance, the employees can continue enjoying the service must be changed. Thereby, accountability and responsibility of the employee can be ensured and maintained. However, all possible efforts are needed to ensure against attempts to fire sincere and committed employees using this provision.
6. Projects should be strictly adhering to time limit. Root cause of lag in implementation should be found out and should be eliminated.
7. Strict and immediate action should be taken against the practise of corruption.
8. The practice of giving exclusive importance to housing component at the cost of improving other areas such as solid waste management, ensuring health facility etc need to be checked. The unholy intention behind placing excessive focus in housing component need to be checked.
9. Launching of schemes with similar objectives by withdrawing earlier schemes before completion need to be avoided.

Other Suggestions.

- The key to solve the haunting ills of slum dwellers seems to be effective implementation of welfare schemes intended for their benefit such as RAY, AMRUT, Smart City Mission etc
- An effective urban governance strategy with a remarkable enforcement record should be put in place. Good governance has the key to unlock the solutions of innumerable miseries of slum dwellers.
- Better interaction and meaningful communication accompanied by exchange of ideas should be made between the people's representatives and people of slum areas. This can help to solve the problem of information divide and it also ensure better participation of slum dwellers in governance mechanism. Periodic meetings between the concerned parties can be organized in this regard.

- Effective and systematic awareness campaigns on diverse topics including health, hygiene, legal and financial awareness etc must be conducted in slum areas.
- Measures should be taken to enhance civic consciousness and knowledge regarding duties and responsibilities of slum dwellers.
- Provision of tenancy rights to slum dwellers can help greatly in wiping out their fears of rehabilitation. Also, once they lose their fear of being evicted, the slum dwellers can work to improve their quality of life with increased confidence.
- The power of technology should be utilized effectively to find creative and sustainable solution to the problem of waste disposal. Sewerage treatment should be given immediate attention as it is a problem of grave concern.
- To improve the quality of job profile, self-employment should be given adequate attention. The population dividend should be channelized into productive uses. Skill generation should be given priority and training programs should be organized in slum areas with the aim of improving the economic status of slum dwellers.
- The fear of rehabilitation acts as a restraint for slum development. Hence urban governance mechanism should be able to devise suitable rehabilitation strategy that is capable of eradicating the fear of eviction among slum dwellers.
- Campaigns, training program etc must be organized to create digital literacy among the slum dwellers which seems to be indispensable in the cyber world.
- Proper measures should be taken by the concerned authorities to address the problem of discrepancies in the provision of APL and BPL cards. Steps should be taken to include the deserved and exclude the undeserved from BPL card holder's list.
- Efficient and strict mechanism is needed to check whether the intended benefits of welfare schemes are reaching the target population. Moreover strict follow up mechanism is needed to track the progress of projects like RAY on each district.
- The mass media should effectively use their platform to portray the pictures of problems faced by slum and echo their voice of concern. Thus media (both visual and print) can invite the attention of the mainstream society to the marginalized slums.
- Local government should develop strategies to prevent the formation of new slums. These should include access to affordable land, reasonably priced materials, employment opportunities and basic infrastructure.

Conclusion

An evaluation of developmental schemes like JNNURM, RAY etc aimed at upgrading living standards of urban poor points to the fact that it is neither the lack of plans nor funds which poses a problem. Unless and until these schemes are effectively governed and benefits are ensured to reach the targeted group, similar schemes with same idea arrives indefinitely in different names, without attaining the actual objectives. If innovative policy planning and creative formulation of slum eradication programs failed to offer sustainable solutions, then what is to be blamed is nothing other than the implementation strategy. Inefficiency coupled with lack of accountability has seriously hampered the quality of implementation. It is to be noted that, if still the sincere grievances of the slum dwellers continues, the reason responsible is never the lack of adequate fund, but the fallacies in its effective utilization. The remedy to the multitude of pleas and problems of slum dwellers lies in the effective utilization of funds

allocated. Unless and until, the pathetic plight of slum dwellers and other marginalized sections of the society are addressed; the highly acclaimed word of development can never be achieved in its true sense. For this, a well-coordinated and systematic approach is needed between the urban governance mechanism and these marginalized sections of society. Moreover, the support and initiative from the part of mainstream society can work wonders in the successful implementation of welfare programs targeted at the upliftment of the marginalized class

Thus the persistence of urban poverty manifested through the existence of slum to this day is thus not because of the lack of deep sighted plans or unavailability of funds. Thus, one should note that effective governance has in fact a crucial role to play. With effective governance as a tool, the present pathetic condition of slums, characterised by congested, dilapidated living conditions can be transformed into an acronym **SLUM** which stands for **Smart Living in Urbanised Modern Spots**.

The importance of institutional governance is not restricted to eradication of urban poverty alone. In all diverse spheres improving productivity, profit, employment, welfare etc, governance is an important factor. In the absence of good and effective governance, it is impossible to attain development in its true sense, even in the abundance of innovative plans and abundant resources Thus in the absence of effective institutional governance, it is impossible to transform developmental plans with welfare orientation, into effective implementation in a time bound manner, so as to maximize potential benefits.

Thus one can undoubtedly point to effective governance as an indispensable factor of economic development without a criteria paribus assumption. Thus effective institutional governance is positively correlated with economic development.

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APPENDIX

Questionnaire

**SAMPLE SPACE: SMP PALACE COLONY, KOLLAM AND MATHIPURAM COLONY
THIRUVANATHAPURAM.**

Name :

(Head of the family)

Address :
.....

Members of family

SL no	Name	Age	Educational qualification	Occupation	Income

House status : Pacca Kacha

Ration card profile

APL BPL

Whether the members of family have aadhar card?

YES NO

If no, why.....
.....
.....

How long have been this family staying here.....

What is the main source of water supply?

Well Corporation Tap

Specify if any other

Is clean drinking water available

YES NO

If no, what is the main reason
.....
.....

Whether regular supply of power is ensured / whether the house has electricity connection

YES NO

Whether the members of the family have bank account. How many members have bank account?

YES NO

No.of members having bank account:

.....

Whether the family possess vehicle.

YES NO

If yes, speciy:-
.....

Whether the family have any bank loans

YES NO

Whether any of the members know to use internet / computer

YES NO

If land ownership conformed?

YES NO

Whether proper sanitary facilities are available?

YES NO

Where is sewage treated?

.....
.....
.....

Whether the children are getting enough nutritious food?

YES NO

Whether children have taken vaccinations?

YES NO

Where do you go for medical treatment?

.....
.....
.....

Whether the service of primary health care center satisfactory?

YES NO

Is any kind of awareness program related to health, waste disposal or education conducted here ? If so when was it conducted?

YES NO

If yes, specify
.....
.....

Whether the family receives any kind of allowances from the government if so specify

YES NO

If yes specify

Unemployment allowance Widow pension

Scholarship Old age pension

Specify if any other
.....

When was the last time the people's representative (councilor/ mayor) visited your family (please exclude election campaign visits) ?

Frequently Not at all Occasionally

Rarely

Whether the family is a recipient of any food items from nearby anganvady?

YES NO

If yes, specify
.....
.....

Have you heard of Rajiv Gandhi Awas Yogana ?

YES NO

Are you aware that olony is included in RAY projects?

YES NO

Do you know the progress of the project?

YES NO

If yes, specify.....
.....
.....

What do you expect from people's representative and government?

.....
.....
.....
.....

Your suggestions for the developments of this colony

RTI APPLICATION SAMPLE LETTER.

From,

Reshma Rajeevan
Sree Bhavan
Mundakkal West,
Kollam.
PIN-691001
Mobile-9846150517

4 March 2017

To,

Chief Information Officer
Kozhikode Municipal Corporation
Kozhikode

Sub: Queries regarding progress of RAY project in Kozhikode district.

Respected Sir/Madam,

It has been learnt from the Ministry of Housing and urban poverty alleviation that Kozhikode district was included under Rajiv Awas Yojana project in Kerala .With respect to the implementation and progress of RAY project in Kozhikode,I kindly seek detailed information on the following questions.

- 1.How much amount was sanctioned for RAY project in Kozhikode by central government?When was it sanctioned ?
- 2.How much amount was so far utilized for RAY project in Kozhikode?
- 3..As a part of RAY project,what are the activities carried out for improving housing and basic civic infrastructure by Kozhikode Corporation ?How much amount was utilized solely for this purpose ?
4. What are the activities carried out for solid waste management under RAY project in Kozhikode Corporation? How much funds were utilized for this purpose?
- 5..What were the activities carried out for improving social basic amenities under RAY project with respect to water supply and drainage?How much fund were utilized for this purpose?
- 6..What is the current status of RAY project which is currently under the implementation of Kozhikode Corporation.?

The above information is sought for study purpose and I kindly request you to provide information to the above queries at the earliest as possible.

Yours faithfully,

Reshma Rajeevan.



തിരുവനന്തപുരം നഗരസഭ

E13/RAY/29181/29184/17

07/04/17

സ്വീകർത്താവ്,

രേഷ്മ രാജീവൻ,
ശ്രീ ഭവൻ,
മുണ്ടക്കൽ വെസ്റ്റ്
കൊല്ലം-691001

സർ,

വിഷയം: തിരുവനന്തപുരം നഗരസഭ റേ പദ്ധതിയെ സംബന്ധിച്ചുള്ള ചോദ്യങ്ങൾക്ക് വിവരാവകാശ നിയമ പ്രകാരം മറുപടി നൽകുന്നത് സംബന്ധിച്ച്.

സ്വചന: താങ്കളുടെ 08/03/2017 ലെ 29184-ാം നമ്പർ വിവരാവകാശ നിയമപ്രകാരമുള്ള അപേക്ഷ.

സ്വചന പ്രകാരം താങ്കൾ ആവശ്യപ്പെട്ട ചോദ്യങ്ങൾക്കുള്ള മറുപടി ചുവടെ ചേർക്കുന്നു.

- (1) ചോദ്യം നമ്പർ ഒന്നിനുള്ള മറുപടി
ഉറപ്പുവരുത്തിയിട്ടുണ്ട്
- (2) ചോദ്യം നമ്പർ രണ്ടിനുള്ള മറുപടി
സാമൂഹിക സാമ്പത്തിക സർവ്വേയിലൂടെ
- (3) ചോദ്യം നമ്പർ മൂന്നിനുള്ള മറുപടി
ആവശ്യാടിസ്ഥാനത്തിൽ ക്രഡിറ്റ് ലിങ്കേജ് സൗകര്യ ലഭ്യമാക്കിയിട്ടുണ്ട്.
- (4) ചോദ്യം നമ്പർ നാലിനുള്ള മറുപടി
ബാധകമല്ല.
- (5) ചോദ്യം നമ്പർ അഞ്ചിനുള്ള മറുപടി
ബാധകമല്ല.

വിശ്വസ്തതയോടെ



പബ്ലിക് ഇൻഫർമേഷൻ ഓഫീസർ
[Signature]
21/4/17



തൃശ്ശൂർ മുനിസിപ്പൽ കോർപ്പറേഷൻ ഓഫീസ്

KS/6202/14

തീയതി 5.4.17

അറിയിപ്പ്

വിഷയം:- തൃശ്ശൂർ മുനിസിപ്പൽ കോർപ്പറേഷൻ - വിവരാവകാശനിയമം 2005 മറുപടി നൽകുന്നത് - സംബന്ധിച്ച്.

സൂചന:- അങ്ങയുടെ കത്ത്

മേൽ സൂചന പ്രകാരം ആവശ്യപ്പെട്ടതനുസരിച്ചുള്ള ചോദ്യങ്ങൾക്കുള്ള മറുപടി ചുവടെ ചേർക്കുന്നു.

1. 49.03 ലക്ഷം, 2014 നവംബർ
2. 9,36,300/-
3. ഭവനനിർമ്മാണം , ഭവനപുനരുദ്ധാരണം, കുടിവെള്ള വിതരണം, മഴവെള്ള സംഭരണം, ഇലക്ട്രിസിറ്റി etc.
 ഭവനനിർമ്മാണം - 384829
 ഭവനപുനരുദ്ധാരണം - 551471
4. ഇല്ല
5. ഇല്ല
6. RAY പദ്ധതി നടന്നുകൊണ്ടിരിക്കുന്നു.

അപ്പീൽ അധികാരി - അഡ്വക്കേറ്റ് സെക്രട്ടറി
 അപ്പീൽ കാലാവധി - 30 ദിവസം

അജിത് പ്രസാദ്.പി.എസ്
 പബ്ലിക് ഇൻഫർമേഷൻ ഓഫീസർ
 തൃശ്ശൂർ മുനിസിപ്പൽ കോർപ്പറേഷൻ

4

സ്വീകർത്താവ്

രേഷ്മ രാജീവൻ
 ശ്രീഭവൻ
 മുണ്ടക്കൽ വെസ്റ്റ്
 കൊല്ലം - 691 001

ഫോൺ



കോഴിക്കോട് മുനിസിപ്പൽ കോർപ്പറേഷൻ

ബി.ജി. പി.ഒ., കോഴിക്കോട് - 673 032
ഫോൺ : 0495 - 2365040, ഫാക്സ് : 2366875

പത്രം നമ്പർ : 21/3/2017 കോർപ്പറേഷൻ ഓഫീസ്
കോഴിക്കോട്
തീയതി : 21/3/17

പ്രോഗ്രാമർ : mpg
ഇൻ്റർനൽ ഇൻ്റർനെഷണൽ ഓഫീസർ/
സർ,

സർക്കുലാർ : 20170329
ശ്രീ 3220 "കോഴിക്കോട് ഓഫീസ്"
691001

വിഷയം :- കോഴിക്കോട് കോർപ്പറേഷൻ - mpg
വിഭാഗം വിവരവാകാശ നിരതം - 2005 - അപേക്ഷകൾ അറിയിക്കുന്നതിൽ
സംബന്ധിച്ച്.

സ്വയം :- താങ്കളുടെ 8/3/17 8/3/17
വിവരവാകാശ നിരതം 2005 പ്രകാരം താങ്കൾ സമർപ്പിച്ച സ്വയം
അപേക്ഷയിൽ ആവശ്യപ്പെട്ട വിവരങ്ങൾ താഴെ കൊടുക്കുന്നു.

- 1 188.23 Lakhs.
- 2 1/3/15 to 5/12/16 — 1,20,350/-
1/2/17 to 17/3/17 — 73600/-
- 3 Under Process.
- 4 Under Process
- 5 Under Process.
- 6 Project Started.

അച്ചിൽ കാലാവധി : 30 ദിവസം
അച്ചിൽ അധികാരി : EE
കോഴിക്കോട് കോർപ്പറേഷൻ

വിശ്വസ്തതയോടെ,

ഇൻ്റർനൽ ഇൻ്റർനെഷണൽ ഓഫീസർ
Kozhikode Municipal Corporation

GLMK 162/12



തൃശ്ശൂർ മുനിസിപ്പൽ കോർപ്പറേഷൻ ഓഫീസ്

KS/RAY/6200/17

തീയതി 5.4.17

അറിയിപ്പ്

വിഷയം:- തൃശ്ശൂർ മുനിസിപ്പൽ കോർപ്പറേഷൻ - വിവരാവകാശനിയമം 2005 മറുപടി നൽകുന്നത് - സംബന്ധിച്ച്.

സ്വചനം:- താങ്കളുടെ കത്ത്

മേൽ സ്വചന പ്രകാരം ആവശ്യപ്പെട്ടിട്ടുള്ള ചോദ്യങ്ങൾക്കുള്ള മറുപടി ചുവടെ ചേർക്കുന്നു.

1. ഇണ്ട്
2. രാജീവ് ആവാസ് യോജന ചേരി നിർമ്മാർജ്ജന പദ്ധതിയായതിനാൽ ഗുണഭോക്താക്കളെ ചേരി പ്രദേശത്ത് നിന്നും തിരിച്ചറിയപ്പെടുത്തുന്നു.
3. ഇല്ല
4. ഇല്ല
5. ബാധകമല്ല

അപ്പീൽ അധികാരി - അഡീഷണൽ സെക്രട്ടറി
 അപ്പീൽ കാലാവധി - 30 ദിവസം

അജിത് പ്രസാദ്.പി.എസ്
 പബ്ലിക് ഇൻഫർമേഷൻ ഓഫീസർ
 തൃശ്ശൂർ മുനിസിപ്പൽ കോർപ്പറേഷൻ

സ്വീകർത്താവ്

രേഷ്മ രാജീവൻ
 ശ്രീഭവൻ
 മുണ്ടക്കൽ വെസ്റ്റ്
 കൊല്ലം - 691 001

എം.എസ്

More RTI applications and responses, govt order withdrawing RAY scheme etc will be furnished along with appendix in the hard copy



INTER UNIVERSITY CENTRE FOR ALTERNATIVE ECONOMICS

Set up in 2015 by Professor Abdul Salim.A of the Department of Economics, University of Kerala, the Inter University Centre for Alternative Economics (IUCAE) promotes research and studies in alternative economics which would address the problems of the economy and society beyond the neo-classical mainstream ideas. The centre is attached to the department of Economics, University of Kerala in Karyavattom campus, within 15 Kilometers from the city of Thiruvananthapuram.

FOCUS AREAS

- Neuroeconomics
- Open Economics
- Institutional Economics
- Ecological/ Green Economics
- Gandhian Economics
- Marxian Economics
- Islamic Economics
- Law and Economics
- Economics of Human Capital
- Economics of alternative development paradigms

ACADEMIC ACTIVITIES

- ▶▶ Two months' internships to postgraduate and M.Phil students
- ▶▶ Two months' associateships for researchers and faculty members of regular colleges and universities
- ▶▶ One year Short term research projects
- ▶▶ Three years Ph.D. programmes.

RESEARCH THEMES

- ▶▶ Migration and institutions
- ▶▶ Institutions and economic development
- ▶▶ Social capital, human capital and development
- ▶▶ Financial institutions, human capital and development
- ▶▶ Globalisation and marine resources
- ▶▶ Environmental policy and economic development
- ▶▶ Ecology, Sustainability and Tourism
- ▶▶ Interest free banking system
- ▶▶ Globalisation and Islamic finance
- ▶▶ Islamic economics vs. neo classical economics
- ▶▶ Gandhian vs mainstream economics
- ▶▶ Gandhian path and sustainable development
- ▶▶ Marxism vs. liberalism
- ▶▶ Marxian analysis of inequality
- ▶▶ Capitalism and labour rights
- ▶▶ Cognitive science of economic decisions
- ▶▶ Uncertainty, rationality and neuroeconomics