

## Measuring Functionality of the Low-cost Housing for the Urban Poor: Unheard Voices of Asansol City, West Bengal

Papiya Manna<sup>†</sup>

### Abstract

In inclusive development paradigm, every person has the right to access basic amenities, and housing is one of them. Urban governance has to provide shelter to its citizens, and when the poor occupy a sizable portion of this population, the roles of urban governance become more crucial. A significant portion of the city dwellers in-migrate into the city from the surrounding areas. They are mainly unskilled or semi-skilled people, who have migrated into the cities in search of livelihood and settle down in places which gradually transforms into slums. In India, public housing as a part of poverty alleviation, aims to provide shelter as well as a comfortable environment to the beneficiaries. The key objectives of this research are to find out the role of the local government of Asansol, West Bengal in providing housing to the landless poor and to examine the responses from the housing dwellers. Mixed method approach has been applied here, and people's responses have been recorded with a semi-structured questionnaire based on purposive sampling technique. However, it has been found that the ability to access essential services is not the same for all sections of the society. This signals that when the questions of accessing resources are linked to the poor, either their voices fail to reach the appropriate places or they remain unheard in most spheres. Thus, the gap between the government and the poor are widening regarding the provision of essential services, accountability and regularity of monitoring of the public housing environment. As a result, the functionality of the low-cost housing is yet to achieve the desired goal of inclusivity in Asansol. Urban space is still exclusive for poor and vulnerable.

**Keywords:** Low-cost Housing, Urban Poor, Urban Governance, Slum, Asansol, West Bengal, India

---

<sup>†</sup>Research Scholar (UGC-JRF), Department of Geography, The University of Burdwan, Email: [papiya.jnu@gmail.com](mailto:papiya.jnu@gmail.com)  
©2018 Manna. This is an Open Access article distributed under the terms of the Creative Commons Attribution License (<http://creativecommons.org/licenses/by/2.0>), which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited.

## Introduction

The success of a society is to be evaluated primarily by the freedoms that members of the society enjoy." – Amartya Sen (Development as Freedom, 2001)

Well-being many a time reflects the state of human life. This multidimensional concept is quite hard to define in short, but in a broader sense, it includes flourishing, happiness and satisfaction of desires (Clark, 2014) or doing well or being well in life. In sustainable human development, satisfying basic human needs and rights are quite essential than material well-being and shelter is such a basic need of human being that more broadly represents satisfaction in human life. Access to a habitable shelter in the form of the home is a desire for every section of the society. However, the capability to fulfil the desire is not equal for all strata of humankind. Moreover, the role played by the nation-state or government is very crucial in providing houses to the needy people.

Among all basic needs, shelter (house) is one of the most critical needs. Housing is something more than just a structure for shelter only; it is the functionality of the unit with the surroundings. Housing encompasses more than shelter to include access to social infrastructure that enhances liveability indices in and around the individual home. When the housing is related to urban poor, the local government faces many challenges. Access to decent shelter is one of the basic needs for a human being. Urban governance, the municipality, or corporation undertakes the task of delivery of housing to the urban poor.

According to Economic and Social Commission for Asia and the Pacific, United Nations,<sup>1</sup> the direct effect of quantity based urbanisation in developing country is a massive inflow of people in the urban areas in search of

livelihood. They have no other ways but to create and settle down in informal settlements and engage in informal economy without job guarantee and security. Population from the remote areas in search of employment, in turn, overcrowds the cities. People settle down in vacant government lands or illegally occupied spaces to create informal settlements. Hence, it can be argued that congestion, lack of proper houses for the poor is a phenomenon linked to the developing countries, and India is not an exception. As a result, the urban economy becomes dysfunctional and distorted, affecting internal organisation (Kundu, 2011). Therefore, regarding living places or shelter (house) and livelihood, the poor people are the most vulnerable.

Many people, however, do not have their own home and they live in rented accommodation. Although, the State Government of West Bengal has always tried to implement pro-poor policies to accommodate all low-income groups (LIGs) and economically weaker sections (EWSs), at the same time the Government has been trying to make cities beautiful, restricting migration and evacuating slums to resettlement colonies. The present study focuses on the housing schemes for the urban poor in Asansol city, West Bengal. This research also examines the functionality of the houses made for poor people by investigating their satisfaction level. In other words, the research examines the consequences of living conditions, vulnerabilities of the poor people and steps adopted by the government to mitigate the adverse conditions in providing essential services and to focus on a response from the people concerned.

In an inclusive, democratic state like India, every section of the society must bear the chance of reaping the fruits of development (Manna and Mistri, 2017). In case of any discrepancy, the voices of the poor' must be heard. Housing is indeed something more than just a structure for shelter. It is the functionality of the unit with the surroundings. Therefore, these critical issues need to be addressed with proper planning strategies and

---

<sup>1</sup>What is Good Governance? *United Nations Economic and Social Commission for Asia and the Pacific*, retrieved 20 March 2018 from, <http://www.unescap.org/sites/default/files/good-governance.pdf>

implementation. There should be a continuous evaluation of the functionality among the housing units, housing colony, surrounding environment of the housing and of course the beneficiaries by existing urban governance. Thus the roles, the urban governance is playing after distributing the houses to the landless beneficiaries is very important as the housing project is meant only for the urban poor and it must be treated with proper attention. After hand over of the keys of the houses to the beneficiaries, urban governance does pay any attention to these housing colonies. Hence, the fundamental aim of this paper is to focus on the supply side of Asansol Municipal Corporation (AMC) and demand side (housing beneficiaries) of the housing scheme. Next section discusses the literature review.

### Literature Review

The concept of public housing came into existence in Indian history just after independence to rehabilitate refugees. Under the significant aim of poverty eradication, provision of housing delivery to the poor and vulnerable was initiated by Indira Awaas Yojana (IAY) in 1996 under the umbrella of the Ministry of Rural Development (Guidelines IAY, 2013). In June 2015, IAY was renamed as Pradhan Mantri Awaas Yojana (PMAY). PMAY simultaneously works for affordable housing for the poor living in both the rural and urban areas. To accept the challenges of the housing shortage, sanitation, and habitable environment for the poor city dwellers, PMAY aims to provide housing for all by 2022.

Housing for urban poor is a burning issue in urban studies. Many scholars have worked on this topic both within and outside India (Abraham, 1985; Rondinelli, 1990; Mehta & Mehta, 1991; Zanuzdana et al., 2013). Role of urban governance is very important here because the voices of the minorities (beneficiaries of basic services for urban poor or BSUP housing) are required to be heard and be responsive to them. Governance is a “participatory, consensus oriented, accountable, transparent, responsive, effective, efficient, equitable and inclusive and follows

the rules of laws. The views of the minorities (here, the poorer section of the urban areas) are taken into account and that the voices of the vulnerable in society are heard in decision making. It is also a responsive to the present and future needs of society”.<sup>2</sup>

In urban areas, poverty and inequality are quite interlinked. Poor people lives in the slums but all people living in slums are not poor.<sup>3</sup> There are many families who live in slum have all kinds of household amenities and luxuries. Affluence and poverty generate inequality in a capitalistic mode (Wachtel, 1973). To escape from this type of inequality, people have to strengthen their capability to taste the resource. Andre Beteille (2003) asserted that poverty is a common phenomenon of all society but the intensity of poverty varies from one space to another (Narayan, 2016). He mentioned that poverty is a state that hinders meeting the minimum needs of the people. This triggers the concept of *capability* of human beings. Nobel Laureate Professor Amartya Sen introduced the concept of capability approach in the 1980s. While focusing on the developmental economics about the *equality of what?*, Sen stressed on the human wellbeing but not just on issues related to economic growth. That is where the difference lies between economic growth and development. Development is not only dependent on its growth of gross domestic products (GDP) but also on wellbeing of its population. Development means how much fruitful freedom the people of society enjoys. Capability does not mean what people have or what they feel rather it means what they can do or be (Hick & Burchardt, 2016). Human wellbeing always speaks for equality of all human beings. But the reality is something very different. In our society, the poor are one of the vulnerable groups. In most of the cases, they are unable to enjoy freedom and achievements. And this phenomenon is

<sup>2</sup>Please refer to footnote 2

<sup>3</sup>The Challenge of an Urban World: an Opportunity for U.S. Foreign Assistance, retrieved 30 March 2018 from, <http://www.rrojasdatabank.info/challenge2010-5.pdf>

common to majority of people living in slums or shanties.

In his research, Mahadevia (2011) discussed the tenure security and microcredit availability to housing facilities under BSUP schemes and also focused on issues like poor people in Surat, Ahmedabad and Mumbai being pushed and dumped to the peripheries without necessary facilities. In 2008, Dupont in a study of Delhi slum pointed out that the right to housing of the poor living in the slums is contradicted by the notion of 'clean-green-beautiful' vision of the city. For example, in the time of 2010 Commonwealth Games in Delhi, considerable investment was allocated for slum demolition to make the city beautiful.

Structural adjustment in Indian economy during the 1990s has introduced liberalisation, privatisation and globalisation (LPG).<sup>4</sup> These steps have positive as well negative impacts on Indian economy and democracy (Aerthayil, 2011; see also, Crook and Sverrisson, 2001; Devas, 2004). Bottom-up approach has overshadowed top-down approach, and as a result, the government is trying hard to make cities clean, but in the process, the poor remains neglected in urban space. Land values have increased multiple times, and assistance from the government on providing essential amenities like affordable housing, employment opportunities and social safety nets have reduced (Aerthayil, 2011; Crook and Sverrisson, 2001; Devas, 2004). In Mumbai, urban governance focused mostly on the provision of sites with services like water supply, waste disposal, drainage, refuse collection, access ways, street lighting, etc. but failed to pay attention to any form of housing including affordable housing. This is mainly because of the high costs of building materials (Srinivasan, 1981). As the housing schemes in India are meant for low-income groups (LIG) and economically weaker sections (EWS) of the society, the government must increase subsidy

so that poor people can afford them. Kimberlin et al. (2017) focused on the issue that affordability of an affordable house is sometimes beyond their (the poor or near needy) investment in food and clothing. To possess a house is many times a matter of luxury to the poor.

In contemporary times, most schemes are geared by affordability concerning payment which sometimes goes beyond the capacity of the landless people and many times it becomes the financial burden to the beneficiaries (Bajunid & Ghazali, 2009; Wadha, 1988). Kapadia in 1996 correlated that right to housing is equivalent to the right to work and right to education as poor people in urban cities live in fear of forced eviction. Bhatt and Chawda (1976) studied on *chawl*<sup>5</sup> plus hutment of Ahmedabad of Gujarat and concluded that both these spaces are embraced by unsafe living conditions without drainage, toilets, water supply, sewerage facilities. Sadly, even in the 21st century, the majority of the *slums* and *chawls* of India continue to suffer from the lack of these facilities (Koner, 2018).

Urban areas especially million plus cities is becoming exclusive to receiving in-migration to the cities. Kundu and Saraswati (2012) have used the term exclusionary urbanisation for this phenomenon. However, urban residential housing delivery in developing countries including India has become a subject of public discourse with regards to its quality and quantity (Olatubara and Fatoye, 2006). It is believed that the bulk of this housing inadequacy is borne by the less privileged in the society.<sup>6</sup> The decent shelter is directly related to physical and psychological well-being and the social stability of the communities. The inexorable urbanisation of the developing world is creating a massive shortage of affordable housing, especially for low-income families suffering from income poverty (Alkire and Santos, 2014). Hence, as argued above,

<sup>4</sup> LPG reduced the roles of government and increased private investments, capital inflow. LPG to some extent is against pro-poor policy and follows profit maximisation.

<sup>5</sup>*Chawl* means residential apartment blocks of a specific layout plan.

<sup>6</sup>National Trends in Housing-Production Practices, Nigeria, 1993

lack of housing options for the growing urban population has driven ever increasing numbers into the informal shelter in the burgeoning slums in many cities, large and small.<sup>7</sup> In this fast-moving urban space and urban life, the poor people living in the urban areas are most vulnerable in getting ownership of a home. Thus, they are becoming more and more marginal regarding housing ownership. There is a continuous influx of people in different types of cities, and the proportion of poor people is quite high among the total migrants.

The poor people come to urban are compelled to settle in urban slums because either they have come from their rural distress or in the allure of better wellbeing in urban areas (Davis, 2007). However, urban areas are already occupied by urban inhabitants with their urban culture; excessive land values and the paucity of space restricts the poor getting access to healthy living environment. As a result, there is a regular addition of the poor people in the urban space. Vakulabharanam and Motiram (2012) said that very high level of poverty is nowadays becoming characteristics of the Indian cities. Now the planners and policymakers have to face tough challenges (Zerah, 2009) to provide shelter to the poor as well as to ensure regular maintenance of these housing units and its surroundings to maintain a habitable environment. Availability of necessary amenities with pleasant safe and hygienic environment is essential to make the shelter more functional, convenient for human habitats (Kehinde, 2010). In the following section, I discuss about the geo-spatial importance of Asansol, West Bengal.

### **Importance of the Study Area, Asansol**

Asansol, the second highest urban agglomeration of West Bengal is located in the lower segment of Chotanagpur Plateau and the western side of West Bardhaman district bordering Jharkhand (Figure 1). It is a coal mining area. Asansol Municipality started functioning in 1896 and only in 1994; its status was updated to a corporation. Like any other

million plus cities of developing countries, in Asansol too average urban inhabitants are denied of the essential amenities (Bhasin, 2001) which are in real sense an example of subsistence urbanisation.<sup>8</sup> Urbanisation in our country is quantitative because the number and density along with people's engagement in activities other than primary sector are more important than the quality of urban environment and quality of life. That is why; Terry McGee (1967) defined urbanisation of developing countries as pseudo-urbanisation. Urban areas characterise heterogeneity and diversity (Vakulabharanam and Motiram, 2012). Culturally heterogeneous Asansol is the place where people visit from surrounding states and engage mostly in various activities of 'informal sector'—a term coined by anthropologist Keith Hart (1973) in his study of Ghana to describe a variety of occupations taken up by people in cities in developing countries (Vakulabharanam and Motiram, 2012). As stated above, habitable housing for the urban landless poor and housing shortages are quite common phenomena in large cities of India. Asansol, 'the city of brotherhood' of West Bengal is not an exception. It is the second largest city of West Bengal, and is an industrial city and attracts migrants from surroundings, who engage themselves in various jobs in collieries, mining and of course in various informal jobs—as construction workers, vendors, and daily wage earners. Table 1 illustrates a comparative analysis of migration (Census 2001),<sup>9</sup> into Kolkata and Asansol will shed some inference into the issue of migration into Asansol. Most of the in-migrants into Asansol are from the adjoining states of Bihar, Jharkhand, Orissa and Uttar Pradesh. One can easily argue that these people from the surrounding areas flow into the city and destroy the beauty of space creating informal localities.

<sup>8</sup> The term 'subsistence urbanisation' is coined by Gerald Breese (1969) in response to urbanisation in developing countries.

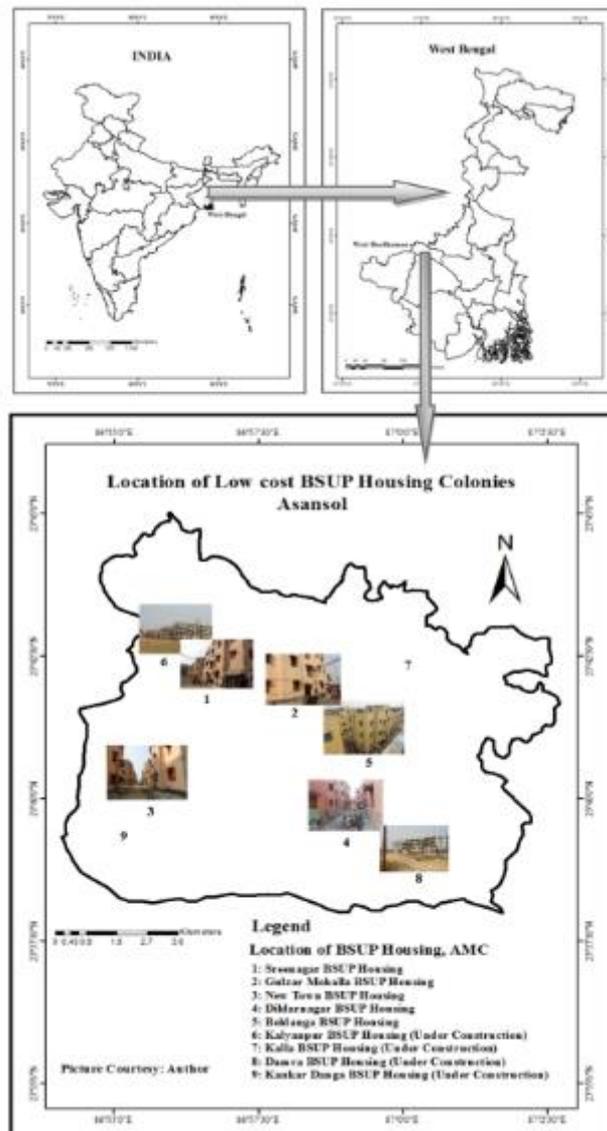
<sup>9</sup> City migration data (2011) is not yet published by Census of India, 2011. Hence, I stick to Census of India 2001 data.

<sup>7</sup> Federal Ministry of Works and Housing, Lagos, 1991

However, AMC has built multi-storied low-cost housing colonies for the LIGs and EWSs who do not have their own houses and land or live in rented accommodation, through Basic Services for Urban Poor (BSUP) scheme. Some of the buildings are under constructions. Cordon and Findlay (1975) found in their study the importance of capital mobility (that is, the movement of workers to those places where capital is more productive) as a significant determinant of labour migration. Commission on Population and Development (Economic and Social Council, United Nations 2018 ) shared the views of the delegates and found that root

cause of migration is linked to poverty. Kundu (2013) rationally mentioned that the poor have a right to the city; they should not be forced to shift. They need shelter and livelihood. As a result, urban governance has to provide shelter to the poor and at the same time, maintain clean and beautiful city. These create dual pressure on the government.

The problem of the slum is also very acute in Asansol. Currently, there are 1004 slum pockets in the city (AMC, 2016). Table 2 paints an idea about the slum conditions of some of the cities of West Bengal.



**Figure 1: Location Map of BSUP Low-Cost Housing in Asansol**

**Table 1: Nature of Migration in Urban Agglomerations of Kolkata and Asansol, 2001**

Urban Agglomeration	Lifetime Migrants to Total Population (in %)				Migrants by Streams (in %)	
	Total	Inter-State	Intra-State	International	Rural to Urban	Urban to Urban
Kolkata	28.3	44.1	52.4	3.5	56.9	22.8
Asansol	28.7	44.4	52.9	2.7	63	17.5

**Source: Census of India, 2001 (Calculated by the author)**

**Table 2: Slum populations of selected Municipalities and Corporations of West Bengal, 2011**

India/ State/ M. Corp./ Municipality	Total Population	Urban Population	Slum population	% Slum Population
India	1210854977	377106125	65494604	17.37
West Bengal	91276115	29093002	6418594	22.06
Kolkata (M. Corp.)	4496694	4496694	1409721	31.35
Asansol (M. Corp.), 2011	563917	563917	198116	35.13
Asansol (M. Corp.), 2015	1152443	1152443	463210	40.19

**Source: Census of India, 2011 (Calculated by the author)**

In 2015, AMC has expanded its area by merging with its surrounding municipalities of Kulti, Jamuria and Raniganj. Now the concentration of slum population has also increased. To manage migration, city beautification, slum conditions and poverty reduction, AMC has already built up BSUP low cost housing colonies. Providing affordable housing to those who do not have the capacity to build their own homes is a road to practice pro-poor development. However, the key question here is whether the urban government of Asansol has been able to properly and systematically act for the poorer people of the city too? In this research, we investigate this question. In the next section, the objectives and methodological issues are discussed.

### Objectives

The following objectives have been identified for the study:

- To study the BSUP low-cost multi-storied housing colonies in Asansol
- To analyse the satisfaction level of the beneficiaries who own houses in the colonies
- Moreover, to analyse the role played by urban governance apart from

delivering ownership of low-cost housing to the beneficiaries.

### Methodology

This research is an outcome of both primary and secondary data using both qualitative and quantitative approaches. While primary data were collected via field survey, Census of India 2011 and 2001 and government offices were sources of secondary data. Primary data were collected using semi-structured questionnaire, and five focus group discussions have been conducted in each housing colonies applying purposive sampling techniques. Here, views of the beneficiaries<sup>10</sup> have been reflected, and a false name has been given to the respondent for security proposes.

The 'Degree of Satisfaction Index (DSI)'<sup>11</sup> was applied to collect satisfaction of residents about the housing. The survey required inhabitants to scale their satisfaction with each

<sup>10</sup> Though the people are getting benefits from these housing units for having their own house, but still the functionality is very much absent. For this reason, beneficiaries are the essential element in this study.

<sup>11</sup> Onibokum's work on *Evaluating Customers Satisfaction with Housing—An Application of a System Approach* was published in the American Institute of Planners Journal in 1982

of the satisfaction attributes (see Table 8) based on five-point Likert scale response, (here '5' is for extremely satisfactory and '1' is for very unsatisfactory). The calculation of DSI with each of the attributes of satisfaction and the whole of building satisfaction was based on the notion that a housing dweller's scores on all the

selected attributes considered together were determined indices of the degree of satisfaction. DSI of a resident is the total of the inhabitant's scores expressed as a percentage of the sum of the inhabitant's maximum scores possible on all the attributes. Mathematically, the equation of DSI is as follows:

$$DSI (A) = \frac{\sum_{V=1}^N AS}{\sum_{V=1}^N MS} \times 100$$

Where DSI = Index of degree of satisfaction of a dweller.

A= Attributes or instruments of measurement

AS= Actual Score by a dweller on the 'V' the variable

MS= Maximum score that variable 'V' could have on the scale used, that is, for a five-point scale (MS=5)

N= Total number of observations

### Basic Services for Urban Poor and Low-Cost Multi-storied Housing Project

BSUP is one of the four components of Jawaharlal Nehru National Urban Renewal Mission. As the name implies, BSUP was introduced in 2005<sup>12</sup> to focus attention on the integrated development of essential services to the urban poor. A significant portion of migrated urban poor from rural areas to urban areas and live in slums (Akter, 2010). Most of the slums are devoid of essential services like housing, water, sanitation, sewerage, drainage, and toilets (Edelman & Mitra, 2006). BSUP came into operation in provision with all necessary services to urban poor.

In Asansol, there are sizable numbers of populations who do not have their own houses on their land or live in rented houses, or sometimes they live as slum dwellers in public or private land illegally and create an unsafe settlement. There is no particular project for the slum dwellers in Asansol, but there are provisions for housing facilities to the urban poor. Currently, there are five existing projects where beneficiaries are allotted their rooms,

and four new low-cost housing colonies are under construction. Table 3 shows the existing housing colonies. While the on-going construction of low-cost multi-storeyed housing are built under BSUP are outlined in Table 4, low-cost multi-storeyed housing units that remain under constructions near Kalyanpur, Asansol are shown in Figure 2.

Out of the five housing colonies, Dildarnagar BSUP Sweeper Colony and New Town BSUP Colony were built in the slum areas. Dildarnagar is a noted slum area of Asansol, and nine housing blocks were constructed in this slum. Some families of the slum dwellers are allotted in the multi-storied buildings. Inhabitants of the Dildarnagar are engaged mainly as fulltime or part-time sweepers in AMC. As per the societal strata, the sweepers belong to the lowest hierarchy of the caste system {some of these communities are *muchi* (cobble), fishmonger and barber, etc.}. New Town, BSUP Colony, has also been built upon the notified slum area. Muslim community dominates Gulzar Mohalla BSUP Colony and Sreenagar BSUP Colony located near Kalyanpur bypass and Beldanga BSUP Colony is the most recent, that is, it is a 2015 housing colony.

<sup>12</sup>Extended till March 2017

**Table 3: Statement of Existing Low-Cost Multi-Storied Housing under BSUP**

Name of Housing Colony	Location	No. of Blocks*	No. of Units	No. of Allotment
Sreenagar BSUP Colony	Kalyanpur, Asansol	52	624	528
Dildar Nagar Sweeper Colony	S. B. Gorai Road, Asansol	09	108	108
New Town BSUP Colony	8 No.Basti, Burnpur	23	276	276
GulzarMohalla BSUP Colony	O.P. Road, Asansol	27	324	263
Beldanga BSUP Colony	Depo Para, Asansol	12	144	108

\*1Block = 12 Units

Source: Asansol Municipal Corporation, 2015

**Table 4: Statement of On-going Low-Cost Multi-storeyed Housing under BSUP**

Housing Project's Name	Location	No. of Blocks*	No. of Units
Kankar Danga BSUP	Burnpur, Asansol	07	112
Damra BSUP	Kalipahari, Asansol	17	272
Kalyanpur BSUP	Kalyanpur, Asansol	16	256
Kalla BSUP	Kalla, Asansol	09	144

\*Note: 1Block = 16 Units.

Source: Asansol Municipal Corporation, 2015

**Figure 2: Housing Project Under Construction**

Low-cost Multi-storeyed Housing Units under Constructions near Kalyanpur, Asansol (12th January 2016) [Courtesy: Author].

### Quantifying the Level of Satisfaction of the Beneficiaries

To eradicate slum and squatters problems and to make the city beautiful, low-cost housing is

one of the viable solutions. However, liveability to this housing complex can sometimes become quite poor. There is a large literature that has focused on indoor environmental

quality of such housing complex. Nix et al. (2015) investigated low-cost housing complexes in Delhi and found out that most of the dwellings have failed to provide comfort to the inhabitants. The majority of the cases of these housing complexes are built under government efforts, and the quality and performances are neglected because these housing complexes fail to be a part of the lucrative business for private developers (Zaid and Graham, 2011). Tapsir (2005) mentioned that regular and timely maintenance mostly neglects these housing units for the poor. Seemingly, Mohamad et al. (2014) focused on the perception of the residents of low-cost housing examining the size of the room in Malaysia. He found that for large families, sizes of the rooms are entirely inappropriate. This observation echoes the finding of Ismail (2003), where housing for the economically weaker section and low-income groups is developed at the minimum standard for human habitation.

The situation of low-cost housing in Asansol is quite similar to all housing units built for the poor particularly in the developing countries. In Asansol too, each family is provided with a house with a bedroom (8'/8') and hall room (12'/12') with attached kitchen, toilet (4'/4') and some space for living. While interacting with colony members, we obtained various responses from the dwellers, which would help us to conclude the objectives of the study. People, living in these multi-storied buildings did not have their own houses, and that is why they have applied for a house to AMC. To apply for a house for the urban poor, the following documents are required to be submitted:

- Below Poverty Line certificate,
- Proper recommendation from Urban Local Body,
- Landless urban poor or rented house dwellers or slum dwellers

When the beneficiaries were asked about the services provided by AMC, different responses have been revealed. Most of the dwellers of different locations spoke about irregular or no supply of basic services—faulty housing allocation and arrangements, water supply,

waste disposal, street lights, etc. Secondary sources revealed that guidelines of various schemes were planned with the objectives to provide essential services, amenities but in most of the cases except for just providing the housing units to the beneficiaries, the rest of the provisions of essential services remained unnoticed by AMC. Beneficiaries are dissatisfied with irregular water supply; no garbage disposal; no repairing of toilet pipes, ceilings, doors; no options to select their house and the number of rooms. There is also no electric supply, less spaciousness that affects the privacy of married couples, the proportion of water taps are insufficient, and a large number of families have depended on a single tap. This situation is same in the case of waste disposal because the proportion of the number of dustbins is inadequate for waste disposal. Moreover, people have complained about the poor building materials used as ceilings and walls of many houses have either cracked or have deformed. The ratio between the number of families or persons to the services is appalling too (see, Table 5).

As stated already, the primary focus of the study was to examine whether the people are satisfied with the services provided with the housing or not. To seek responses from the housing dwellers, a quantitative method called *Degree of Satisfaction Index* has been applied and calculated. Table 6 shows the colony-wise satisfaction or dissatisfaction level of the dwellers.

As the scale of satisfaction is calculated in percentage value, around 50% of the response is considered as average satisfaction, while below and above fifty are considered as bad and good satisfaction respectively, of course based on the satisfaction values.

As stated above, AMC in the form of urban governance delivered low-cost affordable houses to the urban poor and slum dwellers to cater to the pro-poor nature of urban development. However, good governance must ensure accessibility, accountability, affordability and most importantly, the habitability of the environment.

**Table 5: Ratio of Number of Families/ Persons with Services, Asansol Municipal Corporation, 2015**

Services	Number of families/family members: services
Number of water tap	48:1
Number of rooms	6:1
Number of dustbins	48:1

**Source:** Field Survey by the author, 2015

**Table 6: BSUP Colony-wise Satisfaction Index in Percentage, Asansol**

Satisfaction Attributes	Index of Satisfaction (in Percentage)				
	Sreenagar BSUP	New Town BSUP	Dildarnagar BSUP Sweeper Colony	GulzarMohalla BSUP	Beldanga BSUP
Water supply	28.0	24.3	21.5	23.2	38.5
Waste disposal	29.6	27.3	22.5	29.2	56.5
Number of rooms /Privacy	35.0	26.3	35.3	24.0	34.0
Maintenances by AMC	29.0	38.3	23.5	27.4	45.5
Selection of rooms	48.0	62.9	46.1	56.2	56.9
Electricity connections	-	57.7	-	63.2	-
Building materials	67.7	-	51.0	-	69.5

**Source:** Author's calculation

The degree of Satisfaction (Table 6) shows the colony-wise level of satisfaction of dwellers on the priority basis, and it reveals that in almost all colonies people are not satisfied with services provided to them. It is very much clear that almost all housing colonies are less satisfied or dissatisfied with the services (Table 6). Almost all the colony dwellers are unsatisfied with irregular water supply, no garbage disposal, no privacy in their home (67% of the respondents have more than five family members), no maintenance of their units (roof falling, breakage and leakage of the pipes, no provision for spreading of anti-mosquitoes repellents, etc.) and very unhealthy environments in the dwelling sites. Except for Beldanga BSUP colony, in all other colonies, water supply is very erratic. 48 families have to use water from one tap; the ratio is 48:1. Duration, time, and flow of water supply are also very unsatisfactory. People get water at an interval of two-three days, and there is no

fixed timing of water supply. In Dildarnagar BSUP colony, 108 families use water from three pipelines as AMC has provided three connecting pipes, which run through drains and people are compelled to collect water for all purpose including drinking after pulling the pipes (please see Figure 4). There is no working water tap present in Dildarnagar, although AMC had installed hand pumps, which have become inactive now (Figure 3). Among all the colonies, beneficiaries of Dildarnagar BSUP Sweeper Colony (Ward no. 19) are the worst sufferers. People of this colony complained that as they belong to the very lowermost strata of the society and are engaged in dirty jobs, they are the most neglected. One of Dildarnagar housing colony dwellers, Mr *Ramu Dom*<sup>13</sup> reacted:

*We are those who clean dustbins, clear dead bodies of human being and animals; so we are unclean and*

<sup>13</sup> Here name of the respondent is changed.

*excluded by the 'decent' people, and naturally our voices remain unheard, and that is very normal*

Around New Town BSUP colony, there is a large area dominated by slums. Provision of basic services and maintenance is almost forgotten by AMC. Beldanga BSUP colony



**Figure 3: Source of Water at Dildarnagar (Inactive Tap) (Courtesy: Author, 7th February 2016)**



**Figure 4: Source of Water at Dildarnagar (Water comes through drain by pipeline in Dildarnagar BSUP Sweeper Colony) (Courtesy: Author, 7th February 2016)**



**Figure 5: Mismanagement of Waste Disposal at New Town BSUP Colony (Courtesy: Author, 6th January 2016)**

Beneficiaries in the rehabilitation colonies are also not satisfied with garbage disposal, privacy and number of rooms. In case of waste disposal, more than sixty families use one dustbin. Removal of garbage is not conducted at regular basis. Drains are filled with garbage which in turn affects the sewerage system (Figures 5 and 6). There are agitations among the people about allotment system of housing units to each resident because it was conducted by



**Figure 6: Mismanagement of Waste Disposal at Dildarnagar BSUP Colony (Courtesy: Author, 6th January 2016)**

lottery and there are good proportion of dwellers who wished to get a house near their earlier living and working place. Because of the lottery system of housing distribution, many poor people are forced to relinquish their livelihood as they have been allotted a house far distance from their earlier set-up. There are also school students who are facing many problems in going to the schools as the schools are now far away from their earlier location. These

are some of the problems that the residents of the Sreenagar BSUP and New Town BSUP colonies are encountering.

People who can get a unit (house) in the block of a three-storied building are happy to get their own home as they have either come from rented houses or slums but are mostly unsatisfied with no maintenances afterwards. As mentioned above, as there is no water supply to the individual houses, they have to collect water from the community taps, and it is very difficult for people who live in the top floor to fetch water from community taps on a regular basis. Besides, there are no streetlights and community toilets in these colonies. This is contrary to the guidelines of the majority of the projects. The findings further revealed that there is no proper vigilance either by ULB or by the AMC persons. In addition to the above mentioned issues, there are incidents like some beneficiaries selling out their allotted unit, or renting it out to other persons. Moreover, these beneficiaries have moved back to their original living set-up. People who are living in these colonies as tenants pay more than ₹800 to the actual owner of the house. These incidents are prominent in Gulzarnagar, Sreenagar and New Town where fifty to sixty houses have been given out in rent by the allotted owner of the house. The statistics may even surpass as I have retrieved these information from my face-to-face conversation with the neighbours.

## Conclusion

Indian cities have become highly unequal economically, spatially, socially and culturally. Inequalities are on the increase (Vakulabharanam and Motiram, 2012). Inequalities are wider between the poor and the rich. There are huge boundaries between and among those who have lots and those who have nothing. The inequalities among those who do not have are very alarming. Amartya Sen in his capability approach mentioned that 'poverty' is understood as deprivation in the

capability to live a good life, and 'development' is understood as capability expansion. At the introduction, the quoted lines reveals the fact that when every section of the society can raise their voices to achieve their demands, then only they will be able to achieve their desired goals, development in the form of freedom will persist. Development is 'for the people, of the people and by the people'. Globalisation, democratisation and decentralisation have profoundly put impact on urban governance. In many cases, voices of socially excluded vulnerable poor remain unheard, instead of bringing government and people closer together; they are departing away (Crook and Sverrisson, 2001). There are examples where situation of the poor is not hopeless, and they have secured many benefits (Devas, 2004). However, there are also prominent examples that prove that people become fade up with complaining to the authority to get their minimum services but in most of the cases their efforts went in vain.

Thus, the multi-storied housing units were built on purpose to give property rights and access to decent shelter, basic amenities and a dignified life to needy poor people and the slum dwellers. The unfortunate side of these housing projects for landless people is the side effects of poverty engulfing the whole planning of housing. Though people are getting their own house with property rights but the vicious cycle of poverty continue to surround them in subtle ways. Human being always tries to convert his/her 'house' into a 'home' adding functionality and habitability (Sylvester et al., 2014). The reasons behind these inequalities lie in the gap between planning and implementation. There are numerous planning to eradicate poverty; to uphold the wellbeing of poor people in urban areas; various livelihood schemes, various housing projects and educational projects are introduced to bring the urban poor to mainstay of society. However, somewhere the missing link of proper, accountable,

functional implementation resists the policy makers to achieve the best results of development. Arguably, little has changed when one takes into account the poorer population and here, it is the affordable low-cost housing of the urban poor of Asansol; and the development paradigm is yet to be fully inclusive.

## References

- Abraham, A. (1985). Housing: for the Poor? *Economic and Political Weekly*, 20(6), 226-228.
- Aerthayil, M. (2011). Impact of Globalisation on the Poor in USA. *Mainstream Weekly*, 49(24). Retrieved 20 March 2018 from, <https://www.mainstreamweekly.net/article2797.html> ISSN: 0542-1462
- Akter, T. (2010). *Migration and Living Conditions in Urban Slums Implications for Food Security. Dhaka: Unnayan Onneshan*. Retrieved 20 March 2018 from, <https://pdfs.semanticscholar.org/d6d5/1f969f5baf8445362f4519f5e473ef91a27b.pdf>
- Alkire, S., & Santos, M. (2014). Measuring Acute Poverty in the Developing World: Robustness and Scope of The Multidimensional Poverty Index. *World Development*, 59, 251-274. Retrieved 20 February 2018 from, <http://dx.doi.org/10.1016/j.worlddev.2014.01.026>
- Bajunid, I. F. A. & Ghazali, M. (2009). Affordable Mosaic Housing: Rethinking Low-Cost Housing. *Procedia - Social and Behavioral Sciences*, 49 (2012), 245 – 256. Retrieved from 20 March 2018 from, [www.sciencedirect.com](http://www.sciencedirect.com)
- Beteille, A. (2003) Poverty and Inequality. *Economic and Political Weekly*, 38(42), 4455-4463. Retrieved 20 February 2018 from, <http://www.jstor.org/stable/4414161>
- Bhasin, R. (2001). *Urban Poverty and Urbanisation*. New Delhi, Deep & Deep Publications (ISBN: 8176293253)
- Bhatt, M., & Chawda K, V. (1976). Housing the Poor in Ahmedabad, *Economic and Political Weekly*, 11(19), 706-711.
- Census of India (2001). *Office of the Registrar General and Census Commission*, India, New Delhi
- Census of India (2011). *Office of the Registrar General and Census Commission*, India, New Delhi
- Clark, A, D. (2014). *Defining and Measuring Human Well-Being. Handbook of Global Environment*, 1, pp. 833-855, [https://doi.org/10.1007/978-94-007-5784-4\\_66](https://doi.org/10.1007/978-94-007-5784-4_66)
- Cordon, W, M., & Findlay, R.(1975). Urban Unemployment, Intersectoral Capital Mobility And Development Policy. *Economica*, 42(165), 59-78. Doi: 10.2307/2552986
- Commission on Population and Development (2018). While Debating Pros, Cons of Migration at Population and Development Commission, Delegates Share Best Practices, New Approaches to Urban Challenges, Economic and Social Council, United Nations. Retrieved 20 March 2018 from, <https://www.un.org/press/en/2018/pop1075.doc.htm>
- Crook, C. R., & Sverrisson, S. A. (2001). Decentralisation and Poverty-Alleviation in Developing Countries: A Comparative Analysis or, Is West Bengal Unique? IDS working paper 130, by the Strengthening democratic governance in conflict-torn societies programme, an Institute of Development Studies based project funded by DfID. ISBN: 1 85864 358 9
- Davis, M. (2007). *Planet of Slums*. London, Verso. ISBN 1-84467-022-8
- Devas, N. (2004). *Urban Governance, Voice and Poverty in the Developing World* (1st ed.). London: Earthscan publications (ISBN: 978-1-85383-992-4)
- Dupont, V. (2008). Slum Demolitions in Delhi Since the 1990s: An appraisal. *Economic and Political Weekly*, 43(28), 79-87.
- Edelman, B. & Mitra, A. (2006). Slum Dwellers' Access to Basic Amenities: The Role of Political Contact, Its Determinants and Adverse Effect. *Review of Urban & Regional Development*

- Studies*, 18(1), 25-40. DOI:10.1111/j.1467-940X.2006.00109.x
- Government of India, (2011). Rajiv Awas Yojana: Guidelines for Slum Free City Planning, New Delhi, *Ministry of Housing & Urban Poverty Alleviation*, Government of India.
- Government of India, (2013). Indira Awaas Yojana: Guidelines. Ministry of Rural Development, Department of Rural Development, Krishibhavan, New Delhi.
- Hick, R. & Burchardt, T. (2016). *Capability Deprivation*. The Oxford Handbook of the Social Science of Poverty (Edited by David Brady and Linda M. Burton) DOI: 10.1093/oxfordhb/9780199914050.013.5 Retrieved from: <http://www.oxfordhandbooks.com/view/10.1093/oxfordhb/9780199914050.001.0001/oxfordhb-9780199914050-e-5>
- Ismail, E. (2003). Achieving Quality in Housing Construction through Standardization. In *Proceedings of 2nd Asian Forum Conference. Institute of International Harmonization for Building and Housing*. Tokyo, Japan.
- Kapadia, N. K. (1996). *Housing Rights of Urban Poor Battle for Mumbai's Streets*, (24), 1436-1440.
- Kehinde, F. (2010). Housing Policy and Development in Nigeria, Omotoso, F., Agagu, A. A. and Abegunde, O. (eds), *Governance, Politics and Policies in Nigeria*, Port Novo, Editions Sonoud Afrique.
- Kimberlin, S., Tach, L., Wimer, C. (2017). A Renter's Tax Credit to Curtail the Affordable Housing Crisis. *RSF: The Russell Sage Foundation Journal of the Social Science*. 4(2), 131-160. Retrieved from: 47.11.46.147 on Thu, 19 Apr 2018 10:38:38 UTC. All used subject to <http://about.jstor.org/terms>
- Koner, K. (2018). Sanitation and Hygiene of Darjeeling City: A Crisis for Women and Adolescent Girls. *Space and Culture, India*, 5(3), 89-105. doi:10.20896/saci.v5i3.292
- Kundu, A. (2011). *Trends and Processes of Urbanisation in India*, Urbanisation and Emerging Population, London, United Nation Population Fund, No. 6, Retrieved from: <http://pubs.iied.org/10597IIED.html>.
- Kundu, A. (2013). Making Indian Cities Slum Free, *Economic and Political Weekly*, 48(27), 5-17.
- Kundu, A., & Saraswati, L. R. (2012). Migration and Exclusionary Urbanisation in India, *Economic and Political Weekly*, 47 (26-27), 219-227.
- Mahadevia, D. (2011). Branded and renewed? Policies, Politics And Processes of Urban Development in The Reform Era. *Economic and Political Weekly*, 46(31), 56-64. Retrieved from: <http://www.jstor.org/stable/23017877> Accessed: 06-11-2017 15:04 UTC
- Manna, P. and Mistri, T. (2017). Status of Micro Small and Medium Enterprises (MSME) in India: A regional analysis. *IOSR Journal of Humanities and Social Science (IOSR-JHSS)*, 22(9), 72-82.
- Mehta, M. & Mehta, D. (1991). Housing Finance System and Urban Poor. *Economic and Political Weekly*, 26(17), 1107-1114. Retrieved from: <http://www.jstor.org/stable/4397994> Accessed: 17-10-2017 04:40 UTC
- Mohamad, F. M., et al (2014). Satisfaction Perception of Indoor Environment of Low-Cost Housing: A Case Study of Flat Taman Desa Sentosa. *Web of Conferences* 3, 01001, 1-7. Retrieved from <http://www.e3s-conferences.org> or <http://dx.doi.org/10.1051/e3sconf/20140301001>
- Narayan, M. (2016, September 11). Where Poor are Concerned, There is Very Little Change: Amartya Sen. *Hindustan Times*. Retrieved 20 March 2018 from, <http://www.hindustantimes.com/india/where-poor-are-concerned-there-is-very-little-change-amartya-sen/story-wFWolwdfPTOXMn5HvdcAoM.html> (accessed July, 2017)
- Nix et al. (2015). Indoor Environmental Quality of Low-Income in Delhi, India: Findings from a Field Study. *Energy Procedia*, 78, 495-500. Retrieved from: <https://doi.org/10.1016/j.egypro.2015.11.714>

- Olatubara, C. O., & Fatoye, E. O. (2006). Residential Satisfaction of Public Estates in Lagos State, Nigeria. *Journal of Nigerian Institute of Town Planners*, 1(19), 103-124.
- Onibokun, A. G. (1982). Evaluating Consumers Satisfaction with Housing: An application of a System Approach. *American Institute of Planners Journal*, 1(1), 189-200.
- Rondinelli, A. D. (1990). Housing the Urban Poor in Developing Countries: The Magnitude of Housing Deficiencies and the Failure of Conventional Strategies are World-Wide Problems. *The American Journal of Economics and Sociology*, 49(2), 153-166.
- Sen, A. (2001). *Development as Freedom*. New York, Oxford University Press (ISBN: 0-19-289330-07).
- Srinivasan, K. (1981). Land and Housing for Poor in Bombay. *Economic and Political Weekly*, 16(35), 1411-1412.
- Sylvester, I., Margaret, A. Y. et al. (2014). Residential Housing Satisfaction of the Urban Poor in Calabar Metropolis. *Nigeria, Architecture Research*, 4(1A), 1-8.
- Tapsir, S.H. (2005). Strategy for Sustainability in Affordable Housing - A Challenge to Malaysian Construction Industry. In *Proceedings of The 2005 World Sustainable Building Conference in Tokyo, Japan 27-29 September 2005* (pp. 2886-2891). Rotterdam, The Netherlands: in-house Publishing.
- The Challenge of an Urban World: an Opportunity for U.S. Foreign Assistance. Retrieved from: <http://www.rrojasdatabank.info/challenge2010-5.pdf>
- Vakulabharanam, V., & Motiram, S. (2012). Understanding Poverty and Inequality in Urban India since Reforms Bringing Quantitative and Qualitative Approaches Together. *Economic and Political Weekly*, 47(47 and 48), 44-52.
- Wachtel, M. H. (1973). Theses on Poverty and Inequality. *The American Economist*, 17(2), 17-22.
- Wadha, K. (1988). Housing Programmes for Urban Poor Shifting Priorities. *Economic and Political Weekly*, 23(34), 1762-1766.
- Zaid, S., & Graham, P. (2011). Low-cost Housing in Malaysia: A Contribution to Sustainable Development? *1st International Postgraduate Conference on Engineering, Designing and Developing the Built Environment for Sustainable Wellbeing*, 82-87. DOI: 10.13140/RG.2.1.2715.9120
- Zanuzdana, A., Khan, M., & Kraemer, A. (2013). Housing Satisfaction Related to Health and Importance of Services in Urban Slums: Evidence from Dhaka, Bangladesh. *Social Indicators Research*, 112(1), 163-185. Retrieved from: <http://www.jstor.org/stable/24719178> Accessed: 17-10-2017 04:48 UTC
- Zerah, M. (2009). Participatory Governance in Urban Management and the Shifting Geometry of Power in Mumbai. *Development and Change*, 40(5), 853-877, <http://dx.doi.org/10.1111/j.1467-7660.2009.01586.x>

### Acknowledgement

I am highly grateful to Dr Namita Chakma, Assistant Professor, Department of Geography, The University of Burdwan for guiding and giving me valuable suggestions regarding this work. I am also thankful to the beneficiaries of BSUP housing of Asansol for sharing their important views and their valuable time with me.