



The hindered self-help: Housing policies, politics and poverty in Kolkata, India

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A B S T R A C T

Keywords:
Housing
Self-help
Poverty
Politics
Kolkata
India

The housing dimension in Kolkata has been changing in recent years. Since 1991, the city has initiated housing reform that has taken many forms and manifestations characterized by the reduction in social allocation, cutbacks in public funding and promotion of a real estate culture in close partnership between the state and private actors. There has been increasing concern about the housing condition of the poor in the deserted slums and *bustee* settlements amidst the evident 'poor blindness' in housing and investment policies. Against this background the paper discusses self-help housing in Kolkata. It seeks to answer a simple question – why the concept of self-help has not been recognised as a viable policy option for a city with widespread slums and *bustee* settlements by visiting the complex urban context of Kolkata set within the city's politics, poverty and policies. The paper concludes that there is a need to recognise the existing structural duality in the city and support self-help housing as a parallel housing approach.

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Introduction

The number of people living in poor housing condition in developing countries is alarming. The proliferation of slums and squatter settlements in recent decades has meant that some of the mega cities in developing countries are rapidly becoming hosts of mega slums. With respect to absolute numbers, Asia, which has the highest number of mega cities, dominates the global picture with 554 million slum dwellers comprising 60% of the world slum population (UN-Habitat, 2003a). Recognizing the increasing number of slum dwellers and mapping the experience gained by developing countries in providing adequate shelter during 1990s, the Millennium Declaration in 2000 has brought the slum agenda back in limelight (Table 1). The MDG 7 aims to create 'cities without slums' with a target to achieve 'significant improvement in the lives of at least 100 million slum dwellers, by the year 2020' (UN-Habitat, 2003b). Whilst the MDG has a pronounced 'policy emphasis' for committing more investments to improve slum conditions, it also seems to create a role for the 'self-help' aspect of housing provision through the need to make concerted efforts, wider stakeholder involvement and inclusionary processes to achieve that goal. The sheer scale of housing problem *vis-à-vis* diminishing public funds and lack of market

interest to provide housing for the poor makes it important that self-help is viewed as a viable tool to address the problem. At the heart of this debate lies the future of slum dwellers in mega cities such as Kolkata.

The housing dimension of Kolkata has been under focus in recent years with the new real estate culture promoted by the state and private actors (Chakravorty, 2004; Roy, 2003; Sengupta, 2007; Sengupta & Tipple, 2007). A new power cluster has been formed with a new set of players comprising the Chief Minister and leading real estate developers. This 'tower power' is defended and city's social allocation and cutbacks are justified as housing reforms which has taken many forms and manifestations, in particular, through changing role of the government from provider of housing to an enabler, and housing taking a more mainstream position in the economy. Housing reform initiatives have thus contributed to an extent towards the housing need of the middle and upper income group, but bypassed the shelter needs of the poor. The city has witnessed an annual average growth of 6% in slum population *vis-à-vis* an undershooting of targeted formal housing supply by 700% since the economic and housing reforms began in 1991 (Sengupta, 2007). In 2003, the city had up to 6000 *bustees*¹ (Kundu, 2004: 4)

¹ *Bustee* (or *Basti*), an Urdu term, is synonymous with slums. However *bustees* are legal urban entities having a three-tiered tenancy system: first, the landowner; secondly the hut-owner (*Thika* tenant who has taken a lease from the landowner) and, thirdly, the *bustee* dweller to whom the hut has been let.

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Table 1
MDG targets relevant to self-help housing.

Target 10: Halve the proportion of people without sustainable access to safe drinking water and sanitation by 2015	Indicator 30: Proportion of people with sustainable access to improved water sources Indicator 31: Proportion of people with access to improved sanitation
Target 11: Achieve a significant improvement in the lives of at least 100 million slum dwellers	Indicator 32: Proportion of people with access to secure tenure

Source: UN-Habitat (2003a).

and almost 81% population in the low-income group and economically weaker section² demonstrating both poor housing condition and mass poverty. During the 1970s and 1980s, the government introduced *Bustee* Improvement Programmes (BIP) to counter poor housing condition. This much-hyped³ programme had some impact on their improvements in areas of primary health care, skills improvement and income generation alongside physical and sanitation condition of the *bustees* but failed to ensure any long-term solution to housing and income poverty. The DFID-funded Calcutta Slum Improvement Project (CSIP) currently being implemented within Kolkata Metropolitan Development Authority (KMDA) has similar objectives and components and faced similar criticism. Both programmes lacked holistic view and suffered from short-termism arising from the narrow focus of the city government taking up the role of the implementation agency. In terms of the underlined philosophy, city and state government's singular focus now is on the real estate expansion evident from the diminishing investments in slum improvements (Sengupta, 2006). The slum population has been left by and large to take care of their housing needs themselves. The finance deregulation destined to aid and enhance access of urban poor to housing under housing reforms in the city is more orientated to respond to the middle-class needs rather than the poorest in the city.

This paper is about self-help housing in Kolkata which is seen through the lens of the housing policy context, political environment and the endemic poverty in the city. It seeks to answer a simple question – why the concept of self-help has not been recognised as a viable policy option for the city despite widespread slums and *bustee* settlements. In attempting to answer this question this article reviews the historical development of housing policy for urban areas in Kolkata to detect how a concept as good as self-help housing has been lost in the maze of politics, poverty and policies, the three principal determinants of the institutional and urban context in Kolkata. This context is manifested in the formal and informal duality, urbanization pattern and the increasing competition and contestation over the urban space in the new

liberalizing and privatizing era. Understanding this context is immensely important to understand the emergence and development (or lack) of self-help housing. The discussions in this article explore these themes, some adding new dimensions to the literature.

The article begins with a brief overview of the housing challenge faced by Kolkata which sets the broad context of housing poverty in the city. The following section places self-help housing in Kolkata against the spatial context of the city through analytical narratives on urban poverty and inequality and historical development and reorganisation of housing policies and space. This is followed by a review of the changing behaviour of the incumbent Communist regime and its implication on the emergence and development of self-help housing concept in Kolkata. The penultimate section summarises briefly what aspects of institutional change is required to address the housing problems through the self-help and how this might be most effectively achieved. The final section concludes.

The housing challenge

The depressing housing condition for the majority of the urban population in Kolkata has been a pervasive and persistent reality now. The astonishing size of the population⁴ and recent urbanization trend⁵ in the last half a century or so has always surpassed the rate of housing development. According to World Development Indicator Report, Kolkata's population is expected to reach 17.3 million by the year 2015 (World Bank, 2001), about 15% more than the current population of 15 million. In the housing realm, the situation is a challenge reflected in the urban landscape dotted with numerous squatters and slum settlements. The housing needs statement by KMDA estimated an average annual housing need at 70,000 units which would increase to 90,000 units by the year 2025 (KMDA, 2000: 73). This also reflects the magnitude of additional growth in Kolkata, assuming that the current housing situation does not worsen further. In terms of housing supply, average annual house building rates (including both public and private) has been around 15,000–20,000 dwelling units per year, well below the target figure. Housing production has always stayed behind target due to lack of innovative funding mechanism and institutional efficiency required for production of affordable housing (Sengupta & Tipple, 2007). In the pre-reform period, the resource base of both public and private housing agencies has been limited. The public agencies heavily depended on budgetary allocation of central and state government whilst the provision of private institutional finance for the private agencies has been largely inadequate owing to regulatory barriers inhibiting willing investors to invest in housing production. Institutional efficiency was partly held back also due to multiple agents and Ministries involved in housing production in an uncoordinated fashion. Housing is supplied by multiple agents and organizations in West Bengal under different Ministries. These agencies may be working to the best of their ability within their own organisational priorities, but the fragmented, uncoordinated and paradoxical nature of policy initiatives led to a miniscule supply of housing with an inconspicuous impact on the overall housing delivery. Some 22 organizations of central, state and municipal levels have their projects in Kolkata which are expected to function in a coordinated manner for integrated sector

² In India, income classification as a tool for means testing for various welfare purposes has been adopted by both state and central government. Different states use their own income bands to classify different income groups. Even within a state, project-wise variations can be found. In this study, classification by Kolkata Metropolitan Development Authority (KMDA) is used. The KMDA's classification shows Economically Weaker Section (EWS) with household income of INR 1999 (US \$43) per month or less; Low-Income Group (LIG) with household income from INR2000 to INR4999 (US\$43–US\$107) per month; Middle Income Group (MIG) with household income from INR5000 to INR9999 (US\$107–US\$215) per month; and High Income Group (HIG) with household income more than INR10,000 per month (US\$215) (Conversion rate at US\$1 = INR46.5 as of 9 October, 2009).

³ *Bustee* Improvement Programme was an action plan in KMDA's Basic Development Plan published in 1966 to address widespread problems of slums and *bustee* of Kolkata. It aimed at the wholesome improvement ranging from drinking water supply, sanitary conditions, street lighting and hut improvement. With the kind of policy and political support the Programme had, it was expected to go a long way.

⁴ Kolkata has roughly 15 million people and the population of the state of West Bengal was 80 million in 2003 (GOWB, 2004a) almost 20 million more than the population of Britain. A fundamental feature of West Bengal is the very high population density (904 persons/km² in 2001), which makes it the most densely populated state in the country.

⁵ West Bengal has been experiencing increasing urbanization with average annual urbanization rate of 30.5% in 1991 (GOWB, 2002).

plans. So far the coordination is limited to periodic meetings, development is piecemeal and without any long-term strategies. As yet the Housing Department has no state level, or Kolkata-specific housing policy document available for public scrutiny or consultation indicating that past development activities and the current upsurge in housing provision could well have been ad-hoc or outcomes of the decisions taken behind closed doors guided by the influential political and economic actors with vested interests.

However the housing problem in Kolkata is also a complex and interlinked bundle of problems of poverty and affordability in the face of a serious lack of key supply-side components such as, land, finance arrangement and construction and building materials. On one hand income poverty and the problem in overall housing supply makes housing even more inaccessible to the poor, urban land is unaffordable to the majority population in the city due to a serious shortage resulting in high real estate value on the other. On reflection, Kolkata conferred legal rights to *bustee* dwellers in 1947 by promulgating the *Thika* Tenancy Act even before any formal advocacy for self-help or tenure regularisation was initiated elsewhere. This form of legislative initiative for tenure regularisation is unimaginable today given the high real estate value of urban land. The city's older neighbourhoods have reached saturation levels and can no longer accommodate additional population. To accommodate the new growth, the Government of West Bengal has embarked on planning and development of multiple township projects with a goal to supply land for all income groups. The New Towns represent the new forms of mega city planning in urban India that aim to balance demand for land, housing and infrastructure arising from increasingly globalized economy and from the millions of urban dwellers. The New Towns are the central government initiative which has a target to roll out hundred New Towns by the year 2020. Rajarhat New Town in Kolkata is the largest state-initiated New Town currently being developed to house two million people and numerous businesses. Whilst their objectives implementation methodologies differ dramatically across different New Towns, for cities such as Kolkata New Towns not only form the basis for metropolitan expansion and economic growth, but also bring in new opportunities for the municipal government to intervene in housing development process. Since the economic reforms began in 1990s, governments at all levels have devoted considerable attention in housing provision, yet have ignored, despite its rhetoric, the housing needs of the poor in the city. A study by Bysack (2004) shows that the land share in the New Town by different income groups has been uneven. Allocation of land for low-income group (LIG) and economically weaker section (EWS), which constitutes 53% and 27% of the population has been 17% and 4% respectively (Fig. 1). The low-income substance in these projects while being obligatory are thus of the real concerns. The new town development in this sense merely represents efforts from the state and private actors to redefine land in a way that makes it profitable. Ironically, the state government appears to be instrumental in realising the corporatist interests in Kolkata. In the absence of a holistic perspective in land and housing provision

today, there is a real risk of exacerbating housing problem that Kolkata is facing today through increased commodification and price increase.

The influence of the housing finance sector which has been subject to a major deregulation since the 1990s also needs exploring. As a result the number of private banks and housing finance companies has expanded with greater number of mortgage credit disposals (EPW, 2004; Sharma, 2004; Smets, 1997). The focus has been on enabling consumers to borrow or use private resources to buy or build the kind of housing they want. But such schemes are targeted to city's expanding upper-middle-class population. The eligibility criteria are often stringent and are heavily biased to persons having regular salaried income from employment or income tax return proof from businesses. Further, formal housing finance involves high transaction cost making it inaccessible for many. Banks and housing finance companies (HFCs) levy processing fees (0.5%–1%) in addition to administrative fee of 1% of the loan amount (Vora, 1999: 6). The National Housing Bank's attempt to enforce minimum threshold on disbursing loans to low-income families by HFCs could not achieve much success due to difficulties in loan recovery and absence of any credit guarantor. Self-help groups which are generally Non Government Organization (NGO)-formed microfinance groups are popular in other states such as Andhra Pradesh, Tamil Nadu, Utter Pradesh or Orissa and in parts rural West Bengal. However, there is not much voice or visibility of these groups in urban areas.

Building materials and construction techniques have seen limited change over the years. The construction industry continues to depend on traditional high-cost building materials which are slow to produce. Inadequate supply has pushed up the cost of basic construction materials such as brick, steel, cement and timber, eventually increasing the total costs of housing. Even in low-cost housing schemes the costs of materials has been around 45% of the total build cost. A Construction Industry Development Council (CIDC & Choy, 2003) survey suggests Kolkata has emerged as the most expensive metro-city next to Mumbai in terms Construction Cost Indices (CCI). The trend in last 5 years shows the construction cost in the residential sector has increased by over 30% and is becoming imperceptible to the poor.

The self-help housing

The self-help housing has been the most well-documented approach in housing literature since the 1960s. Different observable types of self-help were private self-help in both individual and collective levels, state-initiated self-help and state-assisted self-help. Internationally, the formal adoption of self-help housing is, to a greater extent believed to be the influence of the British architect J F C Turner and an American anthropologist William Mangin's experience and writings on Peru in the 1960s. While most of the early scholarly works by Turner and Fichter (1972) and Turner (1976, 1978) centred in Latin America, their intellectual influence extended across the world and well into the policy priorities of the

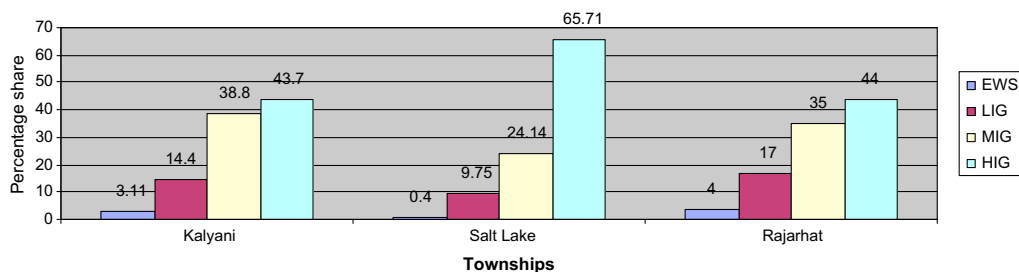


Fig. 1. Share of different income group in various township projects. Source: Bysack (2004).

World Bank. The Bank's endorsement of this concept came through the emergence of sites and services (or aided self-help) in the 1970s despite some of the highly focused criticism of this approach by some scholars (Burgess, 1978; Dwyer, 1979; Marcuse, 1992; Mathey, 1997). Self-help is still a common and traditional method of housing production in India, especially in rural parts of the country but affords only a fleeting mention in different Five Year Plans of Government of India.

In Kolkata, in the 1960s and early 1970s, *bustee* improvements took a major focus of the government resources with slum dwellers as targeted beneficiaries. However, self-help concept was not the major strand of housing policies advocated. Dwyer (1979) argued that Turner's approach in Peruvian Barriadas may not be feasible in the context of *bustees* of Kolkata as the city is built on swamps.⁶ Partly, due to geographic limitations as highlighted by Dwyer (1979) and partly due to the urban context of the city as explained in the following section, self-help housing, both as a concept as well as a tool for housing delivery has therefore received relatively less policy attention in Kolkata. The policy focus shifted to public housing by the early 1970s. In the post-reform period, the emphasis further shifted to private housing development.

In the following sections the complex urban context of Kolkata is visited to explain the hindered nature of self-help housing in Kolkata. The first sub-section gives an overview of urban poverty and inequality in the city followed by the historical development of housing policies. The third sub-section discusses how the left front government's emphasis on enabling private sector has resulted in disincentivised self-help and third sector.

Poverty, inequality and deprivation

Kolkata's urban context cannot be explained without mentioning the extreme poverty that besieges the city. West Bengal shares 8.2% of the national poverty while its population share is 7.8% and much of the poverty is concentrated in Kolkata. The city enjoyed the geopolitical significance throughout early 20th Century as the capital of India and British colonial headquarter in the pre-war era. Since the country's independence in 1947, Kolkata's importance as an international port city started declining and its economy became more internally focused. During partition, it lost part of its hinterland on which its trade had depended and received a huge number of Hindu refugees both in 1947 and subsequently in 1971, when modern day Bangladesh was born. In 1981, the Government of West Bengal estimated the total number of persons displaced from East Bengal to the state to be around eight million or one-sixth of the total population of the state (Chatterjee, 1990). Moreover, Kolkata being the only urban centre in the Eastern India, rural migrants from Orissa, Bihar continued to move to Kolkata to escape from their insecure rural livelihoods. The onslaught of migration continued despite attempts to disperse industrialization to other parts of the state and radically pro-poor land reform policies in the state. The rise in urban poverty thus became the hallmark of the city fuelled by continuous rise in population and failure in the part of city and the public agencies to match the huge demand for housing and infrastructure. Over the years people attracted by jobs lived in slums, shanties and *bustees*, their livelihood supported by the city's unregulated informal economic sector.

There is no consensus on the definition of urban poverty but two broad complementary poverty dynamics can be considered in Kolkata's context. The first set of dynamics includes spatial poverty that refers to housing and urban services. The slum population has been around 30% of the total population in Kolkata even by modest official figures (GOWB, 2004b) while their concentration is evident in central areas. In one estimate about 1.7 million people out of the total of 3.3 million were found living in 338,000 slum rooms within Kolkata Municipal Corporation (KMC) area (Kundu, 2004: 4). Most of the urban poor in Kolkata live in margin both statistically and metaphorically. Overall, about half of the population lived in very poor quality homes with very low levels of or, no urban services. Statistically, most of the slum dwellers live in spaces less than 200 ft² whereas non-slum dwellers enjoy spaces over 500 ft² with 2–3 bedrooms of living space (Dutt & Halder, 2007). This level of housing poverty not only impacts the labour power or work-capacity but also affects their health, earning potential and host of other life conditions including the level of political participation. Serious inequities in housing consumption coupled with unequal urban services provision have further accentuated urban poverty in Kolkata to a scale that appears beyond redemption. Many neighbourhoods and *bustees* in central Kolkata have a density⁷ of 78,355 persons/km² and are characterized by severe infrastructure pressure and shortage of clean drinking water supply. Though the dominant principle of the KMDA is higher supply volumes to areas with higher population densities and sewerage facilities, in reality, water supply in *bustees*, slums and shanty areas is only 50–100 per capita per day (lpcd) while the Bureau of Indian Standards norm is 180 lpcd⁸ for Kolkata Municipal Corporation (KMC) areas (Basu & Main, 2001). Lower provision of water supply is also an indication of lower hygiene and sanitary conditions affecting general wellbeing of the citizens. Many urban dwellers not only lack access to clean water, but they also experience poor or no systems of sanitation or sewage. More than 90% of these people do not have access to their own toilet and where available, more than 38 persons share the same toilet and 88 people use the single tap (Bandyopadhyay, 2001).

The second set of dynamics includes income deficiency which is manifested in its spatial poverty. The country continues to experience rising Gini coefficient, a measure of income inequality. Nationally in 2002, the income gain of the richest 10% of the population was four times higher than the gain of the poorest 10%. The city follows the national trend of a growing income gap. Over 80% people in Kolkata earn under INR5000 (US\$107) comprising LIG and EWS. The city's economic poverty is concentrated in poor neighbourhoods where most of the population work in the informal sector which is unregulated and characterized by low wages, exploitation and overall uncertainties. Further, the informal sector due to lack of official recognition is excluded from any form of housing finance under the deregulated finance regime. Without some realistic level of income or access to housing finance, the concept of self-help housing up-gradation remains a difficult choice for the poor households owing to the generally preoccupation in fulfilling their daily subsistent needs and health and employment related problems. In these circumstances, the minimum requirements and costs of organizing themselves, which is a precondition for community self-help (Berner & Phillips, 2005) becomes the very

⁶ Dwyer (1979: 203) argued that Turner's idea about making projects cost effective by not connecting to sewers and even water mains initially is perhaps workable for a desert city like Lima, given efficient pit disposal of wastes, but can have a little validity for a city like Calcutta, literally built on swamps. Dwyer's observation is particularly guided by the notion that the vision of 'self-improving settlement' is atypical in Asian society apart from the fact that shelter priorities are set differently.

⁷ Kolkata is one of the most overcrowded cities in the world and shows the steepest density curve among metropolitan regions in India accommodating some 7978 persons/km². Average peak density in central Kolkata has been found to be 78,355 persons/km², with many slums and *bustees* accommodating a far higher population.

⁸ In India, the average domestic water consumption is 4.1% of the total water use. As per the Bureau of Indian Standards, the per capita water requirement varies with building type.

first hurdle where they fail. Conversely, self-help comes naturally to poor household as a survival strategy, but, it has been recognised that poor households need some degree of empowerment through sincere efforts and involvement of external agencies such as NGOs and the local government to initiate such processes (Bernier & Phillips, 2005; Mitlin & Satterthwaite, 2004).

The scale of deprivation in Kolkata becomes even more apparent when seen in the context of the scale of investment into the higher end real estate sector and wealth creation in the post-economic reform years. Ironically, even after more than 300 years of its establishment as a city, Kolkata still retains what Banerjee-Guha (1997) calls 'the basic contours of the original topographical and social divide that was laid down by the colonial rulers'. While the black towns⁹ of the colonial era exist in the forms of slums and *bustees* and the white towns are sparkling in the prosperous pockets of the city in the new economy. There is an evident 'poor blindness' in housing and investment policies which rule out engagement in the unprofitable incremental housing development. For the most part, the prospect of aided self-help has been the hostage of the overriding economic prudence – affordability–cost recovery–replicability. Self-help schemes by their very nature tend to be unique and it is the generality of the concept that the government fails to capture and thus, any practical eye could see the two to be incompatible with one another.

Policies and space

An assessment of government response to housing problems in Kolkata since the 1950s leads to the derivation of three distinctive phases defined by the object of its emphasis on different components of housing (Sengupta, 2007). The slum or *bustee* improvement policies of the 1950s and 1960s and the emergence of public housing policies during the 1970s and 1980s are the first two phases that were followed by the introduction of neoliberal policies in the 1990s. Significantly, these phases have also seen the recognition of self-help housing in the policies and legislations in a characteristically diminishing order.

The legislative initiative of the government to reform *bustees* marks the first and perhaps the most significant official attempt to introduce self-help housing (as a verb as in Turner, 1972). As early as 1949, the Calcutta *Thika* Tenancy Act was promulgated to protect the rights of *Thika* tenants. The implicit strategy of the Act was that tenure rights would be an incentive for the occupants to improve their dwellings, which however did not happen due to implementation anomalies relating to complex tenure system.¹⁰ Conceptually the Calcutta *Thika* Tenancy Act represents the government's dramatic and internationally maverick approach to tenure regularisation which preceded Turner's major theorisation of self-help housing. The fact that such actions preceded any international advocacy of self-help (Harris & Arku, 2006) makes this one of the most significant independent decisions taken by the government within the then existing socio-political setting.¹¹ The

Act was subsequently revised 6 times in the next two decades which were successful in transferring more and more rights to the *Thika* Tenants (Roy, 1983: 100). Despite reflecting at least as poor physical and environmental conditions as their other variants such as squatter settlements and refugee colonies, *bustees* today are 'urban units' recognised by the Municipal authority and have a 'legal tenure'.

Nationally, the presence of a self-help component in housing policies in the Indian government's Five year Plans has been fleeting and short-lived. In the first Five Year Plan in the post-independence era the virtues of self-help were recognised predominantly in rural housing context. In urban areas of Kolkata housing conditions had been deteriorating rapidly in the wake of massive demographic upheavals and growth of slums and squatter settlements requiring a different emphasis – a planned intervention. The state government under pressure from agencies such as the World Health Organization to rehabilitate and improve water supply and environmental sanitation system was forced to implement Calcutta Slum Clearance and Rehabilitation of Slum Dwellings Act in 1958 in order to make the city 'clean and healthy'. The Act could not really achieve its goal due to the conceptually erroneous policy approach. While the successive Five Year Plans continued in the same spirit, the policy of clearance and rehabilitation was replaced by the strategy for environmental improvement of urban slums in the Fourth Five Year Plan. The real impact of this policy was only seen in the next Five Year Plan period when KMDA, the newly established premier development agency for Kolkata, spent up to 25% of its annual budget into slum improvements. KMDA rolled out *Bustee* Improvement Project between 1971 and 1986 which covered nearly half a million homes within the slums and deprived areas of the city. In the subsequent Five Year Plans, the development focus shifted to direct construction of subsidized composite housing schemes incorporating all income groups. This was a formidable policy retrograde for going against the rising trend of user participation through sites and services and in-situ neighbourhood upgrading and different forms of self-help internationally (Sengupta, 2007). As an externality slum improvement agenda took a back seat and self-help housing was largely ignored. By the year 2000, the government spending for the Mega City Programme slum improvement shared a meagre 1.7%, while, the new area development and commercial facilities were budgeted over 46% (Chakravorty, 2000: 75).

A fascinating current shift in official definition of self-help however, is explained by the implementation of neoliberal policies in housing since 1991. Nationally, with the accent on liberalisation and marketisation the government's role became an 'enabler' rather than 'sponsor' and the entire legislative and institutional energy was absorbed on how to accommodate this new concept. Whilst it does not explicitly advocate the self-help, it implicitly endorses it through the ways in which it describes the economic and political changes and assigns greater role to the private sector and creates a role for the third sector. Kolkata's housing sector reform has been based on wider economic reform and includes measures such as finance sector deregulation (to enable people to secure their own finance), legislative amendments (such as Urban Land Ceiling Act which lifts some of the development restrictions) and new legislations (such as Public Private Partnership Act to bring private sector resources to providing financial resources to aid people's project).

In the wake of reform initiatives, there are proposals to redevelop slums and *bustees* across the city through partnership with private developers following the example set by the landmark Dharavi Redevelopment Project in Mumbai. This stems from the recognition that land locked in prime locations can never be utilised and the century old 5000-odd slums and *bustees* can never

⁹ The colonial Kolkata had a distinctive spatial division articulated through white towns (for the ruling elites) and black towns (for the ordinary people). The contrasting characteristics of the two have been subject of scholarly interest (Banerjee-Guha, 1997; Hornsby, 1997).

¹⁰ The 3-tier tenancy system has the landowner in the first tier, second the hut-owner (*Thika* Tenant) who has taken lease of the land from the landowner and third, the *bustee* dwellers to whom the huts have been rented out.

¹¹ According to Ray (2002), the socio-political setting of the time immediately after Independence was as chaotic as it could be, with eight million refugees crossing the border, serious lack of housing and urban services, shortages of resources for rehabilitation and the provincial Government of Calcutta needing to act without much central support.

be regenerated unless private sector resources are mobilised by the civic authorities. A cautious agreement has been given by the Minister for the proposal drawn up by the Urban Development Department permitting multi-storeyed buildings provided the tenants' approval is obtained. While this proposal may seem like any other public private partnership project and mainly initiated due to rising real estate value of the land on which *bustees* are located, but simply put, this could be seen as a form of self-help in the new era where people are partnering with the private sector and government to secure financial aid from the former and institutional and administrative aid from the latter. In policy terms, privately aided self-help can succeed in two ways – first as an idea and second as an instrument. With this, it can be argued that the neoliberalism thrust of policies have led to the reorganisation of space and power as never before in history.

On hindsight, the government has never pronounced self-help as a formal housing policy in India because it was not able to provide aid either financial or institutional of any forms except on occasions where aid agencies such as the World Bank or Asian Development Bank were involved.¹² Until recently, the government's ambivalence was reflected in the noticeable lack of recognition to squatter settlements without formal titles in tandem with some improvements of *bustees*. The current thinking thus relates to enabling people to help themselves and this brings back the lost fervour of self-help housing concept even though institutional development and introduction of new policies and legislation has been slow. Nonetheless recent policy development tends to favour what the poor are and have been able to achieve for themselves, with appropriate government support. In the absence of a major public sector housing stock to meet demand, government is also recognizing the usefulness of aided self-help housing schemes to meeting the housing need.

The nature of housing and shelter in the developing world requires a unique response so that it remains attainable and affordable to the poor. An increasing variation is found in housing need of the population across different groups within the city. In the post-economic liberalisation era beginning 1991, decentralization of administrative order and general activism in housing sector has led to an overall rise in awareness of the true nature of housing need. Finding realistic housing solutions to respond to the realities of poverty has become ever more distinct. In this context the self-help or 'bottom-up' schemes are increasingly seen as a sustainable way forward.

The left front government

West Bengal has the world's longest elected communist government. It is inevitable that the party would have to constantly shift its strategy and ideology to survive that length of time in power. When the Communist government was elected to power in 1977, it was the government of margin, regarded as the messiah of the poor/marginalised population. Its pro-poor land reform policies through the redistribution of income and assets and distribution of free land to landless farmers brought a significant social and economic change in the rural landscape. At the same time the

introduction of security of tenure for informal migrants in *bustees* of Kolkata made a sensation, history. Both approaches together, in theory, could catapult the spirit of self-help to new heights given the socio-economic content in these strategies that would enable the beneficiaries to improve their housing conditions. The shift in the government paradigm/purpose from the socialist political ideology to urban-focused real estate development in recent years as the main apparatus has however hindered that scope. In the process, a new geography of corporatisation and marginality, inclusion and exclusion and friction between urban grassroots and the urban elites has surfaced in the city, at least as seen to be so, manifesting a different urbanism, structure and spatial politics.

Since early 1990s, West Bengal has been shedding all its inhibitions that bear the hallmark of its socialist political ideology to be in the forefront of the liberalisation process. The traditional antagonism to capital (D'Costa, 2005) has been replaced by allegiance as the city vies for global investment leading to the formation of a deeply rooted corporate-political nexus. The recent Singur episode in Nandigram in West Bengal reinforces this even further where the state government is seen acting as a land broker for the leading Indian industrial group – Tatas. The manufacturing plant for 'Nano car' – world's cheapest car by Tata Motors was planned to set in Singur, which is about 40 km from Kolkata. The project was affecting some 12,000 agricultural land owners in a bid to secure 997 acres of land. Undoubtedly, the setting up of 'Nano car plant' could have helped the state in its industrialization pursuits and in spinning off different economic activities. However, the non-transparent and undemocratic process of land acquisition implemented through political force, police firing and brutality backfired which then spiralled into a mass protest and became a hot topic for intellectual debate on privatisation and globalisation. Singur became a political landmark of sorts not only within the state but nationally but locally its ramifications have been profound. While it exposes the incumbent government's close alliance with the corporate world (which was never been made so bare¹³), it also shows new mode of spatial politics and the intensity of political conflict that exists in the background of any development agenda in Kolkata. However, Tata Motors exit from Singur could be viewed as a social struggle in the face of heavy-handedness of the government and a challenge against dictatorship and social exclusion. Despite the Left Front's absolute hold on the legislative assembly in local bodies if an opposition party (Trinamul Congress) can sustain a high-pitched collective protest along with the peasants against forcible land acquisition and the unsatisfactory compensation package, there must be genuine and serious grassroots discontent that fuels it (Chakrabarti, 2008). While this is a complex issue with plenty of nuances, the message is loud and clear. Addressing discontent has become even more crucial for the government as these are not only the sites for riots and social unrest but also drivers for political change and social transformation.

Historically, in Kolkata, the weak role of the civil society in urban governance has been an externality of the politics influencing all spheres of activity. It exhibits a politically charged mobilisation in that, while being very effective (as seen in Singur case) fails to transform the movement into a collective action and at the same time loses the wider perspective. Self-help housing needs grassroots involvement and participation which historically has been absent in Kolkata given urban grassroots mobilisation through municipalities has never been realised as the most fundamental precondition for this – mass initiatives, mass involvement and

¹² Currently the Department for International Development (DFID), UK is supporting two key projects which will address sanitation issues of Kolkata city significantly. The Kolkata Urban Services for the Poor (KUSP) programme, with a budget of £102 million, is aimed at improving urban planning and governance; access to basic services for the poor; and promoting economic growth, and is expected to benefit 4.2 million people over a period of 8 years. The Kolkata Environment Improvement Project (KEIP), on which DFID is working in partnership with the Asian Development Bank, aims to improve infrastructure services within the Kolkata Municipal Corporation area.

¹³ For a systematic documentation of the CPI(M)-corporate nexus and how misappropriation of resources has taken place in Kolkata through collusion with businesses read Ramaswamy (2008).

people's participation in urban development never occurred. Urban grassroots democracy comes when mass people are able to play an active role or participate in urban development process of the state. Traditionally the key posts in any organizations whether *Nagaraik* Committee (Citizen Group) or Ward level¹⁴ or in Municipal level committees have been the stronghold of party cadres who are further administered and controlled by decision making umbrella institutions of the state. The excessive party involvement and control in all layers have led to the absence of mass involvement in the governing and affairs of municipalities, Housing Board or the KMDA. On the contrary, self-help housing needs a certain degree of urban grassroots democracy and involvement of community or non-governmental actors to initiate and foster. Unnayan¹⁵ was perhaps the only independent Non-Governmental Organization (NGO) which worked on housing issues and housing rights of urban poor and the squatters, but did not have continuity. The political environment in the city does not allow any NGO to work effectively. Those which do operate are deeply political and associated with communist parties/or former Naxal group.¹⁶ They thus become political entities rather than social entities with political agendas, alliances and they have their own political masters to serve (Mageli, 2004). In this environment, self-help groups are unlikely to sustain and those which do exist gradually lose their original objectives for which they were initially formed. Self-help groups cannot be steered from outside (politicians or housing experts). Self-help group functions when all members of the self-help community have something to offer and there is a certain degree of mutual dependence between the members. Self-help functions when it remains outside the purview of the bureaucracy and power struggle prevailing in formal system. Community solidarity, interdependence and involvement start decreasing when power struggle between the members start increasing. In a typically hierarchical society such as in Kolkata, the taste of power can easily lure the community leaders and such leadership is granted when you work as a party cadre and this often becomes the beginning of the demise of self-help concept.

Housing for all: the unresolved agenda

The agenda of 'housing for all' in Kolkata is dialectical and path-dependent generates further contradictions. For example, the way issues of housing and livelihood for majority urban poor are entrenched into the informal dynamics of the city and the scale of informality itself calls for countervailing measures. To validate this argument it is necessary to assert that the city has a 'structural dualism' at the very aggregate level within which both housing needs and supply are shaped. This means two different social and

economic contexts within the city – the formal, organised sector and the informal, unorganised sector coexist within its geographic boundary.

Within this structural dualism, housing provision for the poor in Kolkata whether through self-help or aided self-help faces multiple problems. First, neither the government nor the people have the resources to provide the quality of housing that could abide the conventional social norms or municipal corporation's norms. The cost of construction has been steadily rising over the last decade or so making housing expensive to provide. In an estimate, CIDC and Choy (2003) state that a conventional (*pucca or durable*) house of 20 m² built up area and minimum attributes of a housing in an urban location in Kolkata would cost around INR 137,720 (US \$3060). In a study on public housing in Kolkata Sengupta (2007) infers that cost of land has been as much as construction cost in the outskirts of Kolkata and is rising. Rising costs of land and construction are thus significant barriers to any form of self-help housing. Further, high land prices makes land subsidy incongruent with the market principles through its distortionary effect on the real estate value of adjoining areas; difficulty in maintaining the subsidy to perpetuity and scope for corruption and malpractices. Moreover locations near major employment nodes, where squatters and slum communities prefer to be are much costlier.

Second, squatters in Kolkata are mostly illegal occupiers who lack the security of tenure and are thus disincentivised to invest in housing upgrading. Indeed, these settlements were developed informally through self-help by the people having no or limited access to formal housing or aided self-help housing. It is recognised that despite 'attempts by the governments to curb self-help in the form of illegally occupied and developed land' they have not gone away (Smart, 2003: 206). But tenure insecurity is a significant barrier to fostering self-help that inhibits investment beyond the basic form of habitation. The government policies continue to exclude these illegal settlements for fear of giving a false legitimacy to their existence (Roy, 2003: 29) thereby inhibiting any significant investment in aided self-help programmes. Whilst this is a response common in all third world cities, the extent of the population affected in Kolkata is staggering which includes up to a third of the city's population living in informal slums and *bustees*, and as many people engaged in the informal sector (GOWB, 2004b). Formal policy tools designed to provide housing to low-income people have lacked the responsiveness to this informal dynamics in the city and the aspirations of people living in this environment. Even the regularised *bustees* in Kolkata today have a complex network of renters and owners that makes any form of self-help difficult to implement.¹⁷ Nevertheless as far as development rights are concerned, the *Thika* tenants also have limited rights on their property.

Third and most fundamentally, sceptics warn of any significant housing assistance to squatter and slum population fearing a backlash in the form of a new wave of immigrants. Government officials consider such a move to be tantamount to 'policy *hara-kiri*' for a city as attractive as Kolkata. In the past 40 years, migration has re-emerged as a driving force in the size and composition of Kolkata's population, especially after the war for independence and the establishment of Bangladesh in 1971. Kolkata by virtue of common border with Bangladesh, which is the seventh most populous country in the world with widespread poverty, has been enduring huge inflow of Bangladeshi migrants. However, not all migrants are

¹⁴ Wards are the smallest political and administrative bodies within the overall urban governance structure. For example, there are 141 wards in Kolkata Municipal Corporation area alone.

¹⁵ It was founded in 1977 by a visionary Bengali architect Jai Sen. The ideological foundation of Unnayan is based on an essay written by Sen called – The unintended city where he has talked about urban elite who form a small part of the urban population controlling the city planning and ignoring the urban poor who too have a right to exist. Jai was inspired by Turner's self-help ideas and argued that illegal settlements should be legalized and gradually improved rather than demolished. One of Unnayan's major initiatives was launching a National campaign for housing rights (NCHR) which mobilised NGOs and social and political activists in all major cities of India. The campaign wanted to pass a bill in the parliament which was not successful but it made housing an issue with nationwide focus.

¹⁶ Naxalite movement started in late 1960s in West Bengal as a response to socio-economic inequality and political discontent mainly arising from government's agricultural policy. Started from rural West Bengal as a peasant movement, Naxalite movement later turned into a revolution-armed struggle against income inequality, exploitation and economic conditions. The Naxalite ideology has its intellectual roots in communism (Dasgupta, 1974).

¹⁷ *Bustees* have 3-tiers of owner-tenant structure which includes landowner, home owner who is the lease holder on the land and the tenant who occupies the property.

legal.¹⁸ As far as domestic migration is concerned, as reflected in government documents, KMA is the dominant urban centre for the vast hinterland extending over Bihar, Orissa, West Bengal, Assam and seven states in the North Eastern region covering an area of 6800,00 km² with about 220 million people (GOWB, 2004b). In urban areas of Kolkata, just over one in five people had migrated for purpose other than marriage (De Haan, 2007). In these circumstances, without efficient policies to contain rural-urban migration in place, Kolkata would continue suffering from what Rai (1993) termed it 'demographic aggression'.

It is observed that there is a tangible correlation between the lack of formal/informal self-help initiatives in Kolkata to its urban context. Self-help initiatives are rarely financially self reliant and require assistance. But the government intervention has only come when the situations have been dire or when under pressure from international agencies. This leads to an inference that in policy terms, the growing numbers of slums and *bustees* are a direct consequence of failure of both the traditional private and public sector programmes to supply adequate housing at affordable prices (Rodwin & Sanyal, 1987). This is in line with the assertive remark by The 'Challenge in Slums – 2003' that insufficient social and physical infrastructure and the lack of government involvement to improve the conditions in some informal housing settlements are the driving forces that contribute to extreme poverty and deteriorating urban conditions (UN-Habitat, 2003a). Whilst a prolonged under-supply of housing has made Kolkata an exhibition site for 'housing poverty' the government pledge to provide 'housing for all' remains little more than a rhetoric.

There is yet another dimension of failure of self-help strategy in Kolkata. Despite some headway in self-help housing through tenure regularisation in the 1960s and 1970s, government's housing policies in Kolkata for the most part suffered from the overriding economic principle rooted in affordability–cost recovery–replicability issues promoted by the World Bank. While this was in sharp contradiction to the official manifesto of the incumbent Communist government, a resource-starved government in Kolkata, like most other governments in developing countries at that time, was easily influenced by the Bank's sophisticated arguments. In fact the official manifesto – through the promise of the size of welfare carried the seeds of its own downfall due to lack funds which made this new proposition attractive. The Bank argued that cost recovery would reinforce affordability on the back of 'user pays' principle ensuring greater availability of money for investment, greater financial control by the government and that expenditure on land acquisition and infrastructure would be rapid (Pugh, 1994: 163) to bring multiplier benefits. However, this made things fuzzy and complicated in Kolkata's context. Whilst self-help projects were at odds with this concept because of obvious lack of ability to replicate, the fact that affordability is also influenced by quality and standards, made housing more expensive and cost recovery a difficult affair. In fact, affordability reinforces cost recovery, rather than cost recovery reinforcing affordability. If a scheme is affordable to the target group, it is easier to recoup the investment. If it is not, then the problem of cost recovery would be a bottleneck on the path of replicability.

The Government in Kolkata today clearly faces the challenge of increasing investment in the quality of the housing that it creates for the majority of the city's population. The magnitude of housing shortage has grown by incredible proportion thus requiring

government to weigh all options of housing delivery. Irrespective of the failure of a self-help strategy in Kolkata in the last several decades, it is invaluable for the lessons it offers on three important fronts. First, by the very nature of this provision, it helps to reduce housing costs and second, the outcome is usually more suited to the needs and aspiration of the people, as future owners are involved in the design, construction and management of their house building process, thus, forming a control mechanism in the process. Third, it fits with wider processes of democracy and bottom-up approaches.

However, as a precondition for implementing an effective self-help strategy in Kolkata, the government must recognise those informal settlements as urban entities. In particular, and in line with a global call for urgent yet sustainable interventions for informal settlements the government must move closer to inclusive urban development and finance to tackle the underlying causes of the multiple deprivations, including eliminating poverty and mitigating social inequality. The second precondition relates to creating constructive environment to foster the third sector independent of any political manoeuvring. For the last three decades, the city under the dominant political governance of the CPM, has emerged as a contradictory space, characterized by contestations and internal differentiations giving rise to a metropolitan crisis best described as 'politics of space'. This resulted in the creation of the political space for the assertion by political forces – a notion that entirely ignores the role of NGOs and civil society essential to any process of sustainable development practice. Many NGOs and CBOs that sprung up in 1980s saw their broader objectives compromised and co-opted by the political regime seriously undermining the 'bottom-up' approach that remains the backbone of self-help housing.¹⁹ Efforts to empower the civil society and support 'bottom-up' processes have been hostage to the top level political agendas which needs to stop. The politics in Kolkata must therefore make conducive environment for the re-emergence of civil society networks along with promotion of local capacities and social capital given the sector is still under-developed, although changes coming from civil society will be gradual, but need to be supported. The third precondition relates to the notion of cost recovery, affordability and replicability, which will likely be more pronounced in the post-liberalisation era, particularly in the context of the new 'slum redevelopment' agenda of the government, given the private sector partner involvement. The government policies must therefore explore the viability of the notion and research the costs and benefits particularly in the context of implementation of self-help projects.

Conclusion: dual world dual policies?

Large cities of India have two worlds. Kolkata is no exception. There is a duality emanating from the two worlds which are poles apart, visually, physically and materially and in terms of housing consumption and production. One, city – in which, housing is decisively at large-unevenly and inadequately experienced by its people. Two, city – in which, housing is an object of investment and commodity. Kolkata is thus a true manifestation of this duality as it is a colonial city – divided into 'black' and 'white' towns (Chaudhuri, 1990). Even today this schism persists. In the newly rising luxury towns, western styled buildings are set flanked with wide, tree-lined streets, with no humble abode by the side of the pavement in

¹⁸ According to Rai (1993), West Bengal rehabilitated 2,095,000 refugees against the total rehabilitation of 3,284,065 up to 1980 in various states. Besides this huge number of legal migrants, equally huge number of illegal migrants have infiltrated outside government's record.

¹⁹ Nationally, the Constitution (seventy-fourth) Amendment, 1992 followed by the Jawaharlal Nehru National Urban Renewal Mission are the two landmark Central government initiatives that decentralization and governance are central to urban poverty reduction signal perhaps the most extraordinary shift that has occurred in India in designing policies for poverty reduction (Mathur, 2009).

stark contrast to the 'black towns' or poor neighbourhoods in the city where within the bounds of straw huts or tiled roof huts some seven people are trying to adjust in a small room without adequate connection to basic services like water, sanitation, drainage or waste disposal. For long, Kolkata has been elusively refusing to recognise this duality despite its obvious manifestation in the city for reasons both political and structural. If in the 1960s and 1970s, the focus was on rebuilding the poorer neighbourhood, today the focus is solely on attracting investment and international companies, creating world class luxury neighbourhood. This pattern has been extensively described elsewhere (Sengupta & Tipple, 2007), arguing that recognizing the duality that exists in Kolkata is critical to allow the city to explore the relationship and understand the interdependence between the two worlds in a more tangible way. From this certain principles will emerge, as useful reference-points in the attempt to establish the correct link between the two worlds. For these two worlds, we need to devise two types of housing policies. One that is top down, comprehensive and global in scope and image where both state and the private sector can prove their market entrepreneurship. The other which is bottom-up, incremental and highly local in scope and is either self-supported or implemented such as – self-help or aided self-help. Recently launched central government's *Rajiv Vikas Yojana*²⁰ is a good example of aided self-help. But, how to overcome the conflicts and contradictions between these approaches seeks further research.

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²⁰ The central government announced the launching of *Rajiv Vikas Yojana* targeted towards rehabilitation of squatters under the public private partnership. Initially households will be granted INR50,000 as a seed money and remaining will be made available as a low interest loan. Private developers will be brought in to aid construction (Singh, 2009).