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Solutions can come from the slums(social issue ,Urban Planning ,GS paper 2 ,The Hindu)

Urban planning that involves the people and alternative service providers gives far better results than top-down efforts from the government, finds an IIT-M study

In Tiruchirappalli, Tamil Nadu, the responsibility of managing and maintaining a set of more than 160 community toilets was handed over by the Tiruchirapalli City Corporation to a federation of women self-help groups. A post-programme field survey of 803 households revealed that the community participation had resulted in the public toilets being far better maintained, with improved community hygiene, reduced open defecation and an increased number of toilet users than has been the case with similar public toilets elsewhere. The same results are seen with NGOs working in Chennai slums in Kalyanapuram, Sivarajapuram, Semmanchery, Thuraipakkam, and Kodungaiyur, where the community has been involved in water and sanitation programmes.

Clearly, wherever slum development programmes have involved the community at various levels, it has generated a sense of ownership over the project, and has helped ensure its success.

As the government tries to promote the concept of Swachh Bharat, the road ahead might be to use less government interventions and more community participation. And one of the places where the work has to begin is in the rapidly mushrooming number of slums. With unprecedented urbanisation, city slums are growing at an alarming rate. According to Census 2011, the slum population in India makes up 18.3 per cent of the total urban population. In absolute terms, the slum population is projected to increase from 93.1 million in 2001 to 104.7 million in 2017.

One of the characteristic features of a slum is the lack of access to basic services as compared to non-slum areas. The glaring inequality between slums and other city settlements can have serious repercussions on the societal fabric. Robert McNamara, World Bank President from 1968 to 1981, said, “If cities do not begin to deal more constructively with poverty, poverty may begin to deal more destructively with cities.” Unfortunately, providing access to basic services in slums is progressively becoming a political agenda rather than a social one. The dramatic victory of the Aam Aadmi Party in the Delhi Assembly elections this year is proof of that.

While everyone agrees that living conditions in slums need drastic improvement, the big question is how to achieve this. The Millennium Development Goals (MDG) demand fresh approaches that can ensure universal access to basic services. A recent study conducted by Indian Institute of Technology-Madras (IIT-M) has used 248 instances collected from various slum development initiatives to analyse just what works in urban planning and what does not. The results were interesting and insightful.

Easing access

Traditionally, all urban planning has adopted a top-down approach, attempting to solve the problem of access to basic services by simply providing the services and the connections to them. While this method serves the needs of political book-keeping, a more holistic approach is needed for long-term results. Access is not just about providing connections, but also about the services being affordable, adequate and durable. Further, the residents of slums should not be expected to spend laborious time and effort to access basic services. The IIT-M study showed that the involvement of alternative service providers such as non-governmental organisations and community-based organisations (CBOs) in service delivery showed far better results than the traditional route.

Why is this so? The findings from the study provided several explanations. In the traditional public provision model, the planning and positioning of infrastructure is quite ad hoc. This results in overuse of infrastructure, which leads to disrepair or abandonment of the infrastructure itself. In contrast, NGOs and CBOs use a bottom-up approach to planning, construction and maintenance of infrastructure. This model vastly improves access. By paying adequate attention to the needs to the community, alternative service providers have adopted innovative and cost-effective designs to provide better access to service. And, most important, there has been an effort to maintain the facility to ensure that infrastructure is always available. For instance, Mahila Milan, the National Slum Dwellers Federation, and the Society for the Promotion of Area Resource Centres have joined hands in Mumbai to adopt cost-effective designs and materials to create well-ventilated toilets with sufficient running water and lighting.

All projects by alternative service providers have not been equally successful. Why do some projects have better outcomes than others? The analysis shows that wherever there has been greater community participation, the results have been positive. Second, such projects have simultaneously trained the community members in planning, design and maintenance of the infrastructure, so that they may take over the running of the projects over time.

Rights of the informal

Without security of tenure and legal status, slum residents cannot demand the provision of basic services from the government. And, according to the 2011 Census, 36 per cent of all slums are “informal” or “unrecognised”, denying their occupants the most basic government infrastructure. What goes unrecognised is the fact that these people might be illegal settlers but they are rightful citizens of the country. Government agencies hesitate to provide any form of infrastructural access to such slums since it could lead them to claim *de facto* tenure security. Slum residents, for their part, cannot and do not invest their own resources in building infrastructure because there is always the impending threat of displacement. They opt instead for illegal connections that are expensive and unreliable.

This is where alternative service providers play a big role. They can work in informal slums and low-income groups, since their involvement does not affect or confer legal status on the slums. In some cases, they have in fact leveraged their position to negotiate with the government authorities to seek legal connections that could eventually change the status of the slums.

The government has an ambitious target of making India slum-free by 2020. Under the Rajiv Awas Yojana, which comes under the Jawaharlal Nehru

National Urban Renewal Mission, and some other programmes, more than $20 billion dollars was planned as investment to realise this goal. The World Bank, for one, doesn't seem to think this is possible – it estimates that long after 2020, nearly 200 million Indians could be living in slums, up from the current 90 million. This prognosis makes it all the more urgent that instead of relying on tried and tested methods, we try new approaches. While the top-down approach to urban planning may be necessary, it is not sufficient in itself. It needs to additionally take advantage of the complementary strengths of NGOs and the wider community to get better results. Such a partnership approach may not give speedy results, but it can create lasting facilities. And that's what finally matters.

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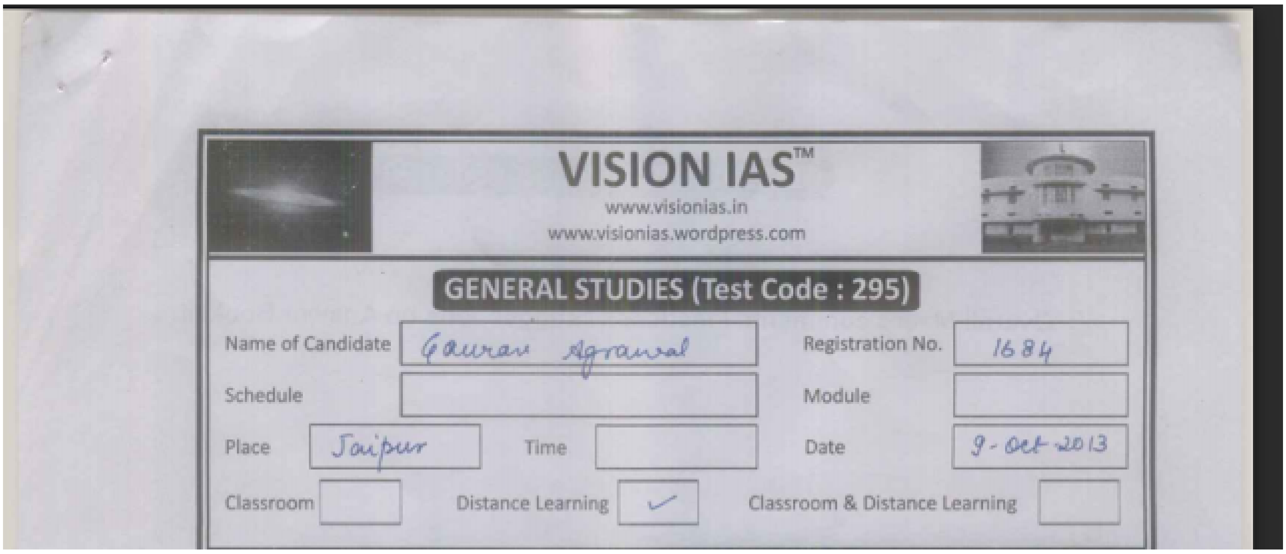
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Summary of Economic Survey 2014-15 (By HIRISH Sir, IAS)

Dear friends please go through the **Economic Survey 2014-15** which was released few days back. Every year, just before the budget, the Economic Survey for the last year is released which gives a snapshot of all that is good and bad with the economy. It is an extremely important document, and all the aspirants should definitely read the crux of the report. It is vital for both PT as well as Mains.

Economic Outlook, Prospects and Policy Challenges

((click HERE to download the full chapter: http://indiabudget.nic.in/es2014-15/echapvol1-01.pdf)

(1) **Inflation has declined by over 6 percentage points since late 2013** and the current account deficit has declined from a peak of 6.7 percent of GDP (2012-13) to an estimated 1.0 percent in the coming fiscal year. This is an extremely important positive turn for the economy. Moreover the **foreign portfolio flows have stabilized the rupee**, exerting downward pressure on long-term interest rates, reflected in yields on 10-year government securities, and contributed to the surge in equity prices.

(2) After a nearly 12-quarter phase of deceleration, real **GDP has been growing at 7.2 percent on average since 2013-14**, based on the new growth estimates of the Central Statistics Office. Notwithstanding the new estimates, the balance of evidence suggests that **India is a recovering, but not yet a surging, economy**.

(3) From a cross-country perspective, a **Rational Investor Ratings Index (RIRI) which combines indicators of macro-stability with growth**, illustrates that India ranks amongst the most attractive investment destinations.

(4) Several reforms have been undertaken and more are on the anvil. **The introduction of the GST and expanding direct benefit transfers can be**

game-changers.

(5) In the short run, growth will receive a boost from the cumulative impact of reforms, lower oil prices, likely monetary policy easing facilitated by lower inflation and improved inflationary expectations, and forecasts of a normal monsoon in 2015-16. **Using the new estimate for 2014-15 as the base, GDP growth at constant market prices is expected to accelerate to between 8.1 and 8.5 percent in 2015-16**.

(6) Medium-term prospects will be conditioned by the "**balance sheet syndrome with Indian characteristics**" (*this phrase has been used because Indian companies are suffering from a classic case of "debt overhang" after an investment bubble funded by borrowings and the failure to commission such large investments*) that has the potential to hold back rapid increases in private sector investment. Private investment must be the engine of long-run growth. However, **there is a case for reviving targeted public investment as an engine of growth in the short run to complement and crowd-in private investment**.

(7) India can balance the short-term imperative of boosting public investment to revitalize growth with the need to maintain fiscal discipline.**Expenditure control, and expenditure switching from consumption to investment,will be key**.

(8) The outlook is favourable for the current account deficit and its financing. **A likely surfeit, rather than scarcity, of foreign capital will complicate exchange rate management.** Reconciling the benefits of these flows with their impact on exports and the current account remains an important challenge going forward.

(9) **India faces an export challenge**, reflected in the fact that the **share of manufacturing and services exports in GDP has stagnated in the last five years**. The external trading environment is **less benign in two ways**: partner country growth and their absorption of Indian exports has slowed, and mega-regional trade agreements being negotiated by the major trading nations in Asia and Europe threaten to exclude India and place its exports at a competitive disadvantage.

(10) **India is increasingly young, middle-class, and aspirational but remains stubbornly male**. Several indicators suggest that gender inequality is persistent and high. In the short run, the renewed emphasis on family planning targets,backed by misaligned incentives, is undermining the health and reproductive autonomy of women.

Fiscal Framework

(click HERE to download the full chapter: http://indiabudget.nic.in/es2014-15/echapvol1-02.pdf)

(1) **India must adhere to the medium-term fiscal deficit target of 3 percent of GDP**. This will provide the fiscal space to insure against future shocks and also to move closer to the fiscal performance of its emerging market peers.

(2) India must also reverse the trajectory of recent years and move toward the golden rule of eliminating revenue deficits and ensuring that, over the cycle, **borrowing is only for capital formation**.

(3) Expenditure control combined with recovering growth and the introduction of the GST will ensure that medium term targets are comfortably met.

(4) To ensure fiscal credibility and consistency with medium-term goals, the process of **expenditure control to reduce the fiscal deficit should be initiated**. At the same time, the quality of expenditure needs to be shifted from consumption, by reducing subsidies, towards investment.

(5) Implementing the Fourteenth Finance Commission's recommendations will lead to states accounting for a large share of total tax revenue. This has the important implication that, going forward,**India's public finances must be viewed at the consolidated level and not just at the level of the central government**. If recent trends in state-level fiscal management continue, the fiscal position at the consolidated level will be on a sustainable path.

Subsidies and the JAM Number Trinity Solution

(click HERE to download the full chapter: http://indiabudget.nic.in/es2014-15/echapvol1-03.pdf)

(1) **The JAM Number Trinity** – ***J***an Dhan Yojana, ***A***adhaar, ***M***obile – can enable the State to transfer financial resources to the poor in a progressive manner without leakages and with minimal distorting effects.

The Investment Challenge

(click HERE to download the full chapter: http://indiabudget.nic.in/es2014-15/echapvol1-04.pdf)

(1) The stock of stalled projects stands at about 7 percent of GDP, accounted for mostly by the private sector. Manufacturing and infrastructure account for most of the stalled projects. Changed market conditions and impeded regulatory clearances are the prominent reasons for stalling in private and public sectors, respectively.

(2) This has weakened the balance sheets of the corporate sector and public sector banks, which in turn is constraining future private investment,**completing a vicious circle**.

(3) Despite high rates of stalling, and weak balance sheets, the stock market valuations of companies with stalled projects are quite robust,which is a puzzle.

The Banking Challenge

(click HERE to download the full chapter: http://indiabudget.nic.in/es2014-15/echapvol1-05.pdf)

(1) The Indian banking balance sheet is suffering from '**double financial repression**'. On the liabilities side, high inflation lowered real rates of return on deposits. On the assets side, statutory liquidity ratio (SLR) and priority sector lending (PSL) requirements have depressed returns to bank assets.

(2) Private sector banks did not partake in the biggest private-sector-fuelled growth episode in Indian history during 2005-2012. This is reflected in the near-constant share of private sector banks in deposits

and advances in those years.

(3) There is substantial variation in the performance of the public sector banks, so that they should not be perceived as a homogenous block while formulating policy.

Putting Public Investment on Track – the Rail Route to Higher Growth

(click HERE to download the full chapter: http://indiabudget.nic.in/es2014-15/echapvol1-06.pdf)

(1) The Indian Railways over the years have been on a '**route to nowhere**' characterized by under-investment resulting in lack of capacity addition and network congestion; neglect of commercial objectives; poor service provision; and consequent financial weakness. These have cumulated to below-potential contribution to economic growth.

(2) Very modest hikes in passenger tariffs and cross-subsidisation of passenger services from freight operations over the years have meant that **Indian (PPP-adjusted) freight rates remain among the highest in the world**, with the railways ceding significant share in freight traffic to roads (that is typically more costly and energy inefficient).

(3) As a result, the competitiveness of Indian industry has been undermined. Calculations reveal that China carries about thrice as much coal freight per hour vis-à-vis India. Coal is transported in India at more than twice the cost vis-à-vis China, and it takes 1.3 times longer to do so.

(4) Econometric evidence suggests that the railways **public investment multiplier (the effect of a Rs. 1 increase in public investment in the railways on overall output)** is around 5. In the long run, the railways must be commercially viable and public support must be linked to railway reforms: adoption of commercial practices; tariff rationalization; and technology overhaul.

Skill India to Complement Make in India

(click HERE to download the full chapter: http://indiabudget.nic.in/es2014-15/echapvol1-07.pdf)

(1) What should we 'Make in India'? Sectors that are capable of facilitating structural transformation in an emerging economy must:

(a) have a high level of productivity,

(b) show convergence to the technological frontier over time,

(c) draw in resources from the rest of the economy to spread the fruits of growth,

(d) be aligned with the economy's comparative advantage; and

(e) be tradeable.

(2) Registered manufacturing, construction and several service sectors – particularly business services – perform well on the above mentioned characteristics. A key concern with these sectors however is that they are rather skill-intensive and do not match the skill profile of the Indian labour force.

(3) India could bolster the Make in India''initiative, which requires

improving infrastructure and reforming labor and land laws by complementing it with the **'Skilling India' initiative**. This would enable a larger section of the population to benefit from the structural transformation that such sectors will facilitate.

A National Market for Agricultural Commodities

(click HERE to download the full chapter: http://indiabudget.nic.in/es2014-15/echapvol1-08.pdf)

(1) Markets in agricultural products are regulated under the Agricultural Produce Market Committee (APMC) Act enacted by State Governments.**India has not one, not 29, but thousands of agricultural markets**. APMCs levy multiple fees of substantial magnitude, that are non-transparent, and hence a source of political power.

(2) The Model APMC Act, 2003 could benefit from drawing upon the 'Karnataka Model' that has successfully introduced an **integrated single licensing system**. The key here is to remove the barriers that militate against the creation of choice for farmers and against the creation of marketing infrastructure by the private sector.

Climate Change

(click HERE to download the full chapter: http://indiabudget.nic.in/es2014-15/echapvol1-09.pdf)

(1) India has cut subsidies and increased taxes on fossil fuels (petrol and diesel along with a coal cess) turning a carbon subsidy regime into one of carbon taxation. The implicit carbon tax is US$ 140 for petrol and US$64 for diesel.

(2) In light of the recent falling global coal prices and the large health costs associated with coal, there may be room for further rationalization of coal pricing. The impact of any such changes on affordable energy for the poor must be taken into account.

(3) On the whole, the move to substantial carbon taxation combined with India's ambitious solar power program suggests that India can make substantial contributions to the forthcoming Paris negotiations on climate change.

The Fourteenth Finance Commission

(click HERE to download the full chapter: http://indiabudget.nic.in/es2014-15/echapvol1-10.pdf)

(1) The FFC marks a watershed in the history of Indian federalism. Unprecedented increases in tax devolution will confer more fiscal autonomy on the states. This will be enhanced by the FFC-induced imperative of having to reduce the scale of other central transfers to the states. In other words, states will now have greater autonomy both on the revenue and expenditure fronts. All states stand to gain from extra resources although there will be some variation between the states.

(2) FFC transfers are highly progressive; that is, **states with lower per capita Net State Domestic Product (NSDP) receive on average much larger transfers per capita**. In contrast, plan transfers were much less

progressive. The concern that more transfers will undermine fiscal discipline is not warranted because **states as a whole have been more prudent than the centre in recent years**.

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