




A STATUS REPORT:

HOUSING AND ACCESS TO BASIC SERVICES FOR THE URBAN POOR IN AHMEDABAD CITY

Satya Oza,
Mahendar Jethmalani
and
Centre for Development, Ahmedabad,

2024



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**Satya Oza
Mahender Jethmalani
Centre for Development, Ahmedabad**

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Conceptualization and Guidance: Dr. Darshini Mahadevia, Rafi Malek, Prasad Chacko

Research Assistance and Field Support: Mo. Sharif Malek, Natubhai Jadav, Rajani Sadhu

Authors: Satya Oza, Mahender Jethmalani

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Abbreviations

ACC – Actual

AHZ – Affordable Housing Zone

AMC – Ahmedabad Municipal Corporation

AUDA – Ahmedabad Urban Development Authority

BE – Budgeted Estimate

BSUP – Basic Service to Urban Poor

CfD – Centre for Development

EWS – Economic Weaker Section

GPMC Act – Gujarat Provincial Municipal Corporation Act

HIG – High Income Group

JNNURM – Jawaharlal Nehru National Urban Renewal Mission

LIG – Low Income Group

MMGY – Mukhya Mantri Gruh Yojna

PMAY – Pradhan Mantri Aawas Yojna

RWA – Residents Welfare Association

SDG – Sustainable Development Goal

SNP – Slum Networking Program

TPs – Town Planning Scheme



Executive Summary

Ahmedabad is one of the fastest growing cities in India and is continuously seeing growth in terms of its population, economy and infrastructural projects. The large number of proposed infrastructural projects bode well for future development of the city, which is going to be a part of India's first bullet train network and is aiming to be the host of the 2036 Olympics. This research aims to investigate whether the benefits of Ahmedabad's growth are impacting all its inhabitants equally, through a study of housing and housing services for the urban poor, since these are the first steps for the urban poor to gain a foothold in the city.

The report points to significant deficits in adequate housing and related services for the urban poor emanating from faulty policy design and poor implementation, as well as limited sector-wise and zone-wise budgetary allocations for the urban poor. This report compiles the findings of three related studies - a review of literature of some of the housing policies implemented by the AMC such as Basic Services for the Urban Poor (BSUP), the Smart Cities Mission, and the Pradhan Mantri Awas Yojana (PMAY); an analysis of AMC's sectoral and zonal budgets; and, field-work based studies of different informal settlements, government housing schemes and medium and high income-group flats.

The first part of the study provides an overview of the housing policies of the AMC. It shows that housing policies such as the BSUP were not successful in Ahmedabad due to four broad reasons- high levels of vacancy, being located on the peripheries, poor construction design and limited or poor-quality infrastructure. While the later policies such as the Smart Cities Mission and PMAY show improvements in construction design and high-quality infrastructure, the number of houses constructed as against those sanctioned are low. Moreover, the approach of the government has been to create new housing stock, generally on the peripheries of Ahmedabad, rather than focus on in-situ upgradation of slums. As of 2019, around 12.4% of the migrants, or around 4 lakh people are from outside the state (The Times of India, 2019). This shows the need for the development and expansion of other housing options such as the Affordable Rental Housing Schemes and night shelters, of which limited data is available.

The second part of the study provides a sectoral and zonal analysis of the AMC budgets between 2018-19 and 2024-25. The per capita budget allocation of AMC has increased steadily over the past five years. There has been a substantial investment in drinking water, health and education. However, one also finds that there is a great reduction between the budgetary and revised estimates of sectors. Further, limited budgetary allocations are seen in sectors such as nutrition, public toilets, public transport and slum upgradation, which are key for the urban poor to survive in the city. One also sees a disparity in zonal budgets. In recent years, the North-West and South-West zones, two newly developing areas have been receiving high levels of budgetary allocations. However, the North and South zones, despite having developmental potential have



been receiving the least budgetary allocations. This report also shows that over 50% of the budgetary allocations in the zones is spent on development and repair of roads, streets and footpaths. Less than 3% of the budget is spent on activities related to slum improvement. This shows a clear disparity in terms of allocation of financial resources to the urban poor.

The third part of this research focused on field visits and focus group discussions in the informal settlements and government housing schemes such as BSUP sites, EWS buildings and PMAY buildings which include Low Income Group and Middle-Income Group buildings, as well as private housing belonging to High -Income Groups. The informal settlements were the most poorly serviced, followed by BSUP sites, followed by EWS and finally the PMAY buildings, which had good quality infrastructure and functioning Resident Welfare Associations. The field investigation revealed that there were significant disparities in terms of provisioning of civic amenities such as drinking water consumption and supply, sanitation, drainage, educational infrastructure, transport, which worsened the conditions of the urban poor since their incomes were themselves very low. The field experiences also captured some of the gendered dimensions of transport as seen in the short distances and the different purposes of travel.

On the basis of these three studies, the report argues that the urban poor are pushed to the peripheries of the city. This has other implications such as enhanced distances from their places of livelihood making commute difficult and expensive; and increased difficulty in access to amenities and services.. They also face distances in terms of disconnect between the neighbourhood and the state apparatus, as seen in limited provisioning of basic services and budgetary allocations. The recommendations, based on our study include re-purposing of BSUP sites into a PMAY model or the Affordable Rental Housing Schemes, thereby reducing vacancy rates; conducting a third-party audit of all the housing schemes and their civic amenities provisioning; being transparent about data which can enable participatory and inclusive housing measures; shift to more in-situ slum upgradation and redevelopment approach; upgradation and expansion of night shelters; and having an equitable ward-level budgeting mechanism.



Foreword

Dr. Darshini Mahadevia

*(Professor, School of Arts and Sciences,
Ahmedabad University)*

Cities speak about the times they are in. And Ahmedabad of today speaks loudly about the arrogance of power and delusion of greatness on one hand, chaos in governance, and lack of basic development on the other. The arrogance of power and delusion of development is reflected in the construction of flyovers and underpasses, the construction of more than 30-storey buildings called iconic buildings, and the declaration of hosting the Olympics in 2036. This delusion of greatness is amidst potholed roads across the city, more in lower-income localities, lack of traffic discipline on one hand and road congestion on the other due to excessive increase in private vehicles on the roads, and for last some years very high air pollution levels and decline in green cover. These are visible 'achievements' and 'laments'. However, there are invisible or unstated issues of concern, which this report brings to the fore.

The city has had many remarkable achievements in history. The city's financiers funded the Mughal trade. The city's industrialization genesis has been the local capital. The city has a large philanthropic history in the twentieth century. One of the outcomes of this philanthropic spirit has been Gandhiji establishing his ashram in the city to lead the national independence movement. The philanthropic ethos has led to many a participatory development intervention wherein the local government and the civil society organizations have collaborated. Such partnerships are seen in the provisioning of low-income housing, education and health care services, and in recent years to climate change resilience. Lastly, the city has some innovative development interventions, such as the introduction of the Bus Rapid Transit System (BRTS) and, for a brief period, the use of public lands appropriated under the Town Planning Scheme for low-income housing.

A communally divided city implies an out-of-sight, out-of-mind situation for financing improvements. Hence, as this study shows, the financing for improvements in the living conditions of low-income neighbourhoods is minuscule. Despite the much-publicized 'development' of Ahmedabad City, showcased at the national level with broad roads, flyovers/underpasses, and the riverfront development, there remains high inequality in the living conditions of the rich and the poor. Inequality permeates all aspects of living, namely housing, water and sanitation situations, education, healthcare access, and mobility options.

This report has presented inequalities in Ahmedabad through three different methods, policy analysis, budget analysis, and on ground investigation of low-income neighbourhoods. Through policy analysis, the report discusses how affordable housing has become unachievable, because of its pricing, its poor quality, and peripheral locations. Peripheralization of housing has led to three types of disconnections; spatial due to being displaced from the city centre; allotment of housing to residents disconnected from the housing production process and from each other, and poorly serviced (lack of street lights, schools, and healthcare) neighbourhoods.



Through budget analysis, this report flags inequality in the allocation of budgetary resources, where there is either non-allocation or underutilization of finance for services required in and by low-income neighbourhoods. The report also flags the issue of spatial inequality in budgetary allocations; high development budgets allocated to zones which have upper-middle-class populations, such as the South-West and the North-West zones, and lower budgets for underdeveloped areas, especially in the South zone. Third, on-ground investigation of low-income neighbourhoods presents dismal living conditions and access to all services. Of particular concern flagged is poor mobility options for the women living in the low-income neighbourhoods.

While, this study is about Ahmedabad, which is not unique in terms of inequalities. This is the story of most metropolitan cities in India today showcasing fancy projects as achievements while neglecting housing and water supply and sanitation for the low-income and recent migrant populations, affordable and accessible mobility for all, including for women of low-income households, affordable and accessible education for all, and clean air and water. The success of a nation and the success of urbanization in the nation lies in the nation's ability to reach the last of the household. I hope this report provides insights for the people of the city to demand equitable urbanization and equitable cities on the one hand and sustainable cities on the other.



Introduction

Ahmedabad is the largest city of Gujarat and seventh largest city in India, with an estimated population of 7.2 million. The city has grown by several times since its establishment in 1411. Ahmedabad and the diverse nature of its neighbourhoods can be described in various morphologies. The walled city, located on the eastern bank of the Sabarmati River, in present-day Central zone, was organized in pols or residential streets, with each pol being homogenous in terms of religion, caste and community (Mahadevia, Bhatia, & Desai, 2018). The eastern industrial section, located east of the walled city developed when the textile mills emerged in the 19th and 20th century. This is divided into industrial pockets, residential localities of the poor and lower-middle class population, and land under the EWS schemes. Some of the industries have shifted to South zone, which also has some of the poorest areas of the city, such as Lambha, Danilimda and Vatva.

Another kind of morphology is that seen in the Western areas, which is the area west to the Sabarmati River. This was developed as a residential area of the upwardly mobile, professional and business families. There was a wide scope of development, due to the large availability of land. At present, this area is dominated by gated communities, townships and commercial development. At present, this development has shifted further West, in the South West and North West zones, as seen in areas such as Jodhpur, Bopal, Thaltej and Gota.

Ahmedabad has undergone various transformations in terms of its economy, labour markets, urban planning paradigms and housing, especially in the 20th and 21st century. In the last decade or so, Ahmedabad has emerged as one of the fastest growing cities in India and continues to see major growth, in terms of its population and its infrastructure projects.

The Gujarat state government has earmarked around 5.5 lakh square metres of land in the city for world-class sports infrastructure as India prepares to bid for the 2036 Olympics (The Times of India, 2024). The first bullet train project in the country will begin from Ahmedabad. In fact, only in August 2024, the Home Minister of India, Mr. Amit Shah inaugurated development works worth Rs.1000 crores for Ahmedabad (The Times of India, 2024). In this context, it is worth asking the question- who benefits from this development and transformation of the city? Does this development improve the lives of the urban poor of Ahmedabad city?

This report aims to answer this question by studying some of the transformations in housing for the urban poor and quality of services of the urban poor in Ahmedabad city. This report presents the status of housing for the urban poor in Ahmedabad. By housing, this report refers to the location and quality of housing, which includes the civic amenities that are present in housing units and the neighbourhood.



The report shows that the AMC has not been able to do enough for housing and housing-related services for the urban poor. Instead, the conditions of the urban poor have worsened in the last couple of decades, due to faulty policy design and poor implementation, as well as limited budgetary allocations to sectors and zones that could directly benefit the urban poor. The paper shows this through three related studies- a review of literature of some of the housing policies implemented by the AMC such as Basic Services for the Urban Poor (BSUP), the Smart Cities Mission, and the Pradhan Mantri Awas Yojana (PMAY); an analysis of AMC's sectoral and zonal budgets; and, field-work based studies of different informal settlements, government housing schemes. Through a review of literature of some of the housing policies by the AMC, the report highlights their poor implementation and design, leading to a marginalization of the urban poor. This marginalization is also seen in the inequalities in budgetary allocations in various sectors and zones of Ahmedabad, where certain sectors, which can directly benefit the urban poor have limited budgetary allocation or have underutilised budgets. This is also seen in the zonal priority works expenditure and sectoral budgets. Finally, the field work across different settlements in Ahmedabad furthers the point that there is inequality in terms of provision of basic services and housing conditions. Moreover, it also highlights a gender dimension, with regards to work and transport, thereby highlighting the negative impacts of resettlement on women and work and the importance of better public transport.

The paper is divided into six sections. The first section is the introduction. The second section discusses the methodology of this study. The third section presents a literature review and status report of some of the housing-related policies that have been implemented in Ahmedabad with regards to housing for urban poor. The fourth section presents a sectoral and zonal analysis of the AMC's budgets to understand the priorities of the AMC. The fifth section presents a view from the ground, based on focussed group discussions and interviews conducted in government housing schemes, informal settlements and high-rise buildings. The sixth section is a concluding section and suggests some recommendations and the way forward.



Methodology

Qualitative and quantitative methods of data collection have been used to formulate this report.

The first part of the report includes a review of some of the housing policies pertaining to Ahmedabad. Various methods were used to collect data regarding housing and its inequalities. A review of literature was done to study the housing policies, the status of their implementation and the impact of poor-quality housing and basic services on its inhabitants. This was based on newspaper articles, government reports and websites and research studies.

The second part of the report includes an in-depth sectoral analysis was conducted of the budgets of AMC from the past five years- 2019-20 to 2024-25. The sectoral analysis captures actual expenditure (at the end of each financial year) against the budget estimates (beginning of the preceding financial year) for each sector. The analytical reports assess the trend analysis of proportionate expenditure of total expenditure of the AMC. A budget typically consists of 25 sectors, including sewage treatment plan, solid waste management, street lights, education, nutrition, healthcare, heritage, fire safety, and roads. However, this report will focus on slum upgradation, drinking water, drainage, housing, education, nutrition, street lights, sanitation and public transport. These sectors, which consist of a combination of physical and social infrastructure are extremely important for the marginalized to survive in a city.

Moreover, to highlight the disparities in the allocation of the budget, the report also presents a per capita zonal budget and sectoral analysis. This involved two main parts- firstly, studying the sectoral works in the different zones of Ahmedabad, and secondly, calculating the per-capita budget for each zone. The budgetary amounts and percentages have been rounded off to the nearest numerical value, in the interests of space.

The second part was challenging for two reasons- the population data is only available for 2011 census. Secondly, as a part of a delimitation exercise which began in 2015, there were major administrative changes as seen in the increase in zones from 5 to 7. Further, there was a decrease in the number of wards, from 57 to 48. 11 wards were amalgamated into existing wards and two new wards were added. These changes in populations have been accounted for and adjusted for a 15% increase in population for 2021. The 15% growth rate is based on population projections for Gujarat as suggested by the National Commission on Population, Ministry of Health and Family Welfare (MINISTRY OF HEALTH & FAMILY WELFARE, 2019). Populations of wards existing in 2011, but not existing in 2021 were added to existing wards in their proximity. For new wards such as Vastral and Gota (whose data was not present in 2011, and have grown by a great margin in the last few years), population data was taken from geoiq website. Taking into account these adjustments, the population of Ahmedabad, for 2021 came to around 65 lakhs, for the purposes of this study. Finally, the wards were divided into the zones as given on the AMC website. The table below gives the estimate figure of each zone.



Table 1: Zonal Population estimated for 2021

Zone	Population
Central	7,15,182
East	10,95,268
North-West	6,56,489
North	12,08,478
South-West	5,32,733
South	12,20,119
West	11,32,250
Total	65,60,519

A third part of the report includes insights from field work in informal settlements, government housing for the Economically Weak Sections (EWS), Low Income Groups (LIG), Middle Income Groups (MIG) and High-Income Groups (HIG). Primary methods of data collection such as participant observation, focussed group discussions (FGDs) and interviews were also used. 83 households were covered in 26 different areas of Ahmedabad. The questions that were asked in these surveys and FGDs revolved around the physical conditions of housing schemes, drinking water source, drainage and sanitation, and availability of health and educational facilities. The following figure shows the approximate distribution of the areas that were covered under the field work across the city.

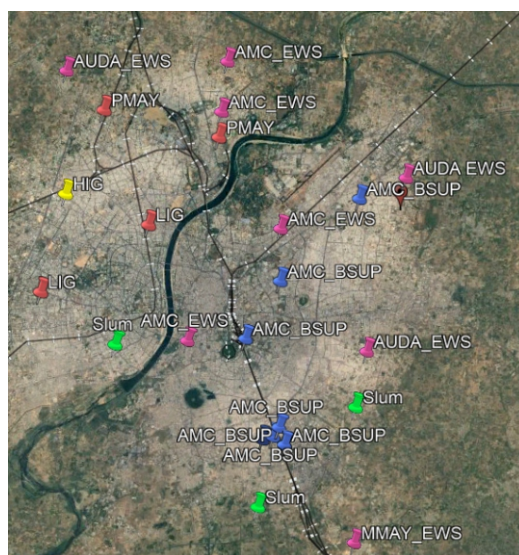


Figure 1: Locations of Areas in Ahmedabad city surveyed for the study

However, there are certain limitations to the study. Ward-level or even zonal data of recent years for availability of civic amenities was not available on government websites or reports. Hence, this report may not be representative of the whole picture of Ahmedabad. Another limitation was that the primary study was mostly done in low-income neighbourhoods. High-income and middle-income households were not sufficiently covered.



Housing and Other Policies Supporting Housing: History and Overview

1960s to 1980s

One of the first papers about housing markets in Ahmedabad was written by Dinesh Mehta and Meera Mehta in 1987 (Mehta & Dinesh, 1987). Mehta and Mehta argued that there was a growing trend towards commercialisation, which was driven by large commercial enterprises, the informal sector and laws.

In the early 20th century, most of the informal housing was concentrated in the eastern peripheries of the city, also known as chawls, facilitated by textile mill owners, who wanted to attract workers for their factories. During this time, the Rent Control Act, 1947 disincentivized the construction of new housing stock for the urban poor, and the conditions of these chawls soon became poor due to overcrowding and neglect by landlords.

The Urban Land (Ceiling and Regulation) Act, 1976 led to fragmentation of land parcels and encouraged the preference for higher density and multi-storied buildings. This required expertise and led to the entry of commercial developers in the housing markets, which would dominate the housing supply markets in the later decades.

There was growing interest in construction of middle-class housing in the western side of the city, across the Sabarmati River. These new developments were well-serviced by infrastructure and prestigious educational institutions soon developed around them. This is also seen in the fact that the top 3 wards of Ahmedabad in terms of literacy rates belong to the West side of Ahmedabad- Bodakdev, Paldi and Naranpura.

In the decades after independence, the proportion of informal housing in housing supply market increased as well, 17.2% in 1961 to 22.8% in the 1971, and 25.6% in 1991.¹ As of 2009, almost 23% of the city's populations lived in slums. These informal settlements were of two types- quasi-legal settlements and squatter settlements. Squatter settlements are developed on illegally appropriated land, such as lands which may not be suitable for development, or public land. Quasi-legal settlements are settlements on lands with the consent of the owner, but without the proper consent of the municipal authorities. The AMC would however provide civic services to both kinds of settlements irrespective of the status of legality.

The role of the public sector was limited in terms of providing housing supply for the urban poor. Till 1987, multiple agencies such as the Gujarat Housing Board, the Gujarat Slum Clearance Board, the AMC and the Ahmedabad Urban Development Authority were constructing housing in

1. https://www.ucl.ac.uk/dpu-projects/Global_Report/cities/ahmedabad.htm



limited capacities. The major chunk of such projects came through the sites and services projects, which involved providing a plot of land to the poor, with some basic infrastructure. The land recipients were expected to build the house on their own. As of 1987, only 10% of the total housing stock was constructed by the public sector.

We can see some of these trends continuing through the 21st century.

1995 to 2010s

Slum Networking Programme (SNP)

The SNP, launched in 1995 aimed at in-situ upgradation of slums through basic services such as individual water connections, toilets and drainage lines, street lights, and internal roads. The slums were also given a non-eviction guarantee for a period of 10 years. Almost 13000 households were covered under this scheme.

The Jawaharlal Nehru National Urban Renewal Mission (JNNURM)

The JNNURM was created by the national government in 2005 with an emphasis on infrastructure improvement for 65 cities- metropolitan cities, state capitals and some heritage cities. In 2006, the Government of India introduced a social housing scheme named the Basic Services for Urban Poor (BSUP) under which funds were allocated for the construction of over 12.5 million housing units (Mahadevia, 2019). This scheme included projects for upgradation of slums, slum improvements and redevelopment of slums to new houses.

In Ahmedabad, under this programme, the AMC and AUDA constructed around 20000 multi-storied housing establishments. The BSUP scheme was also used to build houses which became resettlement sites for the urban poor who were displaced due to developmental projects such as the Sabarmati Riverfront, the Kankaria Lakefront and the Bus Rapid Transit System (BRTS) (Mahadevia, Bhatia, & Desai, City Resume: Ahmedabad, 2018).

Present (Post 2010s)

At present, the AMC implements four main housing-related policies, the PMAY-U, Shelters for the Urban Poor under the Pandit Deendayal Antyodaya Yojana- National Urban Livelihoods Mission (DAY-NULM), providing civic amenities to slums and chawls, the Affordable Rental Housing Scheme and the Smart Cities Mission.

1) Pradhan Mantri Awas Yojana

The Central Government launched the Pradhan Mantri Awas Yojana in 2015 (Government of India, 2023). It aims to address the urban housing shortage among the economically weak sections (EWS), low-income groups (LIG) and middle-income groups (MIG) in urban areas by constructing pucca houses to eligible households. All houses are supposed to have basic services such as toilets, water supply, kitchen and electricity.



Under this scheme, there are four components: in-situ slum redevelopment through public private partnership (PPP) model, credit-linked subsidy scheme (CLSS), central assistance per EWS and LIG house, and beneficiary-led construction and enhancement.

2) Shelters for Urban Homeless under the Deendayal Antyodaya Yojana- National Urban Livelihoods Mission (DAY-NULM)

The Shelters for Urban Homeless Scheme under the DAY-NULM aims at providing permanent shelter equipped with essential services to the urban homeless. Special consideration is given for homeless women, elderly, mentally ill and destitute people. Also known as Rehen Baseras, these shelters are supposed to be permanent all-weather structures. According to the DAY-NULM, for every lakh population, one shelter housing at least a hundred people should be created.

They should have basic facilities such as security, well-ventilated rooms, water arrangements, adequate bathing and toilet facilities, standard lighting and electricity facilities, pest control, basic hygiene, childcare facilities, primary healthcare facilities and common recreation spaces.

At present, there are 30 such shelters that are running in collaboration with the Urban Community Department (UCD) and various NGOs (Ahmedabad Municipal Corporation, 2024).

3) Providing Civic Amenities to Slums and Chawls

This involves providing civic amenities such as water, sanitation, sewerage, electricity, roads and footpaths. The UCD also provides linkages to the slum-dwellers with government schemes under the DAY-NULM with the help of Self-Help Groups, Personal and Group Financing Groups and training to self-employed/employed and homeless people.

4) The Affordable Rental Housing Complexes (ARHC) Scheme

This scheme was launched in 2020 by the Government of India to provide affordable rental housing units to the urban poor (especially migrants) in urban areas. There were two models under which the ARHC was to be implemented. In the first model, existing vacant government houses were to be repurposed as rental houses by the concessionaire. In the second model, the private and public sector is encouraged to develop new rental housing stock (Harish, 2021).

As per the Government of India, a total of 83534 houses are available for the ARHC, out of which only 5648 houses have been converted for ARHC purposes. Gujarat contributes to more than 40% of the converted ARHC houses (Government of India, n.d.). This scheme is relatively new and therefore constant monitoring on its progress is required.

5) The Smart Cities Mission

The Smart Cities Mission was launched in 2014 by the Government of India as one of the main urban programs. The main aim of this mission was “to promote cities that provide core infrastructure, clean and sustainable environment and give a decent quality of life to their citizens through the application of smart solutions” (Smart Cities Mission website). Under this



Mission, there are two kinds of programmes- Area-Based Development (ABD) which focusses on development of a small area of the city through projects such as housing, waste management and heritage development and Pan-city projects, under which digital infrastructure is laid throughout the city.

In Ahmedabad, the area chosen for the ABD was in a locality called Wadaj, spread over 2 square kilometres. This area has several slum pockets. The smart features include solar energy, waste segregation, rain-water harvesting, smart parking, energy-efficient street lights, intelligent traffic control, multi-modal networks, etc. The key element of this ABD is the redevelopment of a slum called Ramapirno Tekro programme. The Pan-city projects include a command-and-control centre for surveillance and smart traffic control.



Status of Affordable Housing and Housing for the Urban Poor

The schemes for housing for the poor have not met with success in Ahmedabad. This section details the reasons for the failures of some of these schemes.

BSUP Scheme

The BSUP scheme was not a success due to four broad reasons- high levels of vacancy, being located on the peripheries, poor construction design and limited or poor-quality infrastructure.

Firstly, the BSUP sites had a considerable vacancy rate with 11% of the housing units being unoccupied. Another study of 7 BSUP sites in Ahmedabad revealed that out of 3275 units that were allocated to families, only 2717 units were occupied, thus having a vacancy rate of around 17% (Kotadiya, Kuffer, Sliuzas, & Sejal, 2019). Almost 67% of the BSUP sites were located on the peripheries of the city, which made it extremely difficult for the residents to travel to work. It also had an adverse effect on women workforce participation, since several women could not balance the long commute with household responsibilities.

Several of the houses were of extremely poor construction quality. They were not suited for the cultural or climatic needs of the people, since they were built from concrete which radiate heat and were of a small size (30-35 square meters). The form also did not have many semi-open or open spaces. Finally, the BSUP sites had poor infrastructure. There were issues of the lack of availability of drinking water and its poor quality, leading to choking of pipelines, health issues and increased costs of maintenance. People faced infrastructure issues in terms of lack of drainage facilities, cleanliness and hygiene, limited public transport facilities and regular vandalism of existing physical infrastructure, such as street lights, leading to problems of safety. Further, there were problems of loss of livelihoods and lack of social cohesion, since the BSUP sites consisted of populations from different communities and parts of Ahmedabad, who had been displaced due to development projects (Mahadevia, 2019).

Affordable Housing Zone

In 2013, the Ahmedabad Urban Development Authority (AUDA) approved a Residential Affordable Housing (RAH) zone (The Times of India, 2013). This zone runs along the 76 square kilometre area encircling the Sardar Patel Ring Road. In this zone, the plan was to build 15 lakh houses (Ajay, 2013) under a PPP model. Further, land obtained by clearing 36 closed mills will



also be utilized for affordable housing schemes. In another scheme, affordable houses are being built within 200 metres of transit corridors. According to AUDA officials, incentives are provided for developers through FSI who are interested in constructing apartments of the size 36 to 60 square meters as affordable homes. The areas that have been covered under this zone are generally on the outskirts of Ahmedabad.

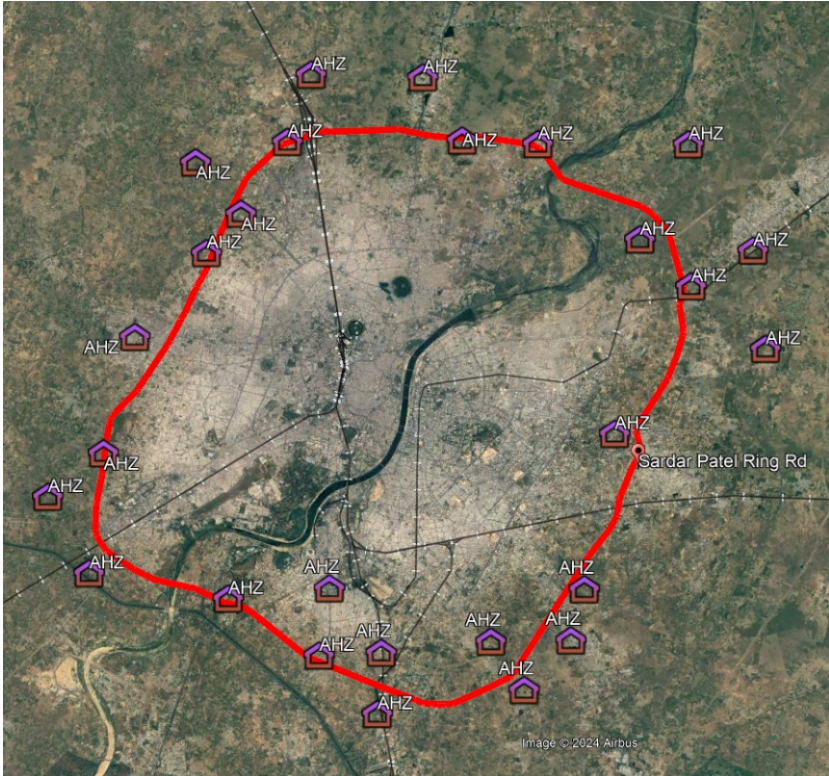


Figure 2: Areas covered under Affordable Housing Zones in Ahmedabad.

There has been a serious lack of implementation in this scheme. As of August 2021, from AUDA's target of building 15 lakh houses, only 76155 houses have been built, which constitutes about 5% of the actual target of constructing affordable housing (Parmar, 2021).

The reasons behind the failure of the creation of this zone are manifold. The scheme has not been able to attract many builders and the builders are unwilling to reduce the prices of their buildings. According to the builders, the construction costs are high and that is the main reason for high building costs (ibid).

The AHZ seem to be unlikely to have any impact on improving the housing stock for the urban poor. This is because the zone is on the peripheries, where people would not like to shift due to limited connectivity to the city centre. Due to a lack of demand, the private players would also not like to construct houses.

EWS Houses under the PMAY-U

As of February 2023, as against the total sanctioned houses of over 243,417 houses under the PMAY, only 69% were completed in Ahmedabad (Government of India, 2023).



The government sources do not give us an accurate location of these EWS houses. However, the broad locations of the EWS houses show that most of them are in peripheries, such as Gota, Chandlodia, Nikol, Vatva and Naroda. There is very little emphasis on in-situ slum redevelopment. In 2018-19, around 12510 EWS houses were built, out of which only 2160 (Government of Gujarat, 2020) were through in-situ slum redevelopment, which is around 17% of the total houses built. Even if we take into account the planned construction of houses, the number of houses planned under in-situ slum redevelopment is far less than those planned under houses in a new area. This is also seen in terms of the limited budget allocation for slum upgradation.

This shows that the government is focussed on shifting people out of the city rather than doing in-situ redevelopment. It also shows that the private sector, with its profit motives, does not have incentive to build affordable housing for the poor i.e. for families with annual incomes of 3 lakh to 4 lakh. A huge chunk of the population is those of informal migrants, whose housing needs are catered by informal housing sector. Demolition of slums and creation of new housing stock will not be able to satisfy their housing demand.

Smart Cities Mission

The Smart Cities Mission has also not been a successful one in terms of housing. The people's participation is inadequate in this Mission. This is seen in the case of Ahmedabad Smart City and its ABD in Ramapirno Tekro, the city's largest slum pocket. The proposal was to redevelop the slum through a PPP model. However, the process of identifying the beneficiaries was conducted by the private developers and did not include half of the beneficiaries, including shops. The new houses that were supposed to be allocated to the slum dwellers were of a smaller size than their existing homes. The newly developed homes and their designs were not conducive for the existing livelihoods of slum dwellers. Moreover, there was a lack of awareness amongst the people affected by this project. This shows that the policy and implementation lack in several ways. The policy also does not any special provisions of marginalized groups such as women, Scheduled Caste and Scheduled Tribes (Mahadevia, 2022).

Night Shelters

Moreover, the city has a limited number of night shelters- only 30. The policy had lofty ambitions of having security, various facilities of children and women, primary healthcare and mental health facilities. However, it is not clear if the AMC has been able to provide that. A cursory visit to a night shelter at Shivranjini Cross Roads, shows that they do not have enough facilities to take care of the homeless. This is seen in the fact that numerous people sleep on the pavements outside the night shelter.



Inequalities of Ahmedabad: A view through the Budgets of AMC

Ahmedabad city has seven zones and has 48 wards and is governed by the AMC. The governance of AMC is as per the Gujarat Public Provincial Municipal Corporation Act-1949. As per Section 63 and 66 of the GPMC (Gujarat Provincial Municipal Corporation) Act, the AMC is responsible for obligatory and discretionary services to the people of city.

There are several social development obligatory services for the poor in the city; like primary education services, health and medical care, hygiene services, prevention of dangerous diseases and maintenance open spaces identification of streets and houses. Besides, there are some services, provisions for drinking water and water supply, sanitation, drainage, controlling and management of epidemics. These services are under discretionary services.

The Budget is perhaps the most important policy document, which reflects the priorities of state/ULB through financial allocations for providing the services and facilities to the people in the city. It indicates its vision and future policy priorities through the commitment of financial resources. This section presents an in-depth analysis of the budgets of the AMC of the years 2019-20 to 2024-25.

Overview

The AMC's resource mobilization capacity has increased and total budget size has registered growth rate with CAGR 20.66% in between 2019-20 to 2024-25. The Standing Committee of AMC presented City's annual budget of Rs. 12263 crores for 2024-25 to provide basic civic services and amenities to 6.8 million population of Ahmedabad City.

Table2: Revenue and Development Infrastructure Expenditure

	2019-20 Actual	2020-21 Acc	2021-22 Acc	2022-23 Acc	2023-24 BE	2023-24 RE	2024-25 BE	CAGR
Figures in Crores								
Revenue	3317	3995	4083	4401	5507	5800	5878	12.128
Capital	2469	2266	2462	3425	3975	4500	6385	21
Total	5786	6261	6544	7827	9482	10300	12263	16
Source: Compiled from AMC's Budget Document of various years.								
CAGR: Compound Annual Growth Rate								



The per capita expenditure of AMC's expenditure indicates expenditure per head for providing the basic services and facilities. The AMC's per capita expenditure has been steadily increasing over the last five years, as can be seen in the following graph. Given this increase in per capita expenditure, this section details whether this increase in the per-capita expenditure is equitable or not. It does this through a sectoral analysis and a zonal analysis.

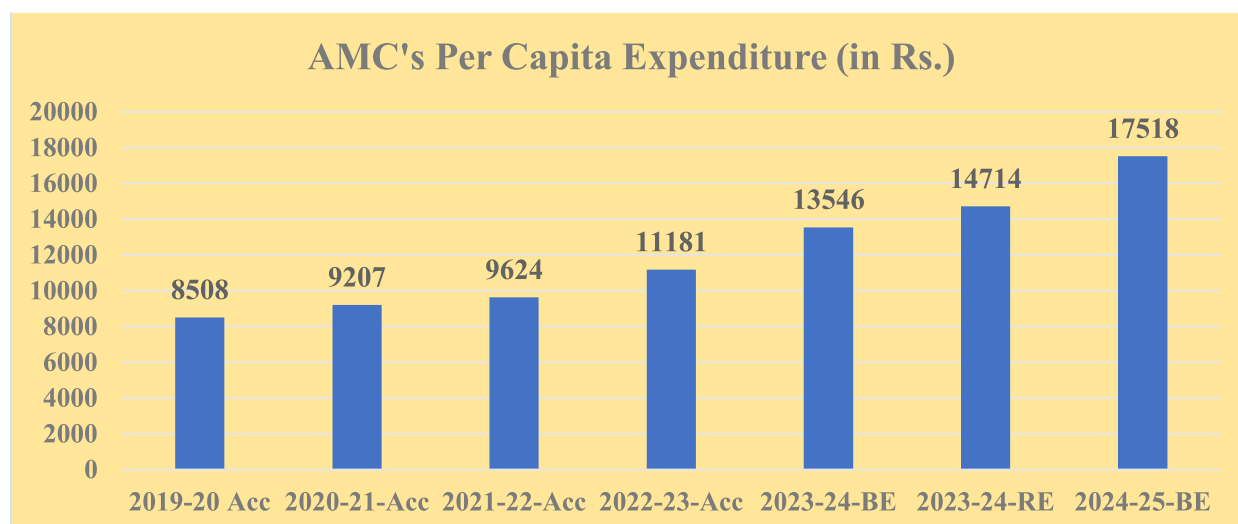


Figure 3: Per Capita Expenditures by AMC.

In terms of sectoral allocations under the social sector, one can see that the budget emphasises on roads, education, drainage, healthcare and drinking water sectors.

Table 3: Sectoral Analysis of Social Sector in the AMC

Sector within Social Sector	% of Social Sector (2019-20)	% of Social Sector (2020-21)	% of social sector (2021-22)	% of social sector (2022-23)	% of social sector (2023-24)
Drinking water	17.53	14.11	10.37	12.52	15.95
Health Care	11.91	16.36	16.25	11.80	11.86
Education	9.93	10.21	10.09	13.47	9.70
Drainage	7.97	6.91	6.85	6.19	9.31
Road, Streets and Footpath	9.47	7.63	10.28	10.64	8.77
SWM	7.35	7.32	8.89	8.10	7.91
Cleaning of Road	7.97	8.02	8.21	7.69	7.50
Transport	8.69	8.99	9.35	8.96	7.49



Sector within Social Sector	% of Social Sector (2019-20)	% of Social Sector (2020-21)	% of social sector (2021-22)	% of social sector (2022-23)	% of social sector (2023-24)
Sewerage	4.40	4.14	4.74	3.11	3.49
Housing	4.06	4.51	4.23	3.28	3.08
Sport	0.21	0.30	0.49	1.48	2.70
Street Lights	2.51	2.34	2.39	2.25	2.46
Sanitation	0.92	1.58	1.90	2.82	2.27
Basic Amenities	1.27	1.65	1.40	1.65	1.75
Facilities/Markets	1.22	1.24	1.21	1.65	1.31
Fire Brigade	1.13	1.39	0.76	1.01	1.12
Parks and Gardens	0.74	0.87	0.85	1.24	0.84
Amusement	0.44	0.43	0.38	0.48	0.80
Slums upgradation	0.41	0.26	0.28	0.46	0.51
Nutrition	1.11	1.06	0.42	0.38	0.40
Library	0.21	0.26	0.25	0.22	0.23
Public Toilets	0.35	0.24	0.25	0.24	0.22
UCD/Skills/ Livelihood	0.14	0.15	0.15	0.14	0.19
Heritage	0.07	0.04	0.02	0.21	0.15
Public Places	0.00	0.00	0.00	0.00	0.01
Total Social Sector	100	100	100	100	100

Some of the major sectors that are important for the urban poor are slum upgradation, drinking water, housing, sanitation, street lights, nutrition and public toilets, which have received very little budgetary allocations. This shows that there needs to be a more equitable allocation of the budget.

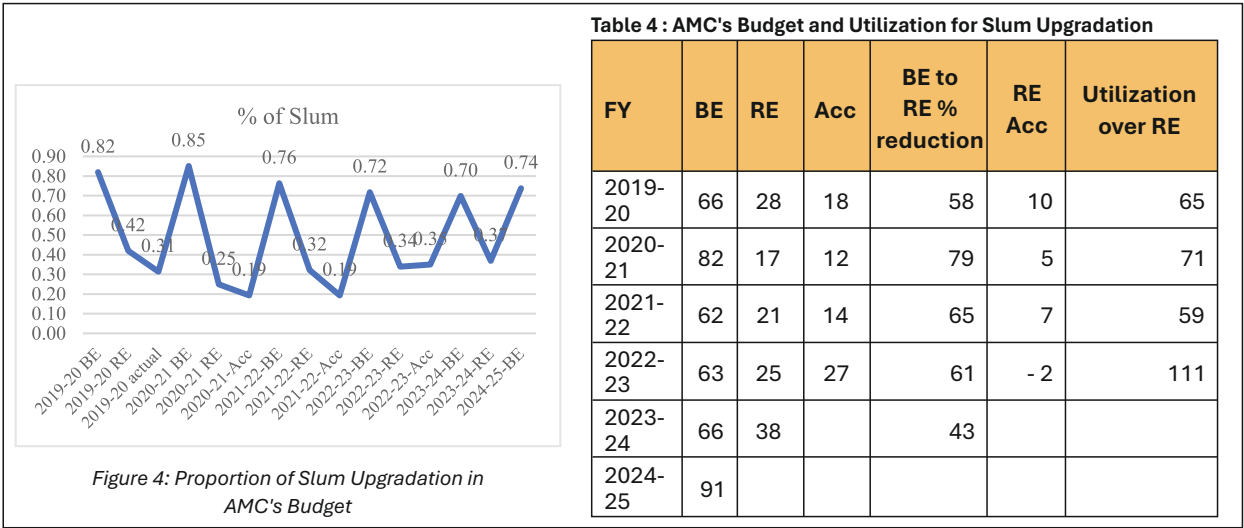
1. Slum upgradation

According to NITI Aayog's Urban SDG-2021, the slum population in Ahmedabad is 3.55% of the City's total population (7.2 million), thus, Ahmedabad city has around 2.56 lakh people residing in the slums, besides, there are several housing societies are dilapidated and needs urgent re-development. in the above context, AMC should enhance the budgetary support for housing projects.



The Budget allocation and expenditure for Slum-upgradation and making provisions for improving the living conditions in the slums of Ahmedabad City, has the very low priority in AMC's planning and budgeting. The proportionate expenditure for providing the amenities, and basic infrastructure in the slums has remained less than 0.5% in last four years.

The Budget for slums upgradation has increased from Rs.18.18 crores in 2019-20 to Rs. 90.51 crores in 2024-25. However, the budget expenditure for providing basic amenities and services has remained very low against the budget outlay; thus, under-utilization of budget for slum-upgradation is very large. Thus, it can be concluded with evidences of budget analysis for slum upgradation is that the budget allocation is very small, which remains under-utilized consistently.



The allocations for slum upgradation have consistently remained less than 1% of the social sector budget since 2019. (Table 3). But what is even more disconcerting is the fact that even the miniscule funds allocated are further pruned when the RE are made. (Table 4). The percentage of downward revision has ranged from 57% to 80% between 2019-20 and 2022-23. The year 2023-24 saw a lower downward revision of 42.54%, although not a consolation in any way.

The utilization from 2019-22 was just 64.86% in 2019-20, 71.17% in 2020-21 and plummeted to 58.90% in 2021-22. Only in 2022-23 can we see an excess the utilization of 110%. By any standards these utilization percentages are extremely low, and perhaps reveal a lack of commitment of the AMC to improve the life conditions of those living in the slums. This trend of significant downward revision accompanied by low utilization has ensured that AMC never utilized more than 28 crores for slum upgradation during the years from 2019 to 2023. The actual utilization for 23-24 is awaited, while 2024-25 has seen an unprecedented BE of 90.51 Cr. But the real intention would be clear only once RE comes in and later on, the actual utilization.

2. Drinking Water

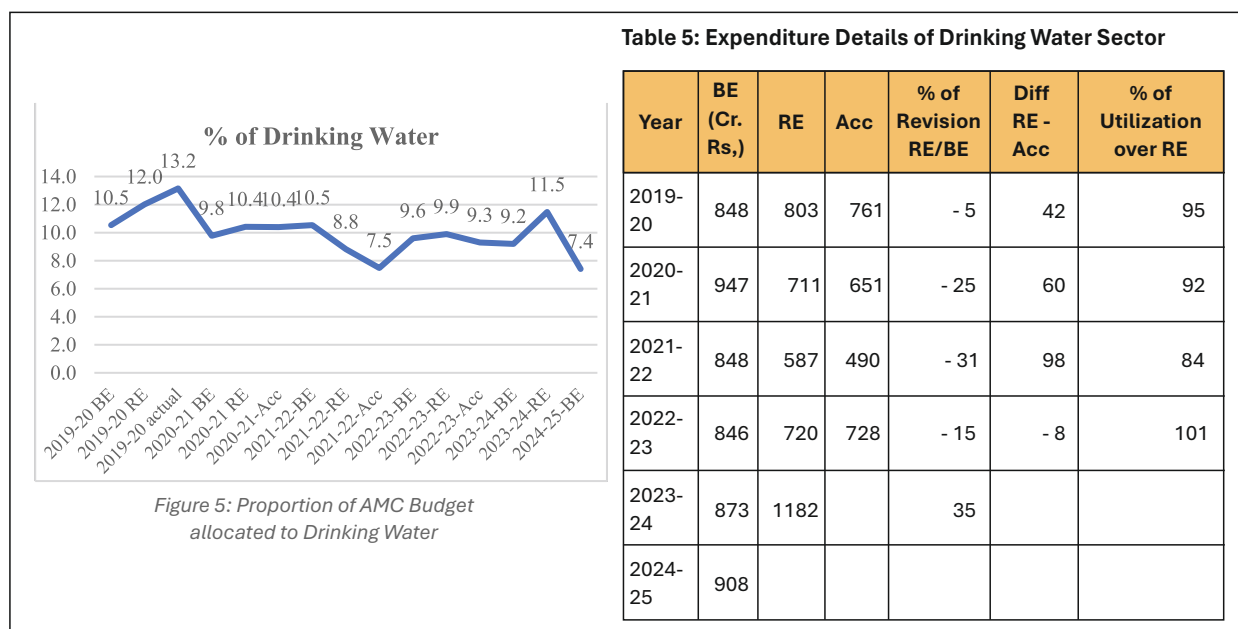
Access to clean drinking water is a fundamental right of every individual, and it is essential for maintaining good health and hygiene. Presently, the per capita AMC water supply is around 140



liters per day. However, there is disparity in water supply, some areas get more water supply with high pressure and some areas do not receive the quality water supply. AMC has water supply coverage of 96% of the households.

The Budget expenditure for water development, storage and distribution has increased marginally from Rs.761 crores in 2019-20 to estimated Rs.908 crores in 2024-25. The under-utilization of budget for drinking water has been recorded with Rs.296 crores in 2020-21, Rs.358 crores in 2021-22 and Rs.118 crores in 2022-23.

There has been a decent utilisation of AMC's expenditure for provision of drinking water. However, the AMC should provide 100% piped line water in all the areas in general and tap water in slums, jhugies, chawals and newly merged areas. AMC should also frequently re-develop the corraged old water pipe lines, as water contaminates is health hazards for the consumers. AMC should ensure 100% coverage of “Nal se Jal” in each and every household, even in the backward areas and newly merged areas and also slums.



The trend of downward revision of budget estimate is seen in during 2019-20 to 2022-23. It is only in 2023-24 this trend changes and there is a significant upward revision of the BE into the RE. This indicates an exceptionally high demand for water, possibly due to the fast pace of urban development.

3. Drainage

Poor drainage facilities cause floods in cities, when intense rainfall within towns and cities creates rapid runoff from paved and built-up areas, exceeding the capacity of storm drainage systems.

Presently, AMC has provided Drainage coverage to 95% population in 97% of city's area. City has drainage network in 3400 kilometers. The expenditure for Drainage has increased from Rs.346.14



crores in 2019-20 to Estimated Rs.1144 crores in 2024-25-BE. The utilization of earmarked budget is 65% in 2019-20, 50% in 2021-22 and 61.35% in 2022-23. The unutilized budget for drainage development is around 40% between 2019-20 to 2022-23.

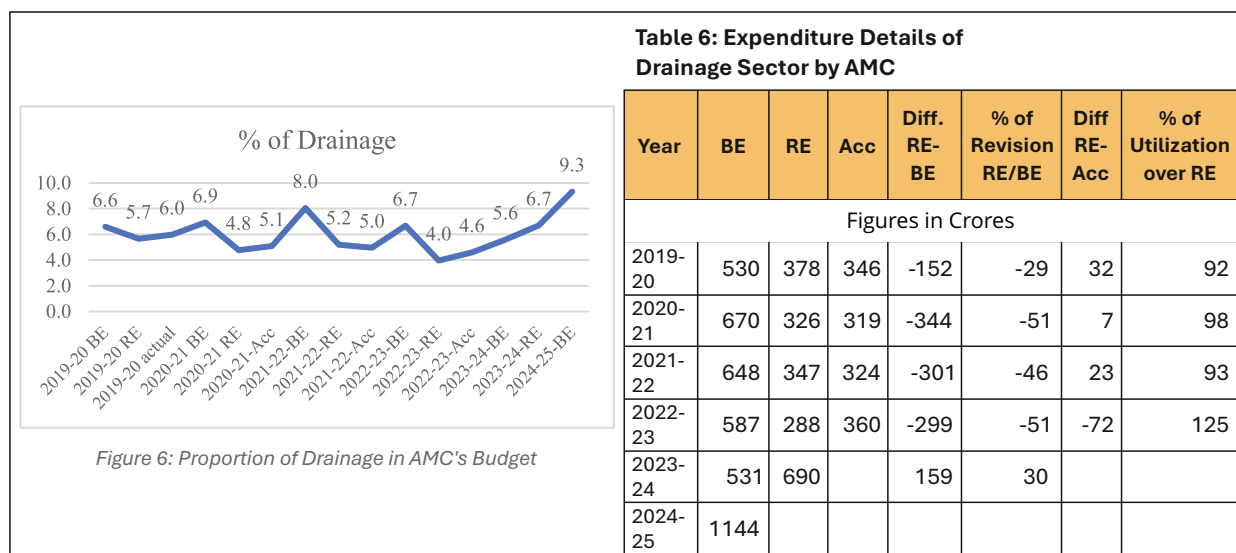


Table 6: Expenditure Details of Drainage Sector by AMC

Year	BE	RE	Acc	Diff. RE-BE	% of Revision RE/BE	Diff RE-Acc	% of Utilization over RE
Figures in Crores							
2019-20	530	378	346	-152	-29	32	92
2020-21	670	326	319	-344	-51	7	98
2021-22	648	347	324	-301	-46	23	93
2022-23	587	288	360	-299	-51	-72	125
2023-24	531	690		159	30		
2024-25	1144						

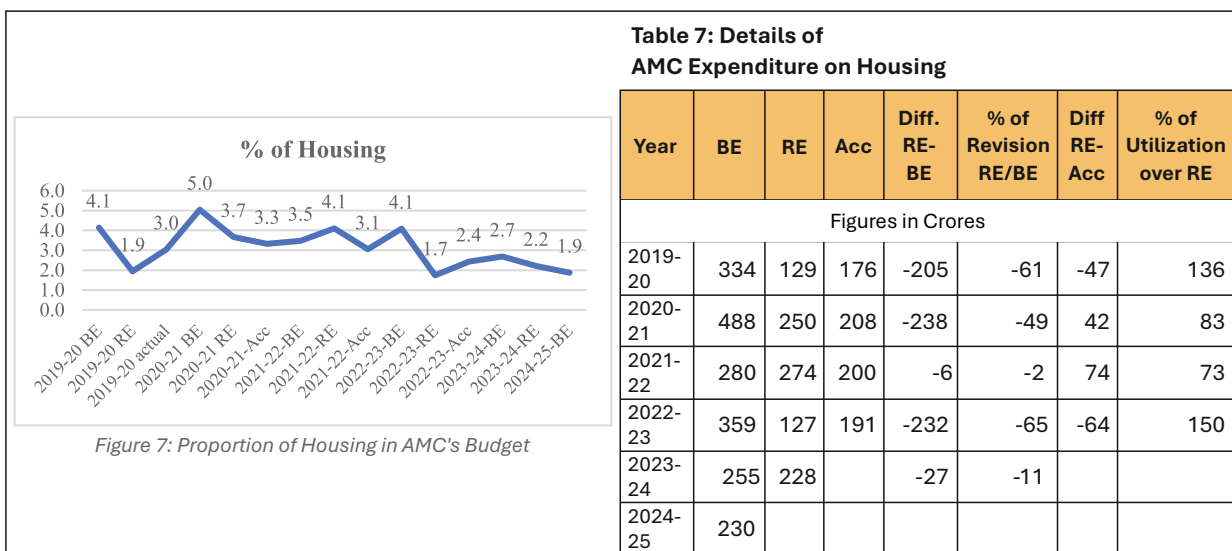
The downward revision of the BE during the period 2019-20 to 2022-23 ranged from 28% to 52%. The absolute values of budgetary reduction would range from 152 cr to 344 cr. The reasons for such drastic revisions need to be investigated, as the instances of drainage failure leading to inundation of roads and residential settlements are reported every monsoon.

4. Housing

For the urban poor and slum dwellers, housing as social protection aims to uplift slum dwellers by improving living conditions, ensuring tenure security, and providing essential services. AMC has accorded priority for providing housing facility to the various section of social-economic section of society and AMC has earmarked Rs. 230 crore budget in 2024-25 for provisioning of housing to EWS, LIG and housing development in slums.

The budget for provisioning of housing has not raised substantially, the expenditure for housing was Rs. 176 crores in 2019-20. However, there was underutilization of Rs. 158 crores (53%) in 2019-20. In subsequent years, the underutilization was Rs. 281 crores in 2020-21 (COVID Year). The underutilization of budget outlay was Rs.81 crores in 2021-22, Rs.169 crores and Rs.26 crores in 2022-23 and 2023-24 respectively.





The trend of budgetary revisions and utilizations between 2019 and 2024 show drastic downward revisions (except in 2021-22) as well as erratic planning and implementation. The over-utilization seen in 2019-20 (136.43%) and in 2022-23 (150.39%) is misleading as those were the years with the highest downward revisions – 61.38% and 64.62%. Even if one were to look at the utilization over BE, it would still be so low viz 52.69% and 53.30%.

There is substantial underutilization of the budget for housing. This has been seen throughout this report, with there being a huge gap in terms of the sanctioned houses under various schemes, especially the PMAY.

5. Sanitation and Public Toilets

Sanitation is defined as safe management of human excreta, including its safe confinement treatment, disposal and associated hygiene-related practices. The Budget for sanitation is under Swachh Bharat Abhiyan to keep the city clean through various activities, awareness generation, citizens' participation, participation in Swachh Sarankshan survey and others.

AMC's budget for promoting sanitation has raised from Rs. 40 crores in 2019-20 to Rs. 170 crores in 2024-25. The budget expenditure for sanitation between 2019-20 to 2021-22 remained lower than the budget estimates and under spending of budget for sanitation recorded substantially, Rs. 39 crores in 2019-20 remained un-utilized, in the subsequent years, the underutilization was Rs. 40 and 52 crores in 2020-21 and 2021-22 respectively. These were two years of COVID pandemic. AMC raised the budget outlay to Rs. 164 crores in 2022-23 with 100 percent utilization. The budget for sanitation of Rs. 168 crore is expected to be fully utilized and the budget outlay in 2024-25 is Rs. 170 crores.

The city administration has utilized the sanitation budget in awareness generation and cleaning the city roads, removing the garbage from the city streets, corners.



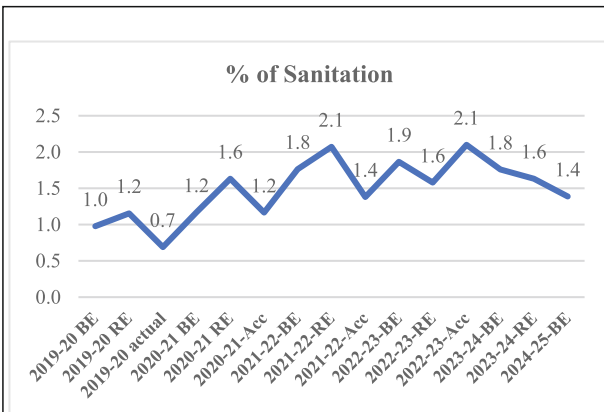


Figure 8: Proportion of Sanitation in AMC's Budget

Table 8: Details of Expenditure on Sanitation in the AMC

Year	BE	RE	Acc	Diff. RE-BE	% of Revision RE/BE	Diff RE-Acc	% of Utilization over RE
2019-20							
2020-21	113	77	40	-36	-32	37	52
2021-22	142	111	73	-31	-22	38	66
2022-23	164	138	90	-26	-16	48	65
2023-24	167	115	164	-52	-31	-49	143
2024-25	170	168		-2			

Public toilets are an essential part of the sanitation system. Providing public toilets with dignity and comfort is the key to raising health, hygiene, and safety standards in any city. The Public toilets sanitation plays a pivotal role in promoting health, hygiene, and safety, with dignity; for creating sustainable and inclusive cities.

AMC's budget for maintenance of public toilets has remained stagnant in four years, the actual expenditure was reported Rs. 15 crores for public toilets in 2019-20 against the budget estimates of Rs. 25 crore, thus very large budget remained unutilized in 2019-20; in subsequent years, budget expenditure has remained around 50% against the earmarked budget. the actual expenditure was reported Rs. 11.10 crores for public toilets in 2020-21 against the budget estimates of Rs. 25.33 crore, thus very large budget remained unutilized in 2020-21. Unutilized budget for public toilets was Rs. 10 crores in 2023-24.

The same pattern seen in all other social sector programmes is seen in this scheme too. The downward revision of the budget is significant, ranging from 31% to 67%, during 2019-20 to 2022-23. The utilization has been from 73% to 75% from 2019-20 to 21-22, while in 2022-23 there is 93.33% utilization of the RE. The year 23-24 presents a good picture in the sense that the revision is not so drastic (-18.75%); but utilization data are still awaited.

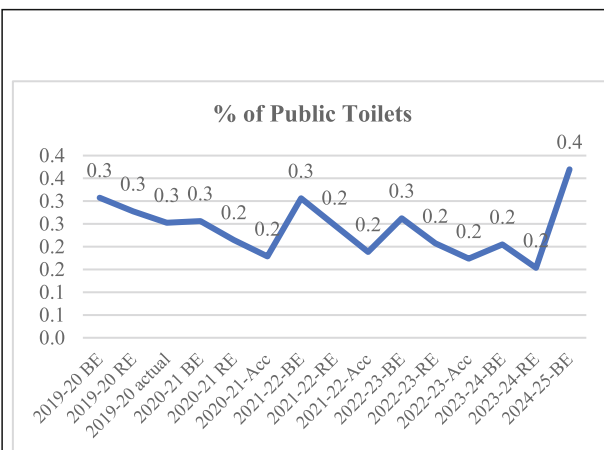


Figure 9: Proportion of AMC's Budget on Public Toilets

Table 9: Details of AMC Expenditure on Public Toilets

Year	BE	RE	Acc	Diff. RE-BE	% of Revision RE/BE	Diff RE-Acc	% of Utilization over RE
Figures in Crores							
2019-20	25	19	15	-6	-32	4	79
2020-21	25	15	11	-10	-67	4	73
2021-22	25	16	12	-9	-56	4	75
2022-23	23	15	14	-8	-53	1	93
2023-24	19	16		-3	-19	16	
2024-25	45						

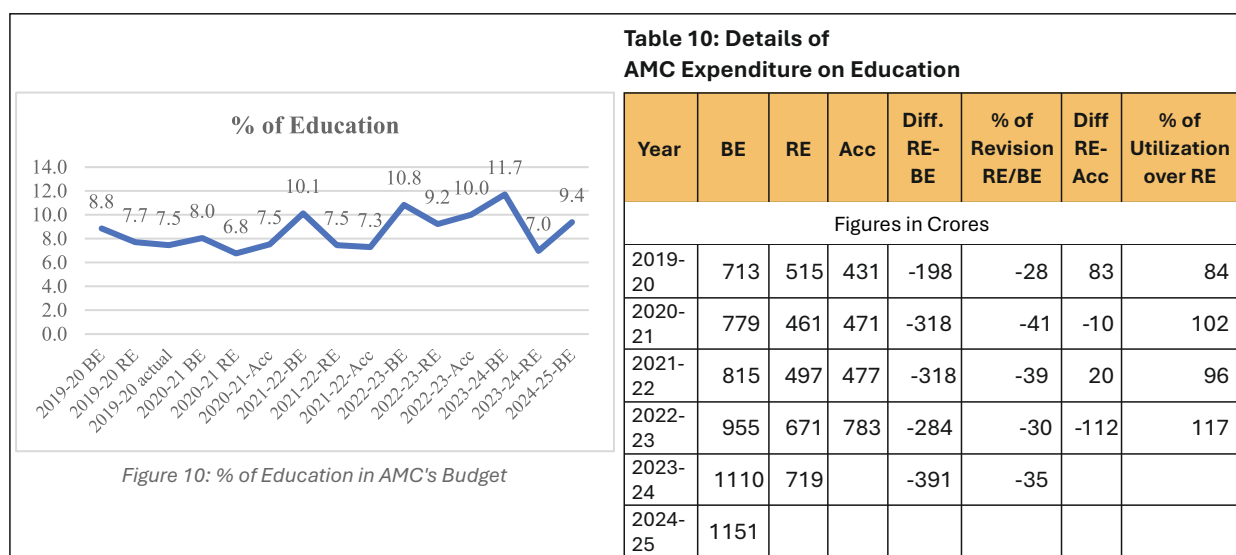


It is quite ironic that public toilets remain dirty and unhygienic, yet the small portion of earmarked budget is not fully utilized. There is urgent need to provide more public toilets in the crowded places, markets, bus depots, in public parks and gardens with facilities like liquid soaps, tap with running water, and function doors and overhead water tanks for maintenance of safety of female users.

6. Education

Providing, elementary education to the children is one of the mandatory functions as per the provisions of Gujarat Provincial Municipal Corporation Act-1949. AMC earmark budget from its own sources and also receives the grants from the state government for running 449 schools for more 2 lakh students at elementary level.

The AMC spends around 10% of its budget for the school education. However, the proportionate expenditure has remained around 60 to 65% in last five years and there is substantial under-utilization of earmarked budget for school education.



The same trend as in all other social sector programmes is visible in Education too; the downward revision of BE is significant, ranging from 27% to 40% during the period 2019-20 to 2023-24. The percentage of utilization appears to be better than all other programmes (83% to 117%), presumably because the utilization would be mainly for salaries and overheads (?), which would be necessarily spent in any case. To know whether there have been significant investments in technology and processes that enhance the quality of education, or if new schools have been started would require further investigation.

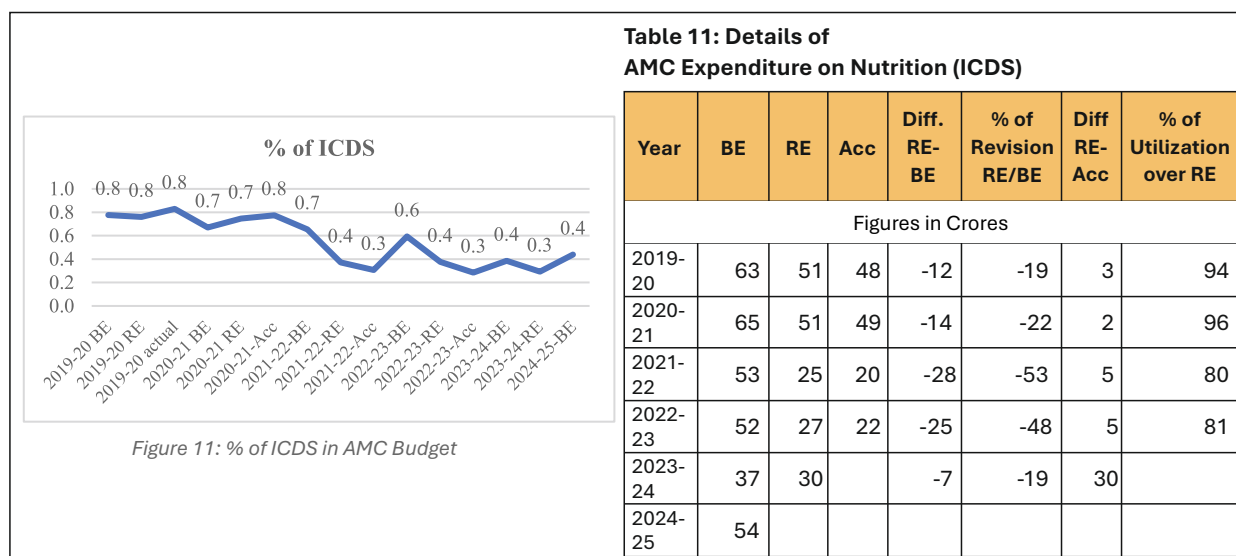
The under-utilization of education budget has very detrimental impact on the quality of education due to shortage of teachers /vacancies, shortage of infrastructure and so on. There is also a huge number of vacancies of teachers in primary schools.



7. Nutrition

According to NITI Aayog's Urban SDG report-2021, Ahmedabad city recorded 31.34% of below five year children as under-weight, 28.66% children stunted and 15.83% adult women having BMI index below normal and 44.01% women in age 15-49 years anaemic and 52.53% children aged between 6 months to 59 months anaemic.

The budget for provisioning of ICDS services run by AMC has remain stagnant around 50 to 60 crores and the actual expenditure are still lower than the estimates. The budget estimates indicate declining trends as Budget estimate was Rs.63 crores in 2019-20 reduced to Rs.53 crores in 2021-22, and Rs.54 crores in 2024-25.



It can be observed from the data that there has been a constant underutilisation of expenditure, even within the limited budget given to ICDS. The downward revision of BE is visible in this programme too, ranging from 18% to 52%. During the years 2021-22 and 2022-23 the revision has been drastic – 52.83% and 48.08% respectively. Just like education, nutrition through ICDS is also something that is provided regularly (regardless of whether it reaches all the children/beneficiaries), hence the utilization is not abysmally low (80% to 96%).

AMC runs nutritional service programme for children below six years, pregnant and lactating mothers and adolescent girls (15 to 18 years), the nutritional programme under ICDS is grant in aid from the state government under ICDS-Urban Project with seventeen urban units for 2135 ICDS/Anganwadi centres with six mobile ICDS service centres. The ICDS has objectives to address the nutritional needs to eliminate malnutrition, pre-primary, provide pre-primary education (4 to 6 years children).

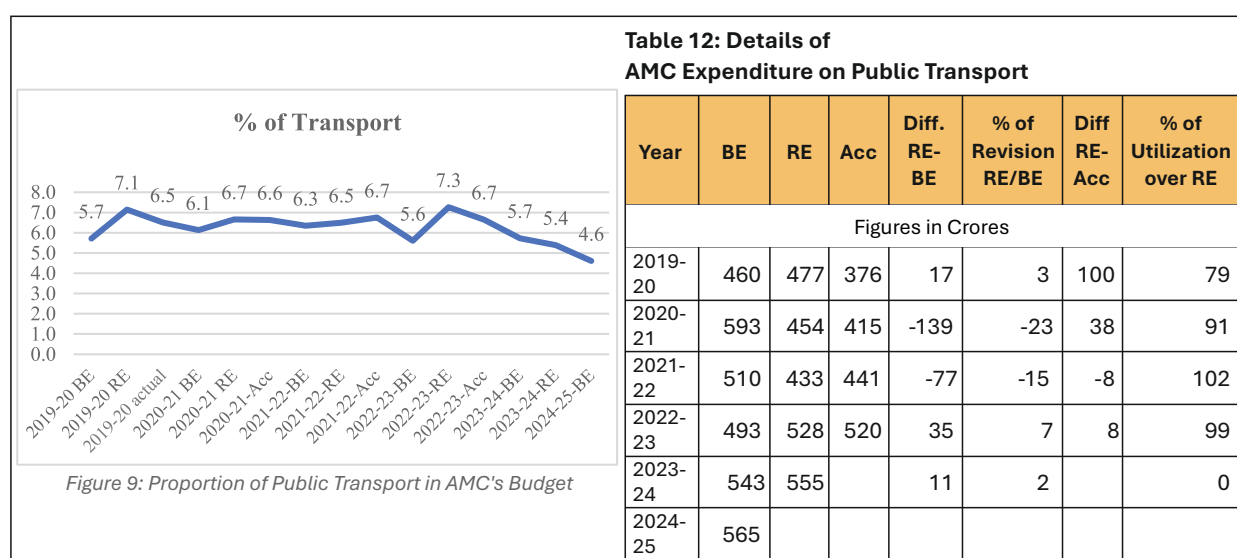
8. Public Transport

Public transportation plays a crucial role in shaping urban development and improving the quality of life in cities. The AMC supports two main public transport systems- the Bus Rapid



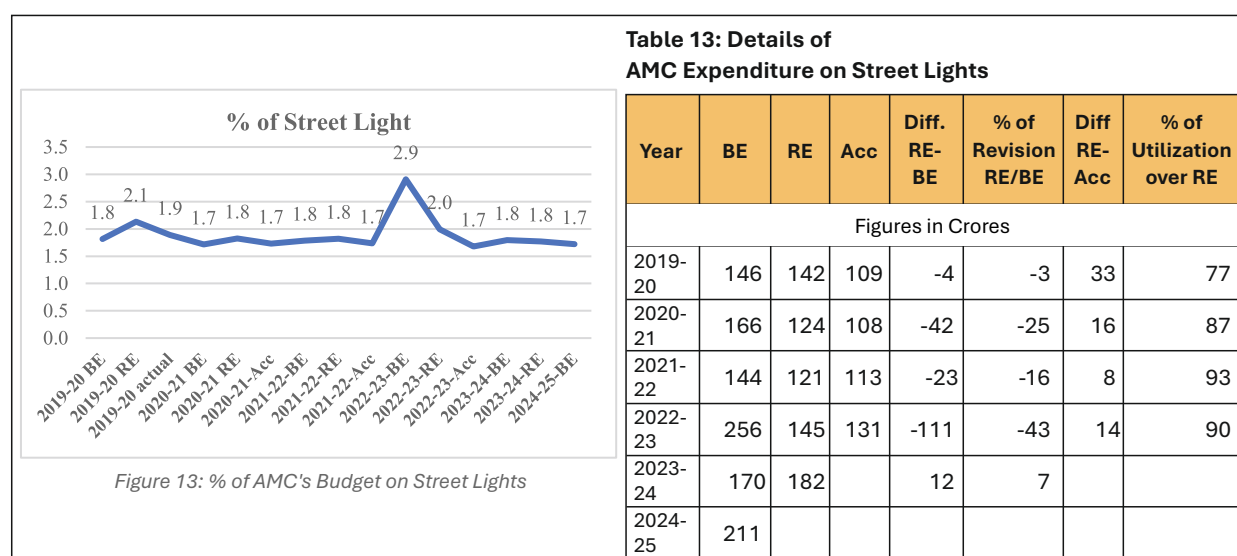
Transit System (BRTS) under the Ahmedabad Janmarg Limited, as well as the Ahmedabad Municipal Transport Service (AMTS). The combined budget for mobility is Rs.560 crores in 2024-25 and budget estimate under plan budget for Ahmedabad Janmarg Limited is Rs.144 crores in 2024-25, the proposed budget is earmarked for building the multi-model transport hub stations at three places in the city. Creating the public Information System at each terminus. Purchasing 100 E-buses for reducing the carbon emission. AMC has earmarked Rs.410 crores loan to AMTS for maintenance bus transport service and also adding the double decker buses into its fleet.

AMTS has 794 buses in its fleet, around 4.25 lakh passengers utilize the bus service. AMTS has 205 routes, and covers around 3113 kilometers per day. BRTS has 321 buses and around 2 lakh passengers utilize the service.



9. Street lights

The provision of Street lighting is one of the important basic functions of AMC. The Light Department plays very important role in ensuring the safe mobility of people in general and women and girls in particular during evening and night.



The budget expenditure for street lights has remained below Rs. 150 crores and utilization of budget is below 70% against the budget estimate.

We see that there is underutilization or limited allocation in most of the sectors meant for the urban poor. This can increase the vulnerabilities and marginalization that they face. The following section presents a ground-level analysis of some of the conditions, based on surveys in slums, BSUP, EWS and LIG government houses.



Disparities at Zonal Level

This section talks about the expenditures at a zonal level.

Table 14: Details of Expenditure in Zonal Budgets

Category of Expenditure (Zonal Budgets)	2020-21	2021-22	2022-23	2023-24	2024-25
Resurfacing of Roads and streets	31.92	28.58	32.79	33.24	21.49
Drainage General	18.30	20.30	18.52	18.81	14.83
Water Works General	12.27	11.31	10.92	9.56	9.47
Roads and Street General	8.04	10.43	10.18	6.45	11.25
Footpath Pavement	10.86	12.66	9.76	9.56	7.13
Offices	4.75	6.06	5.61	8.57	5.36
Storm Water General	5.79	4.04	4.08	5.90	5.35
Public Toilets	1.53	1.38	1.41	1.34	0.48
Construction of Road in Slums and Chawls	0.35	0.82	1.20	0.35	0.24
Compound Wall around Municipal's Open Plots	0.94	0.47	1.08	2.47	1.48
Schools	0.31	0.42	1.01	0.39	2.57
Stores Offices	1.27	0.78	0.75	0.76	0.37
Drainage Facility in Slums	0.70	0.69	0.71	0.55	0.28
Basic Amenities in Slums Clearance Board's Settlements	1.43	0.63	0.36	0.27	0.02
Special Housing project for Economically Poor People	0.00	0.38	0.36	0.23	0.37
Muster Station	0.44	0.27	0.36	0.11	0.05
Pay and Use Toilets	0.01	0.33	0.35	0.35	0.11
Urban Health Centre	0.00	0.13	0.34	0.19	0.02
Community Halls and Auditorium	0.23	0.07	0.08	0.16	2.38
Maintenance of Crematoriums	0.00	0.05	0.04	0.11	0.62
Swimming Pools	0.02	0.04	0.03	0.13	1.88
Development of Open Plots into Garden	0.00	0.00	0.03	0.00	3.46
Slum Clearance Quarters	0.02	0.11	0.02	0.00	0.03



Category of Expenditure (Zonal Budgets)	2020-21	2021-22	2022-23	2023-24	2024-25
Gardens	0.06	0.01	0.01	0.03	0.16
PT Schools	0.00	0.00	0.00	0.08	0.09
Percolating well	0.00	0.00	0.00	0.05	0.00
Hospital	0.10	0.00	0.00	0.00	0.00
Vegetable Markets	0.00	0.00	0.00	0.00	2.02
Fire Brigade Station	0.11	0.00	0.00	0.00	0.00
Squares	0.00	0.00	0.00	0.00	1.86
Lake	0.00	0.00	0.00	0.00	1.24
Ponds	0.00	0.00	0.00	0.00	0.00
Play Grounds	0.00	0.00	0.00	0.00	0.54
Stadium	0.00	0.00	0.00	0.00	1.67
Library	0.00	0.00	0.00	0.00	2.00
Ujanni Gruh	0.00	0.00	0.00	0.00	0.39
Senior Citizens' Park	0.00	0.00	0.00	0.00	0.16
Roads and Street TP(Town Planning)	0.06	0.05	0.00	0.00	0.12
RCC Road	0.00	0.00	0.00	0.00	0.53
Construction of Road Under Road Permit	0.19	0.00	0.00	0.00	0.00
Machinery for Lifting Garbage	0.00	0.00	0.00	0.00	0.00
Basic Amenities in Slums	0.00	0.00	0.00	0.00	0.00
Subsidy for Constructing Toilets	0.00	0.00	0.00	0.00	0.00
Streetlight in slums	0.00	0.00	0.00	0.00	0.00
Drinking Water Facility in slums	0.31	0.00	0.00	0.00	0.00

Table 13 shows the disparities in expenditure on the kinds of works done in different zones of Ahmedabad. Road-related work and water and drainage work constitute around 80% of the AMC's expenditure. Expenditures for works related to slums constitute less than 1% of the total expenditures in various zones of Ahmedabad. Further, these expenditures have declined over the past five years, as seen notably in categories such as “Construction of Roads in Slums and Chawls” or “Basic Amenities in Slum Clearance Board Settlements”. There have been no expenditures in categories such as “Streetlights in Slums”, “Drinking water facility in slums”, and “Subsidy for constructing toilets”. This further shows that AMC's budgetary priorities at a zonal level are not for the improvement and upgradation of the slums.



Zonal Budgets over the Years

This section presents the zonal budgets for developmental works on priority basis for four years- 2021 to 2025. It is clearly seen that the South West and North West Zone have been allocated a higher budget for developmental works. This is understandable since there are several areas which are getting developed, such as Gota, Thaltej and Chandlodia in North West zone, as well as Sarkhej and Jodhpur (under which the rapidly developing Bopal and Ghuma areas fall) in the South West zone. However, there is a huge scope for developmental works in the South zone as well, which has yet not been fulfilled. As one of the less developed, but industrial areas, there is a huge developmental potential in this zone.

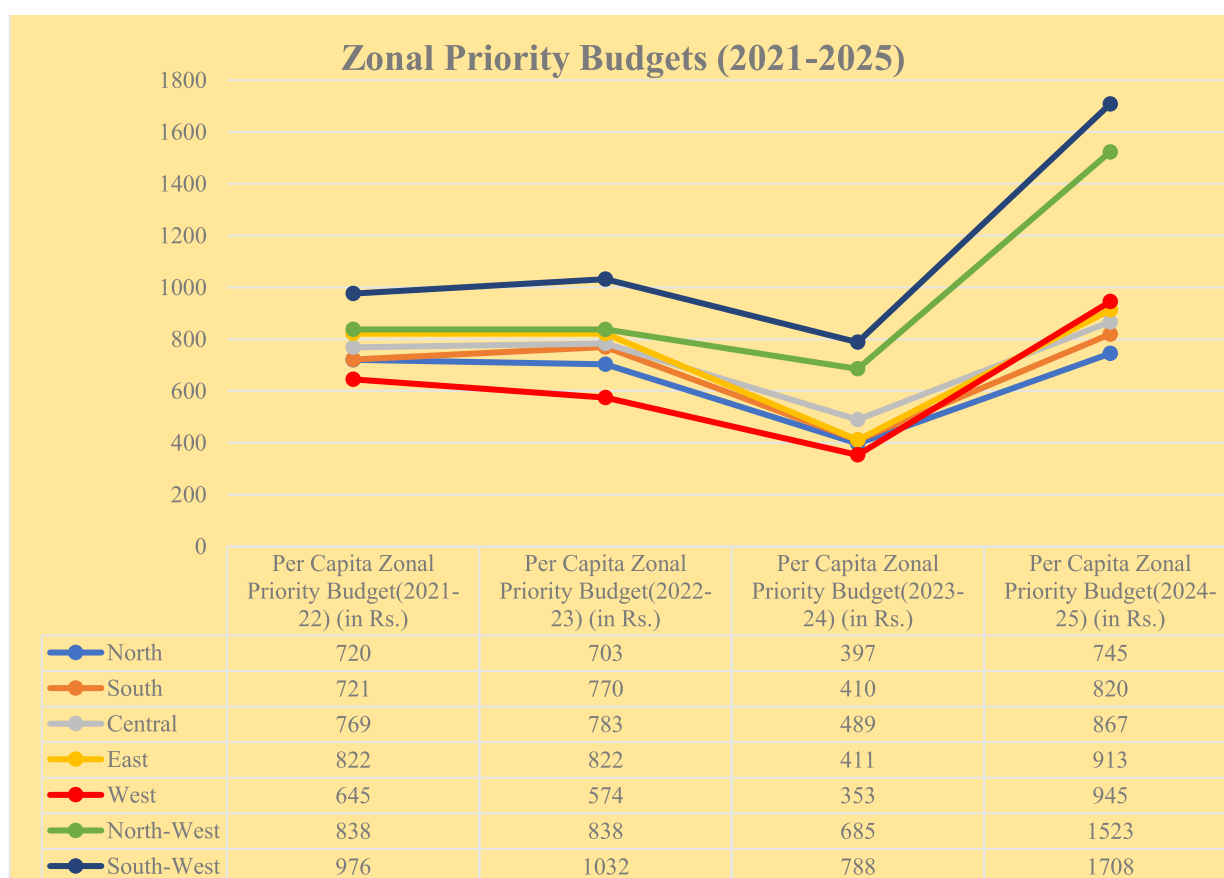


Figure 14: Zonal Priority Budgets in AMC



Status Report of Housing for the Urban Poor: A View from the Ground

A total of individual 83 households in 26 localities of 17 Municipal wards in Ahmedabad city were covered to understand the inequalities from the ground. These include AMC BSUP 10 colonies, AMC EWS 2 colonies, AUDA EWS 3 colonies, HIG 2 colonies, LIG 2 colonies, MMAY 1 colony, PMAY 2 colonies and 4 Bastis.

While 15 detailed FGDs were also conducted in 15 sites of 11 Municipal wards. These included 3 slums, 2 EWS localities, 2 LIG localities, 1 PMAY, 7 AMC BSUP colonies. The survey asked questions on availability and quality of basic services in these settlements. The data that is presented is based on the information given by the individual households in personal interviews and FGDs.

It has been seen that there is limited availability of social infrastructure, such as Anganwadis, government schools and government health centres within the vicinity of several of these localities. The worst settlements in terms of conditions are the slums, followed by BSUP and EWS sites. This is then followed by LIG settlements, MIG and HIG housing.

A. Physical Infrastructure

1. Housing

It was seen that the quality of housing and services was not satisfactory in slums and BSUP sites, with better conditions being observed in PMAY colonies, LIG houses and HIG houses. In Sikandar Bhakt Nagar, a BSUP site, the AMC had sent the residents a notice to demolish the residences since all of the blocks have become deteriorated. This is also seen in the case of Vasant Gajendra Gadkar Nagar, a BSUP site at Vatva. There are exceptions in the BSUP sites, as seen in decent quality services of AMC BSUP sites at Rajiv Awas Yojna BSUP in Chandkheda and Shiv Shaktinagar BSUP in Amdupura.

The average household income per month of those who were surveyed was Rs. 17000 per month. Furthermore, the following table showcases the income category of each settlement.



Table 15: Income details of interviewees in various housing schemes

Type of Scheme	Income Category	No of HHs
AMC BSUP	8000 to 30000 per month	21
AMC EWS	8000 to 20000 per month	16
AUDA EWS	10000 to 30000 per month	12
HIG	40000 to 1 lakh per month	2
LIG	25000 to 75000 per month	4
MMAY	18000 per month	1
PMAY	12000 to 20000 per month	7
Slum Area (Basti)	8000 to 20000 per month	20

2. Open Spaces, Playgrounds and Parking

Open spaces and playgrounds are an important aspect of a residential society, since they allow ventilation, natural light and can be used for communal gatherings. Almost every residential society which were surveyed had open spaces. Only four residential neighbourhoods out fifteen did not have either parking spaces, open spaces or playgrounds. These included three slums- Garudiyo Tekro, Ganesh Nagar and Saraniya Vas, and one BSUP site- Shiv Shakti Nagar.

Rajiv Aawas Yojna (AMC BSUP), Himalaya Apartments (AMC EWS) and Shivam Apartments (AUDA EWS) have space for playground and parking. While at 12 localities have no space for playground but have open space which is utilizing for parking, stock hand carts and livelihood related material. The slums generally did not have open spaces- as seen in Garudiyo Tekro, Ganesh Nagar and Saraniya Vas. Shiv Shaktinagar BSUP site was also the only site which did not have spaces for parking.

3. Waterlogging and Damage to Water Pipelines

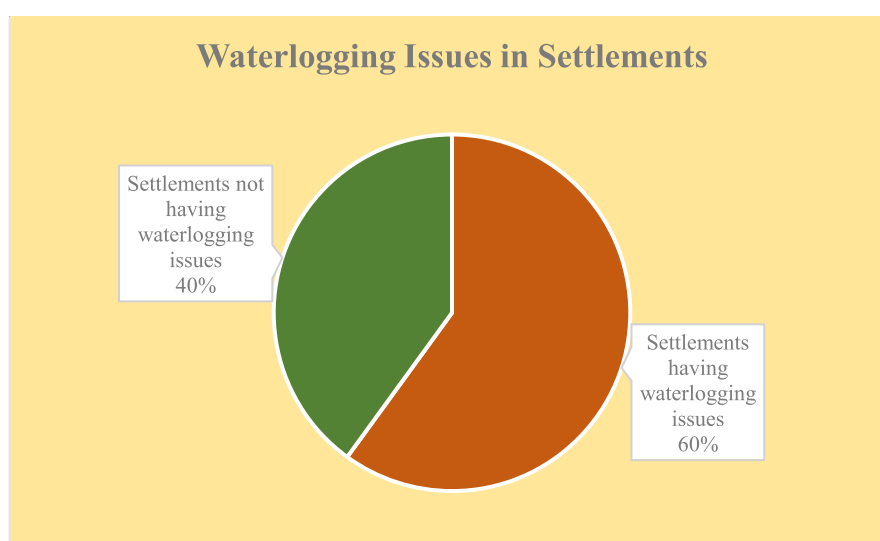


Figure 15: Waterlogging issues in settlements



A total of 9 out of 15 localities faced waterlogging issues, especially during monsoons. Two main types of settlements were susceptible to waterlogging. These included 3 slums and 6 AMC BSUP sites.

The slums- namely Ganesh Nagar, Saraniyavas and Garudiyo Tekro faced waterlogging issues because of lack of drainage lines, clogging of drainage pipelines, and lack of sewer lines. These are also the reasons for water logging in the BSUP sites- Sikandarbhakt Nagar, Shyamaprasad Mukharji Nagar, Shivam Awas Yojna, Vasant Gajendra Gadkar nagar and Dindayal Upadhyay Nagar. There have been regular complaints to the AMC office. However, there has been no response to the same. Only one BSUP site- Rajiv Awas Yojana, Chandkheda- did not face any waterlogging issue, even during the monsoon season. This was due to regular cleaning of drainage lines from financial contributions of the residents and the general cleanliness of the area.

However, waterlogging is a city-wide issue, as evidenced in the 2024 monsoon season, where almost the entire city (including the affluent areas) faced waterlogging issues.

9 out of 15 residential neighbourhoods faced issues of damage to water pipelines. These included 3 slums, 4 BSUP sites, one LIG site and one EWS site. This shows that the problem could be a larger, city-wide problem.

4. Water Consumption

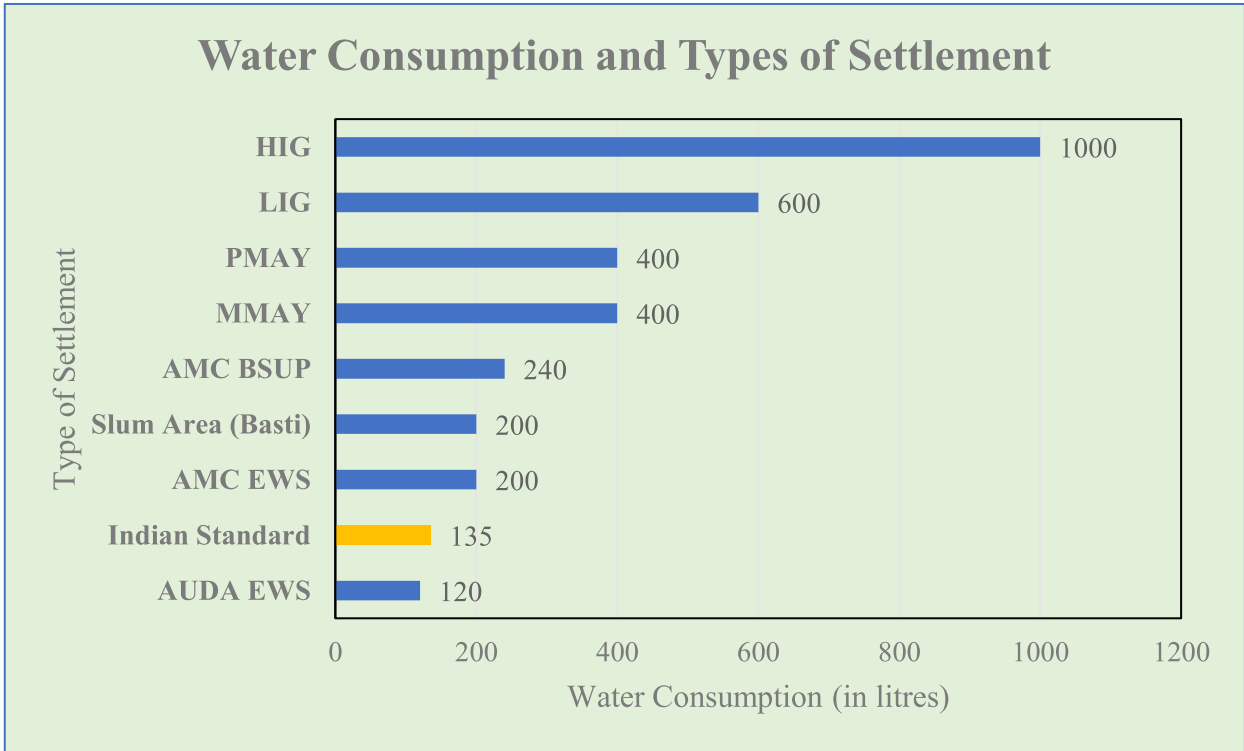


Figure 16: Water Consumption and Types of Housing Settlements



As can be seen from the graph, the high-income households and those living in low-income group housing (which themselves cost over Rs. 7.5 lakh) consume more water than those staying in EWS or slum areas. This is also seen in terms of the water availability. As per the Ministry of Housing and Urban Affairs, the per capita water usage in India is 135 litres per day. The above findings show is that people residing in HIG complexes consume water at a considerably higher rate than the standards as suggested by the Ministry. The population living in the slums, EWS and BSUP sites are barely above the Indian standards.

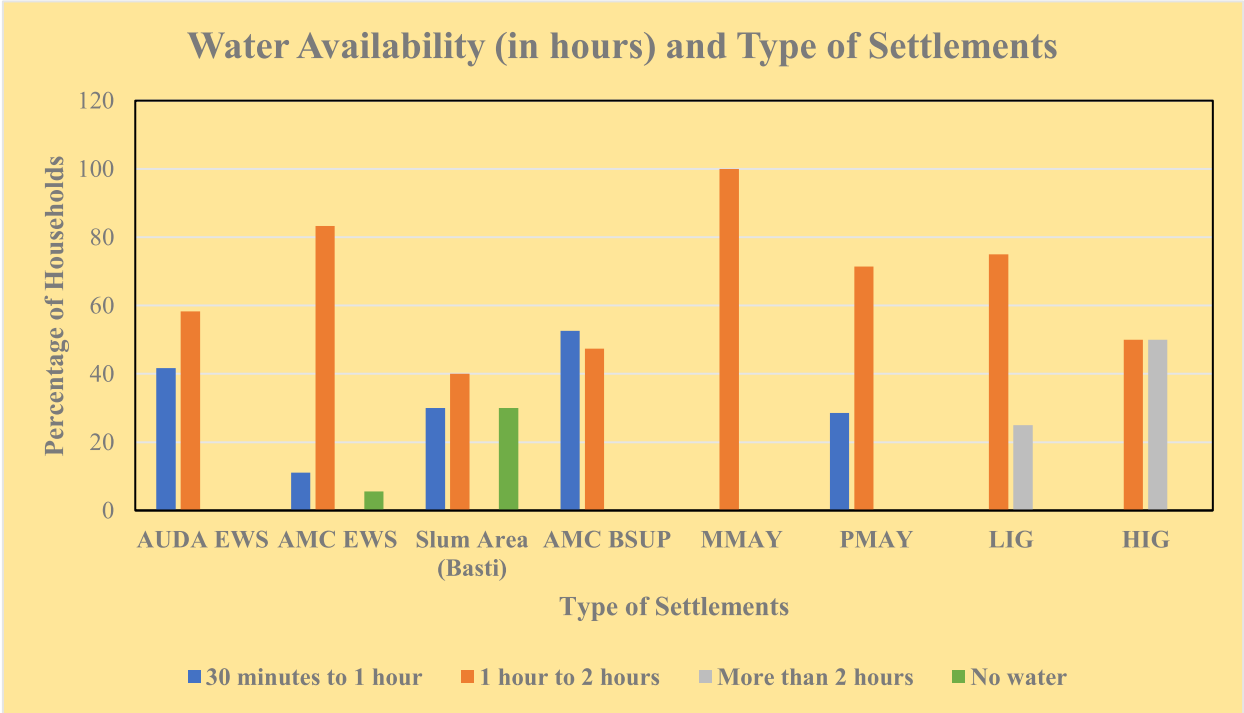


Figure 17: Water Availability and Types of Settlements

Different settlements pay extra money to borewell managers for their piped water supply, which is dependent on the area. Areas such as Sabarmati, Gota and Jodhpur have higher prices, with average monthly costs of Rs. 483, while areas such as Vatva, Naroda and Isanpur and Behrampura have the least average monthly prices of Rs. 50.



5. Drainage Problems

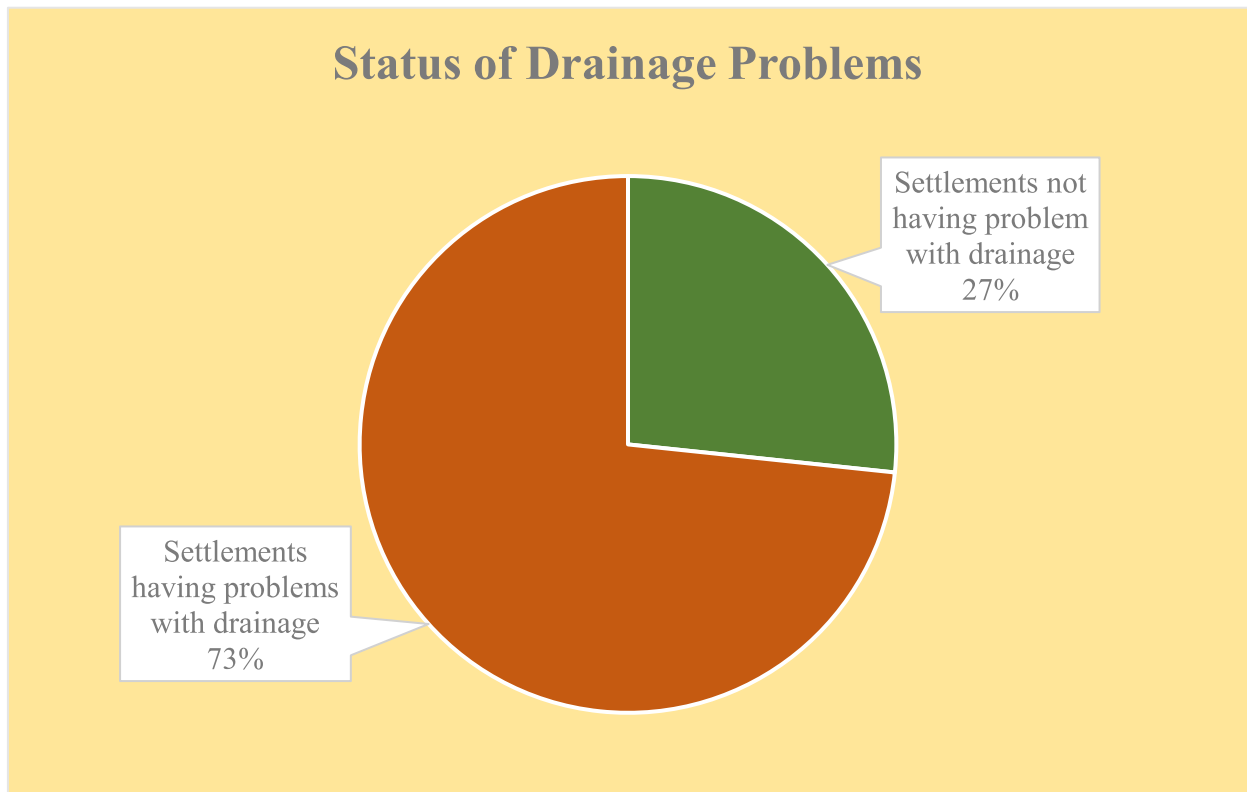


Figure 18: Status of Drainage in Settlements

Only 4 out of 15 residential sites did not have problems with drainage. These included 2 LIG sites- Someshwar Apartment and Keshav Apartment, 1 BSUP site- Rajiv Awas Yojana, Chandkheda and 1 EWS site- Himalaya Apartment, Gota. Amongst the remaining 11 neighbourhoods, 5 neighbourhoods reported that drainage problems only happened during monsoons. However, the remaining 6 sites - which included the three slums namely Ganesh Nagar, Saraniya Vas and Garudiyo Tekro and three BSUP sites- Sikandar Bhakt Nagar, Shyam Prasad Mukherjee Nagar and Vasant Gajendra Gadkar Nagar – had regular drainage issues.

There were two ways in which the residents would attempt to resolve the drainage problems. One, they would directly contact the AMC through the helpline number or visit the local corporator or use their own financial contributions to clean the drainage lines in case of minor issues. Two, they would contact the RWAs or their local leaders.



6. Door-to-door garbage collection and cleanliness

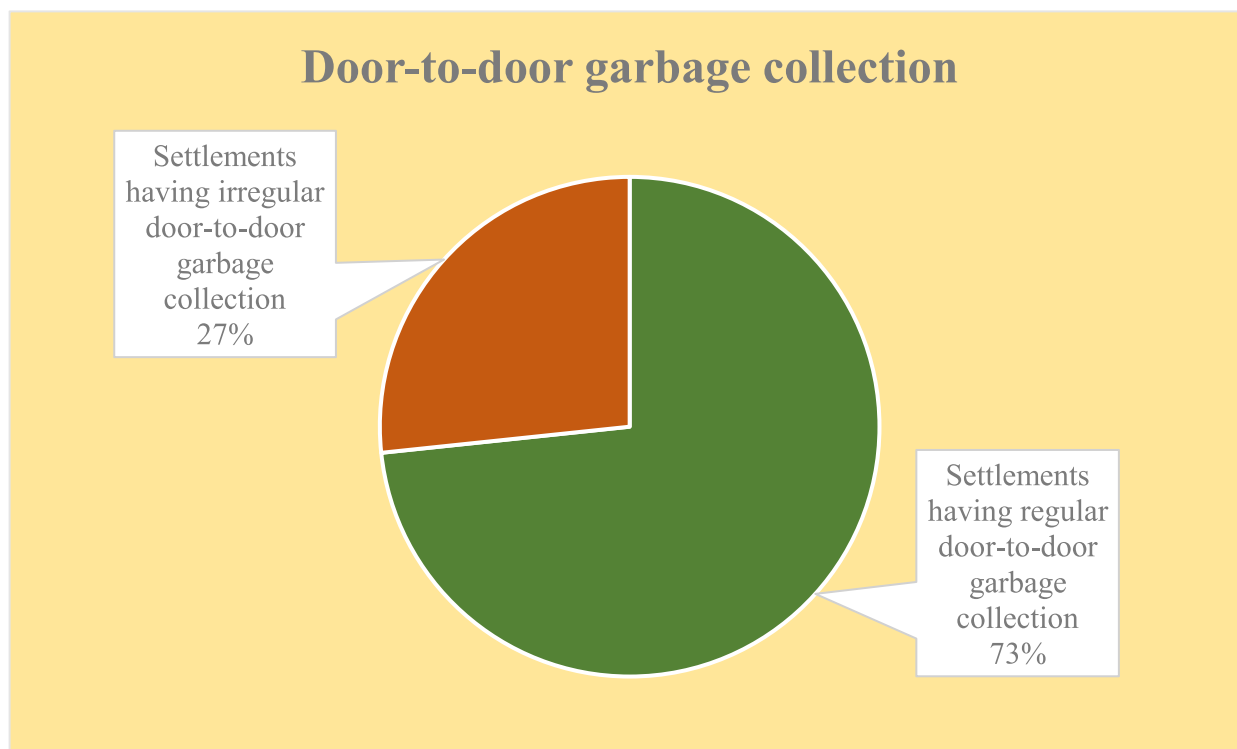


Figure 19: Settlements and garbage collection

Only 4 out of 15 neighbourhoods that were surveyed faced problems with door-to-door garbage collection and cleanliness issues, which were mostly slums. Almost all the settlements, with the exception of Ganesh Nagar slum and Rajiv Aawas Yojna had regular visits by door-to-door garbage collection vans. In Sikandar Bhakt Nagar, the AMC provides door-to-door collection services twice a day. However, since most of the residents have to go for work on early morning schedules, they are not able to dispose their garbage. Ganesh Nagar is also known to have no functional public toilets, causing great problems for the citizens. The area does not have functional drainage systems or internal roads, which lead to a poor level of hygiene. Saraniya Vas, a notified slum, also faces problems of lack of cleanliness and clogged drains. The narrow access to the residence prevents waste collection in the area, so most residents dispose of their garbage outside where the garbage disposal van comes to collect it. Garudiyo Tekro, another slum has cleanliness issues. Open defecation is common here, since only 6-7 families have access to toilets.

There are also several positive stories. In one BSUP site- Vijaya Raje Scindia Nagar at Nikol, the RWA had taken initiative to spread awareness about cleanliness and proper garbage disposal and its maintenance. The LIG flats also have strong RWAs who look after cleanliness. For example, in Keshav Apartments, Chandkheda, a cleaning team consisting of 10 employees has been hired for maintenance of hygiene and general sanitation.



7. Management of Civic Amenities

Two main institutions were seen for the maintenance of basic facilities in civic amenities- the RWAs as seen in government housing sites, or an informal committee made by local residents, as seen in slums.

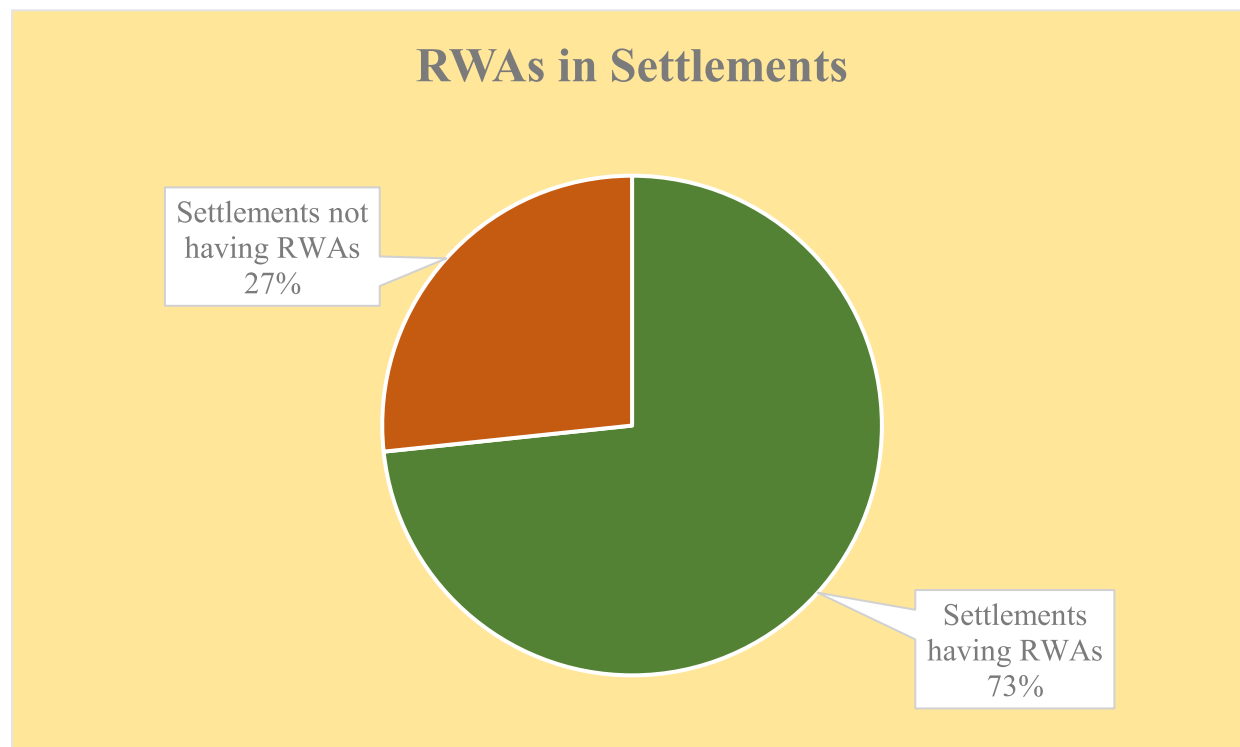


Figure 20: Presence of RWAs in settlements

11 out of the 15 residential colonies have RWAs. However, not all RWAs are active and this is especially seen in BSUP sites. The current residents either don't know the members of RWA or they don't know whether the RWA is functional. For example, in Sikandar Bhakt Nagar, a BSUP site, three RWAs are registered, but the committees are inactive, with no record of beneficiary contributions from the corporation, no maintained registers, and no collected maintenance fees. In Kailashnagar, a PMAY site, there are two RWAs but are not functional. Thus, it is difficult to manage the colonies by local residents. The citizens have to contact the AMC helpline numbers or local leaders to resolve some of the issues. The RWA in Shivam Awas Yojana, a EWS site, only does work on water-related issues. It remains inactive otherwise. The main reason for a lack of functional RWAs is that there is a lack of unity. This itself is caused by a huge number of renters in these apartments.



B. Social Infrastructure

1. Education

The urban poor generally depend on government-run anganwadis for kindergarten facilities of young children. It is important that these facilities are in proximity to residential facilities, or within walking distance.

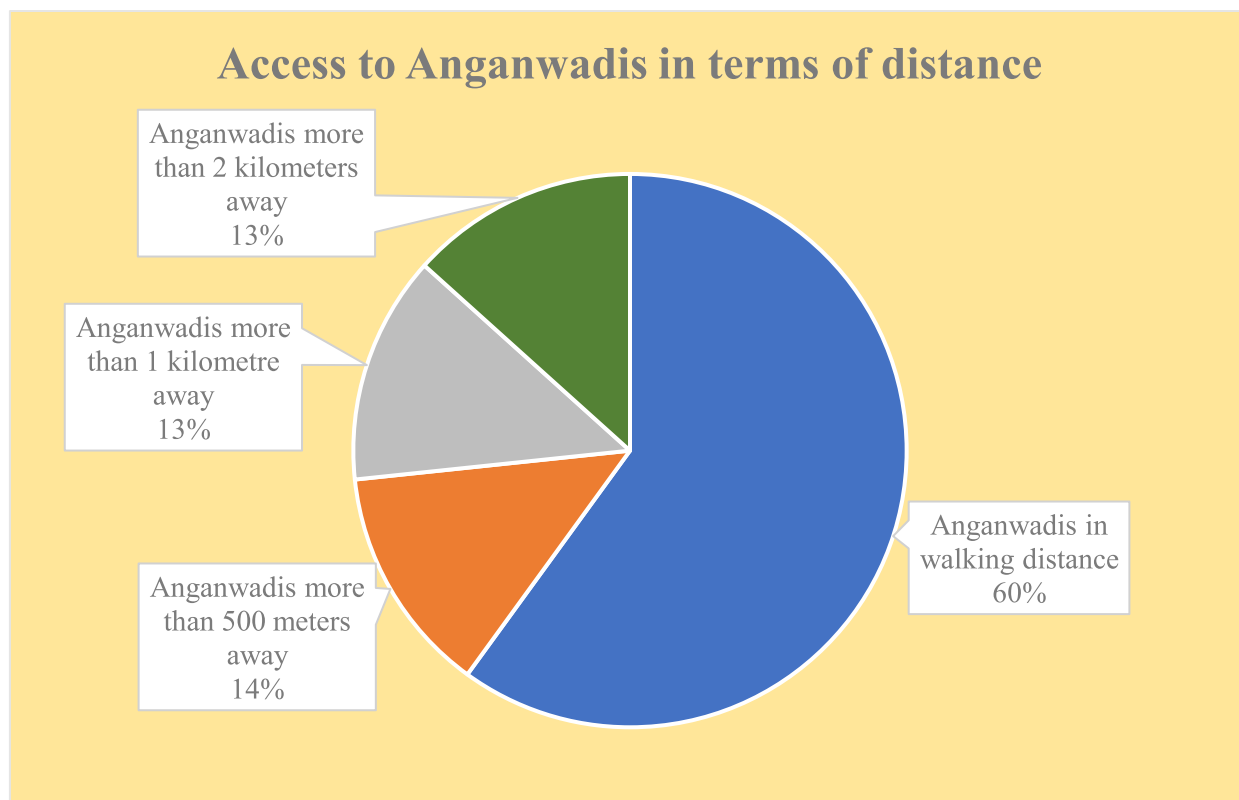


Figure 21: Access to Anganwadis in term of distance

1.1. Anganwadis

The distance to Anganwadis and quality of Anganwadis is an issue for a lot of residential sites.

7 out of 15 sites did not have Anganwadis in their residential complexes. These included 2 slums- Saraniyavas in Narol and Garudiyo Tekro, 2 EWS schemes- Shivam Awas Yojana in Vastral and Himalaya Apartment in Gota, 2 BSUP sites- Shiv Shaktinagar in Amdupura and Shyama Prasad Mukherjee Nagar, and 1 LIG scheme- Someshwar Apartment.

Distance to Anganwadis

Respondents from 8 out of 15 residential sites stated that Anganwadi centres were located within walking distance of their homes. 2 residential sites had Anganwadi centres situated around 500 metres away from their homes. 2 residential sites - Saraniya Vas in Narol and Shivam Awas in Vastral – had Anganwadi centres more than 1 kilometre away. Shiv Shaktinagar BSUP site and Himalaya Apartment (EWS) had Anganwadi centres more than 2 kilometres away.



Quality of Anganwadis

The quality of Anganwadis is poor in 5 out of 15 sites. In Sikandarbakht Nagar, the government has built 3 buildings, but only 1 is operational consistently, with 2 Anganwadis functioning irregularly. In the Rajiv Awas Yojana, Chandkheda, there is only one Anganwadi located next to the EWS scheme on rent, where only 10 children attend, and it lacks proper facilities for various celebrations on different days. In Garudiyo Tekro, a slum, there is no structure for Anganwadis. Anganwadis services are provided by a mobile van. In Someshwar Apartment, an LIG housing scheme, there is no Anganwadi centre and children go to a nearby area. In Shyama Prasad Mukherjee Nagar, a BSUP site, there is a building available for an Anganwadi, but it is not in use. As a result, children have to go to a nearby scheme for these services. There are no other services available for adolescents or women. In Vasant Gajendra Gadkar Nagar, a BSUP site, two structures are available, but only one is functioning.

1.2. Primary Schooling

It was seen that 44% of the children attended government schools while the rest attended private schools.

It was also seen that most of the children went to nearby schools. 84% of school children had to travel within three kilometres of their home.

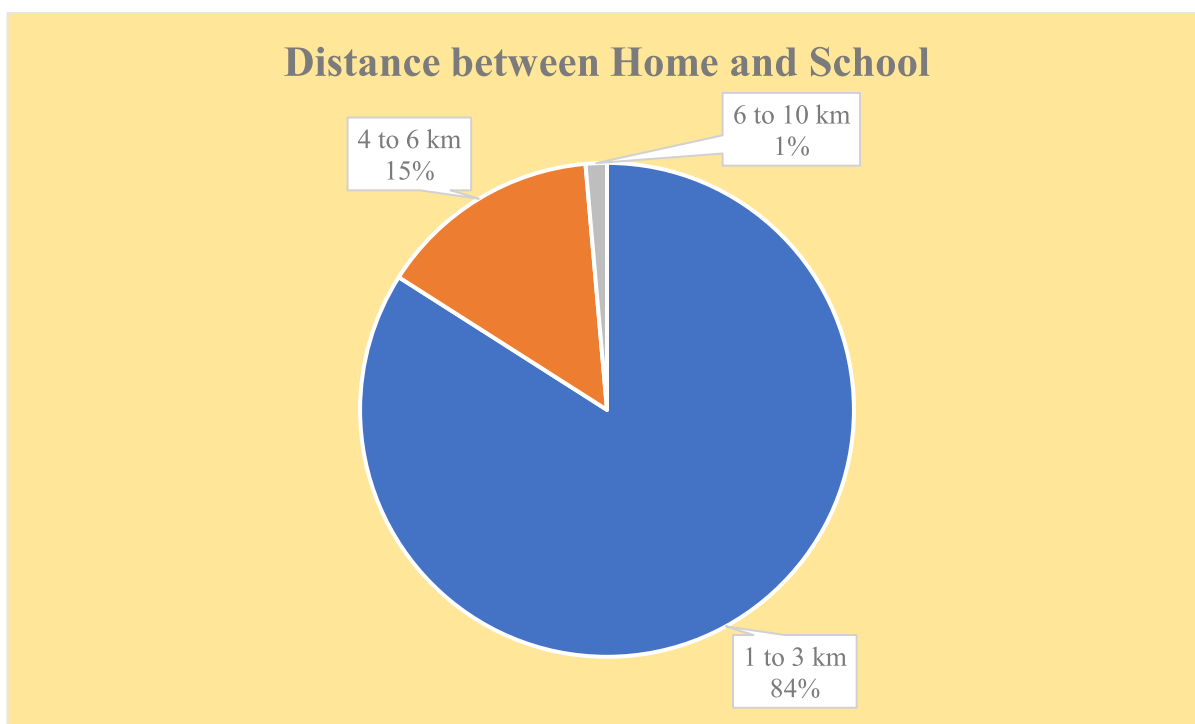


Figure 22: Distance between home and schools

This was also seen in the kinds of transport children used to go to their schools. As can be seen in the graph below, walking is the preferred mode of transport. The second-most preferred transport is that of auto-rickshaws. The HIG parents generally using private vehicles.



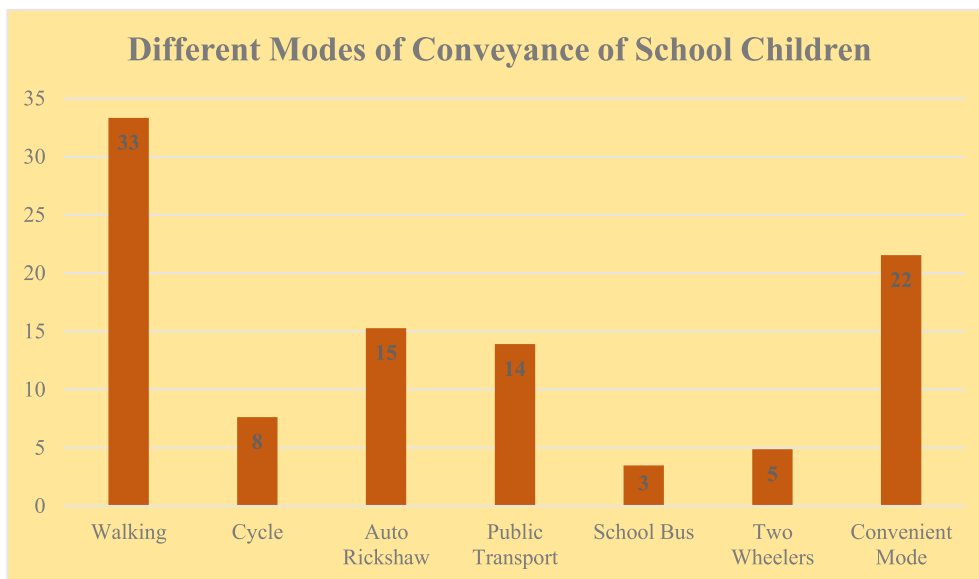


Figure 23: Different modes of travel for school children

The average monthly cost for transport to school is Rs.500, mainly due to rickshaw fares.

2. Health

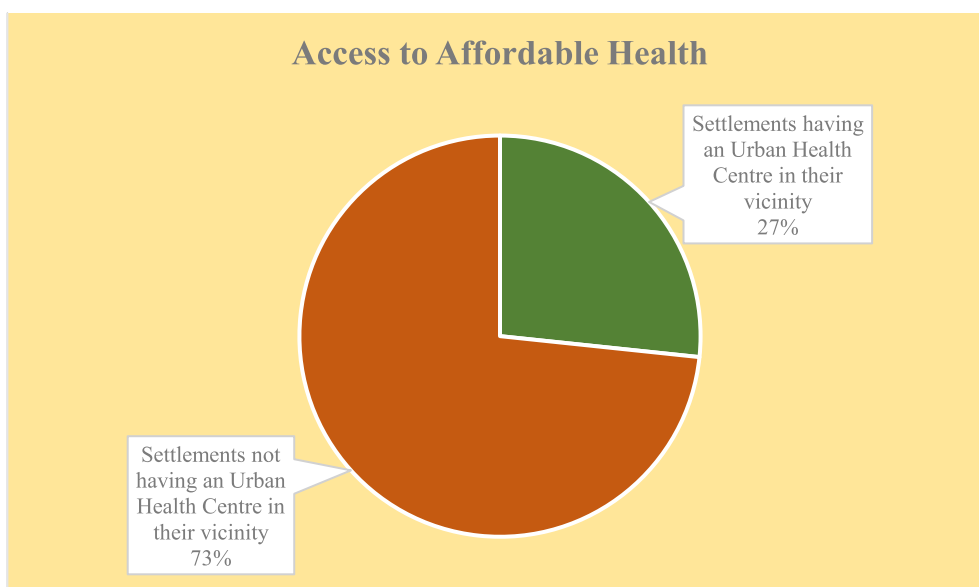


Figure 24: Settlements and access to public healthcare services

Respondents from 11 settlements out of 15 stated that they lacked an urban health centre within the premises or in the vicinity of the neighbourhood. The areas which did have proper facilities were Chandkheda, Sabarmati, Behrampura and Jodhpur.

Around 42% of the respondents reported that they visited government clinics or hospitals for treatment, while the rest (58%) visited private clinics. This had a marked impact on their health expenditures. People using private clinics and hospitals spent 45% more than those using government clinics, which could play a major role in the case of urban poor.



The average medical costs of the respondents in the past six months have been between Rs.1000 to Rs.3000. Moreover, there are variations amongst various classes. People living in slums reported that they spent around Rs.4150 or 31% of their monthly incomes on health expenditures. People living in EWS sections spent 18% of their monthly incomes on health. Almost 55% of people living in slums visited private clinics for their ailments, which was similar to that of EWS.

Out of the 83 respondents, 72% of the respondents claimed that they had insurance, while the rest 28% claimed that they did not have insurance. Further, out of those who did have insurance, 80% of the respondents were insured through government agencies, while the rest 20% were through private agencies. This shows the importance of the government sector in providing social security measures for the urban poor. It also shows the significance of government clinics and hospitals in reducing the expenses. While the provision of government insurance schemes is useful, building physical infrastructure in terms of more clinics is essential to a consistent reduction of health costs.

3. Electricity

83% of the respondents used Torrent Power as their source of electricity, while the rest 17% were sourced electricity by the government company- Uttar Gujarat Vij Company Limited (UGVCL). People residing in slums have the lowest consumption and bills. This is seen in the fact that slum-dwellers were paying Rs.814 per month, while that of the High-Income Groups was Rs.5000. The middle-income Groups however, seemed to have been spending Rs.10000 per month. This is seen through the limited electrical appliances which poor income settlements had, such as only having bulbs, fan and an occasional TV. The higher income groups had electrical appliances such as ACs, microwaves, fridges, washing machines and laptops.

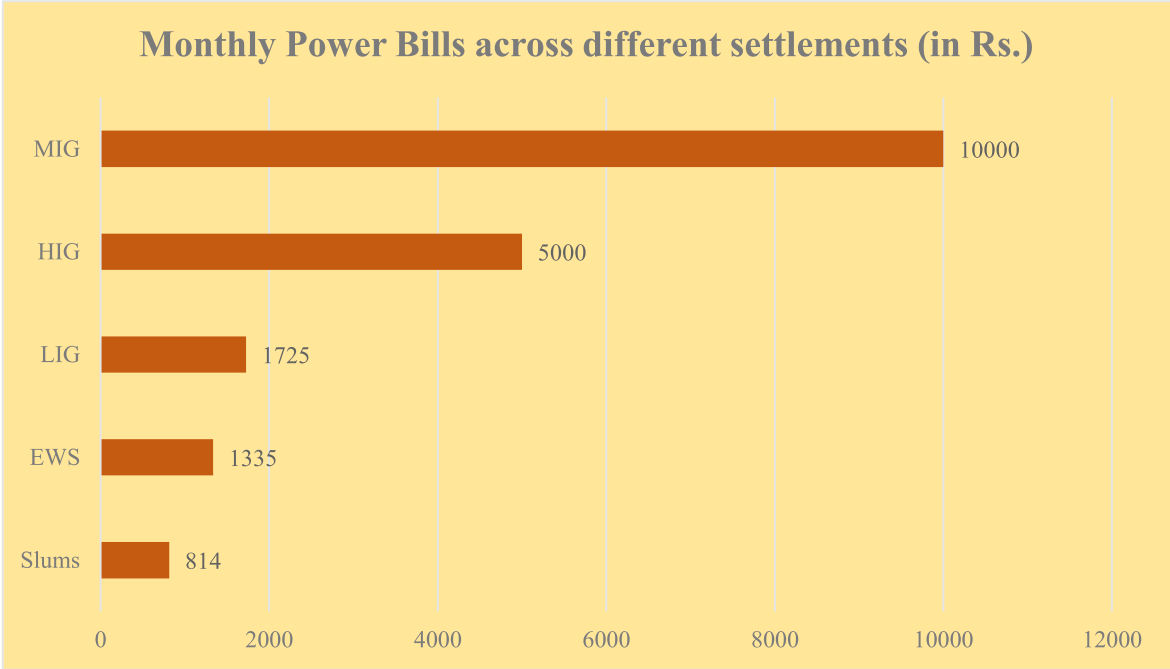


Figure 25: Monthly power bills across different settlements.



C. Transport

Gender and Transport

Gender plays a major role in determining transport patterns. This is seen in our data as well.

Purpose of Travel

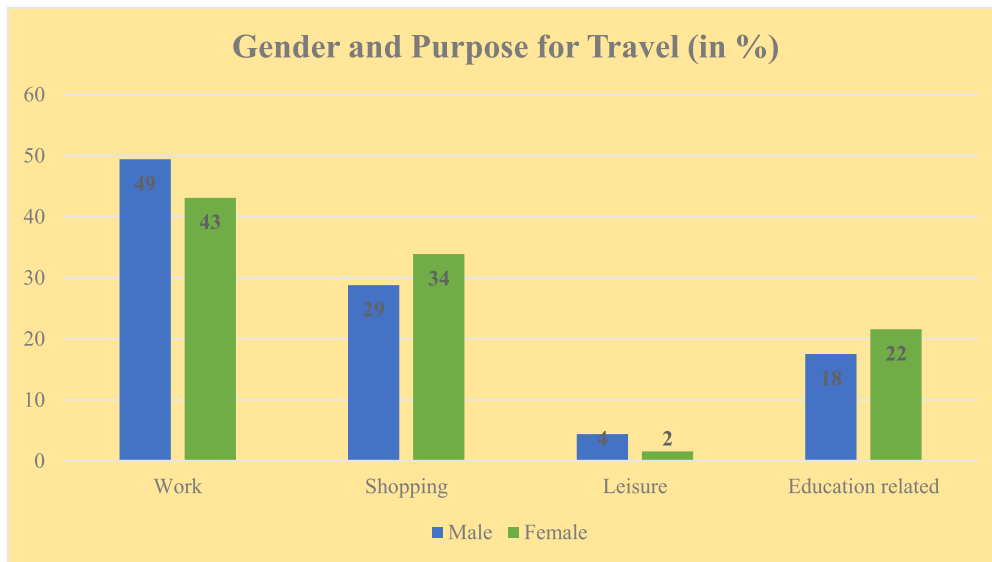


Figure 26: Gender and Purpose of Travel

As can be seen from the graph, there was a slightly higher proportion of women travelling for shopping and educational purposes than men, who were more focused on travelling for work.

Frequency of Travel

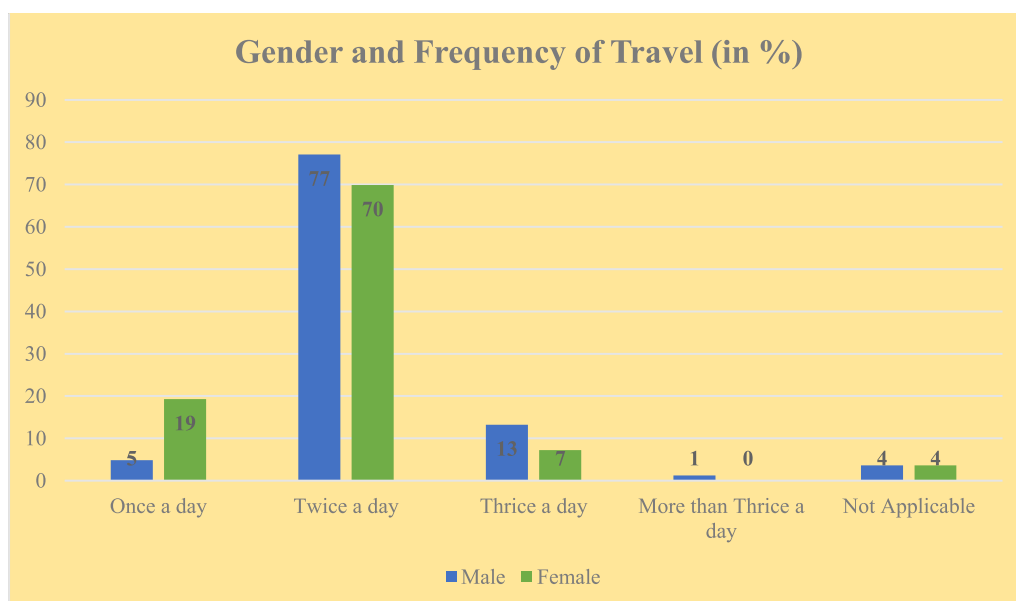


Figure 27: Gender and Frequency of Travel



The above graph shows clearly that there is a significant difference in gender in terms of frequency of travel. Around 19% of women travel only once a day as compared to 5% of men. This difference is also seen in terms of people who travel thrice a day.

2. Distance to Work

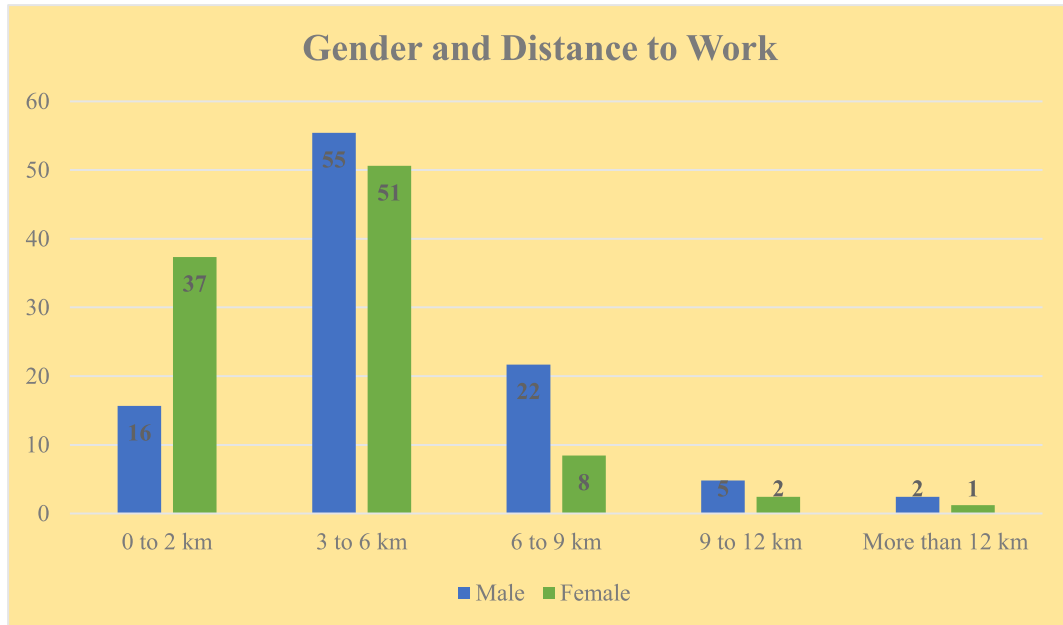


Figure 28: Gender and Distance to Work

Gender also plays a significant role in determining the preferred distance to work. As can be seen, a significant proportion of women work within two kilometres of their home. This is also convenient since it helps balance their household activities. However, this also raises a question about their increased vulnerabilities in case of resettlement to the peripheries. This makes it difficult for them to obtain proper livelihood opportunities.

3. Mode of Travel

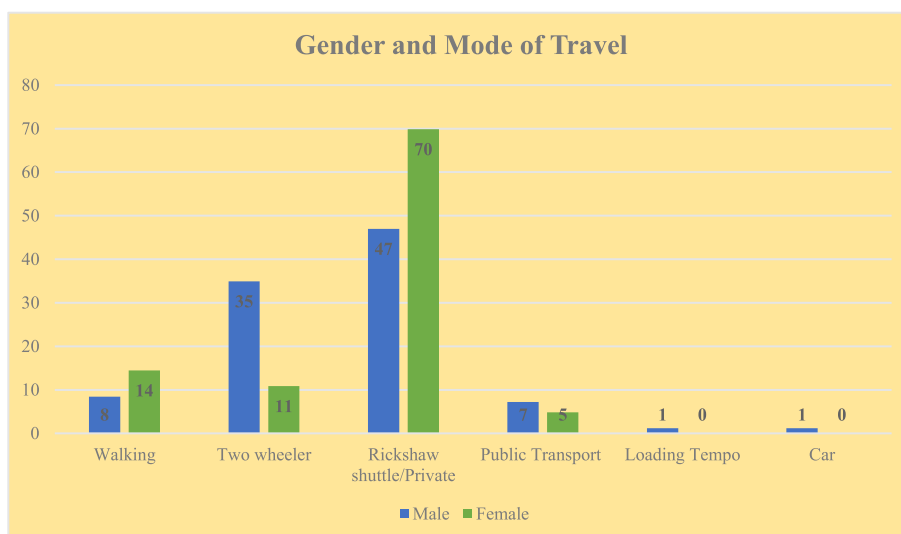


Figure 29: Gender and Modes of Travel



Gender plays a major role in determining access of transport facilities within a family. Thus, it is seen that a significantly higher proportion of men travel by two-wheelers as compared to women, who predominantly use rickshaw shuttles or private rickshaws or prefer walking. Thus, it becomes important that safety is ensured in these semi-public modes of transport. Public transport is not used by most of the people, and the most common reason amongst the women are safety concerns.

4. Type of Settlement and Transport

People of different types of settlements have different travel costs. This study studied the monthly transport costs of households as a percentage of their average monthly income. The high-income groups spent the least proportion of transport costs as a part of their monthly income, while people in the EWS, slums and LIG settlements spent as high as 40% of their incomes on transport. This is especially concerning, since the global standards for the percentage of incomes to be spent on transport should not be more than 15% (CSE, 2019). This shows that the urban poor are disproportionately affected by transport, since they lack private transport facilities and have to depend on rickshaws.

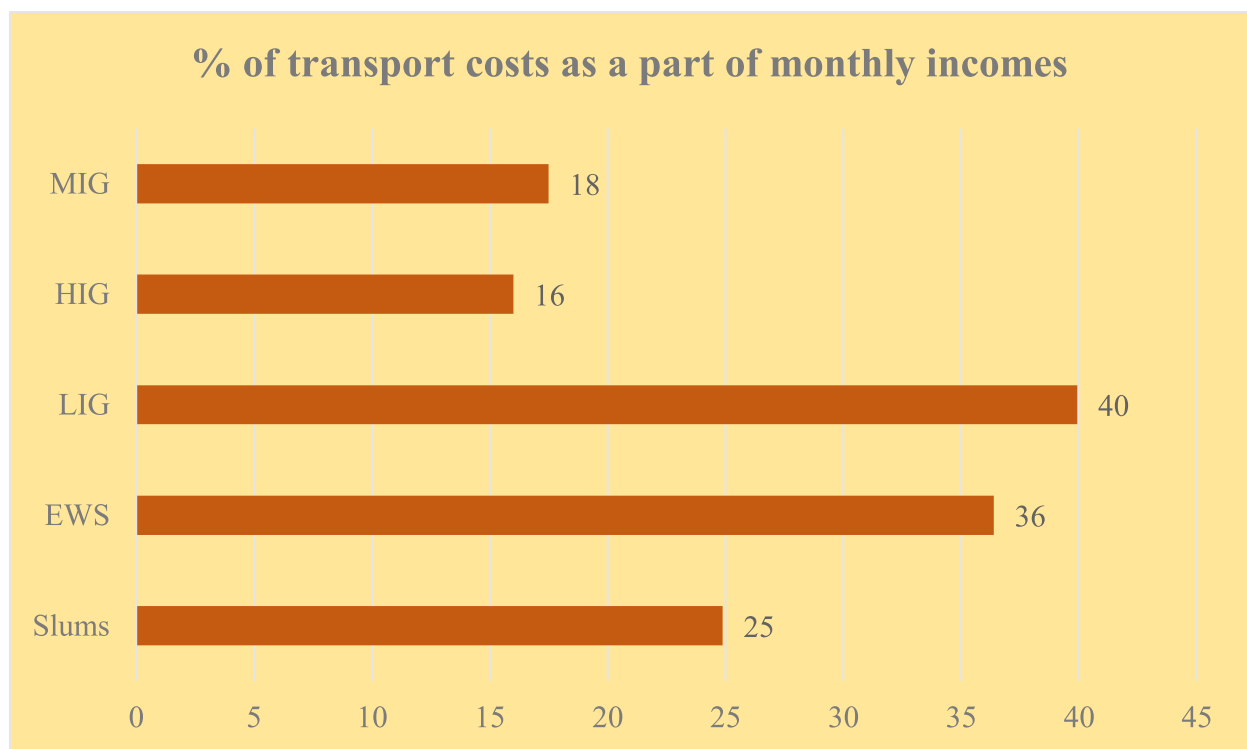


Figure 30: Percentage of transport costs as a part of monthly incomes



Conclusions, Recommendations and Way Forward

Conclusion

This report has presented inequalities in Ahmedabad through three different methods. Through policy analysis, the report discussed how affordable housing within the city seems to be a distant dream for many and that the affordable housing schemes have not been sufficient enough to provide housing for the urban poor. The policies either have not properly designed, or have not been implemented appropriately. This can be seen through the poor infrastructures or quality of buildings in the BSUP sites, the lack of awareness amongst the residents who are affected in the Smart Cities Mission or the failure of the Affordable Housing Zone, created on the peripheries of the city. This can be understood through the concept of peripheralization, which refers to disconnection of people who are pushed to the peripheries.

Peripheralization in low-income housing can happen through three kinds of disconnections. Firstly, there are spatial disconnections, caused due to being displaced from city centres. Secondly, since the formal houses are allocated to the residents, they are disconnected from the housing production process. The third disconnection is with the neighbourhood and the state, caused by the fact that these houses and the neighbourhoods are poorly serviced as well with lack of street lights, schools and healthcare (Coelho, Mahadevia, & Williams, 2022).

This report has shown that the urban poor in Ahmedabad face spatial peripheralization, since they have been pushed to the peripheries of the city, while not enough attention has been given to slum upgradation. Secondly, there is a disconnection between the neighbourhood and the state, with poorly serviced public housing, especially the BSUP sites. Thirdly, there is a disconnection in the budgetary allocations of AMC, which are characterised by underutilisation as well as limited allocations for sectors that may directly benefit the urban poor. It is also seen in the high developmental budgets allocated to zones which have upper middle-class populations, such as South West and North West zones, and less budgets for underdeveloped areas, especially in the South zone. This study showed that the AMC needed to rework their budget and divert their funds to sectors which could provide more benefits to the urban poor.

Finally, our findings from the field revealed that there are differences in the provision of basic facilities amongst different settlements within the urban poor as well as between the rich and the poor areas. The newer PMAY and MMAY houses seem to have better facilities than the older BSUP sites. They also seem to have better governance structures, with well-functioning RWAs. We showed that across informal settlements, women face greater vulnerabilities in terms of access to transport and livelihoods, since they were unable to travel longer distances with a lesser frequency, due to household responsibilities.



Recommendations

Based on the findings of our study, the report suggests the following recommendations:

- **Upgradation of certain housing policies:** As seen from the review of policies, the quality of houses constructed in earlier policies such as BSUP are not as good as the ones in the recent programmes such as PMAY, using the PPP model. The existing BSUP sites could be upgraded to a PPP model, with better facilities as seen in the PMAY houses.
- **Push for inclusive policy design:** Research studies have shown that the policy design for housing and related activities (especially redevelopment schemes) have not been inclusive in nature, not taking into account the existing livelihoods and familial structures into account. It has instead led to more peripheralization.
- Therefore, a push for a more inclusive slum development policy, which could involve limited displacement from an entire neighbourhood is essential.
- Each ward (existing or new) could involve a rezoning exercise, which could redevelop disused spaces and create public housing.
- **Audit:** A third-party audit should be conducted of all the government-built housing schemes and their neighbourhoods. This audit would cover the quality of housing, its services, the number of vacant houses, and the status of tenants/occupiers of the houses. It would also cover the social infrastructure present not just in the residential complexes, but also the neighbourhoods, within 500 metres of the residences.
- Based on this audit, a basic standard of living in terms of physical infrastructure could be determined and steps could be taken to ensure the provision and maintenance of the same. This is related to the question of publicly available or easily accessible data on housing and civic amenities.
- **Data Gap:** There is also a huge data gap in terms of knowledge regarding provision of basic civic amenities which needs to be addressed. There could be ways in which statistics of the provision of basic facilities could be made publicly available, such as through an online portal.
- **Issue of Vacant Houses:** Field investigations and research studies have shown that there is a high level of vacancies in BSUP sites, as high as 40%. Steps could be taken to ensure that this is reduced. This could be done by renovating and repairing them and using them as rental accommodations under the ARHC.
- There is a huge gap between sanctioned houses and completed houses under the affordable housing scheme. Reusing the vacant houses after repairing them could reduce the housing demand gap.
- The government could also re-introduce in the logic of the Slum Networking Programme, which provided *de facto* security of tenure through a no-eviction guarantee for fixed amount of time. This could improve the conditions of slums, as residents are more likely to invest in improving the conditions of their locality by their own means.



- **Night Shelters:** There needs to be a huge increase in the number of night shelters and an improvement in the services of existing night shelters. A PPP model could be explored for the same.
- **Equitable Ward-level Budgeting:** Housing is not just about the residential society, but also the neighbourhood and area. The budgets should ensure better provision of infrastructure of underdeveloped and poorer wards. Sectors that have been overlooked and underutilised need to be prioritised.
- An integrated data-driven approach involving corporators, AMC officials, AUDA officials, NGOs and research organizations are necessary for the proper development of housing and allied services.

Ahmedabad has a vision of becoming a slum-free city. The current dominant model is about slum redevelopment and allocating houses on the peripheries. However, we need to rethink this model and focus on in-situ slum upgradation. Providing the slum-dwellers tenure security and basic services will incentivise improvements in these neighbourhoods and the quality of life. The aim of a slum-free city has to be to create equitable housing outcomes for all its citizens. This can only be possible with the cooperation and participation of all the stakeholders of the city, including the urban poor, at all the different stages of development- from policy design and implementation, to budgetary allocations and finally involving the informal structures of governance in these settlements.

Way Forward

Ahmedabad was known for its welfare-based approach towards the urban poor. As evidenced by Dinesh and Meera Mehta's study, the AMC would provide basic services to the informal settlements irrespective of their legal status. A similar approach is needed at present, especially in the houses that have been already allocated to the residents. However, an addition to this would be to also improve the ward as a whole, instead of just the slum, or the residential area.

The findings of this report can be used for two pilot projects- aimed at improvement of public sector housing and the neighbourhood, as well as informal settlements. A small pilot project could be undertaken in a couple of the BSUP sites that are poorly serviced through an integrated approach involving government officials, NGOs and the residents. This could be done at a neighbourhood level, having neighbourhood budgeting, which also takes into account women and children.

Another project that can be undertaken could be of upgrading existing slums. Sites such as Ganesh Nagar, which are poorly serviced could be taken up and efforts be put in to improve their physical and social infrastructure. A more inclusive and generous approach to slum redevelopment could be explored which could have a relaxed view on eligible beneficiaries.



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Centre for Development

C-701, Rajyash Rise, Beside Vishala,
South Vasna,

Ahmedabad - 380007 Gujarat, India

Website www.cfdngo.org

Email: contact@cfngo.org