

ASPECTS OF URBAN POVERTY IN MUMBAI.



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I) INTRODUCTION

MUMBAI IS INDIA'S industrial and commercial centre. The population of the Mumbai urban agglomeration was 12.5 million people at the 1991 Census of India, making Mumbai the sixth most populous city in the world. Over one-half of these people live in slums or are homeless; they live in tenements and huts, on pavements, along railway tracks, under bridges and in other spaces available to them. The conditions of life under which the homeless and slum dwellers of Mumbai live are conditions of terrible poverty, squalor and deprivation.

Specifically, slum households are deprived of good housing, they do not have access to clean water, they do not have access to hygienic systems of waste disposal (including the sanitary disposal of faeces) and, in general, they live in polluted and degraded environments not suited to human habitation.

II) INCOME POVERTY, DEPRIVATION & THE ENVIRONMENT

Using data from a census of slum households conducted in 1976, 40% of slum dwellers were estimated to have incomes below the poverty line.

Secondly, from a survey of 2,000 homeless and slum households conducted by the Tata Institute of Social Sciences in 1977-78 it was estimated that 30% of slum households and 55% of homeless households had incomes below the official poverty line.

Thirdly, the ORG survey estimated that **45% of slum households in Mumbai had income below the poverty line in 1989.**

In Mumbai, slum dwellers & the homeless account for over 50% of the city's population but they occupy only 6% of the city's land area. A survey of Santosh Nagar, a slum in north-west Mumbai, 69% of households the area available per person was less than 50sq.ft. In the same survey, 88% of dwellings had ceilings made of asbestos, a material that is known to be toxic. A large number of micro-organisms and disease vectors are present in the living environments of homes in overcrowded settlements, and indoor air pollution & dampness precipitate respiratory infections. Slums in low-lying areas collect stagnant water; slums on slopes are seriously affected by landslide in the monsoon.

Water is "..... a primary medium for the transmission of diseases, the most important of which are typhoid, cholera, hepatitis, poliomyelitis, dysentery, amoebiasis & infection by intestinal protozoa. The tests showed that the water was not fit to drink; the levels of bacteria & coliform bacilli were very high (& much above permitted levels). Even when water is not contaminated (or not excessively contaminated (or not excessively contaminated) at the source (as in the case of piped water supplied by the municipal authorities), the low levels of hygiene & high levels of environmental pollution can lead quickly to contamination during transportation, collection & storage.

Even where drinking water was available, there were shortages and queues. Most women have to get up early, at 3 a.m. or 4 a.m. and spend the next few hours collecting water for the daily needs of their family. Moreover, slum dwellers pay more than other city residents for water & other services: this is now well-documented. According to a study of the homeless in central Mumbai, the effective price paid per litre of water by pavement dwellers was 20 times the municipal rate charged to other residents of the city.

One of the biggest health hazards of slum life comes from the fact that slums lack systems for disposing of excreta, sewage, sullage (water from washing & bathing) & solid wastes. In particular, the disposal of human waste is a major environmental & health problem in all slums. A census of 619 notified slums in Mumbai, undertaken by the Census of India in 1981 found that there were no toilets in 174 settlements. 69% of households used public toilets & 29.5% used open spaces. In a survey of 286 families of construction workers in Mumbai, 63% of the population used open spaces for defecation. In many households where adults used public toilets, children defecated in open spaces. Children are even more exposed to risks of infection than adults.

The nutritional status of children living in slum communities is also deplorable. According to the National Commission on Urbanization, 85% of children upto the age of 6 in urban slums in India are malnourished. In our survey of children under the age of 5 in a Mumbai slum in 1993, 61% of boys & 72% of girls were malnourished on the basis of a weight-for-age index. Another recent survey conducted in a poor settlement in a western suburb of Mumbai found that 63% of children were malnourished.

The category of widowers and widows, divorced and separated persons comprised mostly women. Among all women, 22% in 1985 and 28% in 1992 were widowed, divorced or separated.

All this is most unfortunate considering that Mumbai is Maharashtra's and India's main economic engine & contributes about Rs.40,000 crore in taxes to Maharashtra & the Centre annually. Compared to that sum, what Mumbai gets in return from the State & the Centre is a grossly inadequate Rs.1,000 crore of capital expenditure every year. It is quite clear that if Mumbai's decline continues, it will lead to an irreversible decline in Maharashtra's fortunes.

We believe the effective solution is Public action - that is action by governments & organized groups & communities, is necessary to improve the environment in which people live & in general to raise their standard of living.

Let us now talk about the Government Schemes/Incentives for the Urban poor which we, feel is the only sustainable financial support to support the Urban poor.

The Government has introduced a number of social security schemes like the Indira Gandhi Nira dhar Yojna, Sanjay Gandhi Niradhar Yojna, Shravan Bal Yojna, and the Family Benefit Scheme. The other flagship programme launched by the Government of Maharashtra, through Mumbai Municipal Corporation, to eradicate Urban Poverty is “**Suvarna Jayanti Shehri Rozgar Yojna**”, wherein the focus is to formation of SHG and then make them self-reliant by training them under various vocations as also providing them with various subsidy, under the said schemes.

However none of these schemes benefit the really poor, who continue to slip out of the safety net for a variety of reasons.

1. The paper work required to make an application is so enormous & expensive that it is virtually impossible for a poor illiterate woman to put her application together.
2. Most applications are rejected on technical grounds of some paper or other not attached. The applicant is not even informed of the reasons for the rejection of her application & there is no provision for appeal or clarifications.
3. An ordinary application under one of the above mentioned schemes requires the following documents: Certified copies of the Ration Card, House tax receipt, Proof of Residence, Birth Certificate, Death Certificate of the husband in the case of widows, Certificate of the BPL Number, Income Certificate from the Tehsildar, Statement & Panchnama by the Tehsildar and Statement & Panchnama by the BDO. Collecting these papers costs the women anywhere between Rs.500/- to Rs.1000/- which immediately excludes the poorest, as it includes filing on Affidavit on Rs.20/- stamp paper, which then has to be notarised. Now, that filling of an application under the relevant schemes is privatised, a sum of Rs. 40/- is to be paid for obtaining vastavya cha dhakla i.e. Proof of residence and income certificate in the case of Mumbai!!!

Further, the hidden cost that the aggrieved woman has to bear is as follows:

4. Trip to the Collector to obtain the application & Rs.10/- to the writer to fill the form.
5. May or may not have to pay the officers for their certificates but it will definitely mean more than one trip to the Collector’s office.
6. Trips to collectors office, to obtain the forms for the income certificate, payment to the writer, filling the forms, 2nd trip to collectors office to swear the affidavit, for procuring his signature for the income certificate, 3rd trip to tehsil office to

submit the forms & finally multiple trips to collect the certificate. Obtaining an income certificate costs anywhere between Rs.50/- & Rs.150/-.

7. In case of death of the husband is not recorded in the register of births & deaths in the Municipal Corporation which in about 50% of the cases then another cumbersome and expensive process ensues.
8. Having completed all the paper work there is no guarantee that the application will be entertained as there are disqualifying clauses applied arbitrarily. For e.g. If a widow has adult sons she can be disqualified. The fact that the sons too are living in extreme poverty is irrelevant. Most importantly poverty is defined in terms of the magical BPL number which somehow eludes the really poor.
9. The family benefit scheme automatically disqualifies a woman with more than 2 children. Often the greater the number of minor children the greater is the destitution, yet the woman is punished, although she has little control over the number of children she bears.
10. In case of minor children losing both parents, there is no scheme to cover them. There are a few such cases where 12 or 13 year olds are caring for their younger siblings after the death of both parents.

Proposed Solutions:

- A. Increase the amount of Pension to a minimum of Rs.600/- for all social security schemes, as this the minimum available to the beneficiary as "Berojgar Bhatta" under the NREGA scheme implemented by the Govt. of India.
- B. The total pension must be received by the beneficiary at regular intervals not exceeding 3 months.
- C. All the beneficiary covered under social security schemes must be issued Antodaya Ration Cards, meant for the very destitute and the poor, suo motto.
- D. A list of all single dispossessed women should be maintained at the Tehsildar\Collector level which must be updated every month & the office should ensure that these women are covered by the applicable social security.
- E. A widow is automatically excluded, under the pension scheme as soon as the son attains the age of 18 years, never mind that the son is still studying & at such a tender age surely cannot provide for the family. Therefore the benefit under the said scheme should be extended till the children become a major and is gainfully employed, whichever is earlier. i.e. only those women whose adult sons engaged in permanent jobs may be excluded.

- F. Further, there should be six monthly camps organized ward-wise, by the Collector's office where the officers could identify the old, the destitute, widows and suo moto should ensure that they are the beneficiary under the above schemes.
- G. Ensure that the Committee to sanction the schemes, sits every 3 months so that the poor gets the benefit in a time bound manner. To take an example, Malabar Hill, which is my Karyabhoomi, the committee, to sanction the above scheme has not been done for the past 8 months.
- H. As you are aware, the Government of Maharashtra through the Mumbai Municipal Corporation has established "**Urban Poverty Eradication Cell**" & one of the flagship programme, to be implemented by the said cell is "**Suvarna Jayanti Shehri Rozgar Yojna**" - wherein the focus, is the formation of Self Help Groups. Once formed, after six months, the said SHG's are provided vocational training to develop their skills, to earn their livelihood & make them self-reliant, which in turn results in women's empowerment. We believe that the Government of Maharashtra To complete the circle & to ensure that the members of the SHG's get market to their products/wares/goods manufactured by them, it is essential, that a certain percentage of the licences to be issued for Hawking are earmarked/reserved for the women of SHGs Groups, formed under the said "**Suvarna Jayanti Shehri Rozgar Yojna**".
- I. It is very pertinent to note that the beneficiary under the said "**Suvarna Jayanti Shehri Rozgar Yojna**" are the families Below the Poverty Line (BPL) & therefore, we believe the said reservation/ear-marking, Hawking/Licenses for the said SHGs will ultimately result in the upliftment of the economically backward strata of the Society.

Closely attached to the issue of alleviation of Urban Poverty is Food Security which in turn is implemented by the Public Distribution System.

The Targeted Public Distribution System (TDPS) has been operational in India since 1997. Since then the PDS has never reached its real target. Our main contention is that the very mechanism and methodology of setting this target is based on the logic of exclusion than "proper inclusion".

The Government of India, have been spending huge amount on food subsidy of Rs. 7900 crores in 1997 to 32,000 crores in 2008. But unfortunately has never reached the very poor, needy and the destitute.

Based on clinical studies, following are the critical shortcomings and recommendations / suggestions thereon.

A) Determination of poverty line on logical & reasonable grounds:-

The determination of poverty line for urban, rural & tribal areas should be on logical & reasonable grounds & should not be uniform, while at the same time, the poverty line across various schemes should be uniform.

The State should evolve a scientific, logical & equitable method to determine the poverty line & ensure food security. Till such a method is prepared, those who are in BPL list or not, and those who need the BPL cards should get the same. For instance, families residing near nallas, on footpaths, at the footsteps of hills & in inhabitable conditions, destitute families, naka workers, domestic servants etc should automatically be given these cards. It is well established and an indisputable fact that such groups are poor. The present system should be used as interim measures with definite steps to induce all insecure, vulnerable and needy sections that are unable to produce any documentary evidence or are not included in the BPL list. In such cases they should be given **Ration Entitlement Authority Slips**.

Today, subsidy is wasted in corruption or unnecessary expenditure. The beneficiaries will get a little share out of it. Therefore we suggest that:

B) Cash subsidy from the centre instead of grain quota:

State Government should get a cash subsidy from the centre instead of grain quota. Taking into consideration, food habits of different districts, good grains should be purchased from local market (including coarse grains) or from where; the grain could be got at cheaper rates. Identification of BPL people will be done in gram sabha of vasti sabha (slum level meeting). The decision of providing food subsidy to BPL card holders will be taken locally. The involvement small farmers, local CBO's & different stake holders make the PDS more effective.

C) Non availability of food grains:

It is the common complaint across the State that many of the approved beneficiaries under the BPL (yellow card) & confirmed by this office in many cases, do not receive the food grains as per quota. In a recent scientific study conducted on implementation of the PDS in Maharashtra (Sharath Kumar et al) it was noted that 50.3% of TPDS & 50.6% of Antyodaya beneficiaries stated that the grain were generally not available when they listed the shop for purchase. Further 33.6% of TPDS & 32.1% of Antyodaya beneficiaries with quota i.e. 35 kg. allocated to the family.

D) Under utilization of food grains:-

The above observation must be seen in the sight in the light of the light it was observed that the grains received for subsidized distribution by & large remain unutilized. It was seen that in the period March '07 out of 20 lakh m. tones of grains

received for BPL & Antyodaya, there was an offtake by the state of less than 17 lakh m. tones. Thus about 3.5 lakh m. tones of grains were not taken by the state.

E) APL Card Holders:-

The Government has already taken a decision to give 35 kg of food grain to saffron card holders (i.e. those whose annual income is below Rs.1 lakh) However fair price shop owners & ration officers claim that they do not receive grains enough to supply to all saffron card holders. As a result it is almost universally the case right across Maharashtra that most orange card holders do NOT receive any grain, & those who do receive something, receive much less than the stipulated 35 kilos.

Thus it was observed that in the period March to December, 07 the actual distribution of food grains to the Districts was 75.865 M Tonnes which was 54 % of the 140,217 M tones of grains of allocation received from the Government of India for these APL card holders. This itself is proof that the grains are not being received by these beneficiaries.

F) Target/Quota System:-

Another violation of Supreme Court orders was also observed in the case of BPL & Annapurna Schemes, where the Government follows a 'quota system'. To identify eligible beneficiaries. As per this system, if the number of beneficiaries is more than 'quota' they are deprived of the benefit of the schemes. This is a clear violation of Supreme Court Order which has stated that every eligible person should get the benefits of the scheme notwithstanding quota or any limitations put in place by the targeted public distribution system.

We understand that there may be a gap in the number of BPL families for whom the State Government receives the food grains from the Government of India (based on the poverty estimates of the Planning Commission) & the number of poor who should get rations from the PDS. However, many states, including Tamil Nadu, Andhra Pradesh, Karnataka, Madhya Pradesh & Chattisgarh who are faced with the same problem, supplement a quota through a State Government subsidy. We would urge you to kindly consider a urgently similar scheme for the State of Maharashtra, particularly as this year the Maharashtra production of food grains has been the highest ever.

G) Not giving ration cards:-

Unorganised workers (9/11/2000), homeless (23/3/2004), deserted women & widows (1/11/2000) commercial sex workers (29/9/1999) & migrant workers (14/7/2005) are by & large deprived of ration cards as many of them are not able to provide proof of residence. The Maharashtra Government has already released a

number of GRs (dates of these GRS given in the brackets above) to relax the conditions regarding proof of residence for these groups. These decisions however are not being implemented in most districts in Maharashtra. In case of the unorganized workers, the Controller of Rationing, Mumbai wrote a letter dated 13/7/2002 requesting his officers to use the good offices of the Rational Samiti to ensure that this category of food deprived persons were reached, but this too has not been followed up.

As a result of this non-implementation, hundreds of applications filed by members of these groups are pending in various rationing offices across the state in Mumbai. There is an urgent need to devise a mechanism to ensure that they are given the ration cards & benefits of the PDS schemes.

H) Ration entitlement authority slips:-

The Government is hesitant to provide permanent cards to those who are unable to produce documentary evidence of residence. In this context in his response to USQ# 2026 dated 13/12/2004, the Union Minister for Food & Civil Supplies, Mr. Sharad Pawar has stated that "all the State Government and Union territory Administrations have been instructed to ensure that all families at the risk of hunger including migrant laborers, displaced persons and homeless population are issued ration authority slips".

Such an instruction has certainly not been implemented in Maharashtra, and in today's scenario where there is move to insist on police verifications. It is urgently necessary for such ration entitlement authority slips' be given to all families at risk of hunger.

I) SHG's running Ration Shops:-

On 03rd January, 2006, State Government of Maharashtra had taken a decision to handover all the ration shops to Self Help Groups, ration shop owners went to court against the Government decision and obtained a stay order. Before the court's final decision the state government withdrew the decision and ratified the new order under the pressure of MLAs and shop owners. In the new order government decided to handover only the new ration shops to SHGs.

In the order (dated 03rd November, 2007) the Government had deleted the provisions (eg. door step delivery, distribution centre etc.) which are useful to make shops viable. In present situation it is very difficult for SHGs to make the ration shop viable)

It would be important to know that steps that have been taken in the regard with regards to empowering and assisting SHG's to take over the running of at least the newly assigned ration shops.

J) Dakshata Samitee (Vigilance Committees):-

These are established at the ration office level (in city like Mumbai) and on an average there are 125- 150 shops within the jurisdiction of one ration office, which makes it impossible for a Samitee to monitor the system. Therefore, we recommend that Dakshata Samitees:

- a) Should be established at very Ration Shop Level, District Level, and State Level as per the PDS control order, 2001. There is no vigilance committee for PDS at the State Level and such a committee should be formed at the earliest.
- b) Should have 50% women from beneficiaries of all categories (e.g Anyodaya,BPL, Annapurna and APL), Local SHGs, representatives of social / voluntary organizations. Such a system should also be place at the Taluka, District and State level.
