Resident Welfare Associations (RWAs) in BSUP Sites of Ahmedabad: Experiences of Mahila Housing SEWA Trust (MHT)

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CUE Working Paper 25
September 2014

Centre for Urban Equity (CUE)
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Centre for Urban Equity (CUE)
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CUE Working Paper Series
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Abstract
The research documents the processes adopted by an external agency – a non-governmental organization (NGO) in formation of Resident Welfare Associations (RWAs) at the Basic Services to Urban Poor (BSUP) sites across Ahmedabad which primarily houses the people displaced due to various development projects like Sabarmati Riverfront Development Project (SRFD) and Bus Rapid Transit System (BRTS). As specified in the BSUP guidelines, post-construction, RWAs would be primarily responsible in the upkeep of the existing infrastructure services at these sites to ensure their longevity. By illustrating the community development and mobilization processes adopted by Mahila Housing SEWA Trust (MHT) across its allotted sites, the research also attempts to brings forth the challenges faced in formation and implementation of RWAs, roles of the involved stakeholders including MHT, the urban local body (ULB), other public agencies, BSUP housing residents, progress achieved so far by the MHT and measures for improving the outcomes of the NGO intervention.
**Acknowledgements**

This paper is based on the research which began in course of discussions held in the summer of 2013 with MHT on conflicts arising due to current planning policies and governance in Ahmedabad.

We would like to thank MHT for enabling us to undertake research in this area and strengthening our understanding, the involved staff members of MHT, Bharti Bhosle, Chetna Patel and Parul Raval, for their painstaking efforts in addressing our queries and inviting us to meetings held with the residents of various BSUP sites.
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1. Introduction

In recent years, new forms of urban governance have emerged in India due to economic liberalization followed by the implementation of the 74th Constitutional Amendment Act (CAA) and lately by adopting the mandatory reforms of Jawaharlal Nehru National Urban Renewal Mission (JNNURM). This includes the Community Participation Law (CPL). Adoption of decentralization measures have resulted in gradual withdrawal of the State and increasing participation of the private sector and users in capital investment and operation and maintenance of urban services. Private sector could be interpreted liberally as the individual households or people’s sector and, for the low income groups, the non-governmental organizations (NGOs) and community-based organizations (CBOs) that have gradually filled in the institutional vacuum. The limited success of Ward Development Committees (WDCs) institutionalized through the 74th CAA to usher in decentralized governance has led to the growth of middle-class activism through Resident Welfare Association (RWAs) as partners in the development process of cities. The functioning of RWAs is largely concentrated in middle and upper classes of society and tends to exclude the urban poor. This exclusion leads to inequalities in the development process, thereby strengthening the segmentation within cities.

Various studies by scholars have examined this participatory model of governance, its role as well as of the other involved stakeholders like private sector, local bodies, parastatal bodies and the resultant changes in society. This paper briefly presents the literature on the development of RWAs and their functioning across the metropolitan cities of India citing cases of the Bhagidari scheme in New Delhi and Advanced Locality Management (ALM) programme in Mumbai. Following this discussion, this paper focuses on documenting the processes adopted in the formation of RWAs, with an external agency’s help, which in this case is a NGO, the Mahila Housing SEWA Trust (MHT), in the Basic Services to Urban Poor (BSUP) schemes implemented in Ahmedabad. The BSUP is the housing component of the JNNURM and in Ahmedabad, the dwelling units (DUs) constructed under the BSUP have been allotted to those displaced due to various development projects like the Sabarmati Riverfront Development Project (SRFD) and Bus Rapid Transit System (BRTS).

As per the guidelines of BSUP, the Urban Local Bodies (ULBs) or other implementing agencies in the JNNURM Mission Cities in partnership with reputed NGOs / CBOs / other development agencies had to ensure community mobilization under various implementation stages - pre-tender / pre-construction, construction, post-construction of such projects (MHUPA 2010). This was adhered by many city governments, largely after allotment of the completed BSUP housing sites. Post-construction, local governments in partnership with reputed NGOs / CBOs / development agencies / resource institutions have to ensure involvement and

1 Through mandatory adoption of CPL, Community Participation Fund (CPF) can be accessed which is designed to encourage community-based participation in urban governance.
delegation of roles and responsibilities to beneficiaries through the beneficiary committees / RWAs in recovery of full Operational and Maintenance (O & M) costs and upkeep of the existing infrastructure services like street lights, water supply, sanitation and sewerage for ensuring their longevity.

In Ahmedabad, the process of community mobilization commenced much after the relocation was completed. MHT, one of the renowned NGOs in the city, was one of two organizations given the task of community mobilization by Ahmedabad Municipal Corporation (AMC) at its BSUP housing sites in September 2009. It needs to be mentioned that the MHT was not involved in the process of resettlement. As Desai (2014) has pointed out, each resettlement site has households from many different slums, and hence, do not naturally form a community, which makes forming a RWA all the more harder. At the time of writing this paper, RWAs of eight BSUP sites are under the purview of the MHT. This paper narrates the community development and mobilization process adopted by MHT in the process of forming the RWAs at these BSUP relocation sites. It also attempts to bring forth the challenges faced in their formation and implementation, the roles of the stakeholders including the MHT, the ULB, other public agencies, and the BSUP housing residents, progress achieved so far by the MHT and measures for improving the outcomes of the NGO intervention.

2. Participatory Governance through RWAs

The functioning of WDCs, institutionalized through the 74th CAA, has varied across Indian cities in terms of powers, tasks and membership. While being non-existent in many cities, WDCs have not succeeded in ushering peoples’ participation in local government in cities where they are functional. As Kundu (2011) and Baud (2008) have pointed out, to fill in the gaps of the public institutions such as WDCs, multi-actor arrangements (MAA) within the middle / upper class have gained prominence in the development process of cities. Partnerships between different organizations including civil society organizations (CSOs) such as NGOs and neighbourhood associations (NAs) like RWAs have been perceived as an effective participatory model as people in a locality or belonging to a group with common views can see their interest being served by these organizations.

However, success of these arrangements / partnerships depends upon several social, political, managerial, financial and technical issues. For those concerned with the local communities, it is essential to recognize the common interests and trust in the community. Strong leaders, who are willing to take some risk and give up on taking credit from projects, are important. A World Bank Report emphasizes five points in accountability while managing services: delegation of tasks, finance, performance, information about performance and enforceability (World Bank 2003: 47). Clear agreements on goals, activities and envisaged outcomes with information available to all partners are considered essential. Besides, MAA need to be made accountable to
poor households by ensuring that services are provided effectively without being dependent on politicians. They also have to fit into the local context. Local policymakers/politicians have to be willing to become partners with service providers, frontline professionals and users. It is generally observed that local government is more willing to work with middle-class RWAs than low-income neighbourhood organizations, and prefers the large-scale private sector to small-scale enterprises. The illegal status of some poor areas prevents local government from working officially with their residents (illegal slums). The result is that partnerships providing services to middle- and high-income neighbourhoods are more commonly found than partnerships directed towards poor neighbourhoods. Besides, a regulatory framework to set benchmarks for quality of services, regulate costing and fees, and monitor the activities of partners is important in promoting or hindering the formation of partnerships. It has also been pointed out that different forms of corruption need to be recognized in such arrangements as it affects public spending through loss of revenue, evasion of taxes, kickbacks in building infrastructure and loss of quality of services provided. For the poor, corruption mainly takes the form of paying bribes to get access to services (World Bank 2003: 196).

2.1 Role of RWAs
In India, RWAs have been involved in diverse roles (Refer Box 1). Research done by scholars in cities of Bangalore, Chennai and Delhi throw light on these roles:

“RWAs are involved in a big way in setting the priorities of local infrastructure and urban services in India. The RWAs are the forum at the community level that offer tools to engage and lobby for better services and ensure quality of life. In fact, in recent times the activities of many RWAs and NAs have gone beyond merely confronting and cooperating with the local administration to protecting the quality of life in their areas. They are more concerned about improved urban governance. The RWAs are actively involved in raising issues like leaking pipes, clogged drains, billing problems, security cover for citizens, water conservation, sanitation, construction of roads, payment of house tax, etc.; and at times bigger issues like use of electronic meters, privatization of water, and demolition of illegal structures. Essentially, the goal of the RWAs is to create a platform to voice the demands of urban citizens regarding the improvement of local infrastructure like roads, pavements and sanitation.” (Smitha 2010: 73)

“RWAs are non-profit associations whose self-proclaimed role is to represent the inhabitants of an area, a colony, a street, a building. They usually concern themselves with the state of infrastructure and basic services in the area – roads, parks, water and electricity, solid waste removal, etc. They also try to promote some local conviviality, through the celebration of festivals (secular or Hindu) and sometimes through the creation of an informal assistance service.” (Tawa Lama-Rewal 2013: 208)
“RWAs frequently present themselves as lubricants in this new state-consumer relationship, helping members to understand the problems and constraints of the departments, facilitating mutual understanding and smoothing the service interface. RWAs insistently position themselves as a constructive civil society vis-à-vis the state.” (Coelho 2009: 362)

“Yet the formation of RWAs requires a specific form of associational life and organization: formalised meetings, the adoption of the regulations of an association, the election (or designation) of general secretaries, presidents and other leading figures, and the registration of the association under the Societies Registration Act XXI of 1860.” (Zimmer 2012: 95)

Figure 1: Channels of Grievance Redressal for Improved Urban Services, Bangalore


Thus, besides looking in the state of infrastructure and basic services of the area, they also promote celebration of local festivals or provide informal assistance service. They help people to get involved to voice their concern by building local pressure groups and also empower people to participate in the delivery of urban services. RWAs are also required to coordinate with various government departments, parastatal and civic agencies to address their day-to-day problems.
Box 1: Diverse Functions Performed by RWAs across India – Few Examples

In Delhi,

- Efforts of RWAs have led to withdrawal of increase in power tariffs.
- RWAs coordinate with the Delhi Jal Board (DJB) to resolve their problems related to drinking water and sanitation. They also help the DJB to collect water bills, to distribute water through tankers, to replace old / leaking pipelines, in water harvesting etc.
- RWAs have voiced their concerns about the 24 x 7 water supply project.
- The government is making efforts to involve the RWAs in preparation and implementation of development plans at the local level.

In Mumbai,

- The ALM initiative helped in cleaning drains, removing unauthorized encroachments, solving bad traffic routing and addressed issues of garbage clearance, water supply, conditions of roads and pavements and illegal construction.

In Bangalore,

- RWAs mobilize local human resources and engage with public service providers and municipality for better service of daily amenities by efforts like institutionalizing interactive meetings with public service providers such as Bangalore Metropolitan Transport Corporation (BMTC) and Bruhat Bengaluru Mahanagara Palike (BMP) as well as conduct ward-level melas.
- Janagraha’s ward vision campaign engages citizens, the local government, NGOs, and the corporate sector in local planning for the development of the city. Its Public Record of Operations and Finance (PROOF) initiative, first of its kind, has led local government to publish quarterly financial statements.

In the state of Tamil Nadu,

- Effective in large cities as well as smaller towns.
- Under Tamil Nadu Urban Development Funds (TNUDF), RWAs have also been able to collect funds from residents to launch major capital investment projects in their localities, as active involvement of citizens’ groups in funding and monitoring was a precondition.
- Besides, preservation of lakes, some RWAs have also been effective in stalling the process of acquisition of lakes.

Source: Compiled from Literature.
2.2 Typology of RWAs

Some studies about RWAs in Chennai (Coelho 2005) and Bangalore (Kamath and Vijayabhaskar 2009) suggest that RWAs vary in terms of their composition, concerns, modes of engagement, and political relations. One can broadly categorize them into two types based on class of the society – middle / upper class RWAs and low-income class RWAs.

Though both types of RWAs work around the common issues / challenges of infrastructure and better service delivery to the citizens, their focus varies on the issue of land – the pivot of their formation and on-going existence. While the low-income RWAs focus on issues of tenure-security, titles, allotments and land acquisitions, the middle-class RWAs are concerned with land use, zoning, regularization and the protection of real estate value. Both these RWAs tend to cultivate and maintain their political ties in their own distinctive styles (Coelho 2009: 358-359). It is rarely witnessed that both these classes of RWAs unite and work together collectively as there is variation in their needs, approaches as well as contributions. As quoted by Baud (2000), in low-income communities, members are also constrained in their potential contributions in terms of labour, time and money by their need to obtain a daily income. They may jeopardize their livelihoods by participation in collective actions.

The study of RWAs in Bangalore by Kamath and Vijayabhaskar (2009) categorizes the middle class RWAs into four segments, differing in their focus areas, composition, strategies, tools employed etc.:

i) **Elite RWAs** – They are characterized by their concerns around property (use) value and ownership and their actions distinguish them from the less affluent RWAs. The members tend to be largely employed in higher levels of bureaucracy, older public and private corporate firms, and defence personnel. They commonly use and have access to the English press media, the Right to Information (RTI) Act, the master planning process and the courts. In contrast to the RWAs in the non-elite neighbourhoods, they tend to use internet as an organizing and communication tool in additional to the traditional practices of letter writing and making complaints. Unlike the other RWAs whose actions are driven by need to obtain basic services, the elite RWAs consistently use language of active citizenship and contribution towards urban development. Compared to the upwardly mobile and other RWAs who are unaware about the other participatory mechanisms, the elite RWAs are involved in some form of public consultation or the other. Sometimes, efforts of self-provisioning of services such as sponsoring a range of equipment, initiating intra-neighbourhood bus routes etc., are practiced by this section of RWAs. The greater role of CSOs pushed by the JNNURM through its CPL also works favour with the elite RWAs; whereas the other RWAs are not even aware of such avenues of participation. Also, they prefer to use their access to the topmost officials in the
city. They tend to draw upon privileged social networks based on a common socio-economic background. However, they tend to interact less with political parties and politicians as compared to the upwardly mobile RWAs.

ii) **Upwardly mobile middle and lower middle classes RWAs** – Their focus lie on cashing in on high land values to enhance their income flows from their property. The members tend to be employed in middle and lower levels of the bureaucracy, police and private sector, involved in wholesale and retail trade, and other better paying informal jobs. Often, these segments are located in Bangalore’s revenue layouts that have been regularized over time, expansion in urban villages or semi-developed areas. Facing patchy service delivery, this segment acts to access and improve their amenities to the standards comparable to the core city. Street-level demonstrations and protests as well as monthly review meetings (MRMs) with middle, lower and field-level engineers in vernacular and English languages to persuade officials to address issues between departments, urge them for critical matters or matters unattended for some time, and question them about pending works are amongst the common strategies practiced by these RWAs. They tend to be more comfortable in interacting with the councillors and work more closely with them for improving public services as compared to the elite RWAs and are thus, more aware of and embedded in the local political processes.

iii) **Traditional middle class RWAs** – They consist primarily of retired or older middle and higher level bureaucrats and formal sector employees, and are located in stable, core areas which have not experienced much growth and do not have problems of basic amenities. They tend to focus their collective action efforts on local cultural and religious programmes.

iv) **RWAs of new elites** – These are typically working in new globalized service sectors, live in gated community enclaves and are largely insulated from the problems of lack of amenities due to their location. Enjoying globalized standards of consumption, this class tends to rely more on the market for their services rather than making direct claims on the state. Their stakes for collective action tend to be the least in comparison to all other three groups.

The RWAs have been supported not only by the government but also by private sector agencies, private institutions and other CSOs. Efforts have been made to institutionalize the RWAs as partners in the development process through government-led programmes such as the *Bhagidari* in the National Capital Territory of Delhi (NCTD) (in which majority of the RWAs and market traders associations were registered with Delhi government as their ‘*Bhagidars*’ (partners)) and Advanced Locality Management (ALMs) in Mumbai (Kundu 2011: 23).
Table 1: Typology of RWAs

<table>
<thead>
<tr>
<th>Parameters/Types</th>
<th>Low-income RWAs</th>
<th>Elite</th>
<th>Upwardly mobile middle &amp; lower middle class</th>
<th>Traditional middle class</th>
<th>New elites</th>
</tr>
</thead>
<tbody>
<tr>
<td>Location in City</td>
<td>Slums, low-income areas</td>
<td>Posh neighbourhoods</td>
<td>Semi-developed areas including revenue layouts regularized over time, urban villages</td>
<td>Core areas of city</td>
<td>Gated community enclaves</td>
</tr>
<tr>
<td>Composition / working areas</td>
<td>Slum dwellers, low-income groups</td>
<td>Higher level bureaucrats, old public and private corporate firms, and defence personnel</td>
<td>Middle / low level bureaucrats, police and private sector, wholesale &amp; retail traders, and better paying informal jobs</td>
<td>Retired / older middle and higher level bureaucrats and formal sector employees</td>
<td>Working in new globalized service sectors</td>
</tr>
<tr>
<td>Focus area</td>
<td>Tenure-security, Titles &amp; allotment, Land acquisition</td>
<td>Land use and zoning, Regularization, Protection of real estate value</td>
<td>Improvement in standards of basic amenities</td>
<td>Local cultural and religious programmes, Nil problems of basic amenities</td>
<td>Largely insulated from the problems of lack of amenities</td>
</tr>
<tr>
<td>Strategies adopted / Tools used</td>
<td>Traditional practices of letter writing and making complaints, protests, street-level demonstrations</td>
<td>English press media, RTI Act, public consultation, courts besides traditional practices</td>
<td>Street-level demonstrations, protests, MRMs, traditional practices of letter writing and making complaints</td>
<td>Traditional practices of letter writing and making complaints, if need arises</td>
<td>Rely on market for their services</td>
</tr>
<tr>
<td>Interaction with government officials</td>
<td>Interaction with lower level of government officials</td>
<td>Prefer to interact with topmost officials in city including privileged social networks and less with political parties and politicians</td>
<td>More comfortable in interacting with councillors and often embedded in local political processes</td>
<td>Need-based interaction with councillors</td>
<td></td>
</tr>
<tr>
<td>Level of stake in collective actions</td>
<td>Highest</td>
<td>Relatively High</td>
<td>High</td>
<td>Relatively Less</td>
<td>Least</td>
</tr>
</tbody>
</table>

Source: Compiled by the authors from literature.

2.3 Case Studies

2.3.1 Bhagidari Scheme, Delhi

According to Harris (2005), Bhagidari scheme was said to be “a mechanism for an active effective and target-oriented citizen-government partnership” and it intended to develop a “joint ownership” by citizens and the government of the change process in the city. According to the brochure of Bhagidari scheme launched in 2000 by the Chief Minister of Delhi, the scheme aimed at developing a democratic framework within which citizen groups could communicate and act in partnership with government servants in order to solve simple, daily problems (Government of Delhi...
2007 cited in Tawa Lama Rewal 2013). Its methodology consisted of regularly organizing thematic workshops, through which representatives of RWAs and representatives of various administrations dealing with urban services could meet and debate. These two groups of workshop participants discuss their common problems together in small groups with a view to come up with “consensual propositions,” a key notion of the scheme. Asian Centre for Organisation Research and Development (ACORD), a private consultancy firm specializing in training and human resources management, conceived and animated these workshops as well as the overall scheme. The scheme has evolved in several ways. Since its launch, the number of RWAs applying to the scheme has increased numerously. It then opened itself to other types of associations such as those based on professional identities (the Market and Traders Associations - MTAs) and social ones (Senior Citizen Groups). However, both types of associations remain a minority. This scheme has entrusted RWAs with an increasingly important role in the management of urban services. The RWAs that were in regular but informal contact with local authorities before the scheme’s implementation were, at the onset, entrusted with an official role in supervising the work of some municipal employees (such as sweepers). Then they progressed to participate in property tax collection. Then on, they were regularly invited to meetings with the municipal authorities in order to relay information between the administration and the residents. Finally, they have recently been allowed limited funds for the management and maintenance of some local infrastructure such as parks or drainage.

However, this flagship programme of the Delhi government predominantly targeted the middle classes and not the urban poor, and supported the withdrawal, rather than expansion, of the state from the provision of essential services. Though it has played an important means of direct political communication with the masses, it is restricted to planned and regularized colonies. Thus, the RWAs represent just the middle-class section of the society. They are fewer in unauthorized colonies and non-existent in slums, where about half the population of Delhi lives (Tawa Lama-Rewal 2013: 217). A city-wide survey of RWAs in Delhi (including those registered as bhagidars with the government as well as those functioning independently without support from the Bhagidari cell) revealed that only the RWAs representing the authorized colonies could become bhagidars under the scheme. The scheme did not penetrate across the different sections of the population in the Capital and ended up becoming elitist in nature.

2.3.2 Advanced Locality Management (ALM), Mumbai

An initiative by the citizens to address the problem of waste piling on the streets in the North-Eastern suburb of Mumbai along with officials of Municipal Corporation of Greater Mumbai (MCGM) led to discussions between the MCGM and representatives of different housing societies. Based on these meetings, in order to resolve the problems of street stinking and traffic blocking it was decided that the residents on their part would minimize and segregate waste at the source and the MCGM on its
part would clean the entire street and introduce a door-to-door collection system for faster removal of such segregated waste. The citizens maintained vigil on the spot to prevent littering. Waste-collectors on the streets were also included in this scheme for the collection of dry, recyclable waste directly from the residents. This metamorphosed into the ALM scheme in November 1996.

Under this scheme, housing societies from same street came together to appoint a committee for supervising ALM. Its main mandate was to supervise the effective segregation of waste and collection by either contractors or the MCGM personnel. The ALMs were also allowed to improve the environment on the streets, in terms of maintaining or improving the (usually open) drainage systems along the roads. Necessary steps to formalize the interface between the citizen groups and the local government on a regular basis were taken by MCGM such as formation of ALMs at ward-level, appointment of Officer on Special Duty (OSD) to educate people, create awareness and review the overall performance of ALMs and monthly monitoring of ward ALMs. Also, various NGOs such as Dignity Foundation and Action for Good Governance and Networking in India (AGNI) became part of the ALM process, with responsibilities of forming ALMs in their neighbourhoods, organizing meetings, etc.

With success of implementation of the objectives of ALMs in the neighbourhoods, it was decided by the MCGM to hand over the task of beautification and maintenance of garden plots and roads to the ALMs. As a result, many corporate companies and NGOs became a part of the ALM movement. Citizen groups not only took the responsibility of their own neighbourhood areas, but also organized, at the ward level, a drive to clean and maintain the existing public spaces such as Juhu Beach, public gardens and main streets. Some corporate houses took the responsibility of managing their own stormwater drains, streets and solid waste collection.

Active participation by citizen groups is one of the results of this programme. Many have gone beyond the mandate of solid waste management (SWM) and taken up issues of service delivery and other civic issues of unauthorized encroachments. This movement has also resulted in the entry of new NGOs and organizations in the field of waste management. Besides, it has also benefitted the MCGM, as the city is cleaner at the neighbourhood level now, waste recycling has increased, and the waste management burden on the MCGM has been reduced. With the citizen groups and corporate companies taking on the maintenance of public spaces, responsibilities of MCGM to protect land from encroachments have reduced (Redkar 2008: 216-220).

2.4 Scenario of RWAs in Slums
Limited studies have been done by scholars regarding the functioning of RWAs in slums across metropolitan cities of India such as Delhi, Bangalore. As Milbert (2008) discusses the roles of intermediaries in implementation of urban policies across Delhi, he presents the unclear powers of stakeholders in the slums, in particular the slum pradhans. According to him, contrary to other economic or social groups, slum
dwellers do not have associations or group of associations which can be formalized as a lobby. On a regular basis, many slum dwellers informally gather and pursue common objectives, on a gender, caste or country of origin basis. However most of the slum dwellers are isolated and rely on the political leaders or on the pradhans / aagyevans for establishing contact with different levels of the administration. Pradhans (sometimes referred as “slumlords”) or aagyevans (local leaders) are unavoidable intermediaries in the slums. They gain their influence through their relations with the police, the local politicians, and their ability to get personal advantages for the slum dwellers, such as ration cards and voter cards. In lieu of activities in favour of slum dwellers, they pay money to the pradhan / aagyevan as payment. They must have the influence, capacity to negotiate with and leverage on both sides, that is slum dweller on the one hand, and the administration and politicians responsible for the slum area on the other. Good contacts with the local and influential politicians are essential. Bribing the police to protect slum dwellers from harassment and evictions, deciding on the participation of the slum population in a number of activities are some of the key roles of the pradhans. He / she often have political connections and, therefore, exercise a strong influence on the votes of the slum population during elections by a number of means. Though they introduce themselves as “social workers” or “representative of slum population,” their actions are usually less in the public interest than in their own. While they claim to act in the “general interest” and “for the good of the people,” they often try to remain the sole intermediary and maintain a distance between the outsiders (private institutions, NGOs and other CSOs) and the rest of the slum population. In many cases, they can also be seen as the first level of exploitation of the poverty and isolation of slum dwellers. In Indian cities, there is no tradition of nomination / election of the leader. While working in slums, NGOs might have to according to the terms and conditions set by the pradhan / aagyevan for his / her own advantage, many avoid intervention in unauthorized slums, because they are illegal, and the NGO project might be destroyed together with the slum at any moment.

According to Kundu (2009: 283), “living spaces of the urban poor are increasingly squeezed in the present regime of globalization and middle-class activism. The RWAs representing the interests of the middle class are influencing urban planning that is leading to the displacement of the poor. The kind of empowerment that is taking place through civil society groups is exclusive in nature and is directed towards the consumer-citizen and much of the activity that it sustains is directed at disciplining the urban poor rather than supporting their struggle over rights to housing, livelihood, and protection. The urban poor are being relocated in order to sanitize cities and find space for construction of flyovers, metro systems, business hubs and residential accommodation for the entrepreneurial class and multinationals, and for meeting the demands of upcoming global cities. Also, the urban poor find it difficult to comply with the existing bye-laws, which again results in their restricted mobility. In such circumstances, the emergence of a parallel system of governance through RWAs inevitably restricts the availability of basic services for the urban poor. The municipal
officials give top-priority to the influential RWAs and in the process the low-income and marginal areas receive negligible municipal attention. Again, the involvement of RWAs in capital investment projects and in operation and maintenance of services has priced out the poor from their share of municipal funds.”

From the overall literature available and studies done by the academicians and scholars, it is evidently clear as to how the RWAs have helped in bringing forth the voices of the citizens and empowering them, thereby improving the overall quality of urban service delivery and enhancing participation with the public utilities. However, the spread of RWAs is limited only to the upper / middle classes of the society. It is possible that some form of semi-formal or formal associations / groups may be in place within the urban poor housing settlements, but are starkly invisible at present either because of lack of government enthusiasm in recognizing the ones in “illegal” colonies or due to their poor organizing capacity. This creates barriers in forming associations or registering them as co-operative housing societies. For example, in Delhi, Kundu (2009: 282) writes that “the government would not support RWAs located on land it wants to clear for its development projects as bhagidars. Understandably, rarely have the slum colonies been able to form RWAs or get the municipal officials to their areas to discuss their problems or seek redressal.”

Unlike the upper / middle class RWAs whose complaints / views / suggestions are adhered by the local government, at least to a larger or smaller extent, there would be prominent contrast in the perception and response attitude of the officials towards the urban poor associations / RWAs. Besides lack of legal land ownership, factors such as illiteracy, financial instability, lack of harmony and trust amongst the slum dwellers, and dominance of slumlords / local touts, may prevent the public service providers to consider them seriously. Formation of RWAs can be channelized within this section also, with intervention of NGOs or other civil society groups. However, this would require considerable amount of effort and time, to organize, structure and mobilize them into such a collective form of participation. Such is the dismal scenario in the slums across the Indian cities that a possibility of forming RWAs at resettlement sites is far from the general practice and policy suggestion.

Far off it may seem, the setting up of RWAs has been incorporated and mandated under the BSUP of the JNNURM. The BSUP component of the JNNURM primarily provides basic infrastructure services and housing, as the name suggests, in the slums or for the slum dwellers. Its guidelines for funding various activities related to “Project Implementation and Quality Assurance” and “Community Mobilisation” in respect to the BSUP projects under JNNURM, emphasizes the involvement of community at every stage of implementation – pre-tender / pre-construction, construction and post-construction (MHUPA 2010). Under the post-construction stage, local governments in partnership with reputed NGOs / CBOs / other development agencies / resource institutions have to ensure involvement and delegation of roles and responsibilities to beneficiaries through the beneficiary
committees / RWAs in recovery of full O & M costs and upkeep of the existing infrastructure services like street light, water supply, sanitation and sewerage etc. for ensuring their longevity.

3. **Outline of Relocation Process Adopted at Sabarmati Riverfront, Ahmedabad**

The process of relocating the urban poor, primarily consisting of people displaced from the banks of Sabarmati river and by other development projects, to the newly constructed BSUP housing sites commenced from 2009 onwards. These housing units were constructed by the AMC under the BSUP component of the JNNURM as already mentioned. These sites are located in different parts of the city, many on lands which once housed the city’s textile mills. Majority of these sites are predominantly located in eastern part of the city. A handful of them are located in western part of the city. (Refer Appendix 1: Location of BSUP sites in Ahmedabad).

Various surveys had been conducted for the identification of people affected in course of development of SRFD Project. Sabarmati Riverfront Development Corporation Limited (SRFDCL), the Special Purpose Vehicle (SPV) wholly established for the implementation of this project, had also commissioned a survey which identified around 14,000 slum households. Identification of beneficiaries and collection and verification of their documents was done by the AMC, with the locally formed Sabarmati Nagrik Adhikar Manch (consisting of local leaders from many different riverfront settlements) playing a greater or lesser role at different times. They represented the slum dwellers during the court case against various government organizations like SRFDCL and AMC to prevent eviction from their existing location.

<table>
<thead>
<tr>
<th>Box 2: Pattern of financial contribution by the beneficiaries allotted BSUP housing (in Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total cost per DU</strong></td>
</tr>
<tr>
<td><strong>Total contribution per beneficiary</strong></td>
</tr>
<tr>
<td><strong>Share per beneficiary</strong></td>
</tr>
<tr>
<td><strong>NGO fees per beneficiary</strong></td>
</tr>
</tbody>
</table>

Around Rs.7,860 would be paid by the beneficiaries initially. A loan of remaining Rs.60,000 would be provided to the beneficiary from banks, as decided by the AMC. The beneficiary would have to repay the loan by paying monthly installments. During site visits, it was observed that at many sites except Vatva, beneficiaries had paid Rs.3,260 towards the initial contribution. In Vatva, beneficiaries had paid Rs.7,860 towards the initial contribution.

Source: MHT.
As per the verdict of Gujarat High Court, approved beneficiaries were to be allotted dwelling units (DUs) at the various BSUP sites. Various departments of the AMC were involved at various stages. Construction of the DUs at these sites was done by the AMC’s Housing Department whereas the allotment of the constructed units to the beneficiaries from Sabarmati river was done by SRFDCL. Those displaced due to other development projects in the city were given allotment by the Estate Department of the AMC (zone-wise). It is to be noted that at no point of time during the planning or construction stage was community participation involved. These units were allotted by a computerized draw system devised by the ULB, after which documents were collected and verified, followed by the collection of an initial contribution of Rs.3,260 from the identified beneficiary. This initial contribution consisted of two components – Rs.2,300 as the beneficiary share and Rs.960 as the NGO fees. (Refer Box 2; also refer Appendix 2: Sample of receipt towards payment of initial contribution by beneficiary).

Thereafter, the allotment letters were given to the beneficiaries by the Estate Department of the AMC and the SRFDCL. Initially, the allotment letters were issued jointly by the AMC and the SRFDCL. Residents of Ajit Mill and Bag-e-firdos BSUP sites were amongst the first ones to receive the allotment letters (Refer Appendix 3: Sample of allotment letter received by a beneficiary in Ajit Mill). With time, allotment letters to the remaining beneficiaries for the other sites were issued (Refer Appendix 4: Sample of allotment letter received by a beneficiary in Kesar-e-Hind Mill). Formats of the allotment letters varied from site to site. Some included photo identity proofs of the beneficiary, pattern of financial contribution to be paid by the beneficiary, terms and conditions; whereas some did not include the above.

Flexibility for changing floors was given to the beneficiaries upon submission of an application by the beneficiary. The computerized draw based system of allotment led to a large number of vacant units in each block (each block comprises of 32 units). Security lapses and the Estate Department’s failure to keep track of non-allotted units have led to vandalism or encroachment of these vacant units. Recently, the AMC led a special drive to identify and seal off these encroached units at the BSUP sites (DNA 2013).

4. Resident Welfare Associations (RWAs) at the BSUP Sites: Role of MHT

After the beneficiaries had occupied the DUs, AMC and SRFDCL issued work orders for community mobilization and development to two leading NGOs in the city, SAATH and MHT. These work orders were based on the proposals submitted to the AMC for capacity building of RWAs in the BSUP sites. MHT is a technical organization with social expertise with the overall objective of improving the housing, housing infrastructure and environmental conditions of women in the informal sector.
Eight BSUP sites were assigned to the MHT (Refer Appendix 5: Details of BSUP sites allotted to MHT). Work orders for two sites, namely, Ajit Mill and Bag-e-firdos were issued to the MHT in September 2009 by the AMC and for the remaining six sites work order was given by the SRFDCL in May 2012. It is not clear why there was a change in the institution giving out the work order.

**Box 3: Snapshot of Work Order by SRFDCL dated August 8, 2012**

A total of 800 DUs have been constructed at Bhairav Singh Shekhawat Nagar, Vijay Mill. However, the document mentions that 928 units have been allotted in this site.

The scope of work included creation and registration of the RWAs of these sites, introducing the beneficiaries to the concept of maintenance of basic services and payment towards their maintenance, and other social and community development activities. These were to be carried out at these eight sites within a period of two...
years. MHT had to motivate the relocated dwellers to live in these sites like any ordinary resident of a private housing co-operative society. This involved formation of RWA / registered co-operative housing society, acquainting them with overall maintenance of the BSUP site, mobilizing the community for the AMC’s health, childcare, education and other developmental programmes. The concept of maintenance of these services had to be explained to the residents so that they would willingly participate. For implementation of these works, an amount of Rs.960 per DU was to be paid to MHT which had been collected as NGO fees in the initial beneficiary contribution. An advance amount, 50 per cent of the total project cost, was released by the AMC to the MHT for commencing the work.

Until now, the AMC has been paying bills towards electricity consumed for running of water bores, lighting in common spaces, large repair expenses etc. This would eventually be passed on to the residents, once the registration of their respective RWA / co-operative housing society is completed by Ahmedabad District Co-operative (ADC) Union (Ahmedabad Zilla Sahkari Sangh, referred as Registrar thereafter) as per the prescribed by-laws of Gujarat Co-operative Societies Act, 1962. A core committee, representing the RWA, would consist of 11 residents, basically DU owners of that particular BSUP site. Tenants are not eligible to be a part of this core committee. The core 11 members would represent the RWA officially and would directly handle the day-to-day affairs of the BSUP site and deal with government organizations and NGOs as and when required. Amongst these 11 members, top three designations are President (Pramukh), Secretary (Upp-Pramukh) and Treasurer (Khajanchi). The duties of each are:

- President shall preside over the meetings of the RWA
- Secretary shall maintain a minute book wherein resolutions undertaken shall be recorded.
- Treasurer shall keep the financial records and books of accounts.

Each RWA is expected to have a bank account in main branch of the ADC Bank. Any financial decisions, including withdrawal of funds from the respective RWA’s bank account, would be finalized upon the approval of these three designations. The rest eight would be active members of the committee. Besides these 11 members, the rest of the DUs owners of the site would be the nominal members of the RWA.

As per the rules, each RWA is expected to have a registered address, to which all notices and communications are to be sent in future. It is also expected to maintain a register of its members and a minute book recording resolutions undertaken. Any entry in the minute book / register or any other list regularly kept in the course of business and in the possession of the RWA has to be duly certified by the Registrar from time to time. The RWA is expected to convene monthly meetings with the residents of the site regarding the maintenance of the site. The RWA is expected to have an annual general meeting (AGM) with the Registrar officials. Also, an annual income-expenditure statement is to be provided by the ADC Bank to the RWA.
5. MHT’s Course of Action and Challenges Involved
After shifting to the BSUP sites, people were discontented due to lack of basic facilities within the sites such as religious amenities as well as in the neighbourhood such as schools, markets. Lack of community involvement during planning of these sites led to modifications / additions such as building thorough ways for cattle, temple / mosque and so on. Livelihoods of many were affected. Alternative job opportunities were limited around these sites. Many had to travel long distances to their original work places, which were nearby the riverfront. Also, problems due to lack of security and safety were faced by the vulnerable groups. MHT observed that even after being relocated to a new place, residents identified themselves with their original localities on the riverfront. It took ample time for people to start identifying themselves with their new location. Due to randomness in the devised computerized allotment system, people belonging to one single community were not assigned DUs in one particular site, thereby leading to a heterogeneous composition of communities at these sites. Hence, from a single riverfront locality, some went to Ajit Mill, some to Vatva and so on. Also, each locality had their independent leaders. Since people were not conversant with their immediate neighbours, there was lack of communication and interaction amongst the residents. Many disputes arose between people because of community differences, personal problems and frustrations which stemmed from the feeling of being uprooted from the place where they lived for generations.

Figure 2: Lack of maintenance of the common plot – Ajit Mill

Source: Courtesy MHT.

Hence, the foremost task was to motivate people to conform themselves to their new locations and bring a change in their mind-sets. Till now, people were habitual to living on the ground. This transition of living in four-storied buildings and adapting...
themselves accordingly was difficult for them. Instances such as complaining about climbing a four-storied building, throwing waste directly from upper floors or in common corridors, dumping waste in the common plot, leaving water taps open, women fighting due to low pressure of water were common sights to witness at these sites. Initially, most of the MHT’s efforts were channelized to bring behavioural changes within the people in form of training programmes, rallies, health camps. Working at these sites was challenging for MHT as till now its focus was to facilitate access of basic services to slums lacking such services. It was for the first time it had to work with people who had already been provided basic services.

Figure 3: Sanitation Rally at Prahladbhai Patel Nagar, Rakhial

Simultaneously, MHT procured official beneficiary list of these sites from the AMC. These sites varied largely in their physical size and composition of the residents. The smallest was Kesar-e-Hind Mill with a total of six blocks which housed 192 DUs and the largest was Sadbhavana Nagar, Vatva\(^2\) consisting of 77 blocks which housed 2,464 DUs. The number of RWAs to be formed was based on the number of bore-wells / underground water storage tanks (UGWT) built at the site. For example: Six UGWTs are present at Sadbhavana Nagar, would lead to formation of six RWAs. Blocks / DUs being served by each UGWT would become members of that particular RWA. Such a

\(^2\) Sadbhavana Nagar, Vatva is being handled by MHT whereas Vasant Gajendra Gadkar Nagar, Vatva is being handled by SAATH.
strategy was adopted so as to ease out problems arising during collection of funds or payment towards any repair work.

**Figure 4: Organized Health Camp**

![Image of Health Camp](https://example.com/health_camp.jpg)

Source: Courtesy MHT.

The list of beneficiaries was verified by the MHT by conducting a door-to-door check at all sites. Details of units rented out, vacant and closed were recorded. In course of verification, many of the vacant units were found illegally occupied or given on rent by the local leaders or touts present in the locality. Looking into this matter, in June 2013, the AMC commenced its special drive to oust these illegal occupants and seal off the vacant units (DNA 2013). These vacant units were being vandalized and plumbing materials such as water taps were being stolen. Glass panes of windows and doors had either been broken or stolen. Many residents complained of notorious activities being carried out in these vacant units, especially in the larger BSUP sites.

General meetings were held to create awareness amongst the residents about the process of RWA formation. Besides creating awareness, the idea was to bring people out to one platform so that they start interacting with each other. In most of the sites, people belonging to same community or knowing each other a priori would interact with each other. This led to lack of harmony and formation of groups within the site which deterred in identification of members required for the RWA. There was unavailability of people in the meetings held during the day since many working people returned either in evening or late nights. Those present in a meeting would remain absent in the next follow-up meeting. Hence every time, there would be constant repetition of the previous meeting’s proceedings. Ensuring fair representation of residents in all meetings and ensuring that all residents were well-informed about
objectives of the RWA so as to expedite its registration process proved to be a time-
consuming process for the MHT.

In order to have a fair representation of members from all blocks in the site, it was
decided to select any two DU owners from each block. On consensus of the identified
persons, the 11 member core committee would be formed. Considering that there
were many vacant dwelling units in each block, there was a limitation in the pool of
residents for forming committees. Also, there was unwillingness amongst people to
become a committee member as lot of their efforts and time would be spent in
bringing people together, interacting with government officials if required, and
maintaining records of the RWA. In several situations when people withdrew from
being a committee member, the MHT had to start all over again to search a resident
willing to become a committee member. Lot of time was consumed back and forth in
the identification process.

After identification of 11 members, the MHT filed applications for formation of the
RWAs in ADC Union. Along with it, necessary documents of proof of the 11
members, their signatures and photographs were collected and registered with the
ADC Union. Also, fee of Rs.255 (Rs.5 as entry fee and Rs.250 as share fee) was
collected from the selected 11 members. Bank accounts (current) were opened in the
names of respective RWAs in the main branch of ADC Union as per bye-laws, in
which total fees of core committee was deposited.

In Ajit Mill and Bag-e-firdos, residents were asked to name their RWAs. It was a
common trend that people preferred naming their RWAs in honour of their local
leaders / saints. For example, residents of Ajit Mill named their RWA as Khwaja Garib
Nawaz. However, for remaining BSUP sites, the AMC passed a resolution in their
standing committee of naming them. Names of RWAs in former two sites could not be
modified since their bank accounts had already been opened in the main branch of
ADC Bank. Any change in the RWA name would lead to forfeiture of their deposited
fees.

Awaiting the registration number of RWA, the MHT started collecting fee of Rs.255
from remaining DU owners. In case of rented DUs, tenants were asked to inform their
DU owner to pay the same. This collected fund would be deposited in the RWA's bank
account and would act as corpus for meeting its financial needs in future. The process
of fund collection proved to be a herculean and tedious task for MHT as there was
resistance from residents towards paying the fees from fear of being duped, misuse of
money by committee members / MHT, unavailability of sufficient money. To allay
fears of the residents, it was decided to provide a receipt for payment of fees to the
DU owner by the MHT (Refer Appendix 6: Sample of the receipt provided by MHT
to DU owner on payment of fees). Details including name of owner, block number,
DU number and amount paid were included in the receipt which was duly signed by
the respective RWA President. While accepting receipts, residents were advised to
laminate it as they would have to present it to the AMC in future while getting possession of the DU which would be given by the AMC after full repayment of loan availed for remaining beneficiary contribution by the DU owner.

### Box 4: Estimated monthly expenditures of Khwaja Garib Nawaz Co-operative Housing Society, Ajit Mill (in Rs.)

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Item of Bill</th>
<th>Amount per month</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Electricity charges for running bore</td>
<td>35,000</td>
<td>Timings: 6:00 hours to 8:00 hours and 18:00 hours to 19:00 hours for supplying water</td>
</tr>
<tr>
<td>2.</td>
<td>Salaries of waste-pickers</td>
<td>16,000</td>
<td>4 people to be hired</td>
</tr>
<tr>
<td>3.</td>
<td>Salaries of watchmen</td>
<td>12,000</td>
<td>2 people to be hired</td>
</tr>
<tr>
<td>4.</td>
<td>Estimated expenditure towards repair work</td>
<td>10,000</td>
<td></td>
</tr>
</tbody>
</table>

**TOTAL** | 73,000

There are 22 blocks with 704 DUs in total at this site. Since the water is supplied by two bore-wells, two RWAs have been formed and registered. At present, only 676 DUs are occupied and the remaining 28 DUs are lying vacant. Considering the total occupied DUs and approximate monthly expenditure to be incurred (as illustrated in the above table), around Rs.109 would be the per DU contribution towards these expenses. In order to simplify the collection process, an approximate amount would be collected from the residents.

Source: Details from MHT and AMC.

Also, MHT calculated per DU contribution for each site as per the present infrastructure and taking into account current expenditure incurred by AMC (Refer Box 4). The expenses included salary of a person hired for releasing water in morning or evening to fill the OHWT / UGWT, common lighting, garbage collection, sweeping of common areas, replacement of any faulty fixtures. The operational time of the bore-well was to be decided by residents depending upon their usage. In event of any default towards these monthly expenditures by the RWA, residents would eventually have to face the consequences. During various interactions at the sites, residents were informed about the overall idea of per DU contribution.

After getting registration number of the respective RWA, seals of the RWA (mentioning its registration number) and top three committee members (President, Secretary, Treasurer) and letter-head in the name of the RWA were to be made by the core committee. After depositing the total fees of all residents in the RWA’s current account (opened in the main branch of ADC Bank), the RWA has permission to transfer this current account from the main branch to any other branch of ADC Bank located in vicinity of the site. Upon this transfer, this current account of the RWA would be converted into savings account. Interest earned on the corpus in the savings
account could be utilized by the RWA for their purposes. For any money withdrawal, signatures of top three members of the committee are required on the withdrawal slip. An annual income-expenditure statement of the society would be provided by the ADC bank.

With completion of all activities related to formation of the RWA and generating awareness and motivating residents of these sites, monitoring of RWA is handed over to its committee members by the AMC, in presence of representatives from ADC Union and MHT (Refer Appendix 7: Process undertaken by MHT for registration of the RWA). Thereafter, committee members and residents would bear responsibility of maintaining the physical infrastructure of their sites, payment towards water supply charges, common lighting. It is a prerequisite for the RWA to convene meetings regularly and maintain proceedings of the same in a minute book. These proceedings are to be certified by the ADC Union from time to time. Audits regarding income-expenditure would be conducted at end of every financial year. A representative from AMC would be nominated for each RWA to monitor and ensure its smooth operations.

6. Other Actors Involved
6.1 The Ahmedabad District Co-operative (ADC) Union
The ADC Union, a district-level agency of the Registrar of Co-operative Societies, develops and regulates co-operative societies in Ahmedabad district under the Gujarat Co-operative Societies Act 1961. This implementing agency is headed by district Registrar and is commonly referred as the Registrar Office.

During entire process of RWA formation, ample time was consumed in registering the RWAs and assigning them official registration numbers by the ADC Union. Registering RWAs in the BSUP sites meant that residents would have to maintain these sites like any regular co-operative housing society, inclusive of expenditure to be incurred towards O & M. Given the literacy rates, behavioural patterns and financial insecurity of residents, the very idea of formulating RWAs in these sites appeared dubious initially. The residents had a higher tendency to flout the regulations mandated for RWAs. Keeping in mind the background of residents at these sites, three clauses were introduced specifically for BSUP sites in the by-laws of co-operative housing society:

- The occupants would be given tenure of 10 years during which they cannot sell the DUs.
- A verified list of occupants from AMC was to be submitted to the ADC Union for the RWA registration process.
- An officer from AMC would be nominated for verification of occupants at each site from time to time.

The extent of stringency in implementation of the rules and regulations by the authorities and adherence of same by the residents, will unfold with time. During the
registration process and submission of required documents, numerous queries were raised by the ADC Union on various aspects. MHT had to clarify these queries, furnish supporting documents. This prolonged the entire process.

Despite being district-level agency responsible for registration of co-operative societies, whether this delay is due to lack of any compensation to the ADC Union for doing the requisite, or due to bureaucratic conflicts between organizations is also not yet ascertained. Nevertheless, ample time passed in addressing queries of the ADC Union and furnishing required documents and details of the various RWAs and their members by MHT (Refer Box 5). Sometimes MHT had to approach the AMC for documents such as 7/12 and plan layout of the BSUP sites. Any spelling error in the valid identity proofs of the committee members, such as in voter card / BPL card / adhaar card, posed hurdle in the entire process.

**Box 5: Queries / Documents commonly asked for RWA registration by ADC Union**

- Signatures of all 11 core committee members in the form
- Receipts of initial share fees of all core committee members
- Affidavits of the core committee members with number of total members in the site / consent letters / declaration statements.
- Allotment or possession letter or ownership document
- 7/12, 8-A, Form No. 6 / Property card of the particular site
- Rectification of any errors in the accounting statements or in total number of members in the site with supporting documents
- Income-Expenditure statement of the RWA
- Project report
- Building Use (B.U.) permission
- Layout of site plan
- Declaration by the committee members that the particular housing society or Non-trading Corporation (N.T.C) has not been registered before.

Source: MHT.

6.2 The Ahmedabad Municipal Corporation (AMC)

Being main administrative governing body in the city, the AMC has been involved in the entire process of implementation of the BSUP programme (from construction to allotment of DUs to the beneficiaries, as per the verdict of the Gujarat High Court).

It is evident that by formulating RWAs in these sites the AMC wants to entrust entire responsibility of the sites onto residents at the earliest. Till now maintenance charges of these sites have been borne from AMC’s exchequer which has proven to be an additional expenditure for the ULB. In order to reduce this component from its
budget, stress to expedite RWA formation has been laid by the AMC on the MHT as well as the ADC Union from time to time.

In various meetings between the MHT, the ADC Union and the AMC, it was decided that AMC would nominate an officer to remain present in the regular meetings of the RWAs. Also, while handing over book of accounts officially to the registered RWAs in these sites; representatives from the AMC and ADC Union are required to remain present. However, till now no official from AMC has been nominated yet. While handing over book of accounts in Ajit Mill, there was no representation from both organizations. Whether any nominated officer would actually remain present in any of the RWAs meetings in future is debatable. Also AMC has to facilitate in providing necessary information to MHT related to the queries of ADC Union. Documents such as 7/12 of the BSUP sites and official list of beneficiaries which in ideal conditions are supposed to be in custody of AMC, are unavailable in official records also.

6.3 The Ahmedabad District Co-operative (ADC) Bank
The role of ADC Bank is limited to opening of bank accounts of the respective RWAs. Initially these bank accounts are opened in the main branch of the ADC Bank. After receiving registration number from the ADC Union and complete deposit of fees of all residents in the respective bank account, transfer of accounts to nearby branch offices is always possible upon request of RWAs. After opening the bank account, the RWA receives a cheque book, pass book and an annual income-expenditure statement.
Figure 5: Interrelationship between all involved actors

- Relocated Residents at BSUP Sites
  - Mobilizes residents,
  - Awareness programmes / health camps,
  - Identification of committee members,
  - Undertakes process of RWA formation,
  - Collects fees and provides receipts,
  - Submits necessary bank documents to RWA members.

- Ahmedabad Municipal Corporation (AMC) / ULB
  - Puts forth grievances of residents,
  - Avails permissions, if required.
  - Allotted work order for community mobilization and formation of RWAs.

- Mahila Housing SEWA Trust (MHT)
  - Provides necessary documents,
  - Payment of fees for RWA.
  - Undertakes process of RWA formation,
  - Collects fees and provides receipts,
  - Submits necessary bank documents to RWA members.

- Ahmedabad District Co-operative (ADC) Bank
  - Opening of bank account,
  - Deposit fees of all DU owners.
  - Provides income-expenditure statement.

- Ahmedabad District Co-operative (ADC) Union
  - Processes and submits forms required for RWA registration.

Source: Compiled by the authors.
7. Case Studies
The challenges faced by the MHT varied across all sites. To illustrate the same, case studies of Khwaja Garib Nawaz, Ajit Mill and Prahladbhai Patel Nagar, Raipur Mill, comparatively at an advanced stage, have been discussed highlighting roles of different involved actors like the residents, the MHT, the AMC and the ADC Union in the entire process.

7.1 Case of Khwaja Garib Nawaz, Ajit Mill
Ajit Mill houses 22 blocks and 704 DUs in total. It can be accessed from Rakhial road as well as Lal Bahadur Shastri Road. The site is surrounded by residential societies, warehouses and workshops specializing in metal work. At present, there are around 28 vacant DUs in the site.

Map 1: Location of Khwaja Garib Nawaz, Ajit Mill

Water is being supplied by two bore located within the site. Due to presence of two bores, two RWAs have been registered here, in the name of Khwaja Garib Nawaz Cooperative Housing Society having different registration numbers (Refer Appendix 8: RWA registration letter and Appendix 9: Sample of Khwaja Garib Nawaz letterhead).

Being one of the foremost sites to be developed and allotted, the RWAs have been named after a well-known saint (pir) in the community. While submitting the
registered names of RWAs in Ajit Mill and Bag-e-firdos to AMC, it decided to take up responsibility of naming RWAs in other sites by themselves rather than letting residents do the same. However, in this particular case, RWA names have remained unchanged as their bank accounts had already been opened in the ADC Bank. Any change in the RWA name would lead to forfeiture of fees collected from the committee members. Members for both RWAs were identified and necessary documents and forms were submitted in ADC Union for further process.

**Figure 6: Entry towards Ajit Mill**

Meanwhile, till registration numbers of both RWAs were availed from the Union, the MHT decided to initiate collection of fees of Rs.255 from remaining residents of the site. Although Ajit Mill is considered as an exemplary BSUP site amongst all those who have faced relocation in Ahmedabad, collection of fees poised to be a task for MHT as well as for both RWA Presidents. Presence of strong leadership and community harmony are some of well acclaimed attributes of this site.

The process adopted by the MHT for fees collection remained same, as described in Section 4. In order to maintain records of the collected funds, registers for both RWAs are maintained and kept in the custody of the President of respective RWAs. These registers are updated from time to time. Several visits to each block to collect the funds have been conducted over a period of time. Despite that and clear information to residents regarding importance of fees for maintenance through meetings, residents evade paying up giving trivial excuses such as their lack of knowledge, absence of the
husband / respective DU owner, lack of money at that point of time. Many thought it was safer to pay to the RWA President, who was a known community figure within the locality and among other BSUP sites, than paying the MHT workers. With time, residents deposited their fees to the President as per their convenience at a very slow pace. It was observed that hardly 30 per cent to 35 per cent of residents in the site paid towards the fees in a period of six months.

Figure 7: Water seepage from the drainage pipes

Since registration numbers for both RWAs had been received, pressure was put on to expedite payment of fees on those who had not paid yet. Simultaneously, RWA members started putting forth necessary requests to the AMC for designated office space for the RWA members in the site, transfer of RWA bank account from the main branch of ADC bank to a branch nearby the site, complaints for immediate repairs and maintenance works. However, transfer of bank account from the branch was possible only after depositing the total fees of all DUs in the bank.

7.2 Case of Prahladbhai Patel Nagar, Rakhial
Located on Veekrati road, Rakhial and adjacent to Vivekanand Nagar, this site houses 13 blocks and 416 DUs. The name of the registered RWA is Prahladbhai Patel Nagar. Facilities such as anganwadi and ample open space, which acts as a meeting place for the residents, have been provided. Though a bore to draw water in the UGWT has been provided, it has failed to function. At present, water is being supplied from Vivekanand Nagar BSUP site which is located in proximity. As a result, water
pressure in blocks located at the farthest corner of the site is quite low. Tussles between women in the mornings are common scenario at this site. Despite of submitting repetitive complaints regarding repair of bore-well and provision of public tap / hand pump to each individual block to the AMC by residents / President, no action has been undertaken yet.

According to the RWA President, people are unwilling to participate in any affairs of the RWA until their grievances are addressed. They have submitted complaint letters repetitively regarding the problems faced due to inadequate water supply, broken drainage covers and water pipelines, leakage from water pipelines. Problems due to inadequate water supply have persisted since residents have shifted here. Inadequate water supply including repair / replacement of faulty bore has been a common complaint by all residents in most of the BSUP sites. Despite of submitting complaints regularly to the AMC, no action has been undertaken till date. The residents feel that only when the AMC undertakes repair works on the site and their grievances are addressed, would they pro-actively participate in the RWA activities. Many feel that while they lack basic amenities, the overwhelming concern of the AMC is to collect payments from them such as for electricity, property tax, maintenance charges without even addressing their grievances.

Till now, all activities related to the RWA registration have been undertaken by the MHT and the committee members only while other residents were totally ignorant about the steps / measures undertaken and progress made. A general meeting called by the RWA President with all site residents was scheduled on a weekend since most of the residents are available then. During this meeting held on January 12, 2014, many
people were unaware about the role of the RWA, its importance and its composition or role of MHT in its formation. This could be partly due to lack of interest amongst the residents as well as lack of uniform participation by the residents in all meetings held till date. The residents even claimed to be uninformed about the RWA progress by the committee members. Nevertheless, some committee members, themselves, were unaware about being members of the core committee, despite providing their signatures in the application forms for registering RWA. On the other hand, the President claimed that despite repetitive efforts to inform the residents, such false claims were being represented in the meeting.

Figure 8: Broken PVC water pipes in blocks leading to constant leakage

Also, residents showed reluctance in paying the fees of Rs. 255 (an initial payment to be made once by the DU owner). They feared of being duped by the MHT, though the latter did provide receipts for the payment made. Since payments towards this amount were being collected in bits and parts, as per the convenience of different residents, this deposit was collected and kept temporarily with the MHT till collection of complete to be deposited in the RWA’s bank account. With time, the MHT has encouraged the RWA President to collect this fund as people might have more faith on her than on MHT workers, who are outsiders. When efforts were made by the President to collect the funds, people feared that it was being utilized for personal use. Such doubts, mistrust and fear have prolonged the collection process. People demanded detailed account of fund collected and to be collected from the MHT and President on the spot. Many calculated the total amount to be collected, which was
above Rs. 1 lakh at this particular site, and questioned motives of committee members or person / organization collecting funds. Without understanding purpose of collecting the corpus, infuriated residents threw random questions on MHT and President and the whole atmosphere turned tense. To pacify the people's doubts, rules and regulations of the ADC Union for registering the RWA were read aloud to all by a resident of the site. After hearing the necessary conditions, especially regarding finances, the crowd quietened. Though MHT was able to tackle the situation in an appropriate manner, such uncontrolled situations could result into uncontrollable conflicts.

Figure 9: Meeting held with residents, committee members, RWA President and MHT on January 12, 2014

8. Progress Achieved so far
According to the given work order, time schedule for implementing the scope of work was two years. However, it has been more than two years since the first two sites – Ajit Mill and Bag-e-firdos had been allotted. Till now, except Ajit Mill, in none of the other sites, the RWAs have been handed over to the respective residents. All these sites are at different stages in RWA formation. In Ajit Mill, registration number of the RWA has been availed. The affairs of the RWA have been handed over to the residents by MHT during which neither any representatives from the AMC nor ADC Union were officially present. Also, collection of fees from all the DUs is yet pending. In Bag-e-firdos, both registration and collection of funds from residents remains incomplete till date. However, it is to be noted that in sites like Prahladbhai Patel
Nagar, Rakhial and Vivekanand Nagar, Vivekanand Mill, for which work orders were allotted a year later, there has been progress in terms of addressing queries of ADC Union officials, collection of fees have been achieved.

Table 2: Status of RWAs in all sites as of January 2014

<table>
<thead>
<tr>
<th>No</th>
<th>Name of BSUP Site</th>
<th>Name of RWA</th>
<th>Selection of Committee Member (Y/N)</th>
<th>Opening of Account in ADC Bank (Y/N)</th>
<th>Status of File submission in Registrar Office*</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Vijay Mill</td>
<td>BhairavSingh Shekhawat Nagar – 1</td>
<td>Y</td>
<td>Y</td>
<td>File submitted. Registrar queries being addressed.</td>
</tr>
<tr>
<td>2</td>
<td></td>
<td>BhairavSingh Shekhawat Nagar – 2</td>
<td>Y</td>
<td>Y</td>
<td>RWA registered</td>
</tr>
<tr>
<td>3</td>
<td></td>
<td>BhairavSingh Shekhawat Nagar – 3</td>
<td>Y</td>
<td>Y</td>
<td>File submitted</td>
</tr>
<tr>
<td>4</td>
<td>Rakhial (Raipur Mill)</td>
<td>Prahladbhai Patel Nagar</td>
<td>Y</td>
<td>Y</td>
<td>RWA registered</td>
</tr>
<tr>
<td>5</td>
<td>Saraspur Mill</td>
<td>RaviShankar Maharaj Nagar</td>
<td>Y</td>
<td>Y</td>
<td>File submitted</td>
</tr>
<tr>
<td>6</td>
<td>Vivekanand Mill</td>
<td>Vivekanand Nagar</td>
<td>Y</td>
<td>Y</td>
<td>File submitted</td>
</tr>
<tr>
<td>7</td>
<td>Kesar-e-Hind Mill</td>
<td>Jayendra Pandit Nagar</td>
<td>Y</td>
<td>Y</td>
<td>File submitted</td>
</tr>
<tr>
<td>8</td>
<td>Vatva</td>
<td>Sadbhavna Nagar – 1,2,3,4,5,6</td>
<td>Y – Done in 1,2,3 only</td>
<td>Y – Done in 1,2,3 only</td>
<td>File submitted for 1,2,3 only</td>
</tr>
<tr>
<td>9</td>
<td>Ajit Mill</td>
<td>Khwaja Garib Nawaz – 1</td>
<td>Y</td>
<td>Y</td>
<td>RWA registered</td>
</tr>
<tr>
<td>10</td>
<td></td>
<td>Khwaja Garib Nawaz – 2</td>
<td>Y</td>
<td>Y</td>
<td>RWA registered</td>
</tr>
<tr>
<td>11</td>
<td>Bage-fir-Dosh</td>
<td>RadheKrishna – 1 (Induchacha Nagar)</td>
<td>Y</td>
<td>Y</td>
<td>File submitted</td>
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<tr>
<td>12</td>
<td>Hari Om Nagar – 2</td>
<td></td>
<td>Y</td>
<td>Y</td>
<td>File submitted</td>
</tr>
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</table>

*Registrar / Ahmedabad District Co-operative Union
Source: MHT.

Though the MHT conducts door-to-door drive to collect the fees, many residents are not present in the daytime (their time of visit) or the DU is given off on rent or even sold off to a new owner. In case of male DU owners, their wives are reluctant to make the payment. Illiteracy deters people from paying. Such hindrances delay the process. However, any non-uniformity in spreading the message to residents by MHT in terms of rules and regulations to be followed by RWA can also delay the process. For example, the residents who are on friendly terms with the RWA President / MHT might be aware of such proceedings as compared to those having strained relations or who are unavailable at the site for most of the times. Hence, factors such as uneven spread of MHT’s awareness drives / programmes, mistrust between residents and committee members, fears and doubts in the minds of residents, illiteracy, size of the
BSUP sites, poor leadership qualities of the selected committee members, lack of community harmony, financial insecurity of residents and their limited co-operation in the process have contributed in extending the whole process as compared to the stipulated time-frame of two years by the AMC.

It is evident that the task of mobilizing communities and to ensure their regular participation in the entire process has been a mammoth task for the MHT, given that there has been no involvement / support from the AMC. Till now, all O & M charges at all BSUP sites are being paid by the AMC. There is constant pressure on the MHT to expedite the process of RWA formation so that these responsibilities can be transferred to residents by the AMC. The sooner the process gets completed and the RWAs are run by residents, the earlier the financial burden of the AMC will be reduced.

On the other hand, the argument put forth by residents to the MHT is that their regular requests to the AMC for improving failing infrastructure in the sites are not heeded by the authorities. They feel that once the responsibility of running the site on day-to-day basis falls on them, the authorities would simply shrug off from their responsibilities. At the same time, the residents fear that there would be an increased financial liability on them in future. The unwillingness of people, many times, creates hurdles for the involved NGO and hence consumes more time.

9. Reflections
To set up RWAs for the slum dwellers and make them own entire governance of the site is an onerous task. While, on one hand the participation of an external agency does indeed help in this through mobilizing and motivating the residents, an external agency not having any roots within the community leads to more mistrust than help in the process of local governance. The MHT, appointed to set up RWAs on the rehabilitated site is a good policy decision by the local government, the AMC. But, it appears, this has been done more with the idea of passing on the buck and the AMC extricating itself from the responsibilities of managing the rehabilitation sites. It is not clear whether the AMC has vested with the MHT adequate funds to carry out this onerous task. If not, then the argument that the AMC has been instrumental in setting up the RWAs not because it wanted a local pressure group in assisting in the local governance but only for passing down their responsibility gets strengthened. RWAs formed in this way may not become the local tier of urban governance.

On summarizing, main problems faced at different levels in the BSUP sites are:
- Absence of clarity on behalf of the ULB: There has been no clarity of strategies to be adopted from the AMC’s side since the outset which would have taken care of many hindrances presented in this paper. Also, prior to handing over the task of upkeep of the sites to the residents, all issues / grievances pertaining to the state of physical infrastructure should have been
addressed by the respective authority. Not only would this reduce the financial burden of residents but also establish faith in authority as well as contentment within residents. Further, the AMC has started on a footing of lack of trust as the rehabilitation process itself has not been well managed (Desai 2014, Mahadevia 2014).

- Lack of active participation from residents: It is observed that establishing communal harmony, convincing them and bringing them onto one common platform to form RWAs within the sites, has proved to be an onerous task for the MHT. The residents resist / hesitate communicating with each other on grounds of different religions, castes, rituals. Also, absence of community participation in the process of designing, choice of unit has contributed to this situation.

- Absence of stringent legal legislature: Registration of RWAs involving project-affected persons (PAPs) has been an area of disinterest owning to their poor financial, literacy and participation levels. Besides, quantum of paperwork (regarding document proofs of residents) and energy involved in undertaking the legal course of action has proved to be detrimental.

Since many processes intertwined together at these BSUP sites, involving various stakeholders, to establish active and participatory governance within this section of society a plethora of measures have to be taken into consideration. In order to ensure smooth and fair selection of committee members at these sites, the immediate task for the ULB is to identify the status of vacant DUs in all sites and allot these units at the earliest. This would enable the MHT and residents to select better and capable members for the RWA. At present, due to inadequate people living in the blocks, selection of members, possessing leadership qualities and having financial literacy is quite limited. Full DU capacity at these sites would also reduce residents’ monthly contribution towards O & M charges.

Considering that since relocation has occurred at the BSUP sites, the AMC has been paying O & M charges for all sites till now and wants to shift this cost onto residents at the earliest. Also, due to fear of shelling out high amount for these charges as the governing authorities are not undertaking immediate repairs of infrastructure inspite of submitting repetitive complaints; at many sites, solutions like massive protests or hunger strikes were being proposed till their complaints are addressed. In order to avoid such instances, a progressive system of shifting this cost should have been formulated by the governing authority in tandem with the MHT which would have ensured gradual shift onto residents over the years. This would have balanced burden of the expenses on both the ULB as well as residents.

The process of identification of representatives in RWA should be fair, transparent and proceedings of selection process should be in knowledge of all residents living in the site. Given the present scenario at these sites, people having stronger relations with the governing authorities / local touts (dadas) / aagyevans having nexus with
politicians and who are forthcoming in resolving issues of residents might have made their way in the RWAs. Considering vulnerability of residents and the formers’ might, money could be extorted from residents without any justifications for the same. Hence, utmost care should be taken while selecting committee members. Selection of representatives, in principle only residents of BSUP sites, should be done by conducting elections, in presence of representatives from MHT, local authority as well as the ADC Union who can act as arbitrators as well as monitoring agencies in case of any disputes or discrepancies. It is also essential to augment accountability of ADC Union in registering the RWAs. This would facilitate in speeding the entire process.

Along with the on-going process of formation of RWA, the ULB should initiate identification of lending agencies to provide loans to the beneficiaries for payment of their pending contribution for the DUs. This would ensure residents that sooner or later, the authorities would provide them official papers of the DU ownership. At present, the residents feel that despite paying the fees to the RWA, individual DU light bills, and house taxes, neither they own the DU legally (they only have the allotment letter) nor their grievances for broken water and drainage pipelines, low water supply are being addressed by the AMC. This would also increase sense of DU ownership and security within them which would increase their participation in the daily affairs of the site.

Improved strategies should be adopted by MHT to ensure wholesome participation of residents. Based on size of the sites and communities residing, it is essential for the NGO to build strong, trustworthy relations and wide-spread interactive network with residents. Since in larger sites, the total collected fees would be a large amount, collection methods should be laid transparent otherwise residents might doubt or mistrust MHT’s intention.

On a larger perspective, scenario could have been very different, had community participation been involved from initial stages of planning of the BSUP sites by the ULB. Not only design of these sites would have addressed needs of people, but would have also infused a sense of ownership, security and pro-active willingness amongst residents to work together for their welfare from outset. This would have aided in the formation of RWAs in the sites in terms of reducing efforts and time of those involved as well as minimized conflicts within the sites, strengthened community ties, thereby led to better governance of the resettlement sites and widened focus of the low-income RWAs which are conventionally limited to issues related to tenure security. For the ULB, by now, maintenance of these sites would have been shifted onto the residents through their proactive participation. Also, it would have proved as an extra inning for the AMC in implementation of CPL in true sense.

Though the idea of forming RWAs within the urban poor settlements has not worked successfully, the attempt to organize the relocated people at these BSUP sites in this structure is a commendable one. Whether, these RWAs are able to address their
primary objective (upkeep of their sites), independently without any backing from the AMC, will gradually unfold with time. Given the fact of their daily struggle for existence, it would be idealist to expect the RWAs of the urban poor to move up to participate in discussions on the larger development processes like the middle and upper class do. Also, the very idea of complete disengagement of the local authority in terms of any support / intervention in the RWA's functioning at these sites may not lead to the resultants as envisaged. Involvement of the NGO in the RWA's functioning is limited till the scope of work defined by the AMC is completed. On contrary, in absentia of any representation from the ULB might add to chaos to the overall situation and negate channelized efforts of the involved stakeholders. It would deprive residents of these sites the participatory platform to put forth their voices, which are otherwise open to the other sections of society. Thus, besides enabling horizontal linkages within any resettlement/relocation settlements, it is essential for the local government to be cooperative and build vertical connections with these associations and other external agencies.
Appendices

Appendix 1: Location of BSUP sites in Ahmedabad.

Source: Map prepared by CUE.
Appendix 2: Sample of receipt towards payment of initial contribution by beneficiary.
Appendix 3: Sample of allotment letter received by a beneficiary in Ajit Mill.
Appendix 4: Sample of allotment letter received by a beneficiary in Kesar-e-Hind.
## Appendix 5: Details of BSUP sites allotted to MHT.

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Name of BSUP Site</th>
<th>Name of RWA</th>
<th>No. of Block/ DU</th>
<th>Total No. of Block</th>
<th>Total No. of DU</th>
<th>No. of Allotted DU</th>
<th>No. of Vacant DU</th>
</tr>
</thead>
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<td>1</td>
<td>Vijay Mill</td>
<td>BhairavSingh Shekhawat Nagar – 1</td>
<td>8/256</td>
<td>25</td>
<td>800</td>
<td>514</td>
<td>286</td>
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<tr>
<td>2</td>
<td></td>
<td>BhairavSingh Shekhawat Nagar – 2</td>
<td>8/256</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td>BhairavSingh Shekhawat Nagar – 3</td>
<td>9/288</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Raipur Mill</td>
<td>Prahladbhai Patel Nagar</td>
<td>13/416</td>
<td>13</td>
<td>416</td>
<td>311</td>
<td>104</td>
</tr>
<tr>
<td>5</td>
<td>Saraspur Mill</td>
<td>RaviShankar Maharaj Nagar</td>
<td>7/224</td>
<td>7</td>
<td>224</td>
<td>210</td>
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<td>2464</td>
<td>1177</td>
<td>1287</td>
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<tr>
<td>10</td>
<td></td>
<td>Khwaja Garib Nawaz – 2</td>
<td>13/416</td>
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<td></td>
<td></td>
<td></td>
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<tr>
<td>11</td>
<td>Bag-e-firdos</td>
<td>RadheKrishna – 1</td>
<td>10/320</td>
<td>21</td>
<td>672</td>
<td>281</td>
<td>39</td>
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<tr>
<td></td>
<td></td>
<td>(Induchacha Nagar)</td>
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<td></td>
<td></td>
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</tr>
<tr>
<td>12</td>
<td></td>
<td>Hari Om Nagar – 2</td>
<td>11/352</td>
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Appendix 6: Sample of the receipt provided by MHT to DU owner on payment of fees.

<table>
<thead>
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<th>No.</th>
<th>Description</th>
<th>Amount</th>
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<td>1</td>
<td>विवेक ही</td>
<td>₹ 250</td>
</tr>
<tr>
<td>2</td>
<td>शेर काणा</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>मुदल वस्तुक</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>व्याज वस्तुक</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>वापडा</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>जमीन काणा</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>अन्य</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>कुल</td>
<td>₹ 255</td>
</tr>
</tbody>
</table>

संरक्षित रूप से निर्धारित 

मेक्सी.  

नाशा बैंकरी सही
Appendix 7: Process undertaken by MHT for formation of RWA.

1. Work Order by AMC to MHT in September 2009
2. Beneficiary list obtained from AMC
3. Door-to-door verification of list by MHT
4. Details of tenants, vacant and closed DU's obtained
5. General meetings with residents for community mobilization/ awareness etc.
6. Introduction of process to be adopted for RWA formation at BSUP sites
7. Preparation of file to be submitted in ADC Union
8. Block-wise identification of 11 members for RWA core committee
9. Collection of fees of Rs.255 from 11 selected members
10. Collection of fees of Rs.255 from all other DU owners and provision of receipt for same
11. Opening of Bank Account in ADC Bank (main branch)
12. Income-Expenditure Statement from ADC Bank
13. Deposit of total fees of the BSUP site in ADC bank (main branch)
14. Registration number of RWA availed
15. Seals and letterhead of society to be made by RWA core committee
16. O & M of the site by residents.
17. Handing over of the RWA to residents of site by AMC after capacity building of the residents, conversion of current account to savings account etc.

Source: MHT.
Appendix 8: RWA registration letter.

Khwaja Garib Nawaz 1 –
Registration Number
Appendix 9: Sample of Khwaja Garib Nawaz’s letterhead.

Registered Name of RWA in Ajit Mill

Seals of President, Secretary and Treasurer of the RWA

Registration numbers of two RWAs in Ajit Mill

Seal of RWA - 1

Seal of RWA - 2
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