Searchlight
SOUTH ASIA

TRACKING URBAN POVERTY TRENDS IN INDIA, BANGLADESH, NEPAL AND PAKISTAN

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FEATURE

Targeted Health Coverage

BY SHREE RAVINDRANATH

About 80% of all urban employment in India is informal, of which the majority are the urban poor. These informal workers suffer adverse employment and working conditions, and do not have access to health financing and other social security. They often suffer from ill health on account of their living and working conditions, and are forced to finance the cost of their illnesses out of their own pocket, thus making them more vulnerable to poverty. Of late, there is a larger macro-economic concern that the ill-health of poor and informal workers is responsible for the slow reduction of poverty, and even for slow economic growth. Health financing is being seen as a critical strategy to address these challenges.

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SHAPING OUTCOMES

While providing health financing is a challenge in general, it is further complex when dealing with the urban poor due to their migrant and informal status in cities. The urban poor are unable to formalize their residence in the cities, and hence are ineligible for any entitlements that are based on proof of residence. In addition, traditional schemes have always faced a challenge in tracking and monitoring usage with a view to enabling portability and reducing fraud. Technology-enabled design is emerging as a solution to these challenges.

The Government of India (GoI) adopts a targeted approach to the provision of entitlements to the poor. For health financing, this is done by identifying groups of vulnerable populations, and creating infrastructure to support and provide coverage to them through government run, or Public-Private-Partnership schemes. The Rashtriya Swasthya Bima Yojana (RSBY), or the National Health Insurance Scheme is one such scheme.

SIGNIFICANT ACHIEVEMENTS OF RSBY

The primary objective behind RSBY was to provide in-patient healthcare cover to Below Poverty Line (BPL) workers and their families. The scheme adopts a Public-

> As per the official website, RSBY provides hospitalization coverage for up to INR 30,000 (~US$600) for a family of five on a floater basis for a registration fee of INR 30 per family (~US$0.6).

Private Partnership (PPP) model to offer cashless health coverage. As per the official website, RSBY provides hospitalization coverage for up to INR 30,000 (~US$600) for a family of five on a floater basis for a registration fee of INR 30 per family (~US$0.6). The State and Central Governments contribute the remainder towards the premium. Beneficiaries are covered for all existing diseases, and there is no age limit for enrolment. Interestingly, the scheme also covers transportation charges up to a maximum of INR 1000 (~US$20), with a limit of INR 100 (~US$2) per hospitalization. In its newsletter of May 2013, the RSBY has announced that it has over 34 million BPL cardholders. Since the cards cover families of five, the effective coverage extends to over 170 million BPL people – about 48% of India's official BPL population statistics as per data for 2009-10.

While the scheme has fallen short of the stated target of the program of reaching 300 million BPL people by 2012, it is nonetheless significant in terms of coverage. As per official statistics, the scheme has covered 487 of the country's 640 districts, spanning 28 states and seven Union Territories across the country since its rollout in 2008. It now has over 12,000 accredited hospitals that provide cashless treatment, of which over 8000 are private hospitals. Over five million hospitalization cases have benefited from this scheme.

TECHNOLOGY TO THE RESCUE

The Government of India (GoI) has in the past rolled out several programs that adopt the targeted approach of providing entitlements to the registered BPL population, but without the use of smart technology. The Public Distribution System (PDS) is one such scheme, which provided access to foodgrain, fuel (kerosene) and sugar at subsidized rates.

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Access to entitlements under the PDS was based on the premise of the beneficiary being a resident in their "permanent address", and had no portability for migrants. The ration card holders and all those whose names were included on a single card could only access their entitlements at the location that they were enrolled at, as a family unit. The ration card also became a valid proof of identity and permanent address. However, program design has needed to change with the times in the face of increasing rural-urban migration.

This system failed completely for migrant families – their entitlements were tied to their formal place of residence, and in the cities, they had no proof of identification to facilitate access to entitlements of any kind. For seasonal migrant families, it meant an additional burden of having to access basic necessities at market prices during their sojourn, and giving up their entitlements to close relatives or friends during the period.

The need for scheme design to overcome the challenge of portability was clear, as was the need to provide irrefutable proof of identification and eligibility for the cover

> With multiple cards, a migrating member of the family can also carry a part of the coverage with him or her to their new location, while the rest of the family continues to have coverage credit for use in their native locations.

at the point of usage. In addition, stringent measures to check fraudulent use in real time were essential to maintain effective incentives for the stakeholders.

RSBY overcame these challenges through the use of technology. Identification and other information about the cardholder and her family is collected using biometric technology and stored on a smart card. This means that proof of identification and other requisite details (that would be barriers to access in the absence of technology) are accessible and verifiable at any location. This specially helps the urban poor as it does not restrict their access to coverage in spite of migration and changes in location.

Records of access are maintained on the card, providing a reliable record of usage and coverage remaining. This simplifies tracking and makes it available in real time. This means that there is no paperwork and documentation of past records that needs to be carried for access, thus facilitating usage during an emergency, or during transit from one location to another.

Further, the amount of coverage entitled under the card can further be split into multiple cards. By doing so, a migrating member of the family can also carry a part of the coverage with him or her to their new location, while the rest of the family continues to have coverage credit for use in their native locations. This is a significant benefit for the urban poor, especially migrants who leave their families behind.

Given that the card captures usage as well as of the reasons for use, administrators are able to monitor hospitals, and even take punitive measures such as de-empanellement of hospitals based on this data. This provides the ability to check fraudulent usage.

REPLICABILITY AND EXTENSION
RSBY has evolved to be a very successful scheme, and one that has drawn the attention of policy makers in several other countries and government departments within India. The portability, smart card based implementation, measures to check fraud, and incentives in the PPP model are aspects that have evinced interest.

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Countries that were looking for solutions to their own health coverage challenges have studied the scheme, and are planning to replicate similar schemes in their own contexts. For example, Bangladesh, Maldives, Nepal, Pakistan, Ghana, Nigeria, Vietnam and Indonesia have all studied the scheme, and some like Pakistan seem to be developing their own versions of the scheme for implementation.

In addition, several state governments in India have used the platform provided by RSBY to extend further coverage and facilities, not only to the target group but also universally within their state. For example, Himachal Pradesh has topped up the coverage to INR 1.75 lakhs (~US$3500) and now also covers several procedures that are not covered under the core RSBY. Meghalaya has rolled out the Megha Health Insurance Scheme, which covers all citizens of the state at the cost of INR 31 (~US$0.6) per head.

Interestingly, the RSBY platform is also being used to revamp the PDS system in some states; the states of Chhattisgarh ad Kerala are using RSBY cards for their PDS.

CHALLENGES

Its success notwithstanding, there is a widespread acceptance amongst the implementation and design team that the results have been mixed and there are several challenges that the RSBY has yet to overcome.

From a gender perspective, an analysis conducted on RSBY enrolment and utilization data in January 2011 shows that the majority of the cardholders are men. However, by dint of being a family floater, women seem to be availing of the coverage provided by the card more than the men. While the female hospitalisation ratio (2.86%) was only marginally more than males (2.42%) in the first year of rollout of the scheme, it increased to 4.33% for females as compared to 2.89% males in the second year. Since maternity care is one of the benefits available under the scheme, the study is optimistic about positive effects on the Infant Mortality Rate (IMR) and Maternal Mortality Rate (MMR).

On the flip side, there are concerns about complex and even unnecessary surgeries being conducted by private clinics in order to avail of the insurance money. Unfortunately, most of these reports highlight unnecessary operations on women – hysterectomies on young women of childbearing age in order to treat what are otherwise fairly common complaints.

Other reports highlight concerns around the scheme, wondering if simpler problems may go untreated with priorities being on tertiary and complicated procedures.
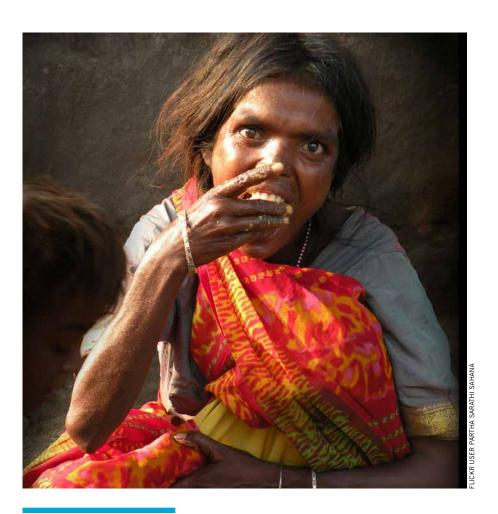
A study conducted by Dr. Sakthivel Selvaraj and Anup K. Karan published in the Economic and Political Weekly of March 17, 2012, has analysed that outpatient expenditure is higher than inpatient care expenditure in terms of per capita spending, share of the OOP expenditure and overall household expenses. The focus of RSBY has been criticized as being on secondary and tertiary healthcare seems to promote one-off solutions to health problems, and for viewing healthcare as compartmentalized care as opposed to a continuum of prevention, promotion of good health, and curative care.

CONCLUSION

Our efforts to seek out urban specific information with regard to RSBY did not bear fruit, as there seems to be a lack of focus on analysing the data from an urban-rural perspective.

While the emphasis on high-cost secondary and tertiary health events under RSBY has been of immense help to the beneficiaries, there is also the risk of misuse of this coverage and a diffusion of focus from simpler treatments. Experts such as Dr. Selvaraj also argue that the narrow focus of the program means that a continuum approach to healthcare is not adopted, and that Universal Health Coverage is the most sustainable way forward.

In spite of the criticism, the achievements of the scheme with respect to portability and splitting coverage seems to be a big step forward in setting the benchmark for designing other schemes to cater to the urban poor.

FLICKR USER PARTHA SARATHI SAHANA

DEVELOPMENT INITIATIVE

Hunger, Food Security and the Poor

BY NOOPUR DESAI

South Asia ranks the highest in the Global Hunger Index (GHI) at 22.5, with alarming rates of hunger and malnutrition. While the region's current GHI score is 26% lower (indicating that the situation has improved) than that in 1990, the conditions are bleak especially in countries like India and Bangladesh. Despite economic growth, India ranks 65th out of 79 countries on the hunger index with over 7000 people succumbing to death by hunger every day. Around 43.5% of children under five are underweight and account for two thirds of the country's high GHI score at 22.9. Of all the states in India, Madhya Pradesh faces an extremely alarming hunger index at 30.9. The hike in food prices and food production at a slower rate due to factors like climate change and population explosion is slowly making India a very food insecure nation.

NATIONAL FOOD SECURITY BILL AND GOVERNMENT EFFORTS

One third of the world's hungry live in India. Responding to this critical need, the popular all India 'Mid-day Meal Scheme' is the largest institutional feeding program reaching out to over 12.65 lakh schools across different states in the country. Among the state governments, the Delhi Government in partnership with Akshaya Patra Foundation

started the '*Aap Ki Rasoi*' program in 2008 which was aimed at providing at least one time full meal to the hungry and the destitute as a step to eliminate hunger in the capital city, and in the long run, curb malnutrition. In addition to providing food for free, different state governments have started various initiatives to feed the poor by subsidizing food. For example, governments have announced programs such as '*Manna Biyyam*' (Our Rice) in Andhra Pradesh, and *Mukhyamantri Annapurna Yojana* (Chief Minister's Food Scheme) in Madhya Pradesh to distribute subsidized and inexpensive food like cereals, pulses, etc. among the poor. In terms of cooked food, Tamil Nadu's cities low-cost tiffin centres are extremely popular amongst low-income communities, with food being available from INR 1 (US$ 0.017) to INR 5 (US$ 0.09). Chennai alone has 200 canteens and these centres have been launched in nine other cities in the state. The state of Chattisgarh is the only state in India to enact a law to provide food to the poor.

The central United Progressive Alliance Government recently proposed the National Food Security Bill 2013 that if passed, will extend to the whole of India. Under the Bill, priority households are entitled to five kilograms of food grains per person per month, and the identified poorest category is due to receive 35 kilograms of food grains through the public distributions systems (PDS). The subsidy is extended to 75% of eligible rural residents and 50% of eligible urban residents. However, the bill does not specify the criterion for selection of these 'eligible' households and will depend on the rural/urban ratio of below poverty line for the same. It also provides free nutritious meals to children and pregnant and lactating women. The Bill is to be contested in the parliamentary sessions in the near future.

India ranks 65th out of 79 countries on the hunger index with over 7000 people succumbing to death by hunger every day.

Its benefits notwithstanding, a detailed look at the Bill highlights some shortcomings. This is a large program which will require a huge food subsidy where the cost as a percentage of the GDP will go up from 0.8% to around 1.1% . For example, the economic cost of rice is INR 18 (US$ 0.33) per kg, however, under the bill; the government would sell rice between INR 1 (US$ 0.017) and INR 3(US$ 0.05) per kg, giving a huge subsidy of INR 16 (US$ 0.28) per kilogram. Given that the bill is looking to provide 62 million tonnes of food a year, the subsidy can be estimated to be around INR 1.39 billion (US$ 24 billion). Also, as the delivery channel is the targeted PDS systems, the Government will need to address chronic issues such as corruption and the quality of food delivery systems for the Bill to succeed. The PDS is already being used to deliver food subsidies to the poor, however about 51% of the food is either lost through leakages or sold in open markets for higher prices. Despite adequate food production, the current Indian food supply chain and distribution systems are weak in terms of infrastructure like cold storage facilities, leading to rotting and eventual wastage of food grains. Given the high cost of food and the subsidy, it is interesting to note that the bill does not address is the management of cooked and uncooked food waste that goes unnoticed and accounts for high costs.

"REDUCE YOUR FOOD PRINT": ENCOURAGING A CULTURE OF ZERO WASTE
Globally, with growing concerns around food security, there is also an increasing focus on food maintenance and wastage. This year, the World Environment Day was celebrated on June 5th with the theme 'Think. Eat. Save' to reduce food wastage. It is ironical that while an estimated 1.3 billion tonnes of food is wasted every day globally, one in every seven people in the world goes to bed hungry. Keeping in view the amount of food waste, the campaign is aimed at instilling a culture of zero waste while simultaneously channelizing edible and good food to feed the poor.

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Food waste includes wastage of any food – raw or cooked, used or unused – that is discarded or intended for disposal. Currently, India has a high rate of food wastage of more than 40% every year. It has been witnessed that households, restaurants and hotels generate a significant amount of food wastage. And this is not just in the metros – even growing cities like Bhubaneswar annually wastes about 26,000 tonnes of quality food from restaurants, social gatherings and households. A recent survey by the local governance network, an advocacy group in Odisha suggests that this food worth INR 33.20 lakh (US$ 57230.16) is good enough to feed 94,876 people with a meal of 275 grams at INR

> Despite adequate food production, the current Indian food supply chain and distribution systems are weak in terms of infrastructure like cold storage facilities, leading to rotting and eventual wastage of food grains.

35 on a yearly basis; instead it is either leftover or dumped in bins. Indian weddings are a grand affair and also the one stop shop for large amounts of food waste. A survey shows that annually, Bangalore alone wastes 943 tonnes of high-calorie quality food during weddings, the cost of the food waste is approximately INR 339 crore (US $5.8). This wasted food could feed as many as 2.6 crore people one normal Indian meal. The question is: How can this food be channelled from where it is wasted to where it is needed?

While most NGO's accept food donations to feed the hungry, channelling cooked food is extremely tough. Operationally, in the absence of a strong cold storage chain, cooked food spoils quickly in India's warm and humid weather. Further, given the culture of cooking and eating fresh for each meal, there is a resistance to accepting left-over or excess cooked food in India. However, owing to the growing food insecurity and high rates of waste, some NGOs are working to channel large quantities of cooked food from social gatherings and weddings to feed the poor. For example, NGOs like the Ashram Yuva Group and Karmayog, can be called to collect food from donors at their doorstep and feed it to the under privileged.

In Mumbai, the on-going 'Share my Dabba' campaign started by Happylife Welfare Foundation and the Dabbawalla Foundation has gained momentum. The campaign leverages the famous '*dabbawala*' network of Mumbai known for the efficient delivery of lunch boxes (dabbas) from individual households to work places and back. Approximately 1.6 million people in Mumbai's workforce use this network to get their lunch. The concept is simple, Stickers that read 'Share my Dabba' are distributed in offices and workplaces, and anyone wishing to share their uneaten food can put a sticker on their lunch boxes. Once these boxes are collected, the stickered ones are segregated by the *dabbawallas*. Volunteers from the campaign then use this food to feed the under privileged street children. There has been criticism about the quality of food and hurting the dignity of the poor by feeding them left over food. In response, the Vice president of Happylife Welfare foundation in an interview with First Post suggested that "*We are not dumping leftovers on these children. We are not emptying every dabba out for these kids. We presume that the people who will willingly share their tiffin will have the basic humaneness to not send off messy, unclean food. As of now, the food that has been sent to be shared didn't come across as any of that*". The scalability and real impact of this campaign is yet to be seen, however, Share my Dabba has taken a small step in reducing food waste.

In another promising program that seeks to channel uncooked food waste, India has joined the Global Food Banking Network through its India Food Banking Network (IFBN). Food banking is a system that involves all sectors of the society in an effort to provide food to the poor. The first food bank in India is the Delhi FoodBank that has been functional

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for over a year and has launched successful initiatives. Vandana Singh, CEO, IFBN suggests that 'The food banking concept in India is here is to ensure that dignified quality food reaches the poor'. Along with directly accepting uncooked food from food marts and grocery stores, the IFBN also accepts donations from organizations to buy uncooked food like grains that would otherwise go to waste because of distribution/packaging defects and not meeting high quality standards for restaurants and hotels, but are perfectly edible. The food accepted is of high quality and is channelized through donors like multinationals, malls, corporations and individuals. The food is collected and then distributed to the poor through a network of NGOs and community based organizations. "The IFBN is working towards taking one step further to build infrastructure in order to accept cooked food from households, large parties and restaurants", says Singh. Since managing cooked food infrastructure like cold storage and, heating devices that will ensure the food is safe and edible needs to be installed. The IFBN soon hopes to establish, a proper mechanism of collection, storage and distribution with the individual food banks for this purpose.

In the long run, the IFBN is looking to create a network of transformational Food Banks as an effort to reduce hunger and malnutrition by adopting a "decentralized, flexible and community based locally responsive strategies". In 2013-2014, the IFBN is looking to set up five food banks across India where there is high prevalence of hunger and chronic malnutrition. IFBN will also look to align with state government feeding programs apart from midday meals and seek an anchor to run the food bank. IFBN is also keen to involve the private sector and civil society in its effort. "Currently the IFBN is the only food banking network in South Asia. Pakistan is also in initial conversations of starting a food bank", says Singh. "Eventually the goal is develop these food banks into communities that serve the poor with more than just food, such as clothing and other facilities", suggests Singh. The Food Bank is not only an important step in eradicating hunger but also checks and reduces food waste.

CONCLUSION

The poor in India are witnessing the raw end of hunger and malnutrition with as many as 2.5 million Indians dying out of hunger every year. Rapid urbanization has predictably caused high rates of migration. These migrants who are now a part of the urban poor are not only witnessing changes in lifestyles, but also dietary patterns. Given the increasing trend in food prices, state-run feeding programs and the food security bill will give the poor a safety net. While the National Food Security Bill has many critics and could come across as slightly ambitious, it is certainly a big step to recognize the base of the pyramid and give them their deserved right to food and dignity.

The 'Think. Eat. Save' campaign, initiatives like Share my Dabba and the Indian Food Banking Network is hoping to avoid food wastage and simultaneously feed the hungry. These seek to spread awareness both at the community and individual level on the consequences of food waste and sensitize people and institutions about chronic hunger. Singh suggests that "From the Government to corporates to individuals, the Food Bank has gotten tremendous support and positive response." Large organizations like the DLF foundation, Cargill, the Reliance Foundation are partners of this network. The idea of hunger killing people raises a sense of volunteerism and responsibility that has helped IFBN and the Delhi network gain visibility and be impactful.

"There is a need for a multi-pronged approach that is focused across diverse stakeholders to rescue food, strengthen government partnerships to augment and implement programs with a national strength for local solutions", says Singh. To ensure an impactful approach to eradicate hunger, stakeholders need to collaborate to potentially create a hub and spoke model by sharing infrastructure and resource to distribute food and reduce costs would make these programs more sustainable. NGOs and community based organizations have a huge role to play owing to their direct contact with the poor. With support and contributions from the civil society, corporations and governments, such programs can help in saving food, feeding the poor, and in the long run, aid India's efforts to become a food secure nation.

FLICKR USER WALLYGROM

Deepening Municipal Reform in India

BY UTHARA GANESH

At the centre of urban governance in India, lie its municipal bodies, which are meant to be democratic and self-governing. In 1992, the Government of India passed a historic legislation – the 74th Constitutional Amendment Act – that sought to legitimize and empower the country's urban local governance institutions or the municipalities. The rationale behind the move was self-evident. Research from the preceding decades had made a vigorous case for the decentralized, bottoms-up, participatory approach to development, where citizens were placed at the centre of decision-making processes. The Amendment Act not only formally constituted a three-tiered municipal structure for Indian cities, but also provided an illustrative list of their specific functions through the 12th schedule.

Among their varied core functions, municipalities were invested with the responsibility for urban town planning, regulation of land use and construction, planning for social and economic development, construction of roads and bridges, and water supply. Further, they were also responsible for ensuring public health, sanitation and solid waste management, efficient fire services, environment protection, safeguarding the interests of weaker sections of society, slum improvement and up-gradation and urban poverty alleviation. These functions, as is apparent, would have a very direct bearing on the way Indian cities developed, and the quality of life that the burgeoning urban population, projected to grow at a rate of 2.4% each year until 2030, experienced.

While the functions of the municipalities were clearly outlined, the Amendment Act did not draw out a parallel list of financial powers that would allow the municipalities to actually carry these out. The crucial question of how they would raise funds for fulfilling their functions was, instead, left to the discretion of individual state governments. The result is a highly uneven and non-uniform level of reform implementa-

tion by individual state governments, leaving most of India's municipalities in a poor condition, even 21 years after the 74th Amendment's enactment.

WEAK MUNICIPAL FINANCES FURTHER WEAKEN THE URBAN POOR

The inadequate delegation of financial powers to municipalities, potentially the drivers of service delivery in urban areas, has left them incapable of making definitive governance decisions. Currently, Indian municipalities spend only a little over 1.24% of the country's Gross Domestic Product (GDP) on providing public services. Their revenues, including contributory transfers from the states and the central government, account for a meagre 1.16% of the GDP. India's municipalities currently access just about 2.3% of the country's publicly raised revenues. This is significantly lower than countries like South Africa and Brazil; whose municipalities get as much as 6 % and 7.4% of total public revenues.

> Currently, Indian municipalities spend only a little over 1.24% of the country's Gross Domestic Product (GDP) on providing public services. Their revenues, including contributory transfers from the states and the central government, account for a meagre 1.16% of the GDP.

These numbers are significant in the light of India's rapid rate of urbanization and the fiscal implications this would entail. Given that as much as 75% of India's urban citizens shall constitute an economically weak 'bottom income segment' in 2030, it is apparent that pressures on service delivery systems that provide basic services such as sanitation, water, electricity, transportation, healthcare, education and much else will hit the urban Indian poor the hardest, as they have a weaker capacity to access private alternate means of service provision.

BEST PRACTICES FROM INDIA: BUILDING A CASE FOR EMPOWERED MUNICIPALITIES

The 74th amendment also left the design of the implementation mechanisms for the functions of municipalities completely up to the state governments. Therefore, municipalities in India today operate in highly disparate ways, making it difficult to understand and assess their functioning. Evidence, however, indicates that empowered municipalities have, in general, been able to take bold decisions and initiate systemic solutions to problems that have had a direct bearing on the lives of the urban poor.

Participatory Budgeting in Kerala: The state of Kerala enforced the 74th Amendment in 1996, when it passed its State Municipalities Act. Thus armed with strong implementation mechanisms, the municipalities of the region have been able to enact fundamental reforms. Of these, its participatory budgeting initiative has been a significant success. It adopts a decentralized and innovative citizen-driven approach to identify and target families amongst the urban poor for entitlement programs.

This is how it works. Every poor family within the City Corporation is identified through a socially understood and accepted set of transparent non-monetary criteria. These families are then mobilized into a Neighbourhood Group (NHG), with each family being mandatorily represented by a woman. All NHGs in a ward are organized into an Area Development Society (ADS) and the ADSs within a city are in turn feder-

ated into a registered organization – the Community Development Society (CDS). At each level of this three-tiered network, a set of women volunteers are recruited and given the responsibility of overseeing the running of government schemes for health, education, community infrastructure, economic development and general management. More significantly, they provide primary inputs at each level to an Anti Poverty Sub Plan that the Kerala Municipal Corporation outlines each year, thereby helping in accurately articulating the demand for pro-poor public services in urban areas. This has led to a robust, accountable governance mechanism for service delivery in the state, which strongly and effectively incorporates the voice of its most vulnerable citizens.

Addressing a Sanitation Crisis in Alandur, Tamil Nadu: Until 2001, the city of Alandur in Tamil Nadu did not have a functional sewerage system. The practice carried

> The 74th Amendment is crucial to the strengthening of the main public delivery channels, and unfortunately has not been accorded with the importance it deserves.

on for years involved the periodic collection of sewage through tankers when they began to overflow from household tanks. This was then dumped in the open air in the outskirts of the city, causing large pools of stagnant sewage to accumulate and percolate into the ground water sources. The slums dwellers of Alandur residing in these peripheral areas represented a sizeable 23% of the town's population, and were placed at high risk. The situation became increasingly unmanageable until the Alandur Municipal Corporation was finally empowered with the decision-making capacities to address this issue.

In order to address the problem, the Alandur Municipal Corporation conceptualized the construction of 120 km-long sewerage network and the development of a Build, Operate and Transfer (BOT)-based sewage treatment plant whose functioning was directly dependant on citizen partnership. The maintenance of the system required monthly contributions as user charges from the citizens. At the heart of the project, therefore, was a well-designed citizen outreach and communications program. The project was widely publicized through media and several community meetings. The results were very positive. Today, nearly 8,350 of the 23,000 households that paid for the service constitute the urban poor. These include a large number (43%) of slum dwellers who have opted and paid for individual sewerage connections. The effort demonstrates that services can be improved where strong municipalities are able to spearhead initiatives that involve citizens.

What is apparent from the cases of the Kerala City Municipalities and the Alandur Municipality is that stronger municipal institutions are in fact in a position to take quicker, bolder decisions and initiate systemic changes that have a direct and positive impact on urban citizens. However, the problems plaguing Municipal empowerment in India are not limited to the actual devolvement of powers.

STANDARDIZING AND UP-SCALING MUNICIPAL REFORM IN INDIA

Since its inception, there has been no official, state level assessment of the implementation of the 74th Constitutional Amendment. Because the Act has left the mechanism of implementation up to the state governments, there are wide discrepancies between how states have approached the legislation. While some states such as Kerala and Gujarat have had formal State Laws, others, such as Tamil Nadu, have

RESEARCH PERSPECTIVE
continued

tended to introduce the reforms in an ad-hoc, piecemeal manner through individual notifications. This makes it difficult to track or compare the transfer of municipal powers to these urban local bodies in different states. Official reports, however, allude to a definite pattern among regions in the country that have strong municipalities and those that do not. A 2009 report by the 13th Finance Commission states that while numerous practices have been reported from the south and north-west regions of India, there are fewer instances known in the central and north-east regions. Further, it was noticed that instances of good practices and innovative initiatives tended to be concentrated in larger cities, where the Municipal Corporations have a greater revenue base and better access to technology and specialized services. Very few among the smaller municipal councils such as that of Alandur (with a small population of 164,162 as per the 2011 census) have attempted path-breaking strategies.

Of greater concern is the evidence that even in successful municipalities (such as Kerala and Alandur), the efforts are very fragmented most often reactively occurring as responses to immediate community needs. The innovation or reform in one particular municipal function such as sanitation, therefore, does not necessarily get reflected in the other functions even within the same municipality. Similarly, efforts toward reforming the process of property tax collection in a particular municipality may have no impact on the collection of other taxes in the same municipality. It would seem then that the reforms arise as ad hoc responses to demand or a favourable political climate, and hence do not bring a fundamental change to the overall municipal system. This points towards the pressing need for a more serious, systematic and integrated approach towards municipal reforms in the country.

With an annual addition of over 10 million people to its urban population each year, India confronts an increasingly formidable urban service delivery challenge. The 74th Amendment is crucial to the strengthening of the main public delivery channels, and unfortunately has not been accorded with the importance it deserves. A failure to take note of this in the times to come shall only have adverse consequences for India's growth and development trajectory, and it is inevitable that the urban poor, drivers of India's urban economy, shall carry the burden.

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FLICKR USER MCKAYSAVAGE

NEWS DEEP DIVE

Monsoon: Potholes Ahead

BY USHA GANESH

The monsoons are a welcome sight after the humid heat of summer in most of South Asia, where most urban centres face water scarcity. With intensifying drought every year, urbanization and lifestyle changes exacerbate the short supply of water in cities – rains, therefore, are eagerly looked forward to. Not always a gentle force of nature, the rains in the region can be incessant and rough. Urbanization combined with climate change has altered the way rains impact populations in the region's cities today. In recent times, these cities have routinely faced two major challenges every monsoon – flooding and water logging accompanied by landslides and building collapses. For the urban poor, it is particularly difficult, because often, the sum total of their effort to cope involves spreading plastic sheets on the roofs and raising the plinth of their make-shift homes in densely populated slums. Monsoon flooding and water-logging does not merely displace the urban poor, it causes a drop in nutrition and food consumption combined with a spike in diseases such as typhoid and gastroenteritis, and therefore, a further slide into poverty and eventual mortality.

This year the problems seem to have arrived early, before the monsoons have really set in – in Dhaka, Bangladesh, Cyclone Mahsen caused damage to lives and property in May 2013. Home to nearly seven million urban poor, there is little relief for the climate change migrants who flock to the city's slums each year from their flooded villages as the city too is regularly water-logged during monsoons. Pre-monsoon flooding has already been reported in North-east India, Patna, Pune and other parts of India. Pakistan meanwhile is awaiting an early onset of monsoons this year, expected around mid-June. Having faced floods three years in a row, affected populations are still coping with the effects of floods in 2012 – over a million people are yet to return to their homes.

PREPARING FOR THE MONSOONS

Although flood and water-logging prone countries like Bangladesh and India have some ongoing efforts to mitigate these problems, increasing populations and unplanned growth of cities means that business as usual will not work any longer. A recent study in Dhaka to map slums by the Centre for Urban Studies reveals that 60% of the city's slums do not have proper drainage and are vulnerable to flooding. Slum population densities (200 times greater than the already high 2600 people per square mile in the city) crowded in weak structures intensifies the impact. In India, the situation is pretty much the same – Mumbai's slums are mushrooming with alarming speed.

The Brihanmumbai Municipal Corporation (BMC) recently surveyed Mumbai to take stock of disaster-prone areas – findings indicate that the number of landslide-prone areas had gone up from 178 last year to 263 this year. NGOs and urban activists attribute this to the growing number of slums on hilly slopes, especially in Bhandup,

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a suburb in the city. The study also found 222 flooding areas and 959 dilapidated buildings that were unsafe across the city. Analyzing the 28 wards, the BMC found that Kurla and Ghatkopar, two densely populated suburbs with a high concentration of urban poor, were the two most disaster-prone areas.

In Dhaka, as in Mumbai, the poor prepare for the monsoons with the aim to remain dry for as long as possible. In Mumbai, slums see hectic activity as residents anchor plastic sheets with bricks and heavy objects to the roofs of their homes. In Dhaka, the urban poor raise the plinths of their homes and erecting short barricades at their doors. While food consumption and nutrition are hit during rains, stocking food is often not a possibility. In chronic flood areas, also often on reclaimed canals or on the banks of rivers in Dhaka, the poor build their homes on stilts. Relying predominantly on the social capital they have built among friends and neighbors, these families just hope for the best.

Efforts to help the urban poor cope with flooding and water logging are primarily the responsibility of the urban local body and state government departments associated with urban development. In recent years, most monsoon preparedness efforts pertain to road repair, desilting of 'nullahs' or drains, and building of retaining walls in areas prone to flooding or landslides. If also done year round, particularly the cleaning of drainage systems and setting up better solid waste management processes, this would have borne results. Delays and neglect cost the population their health and quality of life, and the government a significant amount of money. For instance, the BMC reportedly is spending an additional INR 40 crore this year on patching up uneven roads this monsoon. This is over and above the budgeted INR 1000 crore project to concretize and asphalt the city's roads, which has not proceeded as per schedule due to bureaucracy. BMC now plans to resurface the roads to prepare for the monsoons, and complete the concretization project post-monsoon.

The routine digging up of roads or delayed start of work on desilting nullahs adds to the monsoon misery. Cleaning and de-silting of drainage systems ahead of the mon-

NEWS DEEP DIVE continued

soons is an annual feature in Mumbai – as is the deposit of refuse and silt just outside the drain. Invariably, it remains there until a shower sends it all back into the drain. In early June, a six-member panel constituted by Hindustan Times, a leading national daily, rated Mumbai's monsoon preparedness at 40%, with much work pending on patching up of roads and desilting of drains – this survey was done past the BMC's deadline and after the BMC announced 74% completion of work.

Dhaka's natural drainage networks have been eroded due to urbanization. The illegal reclamation of natural canals (over 65 canals that linked four rivers are now down to 43, of which 20 are dead) has added to the water-logging woes already intense due

> # In Dhaka, as in Mumbai, the poor prepare for the monsoons with the aim to remain dry for as long as possible.

to the poor waste management system in the city. The drains and canals are clogged with plastic and other non-degradable waste. Rainwater mixed with waste often enters underground water tanks in residential areas causing water-borne diseases.

IMPROVED SYSTEMS TO COUNTER MONSOON CHALLENGES

This year, there are several initiatives that the civic authorities in Dhaka and Mumbai have undertaken to deal with disasters during the monsoon. In Dhaka, Water Supply and Sewerage Authority (WASA) reported that two more pumping stations would soon be made operational and will support faster pumping out of excess rain water. These would be further supported by two additional retention ponds to store excess water. While this is welcome news, encroachment around these retention ponds tends to shrink the area available to store excess rain water. There are plans to build and strengthen embankments in flood prone areas along rivers, although historically, embankments have often been breached by the force of the water and torrential rains. There is an alternate view that embankments would not work in the long run, and there is a need to review existing natural flood water drainage networks and excavate and enlarge storm sewerage networks to reflect the needs of the increased population.

In Pakistan,. In preparation, the Pakistan Red Crescent Society (PRCS) has started planning with other disaster-management-related agencies in the country to ensure better coordination and response if floods occur in case of floods. According to Chairman Major General (r) Chaudhry Muhammad Nawaz Khan, the PRCS could support 35,000 families in disaster prone areas with food and shelter. Another report indicates that the Provincial Disaster Management Authority (PDMA) plans to work with associated departments to monitor the overall flood situation.

In Mumbai too, reclamation has impacted the natural drainage of excess water. The BMC has undertaken a project to widen and deepen the Mithi river which regularly overflows flooding neighboring areas, as well as build restraining walls along the river at the more vulnerable areas. Further, the BMC reportedly will have 200 pumps ready to operate in 185 locations in the event of floods. It also plans to deploy platoons of *jawaans* from the National Disaster Reserve Force (NDRF) this year. Five 45-strong platoons will be deployed at vulnerable locations not covered by the Navy in order to spread the force across the city as well as reduce response time in the event of a disaster.

A 24-hour control room has also been set up by the Mumbai Metropolitan Region Development Authority (MMRDA) to aid citizens in the event of disasters due to heavy. It will work together with other departments and essential services such as the Indian Railways, the traffic police, public bus transport (BEST) and the fire brigade.

While one hopes these efforts prove adequate to meet the monsoon challenges, reports of delays and neglect appearing with regularity in the media do not inspire confidence.

CONCLUSION

These efforts, year after year, are seen as stopgap or short term solutions, and there is a clamor for more serious, long-term and year-round efforts. Planning ahead, the BMC also plans to set up a new Town Planning Department and is preparing a development plan for 2014-34. This department will have urban experts and planners who will have a say in the way urban resources are utilized going forward.

An undergraduate study by the Bangladesh Institute of Engineering and Technology (BUET) examined water logging in Dhaka during the monsoons, and sought to assess the potential of rainwater harvesting to ease waterlogging and subsequent water scarcity issues. It found that for the area it surveyed (Mirpur in Dhaka) RWH could support 20% of water needs of the residents. While this study has not been extended to urban slums, there is a need to explore alternate and perhaps out of the box solutions to contribute towards disaster mitigation.

Multiplicity of departments is often at the root of several urban development problems. Preparing for the monsoons is expensive work – especially when not undertaken year round. In Mumbai for instance, the debate around who will bankroll the desilting of the Mithi river was on even as late as April. Urban local bodies in India are still to resolve the funding conundrum.

Meanwhile, challenges of excess water followed by scarcity of water are only going to intensify. NGOs and social enterprises are trying to find cost-effective ways to deliver drinking water to the poor at affordable prices, while others engaged in sanitation solutions are trying to find ways to keep waste out of water sources. Yet others are working on ways to build traction for rain water harvesting to feed the water needs of urban populations. Yet, all these are interlinked, with inadequacies in one area becoming an insurmountable challenge in another. Solutions that join the dotted lines and builds buy in between the different government departments perhaps hold the key to this knotty problem. Until then, the urban poor will continue surviving from one monsoon to the next, praying to the rain gods for gentle and nourishing showers.

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Searchlight **SOUTH ASIA**

Regional News Summaries

Development & the Economy

South Asian youth are facing challenges like unemployment or poor quality of employment. Bangladesh SME's to use credit scoring leading an overall development in the Sector.

IMF LIKELY TO BE NEXT PAKISTAN GOVERNMENT'S FIRST STOP

May 9, 2013

[Pakistan] Pakistan current economic situation is likely to worsen in the next 6 months, unless the IMF gives another loan to Pakistan. The new loan is likely to spread repayments for over 5-10 years. The country currently requires US\$ 6 – US\$ 9 billion to avoid any balance payment crisis.

http://news.yahoo.com/imf-likely-next-pakistan-governments-first-stop-075237955.html

SOUTH ASIA HAS 9.3% YOUTH UNEMPLOYMENT

May 12, 2013

[South Asia] The youth in South Asia developing countries face major threats regarding the quality of work available for them. The recent International Labour Organization reports "Global Employment Trends for Youth 2013: A Generation at Risk" suggests that there is a 9.3% of youth unemployment. For the youth, poor employment quality is as challenging as unemployment rates; and is predominant where the poverty level is high.

http://www.thehimalayantimes.com/fullNews.php?headline=South+Asia+has+9.3pc+youth+unemployment%3A+Report&NewsID=376222

SME CREDIT SCORING TO HELP SECTOR'S DEVELOPMENT

May 14, 2013

[Bangladesh] 90% of Bangladesh's private sector enterprises are Small and Medium Enterprises contributing about 25% to the GDP. These SME's play an important role in economic growth and jobs. Credit scoring by SME's is likely to drive loan efficiencies for the sector. The development of SME's can significantly reduce poverty in Bangladesh.

http://www.thedailystar.net/beta2/news/sme-credit-scoring-to-help-sectors-development/

Education & Health

Pakistan is facing major challenges in improving its health care system. India now has an affordable vaccine to combat diarrhea. Nepal is using behavior change as a strategy to improve nutrition conditions.

BEHAVIOR CHANGE NEEDED TO COMBAT MALNUTRITION IN NEPAL

May 1, 2013

[Nepal] Half of the children under five are chronically malnourished. In fact children from wealthy house are also malnourished. Malnutrition is costing poor countries up to 3% of their yearly GDP. There is a high need for change in behavior with regard to nutrition across Nepal.

http://www.irinnews.org/report/97949/behaviour-change-needed-to-combat-malnutrition-in-nepal

LIFE SAVING DRUGS MIGHT BECOME CHEAPER SOON

May 16, 2013

[India] With the new Drug Price Control Order in place, prices of 348 essential medicines, including lifesaving drugs will become cheaper in the near future. The new drug policy is likely to lead to a slash in prices for anti—cancer and anti—infective drugs by 50-80%.

http://www.thehindubusinessline.com/industry-and-economy/life-saving-drugs-will-become-cheaper-soon/article4721142.ece

CHALLENGES IN IMPROVING HEALTH CARE IN PAKISTAN

May 17, 2013

[Pakistan] Pakistan's health care system has been identified as one of the most corrupt sector which is one of the many challenges Pakistan Health System faces. The sector lags behind most countries in the region with no health insurance system and 78% percent people paying health care expenses themselves. Also, Pakistan is the only country to not have a National Health Ministry.

http://www.irinnews.org/report/98055/challenges-to-improving-health-care-in-pakistan

A DIARRHEA VACCINE TO BEAT THE REST

May 19, 2013

[India] A public private partnership has raised a home grown vaccine called Rotavac in India which is in its clinical trial stage. This vaccine will be used to combat diarrhea. The vaccine is affordable, safe and more effective than the other available vaccines. Diarrhea is one of the major causes of death, killing over one lakh children every year, majority of who are poor.

http://www.thehindubusinessline.com/opinion/a-diarrhoea-vaccine-to-beat-the-rest/article4730250.ece

Government & Policy

India is working towards various projects and policies on housing and upliftment of slum dwellers.

RAJIV AWAAS YOJANA TO MAKE ALLAHABAD SLUM-FREE

May 28, 2013

[India] Under the Rajiv Awas Yojana, Allahabad is gearing up for a comprehensive project where the slum dwellers would be provided with concrete houses. The fund estimates for each slum would be calculated on basis of requirement. There are 185 slums in the city and the eventual goal of the project is to make it slum free.

http://timesofindia.indiatimes.com/city/allahabad/Rajiv-Awaas-Yojana-to-make-Allahabad-slum-free/articleshow/20300541.cms?

FRESH POLICY FOR IMPROVING SLUMS

May 9, 2013

[India] Post the failure of the 2010 slum development policy, the Gujarat government is working on a new policy for improving slums. The 2010 policy was solely based on private sector participation. The proposed Slum Development Policy 2013 aims to incentivize both private sector and state agencies to develop organized housing and other facilities for slum dwellers in urban Gujarat.

http://articles.timesofindia.indiatimes.com/2013-05-09/ahmedabad/39142042_1_slum-redevelopment-slum-development-policy-dwellers

Searchlight SOUTH ASIA

People & Poverty

Housing for the poor is gaining momentum in India. Nepal faces high rates of human trafficking of the poor and vulnerable.

NEPAL STRUGGLES TO CONTAIN HUMAN TRAFFICKING PROBLEM
May 8, 2013

[Nepal] About 200,000 Nepalese women and girls are working in brothels in India, with more than 7,000 arriving every year. Others are trafficked domestically. Even men are trafficked for construction and other menial jobs with low pay either domestically or internationally. The Family Planning Association of Nepal is trying to prevent poor women from being vulnerable to traffickers by setting up micro loans to set up their own small business for financial sustainability.

http://www.guardian.co.uk/global-development/poverty-matters/2013/may/08/nepal-struggles-human-trafficking-problem

HUDCO SIGNS MOU WITH NCW FOR IMPROVING LIVING CONDITIONS OF DESTITUTE WOMEN
May 8, 2013

[India] The Housing and Urban Development Corporation (HUDCO) signed a MoU with the National Commission for Women (NCW) for the providing underprivileged women with facilities to improve their conditions. This project falls under the CSR activities for HUDCO and involves providing facilities like women hostel, remand homes and need based facilities.

http://indiaeducationdiary.in/Shownews.asp?newsid=22230

IHDSPS HOUSING BENEFITS OVER 23,000 FAMILIES IN MP
May 14, 2013

[India] 23,000 houses have been constructed for poor urban slum dwellers with adequate facilities under the Integrated Housing and Slum Development (IHDSP). The project falls under the Urban Administration and Development (UAD) department implementing projects in towns that do not fall under JNNRUM. 80% of the funds are being provided by Union government, 10% by state and the other 10% by local bodies.

http://articles.timesofindia.indiatimes.com/2013-05-14/bhopal/39255636_1_towns-10-percent-crore

Water & Sanitation

Bangladesh faces heavy water logging as monsoons hit. Delhi Slum faces issues due to inadequate sanitation facilities.

DELHI HEADING TOWARDS BECOMING INDIA'S GARBAGE CAPITAL
May 1, 2013

[India] Currently, a massive 9000 tonnes of rubbish is produced in Delhi on a daily basis. With overflowing landfills almost close to shut down, 85% of the city has no formal door-to-door trash pickup system. There is strong need for proper waste management and disposal systems by the municipal bodies. Bangalore is well on its way with the growing troubles of waste management and garbage disposal.

http://southasia.oneworld.net/news/delhi-heading-towards-becoming-india2019s-garbage-capital#.UbmN5_lgdsn

Searchlight SOUTH ASIA

750 RESIDENTS, BUT NO TOILET IN WEST DELHI SLUM

May 17, 2013

[India] The Punjabi Bagh neighborhood in West Delhi plays host to about 750 people who have been defecating in open for over a year because of no toilets. The slum dwellers had protested a year back outside the Delhi Urban Shelter Improvement Board, to no end. The lack of toilets in this area is falling particularly hard on women who are being sexually harassed.

http://articles.timesofindia.indiatimes.com/2013-05-17/delhi/39335776_1_delhi-slum-slum-dwellers-west-delhi

PRE MONSOON RAIN TRIGGERS WATERLOGGING

May 24, 2013

[Bangladesh] On May 23, 2013, Bangladesh witnessed incessant rains and about 64 mm rain was recorded in Dhaka city alone. Owing to lack of adequate drainage and sewer systems along with poor functioning of sluice gates caused immense water logging and inconvenience for all city dwellers, especially those in the slums. The authorities are now working towards better facilities for the ongoing monsoon season.

http://www.theindependentbd.com/index.php?option=com_content&view=article&id=170631:pre-monsoon-rain-triggers-waterlogging&catid=129:frontpage&Itemid=121

Events

ENTREPRENEUR INDIA 2013
July 6-7, 2013
Delhi, India
http://www.entrepreneurindia.com/2013/

INTERNATIONAL CONFERENCE ON FORESTS, PEOPLE AND CLIMATE CHANGE: CHANGING PARADIGM
August 28-30, 2013
Pokhra, Nepal
http://www.infpcc.org.np/

INDIAN ECONOMY IN THE 21ST CENTURY: ISSUES AND CHALLENGES
September 14, 2013
Mumbai, India
http://www.sjrscollege.org/pdf/National%20Conference%20on%20Indian%20Economy%20in%2021th%20Century%20issues%20and%20Challenges%20(14-09-2013).pdf

ASEAN REGIONAL CONFERENCE ON FOOD SECURITY
October 8-10, 2013
Penang, Malaysia
http://arcofs2013.webstarts.com

INTERNATIONAL CONFERENCE ON SUSTAINABLE DEVELOPMENT IN INDIA
December 4-6, 2013
Chandigarh, India
http://www.ontariointernational.org/India2013/ICSD-India.htm

Editorial Team

About Intellecap

Intellecap is a pioneer in providing innovative business solutions that help build and scale profitable and sustainable enterprises dedicated to social and environmental change.

We seek to build institutional capacity and channel investments in the development sector through Knowledge Services, Consulting, and Investment Banking Services. Intellecap hosts Sankalp Social Enterprise and Investment Forum, Asia's largest social enterprise forum that brings together over 700 investors, innovative social enterprises, policy makers, funders and other key stakeholders from across the world.

Intellecap also promotes I³N, India's first angel investment network that makes early stage investments in double bottom line for-profit enterprises.