## CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>List of Tables</td>
<td>xviii</td>
</tr>
<tr>
<td>List of Abbreviations</td>
<td>xix</td>
</tr>
<tr>
<td>Acknowledgements</td>
<td>xxi</td>
</tr>
<tr>
<td>Preface</td>
<td>xxii</td>
</tr>
<tr>
<td>Study: The Impetus</td>
<td>xxv</td>
</tr>
</tbody>
</table>

## I. INTRODUCTION: THE THEORETICAL FRAMEWORK 01-27

1.1 The Evolution of the Modern Welfare State 1

   1.1.1 The Classic Liberal State (16th to the early 19th Centuries) 1

   1.1.2 Positive Liberalism (Second half of the 19th Century) 5

   1.1.3 The Liberal Welfare State (The 20th Century) 9

1.2 The Welfare State, National Development and Cooperatives 12

   1.2.1 The Welfare State and National Development 12

   1.2.2 Processes of National Development 14

   1.2.3 National Development and Cooperatives 23

## II. HISTORICAL PERSPECTIVE 28-54

2.1 Ancient Cities 28

2.2 Medieval Cities 32

2.3 Rise of Modern Cities: The Second Urban Revolution 33

2.4 Urban Planning 34
2.5 Urban Planning and City Government

2.6 Urbanization and Slum Development in Developing Countries

2.7 Urbanization and Slum Development in India

III. MAGNITUDE OF THE SLUM PROBLEM

3.1 Slum – A Complex Human Settlement Phenomena

3.2 Definitions and Characteristics of Slums

3.3 Unregulated Urban Growth – Leads to Slums

3.4 Acute Scarcity of Affordable Land Areas – A major factor

3.5 Slum: An Urban Crisis

3.6 People living in Slums are Vulnerable

3.6.1 Water Supply

3.6.2 Sanitation

3.6.3 Drainage

3.6.4 Solid Waste Management

3.6.5 Electricity and Street Lighting

3.6.6 Health Issues

3.6.7 Literacy and Education Needs

3.7 Slum Characteristics in Selected Cities

3.7.1 The Bustees of Kolkata

3.7.2 The Jhopad Pattis of Mumbai

3.7.3 The Jhuggi-Jhompries of Delhi

3.7.4 The Slums and Pavement Dwellers of Hyderabad

3.8 Estimates of Slum Population
3.8.1 Slum Population In Million-Plus Cities

3.8.2 National Level Estimates of Slum Population

3.8.3 Estimates of Slum Population as per Census, 2001

IV. SLUM IMPROVEMENT POLICIES AND PROGRAMMES: GOVERNMENT INITIATIVES

4.1 Policy initiatives under the Five Year Plans
   4.1.1 Slum Improvement Programmes
   4.1.2 Integrated Development of Small and Medium Towns
   4.1.3 Low cost Sanitation
   4.1.4 Environmental Improvement of Urban Slums
   4.1.5 Urban Basic Services
   4.1.6 Nehru Rozgar Yojana
   4.1.7 Prime Minister’s Integrated Urban Poverty Eradication Programme
   4.1.8 National Slum Development Programme
   4.1.9 Swarna Jayanti Shahari Rozgar Yojana
   4.1.10 Valmiki Ambedkar Awas Yojana (VAMBAY)
   4.1.11 Two Million Housing Programme

4.2 Slum Improvement under 74th Amendment Act

4.3 National Slum Development Programme (NSDP)
   4.3.1 Background
   4.3.2 Major Components/Activities
   4.3.3 Release of Funds
4.3.4 Implementation Pattern 122
4.3.5 Monitoring 123
4.3.6 Physical and Financial Performance 124
4.3.7 Critical Analysis of the Performance of NSDP 124

4.4 Environmental Improvement of Urban Slums (EIUS) 127

4.5 Externally Aided Slum Improvement Projects 129
  4.5.1 Slum Improvement Projects funded By DFID-UK (Formerly ODA-UK) 129
  4.5.2 Slum Improvement Projects with Dutch Assistance 130
  4.5.3 Slum Improvement Projects with German Assistance 131

4.6 Valmiki Ambedkar Awas Yojana (VAMBAY) 131
  4.6.1 Salient Features of the Scheme 132
  4.6.2 Unit Cost for Houses 133
  4.6.3 Target Group 134
  4.6.4 Land Title 134
  4.6.5 Financing of the Scheme 134
  4.6.6 Security for the Loan 135
  4.6.7 Formulation of Housing Projects 135
  4.6.8 Monitoring of VAMBAY 136

4.7 Short comings of Government Programmes 137

V. COOPERATIVE HOUSING ACTIVITIES IN INDIA 143-175

5.1 Evolution of Economic Organizations: Public, Private and Cooperatives 143
  5.1.1 Private Enterprises 143
5.1.2 Public Enterprises 144
5.1.3 Cooperatives – An Intermediate Path 144
5.2 Principles of Cooperation 146
5.3 History of Cooperative Growth in India 150
5.4 Evolution of Cooperative Housing Movement 152
5.5 Advantages of Cooperative Housing 155
5.6 Organizational Structure of Housing Cooperatives 161
5.7 Accounting and Audit Management in Housing Cooperatives 164
5.8 Avoiding Mismanagement in Housing Cooperatives 165
5.9 Planning, Execution and Implementation of Cooperative Housing Projects
  5.9.1 Land Acquisition 166
  5.9.2 Mobilizing Resources 167
5.10 Housing Cooperatives and National Integration 169
  5.10.1 The Potential Role of Housing Cooperatives in Housing Finance Delivery 171
  5.10.2 Cooperative Housing under National Housing and Habitat Policy 172
  5.10.3 Government as Facilitator 172
5.11 Growth and Achievements of Housing Cooperatives 174

VI. SLUM COOPERATIVES AS INSTRUMENT OF NATIONAL DEVELOPMENT 176-189

6.1 Slum Development through Cooperative Movement 177
6.2 Need for formation of Multi-purpose Cooperatives 181
<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>6.3 Facilitations Support for Slum Cooperatives</td>
<td>183</td>
</tr>
<tr>
<td>6.3.1 Resource Supports</td>
<td>184</td>
</tr>
<tr>
<td>6.4 Organization and Management of Slum Cooperatives</td>
<td>186</td>
</tr>
<tr>
<td>6.4.1 Role of NGOs in Mobilizing the Slum Dwellers</td>
<td>186</td>
</tr>
<tr>
<td>6.4.2 Role of Industry Associations</td>
<td>188</td>
</tr>
<tr>
<td>VII. SUMMARY AND CONCLUSIONS</td>
<td>190-222</td>
</tr>
<tr>
<td>Literature</td>
<td>223</td>
</tr>
<tr>
<td>Appendices</td>
<td>235</td>
</tr>
</tbody>
</table>