



A STUDY OF BHOPAL MUNICIPAL CORPORATION

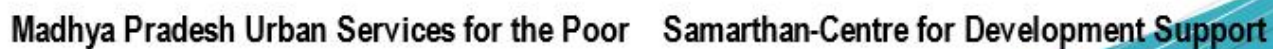


Table of Contents

PREFACE	5
EXECUTIVE SUMMARY	6
1. Context	6
2. Methodology	6
3. Situation analysis from the Result of rapid entitlement survey	6
4. Service wise key constraints to access: stakeholders' perspective and procedural dimensions . 7	
5. Ways Forward	9
6. Critical barriers and emerging action agenda in each service	12
Chapter 1: Overview	14
1.1 Background	14
1.2 Objectives of the study	14
1.3 The study context: Bhopal Municipal Corporation (BMC)	14
1.4 Methodology of the study	17
1.5 Organisation of chapters in the report	22
Chapter 2: Status of access to municipal services	23
2.1 Mapping nested rights/entitlements of slum dwellers	23
2.2 Situational analysis of services/entitlements	25
2.3 Cause and effect relationship of barriers and access of services	35
Chapter 3: Critical service-wise barriers	37
3.1 Birth/death registration	37
3.2 Vendor licensing	44
3.3 Social security benefits for the poor	56
3.4 Ration cards for BPL families	64
3.5 Voter ID card	69
3.6 Water sanitation and solid waste management	75
3.7 Community Development Schemes – Community Development Society / Self Help groups /Swarna Jayanti Shahri Swarojgar Yojna	81
3.8 Family Benefit Schemes	86
3.9 Demand and supply side common barriers across services	89
3.10 Collection and payment of property taxes	91
3.11 Critical barriers perceived by stakeholders across services and impacts	95
Chapter 4: Action areas to address barriers	100
4.1 Communication materials and campaigns to generate awareness/knowledge	100
Chapter 5: Establishing information/facilitation centres	105
5.1 Basic aspects/dimensions of information/facilitation centres	105
5.2 Citizen facilitation centre services in Andhra Pradesh	106
5.3 Guidelines for setting up facilitation centres	109

Acronyms

Adesh Patra	:	Order issued by First class Magistrate
Anganwari worker	:	A worker designated by govt. to look after various services in a village
Collectorate	:	Office of the District Collector
E-Sewa Kendra	:	This kendra provides wide range of services while becoming economically viable like electricity, RTO, BSNL, passport, etc
Gumashta license	:	License issued to shop owners to authorize running of a shop
Haats	:	A place where vendors sell their items in weekly markets
Ladli Laxmi Yojana	:	A scheme for girl child by Govt. of M.P
Mata Mandir	:	Office of Yojna Prakoshta of BMC
Municipal Corporation	:	Local urban elected body in large cities
P.F.A license	:	Trade to operate food business
Panchnama	:	Survey conducted or certificate signed by 5 persons in any case
Parshad	:	Elected representatives from a ward of urban local body
Patta	:	Land entitlement deed given by government on temporary/ permanent basis
Raj Bhawan	:	Office of His Excellency the Governor
Sadar Manzil	:	Location of B.M.C. Head-quarter
Tehbazari	:	Fees charged from small shop keepers operating from non-permanent shops
Tehsil	:	Collectorate Office of a Tehsildaar
Trade license	:	Authorisation to operate in a particular trade
Yojana Prakosht	:	Cell of B.M.C dealing with social security benefit scheme
Zone, ward	:	A demographic/ geographical division of area under Bhopal Municipal Corporation based on population criteria

List of Abbreviations

ADB	:	Asian Development Bank
APL	:	Above Poverty Line
BMC	:	Bhopal Municipal Corporation
BOOT	:	Build-Own-Operate-Transfer
BPL	:	Below Poverty line
BSNL	:	Bharat Sanchar Nigam Limited
CAA	:	Constitutional Amendment Act
CDP	:	City Development Plan
CFC	:	Citizen Facilitation Centre
COs	:	Community Organisers
DFID	:	Department for International Development
DPC	:	District Planning Committee
DUDA	:	Department of Development and Urban Administration
EIUS	:	E-Infrastructure Use Cases and Service Usage
EVI card	:	Electronic Voter Identity Cards
EWS	:	Economically Weaker Sections
FGD	:	Focus Group Discussion
HR	:	Human Resource
ISO	:	International Standards Organisation
JNNURM	:	Jawaharlal Nehru National Urban Renewal Mission
MIS	:	Management Information System
MPUSP	:	Madhya Pradesh Urban Services for the Poor
NGO	:	Non-Government Organisation
NOC	:	No Objection Certificate
NPAs	:	Non-Performing Assets
OBC	:	Other Backward Caste
PFA	:	Prevention of Food Adulteration
PPSA	:	Poverty Pocket Situational Analysis
PRA	:	Participatory Rural Appraisal
RDO	:	Revenue Development Officer
RTO	:	Road Transport Office
SC	:	Schedule Caste
SHGs	:	Self Help Groups
SJSSY	:	Swarna Jayanti Shahari Swarojgar Yojana
ST	:	Schedule Tribe
ULBs	:	Urban Local Bodies
Voter ID	:	Voter Identity card

PREFACE

Citizens primarily determine the nature of State and quality of governance provides real meaning to the citizenship. In the context of the poor, relevance of the State becomes more pertinent as protector, promoter and safeguarding their vulnerabilities. The access of rights and entitlements for the citizens are enshrined in the Constitution of India, policies of the state as well as operational guidelines, these are lesser known and inadequately practiced.

The barriers of rights and entitlements for the poor in urban context have several dimensions which are structural, procedural or practice oriented. The study aims to understand barriers to access various rights/entitlements by the poor from the citizens perspective vis-à-vis it provides perspective of the providers. It is realized that rights have nested relationship and denial of some of the critical rights may affect several benefits and entitlements quintessential for the basic survival of any poor citizen viz. subsidized ration, social security benefit, public health and education and even water and sanitation. The growing urban poverty in India and particularly in states like Madhya Pradesh underscores the importance of the analyzing barriers and finding areas for improvements.

The study was conducted in the settlements of Bhopal Municipal Corporation where the poor live in concentration, taking a sample of selective rights and entitlements. The study however has generated knowledge and ways forward not only for the poor living in Bhopal city but also for the other cities and towns of M.P at least.

We are thankful to the BMC and particularly to Mr. Sunil Sood, the Mayor and Mr. Manish Singh, Commissioner, BMC for reposing trust in Samarthan and assigning such an important study. We record our appreciation for the support we received from the senior officials, staff at the windows and other field functionaries to help us understand their perspective. We are grateful to the respondents of various slums whose insights and wisdom of understanding issues and articulating solutions encouraged us a great deal. We would like to particularly thank Mission Director, Ms. Deepti Gaur Mukherjee and MPUSP team members Mr. Richard Stater, Mr. Bruce Pollok, Dr. Asha Rayanna, Ms. Manisha Telang, Ms. Banashree Banerjee for their strategic guidance. We are thankful to the BMC senior officials Mr. Arvind Dubey, Mr. Abhay Bedekar, Mr. Rajiv Nigam and Mr. Mayank Verma of their valuable support and inputs at different stages of the study.

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Last but not the least, Samarthan's team, particularly Shrdha Kumar, study co-ordinator and Mr. J.L. Ajmani and Ms. Padmaja Nair consultants involved in the study deserve special mention for their hard work and active engagement to ensure quality of the report.

(Yogesh Kumar)
Executive Director & Team Leader

BARRIERS TO ACCESS RIGHTS, ENTITLEMENTS AND MUNICIPAL SERVICES BY THE POOR

EXECUTIVE SUMMARY

1. Context

The poor in the urban agglomerations in India, deprived of access to basic amenities, legal identity and minimum social security measures, are the most vulnerable section of society. This is largely due to several practice bottlenecks compounded with inadequate policy framework and a combination of several demand side problems like poor education, awareness and poverty etc. The present study seeks to identify the barriers the urban poor who live in slums face in accessing statutory rights/entitlements/benefits as citizens of Madhya Pradesh Falling within the purview of the Madhya Pradesh Urban Services for the Poor (MPUSP) programme, a partnership between the Government of Madhya Pradesh and the UK Department for International Development (DFID), the study was commissioned by the Bhopal Municipal Corporation under MPUSP and conducted by Samarthan - Centre for Development Support, a non-profit organization working in Madhya Pradesh and Chattisgarh since 1995.

2. Methodology

The 12 slums in the study were chosen using a slum prioritization matrix on Poverty and infrastructure prepared by BMC to design development interventions. A situational analysis was done prior to review of services in 1,275 households of 12 slums in Bhopal city. It provided a baseline of access to various rights and benefits. Further, an in-depth review for each of the services was undertaken through more than 115 focus group discussions held with the cross-section of users and non users of services to understand barriers and solutions from the perspective of primary stakeholders. Interviews were conducted with the service providers' elected representatives and the senior level functionaries.

3. Situation analysis from the Result of rapid entitlement survey

The set of rights/entitlements and services provided by the BMC and government have a nested relationship with certain basic services such as the BPL registration, voter ID cards, ration cards and land entitlement deeds (*pattas*). The access to other services is influenced by the access to these entitlements.

The Voter ID card is however, the most accessed service while access to private tap water connection, Family Benefit Scheme (a social security measure provided to household on the death of head of the family), and credit through Community development services are the least accessed. The birth/death registration, social security measures, BPL ration card range

in between 30 to 50 percent. The services are also being accessed on the basis of perceived usefulness of the service to the community.

The Voter ID Cards and Ration cards influence the access to all other services, as they are required as basic documents of proof for age, residence and income status.

4. Service wise key constraints to access: stakeholders' perspective and procedural dimensions

Lack of timely awareness is a major drawback in accessing services. Most find out about the schemes only when the need arises and are otherwise unaware of the procedures involved, benefits accruing, documents required etc. For example, women get to know about the process of applying for a widow's pension only after the death of their husbands.

Location and distance are also factors that cut across services. Many services are centralized at the BMC Headquarters at Sadar Manzil, with no decentralized windows to collect applications or give information on the status of applications at the zone/ward level. As a result, peripheral slums located far from service counters have particularly low access.

Whether it is Sadar Manzil (BMC Headquarters) or Yojana Prakosht (Mata Mandir) or the collectorate or zone/ward offices, the location of service windows is generally inconvenient for the elderly, disabled and invisible. There is little space for applicants to stand and talk to the person at the counter and no place or table to sit and fill up forms. Counter staff is unhelpful so the illiterate, mostly women, are forced to seek the help of agents – or helpful co-applicants.

Birth and Death registration

Filling up forms is a complicated process for semi-illiterate people since it asks for many unnecessary details. There is no place at the ward level for people to get any information on the procedures and documents required. The multiplicity of documents required is also a point for harassment and manipulation by the civic staff, with little transparency in the system. Since Birth and Deaths are not registered at source (hospitals, Nursing Homes, Burial Grounds) as per the directives of the Act, each individual application is treated as a First request for registration. The inadequacy of transfer of data of birth/death from the hospitals or cremation/burial grounds and delays in submission of these records beyond 30 days by the institution/ agency where the birth or death has taken place to BMC as an information of birth or death, complicates the process of birth/death registration and issuance of certificates from a common citizen's perspective.

The process is very complicated in case of any delayed registration. Many documents (NOC, Anugya Patra, Adesh Patra, Residence Proof and Birth place proofs) are required from different counters for which several trips are required. Also, notarized undertakings from the RDO are also required to substantiate what has already been submitted from other sources,

as in the case of birth/death registration. Poor use of technology in maintaining and retrieving the Birth/Death records, computerization of acknowledgements of requests for supporting documents at various counters aggravates the problem further.

Social Security Benefits

Like Birth registration, the system of recording of applications is not computerized and records only selective applications. Applicants are forced to make repeated visits to the offices to get information, submit documents or learn about the status of their applications.

There are several ongoing efforts to improve and computerize the MIS, administration and accounts. However, the current realities reflect that the BMC has not been able to develop a strong MIS to streamline the database and documentation for its services in relation to the services studied. There are no computerized systems for registering applications and tracking the progress. Though there is a system of progress reporting from various offices (ward and zones), there is no way of tracking the status of applications on an individual basis. Similarly, it is difficult to know the stage at which various applications are pending. This costs both money and time for the poor, many of whom are daily wage labourers, women, disabled and the aged. So people end up seeking the services of agents or the office staff, negotiating a deal with them.

Many of the documents are redundant and carry conflicting details that become decision points for rejection/acceptance of applications. For example, age proof requires submission of ration card as well as voter ID card, since both carry the age and address of the holder. But they are often different in the two documents because the details are filled by civic staff when they visit homes during their surveys.

There are many layers of verification for most benefit schemes and hence that delays become inevitable.

Vendor/ Trade licensing

The chief constraint, apart from harassment by civic staff, is calculation of license fees. The procedure is so complicated that it introduces a subjective element that is used as a bargaining point by the assessing inspector to determine speed money. There are approximately three thousand categories in which a Trade license fees may be charged. However, there has been miniscule collection from the same, signifying the harassment and consequent Tax evasion.

Voter ID cards and Ration Cards

Both the services are provided in a survey campaign Mode. Neither is there adequate awareness on alternative mechanisms, if one missed the survey. There is no preparedness of

the department involved to handle the cases missed out during the campaigns. There is only one counter to receive such requests and is located at one end of the city in the collectorate. Applications pile up with little concern for response. Only twenty five thousand of a total of one lakh applications for BPL Survey have received a response. Similarly there is no system of on-line registration of voters. The problem is further aggravated by incorrect noting on the cards very often. This renders an extremely useful document, almost useless.

5. Ways Forward

The ways forward proposed for circumventing the barriers include long, medium and short term measures,

Structural Changes in the long term

Some of the long-term measures involve structural changes that require the intervention of state agencies – for example, updating the definition of destitute to keep pace the changing monetary conditions, or simplifying the calculations for trade. There are several other definitions and procedures that need redefining in the backdrop of the changing context.

Important policy/ Practice changes recommended by the study

Birth and Death registration –

- Immediate follow up on provisions of the act and recording of most deaths and births from the source
- Computerization of the records and making it accessible to staff and relevant counters - The online data should be available on open websites that can be accessed by applicants
- Components that could be incorporated into the MIS include a database of all births/deaths in the city registered at fortnightly intervals - This would automatically simplify the forms and information needed at the time request for certificate.
- Decentralize the authorities of the Sub-Registrar at the Zonal level, while the availability of the forms should be decentralized even below the zones.

Vendor licenses –

- In order to simplify fee calculations, the study recommend clear and minimum categorization of trade licenses. The study based on the request of the Bhopal Municipal Corporation has also proposed simplified method of calculation of fees for trade licenses. It is based on volume , profit of operations and expected load on municipal services. It has categorized the trade licenses fees on four to five minimum categories- based on the on the above mentioned criteria.
- Extend the period of renewal of trade license to five years as against the one year currently
- Decentralize the renewal of Gumashta Licenses
- Clearly articulate the supporting documents

- Even online system of applying and renewing is possible for vendor/trade license.

Social security measures –

- Definitions of eligible groups is needed to remove scope for subjectivity in interpretation
- A database of applications/payments for social security benefits and family benefit schemes is needed where details of every applicant are available along with ward-wise and slum-wise information.

Voter ID and Ration cards -

- Strengthen the non survey mode of identification and registration
- Promote use technology. online registration, computerized acknowledgement of all applicants for change of name, address or other incorrect entries made on Voter Id cards
- Ensure computerized acceptance of all BPL survey applications.

Medium and short term Measures

Efficient use of technology

The medium and short term measures usually involve procedural solutions and mostly revolve around simpler procedures especially in filling forms, fewer documents required, accessible windows, computerized acknowledgement slips to all applicants of various services, transparent systems, efficiency in processing and sensitization of civic staff towards the poor and their needs.

The study recommends computerization of databases and possibly single window clearance for all services. In such a system, details are fed into a computerized network and the required data sheets are generated and sent to relevant staff. The processed data would give the status of pending applications, their stage of processing and the reasons for delay, if any. It also recommends a revamp of the BMC's MIS system with the emphasis being on real-time monitoring of municipal performance through key indicators.

Management of Human resources

The study underlines the need to manage human resources better. It also recommends an organizational/institutional development exercise to revamp HR policies, structures and incentive systems, which would focus on the following aspects: definition of the role/responsibilities of ward/zone office staff and evolution of an incentive-based system to encourage wards/zones to achieve their targets.

The staff needs to be sensitized to technology use to break their resistance to computerization and trained in using computers. Front office workers require training in behavioural aspects of

customer care to deal with clients for various services from different social strata. Better-performing staff should be rewarded with benefits/promotions or greater responsibilities and better-performing wards/zones should be rewarded with higher allocations of resources.

Decentralization of service counters-Setting up facilitation centers

Barriers of distance must be overcome by decentralization at appropriate levels. The study recommends the setting up of professionally managed citizen facilitation centres (CFCs) in different parts of the city as an important step in decentralization and removing access barriers. These facilitation centres would be 'single window-single day' service centres for issuing birth/death certificates, voter ID cards, ration cards, vendor's licenses, etc within 1-2 days. They would also register applications for social service and family benefit schemes and monitor their progress and status, informing applicants by phone whenever enquiries are made. The centres would help applicants in filling up forms and counsel them on organizing the required documents.

It estimates that there could be at least 3,00,000 to 3,50,000 transactions generated at the CFCs for the existing services. If other functions like payment of house and water taxes, issuance of driver's license, etc are added, the number would increase manifold. It is estimated that a CFC working seven-days-a week would have a daily turnover of approximately 1,000 transactions.

In a quick calculation, it is estimated that five facilitation centres manned by 3-4 persons with two computers could easily handle 200-250 transactions every day. A nominal facilitation charge of Rs10 to Rs20 would generate sufficient revenue (Rs.60,000 to Rs1,00,000 per month per centre) to meet the running costs of the centres. This would be far more efficient than existing BMC counters - for example, the birth/death registration window, manned by three persons, handles not more than 10-15 applications per day.

Awareness on schemes and services

The short term measures are built around awareness building along with certain practice change recommendations that are easy and quick to follow. In order to make people more aware of the schemes, measures are proposed such as starting a TV, radio campaign on the service or even a slum level campaign.

The second requirement is for booklets/leaflets in simple Hindi that can be read and understood by neo-literates that detail the various rights/entitlements/services and explains the procedures for applying for each service, the agencies/institutions involved in dispensing the service, the responsibilities of various concerned officials, how calculations of fees/fines are made and so on.

Under the awareness generation plan, ward offices could be designated as subsidiary information centres (non-manned) to help and guide slum residents, prominently displaying

details of every service/entitlement, procedures for submitting applications, lists of documents to be appended, people to be contacted, fees to be paid etc on their notice boards. The explanations should be given in a simple, catchy and attractive manner.

6. Critical barriers and emerging action agenda in each service

The findings of the study are tabulated here to build a precise picture on barriers and possible actionable measures.

Name of the service- Birth and death registration	
Barrier	Corrective measures
<ul style="list-style-type: none"> Irregular and delayed data collection from the places of birth and disposal of dead, leading to virtually "no timely registration of births and deaths" Very few counters for birth/death registration and extremely inadequate decentralization of authority of sub-registrar Very poor awareness on birth/death registration and its procedures specially among the poor Poor retrieval of data of registration for the purpose of helping an ordinary citizen. An ordinary citizen cannot check the registration No. of birth/death 	<ul style="list-style-type: none"> Strict weekly collection of data from all the cremation/ graveyard places preferably through electronic transfers and ensuring the timely registration of collected data. Similarly, collection of birth records from hospitals/ nursing homes. Decentralisation of authority or sub-registrar at Zonal level with Zonal officer. Large awareness campaign through mass media, camps and mobile service vans Accurate and efficient electronic data management system
Vendor licensing	
Barrier	Corrective measures
<ul style="list-style-type: none"> Too many and un-necessary categories for trade licenses with renewable required at short duration of one year leading to confusion, negotiation and evasion Very few counters for renewable of Gumashta license Vested interest in Zone and ward offices of collection of trade licenses 	<ul style="list-style-type: none"> Streamline the categories for trade license and raise the period of renewable to 5 years Decentralise counters for Gumashta license Employ relatively autonomous and professional team of citizen facilitation centres in issuing and renewing trade and Gumashta licenses
Social Security Benefits and Family Benefits	
Barrier	Corrective measures
<ul style="list-style-type: none"> Revision of criteria for fixing of findings of "suitable destitute"- currently it is an individual income of less than Rs.150/- per month Repeated visits required in filing an application and getting the "result" Problem with banking institutions Very poor awareness on family 	<ul style="list-style-type: none"> Revise the criteria of suitable destitute to atleast Rs.300/- per month Citizen facilitation centre and mobile vans engaged in filing of application. Fix a particular date for declaring the beneficiary list. Continuous engagement with the engagement and consensus building with

benefit schemes and slow action on the application • Poor grievance redressal mechanism	the banks • Awareness camps and speedy redressal of applications • Toll free no. for checking the status, procedure or lodging a complaint
Voter ID cards and BPL Ration cards	
Barrier	Corrective measures
• Both the services are not undertaken by BMC rightly. However, it influences the access of BMC services greatly	• Electronic filing of applications for both voter registration as well as BPL surveys
Water, sanitation and solid waste management	
Barrier	Corrective measures
• Poor awareness among the beneficiary as well as ward office on the procedures of providing private tap connections in slums • Poor action on the complaints of the slum dwellers with respect to solid waste management	• Promoting slum water and sanitation policy • Awareness for private water connection amongst the slum residents as well as the ward offices • Action on complaints of slum residents with respect to poor solid waste management • Institution of grievance redressal and vigilance cell within BMC
Community Development Society/ SJSSY	
Barrier	Corrective measures
• Very poor awareness among slum dwellers on the scheme • Very difficult to open bank accounts for SHGs • Banks perceive the beneficiary selection to be incorrect and motivated by personal needs	• Starting a specialized cell for poverty alleviation within BMC • Engagement with bank for opening SHG accounts • Awareness camps and engagement of NGOs for SHG group formation

BARRIERS TO ACCESS RIGHTS, ENTITLEMENTS AND MUNICIPAL SERVICES BY THE POOR: A STUDY OF BHOPAL MUNICIPAL CORPORATION

Chapter 1: Overview

1.1 Background

The study seeks to identify the barriers faced by the urban poor in accessing statutory rights, entitlements and benefits under existing urban poverty programmes. Conducted on behalf of the Bhopal Municipal Corporation (BMC), it is supported by the Madhya Pradesh Urban Services for the Poor (MPUSP) programme, a partnership between the Madhya Pradesh government and DFID (UK Department for International Development). The BMC commissioned Samarthan - Centre for Development Support to conduct the study. Samarthan is a leading non-profit organization working in Madhya Pradesh and Chattisgarh since 1995.

1.2 Objectives of the study

1. To inform and guide MPUSP interventions for business process re-engineering and setting up citizen facilitation centres.
2. To provide strategic recommendations to the BMC and MPUSP to help minimize barriers preventing access to selected municipal services.
3. To build up a database of baseline information on provision of municipal services as an input to designing a monitoring and evaluation system.

1.3 The study context: Bhopal Municipal Corporation (BMC)

The BMC covers an area of 285 sq km and is divided into 66 wards with a total population of 14.35 lakh as per Census 2001. Its functioning is governed by the Madhya Pradesh Municipal Corporation Act, 1956. Bhopal, the second largest city of Madhya Pradesh, is the capital of the state. The city is also the administrative Headquarters of Bhopal district, the state's most urbanized district with 80.53% of its population living in urban areas.

Development scenario in Bhopal's slums

An estimated 35% of Bhopal's residents live in slums, with inadequate access to water, lack of toilets and poor waste collection systems. The Slum Prioritization Matrix prepared by BMC gives a fair picture of the city's slums. Based on availability of infrastructure and the poverty

level of residents, the ranking matrix was developed as an output of the Poverty Pocket Situational Analysis (PPSA).

Most slums don't have access to water supply, especially those located on hillsides and remote areas where municipal pipelines do not extend. According to the City Development Plan (CDP), the water supply system has only 5,000 community stand-posts, giving an average of 95 beneficiaries per public stand-post, which is twice the EIUS (e-Infrastructure Use Cases and Service Usage) recommendation. The stand-posts are un-metered and a major source of wastage. In addition, there are significant leakages in pipelines and a large number of illegal connections, which the BMC estimates at around 25,000.

The rapid expansion of the city has also left the sewerage and garbage collection systems in a deplorable state, with slums bereft of solid waste management systems (80% lack access to toilets). A large area has no sewerage network, either internal or trunk, with raw sewage or septic tank outflows discharged into open drains that flow into watercourses. There is also no system for primary waste collection and no waste segregation is done, with only 20% of wastes being composted.

The CDP also highlights the housing shortage, the shortfall being an estimated 1.2 lakh units. Most slum houses are either semi-*pucca* or *kutchha*, the only *pucca* structures being on plots that have been allotted *pattas*.

Bhopal Municipal Corporation's organizational set up

The BMC comprises a Political Wing (Deliberative) and an Executive Wing. The Deliberative Wing is an elected body of councilors from different wards and is headed by a Mayor. The Executive Wing, which looks after the day-to-day functioning of the corporation, is headed by a municipal commissioner. It assists the Deliberative Wing in decision-making. As per its annual report, the BMC has the following departments:

1. General Administration
2. Health and Environment
3. Social Justice and Heritage Cell
4. Public Relations and Library
5. Streetlights
6. Planning and Resettlement
7. Finance/Accounts
8. Fire Brigade and Transport
9. Engineering
10. Revenue, Wealth Tax and Schemes
11. Water Works and Public Health Engineering
12. Urban Water Supply and Environment Improvement (ADB)
13. Jawaharlal Nehru National Urban Renewal Mission (JNNRUM)
14. Madhya Pradesh Urban Slum Programme (MPUSP)

BMC's operations, organized on a functional basis, are headed by the Commissioner to whom the departmental heads at the central and zonal offices report. The departments under the commissioner are divided among additional municipal commissioners. In addition, there are three deputy municipal commissioners. The functions of the central office include policy formulation, planning, and control and coordination of activities of the zones and other departments

The BMC has 14 administrative zones for delivery of services to the public. Each zone office is headed by a zone officer, who reports directly to the commissioner. The zone offices, which have a 6-7 member staff team comprising an accounts clerk, sanitary inspector, tax collector, engineer, etc, coordinates property tax collection by the ward offices, issues residential water connections and trade licenses and oversees the administration as well as health and sanitation of the zone. BMC has structure at the ward level headed by Ward Officer and a few assistants.

Political will and administrative efficiency for urban reforms

Political thinkers on governance in South Asia have largely seen the State as an exploitative agency that harasses the poor. Partha Chatterjee¹ (2004) comments that the state does not see poorer people as legitimate citizens, therefore it forces them to obtain their ends through encounters with the State. Similarly, in her account 'India Working' (2003) Barbara Harriss-White² opines that the formal State has been replaced by a shadow State of middle-men who exploit labour households that make up the bulk of the population. Others like Corbridge et al³ (2005) are of the opinion that the new technologies of rule posit the rural poor as clients of the government and enables them become active participants in their empowerment. Much literature also points to the growing importance of community involvement and the widening commitment of governments to reforms.

According to the Department of Development and Urban Administration (DUDA) of Madhya Pradesh, urban areas face many problems because of inadequate infrastructure and increasing migration. DUDA lists the following steps taken by the state under the **Jawaharlal Nehru National Urban Renewal Mission** (JNNURM) to strengthen and empower urban local bodies (ULBs):

- Implementing the provisions of the 74th Constitutional Amendment Act (CAA).
- Constituting district planning committees (DPCs).

¹ Partha Chatterjee, *The Politics of the Governed: Considerations on Political Society in Most of the World*, Columbia University Press, New York, 2004

² Barbara Harriss-White. *India Working: Essays on Society and Economy*. Cambridge, U.K.: Cambridge University Press, 2003

³ Stuart Corbridge, Glyn Williams, Manoj Srivastava and Rene Veron., *Seeing the State: Governance and Governmentality in India*. Cambridge, U.K.: Cambridge University Press, 2005

- Repealing the Urban Land (Ceiling and Regulation) Act, 1976.
- Rent control reforms (The draft amendment Act will be placed before the state cabinet for approval shortly).
- Computerization of registration processes.
- Reducing stamp duty from 7% to 5% (proposed).
- Simplifying the Bhumi Vikas Niyam.
- Earmarking developed land for the informal sector.
- Adopting accrual-based double entry accounting. Bhopal, Indore and Jabalpur have achieved significant increase in tax recovery through computerization.

In spite of many positive changes introduced in urban development and the catalytic role played by governance and reform focused bilateral and multilateral programmes, the pace of transformation is rather slow. Reforms under JNNURM for a Participation Act and Transparency Act/self disclosure have not been done yet. However, the constitutional provision of the Right to Information (RTI) covers the municipal bodies as public authorities to follow prescribed transparency norms.

1.4 Methodology of the study

The study groups key barriers to slum residents accessing municipal services on the basis of a review of secondary data, literature and experiences gained during interactions with various stakeholder groups. The barriers are broadly classified as follows:

- Knowledge and awareness.
- Socio-cultural and economic.
- Procedural and systemic.
- Location-specific and physical.
- Behavioural and attitudinal.

There are many factors that deter citizens from demanding access to public services, including illiteracy, lack of knowledge, poverty and indifference due to past failures. There are supply side factors as well, such as unfriendly formats of application forms, long and cumbersome procedures, distance/time/finance constraints, attitudinal rigidities towards the poor and fear of using modern technology (e-services).

The study focuses on the following issues to understand the reasons why the poor do not demand services and the constraints they face in accessing them:

- Awareness about their rights/entitlements; consistency between oral knowledge and actual legal provisions.
- Stakeholders' perspective of critical factors deterring access.
- Inter-institutional factors deterring access and extent of their influence.

- Actual experiences of slum residents in accessing services/benefits; cost effectiveness/efficiency in accessing services from government/informal market-led sources.
- Extent of usage of services; relevance of each service to slum residents, irrespective of usage.
- Failure of excluded, non-user groups to access services; indifference/disillusionment after repeated attempts to gain access.

Primary and secondary data collection

Samarthan adopted a framework of demand and supply side barriers for the purpose of data collection. Based on the project's terms of reference and its previous experience, the NGO categorized demand-side barriers - illiteracy, lack of knowledge, poverty and indifference due to past experience - as well as supply side barriers - such as unfriendly formats of applications, cumbersome procedures, cost-ineffectiveness, attitudinal rigidities of service providers towards the poor, fear of using modern technology, etc. The data collection tools were developed to generate both demand and supply side information from stakeholders. The tools were finalized with the MPUSP and DFID and were submitted with the inception report.

Secondary data included the following:

- Review and analysis of relevant national/state government documents.
- Global, national, state and Bhopal-specific literature/reports on services for the urban poor.

Primary data was generated at two levels - the users of municipal services and the service providers. User sub-sets included users disaggregated by location/profile of settlement, sex/caste/community, and specific municipal services. Economically Weaker Section (EWS) was included as a sub-set following discussion with the BMC and MPUSP team.

The primary tools for data generation were focused group discussions (FGDs) and in-depth semi-structured interviews with identified individual users. Exit interviews with some potential users were incorporated on the basis of experiences during the initial rapid survey and discussions with BMC and DFID. These interviews were found to be critical in the case of groups like the elderly (old-age pension), widows (widow pension) and disabled (social service benefits) as well as some specific services (birth/death registration, ration cards, etc.). FGDs were also conducted with migrants and pavement dwellers.

Data from supply side sub-sets was generated through semi-structured interviews with grassroots functionaries, managers and decision makers - primarily relating to their roles/functions. Interviews were also conducted with elected representatives who constitute the interface between the community and supply side agencies.

The field notes generated through FGDs and interviews with primary stakeholders were transcribed for further analysis into structured output tables that identified/classified the inventory of barriers facing disaggregated groups of users, applicants and potential users across various services.

Selection of study site: process of sampling

The sample selection of slums for the study was finalized after discussions with BMC officials and the MPUSP team. The initial proposal was to have a sample of nine slums selected on the basis of criteria like location (peripheral/old Bhopal/new Bhopal), structure (slum/urban village/EWS colony) and size (large/small). However, the Poverty Pocket Situation Analysis (PPSA) Matrix was subsequently used as the basis for selection because it provided a more accurate selection of slums according to range of poverty and infrastructure deficiency. The BMC is using the matrix to identify priority slums for work under DFID, Asian Development Bank, JNNURM etc.

Selection criteria for slums

The study used multi-level sampling to select 10 slums:

- 1. PPSA matrix:** Ten slums, two each from cells indicating the highest level of infrastructure deficiency and varying levels of poverty (3x1, 3x2, 3x3), and two each from cells with the highest level of poverty and varying levels of infrastructure deficiency (1x3, 2x3).
- 2. Location:** Four slums each from old and new Bhopal and two from the periphery.
- 3. Size:** Five slums from the large category and five from the small size category.
- 4. Category:** Six from the slum category, two from EWS and one from urban village.

The matrix below shows the distribution of sample settlements according to poverty and infrastructure levels, while tables 1 to 5 short-list the settlements as per the selection criteria. The final list of 10 settlements was arrived at in consultation with the BMC-MPUSP teams.

Matrix: Distribution of sample settlements for the study

	Poverty level 1	Poverty level 2	Poverty level 3
Infrastructure deficiency level 1	Nil	Nil	2 sites
Infrastructure deficiency level 2	Nil	Nil	2 sites
Infrastructure deficiency level 3	2 sites	2 sites	2 sites

Final sample plan: prepared in consultation with BMC

Feedback was taken from BMC and MPUSP to finalize the sample list, specifically with respect to slums. EWS housing settlements and illegal colonies were included in the audit to get a broader perspective on access to services by different categories of the population. Illegal colonies represent a transit stage (recent past/currently) in accessing services.

Details of slums covered in the study

Name of settlement	Zone No	Ward No	No of houses (approx)	Size	Location	Position in matrix
Anna Nagar	10	57	2100	Large	New Bhopal	3/3
Vikas Nagar (Gandhi Nagar)	1	1	145	Small	Peripheral area	3/3
Baba Nagar	14	52	400	Medium	New Bhopal	3/2
Khanu Gaon	2	5	550	Medium	Old Bhopal	Urban village 3/2
Azad Nagar Pul Bogda	8	45	115	Small	Old Bhopal	2/3

Arif Nagar	3	15	900	Large	Old Bhopal	2/3
Oriya basti	12	66	180	Medium	Periphery	2/3
Bapu Nagar	6	31	350	Medium	New Bhopal	1/3
Sudama Nagar	8	46	900	Large	New Bhopal	1/3
Jatkheddi	14	53	2200	Large	Peripheral area	3/1
Shyam Nagar	9	49	300	Medium	New Bhopal	2/1
Bagmugalia Nai Basti		54	1700	Large	Peripheral area	3/1

- EWS housing: Old Subhash Nagar, Saraswati Nagar, Jawahar Chowk
- Illegal colonies: Navjiwan Colony, Chola Road, Sooraj Colony, Airport Road

Survey tools

The survey tools to generate quantitative/qualitative data from supply/demand side stakeholders were developed on the basis of the rapid survey of services, literature review and discussions with the BMC-MPUSP team. The details of Focussed Group Discussions in slums is given in Annexure-1. Further the details of the secondary stakeholders are given in Annexure-2

The following survey tools were used:

- Household questionnaires: The structured questionnaires were administered to build a baseline on access to services.
- FGDs/exit interviews/individual interview: Guidelines for conducting these were formulated.
- Participatory tools: They included service area and service preference mapping exercises.

In addition, a format was designed to track and gather data on the time spent and costs incurred by applicants to access services. The details of the instruments are annexed in A, B, C, D and E.

1.5 Organisation of chapters in the report

CHAPTER 1: Background and methodology of the study.

CHAPTER 2: Analysis of baseline data generated from 1,275 households across the sample slums to identify patterns of access to various rights/entitlements under different social categories and education/distance-related parameters. The analysis provides a picture of current levels of access and possible barriers to access.

CHAPTER 3: Service-wise analysis of the barriers has been provided and short, medium and long term action areas have been identified. Although individual services may have service-specific barriers, many barriers cut across services. However, despite cross-cutting barriers, each service is dealt with independently because their procedures and delivery systems differ and different departments are involved. The macro picture of barriers that emerges helps in identifying the structural changes required to improve efficiency of services and performance of the BMC as a promoter of rights and entitlements.

CHAPTER 4: This section of the report provides larger action areas to address structural, procedural and other complexities emerging from the service-wise analysis of the barriers .

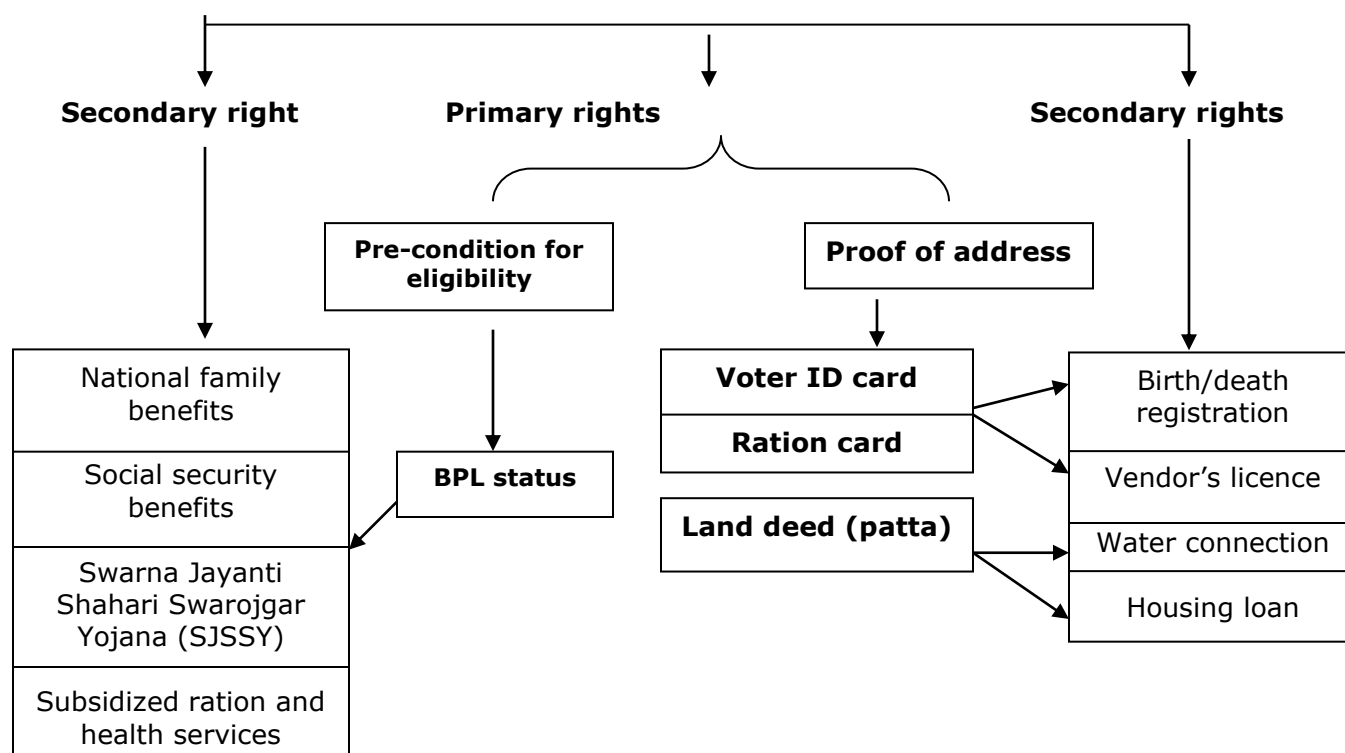
CHAPTER 5: In order to improve the efficiency of the delivery of various services and entitlements, operational strategy of establishing Citizen Facilitation Centres (CFCs) has been discussed looking at the pros and cons of various models.

Chapter 2: Status of access to municipal services

2.1 Mapping nested rights/entitlements of slum dwellers

The set of rights/entitlements and services provided by the BMC and government have a nested relationship that is illustrated in the table below. Critical rights identified during the Focused Group Discussions (FGD) included listing of names in the BPL register, voter ID cards, ration cards and land entitlement deeds (*pattas*). Inclusion of a slum resident's name in the BPL list enables him/her to access other rights while voter ID and ration cards serve as proof of address and identity to access various entitlements. *Pattas* in slum areas entitle residents for water connections, loans for house construction, subsidies and other amenities/services.

Nested relationship of critical rights/entitlements



Relevance of services to different age groups/social classes

Primary stakeholders in slums are not a homogenous group. They attach different levels of importance or relevance to various schemes so it would not be advisable to compare these

services/entitlements on a rank matrix. The table above shows the voter ID card is a service relevant to all stakeholder groups because it serves as a photo ID proof to access other benefits. The ration card is also used as an identity proof and legitimizes access to services provided exclusively or at subsidized rates to the poor. Other entitlements are either age-specific (birth/death registration) or occupation-specific (vendor's licence), while access to services like residential water connections or household toilets are income-specific, land title sensitive or determined by socio-cultural background. The table below highlights the services relevant to each stakeholder group and the reasons for their high relevance.

High relevance groups and reasons: service/entitlement-wise

S. o	Type of service	High relevance group	Reasons
1.	Voter ID	<ul style="list-style-type: none"> All families in slums 	<ul style="list-style-type: none"> Serves as a proof of address/age and photo ID
2.	Ration card	<ul style="list-style-type: none"> Extremely poor families 	<ul style="list-style-type: none"> Subsidized ration and other benefits
		<ul style="list-style-type: none"> Poor families 	<ul style="list-style-type: none"> Subsidized health benefits, SJSY loan etc.
3.	Birth registration	<ul style="list-style-type: none"> Children in the age group of 3 to 18 years and their parents 	<ul style="list-style-type: none"> School admission Scholarships Ladli Laxmi Yojna etc.
4.	Death registration	<ul style="list-style-type: none"> Widows 	<ul style="list-style-type: none"> Widow pension
		<ul style="list-style-type: none"> All families losing head (or any member) of the family 	<ul style="list-style-type: none"> Transfer of legal titles and entitlements
		<ul style="list-style-type: none"> BPL families 	<ul style="list-style-type: none"> Family benefit scheme

5.	Vendor's licence (<i>tehbazari</i> , <i>gumasta</i> , trade licence and PFA)	<ul style="list-style-type: none"> • Slum dwellers having shops in the <i>haat/bazaar</i> 	<ul style="list-style-type: none"> • Security of business
		<ul style="list-style-type: none"> • Shopkeepers in residential and commercial areas 	<ul style="list-style-type: none"> • Security to continue a particular trade
6.	Residential water connection	<ul style="list-style-type: none"> • Economically better-off families in slums • Residents of EWS and illegal colonies 	<ul style="list-style-type: none"> • Avoid inconvenience of public stand-posts • Privacy and feeling of permanency
7.	Sanitation (household/public toilets)	<ul style="list-style-type: none"> • All families, particularly having women and old persons • Slums where open defecation sites are not available 	<ul style="list-style-type: none"> • Cultural or social constraints • Awareness of sanitation and health • Inconvenience of using public open defecation sites
8.	Solid waste management/drains	<ul style="list-style-type: none"> • All families in slums, particularly those living close to garbage sites/nallah etc. 	<ul style="list-style-type: none"> • Bad and unhygienic living conditions • Linking poor health with dirty conditions
9.	Ladli Laxmi Yojana	<ul style="list-style-type: none"> • Parents with two children (girl child) 	<ul style="list-style-type: none"> • Avail benefit of scheme of MP government

2.2 Situational analysis of services/entitlements

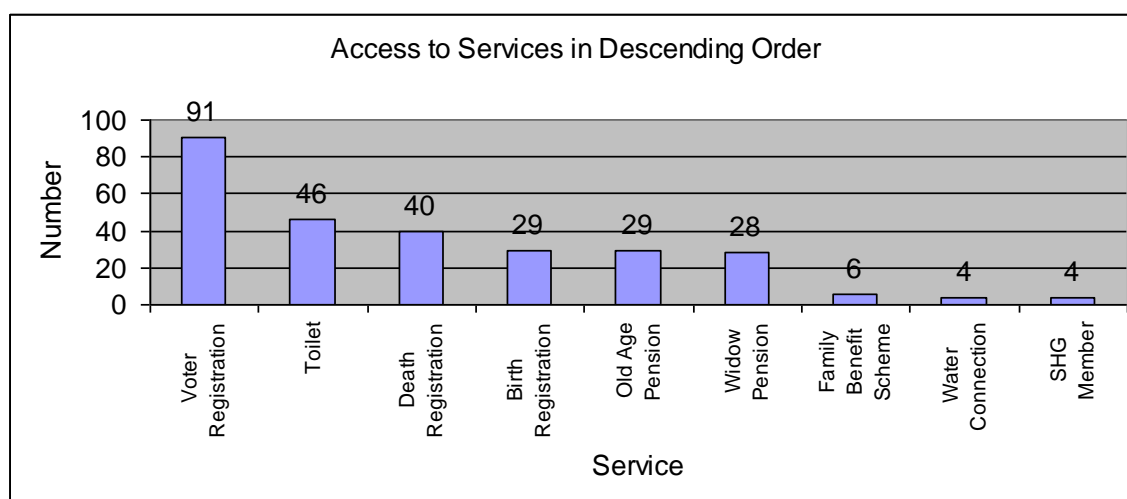
A total of 1,275 households in 12 slums of Bhopal were surveyed to assess accessibility to municipal services. The slums represent a range of poverty matrices, locations – from central to peripheral areas – and levels of infrastructure development. Some are dominated by the Muslim minority, a few by STs while others have large SC or OBC populations. Many are long established, with residents living in them for 30-40 years, while others like Jatkhedi and

Bagmugaliya have cropped up recently as a result of rehabilitation programmes undertaken by the state to resettle inhabitants of slums demolished for development purposes.

However, overlaps exist between different categories. For example, a slum in a peripheral area may be dominated by STs in one case and OBCs in another. Or a Muslim-dominated slum could be centrally located, while Muslims may be in a minority in a slum on the outskirts of the city.

Hence, survey results could be influenced by more than one condition, thereby posing a challenge in attributing the findings to specific causes. However, when examined over a cross-section of a large number of respondents, some variables do appear to have a significant influence in the delivery of services.

2.21 Percentage-wise access to services



The study did not use the ration card as a source of household data because many surveyed families were waiting to receive their cards while others were in possession of old cards, which give dated/unclear data.

The voter Identification cards are the most-accessed service since their distribution is done in campaign mode with the involvement of the Election Commission. Moreover, voter registration is a universal right that does not discriminate between those living above or below the poverty line. The card, is considered critical as an identity marker for slum residents. It is also more easily accessible because of the non-monetary nature of the benefit. At the time the study was conducted, access to voter ID cards was high because preparations for the state assembly elections were under way. Besides the administration, political parties also work towards greater registration of voters.

Between birth or death registration, the requirement for death certificates is higher than the birth registration because admission to many schools is possible even without the birth

certificate. Water connections, family benefit schemes and SHG memberships are the least accessed entitlements.

2.22 Poverty patterns in surveyed slums

Of the 1,275 households surveyed, 83% claimed they were in the BPL list. However, their names were not verified on the current list, nor was there any other way to confirm poverty levels, so the data is based on their responses and their claim to being on the previous BPL list. Apart from the BPL status, respondents were also questioned about their sources of income and employment status.

The responses showed that poverty levels in slums ranged from 16% to 99%. Interestingly, the Khanugaon and Arif Nagar slums, which appeared to be better off and more developed, had a very high percentage – 99% – of BPL inhabitants, whereas visibly poorer areas like Bagmughaliya and Anna Nagar had 71% and 90% BPL families respectively. Several slums, such as Sudama Nagar and Sai Baba Nagar, had relatively low percentages of BPL families.

Environmental conditions and infrastructural status also contribute to poverty levels in a slum. Here again, the responses provide a mixed picture, with many people in ‘better off’ slums living in localities of poor infrastructure, while some of the poorest have access to superior infrastructure in their localities.

2.23 Vulnerability of surveyed slums

The study defines the term ‘vulnerability’ as a combination of poverty, infrastructure deficiency, poor environmental conditions, low access to municipal services – social security schemes, birth/death registration – and low availability of basic amenities – residential water connections, household toilets.

BMC’s 3/3 matrix clearly points to infrastructural deficiencies and high poverty levels, although both factors vary within and between slums. Caste and education levels also need to be taken into account in order to understand the nature of poverty and vulnerability among the poor.

The results present an interesting and varied picture. Certain communities, scheduled tribes in particular, are predominant in areas of poor infrastructure/environment with minimum access to municipal facilities. However, service delivery is often poor in relatively better-off OBC-dominated areas, compared to SC-dominated or Muslim-dominated habitations. A slum with better access to social security schemes may have low access to toilet facilities or piped water. In fact, large slums with a mixed caste population, with no particular caste being dominant, were worse off with respect to access.

Take the example of Anna Nagar. 66.66% of its elderly population receives old-age pension and 54.15% of children below the age of 14 have been registered at birth. However, coverage of toilet facilities and household water connections is nil. In contrast, in Sai Baba Nagar slum only 52.5% of children under 14 years have birth registration and 48.28% of the elderly collect old-age pension. Yet the slum has high coverage of toilets at 88.29% and residential water connections at 6.31% (high compared to other slums).

The surveyed slums, thus, show a range of vulnerabilities. Some may have poor access to social security schemes while others have poor infrastructure and environmental provisions. Some may rank low on both counts yet have better toilet coverage.

2.24 Analysis of existing barriers to accessing services

The study analyses three critical barriers in accessing municipal services - education, distance and social factors - the underlying assumption being that other barriers in procedures remain the same for all services. Social factors include age, economic conditions and caste equations.

The influence on access of each of these barriers differs in magnitude as well, although all three have a marked impact, as seen in the study.

Services like birth registration are greatly influenced by distance and education levels. Others like social security and family benefit schemes are influenced by the needs of the beneficiaries and show an inverse relationship between distance and the ability of the beneficiary to pursue the case. Determination of the applicant influences access to schemes with attached financial benefits that go through strict scrutiny at the municipal level. In the case of access to water and sanitation, a positive relationship is evident with social and caste affinities, while some services like voter registration are more or less neutral to most such factors.

Reach of basic services to migrants

The reach of basic public services to migrants is even more dismal - they are victims of the phenomenon of passive exclusion. Almost 10% of Bhopal's population comprises migrants, nearly half of them residing in the city for over five years and a one-fourth for over 15 years. They are not registered as voters so they do not have the basic identity documents that entitle them to reside in the city, nor are they registered in BPL surveys. Since they have no fixed abode in the city or land Patta, they are deprived of electricity and water connections. Some of them have ration cards from their places of origin, yet they are denied ration cards in Bhopal. This starts a chain of denials for almost all other municipal services such as social security benefits, linkage to CDS etc.

2.25 Locations of counters, multiple windows/departments

Whether it is BMC head office located at Sadar Manzil, BMC-Yojana Prakosht (cell dealing in specific schemes) located at Mata Mandir, the collectorate or zonal/ ward offices, the location of windows for services is generally inconvenient for the elderly, disabled and invisible. They are difficult to locate and cannot accommodate large numbers of applicants.

For example, although the death/birth registration counter is conveniently located at BMC head office, there is little space for applicants to stand and talk to the person at the counter. Exit interviews with persons manning the counter reveal that there is no place or table to sit and fill out forms. Counter staff have no time to help applicants fill forms and complete the formalities so the illiterate, mostly women, are forced to seek the help of agents – or helpful co-applicants.

The BPL survey/ration card office is difficult to locate and applicants, armed only with the room number, have to ask directions of several people to reach the place.

Service-wise details of multiple windows/departments

Service	Multiple windows/departments	Remarks
Birth/death registration	<ul style="list-style-type: none"> BMC head office NOC from Department of Planning and Statistics 	Within 30 days After 30 days
	<ul style="list-style-type: none"> District registrar (birth and death) for Anugya Patra Up-Tehsil(located at Nazool office) for <i>Adesh patra</i> 	Between 30 days and one year After one year
Voter ID	<ul style="list-style-type: none"> Polling booth 	During election campaign
	<ul style="list-style-type: none"> Collectorate 	For adding names/corrections in voter list
Social security benefits	<ul style="list-style-type: none"> Ward office 	Collection and submission of form
	<ul style="list-style-type: none"> Zonal office 	Approval of form
	<ul style="list-style-type: none"> Office of Yojana Prakosht 	Enquiries about case or any change
Water connection	<ul style="list-style-type: none"> Ward office 	The form is deposited at ward office and approved by the Zonal committee
	<ul style="list-style-type: none"> Zonal level committee 	

2.26 Educational levels and access to services

Birth registration in households with members educated to the graduation level and above is significantly high at 51.11%, compared to the illiterate category at only 24.29%. In households where education levels range from class V to class XII the percentage varies from 29% to 39%.

Death registration is also more widespread in higher educated families, the figure being 61.54%, against 44% for families educated up to class IV and 40% for illiterate families. The less literate mostly require the death certificate to apply for the widow's pension, while the more literate need it for settlement of property rights and other legal benefits.

Voter registration is high across both literates and illiterates at around 90%, being lowest at 67.61% in the class I-V category. However, this does not signify that those with low literacy levels believe voter ID is less important.

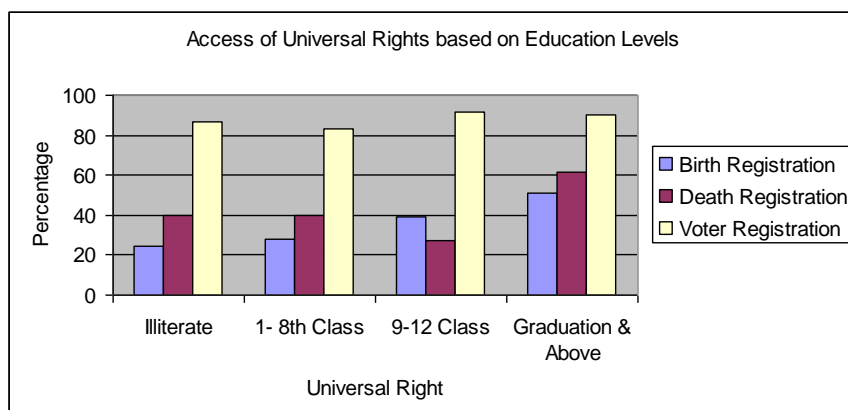
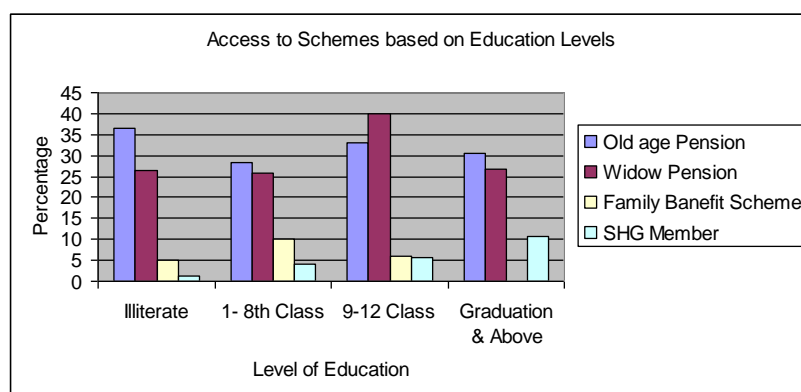
With regard to old-age pensions, higher access (36.54%) is found among illiterates, with the figure for literates showing a marginal difference from class V to graduates in the range of 27% to 33%. One can safely assume that pursuance of these pensions is high in illiterate households because they usually have low incomes due to poor employability at better wages.

The baseline data on widow pensions reflects a different picture. The largest beneficiaries of this facility are literates educated to class 9-12 (40%), followed by graduates (26.67%) and illiterates (26.32%). There appear to be two reasons for pursuing this benefit - economic vulnerability or higher awareness of the right.

Access to family benefit schemes is low across all sections so there is no significant relationship with education levels. However, the scheme is mostly accessed by people

educated up to class V, with education levels not seeming to have any significant relationship in the other categories.

In the context of SHG membership, a significant proportion is from families educated to graduate level and above (10.75%). The benefits of



SHG membership appear to be less widely known among illiterate families. Also, the requirement to maintain SHG records may act as a handicap for many illiterates to become members.

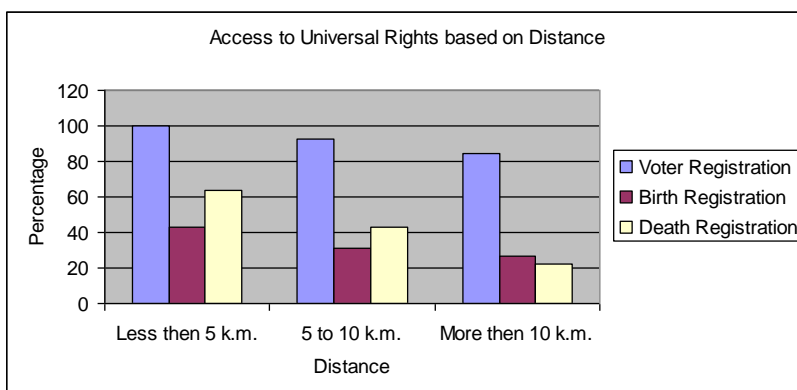
Information and knowledge of the different entitlements and benefits are also related to age-group and occupation of beneficiaries. For example, families with children in the 4-to-12 year age-group seek information about birth registration and are more aware of the process of obtaining the certificate than, say, recently married couples, pregnant women or their husbands. These certificates are required for children seeking admission to schools, accessing scholarships or applying for the Ladli Laxmi Yojana. With the government focusing on institutional deliveries, most newborn children are now issued the certificate by the hospital itself.

Similarly, women get to know about the process of applying for a widow's pension only after the death of their husbands, and families learn how to obtain a death certificate only when the head of the family or another member dies.

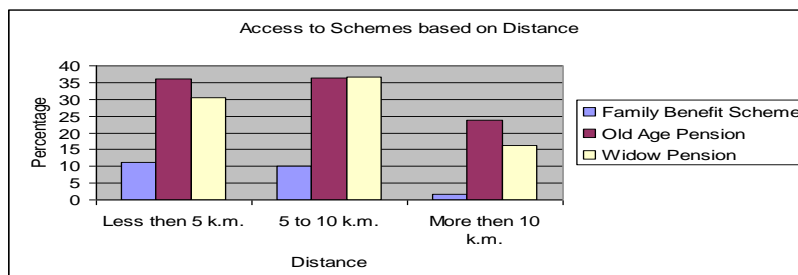
In the case of self-help groups (SHGs), there are a large number of slum women who are eager to form such groups but most of them do not know the procedure or the system of running an effective SHG. Even many of the existing SHGs do not know how to access credit facilities under the SJSSY scheme.

Jhapo bai is a simple tribal woman in the BPL category who was asked to join an SHG formed by an NGO working in Baba Nagar under Ward 51. She was told that money deposited in her SHG account would increase. The municipality informed the SHG members that they should redesignate their SHG as a CDS society if they wished to obtain grants from banks. The women happily agreed to the proposal and elected a president of their CDS. However, to the shock of the president, she was made to sign on several blank cheques without even being told how much money was being withdrawn or for what purpose. She had no information of any grant being given by the bank or any account in the name of the society. When she tried making enquiries, the municipal staff treated her rudely and stopped visiting her. She remains worried about the cheques she has signed.

Slum residents are discouraged from accessing services because of the non-availability of information explaining the process in an easy 'smile and respect' manner through leaflets or attractive posters on the walls of ward/zone offices and service counters. This lack of knowledge breeds a culture of middlemen or agents who charge on lump-sum, without explaining the break-up of fees and service



charges. These agents exploit applicants only because slum residents have low awareness of the process, fees and systems involved in exercising a right or availing of a benefit.



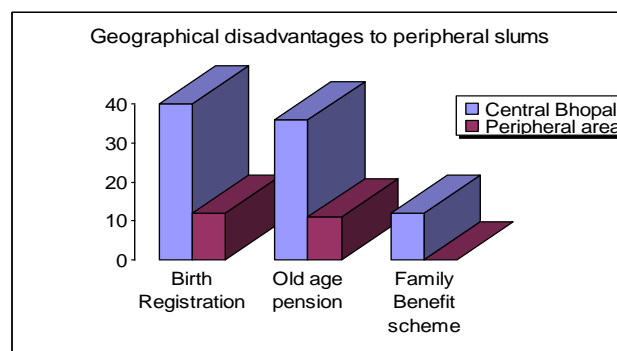
2.27 Location/distance and access to services

The study data shows that access to services depends on the distance of the slum residents from the relevant office providing the service. Almost all people living in close proximity of the collectorate have access to voter ID cards, but only 84.29% of those living at a distance of more than 10km from the collectorate avail of the benefit. However, voter ID cards are not critically dependent on distance because registration is usually done in a campaign mode at the time of elections. Besides the administration, political parties also take active interest in the slums to get voter cards to the maximum number of family.

Registration of births/deaths is directly related to location of the concerned office and its distance from the residence of the applicant. Among those living within 5km of BMC head office, 42.72% and 63.64% have birth and death certificates respectively, compared to 26.93% and 21.88% respectively for those living more than 10km away.

Distance the office of Yojana Prakosht does not seem to make a significant difference in the case of old-age and widow pensions.

The responses suggest that distance needs to be viewed not just in terms of physical distance but in terms of availability of transport as well. So more respondents from 'difficult to reach' slums in peripheral areas quote it as a factor in comparison to 'easy to commute' slums in central areas. For instance, Ward 51 has its office located within the ward, not more than 1.5km to 2km from the Banskhedhi and Gautam Nagar slums, while the ward office for Bagmugalia Nai Basti is located 6km away in Saket Nagar and that of Jatkhedi 5km away. The locational disadvantage of the latter two slums is compounded because they are not served by public transport.



According to the data, the location of counters/service centres is a key barrier in accessing services. Currently, many counters are centralized at one location which is far away from the residences of applicants. The cost of reaching these centres from the perspective of the poor is high in terms of expense as well as time, given the efficiency of public transport in Bhopal. Moreover, people have to make several trips because there is no mechanism to know the

status of their applications closer to where they live. As a result, many families just do not apply for the service after seeing the experiences of their neighbours or relatives, or they throw up their hands in despair and give up in the middle of the process. The ones who are generally successful are those who can afford to pay for the services of a middleman or agent.

Location of counters/service centres

S.No	Service	Location of counter/service centre	Average distance
1	Voter ID	• Polling booth for application	1-2 km
		• Collectorate for any other enquiry	8-10 km
2	Ration card – BPL	• Collectorate for application	6-7 km
		• Collectorate for follow-up	8-10 km
3	Ration card – APL	• Ward office for application	2-3 km
		• BMC head office for follow-up	8-10 km
4	Social security benefits	• Ward office for application	2-3 Km
	Family benefit scheme	• Zonal office for follow up	3-5 Km
		• Office of Yojana Prakostha(Scheme related cell) at Mata Mandir grievances and for social security benefits and applications for Family benefit scheme	5-7 Km
5	Birth/death registration	• BMC head office for application	8-10 km
		• District Registrar (birth & death) Office for Anugya Patra	8-10 km
		• Up-Tehsil for <i>Adesh Patra</i>	5-7 km
6	Water connection	• Ward office for application	2-3 km
		• Zonal office for follow-up	3-5 km
7	Solid waste/cleaning of drains	• Ward office	2-3 km
		• Councilor's house for complaint	1-2 km

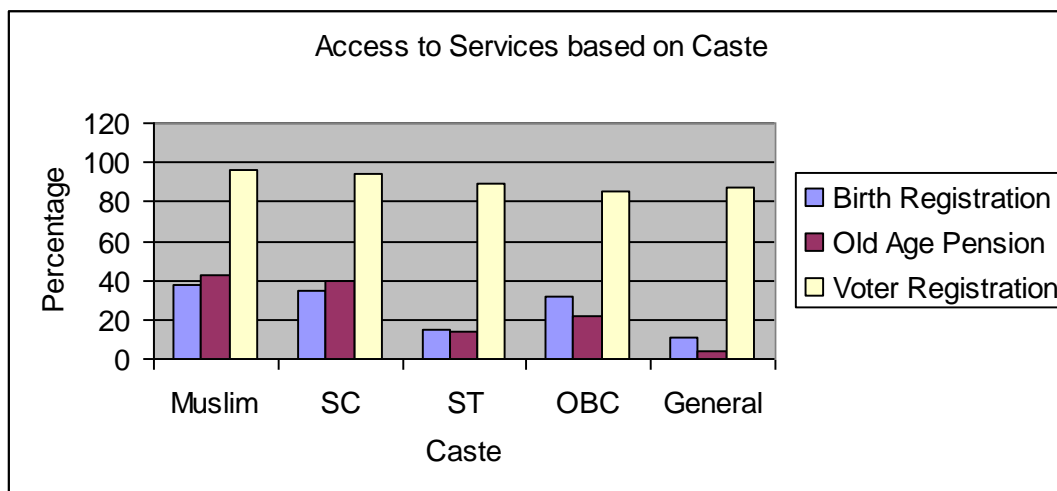
2.28 Social category and access to services

ST families have the lowest access to services, despite their obvious poverty, with only 53.53% registered in the BPL list (as stated by them), against about 90% and 88% for scheduled castes and Muslims respectively. Birth registration is lowest in the general caste (10.63%), followed by ST families (14.82%). It is higher among Muslims, SC and OBC, being in the range of 31% to 37%. Highest access to old age pension is by Muslims (42.48%), followed by SC (40%) and OBC (22.22%), the figure for STs being only 13.72%, with a similar trend in accessing widow's pension.

The family benefit scheme is availed mostly by OBCs (13.51%), followed by SCs (7.14%) and Muslims (6.25%). Death registration is also higher among Muslims (58.33%), followed by STs (39.13%). Muslim families appear to have the highest percentage of toilets (86.78%), perhaps due to cultural factors and rehabilitation of the Gas Tragedy victims, followed by the general category and OBCs at around 35%, with ST families having the lowest figure at just 12.35%.

Most Muslim-dominated slums are located in central Bhopal, close to most counters of the corporation, and several Muslims are also beneficiaries of the Bhopal Gas Tragedy relief measures.

The following chart indicates the level of access each caste has to the three most popular services.



Land entitlement as a barrier to access various services

MPUSP prepared an informative document '**Note on land tenure regularization of the urban poor in Madhya Pradesh**' that highlights the relationship of land entitlements with the access of various basic services and amenities. Information on total area occupied by urban poor households

without tenure security is yet to be compiled from primary records. Bhopal has the largest number of such households. 90% of households without secure tenure in Bhopal are located on central government land. This consists of about 120 hectares of land belonging to BHEL, which still has a large reserve of unutilized land. In Bhopal 85671 huts were surveyed and 22030 huts got 30 years Patta along with 6821 huts getting one year Patta. Pattas could not be given for 33 settlements on central govt.(BHEL), Forest, private and disputed land; 4400 huts larger than 50 sq m; incomplete documentation, unwillingness to accept 1 year patta

Pattas are extremely important for the poor not only because they guarantee legal leasehold rights on the same or alternate land, but also because they make the patta holder eligible for housing loan (VAMBAY, JNNURM) Individual water connection, individual toilet and metered power connection. There is a possibility that low access to services like water, individual toilets as appeared in the survey has correlation with the land entitlements.

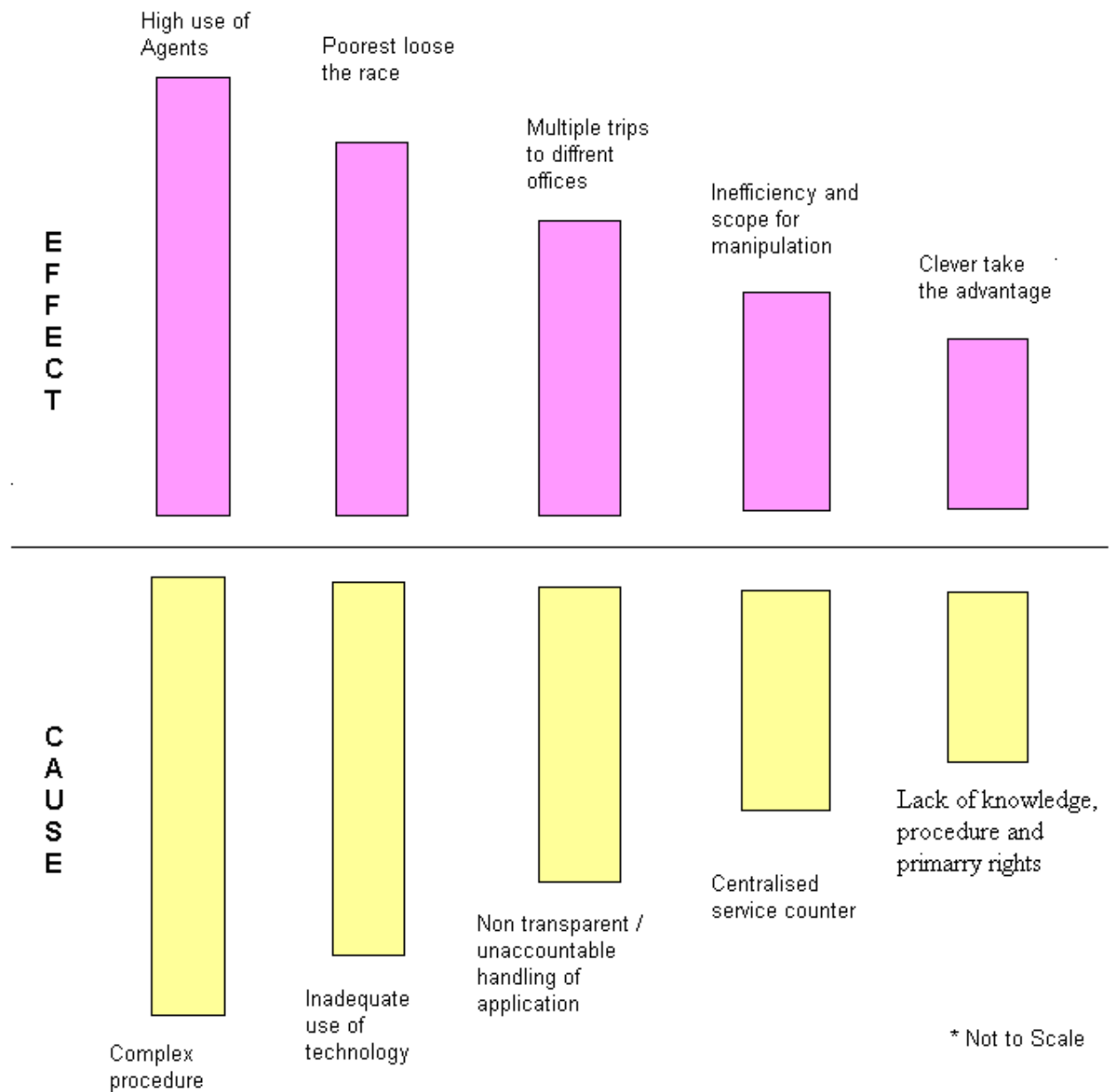
2.3 Cause and effect relationship of barriers and access of services

Simpler procedures, accessible windows, transparent systems and efficiency in processing cases have a significant bearing on access to rights and entitlements by the poor, illiterate and socially disadvantaged living in the fringe areas of the city. People entering the collectorate encounter a long line of advocates sitting in front of the main lane. Most of them work as agents, providing the required forms and information for services and persuasively advocating their services for a fee. There are no signposts to direct applicants to the relevant counter.

Most of the people end up, taking the services of agents or of the Collectorate staff, after negotiating a deal with them. A notarized affidavit is required to avail of social benefit schemes. However, there is no notary in the vicinity of the office of Yojana Prakosht/ Zonal or Ward office, forcing the elderly, disabled and women to go to the several notaries located opposite Raj Bhawan or elsewhere to get the services of a notary. Agents can also be found in the corridors of the office of *Yojana Prakosht*, masquerading as social workers/facilitators.

This large network of agents has a detrimental effect on socially vulnerable groups. The non-transparent system and ineffective and unsupportive attitude of the staff encourages people to find indirect ways of accessing benefits. In the process, genuine and deserving poor are marginalized and persuasive and relatively better off get the advantage.

Effect of Key Barriers on Service Delivery



Chapter 3: Critical service-wise barriers

This chapter discusses each service/entitlement independently. This is necessary because the BMC's procedures and delivery systems for each service/entitlement differ and its departments/units are fairly independent of each other. Hence, each service/entitlement poses its specific access problems for primary stakeholders, although there may be some overlaps.

3.1 Birth/death registration

Birth/death registration, one of the services provided by the BMC, is a basic right that is utility oriented because those who seek the certificate- wish to access some benefits.

Critical barriers and suggestions: a summary

Critical barriers	Suggestions
<ul style="list-style-type: none"> • Poor observance of office orders, even provisions of the Act, with respect to collection of records from places of birth and disposal of dead. • Delayed collection of records, which is against the spirit of the Act. Records from cremation grounds (and other places of disposal of dead) and hospitals are currently sent to the BMC on an annual basis, for which these institutions get little support and finance. • Poor computerization of the database of birth/death records (collected from the source and not from applicants) and almost negligible access to records by interfacing BMC staff. This prevents the staff from checking records to help applicants. If enough evidence of birth/death is not available to applicants, they fall prey to complicated procedures 	<ul style="list-style-type: none"> • Institutional tracking and registration of births/deaths (as per provision 8, 9, 12 of the central Act) <ul style="list-style-type: none"> - Build and strengthen systems as per the provisions and spirit of the Act by ensuring collection of birth/death records from the concerned institutions and their registration within the stipulated time limit of 21 days. This would require computerization of all birth/death records (at the level of the concerned institution) and their regular transfer to the BMC in a standardized program and format. - A log-in ID is generated and the relevant institutions log in and feed their birth/death records into the system. • Database - Feed all data received

Critical barriers	Suggestions
<p>and agents.</p> <ul style="list-style-type: none"> • Poor awareness of the service itself, coupled with poorly perceived utility and scant knowledge of procedures. This results in non-registration of a large number of births/deaths. • Substantial expenditure incurred by the poor in repeated enquiries. There is a centralized window for birth/death registration and multiple counters located at considerable distances so applicants have to make several visits. • Poor guidance to the poor and misinformation by staff (Anganwadi workers, clerks at the birth/death registration window) regarding fees and procedures. • No alternative arrangement for absentee/busy officials at the designated seat for collecting applications/issuing necessary documents. Applicants are simply asked to come again. 	<p>from different institutions into a centralized system to generate a birth/death registration number within a week. These registration numbers should be conveyed to the concerned institutions (in the spirit of section 12 of the Act) and should be available on the website maintained for the purpose (on the lines of the BPL families website). They should also be available at zonal offices in soft copies so that an applicant can access the number from any part of the city.</p> <ul style="list-style-type: none"> • Decentralization - Death/birth registration windows should be decentralized, preferably at the zonal level. - Facilitation centres with professional staff should be set up at the zonal level but independent of the zonal offices.

Framework for birth/death registration

The national legal framework for registration of births/deaths is the 1969 Registration of Births and Deaths Act. Registration services are decentralized across the states and union territories, with more than 200,000 registration centres spread across the country, 98% of them in rural areas.

The Registrar General of India is the central authority for unifying and coordinating registration work in the country, with each state having a Chief Registrar of Births and Deaths who has a similar responsibility at the state level. The chief registrars submit an annual report on the working of the Act, along with an annual statistical report, to their respective state governments and the Registrar General, India.

The local registration centres are managed by Registrars and Sub-Registrar of Births and Deaths who are grass-root level functionaries under the supervision of the local government - panchayats in rural areas and municipalities in urban areas.

Birth/death registration process in the BMC

Application forms for obtaining a birth/death certificate are available at the BMC Head Office located at Sadar Manzil of the City. As far as submission of Forms is concerned it depends on the category in which one falls into. At present there are three different categories.

If one applies within a month of Birth/Death, the complete application form is submitted at the Birth/Death Registration window of BMC Head Office, along with the birth/death certificate issued by the hospital and residential proof. If the birth/death occurs at home, the health card of the anganwadi/birth attendant or others involved (in the case of birth) or the proof slip from the cremation ground (in the case of death) is needed. The birth/death certificate is usually issued within two to three days after submitting a correctly filled application.

However, if one applies after 30 days but before one year of birth/death, an *Anugya Patra* from District Registrar (Birth and Death) is needed along with the NOC and a Notarized Affidavit. *Anugya Patra*, is obtained after the completed form or correctly filled is submitted at Office of District Registrar, (Birth and Death) located at Professor Colony along with NOC, Notarized Affidavit, birth/death proof, and residential proof. The applications are received on all working days, yet they are kept before District Registrar for signature/issuance only once a week. So, in such case, it takes two to seven days to get *Anugya Patra*.

If one applies after one year of birth/death, an *Adesh Patra* is required from the Magistrate of the First Class located at office of *Tehsil*. To get that the completed or correctly filled form is submitted at the concerned *Tehsil Office* along with NOC, Notarized Affidavit, birth/death proof, either Hospital Certificate or Anganwadi Health Card (the proof slip from the cremation ground in the case of death) and residential proof. After getting *Anugya Patra* and *Adesh Patra*, one can submit it to BMC Birth and Death window where the final Certificate is issued within 3-4 days.

Awareness/knowledge constraints

The FGDs reveal that applicants have partial, incomplete or incorrect knowledge about the process for acquiring a birth/death certificate. They usually perceive the certificate/statement of birth/death issued by the hospital or burial/cremation ground as the birth/death certificate. Many also think the health card for ANC checkups - or even horoscope - is the birth certificate.

Birth certificates are needed when seeking admission for children in schools or when applying for a specific benefit - scholarships for disadvantaged sections, Ladli Laxmi Yojana, Mukhya Mantri Kanya Vivah Yojana, etc.

Death certificates are needed when applying for a specific benefit - widow's pension or family benefit schemes - or when property has to be transferred or mutations made in legal documents.

Since the birth certificate is primarily utility based, it is not required for out-of-school children or elderly people. Similarly, death certificates are normally when the head of the family dies, the deaths of other family members seldom being reported.

Applicants begin looking for a mechanism to get the required document only when a specific need arises. For admissions to school, the need arises only when the child is five or six years old. The delay complicates the process of obtaining the birth certificate. Fortunately, with more institutional births taking place in recent years, the authorized hospital usually provides the certificate or at least impresses upon parents the importance of acquiring the certificate.

Similarly, widows seek a death certificate when they wish to apply for the widow's pension or the death certificate for the head of the family is sought if there is a dispute in the family for settlement of legal titles. Here again, the application is generally delayed by about six months.

Applicants learn about the process of obtaining the certificate from a friend, relative or neighbour, or get an agent to do the needful.

Stakeholder responses to birth/death registration

Primary stakeholders	Cross-cutting staff
<ul style="list-style-type: none"> • Use the services of agents for convenience. • Do not know if only change of name or address is required. • Supporting documents are difficult to organize. Multiple locations for obtaining supporting documents further aggravate the problem. • Staff accepts application for <i>Adesh Patra</i> but does not give a date for collecting it. 	<ul style="list-style-type: none"> • Registration is done if details are complete. • Do not have authority to help applicants fill in details. • Illiterate women do not understand the procedure easily. <p>Senior staff</p> <ul style="list-style-type: none"> • Procedure is simple and prescribed by the centre. Nothing can be done at state level. • Poor and illiterate people are also smart and aware and can easily handle the registration process.

Procedural barriers

The central guidelines for birth/death registration stipulate a complex, step-wise process that even educated people find difficult to follow - the problem is compounded for poor and illiterate applicants. If the application is submitted a year after the birth/death, several supporting documents are required that are not easy to obtain (see table).

There is only a single window for submitting the application and receiving the certificate but there are multiple windows to get the supporting documents. Applicants incur considerable expense in obtaining these documents, many of which serve the same purpose but have to be pursued with different authorities. For example, the applicant submits a notarized undertaking that all the facts stated in the application are true, yet its accuracy has to be also verified by the First class Magistrate and an NOC has to be issued by the statistical department of the Registrar of Births and Deaths.

Verification is done by the First class Magistrate - if the birth/death took place in Bhopal district. Bhopal has eight Sub - tehsils and the process is cumbersome for many applicants. The Sub tehsil office does not give receipts for *adesh patra* applications nor does it specify the collection date. So applicants are forced to spend time and money making several trips to the office.

The RDO requires some documents to verify the date/place of birth/death. In the absence of clear guidelines, the tehsil office clerks demand several documents like old ration cards, voter ID cards, hospital certificates, school mark-sheet of class 1 etc that are difficult to arrange. If these documents are not furnished it is used as a pretext to negotiate speed money/commission.

Many applicants give up midway in the process or get an agent to negotiate and complete the formalities. Agents tend to highlight the complexity of the process to encourage applicants to use their services. They are usually slum residents or relatives who have learned the procedures and formats and know the windows and staff through their own experiences of accessing rights/entitlements. They charge a nominal fee over and above the actual expenditure involved.

Problems in obtaining supporting documents

- Many poor applicants do not have ration cards or voter ID cards so they cannot furnish the proof of address.
- Most children born at home do not have proof of birth. In many cases, the anganwadi does not make the Health card

Anees Bi, a 60-year-old, poor and illiterate woman from Lal Masjid, wanted a birth certificate for her grand-daughter. The girl was abandoned by her father after the death of her mother. Anees Bi has been raising the child herself since the death of her daughter. The girl is eligible for a scholarship but cannot apply because her name in her birth certificate is different from the name registered in the school. She has been asked to get the name changed in her original certificate.

for immunization (*Jachcha Baccha*). Even if available, the card is not treated as a valid document.

- Notaries charge a minimum fee of Rs40-50 and are not available near the relevant window.
- The Tehsil office does not issue either receipts for submitted applications or specify the Issuance date. So applicants are forced to make several trips to the office.

Poor birth/death database

The database of births/deaths of hospitals and cremation/burial grounds is poor. Though the cremation/burial ground staff forwards details to the BMC twice a year yet the BMC does not record the data properly nor does it maintain a register of certificates issued. This makes it difficult to get a name changed in the certificate or to have it re-issued.

Locational/single counter constraint

Distance is another disincentive in accessing services/entitlements. For instance, Vijay Chaure of Chunabhatti did not know that a death certificate from the hospital where the death occurred was needed to get the official death certificate. He traveled 20km to get the document because birth/death registration is not done at the ward office/zonal offices. These offices do not even stock application forms nor do they provide/display information on the procedures.

The way forward: key suggestions for improvements

Long-term measures

- Modify the Registration of Births and Deaths Act. The national legal framework for birth/death registration was developed in 1969 and requires changes based on current realities. The Act should clearly articulate that all concerned institutions - private/government hospitals, anganwadi centres, burial/cremation grounds - must be held responsible for informing the municipal authorities, within a stipulated time period, of births/deaths and should be held penalty liable if they fail to do so. This information should be treated as the official birth/death registration.
- Decentralize the process for obtaining birth/death certificates. Bhopal, a city with a population of over 1.7 million, has a single window for submitting applications, which is inadequate to address the volume of operations. More windows/facilitation centres should be opened for filing applications and obtaining information/guidance on procedures. This will make the process simpler, reduce congestion and the distance people have to travel.

The anganwadi worker of Bagmugalia nai basti demands Rs300 for birth registration of a child under a year old, while the anganwadi worker of Uria Basti demands Rs100 per year of the child's age. That means Rs500 for a five-year-old and Rs700 for a seven-year-old.

Medium-term measures

- Make registration of births/deaths with the BMC, including home deliveries, compulsory on a fortnightly basis. Sections 8 and 12 of the Act lists the concerned persons/institutions who are duty bound to notify the registrar of births/deaths at the state level. They include hospitals, nursing homes, midwives and places of disposal of dead bodies. Section 12 specifies that the registrars should take steps to inform himself of every birth/death in his jurisdiction, enter the information in the birth/death register and provide extracts whenever required without fees/reward.
- Treat all births/deaths registered within 30 days as the official birth/death registration. Since the BMC issues birth/death certificates as per its records, there would be no need for an *Adesh Patra* or other documents even if an application is made after a year. This would require, however the BMC to computerize its database.
- Decentralize authority of the Sub-Registrar to the zonal offices, since these offices are relatively better equipped and professional.
- Issue clear guidelines of documents required for issuing *Adesh Patras*, if required. The following documents could be specified:
 - Immunization card/duplicate of immunization card issued by the anganwadi.
 - Signed copy from the anganwadi verifying the date/place of birth as per its register.
 - Class V Board examination mark sheet.
 - Notarized Affidavit/undertaking of the applicant even if the applicant doesn't have any other proof of birth.
- Formalize the system for accepting applications for issuance of *Adesh Patra*, with acknowledgement slips issued, collection date specified and a person designated for the purpose.
- Sub-contract a capable agency to set up a computerized system for birth/death registration data until in-house capabilities are developed.
- Appoint a courier agency to collect birth/death data on a fortnightly basis from the concerned institutions to prevent delays in registration until a permanent system is put in place.

Short-term measures

- Simplify the format using examples of other states. Andhra Pradesh has a much simpler format for birth registration (copy annexed)

- Make birth/death registration forms available (may be at a normal cost) at ward/zonal offices/burial grounds so that applicants do not have to come all the way to birth and death registration window of BMC Head Office.
- Display details of procedures for birth/death registration on the walls of ward offices so that applicants submit correctly filled applications with all required documents.

3.2 Vendor licensing

Vendor licensing is a service rendered by the BMC to recognize and authorize various types of business in residential and commercial areas.

Critical barriers and suggestions: a summary

Critical barriers	Suggestions
<ul style="list-style-type: none"> • Difficulty in calculating fees for trade licences- there are more than 200 trade categories divided in manufacturers, wholesalers and retailers. Further categorization is done on the basis of shop size and number of employees. This gives scope for manipulation/negotiation by BMC staff, who seldom give proper information. • Poorly defined, articulated and perceived rights/entitlements of vendors who regularly pay taxes. This leads to tax evasion. • Encouragement by BMC inspectors/staff to get more shopkeepers to apply for issuing/renewing licences. This provides greater scope for negotiation of fees, commission or even carrying out business without fees. • The practice of weekly <i>haats</i>. Vending in <i>haats</i> is authorized after paying <i>tehbazari</i>. This is inconvenient and expensive for vendors who spend a couple of thousand rupees on shifting their mobile shops from one location to another. They are willing to pay substantially higher fees if they are allowed to vend at a fixed location. • Procedural obstacles- if a shopkeeper does not retain an agent he finds it almost 	<ul style="list-style-type: none"> • Immediately simplify calculations for trade licenses into three to four straightforward categories. <ul style="list-style-type: none"> - Transparent and easy calculations by an independent authority rather than BMC inspectors will encourage more shopkeepers to apply for licences. - A special category should be established for small shopkeepers/traders that incorporates multi-trading. • Trade/PFA licenses should be renewed for a longer period. <ul style="list-style-type: none"> - Traders may be given the choice to renew it for one to five years. - Shopkeepers should be made aware of their rights/entitlements. • Information on licence fees and the required forms should be easily available at ward offices and the BMC website. <ul style="list-style-type: none"> - Engagement of municipal staff in issuing/renewing vendor licences should be discouraged. - Facilitation centres should be set up at the zonal office level, independent of

Critical barriers	Suggestions
<p>impossible to produce the required documents for the license.</p> <ul style="list-style-type: none"> • Single counter for issuing/renewing licenses. • Lack of awareness of renewal charges. License holders, particularly small shopkeepers, are at the mercy of agents who misinform or cheat them. Inflated fees are demanded in cases of delayed renewal. 	<p>the control of zonal office staff.</p> <ul style="list-style-type: none"> - Spaces for hawker zones should be contracted at increased <i>tehbazari</i> rates. • Easy access to municipal windows should be facilitated. <p>Windows should be opened at facilitation centres for decentralizing/streamlining payments for vending spaces and gumastha licenses to improve realization of license fees.</p>

Vendor license categories

Vendor's licenses are issued under Section 6.3 (rule 3.3) of the MP Shops and Establishment Rules, 1959 and include the following:

- *Tehbazari* - charged for small, mobile and informal vendors in *haats*. Space in the *haat* is auctioned by the BMC and contractors collect the fees.
- *Gumasta* – licences issued for a shop to conduct business for a period of five years. The licence fee varies according to the number of people employed in the shop. Slabs start at Rs100 for one-to-three people and increase for additional employees. *Gumasta* licenses are issued at BMC head office but are renewed at respective zonal offices.
- Trade licenses - obtained after receiving *gumasta*. This licence is for a particular trade that can be carried out in a market or residential area and is given for one year. Zonal offices issue and renew these licenses for shops falling under their jurisdiction. A complex formula is used to calculate the fees. For instance, a tailoring shop pays Rs100, while an embroidery shop pays Rs400. A *mithai* shop pays a different fee from shop selling milk and dairy products. There are also three slabs for manufacturers, wholesalers and retailers. The size of the shop also figures in the calculation. The PFA license, given to vendors selling food items/products, is calculated on the basis of the type and number of items sold and is valid for a year.

Barriers to accessing vendor's licenses

Although FGDs could not be organized, interviews were conducted with small shopkeepers in *haats* and permanent shopkeepers from different locations. Exit interviews were also

conducted at several BMC offices. The responses of vendors, which reflect their experiences in applying for/renewing licenses, are summarized below:

Stakeholder responses to vendor licensing

Primary stakeholders	Cross-cutting staff for <i>gumasta</i> licences
<ul style="list-style-type: none"> Vendors treated as encroachers. Even after acquiring a licence, they face the threat of displacement, without any promise of help. Many shopkeepers presume they will receive additional benefits in case of displacement, but this does not happen. A similar situation exists with <i>tehbazari</i>. Mobile vendors spend Rs3,000-4,000 every month to shift shop to weekly <i>haats</i> under <i>tehbazari</i> Agents/inspectors visit shops before vendors have the chance to apply for/renew trade licences at ward offices. Time period for renewing trade licences requires review – most have to be renewed annually, including PFA licences. Centralized window for <i>gumasta</i> licences. Lack of awareness about fees and cumbersome procedures for <i>gumasta</i> licences. Situation worse for trade licences, with complex calculations that introduce subjectivity. Poor redressal by BMC staff, hence agents – especially inspectors doubling as agents – are considered a convenient option because they help reduce license fees. Agents demand additional documents and charge heavy license fees on some pretext or other if commissions are not paid. Shopkeepers, particularly in the food business, spend Rs2,000 to Rs3,000 every month to bribe inspectors. 	<ul style="list-style-type: none"> Shopkeepers face no problem in obtaining/renewing vendor licences. All shopkeepers come to the BMC because formalities are completed quickly here. Primary purpose of <i>gumasta</i> and trade licences is to earn money for the BMC. <p>Zonal office staff for trade licences</p> <ul style="list-style-type: none"> Zonal offices are overloaded with work yet they must visit every shop, otherwise shop-owners do not apply for/renew their licences. Procedure for calculating the fees for trade licences is complicated and highly subjective. The plight of vendors requires attention, but it is difficult to allocate fixed spaces or allow them to sell goods anywhere/anytime because this causes obstructions. Vested interests in ward/zonal offices make it difficult to bring transparency in the process of renewing licences. Lack of competency and clash of interests block computerization at the ward/zone levels.

Awareness/knowledge constraints

Most vendors having shops in market areas know they require a vendor's licence, although small shopkeepers are not as aware. In slums covered in the study, most of the small shopkeepers do not have licences. Since very few of them visit the BMC personally, they are unaware of the process of acquiring/renewing a licence or the renewal charges. They usually use the services of agents, who charge them a flat rate.

Procedural barriers

The application form for a vendor's licence is available free of charge at the window adjacent to the head office. Documents required include proof of address and a copy of the rent agreement in the case of rented premises. Many shopkeepers do not sign rent agreements so they find it difficult to furnish proof of address in their name. Many shops are located on unauthorized land/colonies, so they are considered illegal and denied a licence even if they have been transacting business for a long time. For instance, Arif Mohammad has a scooter repairing shop in Kazi camp for the last 10 years. He made several attempts to get a vendor's licence but was told he was ineligible because his shop is in an unauthorized colony.

Fakruddin Khan has a tailoring shop in the old city. He had heard about the vendor's licence from his friends and went to the BMC office to have the licence made. However, he could not understand what information the officials required. Every time he visited the office he was told to bring some new documents or fulfill some formality. After 3-4 visits, he paid an agent Rs350 and had the licence delivered at his home. He did not have to fill in any forms and the agent did not disclose the fees he had charged.

In several cases, licences have been granted to shopkeepers who were later displaced without relocation or compensation. Since the licence does not permit them to continue business in another location, it leads to insecurity among shopkeepers and encourages illegal protection by BMC officials/local leaders on payment of bribes. Delays in renewing licences also provide a pretext for extorting money under the threat of heavy penalties being imposed.

Trade licences and *gumastha* licences are not synchronized in terms of time and cost, the former being issued for a period of one-to-three years and the latter for a period of five years.

Shakeer owns a small general store in the city and got his vendor's licence through an agent. He decided to renew the licence on his own but was late by a month. On approaching the BMC, he was told the renewal cost was around Rs600, including a fine for late payment. He was approached by an agent who said he could get the licence renewed for Rs500. Shakeer finally got a new licence for Rs350 instead of renewing his old licence.

There are no guidelines listing the documents required for applying for a *gumastha*/trade/PFA licence. Several unnecessary documents are asked for, forcing harassed shopkeepers to use the services of agents. Since calculations of licence fees are highly subjective, it allows room for negotiation to lower fees in lieu of a bribe paid. Harassment is greater for PFA licences because more conditions have to be met and

food items are open to inspection in the name of hygiene, health and safety.

The process for *tehbazari*, which includes most poor vendors, is ad hoc and non-transparent, the fee charged being flexible. Payment does not guarantee security and the fear of removal remains. Shopkeepers who have been paying *tehbazari* for years say their goods are confiscated by the BMC squad or police at least once or twice every year and they have to pay a bribe of Rs600-700 to get them back.

Vendors require security. They prefer a licence issued by the BMC rather than a contractor. They also prefer a validity of at least six months to a year, rather than the daily *tehbazari*, so they can do business at a fixed location. This is especially true of vendors selling foodstuff or vegetables from handcarts, who are known to their clients and do not want to change their place of business for fear of losing customers.

Locational constraints

Complex fee calculations for trade licences

Trade licences can be issued under approximately 3,000 categories. There are around 200 varieties of trade divided into manufacturers, wholesalers and retailers. Further divisions are made on the basis of size of shop and number of employees. A total of 4,000 trade licences were issued/renewed in 2008 in these 3,000 categories. This allows for misinterpretation, manipulation, negotiation and, possibly, rejection of applications.

Application forms are not available at ward offices. So vendors have to visit the centralized window located adjacent to BMC head office to make enquiries, obtain forms and submit applications. This costs time, money and loss of business, leading many vendors to defer applications and renewals. There is need to decentralize the service to the ward level.

Trade licences are decentralized at the ward/zonal levels but these offices have inadequate staff to handle the work, negating the advantages of decentralization.

The way forward: key suggestions for improvements

Long-term measures

- Issue trade and *gumashta* licences for a 10-year period or for life time. Fewer renewals will save time and enable BMC staff to focus on targeting unlicensed vendors and providing better supervision and services. Vehicle registration and issuance of driving licences is an example of how procedures can be streamlined.
- Simplify calculation of licence fees to a level where the vendor can make the calculations himself without the help of an official/agent. This will encourage vendors to deposit the fees themselves.
- Replace *tehbazari* for mobile/temporary shops by licences with six-month validity to permit vendors to continue their business with greater security.
- Provide clear guidelines and procedures regarding vigilance and confiscation of goods, with specified fines for unauthorized businesses. Transparency and awareness will encourage vendors to acquire licences and follow norms.

Medium-term measures

- Issue trade licences for a period of five years with the option of applying for a lesser number of years.
- Simplify fee calculations so that vendors can calculate the fees themselves. A section on rationalization and simplification of trade licenses is added at the end of this service. In an un precedent manner, the suggestion on the trade license fees in that section is volume and profit of operation, instead of commodities ,one is dealing in. Commodities are particularly abandoned for calculation of licenses fees, as there are Lakhs of commodities, and several Lakhs of possible combination in which a trader might be dealing in. It is also suggested that the traded that exert extra pressure on municipal services –like hospitals, food joints should carry higher licenses fees.
- Make vendor/ Trade licence forms available at ward/zonal offices and on-line.

Short-term measures

- Advertise/publicize tariff structure and procedure for issuing/renewing licences through information booklets.
- Send constant reminders to shopkeepers to pay licence fees, on the lines of regular property tax notices.
- Employ a cadre of independent professionals or an agency to renew licences and impose heavy penalty to the non-payers

Rationalization of vendor license categories and fees

Vendor licenses / trade licenses are important source of revenue for Municipal Corporation, however, maximum evasion takes place in this category. Approximately Rs. 18 lakh was collected from about one lakh shops, and only 100 new trade operations registered themselves for applying for new trade license in the last financial year. A rough estimate suggest that there would be on an average 1000 small shops in each ward with couple of hundred medium or big size shops. It would amount to about Rs. 50,000 per annum per ward at least. This will substantially increase the collections of trade license fees. In order to minimize the tax evasion, it is important to rationalize categories and tax rate

The tax computation should be based on the volume and profit potential of operations and not particularly on the number or units of commodities. The argument is based on the assumption that the retail and whole sale business has sufficient profit potential and therefore, it is justifiable to levy taxes on the size of the business (area, type of business, volume of operation and profits). All of these parameters have relationship with the demand for the Bhopal Municipal Corporation services viz. water requirement, solid waste (organic, toxic, inorganic etc.), space for the parking, fire brigade, street lighting etc. It is difficult to build an easy parameter to measure the vendor licence fee based on the parameters described above as there is no formal system of keeping volume of sales and profits. Therefore, more measurable and directly visible indicators have to be identified.

The shortcoming of the current method applied by BMC for the calculation of the trade/vendor license is explained here. It is important to realize at this point that there are hundred thousands of commodities and trades existing in the market. It is nearly impossible to list down and categorize all of them. Despite best efforts, many trades will still be left out. It will become difficult to compute taxes on trade items. Further, there can be several permutation and combination in trades, single commodity traders, multi-commodity traders, whole-sellers, manufacturers, big showrooms/shops, small shops, high volume and low profit, and vice-versa. For instance a kirana store of the same size may have very high profit or very low profit. Consequently it may require higher or lower order municipal services with respect to water, sanitation, shop space, road maintenance, market maintenance etc,

Since, it is commonly seen that a small shop /restaurant/clinic may have very high profit or very low profit depending on the location or skill of the professional. For instance, a kirana shop(general Grocery store) of the same size or location may have very wide variation in their business operations. Thus, Area/space, which is being measured by the shop floor area, number of Go-downs/ Workshops and number of employees is built into the criteria to understand the volume of operations. Higher is the volume of operations , higher the taxes levied. The categorization on the basis of type of commodities is not being considered for the time being as detailed estimates of profits / and requirement of municipal services on each category is not available currently.

Proposed criteria for vendor license fee

Following categories are suggested for the first level streamlining of the taxes, however, this may be only the beginning and further rationalization should take place, based on the experiences of the first phase of rationalization and collection of detailed statistics and its analysis.

From the point of view of the poor, and small time shop-keeper, operating in small shops and usually trading in multi commodities , it is relevant that all of them should be put in one categories, as small multi-commodity traders. The higher order operations in these traders are usually not determined by the the number of commodity they are dealing in, therefore it is irrelevant to fix tax brackets on the basis on the number of items or commodities. Interestingly, number of Go downs maintained by a shopkeeper is a sign of size of operations of the shopkeeper. Therefore, it may be more pertinent to to increase taxes on the basis of Go down/ storage spaces occupied by them. However, it may be difficult to track the number of Go Downs maintained or used by a shop owner.

Additionally, it may be appropriate to levy higher taxes on the business operations that are making much higher demands on Municipal services. For instance , cooked food trade like restaurant have much higher demand on sanitation. Similarly medical waste – which requires careful disposal and higher order sanitation may also be taxed at a higher rate. Some trades need higher volume of water and sewerage for instance large sized collages, hostels, hotels, marriage gardens may be charged higher taxes. At the same time certain industries/ business that require large amount of water may also be charged at a higher rate.

Falling in the line, concessions may be offered to business/ trades that are promoting and protecting the environment like Plant Nursery, organic manure, solar energy equipments.

TYPE A

Trade licenses for multi commodity traders with shop counters in their homes located in an notified slum or non notified poverty pockets. - Annual payable fees Rs. 200 per year

- Operating within the slum or within 10 meters of the slum periphery
- Does not have Godown or separate storage space for stocking and preparing material
- The shops are operated by family members, and no outsider is employed in the shop

TYPE B

Trade license for small multi-commodity shopkeeper with - Annual payable fees Rs. 800 per year

All the three above mentioned conditions should be met to qualify as a small shopkeeper; otherwise the operations may be levied taxes on the basis of the next category that is of the medium sized categories

- Small shops of 200 square feet or less
- Total workforce of not more than three persons needed to work at a time on site or of site,
- Do not need any more premises to stock commodities or prepare/ready-
- Shops operating in low or medium category of property tax area like Saket Nagar the multi commodity or single

(Trading in milk, dairy product, bread and other bakery product, grocery and food items, small restaurant, cooked food vendors, Pan ,Bidi, cigarette and associated products, Scooter car repairing mechanics- but not the car workshops operating in more than 100 square foot, Meat and poultry retailers with , small roadside food carts, boutiques and beauty parlor, Masala and Ata chakki./cloth retail, cosmetics, foot wear And other shop owners that undertake retail business in small operations.

TYPE C

Trade license for medium sized multi-commodity or single commodity operations- Annual payable fees –Rs. 2000 per year

Any two of the above conditions should make the establishment liable for the trading tax at this rate. It is not necessary that all the above conditions be met. It should be mandatory for all the traders. The space Go- down and workshop, or employees work area out of the main premise should be broken into unit of 200 square feet. Each unit should be taken as one Go-down/ workshop.

The Go-Downs, workshops operating in larger area of more than 200 square feet should be broken up into multiples of 200 square feet to calculate the number of Go-downs.

The following may come under this category:

- Big showrooms/shops operating in than 200 to 1000square foot space
- operating in shop- able areas weather in residential areas or on commercial markets,
- employing more than 3 but less than 10 employees including the owner and their family members- weather at the premise or of it,
- Having a Go down or a workshop to stock, or prepare the material-raw or ready. Food and related operations-, restaurants, Mihtai shops, dairy product, grocery and other staples, , , Medium sized jewelers, Car workshops, Meat and poultry wholesalers , showrooms for dress material and other items of clothing, Foot wear show room, plastic and plastic products, items of construction like clinics manned by single doctors, single and two teacher coaching/ tuition centers,

(Grocery and food items including edible oils, grain pulses, small restaurant, Restaurant an, Scooter and car workshops, Meat and poultry whole sellers , foot wear manufacturer /whole seller/retailer in big showrooms, plastic traders, cooking gas agencies, toiletries and associated products, construction material like tiles stones, iron and steel, paints, bricks, cement, wires and electrical ,computers and related products, kitchen utensils and kitchen furniture, furniture and furnishing etc.

TYPE D :

Trade license for big traders, shopkeepers, and operations – Fee Rs. 8000 per year

- Bigger showrooms with area more than 1000 square feet and up to 3500 square feet
- Employing more than 10 and up to 20 persons including family members-on or off site,
- Having more than two to four Go-down/ workshop, or space within the main showroom/ shop to stock and prepare goods(The kitchens for preparing food in restaurant or workshops for embroidering and tailoring should be taken as go down workshop space, or showroom space used for modeling cars in the car showroom should be taken as Go-Down or workshop space)

(Grocery and food items including edible oils, grain pulses(mostly whole sellers), restaurant/ hotels, , Scooter and car showrooms, Petrol pumps, large coaching institutions /schools/colleges/ professional institutions providing certificate/ degree/diploma, printing press large Nursing Homes/hospitals, Showrooms /dealers/manufacturers dealing in other merchandise but meeting the above criteria etc)

Large factories, showrooms, outlets - Rs. 13000 per year

- Bigger showrooms with area in space more than 3500 square feet onward
- Employing more than 20 persons
- Having more than two to four Go-down/ workshop, or space within the main showroom/ shop to stock and prepare goods(The kitchens for preparing food in restaurant or workshops for embroidering and tailoring should be taken as go down workshop space, or showroom space used for modeling cars in the car showroom , or exhibiting jewelry in the jewelry showroom should be taken as Go-Down or workshop space)

(Factories of all type like Rice/ flour mills, weaving/spinning, chemicals/plastics etc will fall under this category.. Large showrooms operating in large areas like Vishal Mega Mart or

other very large sized retail chains, printing press, news papers, Educational institutions like colleges and Schools, Coaching Institutions Etc.) will be covered under this category.

There can be an incentive scheme of discounts for those who deposit fees within the first six months or those who pay for the 2-3 years fees in one go.

Alternative method: rating parameters to determine the tax rate

Based on the above principle mentioned above, a rating method may be worked out for simpler calculation of the tax. It is also possible to rank the business on the following Scale and calculate a composite number. The composite rating value may be used to finally calculate the trade license fees.

Ratings Parameters	Rating Value			
	1	2	3	4
Area of the shop	Less than 200 sq. feet	200 -1000 sq. feet	1000 to 3500 sq feet	More than 3500 sq. feet
Storage (Go-downs and workshop/factory)	Less than 200 sq. feet	200 -1000 sq. feet	1000 to 3500 sq feet	More than 3500 sq. feet
Number of employees	Less than three employees	3 to ten persons	Ten to twenty persons	More then twenty persons
Location of the shop	Low property tax area/residential Areas	Medium rate property tax areas	High rate property tax areas	Extremely high quality market areas – MP nagar, TT nagar, Bittan Market

Each trader will be assessed on the four parameters and on each parameter a person may get a minimum value of zero or a maximum value of four. There will be combination of the four parameters to determine the size and volume of operations. Based on the sum of the scores each trader gets on the four parameters, the quantum of the trade license fee per annum will be determined. The following are the range of scores and proposed tax rates:

- Score is less than three- proposed license fees - Rs.500 per annum
- Score between four to five - proposed license fees - Rs 1000 per annum
- Score between five to seven - proposed license fees - Rs 2000 per annum
- Score between seven to ten - proposed licenses fees - Rs 2500 per annum
- Score between ten to twelve - proposed licenses fees - Rs 3500 per annum

- Score between twelve to fourteen- proposed licenses fees - Rs 5000 per annum
- Score between fourteen to sixteen- proposed licenses fees - Rs 10,000 per annum

The proposed method will make the process of vendor licensing fee calculation much simpler and more traders will be encouraged to pay for the license fee.

The tax rates and the proposed parameters need to be pre-tested and reviewed for the finalization of the criteria and tax rates.

3.3 Social security benefits for the poor

Social security benefits provided by the BMC, under the Madhya Pradesh Act for providing welfare measures for the poor and destitute, include widow's pension, old age pension and aid for disabled persons of BPL families. This important service affects a large number of families living in slums.

Critical barriers and suggestions: a summary

Critical barriers	Suggestions
<ul style="list-style-type: none"> • Difficulty in accessing/submitting forms. Beneficiaries have to visit several municipal offices several times to submit applications and check their status. Most applications take several months to a few years to get clearance or be rejected. • Criteria for selection of 'destitute' - subjective and obsolete. The qualifying limit is a monthly income of less than Rs100. Surveyors rejects deserving beneficiaries for fear of punitive action at a later date if the beneficiary is found technically ineligible. • Non-availability of required documents. The BPL ration card and voter ID card are required, along with other proofs (age, disability, widowhood). Most applicants do not possess all these documents. Mandatory documents like proof of age/disability can only be obtained from the district hospital, where delays are common and bribes are demanded. • No system to register all applications. Ward offices consider it an overload and staff are often not available at the concerned counter. • Applications rejected for trivial reasons like mismatch in date of birth in the voter 	<ul style="list-style-type: none"> • Ensure easy access to application forms at all ward offices and checking/verification of documents before submission. <ul style="list-style-type: none"> - Acknowledgement slips that all documents are in order should be given so that applications are not rejected during processing. • Simplify the criteria for qualifying as a beneficiary and minimize/simplify the number of supporting documents. <ul style="list-style-type: none"> - Clear guidelines/definitions should be given to eliminate the subjective element in defining who qualifies. The cost, workload and time spent in investigating an applicant as a 'worthy destitute' is very high. Advocacy with the social justice department is required on this issue. - All doctors registered under the Indian Medical Association/Council should be authorized to certify proof of age for elderly people (above 10). - Applicants should have the option of listing a bank of their choice. Guidelines for changing the bank should be clearly specified. • Maintain proper records and MIS systems at zone offices that record applications <ul style="list-style-type: none"> - The date of submission, processing, approval, bank linkage and payment of pensions should be recorded and reasons for delays noted. The MIS should specify reasons for rejection of forms.

Critical barriers	Suggestions
<p>ID card and ration card.</p> <ul style="list-style-type: none"> No system to inform applicants about acceptance/rejection of applications. Processing of applications is not time-bound so many applicants give up enquiring about their status. Problems with banks/pass books. It takes months to get a bank allocation even after the case is sanctioned. In many cases banks are located far away from the residence. Pass books are taken back if the name of the bank is to be changed. In many cases they are not returned. There are no clear guidelines for changing the bank. Banks are reluctant to handle petty cases. 	<ul style="list-style-type: none"> A time period for processing should be stipulated and the MIS should be monitored for enquiries. Improve staff attitudes/interface and information systems. Ward/zone office staff should be sensitized on issues relating to the poor. Staffing, human resource management and technology back-up should be improved. Camps and campaigns should be launched to disseminate information of benefit schemes and details of schemes should be appropriately displayed in all ward offices.

Procedure for accessing social security benefits

The scheme is officiated by the Zila Panchayat and implemented by the BMC.

There are two old age pension schemes - one of the state government and other of the central government (Indira Gandhi pension scheme). The state government provides Rs 150 to 'destitute' aged 60 years and above while the central government gives Rs 275 to all BPL individuals aged over 65 years.

Application forms are available at the ward office and submitted to this office. The ward office staff conducts a survey to establish the validity and authenticity of the application. On being found eligible, the case is forwarded to the concerned zonal office, where it is discussed in the zonal committee meeting before being sanctioned. The sanctioned list is forwarded to the office of Yojana Prakosht located at Mata Mandir, which allocates the money and forwards the bank passbooks to the ward/zonal office.

Barriers faced in accessing social security benefits

Social security benefit schemes are a widely known service of the BMC because a large number of aged people, widows and disabled live in slums. In fact, they are probably the most well-known BMC services. However, potential beneficiaries face several barriers in accessing these services

Stakeholder responses to social security benefit schemes

Primary stakeholders	Cross-cutting staff
<ul style="list-style-type: none"> • Delays due to non-committal response regarding status of application. The applicant has to make several visits at each stage. • Difficult to get supporting documents. Trivial mistakes in documents result in rejection of applications. • Forms never available at the ward office. • Applications not accepted by BMC staff unless there is political pressure. External intervention is required to get applications accepted and the process could stretch over several months. 	<ul style="list-style-type: none"> • This work is thrust on us. Our job is to collect property tax. • Overload of work with no extra remuneration for conducting the survey. On the contrary, have to spend money on transport for doing the survey. • Penalized if wrong information is collected in the survey • Guidelines are so stringent no person can qualify as a destitute, so it is safe not to qualify anybody <p>Officials</p> <ul style="list-style-type: none"> • Possibility of inefficiency at ward level, but cases forwarded to zonal offices are decided within a month at monthly zonal meetings. • Many ineligible candidates apply and keep pursuing their applications for several months. They create misperceptions about efficiency. <p>Senior officials</p> <ul style="list-style-type: none"> • Changes in guidelines lead to delay/suspension of processing of applications. • There is a problem of human resource management and training <p>Elected representatives</p> <ul style="list-style-type: none"> • Always sign applications because potential beneficiaries constitute their vote bank. • Ward officials are corrupt and inefficient. • <i>Parshad</i> has to bear the brunt for non-selection of beneficiaries, whatever be the actual cause.

Awareness/knowledge constraints

Potential beneficiaries aren't well informed about how to access these benefits. Much of the information comes from families that have accessed the benefit, local agents facilitating access for a fee, and the *Parshad* and his/her party workers. Awareness of where to apply and the documents required is low. Also there is confusion between the state and central schemes.

Applicants visit the ward office to collect forms and submit applications. There is a coterie of agents at the window who follow up cases on behalf of the applicants on payment of a fee, plus transportation and other costs. The *Parshad* is seen as an important facilitator to forward applications and follow-up cases on a regular basis.

Procedural barriers

Procedures are more or less the same for all three social benefits, so they are discussed together.

Though forms are distributed free, they are not always available at the ward office. Forms could be normally priced to prevent misuse. The FGDs reveal that the ward office does not distribute forms on the pretext of minimizing misuse and arresting the proliferation of agents. Yet the lack of forms only encourages agents to step in.

The first difficulty old people face is in filling up the application form, which requires details of annual income of family, nature of dependence on family members, etc. If the family has literate youth, the task becomes easier; otherwise one takes support from neighbours or approaches an agent.

The second problem is organizing proof of age and address. Many residences do not have title deeds (*patta*), voter ID cards or ration cards so furnishing proof of age and address is difficult.

Many elderly people report that the age entered in the voter ID card is different from the age mentioned in the ration cards and this difference becomes the basis for rejecting their applications. Most of them do not have birth certificates so the age recorded by officials during voter ID campaigns or BPL surveys is based on information and estimates provided by the family. This age is not counter-checked against other documents. The difference in ages in the two documents sometimes exceeds 10 years. Other inaccuracies include incorrect name of the head of the household, incorrect address, photo, etc. These inconsistencies make accessing an old age pension a complicated process involving several rounds of visits to the ward/zonal offices and even the Yojana Prakosht, delays and, eventually, even rejection of applications. The date entered in the school certificate in any class, in case the person has received any education may be accepted.

Vimla is a widow. Her husband died in May 2008 after falling from the roof while painting a house. She applied for widow pension. However, her application was rejected as the name of the husband in the ration card did not match the name in the application. Her husband's name was Babu Lal and the ration card showed Babul Lal. She was shocked. She had never checked the name of her husband on the ration card. Nobody had pointed the mistake at the time of applying.

The third problem is that elderly people have to get their age medically verified by a panel of doctors at a designated government hospital to resolve age discrepancy in the documents. Even people 10-15 years over the stipulated minimum age for eligibility have to get this medical age proof. Similarly, a medical certificate is also required for disability pensions. Getting this certificate is expensive/rigorous/time-consuming for poor families. Many report spending over Rs. 1,000 to get the certificate and have to wait for the panel of doctors to meet for certification, even if their cases are genuine. With no surety of getting the benefit eventually, people tend to give up the effort midway. As a result, many deserving families are deprived of this important benefit.

Fourth, according to the guidelines, the *Parshad* is authorized to verify cases of poor women deserted by their husbands who wish to avail of a benefit. However, in practice all applications, whether for widows, elderly or disabled, require verification by the *Parshad*.

Fifth, there is no formal system for accepting and registering applications by the zonal office and no receipt is given. Many applications are not entered into the MIS so applicants find it difficult to track the progress of their cases. The computerized data is only useful in tracking already processed applications.

Sixth, the list of cases approved for a social benefit is displayed at Yojna Prakost. It is almost immediately torn off the walls by agents and others. The wards and slums are not informed about the release of the list so applicants have to wait till the actual sanction is made before they get to know whether their cases have been approved. List should be published in one or two local news papers. List should be got published in one or two local news papers.

Seventh, pensions are routed through banks and applicants are issued passbooks with their photo ID to withdraw their pensions every month. The BMC negotiates with the banks that are authorized to distribute pensions. However, according to BMC officials, most banks are reluctant to take on this task since it is economically unviable for them. They express willingness only if the BMC agrees to park its project funds with them.

Eighth, if applicants fail to visit their bank for three months consecutively, their pension lapses. Many old people who go on extended visits to their children in other cities stand to lose their pensions in this way. There is no system of prior notification so that the money can be held in abeyance. It takes a lot of effort and time to get the pension reinstated - if one is lucky. Banks could be informed about absence in advance verified by the Parshad.

Ninth, applicants may sometimes want to change their bank, or their passbook may need to be renewed for some reason. The passbooks are collected but very often not returned. Applicants have to visit the banks several times and plead with the officials to return their documents and passbooks.

Locational barriers

Two positive steps in decentralization are distribution of forms at ward offices and processing of applications at zonal offices. But applicants say these offices are not very helpful in providing them information and direct them to the centralized Yojana Prakosht. This unhelpful attitude negates the advantages of decentralization.

At least a fourth of the beneficiaries say that their place of residence is too far from the designated bank. Every month on the specified day, these beneficiaries travel in groups by bus or on foot, spending a fair amount of money and wasting the entire day to collect less than Rs 300. There are banks closer to their homes but it is impossible to get their accounts transferred to them. No one seems to know whether a procedure even exists for doing so.

Attitudinal constraints

Most applicants point out the non-cooperative attitude of zonal staff, who gives partial information, which necessitates several repeat visits to get more information to complete the required formalities. There are also no fixed hours for beneficiaries to meet officials who are very often not even present at their seats.

Ward/zonal officials, on their part, feel it is not their job to attend to social security benefits and resent the addition to their already heavy workload. The offices have no additional staff for the purpose and staff is not adequately reimbursed for the transport expenses incurred in surveying or following-up cases.

The way forward: key suggestions for improvements

Long-term measures

- The process of applying for a social benefit should be simplified. It is the duty of the government to guarantee the welfare of the poor, elderly, widows and disabled but accessing social service benefits is a complicated process. The Indira Gandhi National Security Scheme is one example of how impediments in the process can be removed. It has only two criteria for eligibility for old age pensions – the applicant should have BPL status and should be above the age of 65 years. Other social security schemes need to be simplified in a similar manner. The term 'destitute' needs to be redefined to mean any elderly/disabled person or widow living in poverty in a slum. All such persons should be eligible for social security benefits. In any case, the pension given by the government is so inadequate that no slum resident can survive on it. In fact, the cost of processing applications and managing the benefit far outweighs its value.
- The registration process should be computerized. The existing system of information management is unprofessional and does not permit tracking of applications. The poor, helpless and elderly are forced to make the rounds of offices and wait for more than a year to get a meager benefit of Rs150-275 per month. The process should be made more efficient by computerizing registration of applications and tracking disposal rates. Databases should also be made transparent and available at the ward/zone level where people can easily access them. There should be touch button screens to track the status of applications or money released.

Urmila of Sudama Nagar did not face problems in collecting her pension from the nearby co-operative bank. One day the bank informed her that her pension had been discontinued by the department. She went to zone office and other offices of the BMC to find out why this had happened. After several trips, the BMC staff told her that her bank had been changed and she would now get her pension from a new bank. Fortunately, she could get her pension reinstated by her perseverance and continuous follow-up efforts. However, she missed out on 14 instalments of her pension in the process. Nobody in the BMC has an answer for how this loss could be made good. Instead, they tell her she should be happy her

Medium-term measures

- Simplify the medical certification process for physical disability. The Ministry of Social Justice and Disability, Government of India, is working out a simpler mechanism for certification of disabled persons since the existing process is rigorous, expensive and time-consuming. An interim measure would be for the BMC to set up facilitation centres or designate persons in government hospitals to serve as an interface with the hospital and help people get disability certificates.
- Either the voter ID or the ration card should be used as proof of age. Clear instructions must be issued to prevent BMC staff from using the age discrepancy in the two documents

as a basis for rejecting applications. Grounds for rejection should be clearly specified to make the application process more transparent and easy to follow.

- Simplify and decentralize the medical certification process for proof of age. In cases where the elderly have no supporting documents like voter ID or ration card, the process of getting the age medically certified by a government doctor should be simplified by identifying nursing homes/doctors in each ward who can be authorized to provide such certification. This will reduce the burden on poor families and also save time.

Short-term measures

- Provide a unique ID number for each application and setup a helpline. Every application submitted should be given a receipt and the ID number. Until such time, as a fully computerized database is put in place, a helpline should be set-up where people can call to know the status of their applications, using their ID number. A reporting format should be developed to ensure that the helpline has details of all processed cases.
- Sensitize ward/zonal office staff to the welfare of the poor and needy. Staff should treat their social security benefit work as part of their job and it should be part of their job description. The BMC should organize additional staff wherever required to fulfill this important function effectively and efficiently.
- Permit a change of bank. A procedure should be evolved to let a beneficiary change his/her bank, if the designated bank is too far away. The district collector should use the power of district development resources to motivate banks to provide disbursement services.

3.4 Ration cards for BPL families

The ration card is an important right of slum residents and issuing ration cards is an important service of the BMC. The card is a document of their citizenship, proof of residence, family size and also entitles them for subsidized rations.

Critical barriers and suggestions: a summary

Critical barriers	Suggestions
<ul style="list-style-type: none"> • Huge time lapse between filing applications and receiving BPL cards. • No specified time limit for conducting BPL survey – it usually takes several months. • Many eligible applicants missed out in BPL survey campaign. In some situations the survey is not even done and there is no alternative mechanism available for total coverage. • No effective system for acknowledging applications or giving tentative time for survey/issuing of card. • No alternative arrangement for absentee/busy officials at designated seat for submitting applications/issuing necessary documents. • Lack of awareness of procedure for issuing duplicate ration card or adding/deleting names in the card. • Latest office order of collecting appeals/ration card applications at relevant office/sub tehsil office not followed. 	<ul style="list-style-type: none"> • Strengthen survey/campaigns for ration cards. <ul style="list-style-type: none"> - Periodical surveys should be undertaken and campaigns should be adequately publicized. - Information about campaigns should be appropriately displayed at ward/zones. • Streamline procedures for issuing ration cards <ul style="list-style-type: none"> - Non-partisan (out of direct control of the BMC/collectorate staff) system for accepting applications/appeals should be instituted. - System to automatically generate an acknowledgement number when the application is received should be developed. - Submission of applications for ration cards/BPL survey should be effectively decentralized at the BMC zonal office/Tehsil offices and facilitation centers. - Information dissemination mechanisms about procedures for making ration cards and facilitation centres should be developed at appropriate places in the ward offices.

Procedure for obtaining ration cards

Like the voter ID, the BPL ration cards are mostly made and distributed in campaign mode. So people are not usually required to visit the BMC offices to get a card made. Those who wish to get a BPL ration card, but do not have their name in the BPL list submit their applications for the BPL survey to the collector's office after the campaign. The collectorate conducts a survey of the applicants and the names of those found eligible are forwarded to the Food and Civil Supplies official, who adds their names to its list of approved BPL ration card holders.

The survey is authorized by the SDMs, who are the officiating authority. Each SDM is responsible for their specified areas. There are procedures for issuing duplicate ration cards and adding/deleting names of members of family in the card.

APL ration cards are made by the BMC in the same campaign mode. Applications are submitted to the ward office, which issues the cards.

Barriers to accessing ration cards

The FGDs highlighted the utility of ration cards as an identity proof to avail benefits under BPL-targeted schemes. However, slum residents face several problems in getting a BPL ration card issued for their families.

Stakeholder responses to accessing ration cards

Primary stakeholders	Cross-cutting staff
<ul style="list-style-type: none">• Poor response to appeals for inclusion in BPL list. Applications are not registered and pile up in office.• Applicants not surveyed have to submit fresh application. These applications keep piling up, their total number being larger than actual number of households that need to be surveyed.• Even for APL ration cards, no definite time is being given for collection of card. Hundreds of applications lie in the ward office, the excuse being that they cannot be forwarded because of	<ul style="list-style-type: none">• Applications pile up because staff to conduct surveys is inadequate. Staff accepting applications are not professional and underpaid. They are not equipped to issue receipts.• Applications are later recorded in a register and every application is acknowledged.• Although tehsils are designated for the job, everyone comes to the collectorate because tehsils do not do their job.• Many eligible and needy persons have not been given ration cards.

<p>lack of staff.</p> <ul style="list-style-type: none"> • No mechanism to know why an application for BPL ration card is rejected, even after filing an RTI application as no receipt is given on submission of ration card application. • Lack of awareness of procedures. • Official do not disclose status of applications. Several trips are made to enquire about the status, yet nothing happens. • Surveyors are irresponsible and corrupt. 	<ul style="list-style-type: none"> • Senior officials • There are problems in the surveys, which are not foolproof against subjectivity. • Having the BMC distribute BPL ration cards would worsen the situation. • Agents exist but they can't benefit ineligible applicants. <p>Elected representatives</p> <ul style="list-style-type: none"> • Community puts undue pressure on <i>Parshad</i> to be included in BPL list. Therefore, this function should be as autonomous as possible. • BPL identification/categorization should be layered. Too many benefits are linked to BPL cards so those who need easy loans or medical treatment also try to get included in the list. As a result, the poorest do not even get subsidized rations.
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Awareness/knowledge constraints

However, there is a significant information gap regarding the process of applying for a ration card. For example, people are not aware of the criteria for determining BPL status. They are also unaware of the dates/schedules of surveys, so they miss out on them and don't know how to apply for another survey. They also don't know who to approach in case they do not receive their ration card.

Procedural barriers

The procedure for getting a ration card is complex since several documents are required and several departments are involved.

Over 100,000 applications are received at the collectorate of which around 40% are processed. The huge backlog means applicants have to wait more than a year for the BPL survey. If a family is left out of the survey, it has to apply to the SDM office for another survey. The concerned official authorizes one of the field staff to conduct the survey. If this staff member is absent, no one else is deputed for the purpose.

According to a news item published in the Dainik Bhaskar on January 23, 2009, the BMC received 65,000 applications for new ration cards, of which 57,000 were issued. The data in these new cards is computerized, making it easier to reissue cards when the need arises.

Persons whose names are in the BPL list can apply for a ration card, furnishing proof of address and names/ages of family members. Applicants have to also submit a notarized certificate stating they do not possess a ration card. Applications are submitted at the collectorate and cards are made by the Food and Civil Supplies officer. The official at the collectorate who collects applications and issues the cards is available for a specific period of time on Wednesdays.

The same process is followed if applicants require to change the address given in the card, delete/add names, or if require a duplicate card.

Since no acknowledgement receipt is issued when the application is submitted and no date for collecting the card is specified, applicants have to make several trips to the collectorate. Applications are not even entered into the register, nor are the process computerized, so tracking applications is difficult.

There is no standard distribution procedure. The collectorate staff often tells applicants that they should collect their cards from the PDS shop to which they have been forwarded. The shopkeepers do not hand over the cards, so applicants have to keep making trips to the PDS shop and collectorate to pursue the matter.

Attitudinal constraints

The BPL survey needs to be conducted by a responsible official but the collectorate feels there is not enough staff to deal with the heavy backlog of filed applications. Since there is no designated staff for the purpose, the existing staff have to handle the work. Quality and efficiency are thus the casualties.

Applicants complain that window staff are rude and do not treat them with respect. Forms are usually sold by advocates/agents near the counters who help applicants fill them out for a fee. These agents demand a photograph to be attached, though it is not required, adding to the cost for a poor family.

Location barriers

The making and distribution of BPL ration cards is centralized at the collectorate. Barring applicants in the old city, the collectorate is fairly distant for most others. Some attempts have been made to decentralize the process to the five nazul offices in different parts of the city, but applicants are eventually forced to return to the collectorate because these offices seldom follow the guidelines and do not effectively take up the responsibility of accepting applications and conducting surveys.

The ward/zonal offices are not properly linked to the collectorate and there is no system for sharing of information between BMC offices, so they usually direct applicants to the collectorate when queries are made. A visit to the collectorate is necessary even to check names in the BPL list.

Some slums (Oriya basti) report that advocates have a soft copy of the BPL list and charge Rs10 to check the BPL number of applicants.

The way forward: key suggestions for improvements

Long-term measures

- Revamp system of conducting BPL surveys and processing applications to ensure that no BPL family is excluded. Andhra Pradesh is a good example to follow. The state has invested in computerization and smart card biometric technology for processing ration cards. The card uses iris recognition to identify the head of the family and the system is linked online across the state. So no family/person can possess duplicate ration cards, thus eliminating bogus cards and improving the PDS services, with all BPL families getting their subsidized ration and rice at Rs 2 per kg. Cardholders can change their residence, move to another city and still get the details updated in the centralized database.
- One-day, single window governance centres that include ration cards as an important service should be activated to improve the distribution of ration cards and make the system more efficient.

Medium-term measures

- Set up combined teams of collectorate and BMC staff to undertake quick surveys to clear the backlog and dispose of pending cases. This will help the large number of genuine cases to immediately access subsidized rations and other benefits.
- Provide ration cards to all families in the BPL list in campaign mode. This work should also be taken up jointly by the collectorate and BMC.

Short-term measures

- Display BPL lists at every ward office on notice boards with glass tops to prevent the lists from being removed. Publish in news-papers, this will save time and money spent by poor applicants in making repeated visits to the collectorate to know their BPL status. If this is not feasible, the ward office should at least display the following notice in bold letters: "The BPL list is available with the ward office. In case it is not shown or provided, call the following number to lodge your complaint".
- Set up a toll free help line for people to enquire about their BPL status so that they can take immediate action wherever necessary. The helpline should also guide them about what they should do to access social security benefits.

3.5 Voter ID card

According to the state level office of the Chief Election Commission, 53% of the population of Madhya Pradesh comprises persons above 18 years who are eligible to vote. Voter ID cards have been distributed to 90% of all eligible voters.

Critical barriers and suggestions: a summary

Critical barriers	Suggestions
<ul style="list-style-type: none">• Very little chance to make voter ID card for those who miss campaigns. Voter ID cards, usually made in campaign mode, are important because they represent proof of address and identity.• Lack of awareness of procedure for making voter ID cards outside the campaign mode. Furthermore, voter lists are not published regularly.• Enumerators do not go house-to-house during campaigns. They sometimes do not accept an application if they feel the applicant is not a resident and are insensitive to their pleas.• Incorrect information regarding address, age, name of spouse, photographs in voter ID cards. This compromises their use for verification purposes. People don't know the mechanism for rectifying errors. EROs often also lose photographs.• Lack of information/knowledge at ward offices regarding procedures, persons to be contacted, etc. The general tendency of ward office staff is to tell applicants to enquire at the Collectorate for any further details.	<ul style="list-style-type: none">• Information on the process of voter registration should be displayed at the ward office.• Information about voter registration surveys and campaigns should be disseminated through SHGs, anganwadis, schools and the mass media.• Facilitation centres should engage in voter ID card distribution.• Facilitation centres should take the responsibility for rectifying errors in the voter ID cards. They can charge a nominal fee for the service.• Voter card surveys should be streamlined and strengthened through a system of incentives/disincentives for correct/incorrect enumeration.• An online system for voter registration should be put in place.

Procedure for getting a voter ID card

The National Election Commission is responsible for voter registration. The voters list is supposed to be updated every six months, so applications for registration can be submitted on a regular basis. However, in practice, voter registration is undertaken in campaign mode whenever an election is due. Slums dwellers do not usually visit any office to register themselves as voters; instead, they are contacted during campaigns. Hence, voter ID cards are distributed only during the campaign period.

Form 6 of the Election Commission is filled in along with two photographs and proof of address and submitted to get a voter ID card. There are other forms that have to be submitted for making corrections in the card.

If the voter ID card is not issued during the campaign, applicants are forced to make several trips to the office to pursue the process of getting the card made.

Barriers faced in accessing voter ID cards

The voter ID card is a critical entitlement for slum dwellers. It serves as proof of citizenship/identity (with a photograph) and proof of address and age, which are important for accessing benefits like old age pension, ration card, mobile connection, bank account, etc. Proof of address is also an important prerequisite for availing of various services in slums like electricity and water connections.

Eligible voters realize the importance of these privileges during parliamentary, assembly and municipal elections when registration of voters is conducted in campaign mode. But the face barriers in getting cards issued outside the campaign mode.

Stakeholder responses to voter ID cards

Primary stakeholders	Cross-cutting staff
<ul style="list-style-type: none">Chances of getting a voter ID card are minimal if one misses the campaign - may have to wait until the next campaign. Surveyors do not visit individual houses and sometimes simply deny registration on a whim, for no particular reason.Anomalies exist in survey and voter ID cards and such errors are difficult to rectify. Incorrect entries occur because of the casual attitude of the	<ul style="list-style-type: none">Survey campaigns are announced, but people do not take them seriously.Possibility of errors is high because of the large volumes of cards being processed during campaigns.Cards are distributed as soon as they are received.Work load of surveyors is heavy, making it difficult for them to complete the task efficiently.

<p>surveyors.</p> <ul style="list-style-type: none"> • Even after repeated requests, it is difficult to amend errors or change details in the voter ID card during the survey. • Lack of information at wards/polling booths where EROs sit. People are told to check with the collectorate even for minor details. • Mistakes not rectified even after several applications for corrections are made to election cell at collectorate. • Photographs often lost. 	<p>Senior officials</p> <ul style="list-style-type: none"> • Updating of voters list is not continuous, but honest efforts are made during surveys. Updating is only completed in January. • Applications for corrections can be submitted even after the campaign. Though, possibly the poor apply only during the survey. • Independent agency contracted to make voter ID cards. The election commission is more concerned with registration of voters, while little interest in distribution of cards. • No provisions for online registration in MP. • Voters' lists only given to political parties and not displayed at the polling booths.
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Awareness/knowledge constraints

The FGDs reveal high awareness of the importance and relevance of voter ID cards, even though no systematic awareness campaigns are conducted. The study's baseline survey showed that a large number of slum families possess these cards. The voter registration campaigns organized by the government/Election Commission before each election play a useful role in voter registration. The slum community does not know of any other way of obtaining the card. Most are also unaware of the procedures for correcting mistakes. There are several cases of families having lost their cards or family members being left out of the voters list. They have to wait for the next campaign to be organised to have their names or get mistakes corrected. Many people also change their residences fairly frequently so it is important that they know how to get address changes incorporated in their cards.

Procedural barriers

The booth level officer (BLO) is responsible for managing the campaign to update the voters list. He has to visit the slums to extract new information. In many cases, the information gathered is incorrect as most slum dwellers are illiterate and cannot verify what is written by the surveyors. So the voter ID cards often contain errors. Errors also occur because of typing mistakes by the agency hired to prepare EVCs.

The BLO is also responsible for distributing voter ID cards. However, the BMC staff has no idea when the cards will be distributed, nor do the ward offices have any information. So people have to visit the district election office at the collectorate to find out.

Although the guidelines clearly state that voter registration is open throughout the year, in practice it is primarily done during the voter registration campaigns. There is no clear direction that a citizen can register his/her application for voter ID cards at the ward/zone office or collectorate. According to officials of the State Election Commission, names can be added to the voters list even 10 days before an election but slum dwellers say they are told the updating process ends two months before the election.

Salim Mohammad, a resident of Arif Nagar, submitted his photograph for the voter ID card thrice to the BLO during the campaign. All three photographs were lost. Manjusha, a resident of Gautam Nagar (ward 51), has her married daughter and son-in-law living with her. While her name is on the voters list she faces problems getting the names of her daughter and son-in-law registered. The BLO keeps asking for the daughter's proof of address, doubting that she and her husband are staying with Manjusha. He is also not willing to visit the house to check.

Slum dwellers are also told that preparation of cards and making corrections in them is contracted out during the campaign period so they can only be made during this time frame.

Location barriers

Surveys are conducted at the polling booth level, which is the closest location for people of a ward. House-to-house campaigns are also organised for filling forms. However, the ward office/BMC staff is not equipped to respond to citizens' queries about non-receipt of their voter ID cards.

Forms 6, 7, 8 and 8A need to be submitted to add names, make deletions, corrections and change of address respectively. Applicants have to visit the collectorate to submit the forms at the DROs office. (The collector is the DRO, the SDM is the ERO and the tehsildar is the AERO). Slum dwellers find it difficult to fill the forms and identify the appropriate person/window where it has to be submitted. Since the DROs/EROs has other responsibilities, they do not have the time to redress their problems.

Since the voters list is not available for public review, applicants have to wait for the counter clerk to look through the records to see whether their names are on the list.

Socio-cultural constraints

Most people, especially women, the elderly and disabled, find it easier to register themselves during the registration campaigns conducted in their area. Those living near the collectorate can go there more often to get their names entered or corrections made.

Krishna Murari Gupta is a resident of Anna Nagar. His address was incomplete on the voter ID card given to him. He went to the DEO at the collectorate, filled the required form B and submitted it to get the address changed in his card. He was given a receipt. When he enquired about the status of his application and showed the receipt, the officials were non-committal, telling him to enquire at a later date. After several such visits Krishna Murari stopped going to the collectorate. He could not afford these repeated visits since he earned a meagre Rs 90 per day.

The head of the family usually fills the forms. The names of daughters of marriageable age are not mentioned because it is assumed they will leave the house in one or two years. Similarly, the husband gives a rough estimate of the age of his wife, not knowing the implications in the long run. As a result, when proof of age is required to get a widow's pension, the age in the voter ID card may not match the age given in the ration card, creating complications in accessing the pension.

There are several construction sites where a sizable number of migrant laborers live on a long term basis (3-4 years). Such people are left out of the voter registration campaign and are deprived of their voting rights. Since they do not have voter ID cards they are also denied other benefits and entitlements.

Slum dwellers that lose their cards are unaware of the procedure to get a duplicate card made.

The way forward: key suggestions for improvements

Long-term measures

- Make voter registration a regular, continuous service instead of being conducted solely in a campaign mode. This would reduce the pressure on collectorate staff and also reduce the error level in voter ID card IDs, which is significantly high in this mode. A professionally competent agency should also be contracted to make the cards to reduce typing errors – like the one contracted by the Income Tax department to make PAN cards. Registration forms should be made available on-line at the information centres so that a print out can be taken for submission, along with the necessary documents and photograph. This, again, will help reduce errors.

Medium-term measures

- Develop ward/zone offices as voter registration and ID card processing centres to enable voter registration on a continuing basis. The staff should take responsibility for accepting applications for new cards or corrections.
- Develop a system for making corrections in cards and conduct a campaign to inform people about the system.
- Mobilize funds for the BMC to purchase machines to make voter ID cards so that new cards/corrections in old cards can be made on a regular basis.
- Delegate powers of the AERO to zone officers so that applicants need not visit the collectorate for making corrections in cards.

Short-term measures

- Involve anganwadi workers, schools and other centres in guiding and helping citizens to fill forms correctly. Building such local level mechanisms for facilitation is urgently required because of the importance of voter ID cards for citizens.
- Introduce a system of incentives for those involved in the campaign for voter registration and voter ID card processing. Teams or individuals who collect the highest number of applications with the least errors should be suitably rewarded.

3.6 Water sanitation and solid waste management

Bhopal is currently experiencing a serious scarcity of water. However, water supply is a key right and basic service for the poor living in slums. Most slum dwellers depend on public stand posts for water supply and very few families have authorized residential water connections. In some areas, hand pumps serve as the main source of water.

Critical barriers and suggestions: a summary

Critical barriers	Suggestions
<ul style="list-style-type: none">• Slum dwellers unaware that they can apply for a water connection for their home. Ward offices and elected representatives are equally unclear on the issue. So many slum dwellers use unauthorised water connections, some of which are partly funded by parshads as unauthorised stand posts.• Lack of knowledge of institutional mechanism for accessing residential water connections even at the ward office.• No action taken by ward offices when water infrastructure breaks down. Complaints of breakdowns/leakages are lodged with ward offices but, eventually, minor repairs are undertaken through community contributions.• Irregular billing of slum dwellers with authorized residential connections and constant threat of disconnection.• Poor accountability of staff to slum dwellers on drainage and solid waste management.	<ul style="list-style-type: none">• Guidelines and criteria for accessing residential water connections should be well defined to avoid confusion and doubt.• When slums are rehabilitated, comprehensive guidelines should be framed for infrastructure development. Residential water connections should be an intrinsic component of slum rehabilitation.• Unauthorized connections should be regularized so that 'unaccounted' water is converted into 'accounted' water to generate income for the BMC.• The number of the call centre for attending to complaints regarding water supply should be adequately publicized in slums and strict monitoring of all water complaints in slums should be done.• A viable institutional mechanism for 'access to water should be developed.• Political discrimination with respect to water access should be minimized.

Procedure for getting a residential water connection

Applications for residential water connections are submitted to the zonal offices of the BMC and approvals are given at the zonal committee meetings held once every month. Each zone has 14 zonal offices.

A notarized certificate for consumption of water along with a map of the existing pipelines is also attached. If a pipeline is not available in a particular area, the executive engineer makes a request to the zonal committee and ward corporate. It costs approximately Rs2,000 to get a water connection at one's residence and the process involves about 2-3 trips to the zonal office, depending on the availability of a pipeline in the area.

Stakeholder responses to water supply/residential connections

Primary stakeholders	Cross-cutting staff
<ul style="list-style-type: none"> Aware that the BMC is responsible for providing water. However, the BMC is seldom contacted if slum dwellers wish to access the water supply system. Most slum dwellers unaware of the possibility of getting individual residential connections. They usually approach the councilor or a political figure to arrange access to 'public' water supply. Little action taken on complaints regarding repairs of pipelines/stand posts. Community usually takes the responsibility through public contributions. Role of elected representatives is based on their discretion. 	<ul style="list-style-type: none"> Ward offices do not have a clear role in supplying water in slums. There is a notion that providing residential water connections in such areas is impossible. Provision of public water stand posts is based on the decision of the parshad. Slum communities are unable to unite and are powerless in terms of water supply mobilization. No institutional mechanism for provision of 'public' water. Even the ward parshad has no clearly defined role with respect to providing residential water connections.

Barriers in accessing water supply and household sanitation

Awareness/knowledge constraints

Water is an important basic amenity. The FGDs reveal that slum dwellers first approach their ward *Parshad* to demand a public water stand post in their locality. It is not clear who is eligible and can apply for a residential connection, where the application is to be submitted, the application fee and documents required, the cost of the connection and where the money is to be deposited.

In the case of repairs to stand posts and pipelines, they again see the Parshad as the correct person to approach, followed by the ward office. This reflects the importance of the Parshad as an information provider and interlocutor with the service providers.

Socio-cultural barriers

Water supply is a political issue and location of water points depend on how organised families and neighbourhoods are within a slum. Most mohallas in slums have families of a particular caste, religion or region staying together. Their socio-cultural affinity and collective strength becomes a strong vote bank and bargaining point with the *Parshad*. Mohallas with greater collective strength and bargaining power are better served in terms of water supply and other vital service amenities since the *Parshad* is more likely to listen to demands emanating from such mohallas. Generally, Parshads spend their available resources on water supply or road construction in these areas. Such political mobilization can result in the exclusion of many deserving groups who are in a minority or are economically weaker and cannot demand their rights vociferously.

Procedural barriers

A basic requirement to get a residential water connection is a land deed or patta. But slum dwellers that possess pattas are unable to get a connection because there is no clarity in the ward office whether they are eligible for a connection. The water scarcity in Bhopal over the last few years has also sent a signal to the staff not to entertain applications for private connections in slum areas. They see authorized connections as further legalizing the occupancy of land slum dwellers have settled on and they fear they will have to face questions from higher officials in case there are any problems.

Due to the restrictive policy on authorized water connections, many influential slum families - educated slum leaders, opinion makers, those with government and well paying private sector jobs - get illegal connections by bribing the linemen and junior-level staff. *Parshads* are aware of such unauthorized connections but do not raise this as an issue because of the influence of these families and also because they realize water is a vital, primary requirement.

Barriers in accessing solid waste management services

There is no system for collecting and disposing solid waste in slums. In the absence of dustbins, people throw garbage on the streets or into nalas and open spaces. Where public dustbins are available, they are under-utilised. Municipal vans collect only the top layer from the rubbish heap, leaving the rest of the garbage behind. Slum dwellers often have to pay money to have dead animals lifted.

Many drains have been encroached upon, affecting the drainage of waste water and giving rise to extremely unhygienic conditions. Even otherwise, drains are not cleaned for months

because very few sanitation workers are allotted to slum areas compared to other wards. Many drains do not even exist in municipal records so there is no provision to clean them.

Most slum dwellers defecate in open spaces, nearby farms or by railway tracks close to their dwellings. Such public defecation creates unsanitary conditions in slums with few open areas. Even relatively cleaner slums like Arif Nagar have their highly unsanitary poor pockets.

Awareness/knowledge constraints

Slum dwellers expect BMC employees to clean their localities regularly but they are unaware of the norms set by the BMC for cleaning streets and collecting garbage, so they seldom complain about the unsanitary conditions. There is little unity among the people so they do not act collectively to put pressure on the BMC.

The slum community is usually unaware of contracts given for household sanitation or toilet construction – who authorized the contract, what it costs, when it is expected to be completed and so on. They do not also know the institutional mechanism and procedure for getting such work done. For instance, construction of household toilets was initiated in Oriya Basti, with each household being asked to pay Rs100 to the contractors. The contractors collected the money and left the site within 2-3 days without completing the job. The slum dwellers were clueless on how to get their money back. They suspect contractors of being hand-in-glove with the officials. In another instance, women collectively demanded a sanitary complex during a visit to the slum by the mayor but they never found out whether the scheme had been sanctioned because they had no way of getting this information from the BMC.

Procedural barriers

Slum residents are unfamiliar with the process of accessing services like sanitation and waste management or making complaints and seeking redressal – in fact, many don't even know they have the right to register a complaint. So when an immediate need arises – like festivals or a wedding – they usually collect money and get the drains and roads cleaned. Or they approach their *Parshad* who is their key link to help them receive these basic services.

Slums that have been rehabilitated are better off with respect to sanitation levels. Arif Nagar is one example where several households have their own toilet facilities, constructed at the time of household allotment. Such toilets are still in good condition but have to be cleaned every one-to-five years because they don't have septic tanks. Residents have to apply to the BMC to have them cleaned. The application form is available at one location and has to be submitted at another. Residents have to pay Rs 300-400 to get the work done in 2-3 days in addition to the regular fees of Rs 150. Otherwise the process is delayed.

Attitudinal constraints

The FGDs reveal that the attitude of ward officials, water and sanitation staff is non-supportive and they pay little attention to the needs of slums. The *Parshad*, seen as a vital facilitator also remains indifferent if he thinks a locality has not voted for him.

BMC officials perceive slums as 'illegal' so they feel they do not deserve services. They also see slums as 'dirty' places beyond improvement and feel resources and efforts should not be diverted to clean such areas when the BMC is under-staffed for such tasks. Even dustbins are not allocated to slums as a result despite repeated requests from residents.

Technological barriers

Residents are comfortable using telephones and most possess mobiles. Many even know the toll-free helpline number of the BMC, yet they call up the number infrequently because there is generally no positive response to their complaints. Women and youth say the person who answers their calls is not supportive when he/she learns it is made from a slum area. Responses are, however, more positive if the caller is educated and influential.

The way forward: key suggestions for improvements

Long- and medium-term measures

Make infrastructural allocations for water supply to slums so that residents can get an authorized connection within a few years' time. Better linkages between ward and zone offices should be established and strong institutional mechanisms built to provide them residential water connections, whether they possess a *Patta* or not.

Conduct water mapping of poverty pockets in slums and make special allocations from the *Parshad nidhi* and mayor's fund to provide water connections to such areas on a priority basis.

Encourage ward/mohalla samitis and welfare associations to formulate plans and take the responsibility of managing solid waste, cleaning streets and drains and accessing resources for their neighbourhoods. Allocations in the budgets of the zonal committees could be routed to them to undertake these tasks, along with locally generated contributions.

Promote authorized residential water connections in slums with better tariff collection mechanisms. This will reduce illegal connections. The fear that payment of water tariffs may appear to be a step in legalizing slum residences is largely unfounded because it is clear that payment does not represent a legal right to ownership, as evident in the case of residents currently paying house tax.

Formally recognize the vital role of the *Parshad* as a critical link by allocating resources to them to set up their own teams of volunteers/secretarial staff to deal with requests/demands/complaints from residents and serve as an interface with the service providers. Accountability of staff at ward offices to the *Parshad* is currently weak.

Short-term measures

Publicize the toll free helpline number to increase its use by writing it on the walls of prominent houses in slums.

Set up water monitoring committees in every slum to ensure more equitable distribution of water in times of crisis.

Prepare demonstration vermiculture compost pits in slums to convert organic waste, which is the predominant solid waste generated.

3.7 Community Development Schemes – Community Development Society / Self Help groups /Swarna Jayanti Shahri Swarojgar Yojna

The poor need credit not just for poverty alleviation but to get out of the debt trap of moneylenders who flourish because poor people have inadequate access to institutional credit. Unfortunately, the community and service providers accord low recognition and priority to poverty alleviation programmes. They also suffer from poor accountability and poor control because of the complex relationship between DUDA and the BMC.

Critical barriers and suggestions: a summary

Critical barriers	Suggestions
<ul style="list-style-type: none"> • Vision lacking in CDS societies. Organizations merely convert their existing groups into CDS societies, without formulating a vision/objective for them and providing inputs. • Weak structure and systems of CDS societies. They depend on their COOs to operate their accounts. • Many SHGs started by anganwadis are not integrated into CDS societies. • Inadequate funding. Most SHGs have not been provided grants (normally allocated to BPL members), despite being linked to banks. • Locational constraints. Banks prefer giving loans to individuals or SHGs located close to officiating units of CDS while those located further away are not usually considered. • Incorrect selection of beneficiaries. 	<ul style="list-style-type: none"> • The structure, functions and training inputs provided to CDS societies should be reorganized. Poverty alleviation should be brought under one umbrella. • Banks should be sensitized on poverty issues through constant engagement and constructive dialogue. • Close vigilance should be kept on CDS societies to minimize fraud. • There should be a committed and continuous investment in SHG formation and their subsequent linkage to banks.

Barriers in accessing CDS/SHGs/SJSSRY

The Government of India initiated community development schemes to address the issue of urban poverty. The SHG is the basic unit for lending credit to the poor to promote small enterprises and meet their emergency and consumption-related credit needs.

In Bhopal, the CDS is managed by the DUDA, which is located at the collectorate. There are 20 CDS societies managed by community organizers operating in Bhopal district. The community organizers mobilize SHG membership and invite loan applications from individuals under SJSSY. The applications are submitted to the CDS societies and processed at the office of Yojana Prakasht of BMC. But potential beneficiaries face many barriers in accessing the schemes.

Stakeholder responses to community development schemes

Primary stakeholders	Secondary stakeholders
<ul style="list-style-type: none">• SHG groups needed, but unaware of process to set them up. Money is collected but do not know how to open a bank account.• Banks prefer giving loans to individuals, not to groups.• Junior bank staff expects some money to sanction loans.• Getting a loan approved is easy but getting the loan from the bank is difficult. It takes months and several trips to get the loan, with many approved cases not succeeding.• Banks ask people to come in lean hours, usually the hot mid-day hours in summer.• Difficult to get quotations as per bank requirements.	<ul style="list-style-type: none">• Community organizers quite disconnected from poverty alleviation programmes. They remain ad-hoc staff for several years and work under DUDA. However, their roles <i>vis a vis</i> the BMC and DUDA are not defined.• Community organizers burdened with several tasks other than community organization.• Senior BMC officials feel banks do not want to sanction loans, and do so only after strict follow-up by the collector.• No regular communication or engagement between bank and BMC on poverty issues.• Banks feel most individuals applying for loans aim to cheat and not repay loans.• Banks feel they are forced to sanction loans on the insistence of senior BMC officials and collector.

Awareness/knowledge constraints

Only two percent of the surveyed households have access to SHGs, though not specifically to CDS societies. Access to banks for grants and credit is also low, although access to SGSSY credit for employment is fairly high. However, many slum residents express the desire to be members of SHGs, having heard about them from friends, acquaintances or members other SHGs operating in slums.

Slum dwellers from South India are the most familiar with SHGs, having seen them operating in their home states. They see them as the best way to accumulate savings and tide over credit needs. Unfortunately, most slum residents do not know how to open a bank account, access linkages with the larger system, or obtain a grant/credit. Many are not keen to take bank loans - they just want to access banks.

A hand cart with a variety of goods ranging from sheets and blankets, to utensils and TV sets moves freely in the Slum of Arif Nagar. The slum dwellers can buy or even book all kind of goods, even a motorcycle or iron almirah from the cart wallah. The slum dweller has credit cards by the name of the Households on which he sells goods and collects payments on monthly installments. The system is so organized that on every Tuesday, women wait for him with the card and money. The only problem with the system, which is also well known to them that the rate of interest that he charges is sometimes as high as thirty percent even for a small loan. Women do not want to buy from him but they have no other option for credit. The cart wallah stated that he or others like him operated in many other slums and helped people buy goods on credit which otherwise, they may not be able to buy.

Awareness of CDS societies is low. Even members of these societies are only vaguely aware of the role these societies are meant to play and the procedures for their regular operation. They are often unaware of the name and location of the concerned bank or the balance in their savings accounts.

Procedural barriers

Forming an SHG is a simple process in which 10 or more women come together to form the group. The difficulty starts when the group wishes to open a bank account or desires to access credit from the SJSSY for livelihood promotion. The procedure for accessing credit under SJSSY is explained in the table below.

SHGs come under the preview of DUDA. Their COs are ad-hoc staff of DUDA who work with the BMC but are accountable to DUDA. However, there is no integration of poverty alleviation programmes within DUDA and the BMC.

The core purpose of establishing CDS societies is community organization. Unfortunately, the society structure is weak, being totally under the control of their COs, who often mislead or misinform members on financial issues. Most members look at the society as a way of accessing subsidized credit or government loans. This robs them of the spirit of self help and cooperation that is the basic objective of group formation.

SHGs formed from other voluntary organizations find it difficult to open bank accounts because they get little support from COs and banks, who do not recognize them as valid groups.

Banks play an important role in implementing the SJSSY. Yet there is very little engagement between them and the BMC. Most banks see disbursement of SJSSY credit as a burden, pointing out that 80% of loans are not returned and become Non-Performing Assets (NPAs). This is because background checks before processing applications are not rigorous, with the result that only a few actually needy persons gain access, the funds going largely to fraudulent applicants.

That is why banks are reluctant to open accounts for SHGs. They feel the SHGs see bank accounts as a first step to seeking grants and loans. The administration also pressurizes them to accept fraudulent cases. Since the BMC does very little business with the banks there is little incentive for them to take on the extra burden.

Jhugabai of Vikas Nagar joined an SHG formed by the anganwadi in her area. But the SHG held very few meetings. After functioning for a few months, it was disbanded and the money deposited by individual members was returned to them. However, nobody knows what happened to the interest earned on the money deposited.

DUDA's management information system (MIS) is poor so CDS members find it difficult to assess the status of accounts if unwilling COs do not share information. The monitoring of CDS accounts, income and expenditure by the coordinating agency is also unsatisfactory. Many women SHG members are reluctant to be part of the CDS because they fear signing cheques over which they have no control.

Location barriers

CDS societies operate in the slums they are located in. There are 400 slums in the 66 wards but only 20 CDS societies. Of the 12 slums in the sample survey, only two had CDS societies and all the credit was distributed in these two slums.

Other slum dwellers have very little idea on 'how' or 'whom' to approach to access credit through the SJSSY. The COs have no fixed office and no fixed working hours. The BMC also does not entertain enquiries as it is not its job. The only place left to make enquiries is DUDA located at the collectorate, but most people have little knowledge of DUDA.

The way forward: key suggestions for improvements

Long- and medium-term measures

- Strengthen the proposed poverty alleviation cell so that the programme gets centrality and a long term strategy can be evolved to address the issue of urban poverty. The cell should focus on developmental programmes (promoting SHGs and livelihood programmes), facilitating the delivery of social security and family benefit schemes, and tracking poverty indicators on a regular basis.
- Develop a comprehensive strategy for employment generation. The current knee-jerk approach is ad hoc so an in-depth study should be conducted to identify economic activities in viable sectors, current skill levels in different groups and the potential role of banks, NGOs and training institutions.
- Sensitize banks to the needs of the poor and understand their perspective of viable economic enterprises. A constructive dialogue to assess current lending and credit recovery will engage banks as active institutions in addressing urban poverty.

Short-term measures

- Redefine the role and responsibilities of COs. Clear decisions should also be taken about their status – permanent/contractual/ad hoc – and who they are accountable to.
- Train ward office staff, neighbourhood groups and anganwadi workers to help and guide women on the procedure of forming SHGs. The latent demand for forming SHGs springs primarily from the desire to manage their own savings and organize short term credits rather than access large loans for enterprise.
- Systematize database on SHGs and make it public so that NGOs working in the area can support their initiatives. Banks seeking to extend credit facilities to effective SHGs will find such an official list helpful.

3.8 Family Benefit Schemes

Critical barriers and suggestions: a summary

Critical barriers	Suggestions
<ul style="list-style-type: none"> • Low awareness of schemes. The community has least information on these schemes among all municipal services. Applicants have to make several visits to various offices to get information, collect the forms and submit their applications. • Applications initially accepted but later rejected after several months of processing on the ground of being incomplete rather than ineligible. • No acknowledgement slips given for submitted applications, nor time limit specified for approval/rejection. Applicants have to keep enquiring. • Many applications processed long after the applicant stops making enquiries. The benefits sanctioned in these cases lapse. • Surveys undertaken several months after submitting the application. 	<ul style="list-style-type: none"> • Forms should be available and submitted at counters manned by professional and independent staff at the office of <i>Yojana prakosht</i>/ward offices/facilitation centres. • Information leaflet should be available at ward offices. • Applications should not be rejected on any ground other than ineligibility. • Computerized system should be set up to track the status of applications. • Processing of applications should be completed within a specified time period. Delays should be monitored and a reward/punishment system should be built in to speed up processing. • Documents required to be appended to applications should be clearly listed. The ration card should not be a required document since many eligible applicants don't have it. Incorrect recordings in voter ID cards/ration cards should not be grounds for rejection of applications.

Barriers in accessing family benefit schemes

The family benefit scheme is meant for BPL families who have lost a key earning member, the amount disbursed being Rs.10,000 if the main earning member is lost. The scheme is implemented by the *Yojana Prakostha* of the BMC.

Stakeholder responses to family benefit schemes

Primary stakeholders	Secondary stakeholders
<ul style="list-style-type: none"> • Lack of awareness about schemes. It takes several enquiries to find out where and how the scheme can be accessed. • Survey of the family and release of the benefit takes several months/year. Applicants have to keep making enquiring. If the money is not collected within 10 days of its sanction, the benefit lapses. • Subjectivity in selection process in deciding eligibility. Money also changes hands in many cases. • Delay in approval/sanction can prove costly because many families take loans at high interest rates. • Applications rejected for trivial reasons. Many eligible applicants are denied without adequate reason. • Attitude of officer not particularly bad but also not particularly helpful either. 	<ul style="list-style-type: none"> • Difficult to conduct individual surveys; so must wait for several applications from a particular region to undertake a field visit. • Senior staffs at zonal level are strict about accepting applications because the amount involved is large and cases are approved by the collector. • Surveys may be delayed but they are done responsibly and with due seriousness.

Procedural barriers

The definition of 'main earner' is vague in case of slum families as the wife also earns as a casual worker or maid servant. Children aged above 12 years, too, bring in some income. Thus the main earner's income may sometime be less than half the total earnings of the family. So interpretation of the term becomes subjective.

The application form is available at the ward office but has to be submitted only at the office of *Yojana Prakostha*, which may be distant for the aggrieved family. The processing of applications also takes over 4-5 months so the family stops expecting news about its application.

FGDs reveal that potential/current beneficiaries find the procedure of sending the draft/cheque to the address of the family inappropriate. Many a times, the address is not sought out by the postman or none of the family members are present when he does come. He also

does not leave a message so the family has no knowledge of the draft/cheque being sent. they do not know about it.

Locational barriers

Forms are quite often not available at the ward offices and the staff gives no information on the process, so families end up going to the office of Yojana Prakosta. Several documents have to be appended with the application - death certificate, BPL status, address proof. So it takes several trips to complete the application for submission. There is also no system to find out the status of the application except to enquire at Yojana Prakostha of BMC.

Technology barriers

The database of applications is not computerized so the current helpline cannot help people know the status of their applications. However, most families can provide a phone/mobile/PCO number where a message can be given at the time of posting the draft/cheque. Release of sanction in some local papers will be helpful.

Socio-cultural constraints

In most vulnerable families with small children the death of the head of the family (male) makes it difficult for the women to organize the necessary documents without the support of relatives or agents. As a result such families give up their claim and struggle to arrange two square meals for the family.

The way forward: key suggestions for improvements

Long-term measures

- Simplify death registration process. This is important so that access to the schemes is enhanced.
- Improve the BPL survey process because legitimate cases may not be able to access the benefits if their names do not figure in the BPL list. In Andhra Pradesh, the Community Organizers are authorized to pay Rs 5,000 to the family at the time of death, if it is in the BPL category. The remaining Rs5,000 is paid after the sanction. The COs can draw the amount through the ATM from the impressed account to pay for death rituals. This provided immense emotional and financial support. A similar procedure could be adopted in MP.

Subedar bai's husband had been dead for six years when the local leader told her about the BMC's old age pension scheme. She made around 12 visits to the zone office with her son to collect the form and another six visits to submit her application. This was followed by several enquiries on the status of her application. She feels she is lucky that her case was sanctioned and she started getting a pension in 2006 from the bank near Sudama Nagar where she lives. However, her luck did not last long. In 2007 she was asked to renew her passbook and card. She has not got her card back till now despite making more than 10 trips to different offices.

Medium- and short-term measures

- Decentralize submission of applications to the ward/zone office to reduce the distance barrier. A receipt should be issued for the submitted application.
- Improve the database to allow applicants to follow-up their cases on the phone and find out the date of release of the cheque.
- Develop a system to inform the family that the cheque is ready. Like collection of passports, ID proof or certification by the *Parshad*/ ward officer should be required to prove the authenticity of the recipient for collecting the cheque.

3.9 Demand and supply side common barriers across services

Some key barriers have been identified as common impediments for effective realization of different services. These impediments need to be understood if a comprehensive strategy for reforms/actions is to be developed to address the low level of access to rights/entitlements in Bhopal.

The barriers can be categorized as knowledge and awareness, socio-cultural and economic, location specific or physical, procedural and systematic, and behavioral and attitudinal.

Demand-side barriers

- **Location:** Distance and location of the slum, particularly the peripheral slums, are a distinct disadvantage for accessing services. Access to all services is particularly low for all peripheral slums and for those located far from service counters
- **Social dynamics:** It is evident that scheduled tribe families are relatively more deprived than others. Cultural factors and lack of exposure may be the reasons why these families find it difficult to relate to the official systems. The FGDs reveal that unorganized caste/social groups that are not solid vote banks for the *Parshad* are neglected for most services, particularly water supply. Muslims, a minority community, have better access in Muslim-dominated slums because they constitute a potential vote bank. However, these slums also have a location advantage, being close to the BMC offices.
- **Education:** Education, particularly higher education (Class 10 and above), has a bearing on access to various services, especially birth/death registration, SHG membership and household sanitation. Illiterates find it difficult to fill out forms or interact confidently with officials, which lead them to accepting the services of agents or giving up their rights.

- **Economic conditions:** Poverty has a direct bearing on access to benefits. The poor families have high vulnerability of losing their daily wages to apply for the entitlements/benefits by visiting the concerned offices or hiring the services of the agents. More frequent visit or complex procedural requirements have direct implications on the direct and indirect cost for the family.

Supply-side barriers

Poor use of technology: The BMC has not been able to develop strong MIS to address issues of inefficiency related to various services. Though there is a system of progress reporting from various offices (ward and zones), there is no comprehensive way of tracking the status of applications on an individual basis. Similarly, it is difficult to know the stage at which various pending applications are.

As systems have not been computerized, it is difficult to hold individual officials accountable by tracking their level of efficiency. One does not know how many social security benefits applications are lying in the files of ward/zone offices, whether the BPL survey has been conducted for applications submitted six month's back, and so on. If an applicant does not collect a birth/death certificate in a stipulated time or if the receipt or details are lost, it becomes difficult to get the certificate issued. The inadequacy of birth/death records in hospitals or cremation/burial grounds and delays in submission of these records beyond 30 days complicates the process of birth/death registration and issuance of certificates.

Complex formats, fees and procedures for various services

The formats of application forms are complex and demand unnecessary details. For example, death registration forms demand information related to eating habits etc. Similarly the font size of birth registration certificates is so small and the space for filling in details so inadequate that semi-literate persons find it difficult to fill in easily. Very little support is provided by the staff. It is nearly impossible to obtain an acknowledgement slip.

There are so many layers of verification for most benefit schemes that delays become inevitable. For example the first survey for *panchnama* is delayed because survey staffs wait for an adequate number of cases before making a field visit to conduct the survey.

Ward councilors provide a helping hand

Officials at the ward/zone level categorically state that their job is to ensure tax collection and not to provide social benefit services. On the other hand, nearly all the ward councilors state their job is to provide services to people of their ward. The poor perceive ward councilors and political personalities as their only support structure and source of information. Most councilors sit regularly for two, three hours at their ward offices and meet a regular stream of visitors, visiting their homes as well. They act as facilitators to forward complaints to the relevant authorities.

However, councillors are biased against communities that do not constitute their vote bank. They do not support a community that votes against them.

3.10 Collection and payment of property taxes

Critical barriers and suggestions

Critical barriers	Suggestions
<ul style="list-style-type: none">• Self assessment process is very complex. It promotes negotiation and malpractices. it is not easily understood and become a matter of negotiation between the property owner and tax collector.• There is no stringent action on the person who is not paying the tax.• There is no mechanism and willingness to map the defaulters.• Record keeping in the ward office is very poor. It takes lot of time to find out the list of defaulters, or to find out the amount of tax paid.• Ward offices performing the tax collection as there primary job, are too poorly staffed to expedite the job competently.	<ul style="list-style-type: none">• Computerization of property taxes and easy access of computerized records at the ward office.• Better staffing of the ward office• Improved information system and MIS on tax collection• Greater transparency in tax collection• Rationalization and simplification of procedure and items of property tax calculation so that

Procedure for assessment and payment of property tax

Property tax is a tax that an owner of property (usually real estate- house or shop owner) is liable to pay. The amount of tax is estimated on the value of the property being taxed. Property Tax in India is levied on residents by local municipal authorities to upkeep the basic civic services in the city.

Municipal Corporation in Bhopal regulates and collects property tax throughout the city and gives its prior sanction to all building plans concerning to the development of any new project. Property taxation which was earlier based on ARV basis, is now on a zonal area linked system involving self-assessment of annual ratable values. The MP Municipal Corporation Act lays down a band within which the property tax rate can be fixed. In order that everyone can avail their services in their respective area, Bhopal Corporation has divided the city into Sixty-Six wards, which have their separate Councilors who work for the betterment of facilities in their own area.

Presently the procedure for assessment and payment of property tax is as follows. BMC has come out with a self assessment format in which the resident has to fill the details of his property and calculate the tax and submit this format in the ward office till 31st July of the financial year for which the property tax is to be paid. The resident can also make

amendments in the details within 60 days of submission. After submitting this format ward official can visit the house if he is not satisfied with the assessment made by the tax payee and confirm whether the assessment is correct or any modification is needed. If there is a difference of more than 10 percent the tax will be assessed again and there can be a penalty of 5 times of the difference found in the self assessment and the assessment made by the official. The resident can make appeal against the penalty to Mayor-in-Council within 30 days. After deciding on the tax to be paid the resident has to pay the tax either in cash or by cheque. The receipt for the payment by cheque is given only when the cheque gets cleared.

BMC also makes an appeal in the newspapers for assessment and payment of the property tax in time. There is rebate of 5 percent if the tax is paid before July 31st of the financial year. After that there is surcharge of 5 percent between August to October, 10 percent between November to January and 15 percent between February to March. The rebate is only when there are no dues in that financial year or the dues are being paid with the surcharge. There is also 1 percent monthly interest on the dues of preceding financial years.

Important barriers in collection of property taxes

After interacting with the community and officials following barriers were identified which are impeding the collection of property tax :

Economically weaker sections

The barrier in the payment of property tax is not observed in the procedures but in the mindset. This mindset has been framed because of poor services of BMC in their residential area. People particularly the EWS colony residents don't even know why they are paying the taxes. They only recognize water tax because they are getting direct benefit in the form of water supply. It is a 'catch twenty' situation with respect to property tax payments in economically weaker housing schemes. Extremely poor level of service provokes non payment of taxes, which further promotes poor services. Most of the economically weaker housing areas were developed by Housing Board and the Housing Board charged a maintenance tax, by the name of Common Minimum charge to provide for the basic services. However, the level of the services was pathetically poor, particularly with respect to sanitation, maintenance of drains and solid waste management. Even after handing over the colonies to BMC the housing board is charging Common Service Charge from the residents, while neither of the institution provided the necessary services to the colonies, which further prompted the residents for not paying the property tax. Secondly, the citizens are not aware about the self-assessment of property tax. They pay whatever they are asked to pay by the officials. Thirdly, the assessment system is also very complex. Even educated people find it difficult to assess the tax themselves. Last but not the least, there is an indifference or inaction of municipal authorities on the defaulter of property tax payers. Only a list of defaulters was displayed in the ward office, about three years back. Since then a ready list of defaulters also is not

available at the ward level. There is no punishment for not paying the property taxes, as much as there is no reward for paying.

Citizens from the Middle Income Group in recently regularized colonies

Just like their counterparts in economically weaker housing, these residents too can't not assess their property tax themselves. The inability to comprehend clearly leads to dependence on ward employee to calculate the tax, which further leads to negotiation and mutual settlement of the issue. The situation is aggravated by lack of understanding on the importance of paying taxes and little control over the municipal services, which according to them are out of their reach, irrespective of their paying or not paying taxes. Most of the residents are aware that their colony was unauthorized and, it may have judicial/legal consequences in the future. They pay property taxes only to strengthen their prospects in a judicial conflict, or to get an 'No Objection Certificate' The citizens are paying taxes only to take 'No Dues' certificate so that there is no problem in getting any permission from the BMC for sale of the property or expansion.

Awareness/knowledge constraints

There is a significant information gap regarding the process of self assessment of property tax. People find it difficult to understand the form and do not find it easy to calculate their own property tax.

Citizens don't know the inter-link between the taxes and the services being provided by the BMC. They don't know that the tax money is ultimately used for their own benefit to improve the basic services in their area.

Procedural barriers

Self assessment is complex and people find it very difficult to calculate their tax. They deposit whatever they are told to deposit by the ward office.

For recovering the dues, officials wait till the amount reaches Rs. 10000/- or till the discount period is over and then send notice to the defaulter. They seldom send notice regularly to recover the dues. The negotiations become easier when house/shop owner has to pay late fee for the delay in payments.

Ward offices are not computerized hence people have to wait till their record is searched in the not so well organised registers. Many a times the staff is not available on the seat, while other times, the checking of records take too long.

Location barriers

Location is not a big problem. The ward office is easily accessible to most of the citizens. However, the community prefers the camp for payment of property tax as the concerned staff is surely available and relatively ready with the documents.

Suggestions

Long term measures

Well laid out policy and practice of Municipal Services that clearly articulates the entitlement of a citizen for the taxes he or she pays. There is possibility of increasing the tax slabs if the resident demand higher orders services and reducing it for lesser demand on services. The anomalies in services delivery along with no direct link of the services to the taxes prompt the practice of tax evasion. A consumer perceives the taxes as user charges however; the BMC staffs do not have the same rationale. It will be worth while for the Corporation to commission a comprehensive study on taxes verses services.

1. There is a need for further simplification of the calculation table for the house tax collection so that more number of households attempt to calculate and pay the tax. There may be a fixed rate of tax for those living in the EWS houses or in the slum areas. A single storied house with less than 1000 sq. ft area should have a flat rate of tax to minimize any supervision and calculation errors.
2. There is a need to evolve an incentive based scheme for the workers/staff to feel motivated for higher level collection. The staff demonstrating consistently good performance should be officially recognized and honored with a certificate.

Medium term measures

Simplification of property tax calculation to make assessment of taxes is easy and transparent. Record keeping should be improved in the wards, preferably computerized in a centralized data base system with feeding and retrieval systems at the ward level so that a citizen does not have to waste his time in searching his records. Computerization of property tax records and making it available at all wards office, will facilitate an easy access to information on defaulters. Constant update and MIS on tax defaulters is imperative.

There should be a mechanism of self disclosure about the annual tax collection & expenditure on the services. It should be displayed at the public places and ward offices. It will not only establish the accountability of the BMC towards taxpayers, but also motivate the tax payers. Deadline to pay the tax should be at the end of six months of the financial year and after that strict follow up should take place. The citizens who don't pay

the tax till the deadline should be continuously send reminders and notices clearly stating the action to be taken if they don't pay the tax.

Short term measures

There should be constant announcements within the given time to pay taxes. Property tax collection camp, which have been initiated by the BNC, should be intensified and should also be organized in 5 to 10 selected locations in the ward with the prior announcement. Grievance redressal on municipal services should be organized in each ward on quarterly basis.

1. There is a need to expedite the on going process of computerization within the BMC. The computerization process should have a possibility of providing an online facility of calculating the tax amount providing options of filling up the areas. The automatically calculated amount should be deposited by the taxpayer by the credit card or in cash.
2. The facilitation center staff should be trained to help the taxpayers in calculation of the tax at the counters. In case of complicated cases, help of the senior BMC staff should be available to sort out the matters.
The Zonal staff should be held accountable for the poor collection of taxes in their zone so that a greater support is provided by them for the collection of the taxes.

Stakeholder responses to assessment and payment of property tax

Primary stakeholders	Cross-cutting staff
<ul style="list-style-type: none"> • BMC does not provide basic services of sanitation and other maintenance • Even after handing over the colonies to BMC the housing board is charging Common Service Charge from the residents. Housing board also doesn't provide any maintenance service in lieu of the service charge. 	<ul style="list-style-type: none"> • The illegal colonies have not paid the development tax. Though the residents are ready to pay the development tax it can't be paid until the layout of the colony is identified and passed by the BMC. • Housing board is charging the Common Service Charge for annual maintenance of buildings only.

3.11 Critical barriers perceived by stakeholders across services and impacts

The matrix below classifies the critical barriers to accessing services/entitlements, some of which cut across services and the perspectives of stakeholders.

Barriers have been classified into high and low categories on the basis of how often demand and supply side stakeholder groups refer to them and the importance they attach to them.

The four cells in the matrix reflect priorities/perspectives from different vantage points. The clear areas for work are contained in the high response columns of primary and secondary stakeholders, which represent the area of consensus. The high frequency cell of primary stakeholders and the low frequency cell of secondary stakeholders are the cells in the matrix that are relevant for designing strategies. The common cell with low perceptions of both primary and secondary stakeholder groups is not important from the point of view of analysis and intervention. The details of responses from primary Stakeholders on different steps in accessing the scheme, from procurement of Form to approval and Grievance redressal is annexed in **Annexure-4**.

Perceptions of barriers by demand and supply side stakeholders

Perceptions of demand side stakeholders			
		PERCEIVED BARRIER HIGH	PERCEIVED BARRIER LOW
Supply side stakeholders	PERCEIVED BARRIER HIGH	Information <ul style="list-style-type: none"> Citizens do not know details/procedures of various rights/ entitlements. Informal rather than formal sources of information. Economic/sociocultural <ul style="list-style-type: none"> Opportunity cost of obtaining the benefits personally is quite high. Procedural/systemic <ul style="list-style-type: none"> Difficult to arrange for necessary supporting documents like ration card, <i>adesh patra</i>, etc. Inadequate computerization of data leads to delayed response. Centralised service counters, unclear guidelines and multiple points. Attitudinal <ul style="list-style-type: none"> Corruption encouraged and resistance to more transparent and accountable systems. Institutional <ul style="list-style-type: none"> Poor engagement with other stakeholders (banks, NGOs, tehsil, BHEL, etc). 	Economic/sociocultural <ul style="list-style-type: none"> Urban citizens, especially in slums, shift their residence frequently, affecting delivery of service. Influential families/persons put pressure to get undue benefits. United and organized communities are able to access services. Procedural/systemic <ul style="list-style-type: none"> Records of various services (birth/ death) not properly maintained. Apprehensions that vested interests in ward and zone offices will sabotage improved systems of accountability like computerization etc. Attitudinal <ul style="list-style-type: none"> Difficult to get the work done with lower end municipal staff. Do not feel accountable for efficient delivery. Institutional <ul style="list-style-type: none"> Constraints of space (in Collectorate) and resources to augment human resources for BPL survey/voter list updation. Inadequate staff, low salaries and weak HR policies for promotion, training, performance reward.

		<ul style="list-style-type: none"> No (very weak) institutional mechanism to access water; usually dependent on ward councilors. <p>Physical/locational</p> <p>Difficult to reach windows in different locations.</p>	<p>Physical/locational</p> <ul style="list-style-type: none"> Ward offices and zone offices are very far for certain slums located at the periphery.
	PERCEIVED BARRIER- LOW	<p>Sociocultural</p> <ul style="list-style-type: none"> Difficult to fill up forms due to low literacy level of the poor. <p>Procedural/systemic</p> <ul style="list-style-type: none"> No established mechanism to get benefit in between campaigns. Procedures are too cumbersome, promoting use of agents. Several visits required because no fixed date/time for getting certificate/ benefit. Non-user friendly application forms and complicated details. Ineffective system for registration/follow up of complaints at ward/zone level. <p>Attitudinal</p> <ul style="list-style-type: none"> Attitude of staff sitting at window is generally non-cooperative and not respectful enough. <p>Institutional</p> <ul style="list-style-type: none"> Long distances to cover to reach centralized service counters. 	<p>Procedural/systemic</p> <ul style="list-style-type: none"> Difficult to make criteria for BPL survey foolproof. Guidelines are prepared by other departments and municipality has to enforce without direct control. <p>Sociocultural</p> <ul style="list-style-type: none"> Despite their best efforts, image of councillors is not good.

The table below summarises the various barriers articulated by primary stakeholders (poor and disadvantaged citizens) in the FGDs and also by secondary stakeholders (service providers) in the interviews. The table classifies responses as high, medium or low on the basis of their occurrence in the FGDs/exit interviews or interviews of other stakeholders.

Impact of various barriers in different services/entitlements

S No	Type of barrier/impact	Birth/death	Voter ID	Vendors license	Residential water connection	Sanitation/solid waste	Social Security benefits	Family benefit scheme	Trade license
1	Low awareness of the service and its benefits	High	Low	Low	Low	Medium	Low	High	Low
2	Low awareness of service procedures and systems in the community	High	Low	High	High	Medium	Medium	High	High
3	Weak institutional mechanism	Low	High ⁴		High	High	Low	Low	
4	Long distances to reach appropriate office/windows	High	Low	High	Na	na	High	High	Low
5	Non-transparent systems for handling applications (issue of receipts/date of delivery/fees etc)	High ⁵	High	High	Na	Medium ⁶	High	High	High
4	Multiple windows, departments for a single service	High	Low	Low	Na	Medium	Medium	Low	Low
5	Weak public disclosure of information (details of schemes, benefited persons, pending cases etc)	Medium	Medium	Na	Na	Low	Medium	Medium	High

⁴ Only for corrections in voter ID card entries

⁵ for adesh patra, but the registration is done at the BMC window

⁶ for cleaning septic tanks etc.)

S No	Type of barrier/impact	Birth/death	Voter ID	Vendors license	Residential water connection	Sanitation/solid waste	Social Security benefits	Family benefit scheme	Trade license
	Tendency to encourage agents by the system and cross-cutting staff	High	Low	High	Na	Low	Medium	Low	High
6	Unprofessional approach of staff to citizens, particularly the poor	High	High	High	Medium	High	High	high	High
7	Weak delegation of powers to ward/zone offices (under job descriptions)	High	Medium	Medium	High ⁷	Low	Medium	High	Low
8	Delegation is there but does not work effectively	Low	High	High	Na	High	High	na	High
	Weak mechanism for redressal of grievances	High	High	High	High	High	High	High	High

⁷ particularly for slums

Chapter 4: Action areas to address barriers

This chapter outlines possible structural, strategic or procedural changes to address and neutralize the critical barriers slum residents face in accessing services and amenities provided by the BMC. Several reforms have been proposed and initiated by the MPUSP and BMC and other projects like the ADB and JNNURM. The effort here is to integrate possible action points into these proposed assignments to address the various demand and supply side barriers in a cost-effective manner.

4.1 Communication materials and campaigns to generate awareness/knowledge

One of the MPUSP assignments is to prepare a communication action plan to generate awareness among slum residents. The communication strategy needs to be developed by an agency that can reach out to people through different kinds of media, including print and electronic. It should be developed in a professional manner and correspond to the needs of the target groups.

One suggestion that has come from the slum dwellers themselves is to produce TV and radio programmes that explain and discuss various rights/entitlements to the target groups. These programmes would be similar to the MP Online programme of the Madhya Pradesh government in which a senior official attends to complaints from citizens once a week over a hotline. Citizens voice their problems and the official initiates action to solve them after discussing the matter. The interaction helps build confidence among the poor so they can become more assertive in seeking their rights/entitlements.

Another requirement is for booklets/leaflets in simple Hindi that can be read and understood by neo-literates that detail the various rights/entitlements/services and explains the procedures for applying for each service, the agencies/institutions involved in dispensing the service, the responsibilities of various concerned officials, how calculations of fees/fines are made and so on (see box).

Explaining procedures is simple language

A booklet in simple Hindi could be prepared that provides information on the following aspects of rights/entitlements:

- Eligibility norms, guidelines, procedures for submitting applications, supporting documents required and processing steps for accessing various right/entitlements/services.
- Municipal officials and executives who deal with different services, their position and where they are located.
- Working hours (time of opening/closing) of different windows.
- Calculation norms for taxes and license fees.
- Procedure for submitting applications after the stipulated date (like delayed renewal of vendor's licenses), late fees/fines.
- Addresses of relevant web-sites (like BPL lists or other sites as and when constructed).
- Time limit for delivery of service, wherever applicable.
- List of places where forms are available. (Open sales of forms should be allowed at suitable places like stationery shops to increase their availability.)

Under the communication plan, ward offices could be designated as subsidiary information centres (non-manned) to help and guide slum residents, prominently displaying details of every service/entitlement, procedures for submitting applications, lists of documents to be appended, people to be contacted, fees to be paid etc on their notice boards. The explanations should be given in a simple, catchy and attractive manner.

Simplification of norms/procedures for critical services

The assignment of Municipal Administrative System supported by MPUSP/DFID primarily aims at:

- Creation of citizen friendly services
- Creation of pro-poor system
- Enhancing transparency and efficiency
- Cost recovery and revenue generation

In order to create citizen friendly services and build a pro-poor system of service delivery, various services relevant for the citizens, particularly poor need to be improved. The study highlights that several services require complex fee calculations and an array of supporting documents that are often redundant. Their definitions of eligible groups and the criteria for eligibility are open to varying interpretations that introduce an element of subjectivity. A study should be undertaken to assess the feasibility of simplifying norms/procedures/definitions in the following areas:

- Calculation of fees for vendor/trade licenses.
- Definition of 'destitute' for assessing social security benefits under the state government-run programme. Interpretation of the term should be straightforward, easy and unified, with no scope for subjectivity.
- Calculation for property taxes (% of total plot size and % of total constructed area for a primarily *pucca* house)
- Supporting documents required for accessing various schemes. Their number should be minimized because

Improving data collection

The system of data collection for each service should be revisited to permit generation of relevant data at specific times in a specified format. Some examples are given below:

Data on births/deaths from all hospitals/nursing homes/places of disposal of dead should be entered in the birth/death registers of the registrar on a weekly or fortnightly basis so that the stipulated period of 21 days does not lapse. The data can be transferred regularly via e-mail or by any other way/system.

Applications for social, security pensions, family benefit schemes, ration cards (both BPL and APL), voter ID card corrections, water connection etc should be entered into the computer system and a receipt (acknowledgement) given.

Receipts of property taxes should also be computerized.

Computerized data transfer should be done of all applications for ration cards from ward offices to main BMC office so that the applications can be processed without delay.

many documents currently required are redundant.

- Procedure for birth/death registration and recording of data from the source.

The simplified forms/procedures adopted by municipalities in Andhra Pradesh and the citizen facilitation centres (CFCs) they have set up to help and guide people, provide a useful benchmark to re-design the provision of services in Bhopal and Madhya Pradesh.

Technology to enhance transparency and improve processing efficiency

Technology can be used to bypass many barriers. Computerization and the principle of 'one-day governance' with single window clearance for all services need to be adopted. In such a system, details are fed into a computerized network and the required note-sheets are generated in soft and hard copies that can be sent to the relevant official for approval in person or via e-mail. The certificate can very easily be generated within 1-2 days. Computerization reduces the workload of drafting note-sheets for each case, speeds up their transfer and brings efficiency and accountability to the system.

The BMC should revamp its MIS system, learning from the 'urban sector management information system' of DFID, which emphasizes real-time monitoring of municipal performance through key indicators. Components that could be incorporated into the MIS related assignment already going on the support of MPUSP "Urban-Sector Management Information System (USMIS)" are the following:

- A database of all births/deaths in the city registered at weekly or fortnightly intervals. A mechanism could be developed to receive details from private/government hospitals and burial/cremation grounds and the work could be outsourced to a capable agency. This would eliminate the need for *adesh patras* from RDOs. Application forms would also become simpler and anyone seeking a certificate even 10 years after the birth/death or wanting a duplicate copy could get it without much difficulty. The BMC is already making efforts to develop a computerized database system for distributing ration cards and similar efforts are needed for birth/death registration.

Developing websites

Departmental websites could be developed to provide information online about the number of applications processed for social security pensions/family benefit schemes every month, ward-wise details of applications approved/rejected and the reasons for rejection. Applicants should be able to contact the zone office to get answers to their queries on the status of their applications. The site/data can be updated every month.

Similarly, the database of all registered births/deaths at the zone level should be accessible to applicants on open sites (like the BPL list), so that they can ask for only the issuance of the certificate and not the registration of birth/death as currently practiced

The database of all ration cards released every month (APL/BPL) should also be available on the websites so that it can be referred to by applicants seeking to check the status of their ration cards. This database should also be accessible at independent facilitation centres where applicants can check the status for a nominal fee.

- A computerized database of applications for social security benefits and family benefit schemes. The data can be entered at the ward/zone office level and centrally accessed at the BMC headquarters. The processed data would give the status of pending applications, their stage of processing and the reasons for delay, if any. Senior officials could organize meetings with the concerned staff to effectively solve the problems with the help of this data. Similarly, a database of payments to pensioners, where details of every pensioner are available along with ward-wise, slum-wise information, would help the BMC resolve bottlenecks in payments.
- An online system for paying vendor license fees/property tax/water tax in which applicants fill in the required form online, giving an undertaking to provide correct information, and pay by credit card or e-banking. Fee calculations would be done automatically and reminders for annual fee payments would be sent routinely through SMS or e-mail. This is feasible because mobile phone and internet usage is fairly widespread. Small vendors could visit internet cafés, IT kiosks or a railway ticket booking agent to access the internet to know the status of their accounts. The list of registered vendors and those paying fees regularly should be available online and the BMC could depute a monitoring team to verify the records.

Improving human resources management and decentralizing implementing structures

The MIS has a component that looks into various dimensions of human resources. Computerization of the HR database and generation of analyzed outputs will bring efficiency to the system. However, an organizational/institutional development exercise needs to be conducted to revamp HR policies, structures and incentive systems. The following aspects could be considered in the proposed revamp:-

- Definition of the role/responsibilities of ward/zone office staff. The staff needs to be sensitized to technology use to break their resistance to computerization and trained in using computers. Front office workers require training in behavioural aspects of customer care to deal with clients for various services from different social strata.
- Review of the organizational development efforts undertaken by MPUSP. A strategic plan for implementation needs to be developed. Working for ISO certification would also help organizations improve their systems and processes.
- Evolution of an incentive-based system to encourage wards/zones to achieve their targets. Better-performing staff should be rewarded with benefits/promotions or greater responsibilities and better-performing wards/zones should be rewarded with higher allocations of resources.

The concept note on strengthening decentralization at the regional level in Gwalior Municipal Corporation, prepared by the MPUSP team, provides interesting insights into best practices for reorganizing the operational structure at the ward and regional level. The objectives of this reform initiative are:

- Systematic and transparent delegation, with accountability for management and service delivery.
- Geographical disaggregation of powers and responsibility for improved access by citizens.
- Clustering of multiple sub-divisions in different sectors (e.g. water supply circles, revenue sub-divisions) into a uniform structure for improved reporting, accountability and transparency.
- Improved participatory structure – by bringing government closer to the people and through budget accountability of regional offices.
- Reduction of the workload at the commissioner’s office for better supervision and speedy decision-making.

There is a need to prepare a process document on the implementation experiences of the concept note so that best practices may be replicated in other municipal towns.

Chapter 5: Establishing information/facilitation centres

Setting up professionally managed citizen facilitation centres (CFCs) in different parts of the city is an important step in decentralization and removing barriers to accessing rights/entitlements. These facilitation centres would be 'single window-single day' service centres for issuing birth/death certificates, voter ID cards, ration cards, vendor's licenses, etc within 1-2 days. They would also register applications for social service and family benefit schemes and monitor their progress and status, informing applicants by phone whenever enquiries are made. The centres would help applicants in filling up forms and counsel them on organizing the required documents.

5.1 Basic aspects/dimensions of information/facilitation centres

This chapter discusses the setting up of citizen facilitation centres on the basis of the concept paper prepared by MPUSP. According to the concept paper, the objective of creating sustainable citizen-friendly service centres (CSCs), based on the Build-Own-Operate-Transfer (BOOT) model, is to provide easy access to Bhopal's citizens all BMC services by increasing service points, modes of service, speed and reliability while reducing the cost of these services. It points out that the number of CSCs is only limited by demand.

The concept paper, Creation of Sustainable Citizen Service Centres, MPUSP highlights that the CSC model is based on cost recovery and revenue generation to improve the financial health of urban local bodies (ULBs) by widening the tax net, improving billing and collection mechanisms, and reducing the costs of various municipal functions by judicious outsourcing and optimization. Revenue generation for both external and internal stakeholders increases as the overall efficiency of the systems increases.

The paper identifies the following possible stakeholders:

- **Citizen:** The main customer of the system, the service should satisfy his/her needs. Like all ventures, customer demand will drive the growth of services in the CSCs.
- **ULBs:** These bodies are looking to create infrastructure to deliver the services. They benefit by becoming better service providers and by garnering more revenue.
- **Local vendors:** They have been interacting with ULBs for many years, doing the basic work and data collection and investing time, energy and resources to set up the existing system. Hence they would want to be part of the venture and share part of the revenue.
- **MP Online:** It is the service provider that is responsible for ensuring the system is successful and profitable.

- **Kiosk owners:** MP Online requires the cooperation and help of kiosk owners, who are its franchisees, to run the system efficiently.

The business model enunciates the following basic principles:

- **Service at a cost:** The system would be self sustaining so no investment is required from the government or ULBs. Revenue will accrue from use-and-pay transactions.
- **Cost-effective service:** - The customer, namely the citizen, must benefit from the model. Since the existing delivery system will continue to co-exist, the kiosk-based CSCs will have to offer tangible benefits to attract adequate customers.
- **Efficient service:** The primary responsibility of ULBs is to provide efficient and reliable services for citizens. If the system fails to provide reliability and efficiency or security of data it will collapse. ULBs also look for tangible increases in revenue.
- **Revenue sharing:** There are two other stakeholders who need to be satisfied in a revenue-sharing model - the local vendor and kiosk owner. MP Online will have to work out a profit-sharing mechanism.

The economics of the model has not been adequately worked out and a possibility of collaboration with MP Online has also not been adequately explored. A similar model of e-Sewa Kendras has been developed by the Government of Andhra Pradesh to provide a wide range of services while becoming economically viable. The ownership of the Department of Electronics in the A.P. model is high and various departments - electricity, RTO, BSNL, passport, etc - have agreed to share their data base to build a E-Service model.

5.2 Citizen facilitation centre services in Andhra Pradesh

DUDA has promoted another model in AP at the municipal corporation level. Known as Citizen Facilitation Centres (CFCs), this model is simpler, although it is not a very effective cost-recovery model compared to the e-Sewa Kendras. It is more a facilitative centre to improve the efficiency of municipal services for citizens, especially the poor, with low cost recovery. It attempts to meet community expectations for prompt, attentive, courteous sensitive, informed and quality services from the municipal corporation.

The CFCs provide the following single-stop, citizen-centric services.

- A take-away information booklet that provides detailed information on eligibility norms, guidelines on how to avail of services, and processing steps followed by municipal officials and executives. The information in the booklet helps citizens approach the corporation more confidently to avail the services.
- A helpdesk to guide citizens in filling up applications and clarifying their doubts..
- Home visits by field staff to the citizens residences/given addresses for site verification and measurement and also to attend to service-related activities and redress complaints.

The service guidelines of the CFCs stipulate the following expectations from citizens:

- Should not approach other staff for their service requirements but should come directly to the CFCs.
- Should interact and deal with municipal staff in a fair manner and demand quality services.
- Can ask the municipal field staff to show their identity cards prior to beginning their interaction.
- Should show field staff only the documents required as per their service requests. These documents/proofs are listed in the information booklet.
- Can approach CSC executives at the centre with their service requests. These executives are trained to provide services in a professional manner.
- Should take time to provide their feedback, comments and observations. A citizen feedback form is available for the purpose. These inputs help the municipality to continually improve its services.
- Should give their feedback to CSC executives who call them randomly over the phone to seek their feedback in the collective interest of improving municipal services.

Single-stop CFCs for prompt, courteous and quality services

The terms of reference have been developed to prepare a layout interior design for Municipal Citizen Service Centres (CSC) and zonal offices identifying 11 locations in Bhopal city. The Terms of Reference has very concrete objectives like :

- Design an interior design and layout for selected CSCs and zonal office
- Supervision of works for interiors and building works of one CSC and UPA cell
- Structural design with proof checking building for CSC
- Prepare a detailed estimate for fixtures , fittings furnishings and interior renovation
- Prepare tender document for the execution of the above

This assignment takes care of the physical structure of the CSC and location of the centers. In order to operationalise CSC as functional an efficient units, in this section some of the barriers to accessing services covered in the study have been addressed.

The CFCs should use programming to access back-end data and have forward linkages to other departments for speedy redressal of problems. The ongoing reform process in BMC with MPUSP support will take care of the issue to a great extent. Some of the information/guidelines required to build an efficient CFC are given below:

- A take-away information booklet at the help desk.
- Help in filling up applications and clarifying the doubts.
- List of documents - address proof etc - to be shown to the staff along with the application.

- A citizen feedback form, made available at the centre, in which citizens should provide their feedback.
- Citizens should be required to approach only the service centre, not the officials.
- Training of all CFC executives to provide services in a professional manner.

Possible services that can be provided by CFCs

<p>Information on how to get birth/death certificates:</p> <ul style="list-style-type: none"> • Authority. • Eligibility. • Documents to be submitted. • Processing steps to register for a birth certificate. • Guidelines for registration of births/deaths. 	<p>Information retrieval from back-end database:</p> <ul style="list-style-type: none"> • Registration numbers of all registered births/deaths from 2009 onwards (since it is impossible to get accurate data of previous years).
<p>Information on social security pensions and family benefit schemes:</p> <ul style="list-style-type: none"> • Authority. • Eligibility. • Submission of application, along with documents, after verification. • Acknowledgement receipt and tentative date for finalization of case. • Procedure for change of bank branch and accepting the application for the same. 	<p>Information retrieval from back-end database:</p> <ul style="list-style-type: none"> • Status of filed applications (acceptance, rejection and reasons). • Likely date of getting the pass book. • Distribution of pass books to successful applicants. • Likely date for start of pension. • Status of application for change of bank.
<p>How to get permission for vendor's and trade licenses under the Shops and Establishments Act:</p> <ul style="list-style-type: none"> • Authority. • Eligibility. • Documents to be submitted. 	<p>Information retrieval from back-end database:</p> <ul style="list-style-type: none"> • Status on the processed application and reasons for rejection. • Calculation of costs for issuing trade license, particularly PFA

<ul style="list-style-type: none"> • Processing steps for obtaining permission to advertise. • Submission of application for renewal of license and acknowledging receipt. 	license.
<p>How to get permission for water connections:</p> <ul style="list-style-type: none"> • Authority. • Eligibility. • Documents to be submitted. • Processing steps for obtaining permission for water connection. • Category – general, OYT, BPL • Disconnection of water supply. • Submission of application. 	<p>Information retrieval from back-end database:</p> <ul style="list-style-type: none"> • Status on processed application, reasons for rejection. • Calculation of costs for issuing trade license, particularly PFA license

Additionally, the CFCs can also look into the following aspects:

- How to get building permissions.
- How to get house number allotted and property tax assessed.
- How to get title deeds transferred.
- How to obtain various other certificates.

5.3 Guidelines for setting up facilitation centres

It is important to keep in mind that the purpose of setting up CFCs is provision of prompt services. Distance and location play a critical role in access to services. Hence, there should be an adequate number of CFCs to ensure that all citizens are in close reach of a centre.

However, the cost implications of setting up CFCs in terms of both infrastructure and human resources should also be taken into account, so that would tend to limit their numbers.

An accurate judgment of the volume of operation would be required before deciding the number of CFCs. Even if applications for BPL surveys are excluded because they are not in the purview of the municipality, at a rough estimate there could be at least 3,00,000 to 3,50,000 transactions generated at the CFCs for the existing services.

Estimates of potential operation volumes at facilitation centres

- Approximately 8,000 people apply for social security schemes every year (this is a rough estimate, given that many applicants apply several times), though only around 1,600 applications were accepted for the schemes last year.
- Bhopal has around 4,00,000 households. Though all households do not pay property taxes, they constitute a pool of people that could potentially pay their taxes through facilitation centres.
- Even if we assume that only 50% of households approach the centres to pay property/water tax, there would be around 4,00,000 people using the services of the facilitation centres
- According to the BMC records, around 13,000 vendor/trade licenses are issued and renewed every year. This constant flow represents another opportunity for the facilitation centres. It should also be noted that the actual number of shops is easily four to five times the number of those with valid licences. The ward offices can take the responsibility of bringing more shops into the licensing net.
- Approximately apply for hoardings and billboards.
- Projecting the death figures registered at Subhash Nagar cremation ground, around 10,000 people die every year in Bhopal. Similar projections from places of birth would put the annual figure of births in the city at around 20,000. Assuming that at least 50% of the concerned household will apply for birth/death certificates the facilitation centres could potentially get 15,000 applications.
- Bhopal has around 3,00,000 APL ration card holders. They would also apply for renewal at the facilitation centers
- Around 1,00,000 applications are made every year for the BPL survey.

Five facilitation centres manned by 3-4 persons with two computers could easily handle 200-250 transactions every day. A nominal facilitation charge of Rs10 to Rs20 would generate sufficient revenue (Rs.60,000 to Rs1,00,000 per month per centre) to meet the running costs of the centres. They would be far more efficient than existing BMC counters – for example, the birth/death registration window, manned by three persons, handles not more than 10-15 applications per day.

To achieve volumes for optimal operation, more services could be integrated and the taxpayer's pool could be expanded.

The number would increase substantially if other services, such as paying taxes, are included – for example, the potential number of property/water tax payers is large. Other municipal services that could be brought under the purview of the CFCs include building permission, building completion, APL ration cards and water connections. The number of transactions would increase even further if services like corrections in voter ID cards and applications for driving licenses are also linked to the CFCs on the lines of the e-Seva Kendras in Andhra Pradesh.

On the assumption of seven-days-a week operations, the daily turnover of a CFC would be approximately 1,000 transactions.

While it is necessary to take into account the cost implications of setting up and maintaining the CFCs, the approach should be to achieve greater and effective decentralization of services despite the cost implications. Applicants may look for greater convenience even if it comes at a little higher cost. Some points for assessing the cost benefits to consumers to decide the usefulness of the CFCs are listed below:

- Apart from the legal fees, the inconvenience caused and the loss of wages, consumers incur several hidden costs so the total payments are much higher than the actual fees.
- Transport costs are easily two to three times the legal fees and agents charge three to six times these costs. Agents pay many legal fees, which the consumer is unaware of - like notarized undertakings etc.
- Very high transport costs are incurred for accessing social security benefits, which are accessed by the most vulnerable section of society
- Even if we assume that no bribe/speed money is paid, the cost of travel (minimum of Rs50 per trip) is forbidding for the poorest. The inconvenience of constant visits is also forbidding for socially vulnerable groups (elderly, widows, disabled).
- The speed money is much higher in some services like birth/death registration while it is almost zero in some services like voter Id cards.
- Despite high illegal costs, services are being accessed by large numbers of consumers, though they have to negotiate the legal costs (trade license fees etc.) against the illegal costs. This causes substantial revenue loss to the department
- It will be incorrect to assume that lowering the legal costs will make the service attractive to consumers, even the poor. However, levying suitable charges for convenience will make the service attractive and accessible to a large number of consumers.

Cost tracking sheets, with estimates of direct and indirect costs in simple BMC transactions						
Service	Number of persons for cost	Average No of trips	Average fees*	Average transport cost	Average speed money	Total
Birth/death registration	20	1.4	30	63	160.3	257
Vendor licence	12	3.8	40*	74	240	355
Social security benefit schemes	13	6.3	14	144	99.2	269
Family benefit schemes	4	2.3	7	35	0.0	52
Ration card	16	5.9	12	81	77.9	176
Voter ID	8	4.8	10	11	0.0	24
*Costs are paid to the agent/inspector. People pay the lump sum without usually bothering about						

The CFCs will fail if they are not prompt in delivery of services. So they should ensure the required services are given within the stipulated time. They should undertake all the

processing work requiring back-end departmental coordination, charging higher fees for services that require complex departmental coordination - for example, birth/death registration.

Ways of fostering public-private partnership should also be explored. Some of the possible models and their implications are given in the following table:

S. No	Type of options	Complexity	Costs	Risk/sustainability	Efficiency of service for poor	Efficiency of service for others
1.	Professionally managed CFCs for municipal services in different parts of the city	Low	High	High	Medium	High
2.	Revamping zonal centres as facilitation centres	Low	Low	High	High	Low
3.	Franchise resource centres with NGOs/social service organizations	High	Medium	Medium	High	Medium
4.	Link with existing chain of service providers as a franchise model	Medium	Medium	High	Low	High
5.	Alliance with MP Online and one-day governance centres of MP government	Medium	Low	Medium	Medium	Medium
6.	Recognition of agents as service centre facilitators	High	Low	Medium	High	Medium

Name of the service	Action to be taken	BMC Responsibility	
Birth and Death registration	<p>Speedy and timely collection, computerization and registration of all births and deaths from hospitals.</p> <p>Decentralization of counters and availability of the forms</p> <p>Development of website for and list of all the registered births and deaths in one year</p>	<p>✓</p> <p>✓</p> <p>✓</p>	<p>Dept. of statistics and planning - in the respective registers- ✓</p> <p>Registrar of births and deaths will have to play a proactive role in data collection</p> <p>✓</p>
Vendor licensing	<p>Simplifying the categories of trade licenses</p> <p>Setting up professional and independent centers to issue trade and Gumashta license</p> <p>Regularize Teh bazari and create secured vending places</p> <p>Streamline time period for renewal of trade licenses</p> <p>Reducing the role of inspectors in issuing and renewing licenses</p> <p>Decentralization of counters for renewing gumashta licenses</p> <p>Computerization of application for issuing/renewing trade/Gumasta license</p>	<p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p>	
Voter list registration	<p>To increase the efficiency of voter registration in non survey mode also</p> <p>On-line voter registration promotion</p> <p>Strict-monitoring of mistakes in voter ID cards</p>	<p>✓</p>	<p>State election commission and elections cell of the district collectors office will take the initiative ✓</p> <p>✓</p> <p>✓</p>

	<p>Training on correct enumerations to booth level enumerators</p> <p>Speedy redressal of the mistakes in Voter ID cards and reissuing the voter cards</p>		<p>✓ District election cell at the collectors office</p>
Ration card distribution	<p>Computerization of applications for ration cards</p> <p>Strengthening of non campaign mode of making of ration card</p>	<p>✓</p> <p>✓</p>	<p>✓ district food and civil supplies officer at the collector's office</p>
Water	<p>Policy development and issuance of clear cut guidelines for private connection to slum dwellers. Clear communication of these issues to the wards</p> <p>Regular billing to private connection holders in the slum areas</p>	<p>✓</p> <p>✓</p>	<p>UAD department may need to issue clear cut guidelines For pvt. Water connection to Patta holders and Non Patta holders</p>
SGSSY	<p>Increase the number of self groups drastically</p> <p>computerization of accounts of CDS societies</p> <p>Improved training of the OF THE SELF HELP GROUPS</p>	<p>✓</p> <p>✓</p>	<p>✓ DUDA has to active role in formation and training of the groups</p> <p>✓</p>
Social security schemes	<p>Streamlining/revising the criteria for qualifying as destitute</p> <p>Strengthening and training ward office staff</p> <p>Ensuring the availability of forms at ward level</p> <p>Computerization of all applications at zone level /ward level / facilitation centers</p> <p>Defining the criteria for rejection of application</p> <p>Web enabled system of tracking the rejection /selection of beneficiary</p>	<p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p>	<p>Department of panchayat and social justice need to revise the criteria and strengthen the objectivity in selection procedure with the help of Municipal corporation</p> <p>✓</p> <p>✓</p>

Family benefit scheme	<p>Strengthening and training ward office staff</p> <p>Ensuring the availability of forms at ward level</p> <p>Computerization of all applications at zone level /ward level / facilitation centers</p> <p>Defining the criteria for rejection of application</p> <p>Web enabled system of tracking the rejection /selection of beneficiary</p>	<p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p>	

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ANNEXURE-1

Status of FGDs and Exit Interviews at slum level/windows													
Services	Shyam Nagar	Sudama Nagar	BagH Mugaliya	Arif Nagar	Vikas Nagar	Anna Nagar	Bapu Nagar	Udiya Basti	Azad Nagar	Jatkhedhi	Khan ugaon	Indira Nagar/Baba Nagar	Exit interviews (No. Of respondents)
Solid waste management	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	0
Pipe water supply	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
SJSY (The availability of SHG groups were almost non existing, even the applicants of SJSY were not available, therefore, the discussions were from either normal women or the women who were part of some SHG which have stop functioning now)	Y	No SHG groups available	Y	Y	Y	Y	No SHG or SJSY applicant available	Y					15
Ladli Laxmi Yajna	Y	respondents were not available	Y	Y	Y	Y	Y	Y	Y	Y	respondents were not available	Y	
Vendor Licence	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	30
Birth and Death Registration	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	35
Old age & window pension	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	20

Ration Card	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		25
Voter Card	Y	Y	Y	Y	Y	Y	Y	Y		Y	Y	Y		19
Household sanitation	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		
Family benefit scheme	No respondents were available for this scheme at the slum level however some exist interviews and other responses were collected from non-identified slums													15 respon dents
TOTAL NUMBER OF FGDS														144
TOTAL NUMBER OF EXIT INTERVIEWS	115	144												

STATUS OF FGDS FROM EWS AND ILLEGAL COLONIES

FGDS AT EWS AND ILLEGAL COLONIES

Services	Navjeevan Colony	Old Subash Nagar	Sooraj Nagar	Saraswati Nagar
Property Tax	Y	Y	Y	Y
Water Connection	Y		Y	Y
Solid Waste Management	Y	Y		

Annexure-2

List of officials interviewed

(Names in alphabetical order)

S.No	Name	Designation
Senior staff		
1	Mr. Abhay Arvind Bedekar	Add.Commissioner, BMC
2	Mr. Arvind Dubey	Add.Commissioner, BMC
3	Mr. B.V Tiwari	Project Officer, DUDA
4	Ms. Deepti Gaur Mukherjee	PD, MPUSP
5	Mr. G.D Kherwal	Manager, Canara bank
6	Mr. G.D.K Nigam	Health Officer, Sadar Manzil
7	Mr. H.K Sharma	SDM
8	Mr. J.C Bhatt	Dy. CEO, Election Commission
9	Mr. Manish Rastogi	Collector
10	Mr. Mayank Verma	Administrative Officer, BMC
11	Mr. M. Sen	AGM - SBI
12	Mr. Pushplata Mishra	Dy. Director, Statistics
13	Mr. Rajiv Nigam	Dy. Commissioner, BMC
14	Mr. R.K Srivastava	Secretary, Central Election Commission
15	Mr. S.N Mishra	Commissioner, UADD
Cross cutting staff		
16	Assistant	Up Tehsil, Shivaji Nagar
17	Mr. Asish Gaohar	Sanitary Inspector
18	Dr. D.K Jain	Zonal Officer, BMC
19	Mr. P.J Koshi	Ward officer, Ward 51
21	Mr. Rajkumar Jain	Ward Officer, Ward No.54
22	Mr. Rajiv Saxena	Programme Office, BMC
23	Mr Shakeel, & Sher Singh	Asstt., Birth and Death Regn.
24	Mr. S.L. Bele	A.S.O, Dept. of Statistical & Planning
25	Mr. Y.R. Gadhpale	Zonal Officer, BMC

Other relevant places/People		
26	Advocate	Shivaji Nagar Tehsil
27	Agents	Collectorate/Mata Mandir office of BMC
28	Ms. Anita Kanathe	Community Organisor
29	Ms. Jyoti Meshan	Community Organisor, DUDA
30	Mr. Madusudhan Pathak	Community Organisor, DUDA

31	Mr. Manmohan Pathak	Community Organisator
32	Mr. Shobhraj Sukhwani	Incharge Subash Nagar Funeral center
Elected Representative		
33	Mr. Alok Sanjar	Ward No.51
34	Ms. Gangbai Gachke	Ward No.57
35	Ms. Mahira Salaamuddin	Ward No.15
36	Mr. Narayan Pal	Ward No.55

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