

The Urban World

Quarterly Publication



Regional Centre for Urban and Environmental Studies
All India Institute of Local Self-Government, Mumbai



Regional Centre for Urban & Environmental Studies (RCUES), Mumbai (Supported by the Ministry of Housing and Urban Affairs, Government of India)

Established in 1926, the All India Institute of Local Self Government (AIIILSG), India is a premier autonomous research and training institution in India. The Institute was recognized as an Educational Institution by Government of Maharashtra in the year 1971. The Institute offers several regular training courses in urban development management and municipal administration, which are recognized by the Government of India and several State Governments in India.

In the year 1968, the Ministry of Housing and Urban Affairs (MoHUA), earlier Ministry of Urban Development), Government of India (GoI) established the Regional Centre for Urban & Environmental Studies (RCUES) at AIIILSG, Mumbai to undertake urban policy research, technical advisory services, and building work capabilities of municipal officials and elected members from the States of Goa, Gujarat, Maharashtra, Rajasthan and UTs of Diu, Daman, Dadra & Nagar Haveli. The Ministry of Housing and Urban Affairs (MoHUA), Government of India added States of Assam and Tripura from February, 2012 and Lakshadweep from August 2017 to the domain of RCUES of AIIILSG, Mumbai. The RCUES is supported by the MoHUA, Government of India. The MoHUA, Government of India has formed National Review and Monitoring Committee for RCUES under the chairmanship of the Secretary, MoHUA, Government of India. The Principal Secretary, Urban Development Department, Government of Maharashtra is the ex-officio Chairman of the Advisory Committee of the RCUES, Mumbai, which is constituted by MoHUA, Government of India.

The RCUES was recognized by the MoHUA, Government of India as a National Training Institute (NTI) to undertake capacity building of project functionary, municipal officials, and municipal elected members under the earlier urban poverty alleviation programme-UBSP. The RCUES was also recognized as a Nodal Resource Centre on SJSRY (NRCS) and Nodal Resource Centre (NRC) for RAY by then the Ministry of Housing and Urban Poverty Alleviation, Government of India.

The then Ministry of Urban Employment and Poverty Alleviation (MoUE&PA), GoI and UNDP have set up the 'National Resource Centre for Urban Poverty' (NRCUP), which is anchored by RCUES at AIIILSG, Mumbai.

AIIILSG, Mumbai is empaneled by the Ministry of Housing and Urban Affairs, Government of India, for providing technical support to the ULBs in the field of water supply, sanitation, sewerage and drainage systems. RCUES, Mumbai is also identified as a technical service provider in Municipal Solid Waste Management projects under Swachh Bharat Mission (SBM) launched by the MoHUA, GoI.

Over the years, RCUES of AIIILSG Mumbai has been working in close coordination with state and local Governments to provide strategic, advisory, technical and capacity building support for assessment and improvement in infrastructure service delivery in cities.

Maharashtra Urban WASH and Environmental Coalition (Maha UWES-C) is a joint initiative of the RCUES of AIIILSG, Mumbai, and UNICEF Maharashtra. The Coalition brings together local organisations, through institutions and sector experts to strengthen municipal capacities and encourage collaborative action to enhance service delivery in WASH (Water, Sanitation, and Hygiene) in urban Maharashtra. The Secretariat of the Maha UWES-C is anchored at RCUES of AIIILSG Mumbai. In 2022, MoU is signed with the Directorate of Swachh Maharashtra Mission, Urban Development Department, Government of Maharashtra for building capacities, facilitating partnerships, and supporting innovations under Swachh Maharashtra Abhiyan - Urban 2.0 under Maha UWES-C.

Along with ULBs, it is also engaging with multiple stakeholders like NGOs/CBOs, SHGs, private sector organisations, financial institutions at city level for providing technical and strategic support focusing on preparing action plans/strategies, technical assessment reports, CSPs/CDPs/DPRs as well as on-ground support by engaging with communities for improvement in various urban sectors to ensure improved quality of life to the citizens. AIIILSG, Mumbai is also working at the grass root level in cities through field visits, guiding ULB officials, conducting situation assessments with the objective of bridging the gap between the cities and state for sustainable sanitation solutions under Swachh Bharat Mission Urban.

In February 2016, the then Ministry of Housing and Urban Poverty Alleviation, Government of India empaneled the RCUES of AIIILSG, Mumbai for conducting training and capacity building programme for experts of SMMU, CMMUs, COs, Key Officials and other stakeholders of the states and ULBs under Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY – NULM).

In 2017, AIIILSG was empaneled among one of the 35 agencies in India for conducting Integrated Capacity Building Programmes (ICBP). AIIILSG Mumbai is supporting the states of Maharashtra, Rajasthan and Goa for the same.

Through all these activities, RCUES of AIIILSG Mumbai is striving to transform the notion of capacity building by not limiting itself to trainings / workshops but engaging with the state and local governments at multiple levels. With a small but enthusiastic team, RCUES, Mumbai will continue to strive towards improving the capabilities of municipal officials with a broader objective towards developing able governments thereby enabling better cities.

Mr. Ranjit Chavan

President, AIILSG

Editorial Board-

Editor-in-Chief

Dr. Jairaj Phatak, IAS (Retd.)

Director General, AIILSG

Editor

Dr. Ajit Salvi

Director, RCUES of AIILSG, Mumbai

Editorial Board Members

- ◆ **Dr. K. H. Govinda Raj, IAS**
Principal Secretary, Urban Development, Government of Maharashtra & Ex-officio Chairperson, RCUES, Advisory Committee.
- ◆ **Dr. Joop W. de wit**
Senior Lecturer, Institute of Social Studies, the Hague, the Netherlands.
- ◆ **Mr. Ajitkumar Jain, IAS (Retd)**
Former Additional Chief Secretary, CM's Secretariat, Government of Maharashtra, Mumbai.
- ◆ **Dr. Dinesh Mehta**
Professor Emeritus, CEPT University, Ahmedabad.
- ◆ **Dr. Vibhuti Patel**
Distinguished Visiting Professor, Impact and Policy Research Institute (IMPRI), New Delhi.
- ◆ **Dr. Vandana Desai**
Senior Lecturer in Development Studies and Director MA/Msc Development and Environment, Department of Geography, Royal Holloway, University of London, U.K.
- ◆ **Mr. Fazalahmed Khan**
Advisor, AIILSG, Mumbai.

The Urban World - Quarterly Publication of Regional Centre for Urban and Environmental Studies of All India Institute of Local Self-Government, Mumbai

(July-September 2024)

For Contact -

Dr. Ajit Salvi

Director

Regional Centre for Urban & Environmental Studies of
All India Institute of Local Self-Government,
M. N. Roy Human Development Campus, Plot No.6, 'F' Block,
Opp. Government Colony Bldg. No. 326, Near Uttar Bhartiya Sangh,
Bandra (East), Mumbai - 400 051, India
Tel : 8657622550 / 51 / 52 / 54
Email : ajitsalvi@aiilsg.org
Website : www.aiilsg.org

Published by -

Dr. Jairaj Phatak, IAS (Retd.),

Director-General

All India Institute of Local Self-Government,
M. N. Roy Human Development Campus, Plot No.6, 'F' Block,
Opp. Government Colony Bldg. No. 326, Near Uttar Bhartiya Sangh,
Bandra (East), Mumbai - 400 051, India
Tel : 8657622550 / 51 / 52 / 54
Email : dg@aiilsg.org
Website : www.aiilsg.org

The opinions expressed in the articles / presentations herein are those of the authors. They do not reflect the opinions of the Regional Centre for Urban and Environmental Studies, All India Institute of Local Self Government, Mumbai, Ministry of Housing and Urban Affairs, Government of India or Publisher.

Printed by **All India Institute of Local Self-Government, Mumbai.**

Contents

- **Editorial**
- **Gender Responsive Budgeting in the Urban Local Self-Government Bodies in India** **01-06**
Dr. Vibhuti Patel,
Distinguished Visiting Professor,
Impact and Policy Research Institute (IMPRI),
New Delhi.
- **An Analysis of Real Estate Property Ownership of Women in Mumbai** **07-15**
Dr. Aditi Sawant,
Associate Professor and Head,
Department of Economics, St. Xavier's College,
Mumbai, Maharashtra.
&
Mr. Rahul Chawan,
Ph.D. Research Fellow,
Department of Economics,
Institute of Infrastructure, Technology, Research and Management,
Ahmedabad, Gujarat.
- **Psychological Ecology and Behavioural Change: Shaping Urban Mindsets through Nudges** **16-22**
Dr. Padmini Jain,
Assistant Professor,
School of Journalism and New Media Studies,
Indira Gandhi National Open University,
New Delhi.
- **Book Review: Locating Women in Traditional Family-Based Occupations In Urban India: A Comparative Case Study of the Pottery and Fishery Industries in Mumbai and Kolkata.** **23-27**
Authored by Bose Biswas, Payal (2020),
Progressive Publishers, Kolkata.
Reviewed by Dr. Twinkle Sanghavi,
Associate Professor, Maniben Nanavati Women's College,
Mumbai.
- **ROUND & ABOUT** **28-35**
Mr. Fazalahmed Khan,
Advisor,
All India Institute of Local Self-Government (AIILSG),
Mumbai.

RCUES Key Publications

1. Urban Development.
2. Urban Planning.
3. Solid Waste Management - Resource Material.
4. Hospital Medical Waste Management.
5. Planning for Urban Informal Sector in Highly Dense Cities.
6. Study of Municipal Schools with Special Focus on Drop-outs, Standard of Education and Remedies.
7. Rainwater Harvesting.
8. Institutionalisation of Citizen's Participation in Urban Governance.
9. Gender Budgeting.
10. Gender Equality in Local Government - Comparative Study of Four States in Western Region in India.
11. Mapping of Basic Services in Urban Slums.
12. Basic Services to the Urban Poor.
13. Health.
14. Security of Tenure.
15. Resettlement and Rehabilitation.
16. Mumbai Human Development Report, 2009.
(UNDP / MoH & UPA, GOI / MCGM).
17. Resource Material on Urban Poverty Alleviation.
18. Laws of Meetings.
19. Resource Material on Preparation of City Sanitation Plan (CSP) & Capacity Building for Urban Local Bodies.
20. Implementation of 74th CAA, 1992 in Urban Local Bodies and Impact Assessment of Training of Women Elected Members.

Editorial

The Union Budget, 2024 - 25 has made promises in terms of (i) Productivity and Resilience in Agriculture (ii) Employment & Skilling (iii) Inclusive Human Resource Development and Social Justice (iv) Manufacturing & Services (v) Urban Development (vi) Energy Security (vii) Infrastructure (viii) Innovation, Research & Development (ix) Next Generation Reforms. This agenda has great implications for the urban India.

The Union Budget has also stated that 1,000 Industrial Training Institutes will be upgraded in hub and spoke arrangements with outcome orientation. Course content and design will be useful for implementation of schemes meant for supporting economic activities by craftsmen, artisans, self-help groups, scheduled caste, schedule tribe and women entrepreneurs, and street vendors, such as PM Vishwakarma, PM SVANidhi, National Livelihood Missions, and Stand-Up India will be stepped up. The financial allocation of Rs. 2 lakh crore allocated for education, employment and skilling must be utilised judiciously. As per the budget, under the PM Awas Yojana Urban 2.0, housing needs of 1 crore urban poor and middle-class families will be addressed with an investment of Rs. 10 lakh crore. This will include the central assistance of Rs. 2.2 lakh crore in the next 5 years. A provision of interest subsidy to facilitate loans at affordable rates is also envisaged.

The Budget has continued its focus on MRTS and metro rail projects as they account for 83 per cent of the central sector schemes in urban development. The Budget also envisions transit-oriented development plans for 14 large cities with a population above 30 lakh. The big-ticket metro projects, although appealing to the popular imagination, hardly benefit the majority of people both in terms of accessibility and affordability. On a positive note, the increased budgetary allocation of INR 1300 crores for 2024 - 25 as against the revised estimate of INR 20 crore in 2023 - 24 under the PM e Bus Sewa Scheme could potentially augment the city bus services and improve peoples' mobility.

The budget also talks about preparation of a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation. This will support achievement of the country's climate commitments and green transition. There has been a paradigm shift in the budget, from Productivity linked Incentives to Employment linked Incentives. Pradhan Mantri Garib Kalyan Yojana has been extended for 5 years. The budget promises that the government will give the first month's salary to the people getting employment in the organized sector. Both the employee and the employer will be given help.

The urban local self-government bodies must send their proposals to the nodal ministries and departments with their demands for grants.

The Urban World invites scholars, policy makers, practitioners, urban planners and researchers to send their original research-based articles and book reviews with special focus on developmental concerns of the Urban India.

Gender Responsive Budgeting in the Urban Local Self-Government Bodies in India

Dr. Vibhuti Patel,

Distinguished Visiting Professor,
Impact and Policy Research Institute (IMPRI), New Delhi.

Introduction

In the post pandemic India, the Urban Local Self-Government Bodies (ULSGBs) have become aware of gender budgeting in last twenty five years as 'gender friendly' cities has become a strategic objective of the urban planners, policy makers and practitioners. Gender budgeting is crucial for reduction in gender gaps in crucial areas of education, health, skilling and employment, leadership and decision making positions and to address gender based violence. Gender responsive participatory budgeting (GRP) is a means of integrating a gender dimension into all steps of the budget process that includes participatory decision making and transparency in raising financial resources and their expenditure (UNDP, 2001). It is about considering the different needs and priorities of both women, men, and sexual minorities without gender exclusivity. Gender responsive budgeting (GRB) ensures that budgets are gender-sensitive and not gender neutral, which means that they are geared towards establishing gender equality and are sensitive to intersectionality of gender with class, caste, race, religion, ethnicity, and geographical location. GRB consists of the use of tools to analyse the gender dimensions of budgets; adoption of procedures to ensure that the budget supports the achievement of gender equality; and implementation mechanisms for effective and efficient utilisation of allocated funds, functions, and functionaries. Gender Economists have

highlighted that persecuted sexual minorities, transgender communities need special consideration in gender budgeting with respect to their education, health, employment, shelter, and safety. (Patel. 2007). Citizens' fora, community based organizers and NGOs are publicly debating the issues concerning revenue generation and public expenditure of the urban bodies with gender lens. Right to information has proved to be an important tool in the hands of civil society for transparency in public expenditure.

Budgets of Municipal Corporations

In municipality, the Accounts Superintendent tables statement for income and expenditure in December. Also he/she gives estimates of income and expenditure for the financial year end and seeks responses from Municipal commissioner, president of Municipality, and standing committee. Portion for committed fund can't be changed by councillors at the time of final approval. Revision of property tax takes place once in 4 years. Centrally sponsored Scheme and Flagship Missions such as JNNURM, PMSSY, NUHM are supposed to have 30% of funds for women component.

There are three Sources of Income for Municipal councils/corporations:

1. State & Central Government's Allocation, State and Centrally sponsored schemes
2. Revenues obtained thro' local taxes-water, electricity, road, etc.
3. Funds obtained from the Finance Commissions

Mind Boggling Issues

The gender economists and women's groups are making efforts to answer the following questions:

- How to enable women to direct economy through designing and constructing fiscal policy?
- How to link economic governance to political governance?
- How to make gender budgeting inclusive of gender minorities by transcending gender binaries and all those who face intersectional and multiple vulnerabilities?
- How to enable EWRs to participate in the budget-making efforts?

They have used methods of Participatory Appraisal (PA) and Focus Group discussion (FGD) to identify gender concerns.

Municipal Budgets through Gender Lens

Trend analysis of social sector allocations before and after the 1991 Structural Adjustment Program (SAP) reveals that poor women have been the most adversely affected. Significant budget cuts in areas such as the Public Distribution System (PDS), public health, safe public transport, childcare facilities, food security, drinking water, and sanitation have disproportionately impacted them.

Gender sensitive budget demands re-prioritisation of financial allocations by municipal bodies in favour of

- Working women's hostels, shelter homes for transgender persons, crèches, cheap eating facilities, public toilets for women and gender minorities
- Women/child/elderly friendly, safe, efficient and affordable public transport - local trains, metro, buses
- Housing - subsidized for single/ deserted/ divorced/ widowed women and shelter homes for homeless people
- Nutrition- strengthening PDS, mid day meals
- Health - Abolition of user fees for BPL population, one stop crisis centre in public hospital for women/girls survivors of violence linked with shelter homes
- Skill training centres for women and tailor made courses
- Water - Safe drinking water in the community centres
- Waste Management - Technological upgradation - Occupational health & safety of recycling workers/rag-pickers
- Proper electrification in the communities
- Multipurpose Community centres, half way homes for elderly and mentally disturbed women

Revenue Generation for ULSGBs

Government of Maharashtra has sent GR regarding allocation of 5% of total revenues of the state for women and children. This should be increased to 10%. Kerala has allocated 10% of the state budget to gender concerns and 40% of the state budget to social sector. Moreover, Urban Local Self-Government Bodies (ULSGBs) can raise revenues

by heavy taxes on tobacco, alcohol, private vehicles and entertainment industry. Portion of fine collected for causing damage to environment (introduction of Green Tax), high speed driving, wrong parking and breaking rules can be used for welfare of women and children.

Surcharge, earmarked charge for specific purpose such as Education Cess-2 % of salary, income tax for disaster management has raised revenues for urban LSG. In Maharashtra, transport cess at the time of Bangladesh war in 1971, later on was diverted to EGS kitty.

Meetings with the stakeholders

Urban LSGs should organize discussion on needs identified by EWRs with GOs, NGOs and SHGs. They should be made aware of socio-economic profile of the Municipality. The ward officers should ensure scrutiny of needs and perceived problems by impartial experts who can also suggest methods to fulfil needs (labour, land, services). Financial aspects of programmes and projects should be discussed in a transparent manner.

Tasks of Citizens Association

Civil society groups must be allowed to give their opinions on suitable budgetary allocations and generation of revenues from local sources. They can verify/cross check collected data and results of the surveys/interactive workshops and prepare a vision document. Sub-committees can work out details of different budget heads and it must have all stake groups of the ward. Presentation of reports of these sub-committees should be made thro' EWRs to the municipal authorities. Currently women's groups are lobbying for reprioritization of allocation to reflect women's interests. E.g. Financial allocation for implementation of DV act, PCPNDT Act, utilisation of funds earmarked for Swadhar scheme for women in difficult circumstances and working women's hostels in urban centers.

Activity Mapping

Women's groups are discussing of micro economics involved in dealing with problems faced by women at ward levels such as drinking water, health centers, garbage-disposal and are moving beyond grievance redressal. Women's groups such as Anandi(Ahmedabad), Alochana (Pune), Stree Mukti Sangathana (Mumbai), National alliance of women's Organisations (Bhubaneshwar), Sagamma Srinivas Foundation (Bangalore), Action India (Delhi) are organizing workshops for awareness about technicalities of budget, building knowledge about programmes, schemes, projects under different departments, gathering procedural information about critical issues/felt needs, skills of proposal writing. Stack groups in support of EWRs are Self Help Groups, gender sensitive administrators, corporators /councilors, individuals within political parties, NGOs and Women in the communities. They make efforts to seek allocation under appropriate budget heads to identify streams of revenue, available revenue and the required expenditure.

Some Unresolved Issues

Decision-makers in the urban LSG bodies need to address the following issues demanding urgent attention:

- How to bridge the gap between notional allocation and actual allocation?
- Accounting, auditing and record keeping of gender disaggregated data & allocation
- How to achieve physical and performance/achievement targets?
- Implementation of maternity benefits, Tribal Sub Plan, Scheduled Caste Plan for the urban poor
- Major departments claiming indivisibilities of allocation of resources

- Notional allocation projected as real allocation
- Absence of uniform guidelines & procedures

Gender Budgeting in Urban LSG Bodies

Process of gender budgeting demands **special programmes targeting women based on** enumeration of differential impact of expenditures across all sectors and services-gender disaggregated impact on literacy, school drop outs, mortality, morbidity, malnutrition, illnesses, safety & security. Hence, they need to ensure the review of equal opportunity policies and opportunities in the public sector-jobs, school education, wages, health care, skills, technical training, and computer education.

Allocation and expenses of resources for women in Panchayat Budgets:

National Institute of Public Finance and Policy (NIPFP) has recommended the following classification of financial allocation on schemes and programmes for gender audit as well as gender budgeting.

- Women specific schemes where 100 % of the allocation is required to be spent on women targeted 100% to women by Ministry of Women and Child Development (MWCD).
- Pro-women schemes where at least 30% of allocation and benefits flow to women. e.g. all anti-poverty programmes.
- Gender Neutral Schemes meant for community as a whole (Employment generation programmes, Jawaharlal Nehru National Urban Renewal Mission (JNNURM))
- Residual schemes for disaster management

All India Institute of Local Self Government, AIILSG gives details of all schemes under these 4 categories through its publications, workshops and training programmes. Moreover, it also teaches the

elected representatives the efficient ways of programme implementation through budgeting from below (Bhat et al, 2004) -

Enhanced budgetary allocation for Protective and Welfare Services

These are the schemes directly benefiting women for crisis management of situations arising out of economic and socio-cultural subordination and dehumanisation of women such as shelter homes, short stay homes and rehabilitation schemes for women survivors of violence, pensions for widows and destitute women, help lines for women survivors of violence.

Increase in budgetary allocation for Social Services Expenditure for capacity building, reduction of domestic drudgery and better quality of life for girls and women

Primary, secondary and higher education and vocational training for school/college dropout girls, overall health needs of girls and women from womb to tomb, creche, working women's hostels, housing, nutrition, water supply, sanitation-toilets, drainage, fuel, waste management and safe public transport.

Quantum leap in budgetary allocation for Economic Services to provide economic opportunities to women

- SHGs-credit, loans to self employed women
- Training programmes-Vocational training in Sunrise sectors. E.g. Biotechnology, IT, etc,
- Physical infrastructure-transport, energy
- Urban housing-10 % reserved flats/tenements for single women
- Marketing facilities for women entrepreneurs & self employed women- 10% of shops reserved

for business women, women vendors/traders in municipal markets, women's haats /bazaars

- Public toilets for women without user fees
- Safe and efficient transport for working women and women vendors

Budgetary allocation for Regulatory Services to put in place institutional structures and mechanisms

- State / Municipal Commission for Women
- Women Development Cell in municipal bodies
- Budgetary allocation and space for ward-wise Women Development Cell (WDC) for prevention of sexual harassment of women in the organised and unorganised sectors
- Women's cell at the police stations, LSG bodies' offices, municipal hospital & schools
- Awareness generation programmes on women's legal rights and gender sensitization of government employees, officers, law and order machinery and citizens
- Implementation of Pre Conception and Pre Natal Diagnostic (Regulation) Act (2002), Prevention of Domestic Violence Act (2005), Protection of Children from Sexual Offences Act (2012), Prevention of sexual harassment of women at Workplaces Act (2013)

Need of an Hour

State governments must devolve substantive powers, funds, functions and functionaries upon urban LSG bodies. The central government should strive for simplifications of programme guidelines by central ministries and departments regarding women specific schemes - Swadhar, working women's hostels, maternity benefits for BPL, etc.

Moreover, centrally sponsored Schemes must be recast to empower municipal bodies. Panchayati Raj Institutions (PRIs) must get untied funds to formulate plans according to their needs and priorities (Patel, 2014). Structures and mechanisms for RTI Act must be put in place to sort out problems concerning utilisation of funds allocated for area development. To avoid urban unrest and guarantee socio-economic justice, at least 100 days of employment at minimum wages must be provided under EGS in all urban centres.

Financial Matters and PRIs

Elected representatives, ward officials and NGOs working in the area should act as facilitators in preparation of the plan for area development and social justice. The UN system has supported allocation of resources for women in PRIs, right from the beginning. "The evidence on gender and decentralisation in India thus suggests that while women have played a positive role in addressing, or attempting to address, a range of practical gender needs, their impact on strategic gender needs is not remarkable." Hence, Women Elected Representatives (WERs) deserve to be empowered to address the strategic gender needs (Patel, 2009).

There is a need for provisions in the composite programmes under education, health and skill development to target them specifically at girls/women as the principal beneficiaries and disaggregated within the total allocation. It may also be necessary to place restrictions on their re-appropriation for other purposes (Patel, 2010).

Conclusion

Budgets garner resources through the taxation policies and allocate resources to different sections of the economy. Budget is an important tool in the hands of state for affirmative action for improvement of gender relations through reduction of gender gap in the development process. It can help

to reduce economic inequalities, between men and women as well as between the rich and the poor (Patel, 2019). Hence, the budgetary policies need to keep into considerations the gender dynamics operating in the economy and in the civil society. There is a need to highlight participatory approaches to pro-poor budgeting, bottom up budget, child budget, SC budget, ST budget, green budgeting, budgeting for differently abled people, local and global implications of pro-poor and pro-women budgeting, alternative macro scenarios emerging out of alternative budgets and inter-linkages between gender-sensitive budgeting and women's empowerment (Patel, 2020). Serious examining of budgets calls for greater transparency at the level of international economics to local processes of empowerment. There is a need to provide training

and capacity building workshops for decision-makers in the government structures, municipal bodies, parliamentarians and audio-visual.

Gender Commitments must be translated into Budgetary Commitment. By using our Right to Information, transparency /accountability for revenue generation & public expenditure can be ensured. For Reprioritisation in public spending we must prepare our 'bottom up budgets' and lobby for its realisation in collaboration with the elected representatives. Gender economists must lift the veil of statistical invisibility of the unpaid 'care economy' managed by poor women and highlight its equality & efficiency dimension and transform macro-policies so that they become women friendly.

References

- 1) Bhat, Ahalya S, Suman Kolhar, Aarathi Chellappa and H. Anand (2004) *Building Budgets from Below*, Mumbai: *Economic and Political Weekly*, Vol. 39, No. 44, pp. 4803-4810.
- 2) Patel, V. (2007). *Gender budgeting in India. Paper presented at the national workshop on Gender budgeting: An effective tool for achieving women's empowerment, Delhi, India.*
- 3) Patel, V. (2009). *United Nations Development Fund for Women (UNIFEM) and The Commonwealth Secretariat*. Retrieved from <http://www.gender-budgets.org/content/view/292/156/>
- 4) Patel, V. (2010). *Gender audit of budgets in India (2001-2 to 2009-10)*, Colombo. *Nivedini-Journal of Gender Studies*, 146–172.
- 5) Patel, V. (2014). *Gender responsive budgets in India, Delhi. Pragati- Journal of Indian Economy*, 1(2), 1-20. https://works.bepress.com/professor_vibhutipatel/74/
- 6) Patel, V. (2019). *Gender audit of union budget 2019-2020*. <https://lokayat.org.in/gender-audit-of-theunion-budget-2019-20/>
- 7) Patel, V. (2020) *Gender Responsive Budgeting in India, USA: IGI Global*, <https://www.igi-global.com/chapter/gender-responsive-budgeting-in-india/255601>.
- 8) UNDP (2001), *Decentralisation in India-Challenges and Opportunities*, United Nations development programme, New Delhi.



An Analysis of Real Estate Property Ownership of Women in Mumbai

Dr. Aditi Sawant,

Associate Professor and Head, Department of Economics, St. Xavier's College, Mumbai, Maharashtra.

&

Mr. Rahul Chawan,

Ph.D. Research Fellow, Department of Economics, Institute of Infrastructure, Technology, Research and Management, Ahmedabad, Gujarat.

Abstract

Women Empowerment will be accomplished and further strengthened with property ownership. Women have been kept away from the property and land ownership for ages. In this research work, an attempt has been made to gauge the level of women property ownership in Mumbai with the help of primary and secondary data. Also, we tried to explore various economic, social, cultural aspects as well as hindrances in the process of ownership. Women responses through primary surveys are an eye opener, they demand more awareness, education and training in the field of real estate investment and ownership along with policy reforms such as tax rebate, stamp duty and registration fees concession. Also, problems of single mothers, widows need to consider for further economic empowerment of women.

Keywords: Women, Property, Ownership, Stamp Duty, Tax Rebate, Registration Fee

Introduction

Women's asset ownership is a crucial aspect of gender equality and women's economic empowerment. Assets can include land, property, financial resources, businesses, and other forms of wealth. The ability of women to own, control, and inherit assets has significant implications for their economic well-being, social status, and overall empowerment. Women's access to and control over

land are critical components of asset ownership, especially in agrarian societies. Secure land rights empower women in various ways, from contributing to agricultural productivity to providing a foundation for economic independence. Property rights encompass ownership of residential and commercial properties. Legal frameworks and societal norms can influence whether women have equal rights to own, inherit, and manage properties. Women's ownership of financial assets, including savings, investments, and bank accounts, is essential for financial independence. Access to formal financial services enables women to build wealth, make strategic investments, and plan for the future. Entrepreneurship and business ownership are pathways to women's economic empowerment. Women-owned businesses contribute to economic development and can be a source of financial stability and independence. Inheritance laws and cultural practices often influence whether women inherit assets, including land and property. Discriminatory inheritance practices can limit women's access to family wealth. Access to credit is a key factor in asset accumulation. Women's ability to secure loans and credit on equal terms with men is crucial for entrepreneurship, agricultural activities, and other endeavours that contribute to asset building. Educational and legal empowerment plays a vital role in enhancing women's awareness of their rights and ability to navigate legal systems. Knowledge about property and inheritance laws

empowers women to assert their rights to asset ownership. Consideration of intersectionality is crucial when examining women's asset ownership. Factors such as race, ethnicity, class, and geography intersect with gender, influencing women's opportunities and challenges in owning and controlling assets. Women's asset ownership is linked to their overall well-being. Research suggests that women with greater control over assets often experience improved health outcomes, increased decision-making power within households, and enhanced social status. Disparities in women's asset ownership vary globally and are influenced by cultural, legal, and economic factors. In some regions, legal reforms have improved women's property rights, while challenges persist in other areas.

Benefits of Women's Land Ownership

Research suggests that when women have secure land rights, it can lead to positive outcomes such as improved agricultural productivity, better environmental stewardship, and enhanced

community well-being. Various international organizations and initiatives work to promote women's land rights. These efforts often involve advocacy, capacity building, and collaboration with governments to enact and enforce gender-responsive land policies. Different land tenure systems, such as customary, communal, or formal legal systems, may impact women's ability to own and control land. Reforming these systems to be more gender-inclusive is an important aspect of promoting women's land rights. Efforts to address women's land ownership involve a combination of legal reforms, awareness-raising, and community engagement. Recognizing and promoting women's land rights contribute not only to gender equality but also to broader societal and economic development goals.

Overview

Let's see the percentage of land ownership across the world with respect to India and neighbouring countries.

Table 1: Women Land Ownership in the World

Economy	Year	Economy Code	Women who own land alone (% of women age 15-49)	Women who own land jointly (% of women age 15-49)	Women who own land both alone and jointly (% of women age 15-49)	Women who do not own land (% of women age 15-49)
Afghanistan	2015	AFG	9.6	13.4	2.3	74.4
Comoros	2012	COM	32.9	17.5	7.8	41.5
Ethiopia	2016	ETH	15.2	24.3	0.8	59.7
Indonesia	2017	IDN	12.7	15	1.1	71.1
India	2016	IND	6.9	12.2	9.1	71.7
Myanmar	2016	MMR	14.5	24.4	9.4	51.7
Pakistan	2018	PAK	1.2	0.8	0	97.9

Source: World Bank Gender Data 2023

Note: Data on UK, USA, China, Australia not available.

Gaps in Research

There is not much work available on land and assets ownership of women in Mumbai. As per data released by Govt. of India for census 2011, The total population of Mumbai region is 1,83,94,912. The male population of which is 98,72,271 while the female population is 85,22,641. Mumbai spans approximately 386.50 sq. km (Area) and split into 24 Municipal Wards. However, there is not much data available on gender wise property ownership.

Objectives of the Study

1. To quantify, ascertain ownership (Share) of Women in Mumbai Real Estate.
2. To assess the impact of Government Policies and Incentives.
3. Identify external and internal factors crucially influencing the decision to buy or sell Real Estate among women.

Review of Literature

Agarwal Beena (1994) explores the gender dimensions of land rights in South Asia. She examines the impact of various factors, including cultural norms, legal frameworks, and agricultural practices, on women's access to and control over land. Agarwal Beena (2010) in "Gender and Green Governance" delves into the intersection of gender, property rights, and environmental governance. The book explores how women's rights to environmental resources, such as forests, can contribute to sustainable development. Esther Boserup, (1970) in her work, particularly in her influential book "Women's Role in Economic Development", has revealed a significant impact on the understanding of women's roles in agriculture and land ownership. While Boserup did not focus exclusively on women's land ownership, her insights into gender roles in agricultural

development are relevant to the broader context of women's access to and control over land. Cheryl Doss (1996), "Intrahousehold Bargaining and Resource Allocation in Developing Countries" examines the challenges women face in gaining control over resources within households. The study emphasizes the need to understand the complex negotiations and power dynamics that affect women's access to and control over assets. Cheryl Doss (2006), Gender, Property Rights, and Intra-Household Bargaining explored the relationship between gender, property rights, and bargaining power within households. Her work sheds light on how secure property rights for women can influence their ability to negotiate within the household. Carmen Diana Deere, Rosa Luz Durán, Merrilee Mardon, Tom Masterson have conducted extensive research on gender and land rights in Latin America. Their research paper explores the determinants of female land rights and their impact on household income levels among owner-operated farms in Brazil, Paraguay and Peru. Regression analysis indicates that female land rights are positively related to off-farm income in Peru and Paraguay, but significantly so only in the case of dual-headed households in Peru where the bargaining power thesis is operative. They are negatively associated with farm income in both countries and with farm revenue in Brazil. Agnes Quisumbing Jessica Heckert Simone Faas Gayathri Ramani Kalyani Raghunathan Hazel Malapi (2021), research assesses the impact of women's land ownership on household well-being. She explores how secure property rights for women contribute to improved economic outcomes, nutrition, and overall welfare within households. The "Women, Business and the Law" report of World Bank (2024), examines inheritance laws and practices, assessing the extent to which women have equal rights to inherit property. It sheds light on legal frameworks that may either facilitate or impede women's access to inherited assets. The report explores legal barriers to women's financial

inclusion, which includes access to credit and financial services. It considers laws that may affect women's ability to accumulate and manage financial assets. The report considers legal provisions related to maternity and family rights, including whether laws support or hinder women's ability to balance work and family responsibilities. This is indirectly related to women's overall economic well-being and asset accumulation.

Research Methodology

The data is collected through Primary sources such as Data Collection through Surveys, Real Estate Developers, Channel Partners (brokers). Secondary Data collection via Registrar of Societies. (Mumbai City & Suburbs), Registrar of Stamps, Maharashtra State. The data has been collected on bank loans and financial assistance through primary surveys. Similarly, data on Region/ Territory has been collected from Mumbai City spanning from (1) CST to Sion (2) Churchgate to Mahim (3) Mumbai Eastern Suburbs from Sion to Mulund (4) Mumbai Western Suburbs from Bandra to Dahisar (5) Harbour from Sewri to Mankhurd. Various Government at Centre or State level have from time-to-time framed various regulations, implemented policies and rolled out incentives to encourage women into buying Real Estate, be in the form of 0.5% Stamp Duty waiver for enrolment of women's name in Agreement or 1% Stamp Duty applicable on lower income group housing schemes or SRA Tenements free of cost. However, women ownership has barely risen marginally and therefore study the various factors influencing women from buying real estate in personal names or joint names. For Primary Data there are 154 respondents and for Secondary data the sample size is 238.

Empirical Analysis

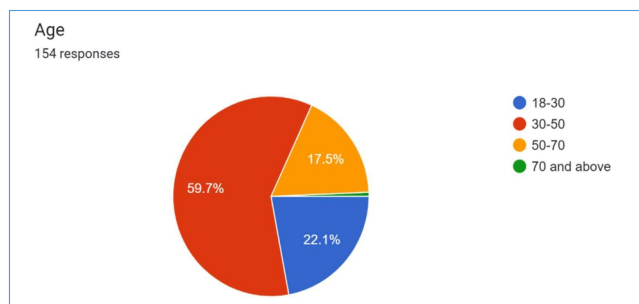
(a) Primary Data Analysis

The Prime objective was to approach women from various wards of Mumbai. Hence, we divided

Mumbai into various zones as per the Stamp duty registration offices in the Taluka. For example, Borivali Taluka, Andheri Taluka, Old Mumbai Taluka and Chembur Taluka. So far 154 responses are registered. However, we are in a process of more sample for better results.

The results based on the sample collection is as follows:

Figure 1: Age Group of Respondents



It is evident in Figure 1 that around 59.7 percent women belonged to 30 to 50 age group who responded the questionnaire while 22.1 percent of the women belonged to 18 to 30 age group which is also a symbol of growing awareness about property ownership among young women.

Figure 2: Occupation

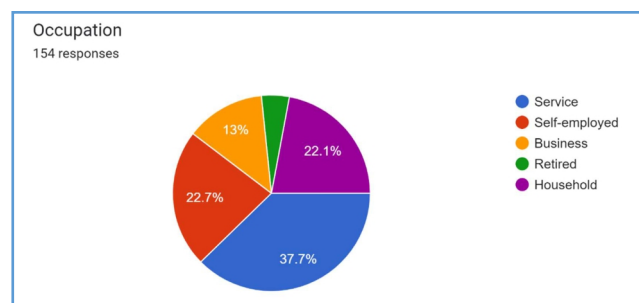
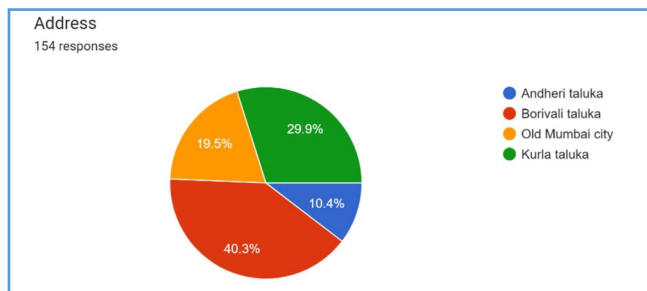


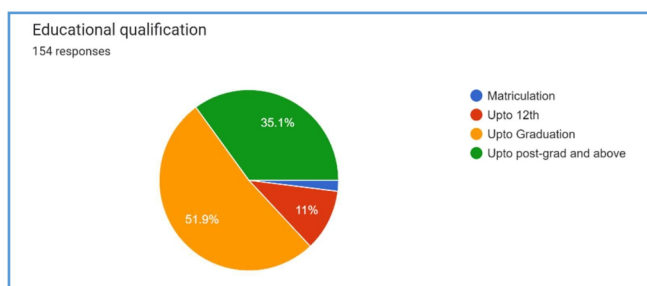
Figure 2 indicates the occupation of the sample group. Around 37.7 percent are into service or employed in offices. However, interestingly 22.7 percent women are self employed and 13 percent women are having their own enterprise and business. So basically 22.7 plus 13 percent which is equal to 35.7 percent are women entrepreneurs and self reliant. Only 4.5 percent are retired in this sample group.

Figure 3: Address or Location of Respondents



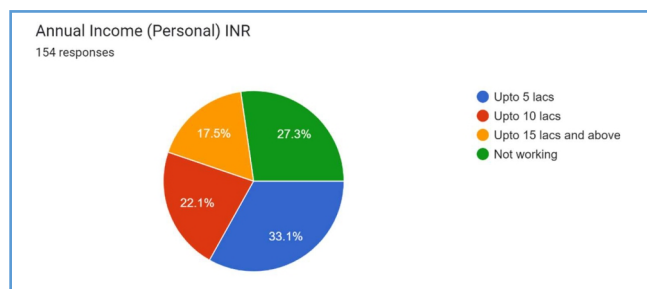
We tried to collect information from all 4 Talukas, our survey is still going on but apparently, maximum responses are collected from Borivali Taluka around 40.3 percent. Followed by Kurla Taluka 29.9 percent, Old Mumbai Taluka 19.5 percent and Andheri Taluka 10.4 percent respectively.

Figure 4: Educational Qualification



It is evident from Figure 4 that the sample survey that 51.9 percent women who responded are graduates while 35.1 percent are post graduates and 11 percent are 12th pass while only 1.9 percent are matriculated. This shows that majority of the women respondents are highly qualified in this survey.

Figure 5: Annual Income (Personal)



From Figure 5, it is clearly evident that majority of the women around 33.1 percent earn upto 5 lakhs per annum i.e. around Rs. 40 to 45 thousand per month. Followed by 22.1 percent earn upto Rs. 10 lakhs per annum and 17.5 percent women earn upto Rs. 15 lakhs and above. This shows around 2/3rd of the Women respondents are adequately earning. However, 27.3 percent of the women are not working and housewives.

Figure 6: Details of Property Held

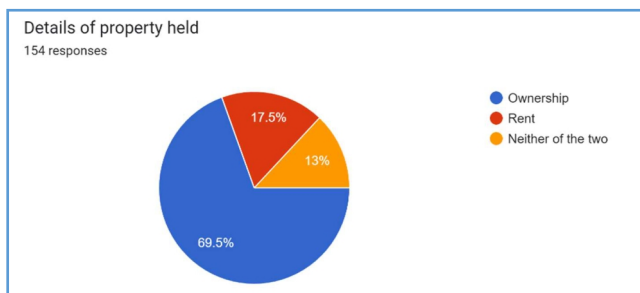
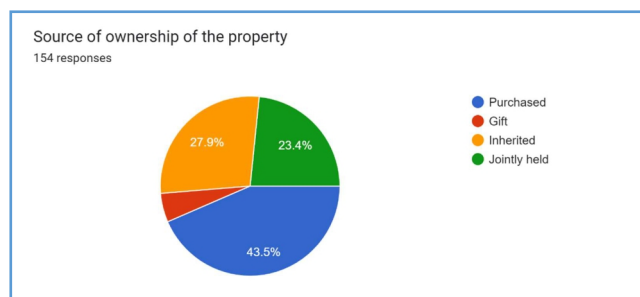


Figure 6 is throwing light on the type of property ownership. Around 69.5 percent women owned the property while only 17.5 percent of the women stay on rent and 13 percent of the women do not belong to any of the category. Hence 69.5 percent of the women are having the ownership which is predominately high proportion to reveal women empowerment in the group of respondents. While 17.5 plus 13 percent i.e. 30.5 percent of the women do not have property ownership in this group.

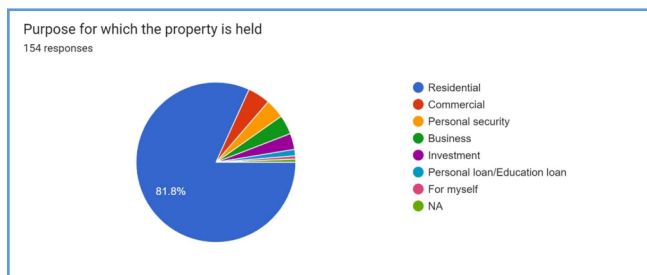
Figure 7 : Source of Ownership of Property



It is very much interesting to know that 43.5 percent of the women have purchased the property which 27.9 percent got it as inherited property while 23.4

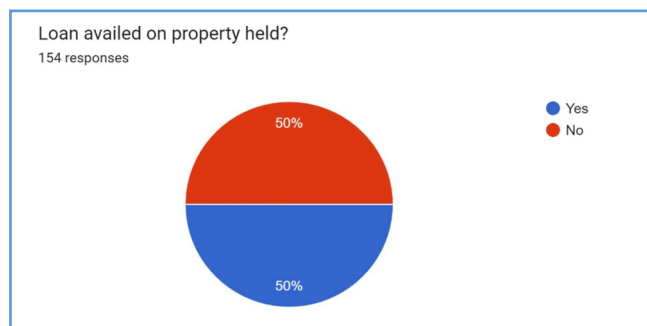
are having joint ownership with the husband or other family members. While only 5.2 percent of the women got it as Gift. This clearly shows that the percentage of women buying their own property is predominately high compared to other categories.

Figure 8: Purpose of the Property



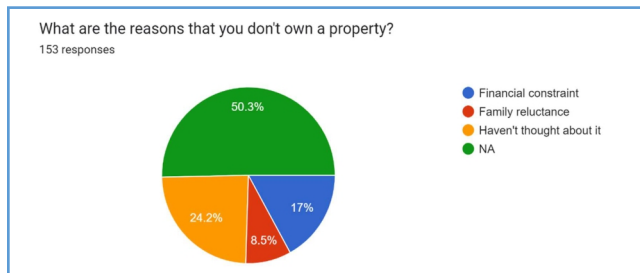
It is self explanatory from Figure 8 that 81.8 percent of the property was purchased primarily for the residential purpose. Followed by 4.5 percent Commercial purpose, 3.9 percent for Personal Security, 3.9 percent for business, 3.2 percent for investment, 1.3 percent for personal loan and educational loan and 0.6 percent for herself (myself). This clearly shows that residential purpose is the utmost important purpose while buying the property among women.

Figure 9: Loan Availed on Property Held



From Figure 9, it is clearly evident that 50 percent of the women are beneficiaries of the loan facility and vice versa.

Figure 10: Reasons for not having Property Ownership



We have seen in Figure 6 that around 30 percent of the women in this group do not owe the property. In Figure 10, it is evident that within those respondents 17 percent replied that because of financial constraints, they have not got the property ownership while 8.5 percent women replied that due to family reluctance they are not party in the property. Hence the family reluctance is very important concern in Indian society and it is needed to be addressed on different forum by the Government of India to ensure women empowerment in the real estate sector.

Figure 11: Who Owns the Property?

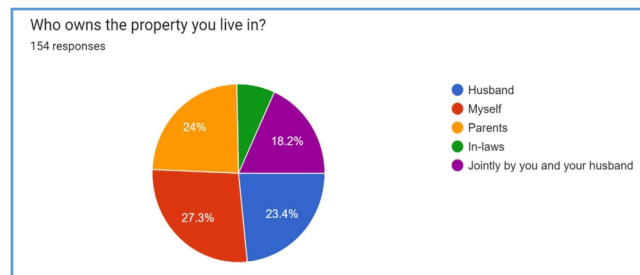
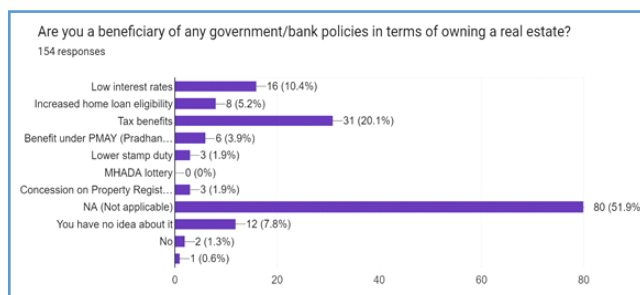


Figure 12: Are you Beneficiary of the Government Policies?



From Figure 12, it is evident that 51.9 percent women are not beneficiaries of any of the government polices. However, around 20.1 percent benefitted because of Tax benefits, 10.4 percent benefitted because of Low interest rates and 5.2 percent are benefitted because of increased home loan eligibility, 3.9 percent are beneficiaries of Prime Minister Awas Yojana and just 1.9 percent are beneficiaries of lower stamp duty. In this group none of the respondent is the beneficiary of the MHADA Lottery.

We collected responses from the women about the their perception on Real estate investment. The details of suggestions are given in Table 2.

(b) Secondary Data Analysis

The information is derived from the Government Stamp Duty website (See Table 3).

Conclusion and Policy Suggestion

From the primary data is clear that around 69.5 percent women owned the property while only 17.5 percent of the women stay on rent and 13 percent of the women do not belong to any of the category. Hence 69.5 percent of the women are having the ownership which is predominately high proportion to reveal women empowerment in the group of respondents. While 17.5 plus 13 percent i.e. 30.5

Code Number	Types of Suggestions	Respondents	Percentages
0	No suggestions	22	0.24
1	Lower Interest rates, Stamp duty, Property / Income Tax Exemption	23	0.25
2	Government Schemes, Reservation for Women, Support to Self-Investment and single mothers.	23	0.25
3	Awareness Programs, Workshops on Real Estate Investment, Training, Education etc.	24	0.26
	Total Respondents	92	1

Source: Primary data collected by the authors

From Table 2, it is very important to note that around 25 percent women requested for relief in Stamp duty, interest rate and property tax or Income Tax if the property is owned by a woman; and 26 percent of the women asked for more of awareness programs and workshops for women specially for real estate investment and property ownership. This clearly shows that women are asking for more education, training for financial independence in the area of real estate.

percent of the women do not have property ownership in this group. It is very much interesting to know that 43.5 percent of the women have purchased the property which 27.9 percent got it as inherited property while 23.4 are having joint ownership with the husband or other family members. While only 5.2 percent of the women got it as Gift. This clearly shows that the percentage of women buying their own property is predominately high compared to other categories. It is self explanatory from Figure 8 that 81.8 percent of the

Sellers in Mumbai				Buyers in Mumbai				Taluka
Male	Female	Company	Total Sellers	Male	Female	Company	Total Buyers	
21	10	1	32	16	7	4	27	Borivali
17	6	0	23	12	7	2	21	Andheri
23	4	1	28	21	5	1	27	Bandra
23	6	1	30	19	13	0	32	Goregaon
28	3	0	31	28	3	0	31	Malad
32	2	0	34	30	7	0	37	Chembur
20	13	1	34	14	16	3	33	Ghatkopar
23	11	1	35	21	11	2	34	Kurla
187	55	5	247	161	69	12	242	Total
0.76	0.22	0.02		0.67	0.29	0.05		Percentage

Source: Primary data collected by the authors

property was purchased primarily for the residential purpose. Followed by 4.5 percent Commercial purpose, 3.9 percent for Personal Security, 3.9 percent for business, 3.2 percent for investment, 1.3 percent for personal loan and educational loan and 0.6 percent for herself (myself). This clearly shows that residential purpose is the utmost important purpose while buying the property among women. From Figure 9, it is clearly evident that 50 percent of the women are beneficiaries of the loan facility and vice versa. We have seen that around 30 percent of the women in this group do not owe the property. It is evident that within those respondents 17 percent replied that because of financial constraints, they have not got the property ownership while 8.5 percent women replied that due to family reluctance they are not party in the property. Hence the family reluctance is very important concern in Indian society and it is needed to be addressed on different forum by the Government of India to ensure women empowerment in the real estate sector. It is evident that 27.3 percent of the respondents replied that

they themselves owned the property, followed by 24 percent by the parents, 23.4 percent by the husband, 18.2 percent is jointly owned with the husband, while only 7.1 percent is held by the in-laws. This shows, growing percentage of self possession among women in real estate. From Figure 12, it is evident that 51.9 percent women are not beneficiaries of any of the government policies. However, around 20.1 percent benefitted because of Tax benefits, 10.4 percent benefitted because of Low interest rates and 5.2 percent are benefitted because of increased home loan eligibility, 3.9 percent are beneficiaries of Prime Minister Awas Yojna and just 1.9 percent are beneficiaries of lower stamp duty. In this group none of the respondent is the beneficiary of the MHADA Lottery. It is very important to note that around 25 percent women requested for relief in Stamp duty, interest rate and property tax or Income Tax if the property is owned by a woman; and 26 percent of the women asked for more of awareness programs and workshops for women specially for real estate investment and property ownership. This clearly shows that

women are asking for more education, training for financial independence in the area of real estate. From Table 3, it is evident that percentage of women buyers is around 29 percent while that of male buyers is 67 percent. Government has to work further in this direction that the women ownership will increase at least to 50 percent in next 5 years.

Policy Suggestions

1. Along with the regular monetary benefits such tax rebate, stamp duty concession to the women home buyers government should consider following points too.
2. Government needs to create a separate category of disabled, widow and unmarried women.

References

- 1) *Bina Agarwal (1994), A Field of One's Own: Gender and Land Rights in South Asia, Cambridge University Press*
- 2) *Bina Agarwal (2010), Gender and Green Governance: The Political Economy of Women's Presence Within and Beyond Community Forestry, New Delhi: Oxford University Press*
- 3) *Esther Boserup (1970), Women's Role in Economic Development, Routledge; 1st edition*
- 4) *Doss, Cheryl (1996), "Intrahousehold bargaining and resource allocation in developing countries," Policy Research Working Paper Series 6337, World Bank.*
- 5) *Carmen Diana Deere, Rosa Luz Durán, Merrilee Mardon, Tom Masterson (2004), Female Land Rights and Rural Household Incomes in Brazil, Paraguay and Peru, Working Paper 2004-05, University of Massachusetts Amherst*
- 6) *Agnes Quisumbing Jessica Heckert Simone Faas Gayathri Ramani Kalyani Raghunathan Hazel Malapi (2021), Women's Empowerment, Food systems, and Nutrition, Papers of the 2021, Development Report, 74 IFAD Research Series.*
- 7) *World Bank Report (2024), "Women, Business and the Law"*

3. Formation of women cooperative societies to encourage real estate.
4. First time purchaser could be exempted from stamp duty.
5. Young women should get higher tax benefits in real estate.
6. Encourage them to invest early and repay faster.

Limitation of the Study

Sample size is relatively small and all categories of women could not be covered during surveys.



Psychological Ecology and Behavioural Change: Shaping Urban Mindsets through Nudges

Dr. Padmini Jain,
Assistant Professor,
School of Journalism and New Media Studies,
Indira Gandhi National Open University, New Delhi.

Abstract

Urban environments are dynamic ecosystems where human behaviour is continually influenced by both natural and constructed surroundings. This paper explores the concept of psychological ecology and the use of behavioural nudges to influence the human psyche, particularly through persuasive communication within urban settings. By examining various ecological models and their impact on human behaviour, this study delves into how media and market interventions serve as powerful tools for altering perceptions and behaviours. Through real-world examples, the research highlights the significant role of choice architecture in shaping decisions and behaviours in urban populations. The findings underscore the importance of understanding environmental influences on psychological well-being and behaviour, providing insights for policymakers, urban planners, and communication strategists to develop more effective, human-centric messaging and interventions. This interdisciplinary approach offers a comprehensive understanding of the interplay between urban ecology and human psychology, aiming to foster sustainable and resilient urban communities.

Keywords:

1. Psychological Ecology
2. Behavioural Nudges

3. Persuasive Communication
4. Urban Environments
5. Human Behaviour
6. Choice Architecture
7. Media Influence
8. Sustainable Urban Development

Introduction

Let us discuss a perspective on how perceptions and behaviours can be induced through Nudges to alter our psychological ecology, media and market being powerful intervention sources.

Six decades after Marshall McLuhan advocated the theory of technological determinism or Media Ecology, we can today sense its grip all around us. Media uses persuasive messaging and better still, Nudges to alter our ecology and environment in more ways than we can perceive. Understanding these influences can help policy makers make better human centric messaging.

The Humans and Environmental Ecosystem

Human societies are remarkably variable in terms of their size, complexity, social structure, marriage

systems and norms. A substantial proportion of the variation between human societies represents local adaptation to ecological conditions - the strength of correlations between social and ecological parameters is striking.

Ecological models acknowledge the importance of human-environment interactions in understanding and changing behaviour. These models incorporate multiple levels of influence on behaviour, including policy, community, organizational, social, and individual.

Some ecological models have been developed to perform interventions to change human behaviour.

Psychological Ecology

The term '**psychological ecology**' was introduced by K. Lewin in 1943 in an attempt to shift the emphasis in psychology away from individual organisms and their mental processes to organism–environment relationships.

Ecological psychology focuses specifically on the interdependence of humans and their environments, typically studied under real-world conditions rather than in the laboratory. This approach has given rise to two well-established theories and lines of research, one concerned with perception and the other with social behaviour, as well as several recent variants focused on environmental remediation and human well-being.

Human Behavioural Ecology

Behavioural Ecology is the investigation of how behaviour evolves in relation to ecological conditions. Human Behavioural Ecology (HBE) is the study of human behaviour from an adaptive perspective. It focuses on how human behaviour varies with ecological context.

Relevance

Psycho-ecology is an emerging interdisciplinary field that explores the complex interactions between human beings and their environment, and how those interactions can influence human behaviour. This field draws on theories and methodologies from psychology, sociology, anthropology, and ecology to better understand the ways in which humans respond to and interact with their natural and built environments.

One of the key tenets of psycho-ecology is the idea that our environment can have a significant impact on our psychological well-being and behaviour. For example, living in a polluted or noisy environment can contribute to stress, anxiety, and other negative emotions that can in turn affect our behaviour. Similarly, exposure to natural environments such as forests, parks, and beaches has been shown to have positive effects on mental health, including reducing stress and improving mood.

Another important aspect of psycho-ecology is the recognition that our behaviour can also have a significant impact on the environment. For example, our consumption habits, waste generation, and transportation choices all contribute to environmental degradation and climate change. **Psycho-ecology seeks to understand the underlying psychological factors that drive these behaviours, and to develop strategies for promoting more sustainable and environmentally friendly behaviours.**

Ecology encompasses **both, the social and ecological systems at play.**

Impact of Ecology on Human Behaviour

Yes, human behaviour can be influenced by ecology. Ecology refers to the study of the relationships between organisms and their

environment. Human behaviour is shaped by a wide range of factors, and the environment is one of them.

The ecology of a particular area can affect human behaviour in a number of ways. For example, the availability of resources such as food, water, and shelter can influence where and how people live. Climate can also affect behaviour, with people in colder regions adapting to the need for more clothing and indoor activities, while those in warmer regions may be more active outdoors.

In addition, the presence of natural disasters such as hurricanes, floods, and earthquakes can greatly impact human behaviour, causing people to relocate, change their social networks, and alter their daily routines. Environmental factors can also influence cultural practices and values, affecting everything from diet and dress to religious beliefs and social norms.

Overall, the relationship between human behaviour and ecology is complex and multifaceted, with a range of factors interacting to shape individual and collective actions.

Shaping the Urban Indian Psyche

The Indian mindset has been shaped by the ecology of the country in numerous ways. India's diverse and complex ecology has played a significant role in shaping the cultural, social, economic, and political aspects of the country. Here are some of the key ways in which the Indian mindset has been shaped by the ecology of the country:

- **Agriculture:** Agriculture has been the backbone of the Indian economy for centuries. The Indian agriculture system has evolved to suit the diverse ecological conditions of the country, including the monsoon climate, the fertile alluvial soils, and the vast arid regions. This has resulted in a deep connection between the people and the land, with agricultural

practices, rituals, and festivals forming an integral part of the Indian culture.

- **Spirituality:** India's ecology has also influenced the spiritual and philosophical beliefs of the people. The country is home to a diverse range of natural features, from towering mountains and vast deserts to lush forests and serene water bodies. These natural wonders have inspired spiritual practices and beliefs, with many Indians viewing nature as a manifestation of the divine.
- **Biodiversity:** India is one of the world's most biodiverse countries, with a rich variety of flora and fauna. The country's biodiversity has been a source of inspiration for art, literature, and cultural practices. It has also influenced the traditional Indian system of medicine, which uses a wide range of plant-based remedies.
- **Resource Management:** India's ecological diversity has also shaped the way people manage natural resources. Traditional knowledge systems have evolved over generations to ensure sustainable use of resources, such as water, forests, and land. These practices have been vital in ensuring the survival of communities in resource-scarce regions.

Implications for You and Me

Environment around us is constantly interacting with and shaping our thought process. We can cultivate lifestyle diseases with an inappropriate lifestyle, or use healthy habits to dispense disease; similarly, we can make or mar a person's thoughts with the environmental diet of upbringing at homes and mirroring the society by the media.

Household environment => Acceptance of roles = Stereotypes

Being a student of both Psychology and Media, I cannot help seeing around me, how media in its

different forms and through its communication patterns is influencing our thought process.

There have been theorists who have told us that the media sets the agenda in our minds, making us perceive certain things as more important than others. (Agenda setting theory)

Or

That media cultivates the perceptions about our society in our minds. Cultivation theory says that heavy consumers of television perceive the world to be more crime oriented.

Let me take you to certain implications of the ecology that the media creates around us and how that impacts our psyche including thoughts and perceptions.

Media Induced Perceptions and Behaviours

As we have heard since childhood, literature is mirror of the society, this can be replaced with Media in the present times. The omnipresent media mirrors our surroundings, for example, films, advertisements, web series, they all induce stereotypes, crime acceptance or even changing perspectives and challenging the status quo, on the other end of the tangent.

- **Movies: Shifting Paradigms**

Over the years, the Indian film heroine and her awkward coyness has disappeared, giving way to the bolder equal woman. No more the damsel in distress, she is unapologetically calling the shots. One example can be seen in the portrayal of the rape victims. The narrative is changing from, 'It is Fate of woman who are wronged' to 'It's not her fault'. From 'Maili Chaadar' to 'Satye prem ki katha', our films have evolved.

- **Advertisements: Inducing Stereotypes**

Our advertisements usually play out images of happy and lovely relationships, joint families, colourful festivals. But in the garb of all this rosy picture, they propagate stereotypes of thin body, fair skin, gender roles. In the process they adversely impact self-esteem of normal women. And if by chance, the ads make an attempt to challenge the status quo, they end up getting trolled. Tanishq and Fem Bleach, case in point.

- **Social Media: Propagating Perceived Reality**

The joke goes round that if one was to constantly see updates on friends' Facebook pages, she/he would end up being depressed. Happy holidays and foreign trips are what is shared. However, the two minute smile for a photograph on social media might not be the reality of life. Depression is as prevalent as the fake news disseminated by social media. Fake News is immensely instrumental in forming our perception of national and political agendas.

We realise with the above examples of media around us, that media exercises huge impact on our psyche, shaping and moulding it the way the markets direct it to. (Political economy theory)

Choice Architecture

Ok now let's take a hypothetical situation. The Principal of your child's school has formal training in nutrition and is the creative type who likes to think about things in non-traditional ways. Now one evening over tea with his friend, (who let's say, is a statistically oriented management consultant who has worked with supermarket chains) they hatch an interesting idea without changing any menus they would run some experiments in the

college canteen to determine whether the way the food is displayed and arranged influences the choices students make.

On some days the deserts are displayed in the top shelves, on others, hidden far behind. And on some days, arranged in a separate line. The locations of various food items varies from one day to another. Sometimes, French fries were at eye level but other days, salads were on catchy locations.

From his experience in designing supermarket floor plans, the friend suspected that the results would be significant – He was right. Simply by rearranging the cafeteria food placement, your child's school was able to noticeably increase or decrease the consumption of many food items.

From this experience we realise that small changes in context can greatly influence children, just as they can greatly influence adults. The influence can be exercised for better or worse. For example, increase consumption of healthy foods and decrease consumption of unhealthy ones.

The Principal, in our example, has considerable power to influence what and how people eat. In this context he becomes what we call a **choice architect**.

A choice architect has the responsibility for organising the context in which people make decisions.

Who are Choice Architects?

If you are a doctor and describe the alternative treatments available to a patient you are a choice architect - If you create the forms on the website that new employees use to choose among various employee benefits - If you design the ballot voters used to choose candidates – If you organise a grocery store - you are a choice architect - if you are a parent describing possible educational options to your son or daughter you are a choice architect.

There are many parallels between choice architecture and more traditional forms of architecture.

A crucial parallel is that there is no such thing as a neutral design. Consider the job of designing a new office building - seemingly arbitrary decisions such as where to locate the bathrooms or coffee machines, have subtle influences on the how of the people who use the building. Every trip to the bathroom creates an opportunity to run into colleagues for better or for worse. A building does not merely stand – it also works.

Small and apparently significant details can have major impacts on people's behaviour.

A wonderful example that this fundamental comes from of all places is the men's toilets at Amsterdam airport. At one point the authorities etched the image of a black house fly into each urinal. It seems that men often do not pay much attention to where they aim which can create a bit of a mess but if they see a target, they aim for it, and therefore accuracy are much increased.

Availability Heuristic

The insight that everything matters can be both paralysing and empowering.

Planners must realise that although they can't build the perfect building, they can make some design choices that will have beneficial effects. The location of the coffee machines for example may influence workplace interaction. Policy makers can often do the equivalent of painting of fly, for example, by telling people clearly and conspicuously on the cigarette packets that it is injurious to health.

If you paint circles on the lane for a que on railway ticket counter, during a pandemic, you can promote social distancing.

Libertarian Paternalism

Much of the time and so long as they are not harming others, people should be free to do what they like.

However, when people are inflicting harm and interfering in others freedom of choice, intervening can play an important role. If people are making really terrible choices at harming their future, then, it is legitimate for choice architects to try to influence people's behaviour in order to make their lives longer healthier and better.

In important contexts private and public choice architect should not merely track or implement people's anticipated choices rather they should attempt to move people interactions in directions that will make their lives better - they should **nudge**.

Nudge -is any aspect of the choice architecture that alters people's behaviour in a predictable way without forbidding any options or significantly changing their financial bearing. The intervention must be easy and cheap to avoid. Nudges are not taxes, fines, subsidies, bans or mandates. Putting the fruit at eye level counts as a nudge - banning junk food does not.

Power of Nudging

We can use the Power of Nudging to encourage self-conscious efforts by institutions in the private sector and by government to direct people's choices in directions that will improve their lives.

We know from decades of behavioural science research that people often make poor decisions in laboratory experiments and people also make plenty of mistakes in real life. Employers are important choice architects in many areas, involving healthcare and retirement plans. Employers can give employees helpful nudges through, for example, sensible default rules, clear presentation of information and helpful hints.

The implications of nudging are far fetching. From Home designers who may design kitchens to minimise time and effort, by putting up a chopping board near the washing area; to the industrial psychologists who designed aircraft controls for quick action or brick laying activity lines for fast production; all of them have nudged us in one way or the other.

Applications by Marketers

Now, let us consider some scenarios around us, that we did not even realise were designed to make us purchase something

- **Food Advertisers:** spray popcorn smells at cinema hall ticket counters, so that you cannot resist picking up a pack. McDonalds Drive ins are a good example of how burgers became (were made to become) a daily commuters go to breakfast.
- **AI and Humans:** Your purchase behaviour is tracked by e commerce sites to prompt you to buy new arrivals. If you had put a thing in your Amazon cart to ponder over later, it will keep showing in all your search results. If you were only browning shoes on Myntra, all your internet activity time will be promoted by the images of those shoes.
- **Brand Consciousness:** The craze for designer bags and lehengas, for branded caps and jerseys, has been prompted by nudges. A brand logo on an apparel has become a status symbol and if you see it on your friends' shirt, your brain has been wired by the marketers to aspire for it.

Positive Interventions

- **Controlling Obesity:** The 'Walk India' initiative by the government prompted you to walk 10,000 steps and to share your running or

exercising pictures and videos on their site. This is an example of a positive Nudge intervention to control obesity and lead to a healthy nation.

- **Cleanliness:** Placement of dustbins at short distances, road signs talking of swachhta, school workshops educating children on maintaining public hygiene, all together led to the success of the 'Swachhta Abhiyaan'
- Other areas in which Nudges have led to positive behavioural change among the people are campaigns of Organ Donation and Save the Planet.

References

1) *Thaler, R. H., & Sunstein, C. R. (2021). Nudge: The final edition: Improving Decisions about Money Health and the Environment Yale University Press.*

Utility

The field of psycho-ecology holds great promise for advancing our understanding of the complex interactions between humans and their environment, and for developing more effective strategies for promoting sustainability and environmental well-being. As our society continues to grapple with the challenges of crime, stereotypes, environmental degradation, it is increasingly clear that we must better understand the psychological factors that underlie human behaviour. And create positive outputs from media, judiciary, policy makers, employers, and opinion leaders like media, in order to create a more sustainable and resilient future.

2) *Lewin, K., Lewin, G. W., & Cartwright, D. (2014). Psychological ecology. The people, place, and space reader, 17.*



Locating Women in Traditional Family-Based Occupations In Urban India: A Comparative Case Study of the Pottery and Fishery Industries in Mumbai and Kolkata¹

Book Review

Reviewed by **Dr. Twinkle Sanghavi,**

Associate Professor,

Maniben Nanavati Women's College, Mumbai.

A book is a comparative case study of the two family-based occupations of two Metropolitan cities and locating Women's Position not only within the occupation but also understanding the atrocity against women from different perspectives. The book is the outcome of the Author's Ph.D. thesis which has qualitative and quantitative research methods.

The book is of 422 pages which is divided into six chapters. Before Chapter One there is a long List of Tables and Figures given. All chapters are independent as well as well-connected at the end of every chapter there are endnotes given. The use of graphs and tables has made chapters more accurate. Towards the end of the book there is a section of colourful maps, photos and graphs which is very attractive and informative. The title of the book itself is very suggestive about the length and breadth of the research conducted. The cover page of the book is done with the help sketch which is self-explanatory for showing the relevance with the title of the book. The book is published by Progressive Publishers, Kolkata.

The first chapter is an Introduction chapter which is 64 pages. The chapter begins with the establishing the relationship between globalisation and urbanisation, and how the rapid growth has led to migration, slum development, high living cost and most importantly the development of the informal sector which includes domestic help, construction,

plumbing, piece-rate work, and wage work. Author has also conceptualised topics of her studies like power-position, gender- women, work-unorganised/ informal sector, employment- self-employment, unpaid family helpers, traditional family- based occupation and slums, all concepts are clearly mentioned and also well woven in the chapter as every concept had various sub concept and author has explained which sub- concept she has taken as variable for her studies. Explaining the position of women workers in the informal sector, the author has selected two family- based occupations of fishery and clay modelling/ pottery. To explain the women's position in employment, the author has made use of Tables, the authentic information from the National Sample Survey, NSSO report, World Urbanization Prospects United Nations.

The author's commendable work is reflected in selecting the study of two metropolitan cities. These cities represent two leading metropolitan areas in India. and describing the characteristics from the various points of view and ability to locate communities of women engaged in similar work. One of the sections in the chapter also talks about marginalised places thus bringing the research to its core area of marginalisation of women and slums as places. Author has also broken the age-old notion that slums exist only in Asian countries by giving the list of different words used in different languages across the globe. The author has used

¹*Bose Biswas, Payal (2020), Progressive Publishers, Kolkata, pages: 422; ISBN: 818064314X.*

both the research methodology for her studies i.e. Qualitative and Quantitative. The use of Oral History technique is appreciative as that has given author insight into many unsaid things which could have not covered under quantitative technique.

The second chapter is on Fishery as a Traditional Occupation in India with Special Reference to the Role of Women in Fishery in India which is of 98 pages. The chapter is flowing in a very chronological level of explanation, beginning from explaining about fishery, fishery as Family-based occupation, different kinds of fishery in India, Importance of women in fishery world-wide and then emphasising on India and then gradually connecting it with her main study in Mumbai and in Kolkata. In this chapter, the researcher has explored women's roles in fisheries as a traditional family occupation. Mumbai (marine fishery) and Kolkata (inland fishery) are chosen as case studies for comparison. Fishery is vital for India's economy, providing employment and food security. Women play significant roles in fisheries, although their contributions are often unrecognised. Author has also mentioned that official statistics fail to capture the diverse work done by women in fishing communities. To give accurate understanding the author has prepared her own model figure based on interviews with fisher communities depicting the Pre and Post nature of work involved in fishery. The chapter given analyses both capture and culture fishery in India, focusing on Mumbai and Kolkata. Detailed study of fishery statistics and personal visits to sample areas were conducted. Qualitative interviews with fisherwomen and knowledgeable individuals were conducted. The chapter presents findings from qualitative interviews supplemented with primary statistical data. This chapter provides insights into the roles of women in fishery in India, highlighting their contributions and challenges faced in this traditional occupation. Author has supported her findings with the help tables, maps data from census and also making her own

diagrams and tables based on the interview of the people involved in fishery.

The third chapter is of 64 pages on Pottery, Idol Making, and Clay Modelling – A Traditional Family Occupation in India. Author has described how Indian culture is rooted with clay as the use of Pottery in daily life right from ancient times. India's tropical climate with extreme humidity provides an ideal environment for traditional clay modellers and potters. Clay pots like 'Matka' and 'Kalsi' are essential for storing water, especially among the poorer sections of society. Traditionally, clay pots served as the primary means of storing water before the advent of refrigerators, and this practice continues even today. The length and breadth to which the author has worked for the research, especially identifying 48 women from Kolkata and Mumbai engaged in Pottery depicts the hardcore pre research work that must have been done. Author very consciously brings out in her research that though both Kolkata and Mumbai are geographically different areas but both have similar kinds of situations when talking about women like despite playing crucial roles in pottery and clay modelling, women's contributions are often overlooked and very clearly gender disparity is seen, women involved in pottery face economic hardships due to low wages and limited market opportunities, Women potters lack decision-making power within their families and communities, working with clay exposes women to health hazards like respiratory problems and skin infections, Traditional pottery and clay modelling, though integral to Indian culture, receive limited recognition, affecting women's status and earnings, women lack access to financial resources and training opportunities, hindering their growth in the pottery industry and urbanization and modernization pose challenges to traditional family-based occupations, affecting women's livelihoods in overall understanding women faces Gender Disparity, Economic Challenges, Social

Inequality, Health Risks, Limited Recognition, Lack of Support, Urban Challenges any many more. This chapter highlights the disparities and challenges faced by women in traditional family-based occupations like pottery and clay modelling in urban India. Women face many issues like when women are more dependent on connections for job opportunities, women have been always considered as multitasking performing various duties.

Most ironic situation is that though women's labour is essential for the survival of many potter families in the pottery industry most of the time their work is considered subsidiary and of lower status. Historical notions of male superiority and traditional roles influence perceptions of women's work. Apart from explaining the women's position in fishery work, the author has drawn attention towards the Challenges faced by Women in Pottery Industry like Women face laborious work with long hours and little time for themselves, they often return to work shortly after childbirth due to economic necessity, Storage space is limited, hindering business expansion. The Light thrown on the economic condition of Pottery business along the side of Govt policies and Perception of pottery Industry by author draws our attention on very crucial point of disparity of govt policies in terms of Government classifications often do not accurately represent the unique characteristics of Kolkata's pottery industry, distinctions between potters and clay modellers are not always recognized by government bodies.

Regarding Women's role the author interviews 48 women of both the states and come to the conclusion that women as potters in Kolkata has more involvement than Mumbai, and also despite challenges, women find a sense of identity and independence in their work.

Chapter four is on Statistical Analysis of the Position of Women in Fishery and Pottery/Clay Modelling in Mumbai and Kolkata is 52 pages.

Previous chapters provided a qualitative overview of sample areas, slums, and women workers' job profiles, livelihoods, and challenges, with a focus on gender discrimination. This chapter aims to support qualitative analysis with quantitative data collected through intensive surveys. The Most important thing about this chapter is Quantitative Data Collection, the chapter focuses on justifying qualitative analysis with quantitative data collected through interviews, group discussions, and surveys. It further also Categorises the variables to analyse the position of women in fishery and pottery/clay modelling. Author has used Pearson's Chi Square Tests to conduct structured questionnaires to statistically analyse the data. The chapter provides insight into the differences in the position of women in different places or occupations. It also suggests new areas for further research and discussion based on the statistical data analysed. The chapter attempts to analyse data from traditional family-based occupations in Mumbai and Kolkata through interviews, group discussions, and surveys. It structures the data through categorization of variables and presents the results of Pearson's chi square tests. The findings open avenues for further research and discussion on the subject. The findings are covering the reasons behind low education level further. It has given findings from Mumbai and Kolkata separately, the major reason for this was the self-motivation amongst women and other reasons like social taboos, financial instability etc. Author's findings also suggest the situation of women, which is suggesting that Kolkata women are financially weaker than their Mumbai counterparts.

Women face various health issues like pain, skin diseases, and fatigue. Apart from this, working women also face issues. Balancing household work and childbearing. Economic analysis shows that the ratio of paid and unpaid is very different from each other in women workers, also women take up underpaid work as its family business. Their work

will help husbands and family income is the only source of income. Mumbai is in a better position as women are getting paid compared to Kolkata. Regarding the pay disparity in gender the Patriarchy plays a significant role, with men being paid while women aren't and it is a global problem.

Chapter five is on Comparative Analysis of the Position of Women Workers in Traditional Family-Based Occupations of Fishery and Pottery/ clay Modelling in Mumbai and Kolkata is of 22 pages. This chapter aims to consolidate the qualitative and quantitative findings from previous chapters and link them with the main hypotheses outlined in Chapter 1. The analysis will focus on whether the hypotheses hold true and will address the major research questions. Separate analyses will be conducted for the pottery and fishery sectors. Chapters 2 and 3 provided detailed analyses of the socio-economic and cultural positions of working women in pottery and fishery occupations in Mumbai and Kolkata. Despite facing challenges from various sectors and threats from liberalization, these traditional occupations continue to survive and contribute to the economy. Women workers are subjected to gender discrimination, as noted in Chapter 4, despite their significant role in maintaining these occupations. However, there is a trend of the younger generation losing interest in these traditional occupations and their communities, exacerbated by a lack of state policies and governmental initiatives to support them. Older women workers, however, remain deeply committed to their occupations, working tirelessly both inside and outside their homes, even if the financial rewards are minimal or non-existent. They take pride in their work and continue to resist the pressures of liberalization, privatization, and globalization. This chapter analysed individual variables and compared the positions of women workers in Mumbai and Kolkata across different primary occupations. It justified their positions with statistical data

presented earlier. The next chapter will correlate the issues raised in previous chapters, address contradictions, suggest improvements for the livelihoods of women workers, and highlight areas for further research.

Chapter six is Conclusion which is 38 pages. The research aimed to understand the position of working women in traditional family-based occupations in Mumbai and Kolkata, focusing on fishery and pottery/clay modelling. Many slum dwellers in urban India are original inhabitants or traditional family-based occupation workers forced to migrate, residing in slums out of necessity. Traditional workers fall under the category of self-employment, either home-based or non-home-based. This thesis explores the overlooked aspect of traditional family-based occupations in urban India. Fishery and pottery/clay modelling were chosen as sample occupations, along with Mumbai and Kolkata as sample locations for comparative analysis. The study focused on understanding gender dynamics, discrimination, and challenges faced by women workers. Both qualitative and quantitative methods were employed, with 373 interviewees. Gender division of labour is prevalent, with women often burdened with subsidiary work and receiving low or no remuneration. Women's contributions remain unrecognised and invisible, leading to their non-empowerment. Lack of government initiatives and access to basic amenities, training, and funds contributes to the underdevelopment of women workers in these occupations. Private and public agencies play a crucial role in women's empowerment, providing platforms for voicing demands, training, and grievance redressal. The study disproved major null hypotheses, suggesting the need for new avenues to empower women in traditional family-based occupations.

The author has given recommendations for addressing the challenges faced by women workers and are provided for consideration by relevant

agencies. Like Government Initiatives, Training and Opportunities, Public-Private Partnerships, Promoting Traditional Businesses, Transforming Unpaid Work into Paid Work, Revival of Traditional Occupations, Modernization and Gender Equality, Infrastructure and Credit Facilities, Cooperatives and Representation, Working Conditions, Marketing and Price Regulation.

The author has also mentioned the further areas for research like rural artisans and workers and compare the rural-urban divide in traditional occupations, analysing the effectiveness of different types of cooperatives and their representation in

solving workers' issues, investigating the impact of modernization on traditional occupations and gender dynamics, assessing the environmental and health implications of traditional practices and propose modern solutions, evaluating the economic and social impact of government initiatives on traditional craft based businesses. The book is a valuable addition to the literature on women's work that can be useful for policy makers, legal researchers, women's studies scholars and the state and union government decision makers.



Call for Research Papers!

The **Regional Centre for Urban & Environmental Studies** is pleased to invite contributions for **Urban World** in the form of articles and research papers from researchers, authors, publishers, academicians, administrative and executive officers, readers on : **Urban Governance, Planning and Development**.

Articles could be between 2000 to 4000 words. They may contain compatible tables, charts, graphs, etc. We reserve the right to edit for sense, style and space. Contributions may be e-mailed in digital form as a Word file to the Director, RCUES, Mumbai.

Regional Centre for Urban and Environmental Studies (RCUES) of
All India Institute of Local Self-Government (AIIILSG),
M.N. Roy Human Development Campus, Plot No.6, 'F' Block,
Opp. Government Colony Bldg. No.326, Bandra (East), Mumbai-400051.
Tel : 8657622550 / 51 / 52 / 54
Email: dir.rcues@aillsg.org

ROUND & ABOUT

Mr. Fazalahmed Khan
Advisor, AIILSG, Mumbai.

'Our World in Data'- a new source of data for authors, academicians, researchers, etc.

Information was never available or flowed so freely, as it is now for about four decades. Under the term *information* there is specific information called data, which is more valuable, serves many useful purposes, and is much sought after. It can be said that we are living in an age of data. The dictionary meaning of data is *facts and statistics collected for reference or analysis*. (Oxford Dictionary). Data is also a collection of information collected/compiled by study, observations, research, and analysis. There are thousands of topics on which data is compiled as its use makes a crucial difference to the world of sciences, arts, policies, administration, etc. There are hundreds of data-supplying agencies, organizations, etc. Researchers, academicians, planners, policymakers, authors, institutions, businesses, journalists, industries, etc. need data. But data also comes with a cost. For data, one must seek membership of the data-providing agencies or seek permission to use it or to pay for it.

'Our World in Data' is a highly welcome organization that compiles and makes available data *freely* on almost all the topics that matter. Some excerpts from its websites:

“Poverty, disease, hunger, climate change, war, existential risks, and inequality: The world faces many great and terrifying problems. It is these large problems that our work at Our World in Data focuses on.

“Thanks to the work of thousands of researchers around the world who dedicate their lives to it, we often have a good understanding of how it is possible to make progress against the large problems we are facing. The world has the resources to do much better and reduce the suffering in the world.

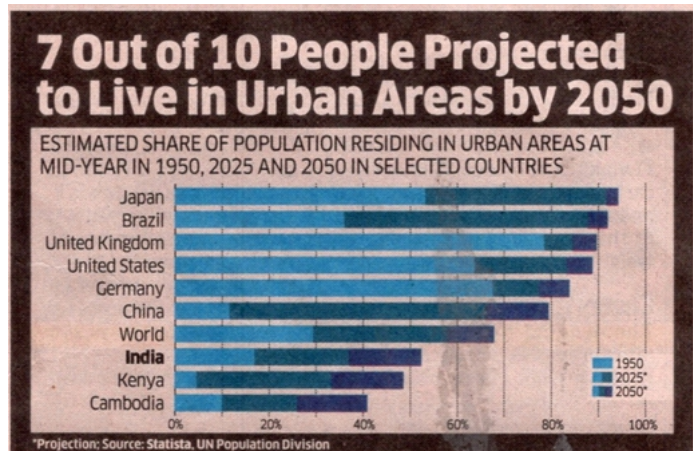
“The goal of our work is to make the knowledge on the big problems accessible and understandable. As we say on our homepage, Our World in Data's mission is to publish the **“research and data to make progress against the world's largest problems”**

[Reference: <https://ourworldindata.org/about>]

Projection of Urban Population (Select Countries)

Read any article on urbanization, or listen to any talk on it, you are bound to come across mention of the projection of urban population by certain periods, right up to the end of the century. Planners, researchers, governments, etc. relish on any new data when it comes from the high source.

The snippet regarding projection of urban population by 2050 is from the United Nations Statistics Division. Graphic courtesy: The Economic Times, Mumbai 17 July, 2024.



Projections of urban population by Niti Ayog

The Economic Survey 2024-25 citing reference to Niti Ayog says that urban population in India is expected to be more than 40% by 2030.

World Mangrove Day Celebrated on 26 July 2024

World Mangrove Day is celebrated on July 26 every year. It was adopted by UNESCO in the General Conference of 2015 to raise awareness about the crucial mangrove ecosystem, and the need to promote its conservation and sustainable growth. Devastation caused by the Tsunami in December 2004 drew more attention to the importance of mangroves as the damage was minimal in the coasts having dense mangroves.

Mangroves are a group of trees and shrubs found in coastal intertidal zones, including the area between the main sea and the coast. In this area, sea water rises during high tide and recedes during low tide. They are found in what is technically called intertidal coastal zones. This area lies between the main sea and the coast, where sea water rises during high tide and recedes during low tide. This area is also mentioned as bays, estuaries, salt marshes, swamps, creeks, lagoons, etc. Mangroves are a group of trees and shrubs with entangled roots in the ground. Because of this characteristic, they withstand the force of the rising waves of the sea and storm winds and act as bio-shields of the coastal zone. They grow in clusters serving as breeding, nursery, and feeding grounds for numerous marine and terrestrial organisms. Mangrove forests are a haven for sea birds as nesting and feeding grounds. According to the **Indian State Forest Report 2021**, the Mangrove cover in India is about 4992 sq. km which is **0.15% of the country's total geographical area**.



Important species of Mangrove ecosystems in India include *Avicennia officinalis*, *Rhizophora mucronata*, *Sonneratia alba*, *Avicennia alba*, *Bruguiera cylindrica*, *Heritiera littoralis*, *Phoenix paludosa*, *Morinda citrifolia* & *Ceriops tagal*. (Forest Survey of India, 2021).

Similarly, over the decades, various researches showed the high significance and innumerable benefits of mangroves as regards,

- (i) Stabilizing the coastal lands by saving them against erosion,
- (ii) Act as feeding and sheltering space to aquatic lives and sea-birds.
- (iii) They extract up to five times more carbon than forests on land, incorporating it in their leaves, branches, roots and the sediments beneath them. (<https://www.unep.org/news-and-stories/story/inside-look-beauty-and-benefits-mangroves>).



Photo courtesy: Forest Survey of India, 2021.

- (iv) As biodiversity havens, mangroves support a huge variety of plants and animals, many of them important for food production.
- (v) Of the over 1,500 species that depend on mangroves for their survival, 15 percent are threatened with extinction. This number is increasing when looking at mammals: Nearly half of mammals living or feeding in mangrove forests could go extinct in coming years, with trends worsening for most of them. (<https://www.unep.org/news-and-stories/story/inside-look-beauty-and-benefits-mangroves>)

Mangrove Cover Assessment (2021)

State/UT	Mangrove area in sq.kms	State/UT	Mangrove area in sq.kms
Andhra Pradesh	405	Odisha	259
Goa	27	Tamil Nadu	45
Gujarat	1175	West Bengal	2114
Karnataka	13	A & N Islands	616
Kerala	9	D & NH and Daman & Diu	3
Maharashtra	324	Puducherry	2

Total: 4992 sq.kms.

To augment India's efforts in afforestation, the Union budget 2023-24 announced 'Mangrove Initiative for Shoreline Habitats & Tangible Incomes (MISHTI)' program. The aim of the MISHTI Scheme is to protect and revive mangrove ecosystems on the Indian coast while enhancing the socio-economic status of coastal communities. (<https://www.pib.gov.in/PressReleasePage.aspx?PRID=2002625>).

Dharavi Redevelopment Project

Slums have become an inevitable part of cities, more so of big and metropolitan cities in the urban scenario of India. More and more attention is given to them to regularize, rehabilitate, and redevelop them. For this purpose, specific legislation has been passed at the national and state levels. Slum studies form a significant part of urban studies. Dharavi, in Mumbai, is said to be the biggest slum in Asia, home to a million population. In the past several attempts were made to redevelop Dharavi on the lines of the Maharashtra Government's policy of slum redevelopment, but those attempts did not materialize because of the sheer size, density, and complexity of the mega slum. This is the fourth attempt.

Presently, Dharavi Redevelopment Project Ltd., an 80:20 joint venture between the Adani group and the Government of Maharashtra is under implementation, some basic facts of this mega project should be included in the pages of the Urban World.

Brief history of Dharavi: In 1867, when the municipality set up a slaughterhouse on the northern shore of Mahim Creek, tanneries came up in Dharavi because of the availability of land and ample water across the creek. In the late nineteenth century, it was decided to keep the dangerous and polluting trades of tanning out of South Bombay, through zoning and land-use regulations, Dharavi was designated as a tannery town. Soon migrants from the southern state of Tamil Nadu began to settle in Dharavi which came to be known as Tirunelveli North. With the scarcity of housing for labourers in Mumbai hutments began to sprout in the outlying areas of Mahim, Worli, and Sion, adjacent to the tannery town of Dharavi. In 1919 the municipality relocated Kumbhars (potters) from another place to Dharavi. A 1944 report divides Dharavi into five distinct settlements Koliwada, Kumbharwada, Kala Killa, Matunga Labour Camp, and Dharavi. With this foundation, Dharavi metamorphosed into and mega slum with more than a million people living in makeshift houses in just 2.1 square kilometers area.

This is the fourth attempt of the Government of Maharashtra to redevelop a mega slum touted as **Asia's largest slum, with an area of 2.39 km and about 10 lakh population.**

Some basic facts -

1. The Dharavi Redevelopment Project Ltd. (DRPL), a joint venture between the Adani group and the Government of Maharashtra is building free housing- in situ- for residents of tenements that have been in existence before 2000. These residents will be eligible for free housing in tenements of 350 sq. ft.
2. Those living in tenements that came up between 2000 to 2011 and beyond are deemed ineligible for free housing. They will be accommodated in the buildings to be constructed across Mumbai suburbs on land parcels of land of about 1000 acres. These areas will be known as 'Nav Dharavi's'. They are required to pay Rs.2.5 lakh for the house.

So far 540 acres of land have been identified for the development of buildings in Nav Dharavi's. Search for other areas is on.

The DRPL is a Special Purpose Vehicle that has a timeline of seven years to execute the rehabilitation or relocation in a phased manner. In all, the project has a 17-year long deadline to cover all aspects of the agreement which includes building hotels, convention centers, business parks, etc.

History of Redevelopment

- > This is Maharashtra govt's fourth attempt to redevelop Dharavi
- > Rajiv Gandhi was 1st to allot ₹100 cr for Dharavi revamp in 1986
- > In 2004, US architect Mukesh Mehta presented PPP model for redevelopment
- > In 2011, govt asked Mhada to look at sector-wise revamp
- > In 2018, govt began to consider an integrated approach. A Dubai-based consortium Seclink won a bid that was later scrapped
- > In 2022, a fresh tender was floated and in 2023, Adani was awarded contract

Land parcels identified for relocation: 541 acres

Salt pan lands: 250 acres Location: Bhandup & Kanjurmarg; owner: Salt Commissioner	Dumping ground: 200 acres Location: Deonar; owner: BMC
Dairy land: 21 acres Location: Kurla; owner: MHADA	Octroi and dumping ground: 70 acres Location: Mulund (East); owner: BMC

Earlier survey: A survey conducted 16 years ago estimated 64,000 ground-floor tenements as eligible for free housing in Dharavi. As per recent estimates, the overall population of the precinct is over a million.

A **fresh survey** is underway since March 2024 to determine eligibility for all groups.

Existing Land Use:

The following information is sourced from Dharavi Notified Planning Proposals, Government Notification UDD No. TPB 4314/810/CR- 203/2014/ UD-11 dated 3 March, 2016, (https://sra.gov.in/upload/publication/sanctioned_planning1.pdf)

The whole area is covered with informal, unplanned, random sub-standard hutments, with very minimum open spaces, narrow roads, and other poor quality infrastructure and amenities.

Area of slum structures : The floor area of the slum structures is a very important planning parameter because that will decide the total Built Up Area (BUA) required to rehabilitate the eligible slum dwellers. The survey also indicates that out of **33,550 slum structures** details of which are available, approximately

- 28,036 structures (83.57%) have having existing carpet area between 5 to 15 sq. mt. (60 to 150 sq.ft.),
- 4462 structures between 16 to 30 sq.mt. (170 to 300 sq.ft.) (13.30%) and 1052 structures of more than 30 sq. mt. (3.13%).
- The data shows that majority of the occupants are living in an area less than 150 sq. ft.
- This mega slum is a hub of a range of commercial, industrial, and home-based activities:

Commercial and Industrial Activities	Home Based Activities
1) Garments	1) Papad Making
2) Plastic Recycling	2) Bidi Making
3) Dyeing	3) Zari Work
4) Aluminum Moulding	4) Leather Goods
5) Leather Processing	5) Groom Making
6) Farsan Making	6) Pickle Making
7) Pottery	7) Button Making
8) Box Making	

[References: (1) *The Durable Slum- Dharavi and the Right to Stay Put in Globalizing Mumbai* by Liza Weinstein Published by Orient Black Swan Private Ltd., New Delhi. (2) *The Times of India, Mumbai, 18 July, 2024.* (3) Government Notification UDD No. TPB 4314/810/CR- 203/2014/ UD-11 dated 3 March, 2016, (https://sra.gov.in/upload/publication/sanctioned_planning1.pdf)]

New 12 Industrial Smart Cities Approved

Urbanization is the process of growth of cities as rural population keeps coming to live in cities. The more developed a country is, the higher proportion of its population lives in urban areas. Focus of urbanization is cities, to make them comfortable to live in, to develop them holistically to allow a gamut of sectors to grow for the better life of the people, as well as the economy to flourish. They have become engines of growth and have come to occupy pride place in the economy of the country. Side by side with urbanization, industrial development is a cherished goal of any country as it is equated

with development level of a country. These two grand objectives come together in the National Industrial Corridor Development Program with *industrial smart cities* as the area of focus.

- Delhi-Mumbai Industrial Corridor (DMIC)
- Amritsar-Kolkata Industrial Corridor (AKIC)
- Chennai-Bengaluru Industrial Corridor (CBIC)
- Vizag-Chennai Industrial Corridor (VCIC)
- Bengaluru-Mumbai Industrial Corridor (BMIC)
- Odisha Economic Corridor (OEC)
- Hyderabad Nagpur Industrial Corridor (HNIC)
- Hyderabad Warangal Industrial Corridor (HWIC)
- Hyderabad Bengaluru Industrial Corridor (HBIC)
- Extension of CBIC to Kochi via Coimbatore
- Delhi Nagpur Industrial Corridor (DNIC)



The Union Cabinet on 28 August, 2024 approved 12 industrial smart cities within the National Industrial Corridor Development

Program, with an outlay of Rs.28.602 crore. These are strategically located across 10 states and planned along six major industrial corridors, which will be pivotal in advancing India's manufacturing

capabilities and economic expansion. Launched in 2008, The Program (NICDP) aims to cultivate a dynamic industrial ecosystem by attracting investments from both large anchor industries and Micro, Small, and Medium Enterprises (MSMEs). These industrial nodes will serve as catalysts for achieving the ambitious target of \$2 trillion in exports by 2030, aligning with the government's vision of a self-reliant and globally competitive India. The twelve national industrial corridors are as under: f The newly approved industrial smart cities are strategically located across 10 states and planned along six major corridors, which will be pivotal in advancing India's manufacturing capabilities and economic expansion. The approved cities include:

Khurpia, Uttarakhand	Agra, Uttar Pradesh	Orvakal,- Andhra Pradesh
Rajpura-Patiala, Punjab	Prayagraj, Uttar Pradesh	Kopparthy, Andhra Pradesh
Dighi, Maharashtra	Gaya, Bihar	Jodhpur-Pali, Rajasthan
Palakkad, Kerala	Zaheerabad, Telangana	

“Smart Cities and Modern Infrastructure: NICDP will see the development of new industrial cities as greenfield smart cities of global standards. These cities will be built "ahead of demand," incorporating the 'plug-n-play' and 'walk-to-work' concepts, ensuring advanced infrastructure that supports sustainable and efficient industrial operation.”

[Reference: <https://pib.gov.in/PressReleasePage.aspx?PRID=2050136>]

India Tops Asia with 85 Ramsar Sites

The above caption is a caption of news in the Times of India, Mumbai, 15 August 2024. The Ramsar Convention is the intergovernmental treaty that provides the framework for the conservation and wise use of wetlands and their resources. Its full title is 'The Convention on Wetlands of International Importance especially as Waterfowl Habitat'¹. The Convention was adopted in the Iranian city of Ramsar in 1971 and came into force in 1975. The three newly added sites are Nanjarayan Bird Sanctuary Kazhuveli Bird Sanctuary in Tamil Nadu and Tawa Reservoir in Madhya Pradesh.

Since the adoption of the international treaty, almost 90% of UN member states have become “Contracting Parties” and committed to the Convention’s three pillars:



- 1) Work towards the wise use of all their wetlands;
- 2) Designate suitable wetlands for the list of Wetlands International Importance and ensure their effective management;
- 3) Cooperate internationally on transboundary wetlands, shared wetland systems, and shared species.

Ramsar sites are the wetlands included in the list of internationally important wetland sites in the world under the Ramsar Convention. Wetlands play a key role in the hydrological cycle, flood control, water supply, and providing food, fiber, and raw materials. They are havens for water birds.

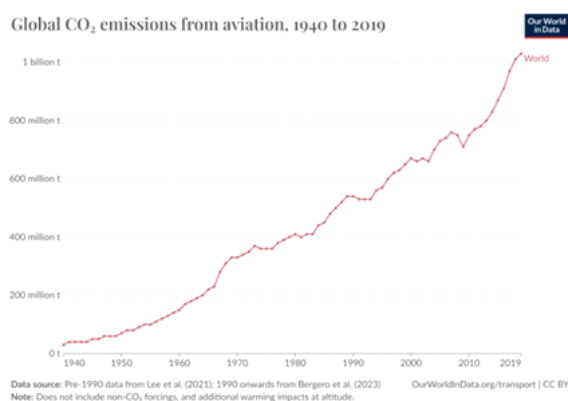
ISRO has mapped the country's wetlands covering 15.98 million hectares, which is around 4.86 percent of the total geographic area of the country². Indian sites in the List have increased from 26 to 85 in the last ten years. All 85 sites put together cover an area of 13,58,068 hectares. Globally, 2520 wetlands are tagged as Ramsar sites³.

[References: (1) UNESCO-(<https://www.unesco.org/en/biodiversity/wetlands>). (2) The Times of India, Mumbai, 8 June, 2022. (3) The Times of India, Mumbai, 15 August, 2024 including photo credit. Graphic reference is included in the graphic.]

Aviation Emissions of CO₂

Aviation accounts for 2.5% of global CO₂ emissions. But it has contributed around 4% to global warming to date.

Almost every day, the world is realizing the increasing dangers of climate change. Unitedly, countries of the world are fighting the challenge under the auspices of the United Nations Framework Convention on Climate Change (UNFCCC), under whose auspices Conferences of Parties are held annually. Likewise, the threat has spurred huge research the world over on almost every conceivable activity/sector that contributes to it. Present below is one piece of a recent research in respect of aviation sector.



[Reference: Hannah Ritchie (2024) - "What share of global CO₂ emissions come from aviation?" Published online at Our World In Data.org. Retrieved from: '<https://ourworldindata.org/global-aviation-emissions>']

**Regional Centre for Urban and Environmental Studies, Mumbai
Advisory Committee**

♦ Dr. K. H. Govinda Raj, IAS	Principal Secretary, Urban Development Department, Government of Maharashtra, Mumbai.	Ex-Officio Chairperson
♦ Mr. Satinder Pal Singh, IAS	Addl. Secretary (LSG & UD), Ministry of Housing and Urban Affairs, Government of India, New Delhi.	Member
♦ Mr. Ashwani Kumar, IAS	Principal Secretary, Urban Development and Urban Housing Department, Government of Gujarat, Gandhinagar.	Member
♦ Mr. T. Ravikanth, IAS	Principal Secretary, Urban Development and Housing Department, Government of Rajasthan, Jaipur.	Member
♦ Dr. Sanjay Goel, IAS	Commissioner-cum-Secretary, Urban Development Department, Government of Goa, Goa.	Member
♦ Ms. Kavitha Padmanabhan, IAS	Commissioner & Secretary, Urban Development Department, Government of Assam, Guwahati, Assam.	Member
♦ Mr. Abhishek Singh, IAS	Secretary, Urban Development Department, Government of Tripura, Agartala, Tripura.	Member
♦ Mr. Surendra Nath Tripathi, IAS (Retd.)	Director-General, Indian Institute of Public Administration, Indraprastha Estate, New Delhi.	Member
♦ Dr. Deepak Pawar	Professor & Head, Department of Civics and Politics, University of Mumbai, Mumbai.	Member
♦ Dr. Jairaj Phatak, IAS (Retd.)	Director-General, All India Institute of Local Self-Government, Mumbai	Member
♦ Dr. Ajit Salvi	Director, Regional Centre for Urban and Environmental Studies, All India Institute of Local Self-Government, Mumbai	Member-Secretary

**Regional Centre for Urban and Environmental Studies (RCUES), Mumbai
(Fully supported by Ministry of Housing & Urban Affairs, Government of India)
undertakes**

Urban Policy Research.
♦
Tailored Training and Capacity Building Programmes in Urban Management and Urban Governance.
♦
Capacity Building for Urban Poverty Alleviation.
♦
Anchoring Innovative Urban Poverty Reduction Projects (Aadhar) for Municipal Corporations.
♦
Project Management & Social Auditing.
♦
Information, Education & Communication (IEC) in Urban Sector.
♦
Training of Trainers (TOT) in Urban Management.
♦
Technical Advisory Services in the Urban Development Urban Management Sector
♦
Study Visits for ULBs for Experience Sharing and Cross Learning
♦
Community Based Interventions.
♦
Human Resources Development.
♦
Interdisciplinary Programmes.
♦
Knowledge Management.
♦
Networking.



**Regional Centre for Urban & Environmental Studies
All India Institute of Local Self-Government, Mumbai**

Bandra Kurla Campus:

All India Institute of Local Self-Government

M. N. Roy Human Development Campus, Plot No.6,
'F' Block, Opp. Government Colony Bldg. No.326,
Bandra (East), Mumbai - 400051, India.

Tel. 8657622550 / 51 / 52 / 54

Email : dir.rcues@aiilsg.org