

From Income to Urban Contest in Global Settings: Chronic Poverty in Bangalore

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1. Introduction

Most Indian cities and particularly the metros are usually characterized by vibrant and complex economies. What does being poor and chronically poor mean within these settings? The MDGs state the need to halve the world's poor. Can one go beyond what is useful rhetoric to spur action and define agendas? How the other half exists may be closely connected to the half that moves up. Does how the half that loses out reflect claims lost to an assertive elite in increasingly divided cities?

Poor groups rely on complex urban economic and political systems to survive and move up (Benjamin and Bhuveshwari, 2001). Efforts at poverty reduction by the state and central governments (except for the PDS system) had a marginal role as did poverty projects including those that involved NGOs in a major way. These interventions (both public programs and NGO projects) at best did not recognize and at the worst went against existing social/economic and political

¹ Ms Valli Ammal assisted by her colleague Selva Kumar played critical roles in conducting the interviews that are the formative base of this paper. Ms. Manjula and Gururaja played a key role. Valuable inputs and conceptual ideas from Prof. Philip Amis are gratefully acknowledged as is the intellectual debt is to Prof. Gillian Hart. The author also acknowledges the Chronic Poverty Centre, at the University of Manchester for funding the research and for discussions at a conference.

processes which poor groups used. Based on grassroots research this paper tries to specify what *really* makes a difference. For instance, our earlier work showed that an empowered municipal body helps provide access to public water taps and supports, if not promotes, a regulatory setting in contested land locations that maintain or even reinforce de-facto claims. This is mainly since local councilors, relative to other players, are more likely to reinforce “voice”. Thus, government, especially municipal government, does matter. Evictions from productive central city areas, reducing the number of public water standposts (in the name of “reform” and privatization), disruption of land development systems that supply small plots and a vibrant rental market in the name of “planned development”, demolition of small shops and also larger urban renewal to allow mega infrastructure projects in the name of “global competitiveness” – all constitute “bad government” and matter too.

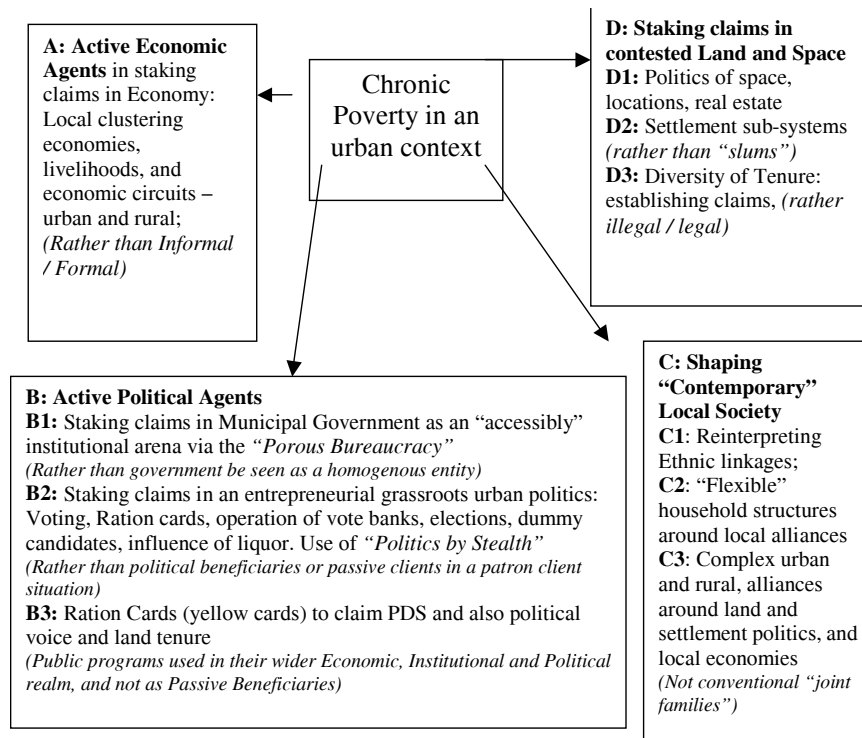


Figure 1: Conceptual Framework to locate processes underlying Chronic Poverty in an urban setting

The poor, and the poorest in the most fragile situations, are active political and economic agents. Such “bad government” spur events that push them into chronic poverty. At other times, when poor groups could improve their own situation, this was due to use of influence or power rather than the benefits of a program.

Statistics on the poor are collected from an accounting perspective rather than understanding the context within which poor groups struggle. We have approached the issue in a more qualitative way. To undertake this research, we revisited 8 to 10 families who had been interviewed several years ago to identify and explore processes that reinforced or helped them escape situations of extreme poverty. We also included cases on street children, another vulnerable group. Bangalore is the location of several mega infrastructure development projects and has witnessed a series of ethnic riots in the southern Master Planned areas, and we interviewed families there too. Earlier work highlighted the existence of strong local communities in West Bangalore mostly around “slum”, highly politicized local environment, with several ethnic groups that shared economic links. In the southern master plan locations of Bangalore, we undertook some very preliminary interviews with families living within incomplete public housing projects. They were victims of a brutal ethnic violence, preceded by eviction and resettlement to create new “housing”. The tension in south Bangalore indicated that the Master Planning processes placed the poorest groups in a difficult power struggle – very different from West Bangalore. Master Plan is one of the main factors in diluting the claims of the poorest and provides opportunities for local space to be captured by external political agents playing the ethnic card.

2. Analytical Frameworks

Figure 1 provides a view of the conceptual framework. The “flexibility” of family structures is one of the coping strategies (see figure 2). A brief description of the constituents of the framework follows. (See Benjamin and Bhuveshwari, 2001 for details):

A: **Active Economic Agents:** This relates to the urban economic structure of Bangalore, constituted by distinctive local economies,

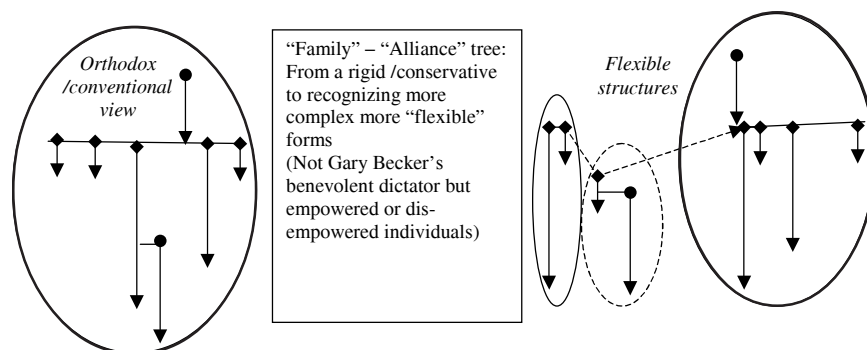


Figure 2: Flexible family structures.

that include specialized firm clusters. They have important links with rural towns as especially seen among hawkers and vendors.

The link to chronic poverty is most direct. When urban economic systems are disturbed due to mega projects or rigid regulations promoted by master planning, then the poorest get affected. The systemic impacts may be the severest. As a corollary, if central city areas are allowed to consolidate via locally responsive interventions, does stability in economic arrangements help the poorest to move up?

- B: **Active Political Agents:** We see this in three ways. First, is the nature of the institution, (Benjamin 1996). Here, municipal government plays a key role in shaping “voice” of local groups including the poor. This was conceptualized as the “Porous Bureaucracy” to give a sense of the internal administrative circuits as poor groups influenced them in strategic ways (Benjamin 1996). The second is related to the complex local politics centered on the formation and use of “vote” banks. Although effective, this did not always favour all poor groups at all times. Poor groups, especially those in the most fragile situations, used more subtle political strategies, which we termed as “Politics by Stealth” (Benjamin & Bhuvanewari 2001). The third was the way the PDS system was used not only to access subsidized food and daily consumption items, but also to claim land tenure and political voice.

The link to chronic poverty is central to the notion of political voice. If poor groups are active economic and political agents, what are the mechanisms and institutions through which their claims are established? Does a breakdown or a dilution of a locally responsive institutional structure push the poor into a situation of chronic poverty? Does the lack of political claims help explain persistence of poverty – i.e., ability to access survival level economies but little scope to upgrade?

C: **Shaping “Contemporary” Local Society:** Economic and political linkages are both required to claim land and basic infrastructure. Similarly, civic politics centered on municipal process is focused around the land and infrastructure issues. This again requires local groups to form alliances to pressurize local politicians to make the administrative system responsive to their needs. Individuals take on alliances and relationships across conventional boundaries as a coping mechanism and for strategic reasons. Thus, as Philip Amis notes, the “household” becomes an input in a coping strategy rather than an object-based outcome. We view households not only in their urban setting but as part of a larger urban – rural continuum. Economic processes shape the nature of the household as an economic unit. We distinguish our position to that of Becker and take a position closer to that promoted by Hart¹. Thus the second and third aspect focus on the need to re-conceptualize the household. The unit of analysis is the individual whose power relationships at an intra household and societal level are shaped by the nature of the household (Figure 2).

The link to chronic poverty relates to the supportive relationships within local society and how these work for the poorest. Are some poor groups, pushed into a chronic situation when inter-ethnic systems break down resulting perhaps in violence? Does such disruption also affect the local economy further reinforcing poverty? Do fragile links allow for authoritarian politics to take root? Within the household, does the lack of flexibility for a single mother force her young children into a fragile situation? Does such in-flexibility reduce income stabilization strategies?

D: **Staking claims in contested Land and Space:** This aspect views urban space as being contested and not homogenous and moves away from a more generalist and inaccurate view of “slums” to view these as particular forms of land settlement systems (Benjamin, 2003 forthcoming).

This is important to understand the full impact of “bad government” as it reinforces chronic poverty. Land issues from this perspective help to identify economic and political processes that reinforce chronic poverty and at times also move those groups into more stable situations.

The analytical reporting format

Figure 3 provides a diagrammatic representation of the processes adopted so as to allow field investigations to follow a more open ended approach and reveal the complexities of the human experience to build upon themes that could capture the variety of situations in a comparative way.

An important characteristic of chronic poverty is duration. Events suggesting severity capture the impact of shocks that could suddenly

Figure 3: Analytical Reporting Format for Interviews: Events that move you up (A) or down (B) ; Very rapidly (+++,+) or slowly (—,-)

push a person into a chronic poverty situation. The framework also allowed us to include positives – events that improved ones' situation.

3. K R Market in Central Bangalore

The first set of cases of chronic poverty relate to households located in the central market areas (City Market) of Bangalore. This is where the poorest tend to congregate as they provide relatively easy access to multiple employment opportunities. Within this area, we selected *Vandimode* slum, which is a congregation of several families living on terraces above shops.

Amurdham's story

Amurdham is a woman in her mid thirties and hails from a small village called *Origarahalli* near *Mandya* – a prosperous agricultural region. At the age of 7 she used to graze cows as a bonded laborer for which Rs. 1,000 per year was paid to her father. Her work also included domestic chores. Presumably as a way to get her out of that situation, her grandmother brought her to Bangalore. Her mother Ananthai also lived in Sultanpet, and her sister Sarasa in a squatter settlement. At the age of 12 she got married to a man near *Kallakurichi* (Tamil Nadu), village *Soolankurichi*. Initially her grandmother used to sell food. This did not work out financially so she moved to rag picking. They stayed in the same street– (a main trading and wholesale market area in *Sultanpet*) for the past 25 years. She remembers her grandmother telling her how this area was farmland earlier and housed families of the Reddy's *Komatīs* and Brahmins. Now buildings have come up owned mainly by *Setus* (North Indian Marwari traders).

Amurdham had 5 children. One boy died due to illness. Today she has three children with her. Her elder daughter lived with her till she was 14. After attaining puberty she started living at her sister's place near Mysore Road, as it was not safe for her to live on the street. Amurdham's husband died a year ago due to piles. He was a drunkard and borrowed money for his ayurvedic (herbal) treatment. His death was a relief as she now had sufficient money for taking care of the children and for her own expenses. She has been able to settle all her

loans and even put aside some money for her daughter's marriage. When she is sick, she takes loans from the shopkeepers. She gets two sarees free in a year from the shopkeepers. After her husband's death she had a problem of personal safety at night. Therefore, she married a person working in the lorry office, even though he was already married and had children. His family lived in a squatter colony of Bungi Colony. She feels that although she does not gain much support from him, somebody is there to protect her. Her work is flexible and she does a variety of tasks. Her main work is rag picking, but she also cleans the lorry shop. As part of her rag picking, she collects cardboard, which fetches more money. About 5 years ago the rate for waste cardboard was Rs. 1.50 per kg, now she gets Rs. 2.50 per kg of cardboard. Sometimes the rate goes up to Rs. 4.50 per kg. There is wide seasonal fluctuation in the rates – increasing during festivals and declining in the rainy season due to the dampness. Amurdham earns up to Rs. 100 per day of which Rs.20 to 30 is spent on food. Food is either purchased if she has work or she cooks. Her daughter also works in the nearby shops and earns Rs. 1,000 per month.

Her son earns Rs. 20 to Rs. 25 daily. With all this their monthly family income is usually around Rs. 2,500. Amurdham also invests money in chit fund called "Crackers fund". Here, she pays Rs. 75 on a monthly basis for twelve months and in return she gets what she describes as a "good quantity of crackers and a vessel". There are other advantages of getting to know people in the chit fund and establishing trust. In addition, she also invests in a chit fund of Rs. 30,000; Rs. 1,000 has to be paid in cash each month. She has also given a loan of Rs. 5,000, to her second husband with a condition that he pays it back when her daughter's marriage is fixed. This would normally be interest free. She has also given a loan to her sister. Amurdham being an established "local" has also stood surety for 6 people (all of them are street families known to her for a long time) amounting to Rs. 9,000. She also stood surety for a charcoal vendor for Rs. 20,000; the man has repaid Rs. 15,000, and has Rs. 5,000 more to pay. She says with good faith that he will repay it. So far, only one lady has cheated Rs. 2,500 and others have paid promptly.

According to Amurdham the place on the street where she is living is very safe. She has lived here for 30 years so all the shopkeepers know her and no outsider troubles her. The shopkeepers protect her family. They never allow a man to talk to her in their presence. In case she moves to a slum at this stage (and having married a second time to a person with a wife and child) she can be mistaken to be a prostitute and would face harassment. However, during rainy season it is very difficult to stay on the pavement.

According to her, poverty or being poor means:

“yarukku oruvalai sapadu ellayo avango thane allai”...

In Tamil, “..those who do not have even a single meal in a day..”. She also added that her children have good food and clothes are purchased whenever there is a need. Also, this is a very central city location with access to several types of employment opportunities and her length of stay here has established her in the local systems. During the interview, her husband’s first wife’s son (aged around 9 years) came to see her, and when he got up to leave, she spontaneously gave him Rs.10 out of affection. Interestingly, when her own four-year-old daughter asked for Rs. 3 for an ice cream, she refused. When queried, she said that the boy does not come often and she wants to keep a friendly relationship with those children.

She does not have a ration card and their names are not on the voter’s list. According to her, street sleepers/families are voiceless and powerless and there is no one to talk on their behalf. Even in government hospitals they are neglected since they wear dirty clothes and do not look clean. This happens even when the hospitals do not require a ration card for their services. According to her, gold, clothes, house and money are assets but her children are - human assets. Amurdham feels that the society in general exploits people like her. For instance, when they go to the rag shop to sell the materials, the shop owner reduces the price or reduces the weights. They cannot question this because they have taken money in advance and their payments are adjusted against this. Continuing her reflection on the difficulties faced by her type of people, she felt that there is lack of protection for the street sleepers – especially for adult females. This is

also related to the issue of their claims to land. She is living on a vacant site belonging to someone else. Although she has been here for 30 years, she feels that at any time they might be forced to vacate if the owner decides to construct there. The place is now surrounded by buildings, which provide some safety as compared to living on the open streets where anyone passing could pick up their belongings. They have also built a temporary shelter - a bath and a toilet that they use instead of the public toilet. The public toilet is inaccessible at night (7 pm to 6 am). They sleep under the shelter of shops on its adjoining pavement, at the mercy of shopkeepers during, rainy seasons. After the rain stops they clean the place and wait until the floor dries.

Lifelines: both positive and negative things happened in Amurdham's life:

- A- 1996 - mid 1998 less income. Although this would have been sufficient if both husband and wife were earning, a major portion of their income goes for alcohol.
- B- Husband falls sick. A loan was taken for his treatment from the shopkeepers. Amurdham's single income is not sufficient to feed all the children three meals a day. Expenses for travel from Bangalore to Tamil Nadu for husband's treatment were high.
- C- After treatment, came back to Bangalore. He started drinking again and fell sick, every thing was done on the bed, again her earning (working) hours reduced. She took him to his village and left him at his mother's place, and came back to Bangalore. Meanwhile he died and nobody informed her. She went to the village to see him but it was of no use, as all the ceremonies were done with the government benefit of Rs. 500. She did not have money even for bus fare and went to her cousin brother's place for help, but this was of no use.

- D- Finally one of her *chitty* (Mother's younger sister) gave her Rs. 100, which was only sufficient for the bus fare. Without food for the whole day she reached Bangalore. Gradually she started earning as before, took care of the children with good food and invested Rs. 75 monthly in crackers fund. She loaned her sister around Rs. 3,000.
- E- Between C and D her daughter also started earning. Now her son also earns. She invested in big chit i.e. Rs. 30,000 and started saving for her daughters' marriage. She has also given a loan of Rs. 5,000 to her second husband.

She mentioned that elderly people also live on the street without any support from others (children/relatives). They earn their food because of their central city locations. They stay on the streets since their huts are very far away from those locations. Often, they even give loans to other street families. She sourced out an elderly woman aged above 70 years, who daily earns around Rs. 70 to Rs. 80 by rag picking and begging. Her remaining money goes to her children who live in the village. That the old woman has been living in the same place for a very long period; in between they go to their village and again come back. Even the private financiers have known these people for a long time and are willing to provide credit due to this – on “humanitarian” grounds. Thus, this location in the city is critically important for their survival. If she shifts to any another place, she will not have access to the multiple employment opportunities available in this area, such as working in the lorry shops, picking up the cardboard, and the extra benefits provided by the shopkeepers such as food and loans during emergencies. Also, from the shopkeeper's point of view, these families provide an important security against theft. If she is evicted she would try and relocate on the same street because of these connections. On the parallel street in fact at the time of the interview, an old building was being demolished and re-constructed and this threat was very real. They felt, that at any cost they would not move from that location.

This case, rich in detail shows a double switch in relation to rural settings. The move to urban areas is an escape from rural drudgery

but later links are established with the village for purposes of investment. The main themes of the case relate to the centrality of urban location for survival, the cycles of illness and death in a “bad marriage” which although a strain actually frees the family toward upward mobility. This leads to another critically important theme – where a new relationship is established to rope in social acceptance and financial stability. We see very complex financial management, not only in managing incomes that fluctuate but also in their investments, and indirect risks linked to wider fortunes. The cases also highlight the complex issue of safety. The street is safe – but for a particular group. Closely connected is the lack of political voice. This is mainly since their “vote bank” circuits work in locations of residence in a different ward. This is related to the lack of physical infrastructure although the family is able to establish some form of basic services.

The story of Amurdham’s sister Sarasa

Sarasa lived on the street three years ago, but now lives with her four children in Nayandanahalli slum near Mysore Road. For work she comes to Sultanpet (the main city wholesale trade area) and each evening goes back to Nayandanahalli. During 1995-96 she invested Rs. 5,000 paid in two installments for the hut space, which she calls “the site”. The site measures 20 foot by 20 foot and was bought from the neighborhood slum leader Thailan. Her main reason for purchasing the site was that her husband deserted her and went to Bombay. She did not get any message from him for a long time, and people and relatives suggested that she live in a site – a safe location for a single woman. Both she and her brother shared the 10 foot by 10 foot space. Before that she lived on the streets in Sultanpet where her sister Amurdham lives.

Sarasa has four children, three girls and one boy. Her husband works in the lorry office. She sees him as a drunkard who never takes care of them. For the last year and half he has not come home. The children too do not care for him. Whatever he earns is spent on alcohol and he lives on the street.

She works in the shops of Sultanpet as a “loader” – bringing down cotton filled boxes from the third floor to the vehicle at the street level. For this tough work, she gets Rs. 1.75 per box, and at a time she carries two boxes. Daily earnings depend on the number of loads. Normally she earns a minimum Rs. 10 to 60 per day, and on some days up to Rs. 200 but that is rare. Her eldest son too works in one of the shops does the same kind of job and earns Rs. 200 per week.

Ananthai, above 70 years and mother of Amurdham and Sarasa

Ananthai has lived in the same place in Sultanpet for the past 50 years. She reminisces that in olden days there were fewer people living on the streets. It is only since the past 15 to 20 years (the mid 1970s) that more and more families started coming to the streets. Ananthai sees no specific territorial restrictions for the street families and they form a community with access to moral and financial support from other families during a time of crisis. For instance, if the parents go to their village, other families take care of the children. She earns about Rs. 40 to 60 by rag picking but her income is not regular and fluctuates according to the season. Also, being old limits her ability to move around with heavy loads. Since she cannot carry heavy weights, she needs to return to drop off her collection every 2 to 3 hours – this makes the process more inefficient and affects her earnings. Her daily expenses are mostly an early morning bun (small round bread) and coffee that costs Rs. 3, a mid-day meal of rice and *sambar* (a form of lentil soup) costing Rs.6, and for dinner shopkeepers provide her with leftover food with which she manages. She started to save Rs. 125 per month in one of the more formal private savings scheme “Kalaimaghal Sabha” with a head office situated in Chennai (Madras) in Tamil Nadu and has branches in different states. Her papers show an actual monthly saving of Rs. 115 (as per the receipt) as ten rupees is collected as a commission for collection. Ananthai believed that she is saving Rs. 125 and has paid up for 15 months ($\text{Rs. } 115 \times 15 = \text{Rs. } 1,725 + \text{Rs. } 150 \text{ commission} = \text{Rs. } 1,875$). For a long time however, the money collector has not been coming and the scheme closed down due to cheating. They have not returned any money following the maturity date – and this is when she does need the money. She does not know whom to contact.

There are three other street families who also saved their earnings in Kalaimaghal Sabha. One lady said:

“..We the poor and street families are easy victims to such (fraud) schemes – we do not know what is happening in the city and we believe everyone as we believed you (Valli)..”

Ananthai gives most of her earnings to her son who lives in Mandya (a small town not far from Bangalore). She said that if she had kept her earnings she would not have lived on the street. Just at the time of the interview, her son and his wife began fighting with Ananthai for not arranging money as she had promised, for the construction of a house in that town. She told them that she was suffering from fever and could not go for rag picking and did not have any income. In the course of the interview, she mentioned that she has realized that she should not give money to them, as they would not take care of her when she was unwell. She gives a loan to her grand daughter to be paid back within a specified time. A financier also gives a loan to Ananthai. When Ananthai was asked about this, she said that the financier gave this on humanitarian grounds and knew her as he too at one point had lived on the streets and knows the situation well.

Ananthai’s case like others is complex and in her old age is shaped in many ways by her children’s lives and their problems, and the support that such connections provide. The close connections of an extended family demand complex reciprocity. In better off families too, such obligations are demanding, but here poverty accentuates the negatives just as poverty also highlights the positives. This, like other cases suggests that infant mortality is a serious issue. The other main insight in this case is the need to look at issues in terms of their wider relationships between households rather than only within one household. The other issue is the underlying relationship to the central city area for such groups. This comes up stronger in the next set of cases described below.

Parvathi and Jayaram’s story

Parvathi, now about 65 years old, was born and brought up in a squatter colony called *Poornima* slum as part of the larger slum called K.S. Garden. She married Jayaram whose family lived in K.R.Market. This

was adjacent to the Vandimode slum on the shop terrace – where most of the interviews were conducted.

Her mother-in-law worked as a construction coolie for the shop, which was built about 40 to 50 years ago. On completion of the construction her mother in law and her family faced a problem of shelter. With the permission of the shop owner, they started living on the terrace where they constructed a thatched shelter.

After marrying Jayaram she joined him and lived on the same terrace. She has 3 daughters and 3 sons. Parvathi's first son is about 45 years. He is married and lives in a room on the terrace above the adjacent shop. The room has a AC sheet roofing constructed by the owner. The son owns an autorickhaw, but gives it for a daily rent at the rate of Rs. 70. His wife sells grocery in the Sunday bazaar within K.R. Market and requires an investment of around Rs. 1,000 to Rs. 1,500 each day. He has two children, a girl and a boy. The boy is studying in "English Medium" school. Her second son is about 42 years and is married and lives with her. He worked as an auto-driver but recently met with an accident, which badly hurt his hand. After that he is unable to work and thus has no earnings. His wife sells grocery in the Sunday bazaar. He has three children of whom the two younger children (below 8 and thus below working age) are living with his mother-in-law in a village in Tamil Nadu. He sent their children to his mother-in-law's place as he was unable to bear the cost of living. The third boy is going to school.

Parvathi's third son, is about 38 years old and is married and works as a coolie/loader in the flower market within KR Market. He also lives on the same terrace. She did not give any details of her eldest daughter but mentioned that her second daughter is 30 to 32 years old, is married and also lives on the same terrace. Her husband also works as a loader/un-loader in the flower market within the K.R. Market but has very unstable earnings.

Her third daughter is 25 years old, is married and also lives on the same terrace. Her husband is unemployed. She works for a shopkeeper in the vicinity and packs camphor and earns Rs.120 to Rs. 160 daily. The shop owner provides the camphor and it has to be packed in

small packets with ten pieces in each pack. For every hundred pieces, she gets Rs. 40.

They are a large joint family with a single kitchen shared by all the family members. Except for one unemployed adult, the rest are busy working in the neighborhood. They all live under “one roof” but cannot cover more space since the owner opposes this even if this is temporary. Due to the pressure for space, Parvathi put up a small temporary shelter with tarpaulin/plastic sheets next to the thatched house. This formed a protected workspace for her daughter to do the “packing” of camphor. The shop owner had told her to remove the tarpaulin the moment she started to construct it but it still exists.

There have been some changes recently. The shop owner’s children are managing the shop and are pressurizing them to vacate. Land values are now high in this area and they want to construct and renovate the shop. They told Parvathi and her family that after construction they could still remain on the terrace. However, she does not trust them and feels that once they vacate it will be impossible to re-occupy the place – as they do not have good faith in the present generation of shop owners. There is also no written record of their residence there. Parvathi mentions that it is commonly understood that if the shop owner gives them money/compensation of about Rs. 30,000 to Rs. 40,000, then there is a chance that they might vacate, other wise there is no chance of them vacating. Jayaram (her husband) died 3 years ago. He worked as a loader in the nearby shop and was also a member of the shop loader/un-loaders union. After his death, her children did not approach the union for the death benefits (which the union is obliged to give to the close relative i.e. wife/children of the victim). Her sons told her not to ask for this, since it is like: *Pichakar madari allarukitha kattu vangi tharuvango* (‘. like a beggar they collect money from their members, and then give it to us). Thus, there is no real support from the union except to fix a yearly wage amount. They are not able to provide any other facility like insurance or medical claims. Parvathi complained that none of her children are taking care of her. At this age, when she is not able to work as she could, she says that both the eyes need to be operated upon for which the expenses are

around Rs. 2,000 but no one is ready to bear the expenses. She repeatedly said:

“.. My mother in law brought me here after marriage and left us to suffer. Now after his death, my husband has left me alone to suffer..”

After her husband’s death, she feels that her life became miserable since for every thing she has to depend on her sons, which she finds very difficult.

This highlights the importance of location in the central city areas. The advantages of central city locations are offset by the fragile tenure settings especially when these areas undergo renewal. In part, this is spurred by inter-generational changes. Relationships between the poor and rich in one generation need not be continued by the next. Like other places and real estate markets, it is the underlying conventions of tenure that dominate, such as the payment of money to vacate the terrace. This is related closely to the market price of land modulated by the bargaining power of the extended family and the way these can spur local alliances. This case also shows the complex reciprocal relationships urban families have with the rural family structures. Each of these are inter-linked in a common economic/survival strategy. The link to children is complicated and changes over time. Young children help bring in money. However, once they have lives of their own and especially in the case of “bad marriages” they may actually be a burden and support is less forthcoming. The other issue that emerges is the sense of dignity – reflected in not approaching the union for support as it is seen to be degrading.

The story of the “adjacent” family

Probing Parvathi’s living conditions revealed a complicated situation. They live on this terrace and have the indirect support of another family also living on the same terrace. Since this family has criminal links this acts as a deterrent against eviction by the shopkeepers. If this support was not available, they might have been evicted. There is a strong element of territorial control, and no newcomer will come to that location. In the first meeting Parvathi gave the impression that

only her family lived on the terrace. Later we learnt about the other family living on the same terrace. A woman whose husband was murdered few years ago heads this family. Financially sound, she owns a sugarcane juice shop, three bullock carts, and a house in a central city squatter area. Her husband was a known “rowdy”²². Because of their connections with other rowdies they do not allow others (except for this family) to stay on this relatively large terrace.

We got this information from a woman whose future son-in-law works as a bullock cart driver (coolie) with that family. He is from Tannery road. After both his parents expired his grand mother brought him to K.R. Market. Both of them lived with this family. After the death of his grandmother, he continued to work here as a coolie/cart driver. Once he was involved in an accident for which the owner (the rowdy) spent Rs.30,000 on the court case. This amount was deducted from his salary every month. The accident was not his fault. At night the bullock cart is tied near their squatter settlement. During the *guava* season the spoiled *guavas* were scattered. The bullock ate them and died. The rowdy used this as a pretext to include Rs. 15,000 (the cost of the bullock cart) in his debt account. At present he has to pay Rs. 30,000, which is a large amount for him. The owner had also put a condition that he could not take leave or work elsewhere until the debt amount is cleared. His marriage has been fixed with one of the families in the terrace settlements of Vandimode. However, both families face a financial problem and if he does manage to clear his debt, it is most likely that a new obligation will be put in to ensure further bondage.

This short case shows the complicated social relationship that forms both bondage and also support. Families and marriage form a close link with these and need to be seen with respect to their more subtle functions. Also, the notion of criminality has different meanings. At one level, it increases the security of tenure against eviction and at another forms the basis for bondage.

Annamma's story

Annamma's marriage was settled in Vandimode slum. She has six daughters and one son and they all live in a small hut on corporation

land behind the line of shops. Her husband was a drunkard and died 9 years ago. In 1995-96 she was the only earning member of the family with some support from her eldest daughter who earned of Rs. 5 per day. Both mother and daughter worked in “marriage halls”. Her job is not regular. She is part of a “clean up” team of a contractor for marriage halls located all over Bangalore. The contractor comes to her slum and tells them how many workers he needs and where to go. This job is highly seasonal – influenced by the marriage months and other ceremonies. In a year she works for six months and there is almost no work the rest of the time. Her other income comes from her children. After some time another daughter has started to do the same work. In the last three years her family income increased – and she mentions that:

‘..six working hands has improved our living..’

This has also allowed her to save a small portion of the family income for the eldest daughter’s marriage. However, while having many children is an asset, the difficult and trying time is till they reach the age of 6 years. After this the child is able to earn minimum amount of about Rs. 10 a day by cleaning the shops. Normally the first thing in the morning a child does is to clean and wash the shop floor and put “rangoli” for which the shopkeeper will pay the child’s mother about Rs. 150. Normally, the mother is hired to do this job, and she takes this task in three to four shops. However, she sends her children to do this work.

Discussing Annamma’s financial affairs, revealed complex arrangements. She purchased gold for Rs. 15,000 at different periods of time with different amounts for the past 3 years. She also built the existing house that measures 8 feet by 8 feet. Initially this had a thatched roof, which she upgraded with a tin sheet roof and cement flooring, adding shelves. All this amounted to Rs. 12,750. For this, she took a loan at 10% to 15% interest a month from three different financiers. These moneylenders provide the capital after withholding the interest amount. She repaid the loan amount on a weekly basis of Rs. 500.

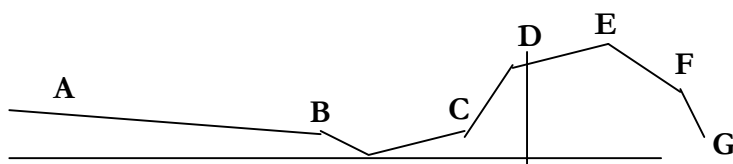
She also incurred Rs. 20,000 to Rs. 25,000 for the eldest daughter’s marriage. The daughter was married to a man in a squatter colony

called “Cement Huts Slum” in the adjacent ward of J.C. Nagar in central Bangalore. He works as a coolie in K.R. Market. The marriage ran into trouble. After a few months in her husband’s place, she faced increasing problems with her mother-in-law. Her mother-in-law then took away all her belongings including the gold, which she had brought from her mother’s place. After that her daughter came back to live with her. Valli notes that when she went for the first time, the daughter was living in her mother’s house. However, the second time she went there both husband and wife were living on the street in a passage of the shop. Annamma feels that whatever money she spent for her daughter’s marriage has been a total waste. Now she and her second daughter are earning while the other four children study in a school at *Mammulpet* (also a central city area). She says most of the time she cooks only rice, and the sambar is taken from hotel/from neighbors. A Muslim woman who sells food during night times, donates any remaining sambar to her. This helps her save a small portion of her income. The children, even if they are not given food at home, locate food and fruit discarded by the wholesale shopkeepers. This is especially true during the rainy season when water enters the low-lying shops and spoils stocks, which have to be thrown out.

She is one of the believers of god *Om shakti mariyama*. Once every month or three months they visit the temple by “investing” Rs. 300 to Rs. 400 each time. Now her second girl has attained the age of marriage, so she has to start saving once again. Since all the jewellery was given to the eldest daughter, at present there is no jewellery or money so they have to start from scratch.

This case shows the importance of children. More children bring in more income – and being located centrally helps them find employment. While the quality of food is bad and leads to sickness, there are few reports of absolute starvation. Valli, who has worked professionally in this area since 1995, has never come across anyone who has starved. Even the poorest could always find left over food, spoiled vegetables, and sell them at lower rates after washing and cutting the spoiled parts. All this is due to the close proximity to the vegetable and fruit markets. Even handicapped and old people

will earn a minimum of Rs. 20 a day in such supportive economic environments and access some form of non-monetary support. The point here is the instability influenced by several factors. One is marriage, but others are external to the family – the complex labour market with which they get tied. Nevertheless, Annamma has been able to consolidate her physical structure – reflecting some form of longer-term stability in contrast to the previous cases. In the charts below we attempt to trace the major events as they unfolded in Annamma's life.



- A:** Less income and more consumption. She has only two earners in the family, drunkard husband died.
- B:** After his death the household has a single income earner and the lack of job opportunities.
- C:** Slowly managed to earn – while this is sufficient for the family for food but no savings.
- D:** Gradually increased the family income with two other daughters who also start earning. This allows them to purchase gold and other household articles - TV, tape recorder, cooking vessels.
- E:** Takes a loan to rebuilt house which is repaid on a weekly basis.
- F:** In between, she starts to save for her daughter's marriage. The daughter gets married but this leads to other problems.
- G:** Daughter, after a bad marriage, moves back empty handed and both mother and daughter live "on the street".

Murugan's story

Murugan came from Genguvarpatti in Tamil Nadu (an 8 hours journey) about 25 years ago. His brother was already working in a shop, so it was easy for him to get a job in the same shop. He first joined as a

daily wage earner and did odd jobs such as cleaning, washing etc and earned Rs. 25 per day. Later, he worked as a coolie for a loading contractor. The contractors supply the workers recruited on a daily basis – depending on the quantum of loading. After an initial introduction, Murugan was absorbed as a “token worker” (on a job to job basis) in a shop owned by a Muslim. A token means that there is a system to distribute the work so that everyone gets a chance. So far he has worked in 3 shops, after which he joined the union as it offers better working conditions. By this he has a permanent position as a loader in a particular shop. The contractors pay the workers a meager amount, which the union tries to address.

Murugan married a lady whose family was living on the terrace, and thus solved his housing problem. They now have 3 daughters. The eldest is 16 years old and was sent to their village since the city is not seen to be safe for a teenage girl. The second daughter has been going to school for the last 2 months.

On an average, Murugan gets 5 days work per week and earns about Rs. 200 to Rs. 300. On some days he does not get any work. In a month, average income would be Rs. 1200 and is used to manage all the expenses. Twice a year, he visits the village. He spent some money to get a Ration card, but could not manage to get one so far. He says that a person has to spend Rs. 200 to Rs. 500 to get a ration Card, but he cannot afford to spend this much to get it. His wife was earning Rs. 20 to Rs. 30 by selling vegetables. Income fell because of the construction of the new market and the elevated expressway. The footpath space was severely reduced and the police did not allow hawkers to sell outside the market. Since the last six months his wife is not earning. He mentioned that some women have shifted from hawking to working as housemaid, working in shops, and in textile weaving factories located in *Vatrams* – a type of row house. For the last two months he has been feeling sick due to a heart problem. He used to drink heavily, stopped in between, and now continues. For 4 to 5 months he used to visit a private nursing home. Then the owner of the shop referred him to his family doctor, who in turn referred him to the famous Jayadeva heart hospital. Due to his illness, he resigned

from the “token work” as he is unable to carry heavy loads. He intends to settle in his village since his own parents are old and often fall sick. However, he does not have any savings and his father, also a drunkard, sold their agricultural land to meet marriage expenses. His wife’s parents live in Rishivindhyam. He feels that if he gets well, he can pull carts again, otherwise he will go to his wife’s parents’ village and start a petty shop with a small investment.

This case, like the others shows the impact of illness compounded by a series of problems. First is the difficulty in accessing the PDS system. Second, is the regressive impact of the elevated expressway that disrupts the local economy. There is also a strong connection with the rural economy and its own support system there. This explains why poor groups spend considerable amounts to visit villages for festivals.

To get a more holistic sense of local level society within which the poorest groups operate, we interviewed two more people. The first is Kannamma, who acts as an agent for hawkers to secure a productive location and advocate on their behalf. The second is a financier mainly dealing with the poor.

Kannamma’s story

Kannamma is what NGOs would call a rowdy in the K.R. Market, well dressed, neat, clean, with a big “*bindhi*” on her forehead, and a handful of bangles – very different from other hawkers. Her language is rude, tough and she is particularly suspicious of NGOs. She claims that since the 1980’s she is leading the team of hawkers under her control. Even today, despite the loss of hawking space with the construction of the elevated expressway, she has more than 100 hawkers who depend on her to deal with BCC and the police. Many of these hawkers are women including many new entrants and a person like Kannamma helps to locate them and minimize local conflicts. Her attire and toughness is critically important in dealing with the police, the lower level bureaucracy and richer traders whom the hawkers need to interact with (some time on a daily basis) to protect their locations along the road front.

Kannamma's parents were born and brought up in K.R. Market. Although she was also brought up in the market area, she was not involved in hawking but married and lived in the same place. She gave birth to 10 children, of which only 7 are alive. Six of them are married and live in various squatter settlements in their own houses allocated via a government scheme and also in rented premises within a slum. Five of her children are also hawkers. She was living with one of her daughters till recently. Then she fought with her son-in-law and at present she lives on the street. Kannamma's husband was not supporting the family and most of the time the children used to get very little food. In the initial stages her own sisters treated her very badly and as she was financially dependent on others for day-to-day expenses. She used to take loans from her sisters, and if she did not return the loan on time they would quarrel. In this situation she started to support the family with her earnings. Initially she worked in shops as "a cleaner" and gradually put money together to start hawking. However, whenever any of the hawkers had a problem with the police and Bangalore City Corporation, her husband used to support her and settle the problem amicably. Gradually he became the leader for about 100 hawkers. Kannamma claims that for the last 40 years she has been hawking in K.R. Market and knows the market dynamics. Both husband and wife lived on the street due to the proximity of their jobs even though they had a house in a slum. Also, for most of the time her husband was of no use (no earning or taking care of the family), and from her earnings she had to take care of the family and got the children married. This financial independence also gives her a sense of pride. She proudly recollects that at times she used to watch three movies daily without any objection from her husband. Her husband used to prepare the food, spread the bed, there was lot of understanding between them – even though he was a drunkard and not supporting the family.

Her husband suffered from cancer for which she spent Rs. 15,000 for treatment. This was of no use and he died four years ago. On mentioning her husband's death, she broke down saying:

“.. I lost every thing with him .. I do not have respect from children or other relatives ...people do not see me as a human being.”

Her leadership with the hawkers (like most public roles) is not without controversy. She says: “..*Nann thonuthee ombodu galichittan anne oru percent pambu kalle suthikiche*” (“..99 per cent I was success in life only 1 per cent snake got hold of my leg – and now I have become like a beggar..”). She explained that during 1996-97 her son purchased a two-wheeler vehicle. This created a strong suspicion among the hawkers who suspected that Kannamma had appropriated some of the bribe money for the police and the BCC. This created a lot of problems, and an NGO too interfered in the issue. With the support of NGOs the hawkers filed a complaint and she was arrested and kept in the central jail for one day and then released on bail. She feels that this one incident has tainted all her achievements and brought her down. All her earnings were spent for her children’s marriage and other expenses and for their overall improvement.

This case reflects the life circumstances of the agent/advocates who emerge from the community. People like Kannamma play a key role in helping poorer groups to stake claims on what is otherwise a highly contested territory. Also, she arranges for all the bribes and “administrative” clearances via the “porous bureaucracy” requiring strategies in the realm of “politics by stealth”. This is necessarily muddy, complicated and messy – given the powerful interests competing on such central city locations. Hers is a story of struggle not too different from other poorer groups. While not the poorest, Kannamma being involved like others in complicated financial chits and other arrangements could suddenly find herself in a crisis situation of chronic poverty – impacted by projects such as the elevated expressway. This would have impact, not only on her but also the range of hawkers who seek her support to manage the police and other officials – apart from dealing with larger traders who see the hawkers as strong competition eroding their profit margins. Like other cases too, we see a very high mortality rate. This case suggests that the systemic aspects of chronic poverty and the main agents in this need attention.

An un-named “financier” of street families

The financier, whom we are calling Raju is from *Thrutbeni* in Tamil Nadu. Raju runs “chits” (Box 1 in the text above has given a brief description of this financial system). These specifically cater to the

poorer groups in the city market area. His mother migrated to Bangalore about 40 years ago. In their village, his parents sold all their property to marry off his two sisters leaving nothing for him. This situation prompted him to move to Bangalore along with his mother. In the initial stages his mother lived in *Akkipet* and worked in bungalows of rich people as a servant. This got them food and accommodation from her employers. During her spare time she also works as ayah carry Tiffin (mid-day snacks) to schoolchildren and this income allowed her to buy clothes and expenses for festival. He also uses some of the extra money for drinks to drown his sorrows. She allowed him this liberty, as he was her only son – but she feels he misused this.

Raju's mother arranged for his marriage. As he was a drunkard he frequently goes to the girl's house or sleeps on the road. This situation drove his mother-in-law to commit suicide. She felt that she had spoiled her daughter's life, agreeing to the marriage on recommendations from relatives who said that after marriage he would improve. After his marriage he did try to get out of the drinking habit but the problem was that all his friends are drunkards and often compete with each other. Some of his friends work in a beer/brandy loading shop and got them drinks free of cost. This was one of the main reasons why he became a drunkard. All their family jewels including the "*Mangalaya Sutra*" (a necklace given to a bride) was pawned to pay for his drinks. His wife started rolling agarbathi and with the money that she earned, paid for his treatment, which saved his life. He was admitted in Nimhans hospital for treatment, but his wife never came to see him. This event changed his life completely. They had five children of which two died and now they have three girls.

It is not clear how Raju started his business but he described how he gradually consolidated this and increased the chit amount via a complex re-investment of funds on an increasing scale. In the beginning he started saving. Out of the Rs. 100 he earned, Rs. 50 was spent on food, and Rs. 50 invested in a chit of Rs. 1,000 where the weekly contribution was Rs. 100. Thus there would be 10 rounds for this chit but in many cases, there could be several bids held in quick succession ending the chit earlier than 10 weeks. He gradually increased these

investments to Rs. 200 weekly in a chit for Rs. 2,000. Rs. 2,000 was invested in slightly bigger chits of Rs. 5,000 requiring a weekly input of Rs. 500. This allowed him to invest in real estate in a small way and he invested Rs. 20,000 in a “revenue site” in *Sunkadakatte* – a neighborhood in Bangalore’s western periphery area. When Raju found employment in a Lorry office his income increased and he could invest in larger chits of Rs. 15,000. With these surpluses he bought another site there for Rs. 15,000. During this period, he lived in a rented house and slowly moved to *Agrahara* a place closer to the City Market. This was on a 3 years lease called “bhogee” requiring an investment of Rs. 20,000 – an amount he put together by getting his previous advance released, and from savings, and returns from chit funds. Following this, he invested in a Rs. 20,000 chit that required a monthly investment of Rs.1000. After “lifting” this chit he moved to another house on a bhogee (three year lease) for Rs. 45,000 – requiring him to further consolidate his previous lease and the chit amount. Raju then sold one of the sites that he bought for Rs. 15,000 for Rs. 45,000. Out of this surplus he invested Rs. 20,000 in his finance business. He started giving loans ranging from Rs. 500 to Rs. 1,000 at an interest rate of Rs. 6 for Rs. 100. In some cases, he too would borrow from other financiers at the interest rate of Rs. 3 for Rs. 100. With this business consolidating, he left his job in the lorry office. During his employment there, he had also taken a loan of Rs. 20,000 from his employers. His employers are also involved in larger chit funds of Rs. 50,000 requiring a monthly investment of Rs. 2,000. He repaid his loan of Rs. 20,000 on a monthly basis of Rs. 1,600, which included the principal amount (of Rs.1,000) and an interest of Rs. 600.

Thus, for Raju, similar to many other small-scale financiers, entry into this business has been gradual and part of a larger financial scheme including real estate. All loans are given on the basis of personal connections, introductions, and oral sureties. At present his annual financial turnover is between Rs. 60,000 to Rs. 70,000.

One is struck by the similarity between the life trajectory of Raju and many of his clients. Although he is relatively prosperous and financially stable, his personal life has been tragic even from the

sketchy details that he provided. An issue, consistent with many other cases, is the high infant mortality. Interestingly, this is not significant in the official records, which portray an average rate. The second interesting issue is the sophisticated use of finance and the chit funds to generate surpluses, which are then invested in real estate. Real estate is critically important for even the poorest and stability in those markets can lift them or put them in a situation of chronic poverty. The third issue is the entry into money lending which is an activity that he slips into. Here, his connections in local society are fundamentally important – as they ensure his own financial stability.

One important insight from the above cases relates to the notion of the household. Our cases suggest a more flexible set of relationships that constitute a household. This helps poor groups to survive and may indeed be a key survival strategy. This is perhaps not so surprising as chronically poor groups have

Views of the Individual and Household

- Young Couple with working Children = ↑↑↑
- Young Couple ↑↑
- Older couple with working children = ↑
- Old Couple ↓
- Old Couple sick and without working Children = ↓↓
- Single elderly without children and sick = ↓↓↓

few material assets. The majority of the literature on survival strategies tends to treat changes in households as an output. Our cases suggest that we also need to view them as an input in a closer and more rooted understanding of power relationships at the intra-household level between individuals and at the larger societal level too. Our view of the term ‘household’ is more fluid and relates to the multiple relationships that individuals maintain and change, in response to a survival strategy. Thus, rather than a conventional view of a ‘household’, we include all the following types of arrangements in our use of the term:

- a) A single mother with two working children and one grandparent
- b) The same as above but one child leaves

- c) A young couple with two working children and one grandparent
- d) A women with a child from a previous relationship takes on a relationship with a man who has a wife and children in the village or another part of the city
- e) The same as (d) above but where the man is single.
- f) The same as (d) but the man's wife also stay in the city.

Relationships are formed for both protection and partnership and the crossing of middle class norms is driven by instrumental demands for survival in a particular societal construct.

4. Street Children

The next set of case studies relates to street children in harsh but also diverse conditions. There are several categories of street children: Those that stay with families in squatter settlements and work on the streets. Others live and work on the streets along with youths. The narratives are complex and at times reveal the wretched conditions in which these children and youths grow up and survive.

Mahesh, 16 years and working in a "hotel"³

Mahesh comes from the village of Adhakupadi in the impoverished *Dharmapuri* district of Tamil Nadu. He has no parents. When he was 12 years, his mother died due to cancer and after one year his father too died. When his parents were alive they sold milk and curd for a living. He has one elder brother and sister, and both of them are married. His family has two acres of land, which also has a well. His brother looks after the agriculture land, but due to low remuneration his parents worked as construction helpers for a longtime. While he knows that his brother came to Bangalore to work in a construction site, Mahesh does not know why he himself came here. He feels that his family migrated to Bangalore after a quarrel with his aunt over the land that they owned. He is not clear on this due to his very young age. His brother has returned to their village in Tamil Nadu to look after their family land and also works as a mason there. Mahesh's sister sells flowers in the city market in Bangalore and her husband goes

from house to house collecting empty bottles. Occasionally he visits his brother in the village and sister here in Bangalore.

Initially, all of them lived together. Mahesh was studying in the 7th standard in school. Mahesh's brother is also trained as a mason and earns Rs. 130 per day. He has three boys. The first is 10 years and goes to school, the second 3 years old and the third is a month old baby. Mahesh's sister has two sons studying in 8th and 2nd grade and one daughter who is 2 months old. When his parents died, his brother's wife stopped him from going to school, and made him work at home for her. He thought about escaping from home to work in a "hotel". When he came in contact with another boy working in a hotel, he left home to join him. Mahesh stayed at the hotel where he worked. When he was sick, the hotel owner used to send him to the doctor. The work was very hard and he had to work without rest and the owner was arrogant and harassed him whenever he made mistakes. During festivals, the owners provided them clothes – he got this twice. Mahesh was earning Rs. 200 per week and gave all of this to his brother and did not save anything.

After working for four years at the hotel, he was out of job as the hotel closed down due to losses incurred. Mahesh was forced to return to his brother's place and again his sister-in-law started troubling him. Sometimes he took to the streets to avoid this but that too was difficult and he often fell sick. He never visited doctors and usually bought medicines from chemist shops. During this time, he came in contact with workers from an organization called Karnataka State Council for Child Welfare (KSCCW). Mahesh told them that he was having a lot of problem with his sister-in-law and explained his story and was advised to go to a YMCA run centre. They said that he could learn any skill, which he likes. A year ago, he went to the YMCA and joined carpentry skill training. This training lasted for six months and now works as a carpenter earning Rs.50 per day.

Mahesh suffers from an eye problem from birth, which affects his ability to get the finer finishes that his work demands and as a result makes lots of mistakes. The YMCA gave him treatment twice but it was of no use. A doctor suggested surgery for which he is taking vitamin

tablets for six months before the date of surgery. He hopes to get back into carpentry after the operation. He presently works as a “cooking helper” in the YMCA shelter.

Mahesh’s case shows the breakdown of support structures within the immediate family – first with their displacement from land and then his parents’ death leaving him to fend for himself. However, unlike the families in the central city location providing a somewhat supportive system, he is relatively alone in stabilizing his situation. Here the support of the YMCA’s centre is critically important. For young children suddenly thrust onto the street without the extended family support system, poverty can be harsh, life threatening and perhaps chronic.

Thimmarayappa, 15 years and working in a garage

Thimmarayappa is from Devanahalli in the northeast periphery of Bangalore and now lives in *Ambedkar Nagar* a squatter settlement in Yeshwanthpur a North Bangalore locality. When Thimmarayappa’s family was in Devanahalli, his father and mother used to work on a small piece of land. This was dry land and his father did not get much income. This drove them to Bangalore to look for a job. His father now works in loading/unloading cement in a railway yard and earns Rs.100 per day.

Thimmarayappa is the eldest child in the family and has a younger brother studying in 7th grade of school. Thimmarayappa was studying in the fifth grade when his mother fell sick with asthma. His mother stopped him from attending school, as there was no one to look after her. Two years ago she died due to illness. After her death Thimmarayappa started to work in a two-wheeler mechanic garage where his father knew the one of the senior employees Bhaskar. He was taken on at a salary of Rs.500 per month. The work is hard and for ten hours a day. During work the owner at times used to beat him and use vulgar de-humanizing words. While working he has to use acid to clean the metal parts, and this affects his skin. Thimmarayappa lives in a 10’x10’ hut within a squatter settlement with his old grandmother. Here, there are no facilities and the residents depend on

bore-well water. For toilets, they use the vacant land, the roadside, or the railway tracks. When he is sick, he goes to government hospital but to get treatment he has to pay them a bribe.

At the YMCA centre, Thimmarayappa is being trained to be a carpenter. With this, he is able to save about Rs. 500 per month, which he gives to his grandmother. She looks after him and takes care of his food and clothing. Thimmarayappa's grandmother had taken some loans when his mother was sick, and has to repay these. Thus, whatever Thimmarayappa earns is not enough for their monthly maintenance. His father is an alcoholic and most of his savings are spent on alcohol. This has become more complicated since his father and his brother have also moved into the small place along with him and his grandmother. He found it useful to be at the YMCA since his father used to harass him for money.

Thimmarayappa's case too reveals the series of events starting from their move to Bangalore as a consequence of a failing agricultural economy, and his mother's illness and death. While he gets a job and is on the way to greater economic stability, problems at home with his father and brother again pull him down. Like the other cases, family related problems in a situation of poverty get accentuated. Here again, the YMCA centre is used as a shelter – to move away from these trying circumstances.

Kumara, 12 years and begging

Kumara and his family migrated from a small village called Dasarahalli in Tumkur District about 10 years ago. He lives with his mother on the street in a busy area called Yeshwanthpur near the railway station and used to unload fruits and vegetables. His father was a cobbler (assisted by his mother) and also a manual laborer. He died while digging a pit in a drunken state. This was very long ago and Kumara has only a faint recollection of the event. He started begging when he was about 3 to 4 years and begs around Yeshwanthpur railway station and bus stations. His mother told him and his brother to beg since, after his father died, there was nobody to look after the family. He earns between Rs. 50 to Rs. 60 per day and except for Rs. 20 gives all his

earnings to his mother. The remaining money is spent on drugs like whitener, which costs Rs. 17 and some for a form of tobacco. He lives with his mother who feeds him. He also begs food from houses and left over food from “hotels”. They also give him old clothes.

Kumara and his family procure water from bore well and public tap, and also from railway station. Once in a week, or once in ten days he takes a bath because it is very difficult to get water. There are no public toilets in the Yeshwanthpur railway station so they use the railway tracks. They sleep on the streets and during rainy seasons they sleep under railway bridges. Some times the railway authorities chase them out from under the bridge and they have to stay in the rain. They use both private clinics and government hospitals. Kumara’s main problem is that people usually beat him so as not to beg. There is also a rowdy who beats him and takes his money. Sometimes the police take him to the police station, beat him, and then send him out. He does not have any saving as such.

Chandra, 10 years and rag picking

Chandra does not know where his family came from, but thinks that they are from Tamil Nadu. He was born on the street because his parents were rag pickers living on the street. His father died when he was very small, and his mother went away with another person. He does not know where she lives. He has two elder brothers and an elder sister. His sister got married to a rag picker and both of them live on the street. Two of his elder brothers were in YMCA shelters for some time. They were trained as steel welders. The YMCA gave them jobs but his eldest brother Velu could not keep the job and came back to the street. His brother Venkatesh continues to work as a welder. Since his childhood he is living on the street. Now he sleeps on the street or in the railway station. Sometimes when he sleeps on the railway station, the railway police beat him and do not allow children like him to sleep there. For toilet he uses the railway track and also the graveyard. He drinks water from a bore-well and also from the railway station tap.

Chandra started rag picking along with his parents, brother and sister when he was 3 or 4 years old. Now he goes alone and earns Rs.

30 to Rs. 40 per day. Most of this is spent on food, cinema and sometimes on smoking *beedi* (a rolled tobacco leaf). He has no saving and even the money he earns is not enough for his daily expenses. If he is sick for one day then he has no money to eat and has to beg for food from richer families. When sick he never visits the doctor because they give an “injection”. So he buys tablets from a chemist shop and has them with tea. He has never visited any hospital. Chandra usually walks 5 to 10 km per day to collect the waste materials from garbage dumps. Sometimes rag-dealers exploit him in their measurement and calculate less money. It is difficult for him since he did not go to school. He neither has land nor house and they live on the street. He feels that nobody supports them though the YMCA helps them with skills and non-formal education and drug awareness camps.

At one level, Chandra’s case reveals one extreme of street survival. His household connections are very fragile. What supports children like him? While the YMCA is important, the wider street-scope needs to be understood. Railway stations play an important supportive role. They provide a relatively uncontested space under a different policing territory (making the smaller stations more attractive since the railway police tend to congregate at the larger ones). They provide a supply of water for drinking and bathing. Even then, the police (including the railway police) are seen as a major threat – perhaps more than the street goons. Street, children and youth face a vacuum about their own identity. Other compatriots take on a complex role of support and also exploitation - extracting money, sex and violence. Later, with more experience, he mentioned that the situation was more complex where the lack of “family” structures shaped complex relationships between older and younger children where one side of exploitation was also reciprocal relationships.

In our field investigations we noted two contrasting approaches providing support for street children. One is the YMCA street outreach program: A simple and sparsely furnished room with a small kitchen, a clean toilet. This is rented in a location dominated by street children and serves as a sort of extension of the street but

more secure. Children and youth are free to come in and out – seeking the advantages of both the street and the shelter. The two people who run the shelter are accommodative – responding to the daily crises but also attempting to build in longer-term stability. In many senses they seemed to have grasped the day-to-day reality of the street as a legitimate location and shaped their role in a responsive way.

This was in contrast to a well-funded NGO, housed in an artistically designed large building built with appropriate technology. Inside this multi-storied structures are well- equipped training halls and living quarters. It's location away from the street forms a metaphor for the approach, which underlies its action. The director sees the streets as a “war zone” and his organization's missionary like duty is to get the children out and to “protect” them from the street. He discusses vividly the children who escape, are subsequently rounded up or “rescued” and brought back. The contrast in approach to that of the YMCA is striking and the latter is like a jail set within artistic walls. It is true that the centre caters mainly to girls who would be very vulnerable to street violence. Perhaps for them, such an approach may be relevant. However, a key issue is the autonomy provided or claimed by girls or female teenagers. Also questionable is the promotion of housing based solutions both by donor driven NGOs and the government, which disconnects the poor, and the poorest from the central locations that are critical to their survival.

The politics of development aid, of public programs and of policymaking need attention as does the relative effectiveness of development aid that centers around visible and glossy centers, versus something more modest, perhaps slum like, but much more effective. There is disconnection between policy and what actually goes on “in the street”. This disconnection includes donor agencies funding glossy development projects implemented by high end NGOs as also government that provides tax exemptions, subsidized infrastructure and land to super specialty hospitals – while the bulk of the poor especially children cannot access the most basic health care.

5. K.R. Puram Railway Station: Construction Workers

The next set of cases focus on families involved as construction workers located in Bangalore's eastern periphery at the site of a larger infrastructure project near the K.R. Puram Railway station, and those at the construction site of an elevated expressway.

Shamir, about 25 years and from Devedurga Taluk in Raichur District, North Karnataka

Shamir migrated to Bangalore in search of a job. His immediate family does not have any property in the village – such as a house or land in the village. His elder brother who lives in Devedurga, is married, has a 5 year old boy and works as a “water-man” in the village panchayat earning Rs. 1,000 per month. This is a temporary job. Shamir migrated since his village is characterized by dry land farming and only a few landlords have regular water sources like bore wells. Almost all the rest are engaged as agricultural ‘coolies’ or workers and earn Rs. 30 for a male and Rs. 15 for a female per day. In a month, there are only 10 to 15 workdays – depending on seasonal fluctuations. If there is no rain then there is no work. Some months ago public work on a canal was started by the panchayat.. This provided employment to a few workers who got Rs. 50 per day for 9 hours work. However, such work is not permanent and this instability is one of the major reasons for moving to big cities.

Shamir came to Bangalore on two occasions and worked on different construction sites. When he first came, he worked on the construction of Diamond District. This is a huge high-end commercial retail office and residential complex. He also worked on the K.R. Market – a large urban renewal project where a massive multi-storied building was built after the demolition of a traditional market place. Shamir was hired through the labour contractor and paid Rs. 70 per day and resided near the construction site. After his work on the construction of the market he went back to his village. He came to Bangalore again two months ago. One of his relatives who lived in the neighboring village introduced him to the labour contractor of the flyover (elevated roadway) construction site near K.R. Puram railway station. In this project he is paid Rs.100 per day. Presently he is living with his relative

and pays him Rs. 100 per week for food related expenses. He is able to send back Rs. 1,000 on a monthly basis to his family. Whatever remains he saves for his marriage.

Nagappa Bunkal Doddy from a “Scheduled Tribe” community and just two days in Bangalore

Nagappa belongs to Valmiki community listed as a “Scheduled Tribe” (ST). He reached Bangalore just two days before we interviewed him and was in search of a job. The neighboring villagers told Nagappa that there was construction work going on in Chikkur, which is about 6 kms away from Hosket – a town on the periphery of Bangalore. To give a sense of the distance, he said that from the Bangalore city bus stand to Hosket requires a Rs. 11 fare and further from Hosket to Chikkur it costs another Rs. 2. Poverty forced him and his family to walk this distance.

He was a stonecutter in his village and his job was irregular. Employment depends on whether there is construction work – when people from cities come back to the village and construct houses. Otherwise he was unemployed and starved. Most of the people in villages are migrating to the town. His life there was very tough. He took a loan of Rs. 15,000 but the interest was increasing and survival was difficult. Finally he decided to migrate in search of a job. He came to know from the neighboring village that there is a need for construction workers in Bangalore. With that information he and his family went to Chikkur but could find little work. Some one told him that there was construction work near the K.R.Puram railway station. The family walked from Chikkur to K.R. Puram railway station. The family brought along rotis (whole wheat roasted bread) with which he managed for five days. Nagappa says that he has supplies of rotis for another two days. On the way, the family got food from a new building inauguration ceremony and with that they managed “3 times meal” – meaning that they had three meals a day. The family took 3 days to walk to K.R.Puram. After reaching the construction site he met a few laborers who introduced them to a contractor who assured them a job. In a few days, both husband and wife will be working on the construction site.

Nagappa feels that they will have to stay in Bangalore until their loans are cleared. After that, and with some savings, they hope to return to their village. In case work here is irregular they feel they would move to another construction site. This is common among migrant families. In his village he used to earn about Rs.120 per day, but at present he has no work there. If he could get continuous work in his village he would never come to the city in search of a job. Nagappa does not have agricultural land. He could ill afford his children's education and also, his family being located in the middle of forest area there are no school facilities. He has four children, two daughters aged 9 and 6, and two sons aged 4 years, and 6 months respectively. When asked to say what it meant to be poor, he commented:

'..yesterday my family had two times meal (a meal twice a day) but today they have only one..'

Govindaraj, 20 years, construction worker, a proxy voter, and saving up for back home

Govindaraj is from Raichur district – one of the poorest in Karnataka. He came to Bangalore about two years ago as part of a group of twenty youths. At first, they went to Bellandur in the southeastern periphery of Bangalore in search of job. However, by then, construction on the project where they were seeking work had finished. The group then walked about 15 km and came to Basavanagar near the airport. They asked shopkeepers about any construction work in the vicinity. The shopkeepers showed the kiln factory, and the factory owner a Reddy offered the group a job and provided shelter for the twenty members in their group. They worked for 10 days and each of them got between Rs. 300 to Rs. 400. With this amount they all went to Hosur, an industrial area just outside Bangalore in search of jobs. During their stay in *Basavanagar* the owner used them for proxy votes during the MLA elections.

Govindaraj went to Madugunthapaly near Hosur where he worked as a coolie. He had to load mud and worked for 6 months on a daily

wage Rs. 70 and managed to save Rs. 5,000. With these savings he went back to the village. However, his mother was sick and all his savings was spent on her treatment. Govindaraj got married and took a loan of Rs. 30,000 for this. He says in his village the convention is that two marriages are conducted at the same time, and so, to save money, his kid brother was also married off to another young girl. Govindaraj again came back to Bangalore in search of a job and found one in the construction of a railway bridge. He got this job from his uncle who himself started out as a coolie about 25 to 30 years ago and is now a small labour contractor.

Elevated Expressway (Fly-Over) at Bennaganahalli in East Bangalore: Construction Workers.

Another set of cases of construction workers working on an elevated expressway (Fly-Over) at Bennaganahalli in East Bangalore is given below.

Apoordum, a woman at a construction site, and from Tamil Nadu

Apoordum is from Villupuram district in Tamil Nadu. Her two children study in 2nd and 3rd grade in Villupuram where they live at her father's place. Apoordum, her husband, and two brothers cultivated small pieces of dry land as landless coolies and more paid Rs. 50 for males and Rs. 25 for females per day – much lower than urban wages. The low wages got them into financial problems forcing both husband and wife to migrate to Bangalore four months ago. At present both of them work at a construction site near a tin factory in East Bangalore. Her husband is a helper to a team of specialized workers in roof centering carpentry and earns Rs. 100 daily and she gets Rs. 50. However, during the rainy season, and Bangalore has two monsoons, the contractor stops work. This forces them to seek advances for any emergency, which is then deducted, from their daily wages. Apoordum says that even here they cannot save money. They spend Rs. 60 to Rs. 70 for food and other expenses on a daily basis. Normally, they work for 11 hours a day from 8 am to 7 pm. If they work after 7 pm they are

paid an extra Rs. 15 per hour as overtime charges. Generally the construction workers working on larger construction sites work more than the prescribed hours in the labour laws – but then their employment here is more stable and regular. This does not happen in the small construction sites where although the pay is higher the work is much more unstable.

According to Apoordum there is no safety for them as they are living on the roadside with thatched huts without any security. This is very different from living on the streets in the central city market where there are other people. Here, there are wide-open spaces that are dangerous for women and girls who need to go to the bathroom in the night or return late. Apoordum mentions that their condition is like:

For her, poverty means the lack of money. She says:

*‘if you able to earn more money you are rich, if you do not you will be poor.
Money is the main source of poverty...’*

Gowamma, a woman at a construction site, and a ‘bonded’ labourer to a contractor

Gowamma belongs to *Vodaru* community (or stone cutters) and has five children: four girls and one boy. Her children live with her parents in Guntur. She does not have land and her husband suffers from a health disorder – he suffers from bubbles all over his body. She was the main earning member of the family and was employed as farm labour. Her husband had an irregular job. She has to spend a lot of money for her husband’s treatment. This was the main reason for migrating, as they could not afford the medical expenses of her husband. In this situation she says: ‘she has fallen in the net of the contractor as a bonded labour..’. Gowamma has taken an advance from the contractor for her husband’s treatment, and had also sold 30 grams of gold. It was through this contractor that she came to Bangalore 40 days back. She says that the contractor brings the workers to Bangalore by paying an advance of Rs. 10,000 for both husband and wife. It is very simple for the contractor to easily identify the workers in the village as he is from the same village and knows the condition/needs

of the family. Whenever they feel a need or demand for money the contractor utilizes the opportunity to recruit them by paying the advance amount. In this situation both the husband and wife had to migrate to Bangalore and work as bonded labour for 10 months and 20 days.

The working conditions based on an oral agreement between the laborers and contractor (generally called mastry under whom the workers work for a prescribed period) are as follows:

- Prior advance of Rs. 10,000 is paid to the labourers
- Number of working days - 10 months and 20 days
- Daily wages for both husband and wife is Rs.50 (this fifty rupees is deducted for advance)
- Total 320 days work under contractor, Rs. 320x50 = Rs. 16,000 (Rs. 50 is charged for food - according to the labour calculation)
- Number of holidays for the above period - 2 days (*Shivarathri* and Ugadi) even on Sundays they have to work.
- Working hours - the laborers work for 13 hours a day from 6 am to 7 pm.
- Food - Supplied three times a day at the work place, breakfast 9 am, lunch 1 pm and dinner 9 pm (broken rice with sambar) once in 15 days non-vegetarian food is provided
- Medical care taken by the mastry, which is again deducted from their weekly payment

Both husband and wife live in a small shed erected with plastic covers next to the national highway of Old Madras Road near the construction site of the large bridge. According to her they are living on the streets without any facility such as water, electricity toilets etc. They use streetlights. For toilet, they use the railway tracks. Gowamma says it is not safe for women to go there during night times as there are a lot of bushes and she is afraid of criminals. She now realizes that they could have stayed in their village with their children. This is because she feels that they are working and living in bondage. They just count the days to be freed. Except food, for other things they

have to spend from their own pocket. This is a major problem for them. Gowramma feels that they are again falling into debt.

She says that rural people are worst affected by poverty. There are no employment alternatives in the villages and one has to work on the agricultural field. If one does not have land one would try and own a petty shop. She wants to go back to her village – their birthplace. If they had all lived in their village, they would have had moral support and the freedom of movement – rather than migrate to an alien place. Gowramma mentioned that the poor do not get the benefits of the government facilities. Even in the government hospitals they have to pay a bribe to get services. According to her:

‘..poor people like us lack resources and the information to access the government facilities.’

For Gowramma, poverty is:

‘..I have no house living on street, no proper food, torn cloths, no money and migrated from village... this is poverty..’

Subaiah, about 65 years, experienced and part of a large family group

Subaiah is from Ennukunda village, Guntur Zilla in Andhra Pradesh. He came to Bangalore two months ago with his entire family: his wife, four sons (two of whom are married), and three grand children. Around 10 members are living in three sheds. His family has migrated to different parts of India. Subaiah says that wherever there is work the family migrates as a group, which is more beneficial for them both financially and “morally”. They have gone to Gokak, Belgaum in north Karnataka, Goa, Sholapur in Maharashtra, and Mandanapally in Andhra Pradesh. In all these places the family is involved in stone cutting for the railway tracks. For one “tipper” (half of the lorry loads) of stone load they are paid Rs. 400 per day. Two persons can earn Rs. 400 for 200 sq ft of stone cutting – this is almost double what unskilled construction workers earn.

Subaiah has been relatively successful and has two acres of agricultural land and has constructed an RCC (“pucca” or cement

concrete) house in his village. For this he took money from the village moneylender at an interest of 2 per cent per month. The main reason for migration is that the family has only two acres of dry land. They can only till this land when the government releases water from the Sagar dam. Most of the time the water level is below the minimum level, and the government does not release water. This has resulted in little or no agricultural activity for the entire year – the family's land being in the tail end of the development scheme. They are paid only Rs. 20 for females and Rs. 30 for males and even that is an irregular job. Subaiah says that during this period the people migrate to the nearby towns in search of jobs – during the non-agricultural season, and then return. For them, economic survival in the agricultural season too is difficult. Subaiah has also taken a large loan for the construction of house at 2 per cent interest. It is a big burden for the whole family to clear the debts within the prescribed period. This was the main reason for migrating frequently to different towns in search of jobs. However, this is not the first time. Five years ago Subaiah constructed an RCC building measuring 47 sq ft for which he invested Rs. 1,50,000. He got financial support from the government of (late) Rama Rao (Chief Minister of Andhra Pradesh) of Rs. 10,000. The remaining money was taken at an interest rate of 2 per cent . He took 5 years to clear those loans. Apart from that he has taken a loan of Rs. 20,000 for the marriage of his sons for which the whole family is responsible for repayment.

Subaiah provided a break up of their expenses and also work.

Weekly expenses of one of the son's family of 3 persons:

- Food: Rs. 400 for three members
- Medical expenses: Rs. 1,000 annually (it may be more or less)
- Clothes: Rs. 1,500 annually
- No school expenses
- Village visits: Rs. 1,000 annually or in case of emergency
- Phone calls: Rs. 400 to Rs. 500 annually

Nature of work:

- He takes piece rate work on contract basis
- Digging the mud per day – 600 to 700 sq ft work done by 10 members
- Per sq ft - Rs. 1.25
- No restrictions – according to the capacity they can work
- Not controlled by any contractor

He complains that the contractor does not pay them payment regularly. He withholds major amount of the money. At present he should get Rs. 3,000 from the contractor. Due to the above problem he shifted his work from one contractor to another one who pays on time.

The above cases reveal the serious problems with the rural economy and the pressures on individuals and families to migrate. It is not just the poor incomes but also the unstable economies that hit them hard. At the same time, most still maintain links with their extended families and village – even seeking to invest their surpluses. In the city though, a lot of time and energy is spent on searching for employment with entry being easiest in low-end construction work. The city has several types of markets for construction labour and migrants latch on to the lower end. The advantage with large mega projects is the stability of income for an extended period of employment. Smaller projects pay more due to the bargaining power with contractors but are of shorter duration – sometimes only a couple of months. We do know that migrants form many of the poorest. Do the types of migration patterns and the nature of the groups have impact on the situation of poverty? We distinguish between two types of groups: First, are single adult males living as a group close to work sites (normally construction of large mega infrastructure projects) versus entire families working as casual workers brought in by contractors but moving from site to site? The first have a definite game plan of accumulating surpluses to invest in their small town / village

setting back “home” to the second, while “home” is more emotive, the low surplus accumulation means few real possibilities of “going back”. In fact, there might also be nothing to go back to — if family land has been sold, or connections to ensure sharecropping or landless work are diminished. For the second generation, in these families, the place back “home” may be even mythological, for they increasingly associate the urban setting as their own. One is also struck by the ability of individuals and families to walk long distances. Any other form of transport is just too expensive for them. The definition of poverty by some is important since they refer to a trend — as in the case of Nagappa. Some, like Govindaraj of the group of twenty, are used during election time. This is ironic when their “voice” seems so fragile and this raises question regarding the nature of democracy and which group it works for. One issue that emerges is that of the migration of groups to provide them with kinship support and additional bargaining power in dealing with contractors of large development projects, who have the need and ability to hire a large group and provide sustained work.

The other significant issue is the extent to which money is sent back to the villages⁴. This is not only to survive, but many see their options in the village rather than in urban society. Thus, upward mobility is a complicated issue and not one of only monetary position but a complex of cultural and societal issues. The breakdown of the rural economy is vividly conveyed but also their desperate attempt to connect back into this system. In many of the cases, the issue is not of low incomes but a systemic failure resulting in extreme instability which poor groups cannot cope with. This also has impact on non-farm employment and thus alternatives to land based rural occupations. In the urban context, while seeking stable employment in large construction projects located in the urban periphery, the lack of support systems as compared to central city areas is striking and rejects high insecurity, lack of wider social connections, and earning to go back some day to their rural homes. In the last case of Subaiah this family as a group is able to generate better surpluses than others. For many

actual surplus generation after this urban shift may be little, since living in a city is expensive. The official support system for health care seems not only inadequate but wrongly prioritized: Bangalore has some of the best hospitals – but for the elite, with being pro-poor only in symbolic ways⁵. Perhaps this is not surprising when public policy has stressed high-end health care at the cost of basic support.

What is striking in all the cases is the low political clout of these groups. Our earlier work showed the critical importance of political voice via local politicians – even more important than advocacy attempts by NGOs, and the so-called “participatory” projects. Political voice was often important to subvert at times a regressive development agenda promoted by NGOs and “poverty projects” (Benjamin and Bhuvanewari 2001) and to consider political voice not only as an explicit protest but rather the importance of “politics by stealth”. In parallel, this also required groups to interface with the local government in a pro-active way and the use of the ‘porous bureaucracy’. However, the critical difference between those cases and the ones presented here is two fold. First, the poor groups were relatively more “urbanized” and grouped for the sake of solidarity – allowing a keen sense of urban politics to emerge. Second, their relative stability and consolidation in central city areas or within local economy rich “slum belts” backed political voice with a complicated form of economic clout set in place by reciprocal connections with other social groups including those more well endowed than them. It is these comparisons that may help to differentiate between households and individuals in different situations of poverty and when they seem to slip into a chronic situation.

6. Globalized South Bangalore: Master Planning and Urban Violence

Given below are some cases from a violence-hit neighborhood in South Bangalore. These neighborhood fall within the Master Planned areas of the city. In earlier work we had shown how many of the “slum” dominated neighborhoods of Azad Nagar in west Bangalore revealed

the close connections and alliances between ethnic groups bound by economic and political links (Benjamin and Bhuvanewari 2001). Unlike those neighborhoods, this location is a landscape of fear and disfranchisement. The local history is also one of eviction, resettlement, inter-ethnic conflict spurred by “religious-fundamentalist” parties, backed by a regressive local land market and supported by criminal type groups.

B.T.B. in Tilak Nagar in South Bangalore

BTB settlement is a complex place. There are abandoned walk up apartments set behind a small private subdivision of land where poor families live. There are also some houses for municipal workers. There are several ethnic groups – Bangalore Muslims, Tamilians, and Kanadigas. The families in the walk up apartments were part of a resettlement scheme where they were shifted from two central city slums Patalama and Lalbagh slum. They lived in those squatter settlements for more than 40 years engaged in different jobs. Today, there are more than 50,000 people living in the new area and in the last five years the number started increasing. Most of them are Muslim. BTB is generally known for communal clashes between Hindus and Muslims. The original BTB squatter settlement was situated next to the graveyard with a few huts within the graveyard. When the population increased this created a serious pressure on space – within families when adults got married they needed more space of their own. Within each household 3 to 5 families stayed and due to pressure for space, they started putting up temporary huts inside the burial ground.

In 1990-91 the government initiated resettlement for the second time (the first being the squatters evicted from the central city areas and moved to this location. In the second, they moved people out of the huts to build a housing project. For this, a survey was carried out to identify the beneficiaries for the free housing scheme under the Ashraya program. This was proposed to be built in the burial ground and the local population was assured that houses will be allotted to the BTB people who are identified under the survey. The government started the construction in 1992 and finished the work in 1995. After completion, the project built in the form of 4-storied walk up flats

were vacant for four years without being allotted to the beneficiaries. The “beneficiaries” approached the bureaucrats to allot the building that was supposedly constructed for the homeless/houseless people of the area. They made several visits to the government and the elected representatives of that area. Finally, in desperation, families illegally occupied the houses without seeking any permission from the concerned department/government. For the past five years eighty families have been residing in the house, which was constructed for them. The buildings are not fully completed and water and drainage connections have not been provided

After five years for the first time the corporation served notice 6 months ago to the families asking them to vacate the building. Then about ten days ago the second notice was issued to vacate the building. Only a few families (27 families) took it seriously and brought a stay order from the court. On a Friday, when the courts break for the weekend and to avoid any last minute stay orders, the corporation authorities, accompanied by the police, entered the houses of those who had not procured any stays and forcefully vacated the twenty-seven families living there. The better off families were not as affected as they had given their accommodations on rent and lived in the housing provided under the *Asbraya* scheme⁶.

A few families who were able to pay the rent located other rental accommodations in Bangalore. However, the poorest of the group squat under the staircases of the dilapidated shells, and at times, in the verandahs. Some in desperation have broken the locks and seals placed by the corporation, or squat just outside the house in which they lived. They fear that if they move out, these houses will be allocated to others. An important issue is that the families are Tamilians. They feel that they face the brunt of the complex Kanadda – Tamil – Muslim politics. This place puts them in a particular ethnic fracture. The other claimants to this location are the Muslims who come together as a powerful and singular vote block for the ruling party in the state. There is also a strong Brahmin population in south Bangalore – catered to via the central party influence of the BJP. Thus, being Tamilians but outside the Tamil voter blocks of the City Market and Shivaji

Nagar in central Bangalore gives them little voice. For instance, after the initial notice for eviction, followed by the actual eviction, they approached both the then Councilor, and the MLA of the State level legislature. However, nothing much came from these meetings. Also, the MLA here is very strong as compared to the councilor who follows his directive.

In mid 2002, this complex local turmoil led to ethnic riots and the entire area was cordoned off from the rest of the city. Local groups feel that a key underlying reason was to get the Tamilian families out of that location, and to move the poorest out. This would allow the MLA, to play the communal card, and serve a particular type of vote block, and for all political parties to reinforce their clout at the cost of more independent local representation.

Recently, the municipal corporation asked them to move out claiming that these houses are unsafe and could collapse in the event of an earthquake. They claim that they will rebuild them and then allocate these to the families. The families feel that this is just a ruse to get them out of the way and to sell them to higher income groups at a premium. The families here are very poor. They work as coolies, domestic servants, and painters. There is a larger issue particular to South Bangalore. This part of the city has several Master Planned neighborhoods, which house the elite and the well connected. These are organized into richer groups dominated associations and view the slums and hawkers as “encroachers” and a public nuisance. These associations, well connected to the bureaucratic elite were some of the firsts to join the campaign “*Swabhimana*” to “clean and green” Bangalore. The *Swabhimana* initiated by a senior bureaucrat aimed to bring back “citizenry” into shaping neighborhood development and management. This platform allowed the elite to target hawkers and to identify “unauthorized encroachments” in “public spaces”. Being a Master Planned area also allows a much greater role for the planners and bureaucrats to influence the process. The strong “up-market” pressures have brought in powerful and well-connected real estate developers, who use the politicians and bureaucrats to move squatters out of prime real estate. This is further accentuated by the relative

lack of political voice by the poorer groups. Rigid land use controls exclude any low-end type of economies and hawking thereby adding to the regressive impact of the 'clean and green' movement. Thus, there are few local economies, which could help bridge the ethnic divides.

Vijaya, about 45 years old and living in the passage with her family

They come from Pondicherry. Her husband is living with his second wife and they live in the same place. At an early age she lost her parents. She then lived in her elder sister's house. When they migrated to Bangalore she too moved along with them. The family lived in Shivaji Nagar a central city location dominated by Tamilians and she worked as a domestic servant in Shivaji Chatiram - (marriage hall).

Vijaya proudly says, that she gave birth to twelve children. Of these only three are alive. Her eldest daughter is now 23 years old and was married 9 years ago. She has two children, and works as a domestic servant earning Rs. 250 every month. Her daughter's husband had a bad fall at his workplace and has serious fractures so he cannot work and take care of the family. Vijaya says that if her daughter lives for 9 months at her husband's place, she spends another 12 months with her parents. This is the scenario for the past few years, as he is not taking care of the family. With her meager income she manages the family. Vijaya's son is 21 years old and works as a plumber helper and earns Rs. 50 to Rs. 60 daily. His job is irregular with normally only three days of work. During the Dasara festival there is no work (i.e., from October – November). This gap is common to all kinds of jobs and the owner is obliged to give a Dasara bonus (extra money or clothes) to the workers. For this reason, they avoid taking on new workers. The third is a daughter, 19 years old, who works as a domestic worker earning Rs. 150 on a monthly basis. At present she has severe chest and leg pain and cannot move around freely. Due to this she is unable to work and there is no income.

According to Vijaya, the government has asked them to vacate three times. The last notice was given 10 days before the demolition.

There was no response from the people. On that day, the police (with women police) came to the spot and threw out their belongings. The corporation has set the value of the house at Rs. 65,000 – but at present no application forms are available for them. She sadly says, that the government has not provided any alternative accommodation and has just thrown them out of the houses:

“..Now we are on the street, sleep under the steps”

Vijaya’s family lives in front of the sealed house hoping that she will get it back. The other problem is that of anti-social activities . She says that her daughters are sleeping in their neighbour’s house, as it is not safe for them to sleep outside. There is no protection for them. Vijaya and her family live in the passage of two buildings facing each other. Other people constantly use this passage as a short cut. Thus, they do not have space to sit and eat/sleep. During rainy season, the water comes into the verandah and the family has a tough time. They exist at the will and favor of the neighbors who then accommodate them for a couple of days during the rains. Vijaya feels that poor people have less. They do not have support from the larger group. If they raise their voice, then there is danger for them. When asked what poverty implies, she was offended at such a “stupid” question and angrily exclaimed:

*“.. how do you think of asking this question to me after seeing my conditions?
‘See my situation I am living in front of my house (outside), see my children,
count the utensils, roofless, you will understand what is poverty..”*

Person we call “X”, about 38 years

X says that the corporation had already announced their proposed eviction and placed a notice to this effect on the notice board stating that beneficiaries should submit a completed application form for the allotment (selling) of houses. Few can read and no application forms are available at the corporation office. All these were taken by the MLA and distributed to his party workers and well wishers. X also mentioned that these could also be bought by paying some money. According to him, the leaders of the area are deeply involved in the

racket and most of them have already obtained their quotas. He gave a detailed explanation:

- “Y” 4 forms, as he is the Congress party worker,
- “D” 4 forms, as he is one of the social party workers of the area
- “S” 4 forms, he is a government employee under suspension and also the President of local SC/ST association
- “S1” 25 forms, as he is the government employee of Bangalore Dairy, and also the president of *Arasucolony* slum association.

The constituency’s MLA is also the chairman of the Ashraya Scheme. So residents do not like to report any such matter. All these four people are connected with the MLA or to higher-level politicians. “X” feels that generally, people are too scared to talk about their real problem, and they are afraid of the local leaders/rowdies. The climate of fear and almost razor edge tension during our interviews was very clear and our group had to generally operate alone to avoid attracting too much attention. This was especially true the second time we visited the BTB area after the communal riots when people were edgy. The Tamilians also claimed that they were very scared of the Muslims attacking them. We tried to get the name of the person who filed the court stay order, but this took quite some time.

The above cases, although sketchy in their specific details due to the volatile situation, raise several fundamental issues. Income differences between the Tamilians, the Kanadigas, and the Muslims are likely to be marginal. Chronic poverty moves far beyond simplistic notions of income-based criteria and relates to the way larger pressures shape rifts and conflicts within local society. These sets of cases from BTB Nagar raise important issues about the nature of urban violence and the role of party based politics. Master Planning compounds processes of displacement. Bonds that may have tided over such ethnic fractures find little space.

These cases raise serious issues about the nature of Master Planning and its assumptions of a “participatory” resettlement process, which many NGOs take on as an advocacy agenda. This is either concretized as the development of new housing or working with a

development authority to demarcate, in master plans, spaces for hawking or “mixed land use”⁷. Within the programmatic approach (adopted by both government and NGOs) the issue of chronic poverty would be considered to be that of “homelessness” Would the provision of formal housing help *irrespective of location within an urban political and economic system?* The priority of various categories of poor is locations in the city that are related to economic livelihood (Benjamin & Bhuvanewari 2001). Housing as a “product” was, as our case studies showed, an incremental process of building relating to a complex economic and social dynamic. Rather than the actual physical form, the critical issue is the way poor groups are able to establish claims to urban locations that provide them with multiple employment and survival mechanisms (Durand Lasserre A., Royston L. 2003). We reviewed a “housing” based “model poverty program” incorporating concepts like participation and strong NGO involvement. NGOs used a housing program to establish control over resident groups to pave the way for their own programmatic goals. This led to even demolition of the settlement as part of the process of building new houses that placed the poorest in the group in very fragile tenure situations – actions that raise questions about the political economy of NGO actions⁸. The PUCL, in a report on communal violence in Bangalore raised the issue of how some NGOs were being set up by extremist right wing organizations and using education material to spread communal hatred. Interestingly, part of the funding for the education material came from India and Bangalore’s most famous software company – raising another issue of the real impact of “corporate” social accountability. These draw attention to the NGO problematic of the form of political links and the control structures that they operate within. Several questions emerge:

- a) “Problems and solutions”: Are low-quality and temporary shelter systems paradoxical situations where a group of poor are forced to locate in a shelter system that reduces access to livelihood opportunities, increases costs, reduces surpluses to invest in the future, with the serious risks from ethnic conflict. Has the zeal to provide housing to the families in BTB layout actually made them “homeless”?

- b) Do particular locations and settlement systems help younger families and groups locate in ways where they can learn applied skills and get jobs?
- c) Housing as a way of ethnic/poor cleansing: Can “better housing” end up being a way of moving groups away from livelihood rich urban locations and excluding claims to space? Does the conventional housing process reduce the claim process to “cleanse” productive locations of poorer groups?

In reflecting on these issues, it may hardly be a surprise that a better approach to addressing the problem of housing and urban chronic poverty would be to use processes that include the voice of the poorest groups themselves. Development Authorities, State level slum housing boards, and Commissioner headed municipal corporation possibly in partnership with particular types of NGOs do not provide voice to the poorest groups. This leads to “political homelessness” where poorer groups find it hard to establish claims? What are the institutional structures of such political homelessness? When exclusion is by race, are there cases of social homelessness too?

An important dimension of local conflicts and rifts relates to the form of claims on local economies and the politics established by different groups as shaped by land settings.

While local factors are important, it is the inter-twining of broader and local factors that shapes local conflict. In the South Bangalore cases, master planning re-shapes the political economy of urban land and by this, the local economy. This relates closely to five issues.

- a. The use of the land acquisition act and in Bangalore more recently, the even more powerful Karnataka Industrial Development Act (KIDBI)⁹.
- b. The institution of the Development Authority, which conceptualizes and structures Master Planning as an instrument is undemocratic. Despite the spirit of the 74th Constitutional Amendment, there is minority and in an operational sense, there is no local representation from groups or their directly elected representatives whose lands are notified for acquisition.

- c. The norms of land tenure, land use, and forms of physical development used to base Master Planning, place poor groups in a situation of “forced illegality” cutting off sources of employment and supportive economies (Benjamin forthcoming in Geoforum).
- d. Master Planning lays out tenure forms that exclude all but a very narrow section of the elite.
- e. Finally, Master Planning fits into and feeds an authoritarian politics, where real estate surpluses are distributed in return to adhere to “party discipline”.

Within this context, there are a range of issues that relate to the form of advocacy and the ability to establish rights and claims. One of these relates to the work of NGOs to address the issue through better housing. While one set of NGOs resist evictions, these might also include groups who view the resettlement of poor groups to be reasonable. Their view is that this can be facilitated and “organized” towards the end product of better housing. As the claims of poor groups seem more fragile in hotly contested urban space, the latter position gains increasing legitimacy (as seen in the resettlements in Mumbai and now in other parts of India). If we understand urban chronic poverty in the context of fractured claims, then Bangalore raises a whole range of issues that provide further insights into chronic poverty in this city. Do this city’s global connections and settings shape the claims of poor groups and fractures within these? In the context of political economy and including the “voice” of the poor, it is useful to consider Bangalore that is currently the location of “good governance” practices via “civic society”. If one goes by the international seminars and the glossies of the development world, Bangalore, as a setting of civic upsurge, should be a model city. It forms one of the prime examples of corporate led and sponsored “Public-Private-Partnerships (PPP)” via the Bangalore Agenda Task Force (BATF).

The BATF plays a major role in urban planning and pursuing the development of a huge IT corridor with publicly funded high-end infrastructure. What are of interest are the larger civic society efforts, which these also link up to. One is the PROOF – a campaign to ensure

transparency in the municipal budgets. However, the political economy of an effort like PROOF hardly allows it to raise substantive issues in an increasingly divided city, and specifically issues like the withdrawal of State controlled investments in basic infrastructure like public stand-posts as part of a conventional ‘reform’ program. Arrangements like the BATF and campaigns like PROOF can only make the claims of chronically poor groups more fragile.

7. Conclusion: Chronic Poverty in Bangalore’s Global setting

The above discussion points to a particularly “urban” situation of contested territories and fractured claims that constitute chronic and other levels of poverty. Would this help us to distinguish between ‘normal’ and a chronic situation of poverty? The first set of cases pointed to the complex household structures responding to the fluctuations that people experienced. Even so, the relatively central city location opened up a range of opportunities. While some are able to improve their situations, there are others, like very elderly persons, who face a very bleak situation. Cases from construction sites in more distant parts of Bangalore showed the complex links to their rural situation and also pointed to the lack of supporting mechanisms that the more centrally located families could tap into. This was also reflected in the cases of street children. However, a clear distinguishing aspect between a poverty and a chronic poverty situation still seemed grey. The last set of cases of chronic poverty can be seen from a perspective of fractured claims that get reflected in other indicators such as prolonged low incomes, low food intake, and sustained exposure to health risks, apart from the inability to deal with very sudden shocks.

There are important implications for local voice in our discussions on chronic poverty. The connection between elected representatives and the chronically poor are fragile. Changes that dilute the elected and local democratic system, make poor groups with some connections lose their ability to influence the system. The “middle class” civic activism in South Bangalore discussed above would benefit from such conflict where the public process forces the poor to move out of their current location.

While the arena of local conflict is important to consider, poor groups in the contemporary city face a more complicated situation where global governance influences local civic pressures in the contest over urban space. Such events form a substantive critique of what “good” governance means and reinforce the importance of considering intra-city issues. Chronic poverty in this context relates not just to lack of services or income but additionally to the eviction of poor groups away from central city “slums”. This moves them from multiple job opportunities and places them in a fragile setting where they fall victim to authoritarian party politics and regressive and speculative real estate. Such displacement opens up wider urban conflicts and often locks poor groups into a situation of chronic poverty and decreasing claims that can be life threatening at times. Resettlement and eviction are often seen as a necessary condition for cities to compete in a global arena and to be “modernized”.

This paper has attempted to map urban chronic poverty on the basis of qualitative interviews. The main outcome emerging from the cases is that urban chronic poverty and lack of income are part of a wider range of factors and the enormity of the issues involved need to be recognised. India’s increasing urbanization and the relatively high proportion of urban population living in slums in towns and metro cities makes this issue particularly important for cities getting connected in the global arena. In Delhi (13.5 million), Bombay (14.5 million) and Bangalore (6.5 million), between one-third and half of the population is “poverty prone”. The sheer mass of poor people, living in large neighborhood districts raise important issues of political control, urban violence, an economy that is locally responsive and the complexity of land claims. Bangalore’s global connections affect the ability of poor groups to consolidate their economic and political situation, not only the operation of State Government programs, but also in the way claims are established. These relate closely to the issue of economics among other divides at the intra-city level and reflect a range of paradoxical development issues moving beyond the conventional development programs. The ability of the poor to stake a claim in the city’s economic and political systems is linked closely to cyclical migration by poor groups and their strategies to get out of

rural poverty. This may suggest that the thin line between urban and rural areas need to be seen in an integrative way and not be bound by statistical data generated from an accounting point of view, and centered around a dirigisme of either a centralized planning framework or a homogenized market.

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End Notes

- 1 For an extended description of Gary Becker's work refer to the website <http://papers.nber.org/papers/w9232.pdf>.
- 2 They are not necessarily listed or major criminals but hired by more professional ones to threaten and demonstrate clout, or establish territory. Political parties also hire them during election time to "capture" booths, in return for liquor, money. These groups also form a key support to moneylenders.
- 3 A "hotel" in the local use in English refers to a restaurant or a eating-house.
- 4 This was very evident in our previous work where we showed detailed data on the generation of surpluses for rural areas and also cross investments back into cities (Benjamin, S., and Bhuvanewari, R 2001)
- 5 A pediatrician heading Bangalore main children's public hospital had a horrific tale to tell in the context of Bangalore and hi-tech culture. During her visit she found to her horror that many babies on respirators were in a life-threatening situation because the equipment did not have any voltage stabilizers and a "spike" in the electricity supply had burnt the equipment.
- 6 The Ashraya scheme was initiated as a "housing" scheme for the poor – to re-house slum dwellers. Many families were dis-placed and as is in the case of BTB Nager, few of the

original allottees were actually listed. Moreover, many of these houses were left unfinished – again like the BTB Nager. The scheme did however initiate a new tenure category – those families having some form of notice mentioning their names as potential allottees, which give them some claims within the system.

- 7 This is currently being advocated in the new Master Plan for Delhi and has been in discussion by several NGOs. For an explicit argument promoting this approach see Verma G., (2002).
- 8 This can be raised on various grounds. First, the assumption of the altruistic interest of the NGOs involved, rather than a closer understanding of the various types of political economies they fit within Issues of entry, “community control”, the politics of voice, and convergence within real estate forces within the larger institutional structure, and between them and various types of local and poor groups. Another relates to a more programmatic issue of corruption during the program implementation, and a third related to the narrowing of tenure forms which results in the exclusion of those poor groups with the most fragile claims (Benjamin & Bhuvanewari 2001).
- 9 The land acquisition act (of 1894) has been the basis for most large development projects and has been extensively critiqued specifically on the nature of “public purpose”. The author with the Alternative Law Forum in Bangalore has been investigating its newer avatar the KIDBI. We have found the latter to be substantially more powerful, removing almost all grounds for appeal and leaving local groups with little legal recourse.