



Between mandate and practice: Governance challenges and community development in Murshidabad's endogenous urbanization

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Abstract

This study explores the distinctive urbanization and community development dynamics within Murshidabad Municipal Council, West Bengal, a region characterized by endogenous growth driven by localized rural-to-non-farm economic transformations rather than metropolitan influence. It examines how these trends relate to the local governance framework. Findings reveal that despite the decentralization mandate of the 74th Constitutional Amendment Act, the municipality faces significant challenges including incomplete devolution of functions, persistent financial weaknesses, and systemic governance deficiencies such as political interference and capacity gaps. Furthermore, genuine public participation in urban planning remains limited, often confined to expert consultations, leading to a disconnect from grassroots needs. The prevalence of the informal economy and the crucial, often compensatory, role of non-governmental organizations highlight a complex multi-actor governance landscape. This research synthesizes these challenges, revealing that the municipality's capacity for effective service delivery is hampered by incomplete decentralization and fiscal weaknesses, while genuine public participation remains limited. These findings indicate the critical need for tailored governance strategies to promote sustainable and equitable urban development in similar non-metropolitan contexts.

Keywords: Urban governance, decentralization, community development, informal economy, public participation, Murshidabad Municipality

Introduction

Murshidabad, a district in West Bengal, India, holds a distinctive position in the nation's historical and contemporary urban landscape. Its historical significance, particularly as a pivotal center during the British colonial era following the Battle of Plassey in 1757, profoundly shaped its urban development trajectory (Parsons, 2019) [13]. The transition from the erstwhile Nawabi cities of the eighteenth century to modern urban forms was characterized by the emergence of municipal towns under British administration. The establishment of urban local bodies (ULBs), such as Murshidabad Municipality in 1869 through legislative frameworks like the Municipality Act of 1868 and the District Town Act of 1868, marked a significant milestone in the region's urbanization (Paul & Dutta, 2016) [14]. These developments were not merely administrative reorganizations but reflected the broader British political and economic expansion, often intertwined with the enduring influence of the local aristocracy.

The historical evolution of Murshidabad's urban governance, rooted in the colonial period, suggests a path dependency in its administrative development. Early legislative frameworks, such as the Town Improvement Act of 1850, primarily focused on basic urban services like roads, water supply, sanitation, and lighting (Schultz & McShane, 1978) [18]. This foundational emphasis likely established enduring patterns for contemporary urban governance, influencing administrative culture, institutional practices, and power dynamics. Such historical legacies can offer insights into current challenges and unique characteristics of public administration in the region. For instance, the initial focus on pragmatic service delivery may have ingrained an approach that, while essential, could have

later impeded the seamless adoption of more comprehensive community development or participatory planning paradigms. Comprehending this historical bedrock is therefore crucial for understanding current administrative behaviors and capacities within the municipality and its ability to adapt to evolving urban demands.

Geographically, Murshidabad district is strategically located in the central part of West Bengal, serving as a vital nexus between North and South Bengal. It also shares an international border with Bangladesh, formerly East Pakistan, since India's independence in 1947 (Chatterjee, 2011) [5]. According to the 2011 census, it was a densely populated district, ranking ninth in India with a population exceeding 7.103 million (Registrar General & Census Commissioner, India, 2011) [17]. This confluence of profound historical depth and contemporary geographical significance provides a rich contextual basis for examining its unique urbanization and community development processes, which diverge considerably from typical metropolitan-centric models.

West Bengal has experienced significant urbanization in recent decades, evidenced by the emergence of approximately 780 new census towns since the 2011 census (Kundu, 2014) [7]. However, Murshidabad district exhibits a distinct urbanization pattern. Despite its geographical distance from the Kolkata Metropolitan Area (KMA) and a relatively low urbanization level of merely 12% until 2001, the district has witnessed an "enormous growth of new urban centres," particularly "Census towns" (Randolph, 2024) [16]. This growth pattern deviates markedly from the conventional metropolitan-driven urbanization observed in many parts of India.

The unique growth of these census towns in Murshidabad is primarily driven by an endogenous urbanization process, characterized by the localized transformation of the rural economy. This involves a substantial shift from traditional farm-based activities to burgeoning non-farm sectors, notably household industries such as bidi (cigarette) and silk production, dairy farming, and small-scale manufacturing (Randolph, 2024) ^[16]. This localized economic restructuring means that the administrative challenges and community development needs in these newly emerging urban centers are fundamentally different from those in larger, more established urban agglomerations. The organic nature of this growth, fueled by internal economic shifts and intra-district rural-to-urban migration (Kundu, 2014) ^[7], suggests that conventional municipal planning and service delivery models may not be adequately aligned with these evolving realities. This situation implies unique administrative pressures and a potential mismatch between existing governance structures and the specific demands of these transforming areas, necessitating tailored public administration approaches to address their distinct characteristics and developmental trajectories. The acceleration of growth in these census towns is further linked to the withdrawal of workforces from primary agricultural activities and their internal migration from rural to urban areas within the district in search of new economic opportunities (Kundu, 2014) ^[7]. This highlights a dynamic interplay between economic restructuring and demographic shifts that define Murshidabad's urbanization.

Urbanization in India is characterized by rapid population growth in urban areas, which invariably poses significant challenges to urban sustainability, including strain on infrastructure, housing, and service delivery (Punyamurthy & Bheenaveni, 2023) ^[15]. Community development, in this context, is conceptualized as a comprehensive process aimed at fostering economic and social progress through active and meaningful community participation (United Nations, 1956) ^[19]. Its core objective is to empower individuals and groups to collectively identify and address local challenges, thereby enhancing their overall quality of life and fostering self-reliance.

A landmark development in Indian urban governance was the 74th Constitutional Amendment Act of 1992, which became operative in 1993. This Act granted constitutional status to Urban Local Bodies (ULBs), establishing them as the third tier of government. It aimed to usher in democratic decentralization by devolving functions related to economic and social development and justice to these local bodies, thereby promoting public participation in governance and ensuring that planning is more responsive to local needs (Ahluwalia, 2019) ^[2].

However, a critical disjuncture often exists between the constitutional intent of decentralization and the practical reality of community empowerment. While the 74th Constitutional Amendment Act explicitly aimed to empower ULBs and promote robust public participation, actual public engagement is frequently limited. Evidence suggests that participation is often confined to “stakeholder consultation primarily comprising of expert groups where no robust methods exist to capture the say of the common public” during the formulation of policies and plans (Kundu, 2011, p. 25) ^[8]. This significant gap between the de jure (legal and constitutional) provisions for decentralization and de facto (actual) community empowerment can lead to development

projects that do not genuinely reflect or adequately address grassroots community needs. Such a disconnect can foster public dissatisfaction, undermine civic trust, and ultimately compromise the effectiveness and long-term sustainability of urban development initiatives (Mishra, 2022) ^[10]. This observed disparity represents a crucial area for academic inquiry into the practical realities of decentralization and its impact on local governance, particularly in contexts of endogenous urbanization like Murshidabad.

Literature Review

Urban governance in India remains constrained by a federal framework that, despite the constitutional recognition of Urban Local Bodies (ULBs) under the 74th Constitutional Amendment Act (CAA) of 1992, has failed to fully empower them in practice. The amendment was intended to institutionalize democratic decentralization by devolving functions such as urban planning, land use regulation, water supply, sanitation, and public health to the local tier. However, the devolution of powers, finances, and functionaries has been partial and inconsistent across states, with crucial responsibilities—particularly town planning—retained by state governments (Ahluwalia, 2019; Panagariya, 2014) ^[2, 12]. This selective transfer undermines ULBs' ability to mobilize resources, plan effectively, and address the rapid changes associated with urban growth. Fiscal empowerment has also been minimal: municipal revenues remain around 1% of GDP, far below the levels observed in countries like Brazil or South Africa (Mohanty, 2016) ^[11]. State Finance Commissions, mandated to determine principles for revenue sharing, have largely been ineffective, constrained by political resistance to genuine devolution (Mathur & Peterson, 2006) ^[9]. The resulting dependence on unpredictable state transfers weakens the capacity for sustained service delivery and infrastructure investment.

These structural deficits are magnified in contexts where urbanization is driven not by metropolitan expansion but by endogenous economic transformation. In such cases, rural settlements evolve into urban entities through shifts from agricultural to non-farm activities, often without formal recognition or municipal incorporation. West Bengal has witnessed an exceptional proliferation of census towns meeting the statistical criteria for urban status yet lacking statutory governance structures (Kundu, 2014) ^[7]. Murshidabad exemplifies this trajectory: local industries such as bidi manufacturing and silk weaving have catalyzed rural-to-urban economic transitions, but governance arrangements remain tied to rural administrative logics. The political reluctance to notify such settlements as statutory towns—motivated by fears of losing rural development funds and the regulatory flexibility of the panchayat system—has left many of them in a governance vacuum (Ahluwalia, 2014) ^[1]. The absence of institutional adaptation to economic transformation produces a mismatch between the demands of an increasingly urban economy and the limited capacity of local governments to plan, regulate, and deliver services.

Community development is theoretically anchored in participatory governance, where citizens actively shape policy priorities and collaborate in implementation. Arnstein's (1969) ^[3] ladder of citizen participation distinguishes between tokenistic consultation and genuine citizen power, offering a framework for assessing

participation quality. The 74th CAA mandated mechanisms such as ward committees to institutionalize local engagement. Yet in practice, participation in urban governance often remains limited to elite-dominated consultations, with little systematic integration of broader community voices (Kundu, 2011) [8]. Ahluwalia (2019) [2] notes that public engagement is typically ad hoc, disconnected from the planning process, and frequently symbolic. While successful examples—such as participatory budgeting in Pune or community-led sanitation programs in Alandur—demonstrate the transformative potential of genuine engagement, these are exceptions rather than the norm. In Murshidabad, participatory governance faces an additional layer of complexity: the dominance of the informal economy shapes local priorities in ways that conventional planning processes often fail to capture. Without adaptive participatory models attuned to the realities of small-town, informally organized economies, community development risks being either irrelevant or exclusionary.

The informal economy itself occupies a central place in debates on urban governance. It is a major source of livelihood, especially in small and medium towns, yet it operates largely outside formal regulatory frameworks (Chen, 2012) [6]. This duality poses both economic and administrative challenges: informal enterprises are vital for income generation but contribute minimally to municipal revenue, often fall outside zoning regulations, and may operate in ways that strain infrastructure or public health systems. Murshidabad's bidi and silk industries illustrate this complexity: these home-based and small-scale operations blur the line between residential and commercial space, complicating regulation and service provision. Governance approaches that attempt to impose formal-sector norms wholesale risk undermining livelihoods, while neglecting the sector perpetuates fiscal weakness and infrastructural stress. Evidence from other Indian towns suggests that hybrid strategies—such as cooperative-based production clusters or designated vending zones—can incrementally formalize aspects of the informal economy without eroding its economic base (Bhowmik, 2010) [4].

Taken together, the literature reveals a persistent disjuncture between governance mandates and practice in India's urban sector. The institutional architecture created by the 74th CAA has not translated into substantive empowerment, particularly in contexts where urbanization emerges from within the rural economy. Endogenous urbanization challenges the dominant metropolitan-centric models of planning and finance, requiring governance frameworks that can adapt to locally driven economic shifts. Yet partial decentralization, fiscal weakness, and tokenistic participation undermine the capacity of ULBs to respond effectively. The informal economy, far from being a marginal feature, is integral to the functioning of such towns and must be explicitly incorporated into governance strategies. For Murshidabad, these challenges are not abstract—they define the lived reality of its transformation. The case thus highlights the need for governance reforms that are not only legally mandated but also politically enacted, financially supported, and socially inclusive.

Methodology

This study employs a qualitative case study design, supplemented by limited quantitative data from secondary

sources, to examine governance challenges and community development in Murshidabad Municipality across 16 wards. A qualitative approach is appropriate given the research focus on institutional processes, stakeholder perspectives, and socio-political dynamics. Quantitative indicators, such as demographic trends, service delivery coverage, and fiscal data, serve to contextualize and triangulate qualitative findings.

Murshidabad Municipality was selected because it represents non-metropolitan urbanization driven by internal economic transformation rather than metropolitan spillover. Established in 1869, it carries colonial-era institutional legacies but faces contemporary constraints linked to incomplete decentralization. Its economy—centered on bidi manufacturing, silk weaving, and small-scale commerce—relies heavily on the informal sector, making it a compelling site for studying governance in resource-limited settings shaped by endogenous growth.

Data collection used four methods

1. Semi-structured interviews with municipal officials, councillors, NGO representatives, and business owners to explore institutional capacity, fiscal issues, and participation.
2. Focus group discussions with residents from different wards, ensuring representation by gender, occupation, and socio-economic background, with attention to informal sector workers.
3. Non-participant observation during council meetings, public consultations, and community events to record decision-making interactions.
4. Document analysis of municipal budgets, census records, state urban plans, and local media reports to provide policy and statistical context.

A purposive and snowball sampling strategy identified 20 key informants and 6 focus groups (6–8 participants each). This combination captured both formal decision-makers and grassroots voices, including those often absent from official consultations. Data analysis followed thematic coding. Predefined codes—such as “decentralization gaps” and “informal economy”—were informed by the literature review, while emergent codes reflected field realities, such as “political mediation in services.” Qualitative analysis software facilitated systematic comparison across sources.

The study has limitations. Political sensitivity led some officials to withhold detail, and focusing on one municipality limits broader generalization. Fieldwork offered a snapshot rather than a longitudinal account, and incomplete records complicated secondary data use. Nonetheless, the combination of qualitative depth and quantitative context provides a robust basis for interpreting governance and community development in Murshidabad's unique urbanization trajectory.

Findings

This section presents the key findings from interviews, focus group discussions, observations, and document analysis, organized according to the study's core research questions. The results reveal that Murshidabad Municipality's governance challenges stem from a combination of incomplete decentralization, fiscal weakness, limited public participation, and the complex role of the informal economy, moderated by the contributions of non-governmental actors.

1. Institutional and Administrative Challenges

Interviews with municipal officials and elected representatives indicate that incomplete devolution of functions is a primary constraint. While the 74th Constitutional Amendment Act mandates the transfer of 18 functions under the 12th Schedule, only 11 have been formally assigned to Murshidabad Municipality. Critical functions such as *urban planning*, *land use regulation*, and *fire services* remain under state-level control. This results in overlapping jurisdictions, delays in project approvals, and dependence on state agencies for infrastructure planning.

“Even for building plan approval beyond a certain size, we must refer to the state town planning department. This slows everything down.” — Ward Councillor, Interview 3, 2024.

Administrative capacity gaps are equally pressing. The sanctioned staffing strength of the municipality is 164, but only 112 positions are filled, with a severe shortage of engineers, planners, and public health inspectors. Recruitment freezes and reliance on contractual staff undermine continuity and institutional memory.

Political interference emerged as a recurrent theme in interviews and focus groups. Local councillors often mediate access to services such as water connections or solid waste clearance, creating a clientelistic governance environment. This was also observed during council meetings, where technical discussions were often

overshadowed by political disputes.

Table 1: Devolution of Functions to Murshidabad Municipality (as of 2024)

Function (12th Schedule)	Status
Urban planning	Not devolved
Regulation of land use	Not devolved
Water supply	Devolved
Public health and sanitation	Devolved
Solid waste management	Devolved
Fire services	Not devolved
Urban forestry, environmental protection	Partial
Slum improvement, upgradation	Devolved
Urban poverty alleviation	Partial
Provision of urban amenities (parks, etc.)	Devolved

Source: Author’s compilation from municipal records, 2024

2. Fiscal Constraints

Document analysis of municipal budgets from 2020–21 to 2023–24 shows over-reliance on state transfers, which account for nearly 68% of the municipality’s annual income. Own-source revenues (property tax, trade license fees, market rents) make up just 21%, and user charges contribute 11%. Property tax coverage is only around 56% of eligible properties, and outdated assessment rolls limit revenue potential.

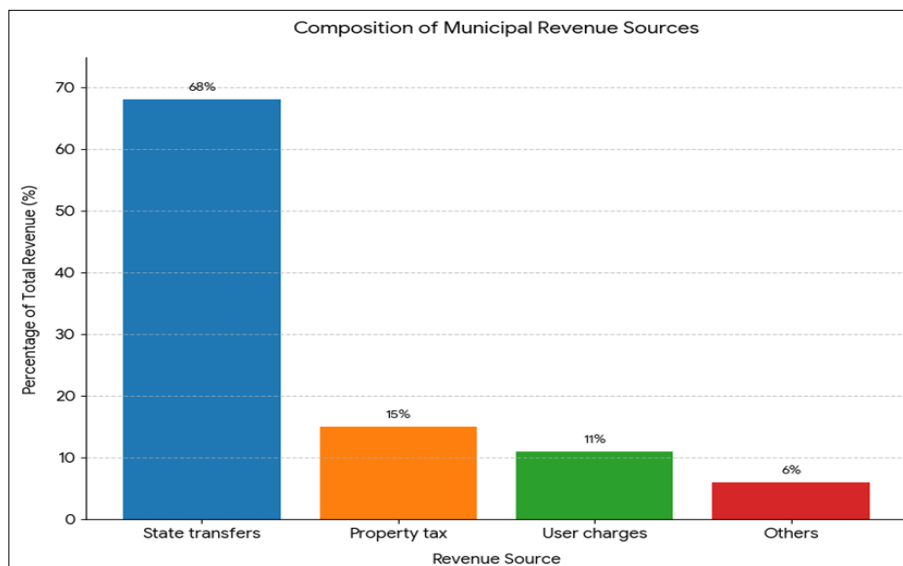


Fig 1: Revenue Composition of Murshidabad Municipality, 2023–24

Field interviews revealed inefficiencies in tax collection due to manual record-keeping and inadequate enforcement mechanisms. Officials acknowledged political reluctance to revise tax rates for fear of voter backlash, resulting in stagnant revenue despite rising service delivery costs.

Expenditure patterns also show high committed costs—primarily salaries and pensions—leaving limited fiscal space for capital investment. On average, only 24% of the budget is spent on infrastructure and service expansion.

3. Public Participation

The study finds that formal mechanisms for public participation—such as ward committees—exist on paper but are largely inactive. No regular ward sabhas (public meetings) were observed during the three-month fieldwork period. Public engagement in municipal planning is typically limited to invited “stakeholder consultations,”

where local NGOs and business leaders are present, but ordinary residents are absent.

Focus group participants expressed frustration at the tokenistic nature of consultation:

“They call us once every few years when there’s a big project, but the decisions are already made.” — Resident, Ward 7, Focus Group 2

Women and informal sector workers reported being systematically excluded due to meeting schedules, lack of prior notice, and the perception that such forums are dominated by political actors.

4. Role of the Informal Economy

The bidi and silk weaving sectors are the backbone of Murshidabad’s local economy, employing an estimated 42% of the municipal workforce. These industries operate largely in residential premises, creating both economic resilience

and regulatory complexity. Interviews revealed that the informal economy is a key safety net for households excluded from formal employment, particularly women. However, municipal officials cited challenges in enforcing zoning,

occupational health standards, and waste management in areas dominated by home-based work. Informal enterprises rarely contribute to municipal revenues, as they fall outside the licensing system.

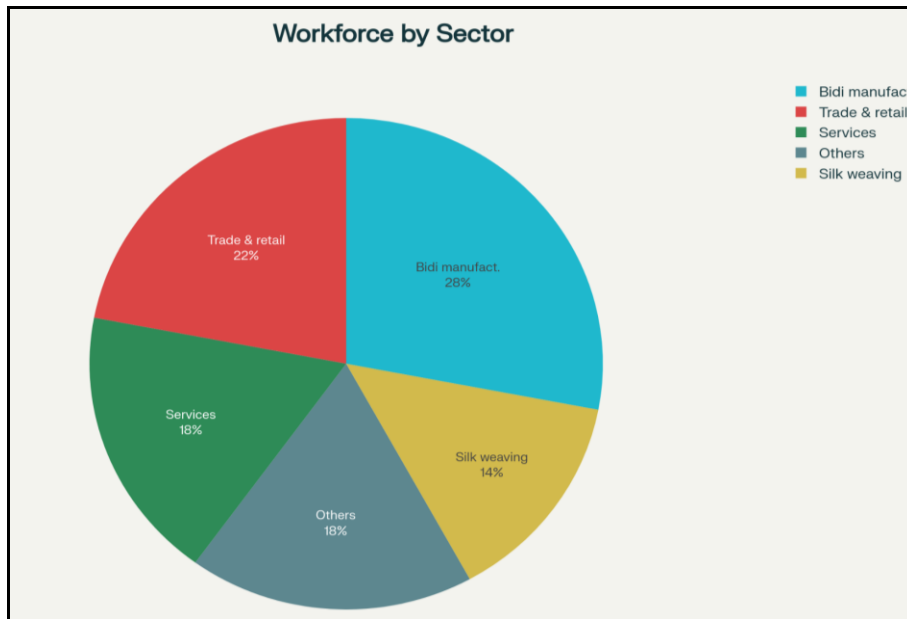


Fig 2: Estimated Workforce Distribution in Murshidabad Municipality

5. Role of Non-Governmental Actors

Despite governance gaps, NGOs and community-based organizations play a crucial role in service provision and advocacy. Several NGOs run supplementary education centres, women’s self-help groups, and basic health outreach programs. They also act as intermediaries between residents and municipal authorities, particularly in accessing welfare schemes.

However, the study finds that their effectiveness is uneven, often constrained by donor priorities and limited collaboration with the municipality. In some cases, NGO-led initiatives were not integrated into municipal plans, leading to duplication or sustainability issues.

“We can fill some gaps, but without coordination from the municipality, our work is only temporary.” — NGO program coordinator, Interview 14, 2024

Discussion

The findings from Murshidabad Municipality underscore a persistent gap between the constitutional mandate of decentralization under the 74th Constitutional Amendment Act (CAA) and its operationalization in practice. While the legal framework promises substantive local empowerment through the transfer of functions, finances, and functionaries, the municipality’s incomplete devolution profile reflects what Ahluwalia (2019) [12] and Panagariya (2014) [12] identify as selective decentralization, where politically sensitive or revenue-generating functions remain under state control. In Murshidabad, critical functions such as urban planning, land use regulation, and fire services are withheld, resulting in fragmented authority, procedural delays, and dependence on higher-tier agencies. This structural arrangement, as Mohanty (2016) [11] notes, constrains local innovation and responsiveness, particularly in fast-changing urban environments.

The underperformance of decentralization in Murshidabad is not solely institutional; it is also shaped by the socio-economic character of its endogenous urbanization. Unlike metropolitan peripheries where urban growth is planned through statutory master plans and metropolitan development authorities, Murshidabad’s urban transformation is driven by internal shifts from agriculture to non-farm livelihoods—principally bidi manufacturing and silk weaving (Randolph, 2024; Kundu, 2014) [7, 16]. Such growth is organic, dispersed, and deeply intertwined with the informal economy. This mode of urbanization often outpaces institutional adaptation: as Kundu (2014) [7] argues, when economic and demographic shifts precede administrative recognition, governance structures remain rooted in rural logics ill-suited for complex urban management. The mismatch between economic realities and institutional capacity thus explains why decentralization, even if formally enacted, fails to translate into effective governance on the ground.

Murshidabad’s case also illustrates how bureaucratic capacity deficits exacerbate these challenges. The staffing shortage—particularly in technical cadres—mirrors national patterns in small and medium towns where urban local bodies struggle to attract and retain skilled personnel (Mathur & Peterson, 2006) [9]. These shortages reinforce reliance on state departments, perpetuating the cycle of dependency. Moreover, political interference in service allocation, as observed in council proceedings, reflects clientelistic governance practices common in resource-scarce settings, where elected representatives act as brokers rather than policymakers. This aligns with governance theory’s recognition of the “politics-administration nexus” (Peters, 2010), where blurred boundaries between political and bureaucratic domains undermine rule-based administration.

Fiscal constraints emerged as another decisive barrier. Murshidabad's heavy dependence on state transfers (68% of revenues) and low property tax coverage (56%) align with Mohanty's (2016) ^[11] finding that Indian municipalities generate insufficient own-source revenue, limiting autonomy. The reluctance to revise tax rates due to electoral considerations reflects the political economy of local finance, where immediate political costs outweigh long-term developmental gains (Bahl & Linn, 1992). The literature suggests that without fiscal empowerment, functional devolution is hollow, as ULBs cannot act independently even when responsibilities are formally transferred. In Murshidabad, the fiscal base is further weakened by the predominance of informal economic activities that escape the municipal tax net.

This leads to the critical role of the informal economy in shaping governance outcomes. As Chen (2012) ^[6] emphasizes, informal urbanism is not peripheral but central to economic survival in many small towns. Murshidabad's bidi and silk sectors provide livelihoods to nearly half the workforce, particularly women, yet remain largely unregulated and untaxed. This presents a dual challenge: governance systems risk alienating these communities if they attempt rigid formalization, but continued neglect erodes fiscal capacity and undermines infrastructure planning. Theoretical perspectives on informal urbanism argue for hybrid governance models—such as cooperative clusters or negotiated regulation—that acknowledge informal systems while gradually integrating them into formal frameworks. Such models could be particularly relevant for Murshidabad, where the informal economy is not transient but historically embedded.

Public participation mechanisms in Murshidabad illustrate Arnstein's (1969) ^[3] lower rungs of the participation ladder—tokenism rather than citizen power. The inactivity of ward committees and absence of ward sabhas confirm Kundu's (2011) ^[8] observation that participation in Indian urban governance is often elite-driven and disconnected from broader community needs. In an endogenous urbanization context, where much of the population is engaged in home-based informal work, conventional participation forums (scheduled meetings in municipal offices) are inherently exclusionary. Governance theory's participatory models suggest that context-specific mechanisms—such as neighborhood-level forums, participatory mapping of service gaps, and engagement through worker cooperatives—could yield more inclusive outcomes.

The role of non-governmental actors in partially compensating for municipal shortcomings reflects a polycentric governance arrangement, where multiple actors share responsibility for service provision. While NGOs in Murshidabad have improved access to education and health services in marginalized communities, the absence of formal coordination mechanisms limits their integration into long-term urban development strategies. This aligns with Ahluwalia's (2014) ^[1] critique that non-state actors in Indian urban governance often operate in silos, leading to duplication of effort and fragmented outcomes.

Murshidabad's experience suggests that without adaptive governance—capable of integrating informal economic actors, incentivizing genuine participation, and securing predictable fiscal resources—the constitutional promise of the 74th CAA will remain under-realized in endogenous

urbanization contexts. Rather than importing metropolitan governance models wholesale, reforms must account for the embeddedness of informal livelihoods, historical administrative cultures, and the localized political economy.

Conclusion

Murshidabad Municipality's trajectory reveals the persistent disconnection between the decentralization mandate of the 74th Constitutional Amendment Act and the practical realities of governance in endogenous urbanization contexts. The municipality operates within a framework of incomplete devolution, fiscal dependence on state transfers, and bureaucratic limitations, all of which constrain its capacity to deliver responsive urban services. These challenges are intensified by a political culture where clientelism shapes service access, and where participation mechanisms remain tokenistic, excluding significant portions of the community—particularly informal sector workers and women.

The town's economic base, anchored in bidi manufacturing and silk weaving, illustrates the dual nature of the informal economy: it sustains livelihoods yet escapes municipal regulation and revenue systems, creating governance blind spots. Non-governmental actors partially bridge service gaps but lack structured integration into municipal planning, resulting in fragmented efforts.

Addressing these deficits requires context-specific strategies that align governance structures with the socio-economic realities of endogenous growth. Strengthening fiscal autonomy, building technical capacity, creating inclusive participation platforms, and adopting hybrid regulatory approaches for the informal economy are essential steps. Without such reforms, Murshidabad—and towns with similar trajectories—will continue to face a gap between legislative promises and lived governance outcomes.

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