

The Customer Citizen
Private Provisions of Civic Amenities in Jamshedpur

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Introduction

"Be sure, to lay wide streets planted with shady trees, every other a quick growing variety. Be sure that there is plenty of space for lawns and gardens, reserve large areas for

football, hockey, grounds and parks, earmark areas for Hindu temples, Mohammedan mosques and Christian churches."

Jamshedji Tata, 1902 (In a letter to his son Dorabji Tata)

Thus was the vision of Jamshedpur, the city established by and for the Tatas, by the founder of one of the greatest industrial giants of India, Jamshedji Tata. This town, known as Jamshedpur, or simply Tata, after its founder, today houses more than 70, 000 people and has the distinction of being recognized as one of the only six Global Compact cities in the world. It is also one of the five cities of Jharkhand to be selected for the introduction of National Urban Information System (NUIS), along with Ranchi, Bokaro, Dhanbad and Mango¹.

The idea of Global Compact is a revolutionary one. Promoted by Kofi Annan, the Secretary-General of the United Nations at the beginning of this millennium, Global Compact envisions a great participation by the corporate sector in providing better conditions of living to people all over the world. It advocates a partnership between the public and the private sector, recognizing that the traditional boundary between the two domains is increasingly becoming blurry; and cooperation rather than competition is, or ought to be, the nature of the relationship between the two. The private sector can provide certain services that the government cannot. It can also provide services more efficiently than the government in many cases. Collaboration for betterment, then, is the driving force behind Global Compact.

Jamshedpur was established in 1905 to serve the Tata Iron and Steel Works, which was then under construction. The town's development kept pace with the Works. Initially expected to provide residence to around 10, 000 workers only, Jamshedpur today boasts of a population of over 700, 000 and an area of 64 square kilometres².

The Growth of Municipal Services: A peek into the pages of history

Geographically, the town of Jamshedpur is bound by the rivers *Subarnarekha* in the north and *Kharkai* in the west; and by railway tracks on the south and by villages in the east. The locale was evidently chosen with great care, keeping in mind the needs of both the industry to be set up and the town and its people. Even today, Jamshedpur is a picturesque setting, extremely unlike the images of industrial towns immortalized by Charles Dickens. The approach road to Jamshedpur winds through hills and lush green fields, and one can be forgiven for forgetting that it is not a hill station or a tourist resort.

Land measuring 15, 725 acres in 18 villages was acquired by the then State Government in the early years of the previous century under the Land Acquisition Act in two phases and conveyed to the Tata Iron and Steel Company Limited³. In this area Tata Steel set up its factory and built for its employee's houses, schools, hospitals, dispensaries, parks, community centres, playgrounds and markets. It also leased out land to lawyers, businessmen, contractors, and other categories of professionals for housing and shop-cum-residential purposes. Certain employees of Tata Steel were also allotted land to build their own houses. Further, land was provided to other industrial establishments such as

¹ Hindustan Times . 2006. 15 June

² JUSCO, June 2006

³ Interview with B N Pandey, 2006

Indian Tube Company, Telco, Tinsplate Company Indian Cable for their factories and housing colonies.

Provision of civic amenities and the development of the town has all along been the responsibility of Tata Steel. In 1924, the Jamshedpur Notified Area Committee (JNAC) was set up by the then State Government under the provisions of the Bihar Municipal Act. Its role was confined to only certain areas and taxes, since all municipal services were being provided by Tata Steel. Tata Steel and the JNAC functioned in close collaboration with each other. The head of the Town Division of the Company was always nominated as the chairman of the JNAC and majority of the members of this committee were nominees of Tata Steel (Pandey, B N. 2006. Interview by author). The head of the Town Planning Department was authorized to examine the building plans and process them for the approval of the JNAC. The head of the Public Health Department was empowered by the JNAC to carry out statutory functions with regard to public health, for instance vaccination and control of epidemics.

The problem arose with the vesting of Tata Steel's proprietary interest in its acquired land under the Bihar Land Reforms Act. Litigation lasted for nearly three decades but eventually the state of Bihar and Tata Steel came to an amicable settlement. The State Government agreed to continue to allow provision of civic amenities and municipal services to be the responsibility of the Company. A certain part of the acquired land was used by the Government to build courts, police stations, post offices, branches of the State Bank, public hospitals, refugee colonies. The rest of the land was leased to Tata Steel to enable the company to discharge its functions with regard to the municipal services **at its own cost and mode of management**.

The current debate on whether there should be a separate corporation for Jamshedpur has its roots in the 74th Amendment of the Indian Constitution, and the resulting amendment in the Bihar Municipal Act. **This Act has now no provisions for Notified areas**. There is, instead, provision for three classes of municipal bodies:

- a) Nagar Panchayats in case of transitional areas;
- b) Municipal Councils for smaller urban areas; and
- c) Municipal Corporations for large urban areas.

In this Act, exceptions have been made for industrial towns where the industrial establishment has been providing the municipal services: a provision that seems tailor-made for Jamshedpur. Such towns can be declared as 'Industrial Townships' by the State Government. However, in a surprising yet not wholly expected example of political indecisiveness, **the status of Jamshedpur is still not ascertained**. The impression one gets from the residents of the town is that they want to have Tata Steel continue to provide the municipal services. Services are comprehensive and in most cases of a higher quality than those provided by the government in any city. For instance, roads and drains are cleaned daily using a judicious combination of manpower and the latest technology; a standard of service unimaginable in Ranchi, the capital of the state of Jharkhand.

Municipal Services: Customer Satisfaction

Jamshedpur Utilities and Services Company Limited (hereafter to be referred as JUSCO), a wholly owned subsidiary of Tata Steel, is now responsible for the provision of civic

amenities and municipal services in Jamshedpur. It was incorporated on 25 August 2003 under the Companies Act, 1956. The guiding principles of JUSCO can be best understood through the mission it sets for itself. JUSCO defines its mission as '*Quality Services for Life*'. It has a Quality Policy that sets for itself the following mandate:

"(JUSCO) shall constantly strive to improve the Quality of life of the communities it serves. We are committed to delight our customers by providing them superior product quality and efficient service delivery. We shall upgrade the competencies of our employees to face new challenges. Continuous improvement shall be the guiding principle for all our activities. This policy shall form the basis of establishing and reviewing the Quality Objectives."

The JUSCO office, located on Sakchi, Boulevard Road, Northern Town, Jamshedpur, displays the same characteristics that have become the hallmark of services in the town of Jamshedpur: efficiency, effective use of space, concern for conservation, greenery and a service-oriented attitude. One cannot help but be impressed by the entire atmosphere. 'Efficiency' is the *mantra* here. As General Manager, Town Services, JUSCO, Kanwal Midha, remarks there is no useful distinction between the private and the public sector; there is merely the efficient sector and the inefficient sector. One can attest to the fact that JUSCO certainly falls within the former category.



JUSCO Office, Jamshedpur

The reason behind the creation of JUSCO was to provide quality services to an ever-increasing population in the city. Town Services, the predecessor of JUSCO, had been established to cater to the employees of Tata Steel. Initially, the rate of growth of the industry, and consequently of the town, was rather slow. Beginning with 1, 00, 000 tons, production rose to 1 million tons in 1956, 2 million by 1974, and reached 4 million only in 2000-2001⁴. In the era of globalization and liberalization, Tata Steel envisions itself as a large industry catering to the world market. At the same time, the service sector of the country was also opening up. Hence, a separate service company was set up to facilitate more focus on what are known as 'core services'. JUSCO started working on 1 April 2004.

In a remarkable display of the social commitment of Tata Steel, JUSCO, which is a wholly owned subsidiary of the company, continues to operate at an annual deficit of approximately Rs 50 crore⁵. This deficit is covered by Tata Steel. Here is a clear example of private sector not subverting the quality of services in order to make profit,

⁴ Interview with Kanwal Midha, General Manager, Town Services, JUSCO

⁵ Interview with Kanwal Midha, General Manager, Town Services, JUSCO

as is feared and often used as a strong argument against privatization. The charges levied on the residents of Jamshedpur for these services are not only not cheap; in fact, they are among the lowest and most reasonable in the country. Water charges depend on the size of the plot and the number of floors in a building. The lowest amount is Rs 120. In the capital of Jharkhand, Ranchi, water charges are going to be levied very soon. However, the quality as well as the quantity of water supplied is far better in Jamshedpur than in Ranchi. In fact, water in Jamshedpur is so safe that people drink straight from the tap - a situation that would be considered next to impossible in most cities. There is a Regulatory Commission for electricity. For domestic use the rate is Rs 3 per unit, for industrial purposes it is Rs 4.5. Again, the rates are extremely affordable and the quality of the service commendable. Power failures are rare, 'load-shedding' merely folklore of the past. Cables to supply electricity are buried underground; thus ensuring that supply remains uninterrupted through rains, storms, and processions*.

Another extremely remarkable fact about Jamshedpur is that while one can actually see the factories from the main part of the city, the pollution levels are extremely low. A generation ago the concentration of soot in the air was far beyond acceptable levels. At that time a decision was taken to correct this state of affairs. Improvements in technology - for instance the use of electrostatic precipitators in blast furnaces - have played a pivotal role in bringing the pollution levels down drastically. Also, Tata Steel has consciously decided to set up new factories at a safe distance from the city.

Experiments are also being made with alternate sources of energy. Solar street lights were tried out but increasing thefts of the devices and lack of sufficient returns have led to the project's low priority. Water harvesting, on the other hand, has been very successful and is being taken up in a very big way. It is now an essential part of most of the new buildings coming up. Two such projects are already working. Three more water harvesting projects, each costing about Rs 20 lac, are in the process of being set up⁶.

Encroachments are a major problem for JUSCO, since it has no coercive powers to maintain law and order. A road designed to lessen the traffic of heavy vehicles within the city has not been completed because of encroachments. JUSCO has no authority to remove squatters. The issue has been politicized and at the moment there is a lot of political support for the squatters. Tata Steel, under the conditions of the lease, can allot its land to other domestic or commercial users but the process of doing so is extremely cumbersome. However, it can build by itself at one month's notice and no approval of the state government is required.

JUSCO also provides education services, though these are increasingly being offloaded to specialized agencies. Town Services used to run 25 schools. The decision to 'outsource' education to expert institutions was taken about eight years ago. Currently, JUSCO runs eight schools and has started two English medium schools. Most of the schools - run directly by JUSCO or by other, mostly local, agencies - are English

⁶ Interview with Kanwal Midha, General Manager, Town Services, JUSCO

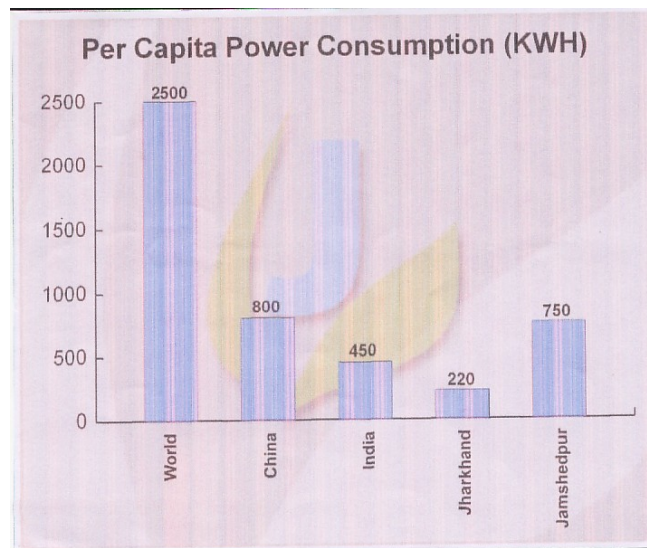
medium schools which follow the CBSE curriculum. While JUSCO does not run the college, it does provide all the civic amenities to the area.

At present, JUSCO provides the following services to the residents of Jamshedpur:

- Power Services
- Water and Wastewater Management
- Construction Services
- Municipal Solid Waste (MSW) Management
- Horticulture Services
- Geographic Information System (GIS)
- Integrated Facility Management
- Customer Services
- Other Services

Power Services

JUSCO has a customer base of 40, 000 (domestic, industrial and commercial); which includes an integrated steel plant (JUSCO, January 2006). Uninterrupted availability of power in Jamshedpur is as high as 99.42%, which compares favourably with Mumbai, the commercial capital of the country. **The per capita power consumption (measured in KWH) per year of Jamshedpur is much higher than the national average. The former is 650 KWH, whereas the latter is merely 450. The comparison becomes even starker when one finds that the per capita power consumption of the state of Jharkhand, in which Jamshedpur is located, is only 220 KWH⁷.**



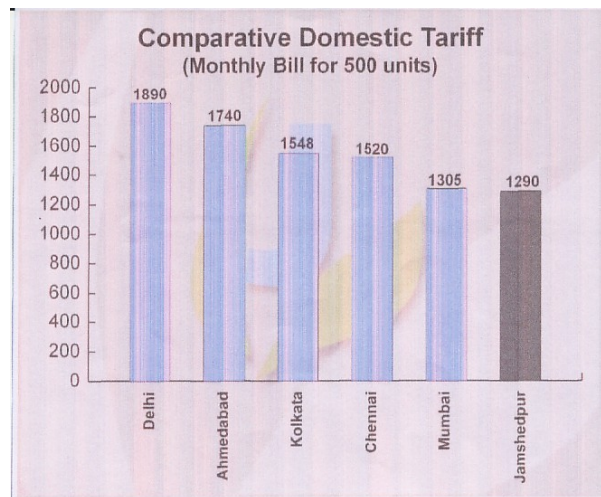
Source: JUSCO, January 2006

JUSCO has introduced certain new technologies and undertaken new initiatives to make power supply more customer-friendly. For instance, customers can now manage their amount of power consumption through pre-paid meters. A new 1000 KV sub-station is also being constructed. Ariel Bunch conductors and Insulated conductors are being put in place to ensure safe and reliable power supply. The customer base of JUSCO is growing

⁷ JUSCO, January 2006
Centre for Civil Society

by nearly 5% per annum (JUSCO, January 2006). To manage this growth and maintain the quality of its service, JUSCO has set up new sub-stations and upgraded eight transformers in various locations. Low tension cables are being used over larger areas. A new Switchyard and Transmission System is also under implementation.

A comparison of the monthly power bill for 500 units of power consumed in various cities of India reveals that the domestic tariff for power supply in Jamshedpur is also one of the lowest in the country. **In Delhi, this bill comes to Rs 1890; in Kolkata it is Rs 1548; in Mumbai, Rs 1305; and in Jamshedpur the electricity bill for 500 units comes to Rs 1290⁸.**



Source: JUSCO, January 2006

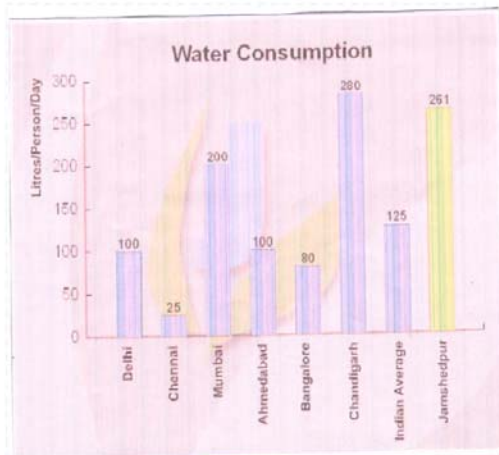
Power supply in Jamshedpur is growing at the rate of 4-5% per annum. **Jamshedpur's power availability is an astounding 99.42%⁹**, whereas even in the country's capital, Delhi, power woes continue to make life difficult for citizens.

Water and Wastewater Management

JUSCO produces raw water, clarified water, potable water and treated effluent. These products conform to the standards set by WHO and BIS. The rate of water consumption in Jamshedpur is among the highest in the country. **As compared to the national average of 125 litres per person per day, water consumption in Jamshedpur is 261 litres per person per day.** The same figure for Delhi is 100 litres; for Mumbai, 200 (see graph below).

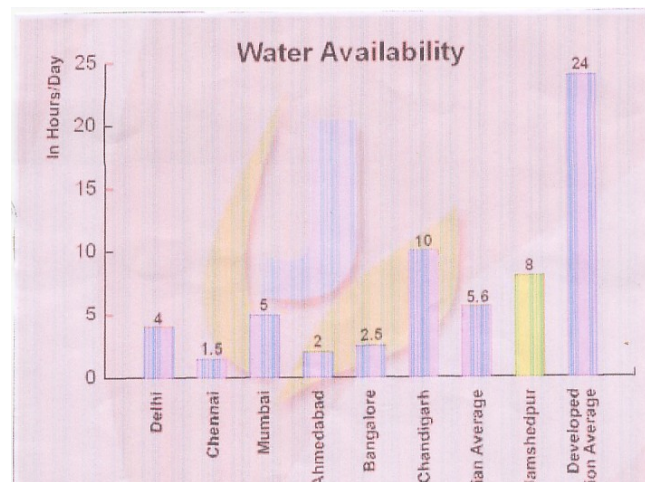
⁸ JUSCO, January 2006

⁹ JUSCO, January 2006



Source: JUSCO, January 2006

The availability of water during a day in Jamshedpur (eight hours per day) is also much higher than the national average (5.6 hours per day). In Delhi this figure stands at 4 hours per day; in Mumbai, 5; and in Chennai 1.5 (see graph below).



Source: JUSCO, January 2006

It provides 'river-to-river' water and wastewater management. JUSCO provides approximately 40,000 water connections, half of which cater to Tata Steel employees. Every day, 55 million gallons of water is treated¹⁰. Tata Steel employees are provided water for free; others have to pay a minimum of Rs 120 per month. Water charges are determined on the basis of the size of the plot and the number of floors in the particular building. According to Medha, to maintain water quality, over 5,000 samples of water from customer taps, water tankers, storage tanks and treatment works are analyzed¹¹.

¹⁰ JUSCO, June 2006

¹¹ Interview with Kanwal Midha, General Manager, Town Services, JUSCO
Centre for Civil Society

All the water and wastewater services currently maintained by JUSCO have been built by Tata Steel (first under the supervision of Town Services and now under JUSCO) since 1934. These include various projects such as¹²:

- Dimna Reservoir, with a capacity of 34, 000 ML
- Raw Water Intake and Pumping Station, with a capacity of 342 MLD
- Potable Water Treatment Plant, with a capacity of 168 MLD
- Clarified Water Unit with Pumping station, with a capacity of 136 MLD
- 12 Towers for water distribution with a combined storage capacity of 46 ML and a distribution network of 500 kilometres.

The Water Management Services of JUSCO is ISO 9001-2000 certified. Its standard for water conforms to the desirable limit set by the World Health Organization (WHO). It has recently tied up with Veolia Water in order to make the management of drinking water supply and wastewater services more efficient¹³. Various initiatives have been launched to maintain and improve upon the quality and quantity of water supply. These include¹⁴:

- Change in Chlorination practice
- Geographic Information System (GIS)
- Installation of meters to address the problem of Unaccounted-for-Water (UFW)
- Reduction in unaccounted water and leakage
- Use of HDPE pipes
- Use of improved testing methods and increased number of tests
- Analysis of increased number of parameters

The length of water mains in Jamshedpur is 500 kilometres, and that of drains is 356 kilometres¹⁵. There are two modern sewage treatment plants for treatment of wastewater. These have ten pumping stations of 65 million litres a day (MLD) combined capacity; and a network of 550 kilometres¹⁶. Jamshedpur remains the sole city in India where 100% of the sewage is collected and treated before disposal¹⁷. Street drains are cleaned daily using modern machinery, such as the sewer line cleaning machine. The GIS facilitates improved management of the water distribution network. Total Productive Maintenance has also been implemented to improve efficiency. UFW is monitored through electromagnetic bulk metering at different points of the water distribution network. The bulk metering programme has been undertaken in two phases by JUSCO at an approximate cost of Rs 3.75 crore. Phase I lasted for 13 months during which 41 bulk meters were installed. Phase II involved the installation of 89 bulk meters. This second phase lasted eight months¹⁸. To check leakages, JUSCO is implementing the notion of a District Metering Area (DMA), an area with a metered source of water and hydraulically closed boundaries. Leakages and pressure levels can be easily monitored. Table 1 details the bulk metering programme undertaken by JUSCO.

¹² Water Services, JUSCO, January 2006

¹³ JUSCO, June 2006

¹⁴ JUSCO, January 2006

¹⁵ Interview with Kanwal Midha, General Manager, Town Services, JUSCO

¹⁶ Interview with B N Pandey, JUSCO

¹⁷ JUSCO, June 2006

¹⁸ Water and Sanitation Program Draft. *Jamshedpur Utilities and Services Company Limited: Corporatization of Civic Services*. May 2006. World Bank

Table 1: Details of the Bulk Metering Programme undertaken by JUSCO

Item	Phase I	Phase II
Number of Meters	41	89
Number of Probes	10	-
Completion time in months	13	08

Source: Water Services, JUSCO, 2006

An integrated GIS system can be used for various purposes, such as:

- Building models to analyze low water pressure
- Establishing asset data base for further planning
- Linking asset data base to locate leakages

JUSCO has also adopted the Total Productive Management (TPM) principle. TPM is a Japanese system that highlights the role of people in operating technology. JUSCO analyses its own performance at the end of every month, through a Balance Scorecard that looks at four indicators: financial aspects, service delivery aspects, internal business processes and community concerns. According to Managing director, JUSCO, Sanjay Paul, JUSCO will begin with operation and maintenance in these cities where we will be allowed usage and upgradation of their assets¹⁹. The reference was to the operation of water supply systems in Haldia, Kolkata and Delhi by JUSCO.

Construction Services

With an area of 64 square kilometres, Jamshedpur has a total road length of 524 kilometres (JUSCO, June 2006). In the year 2005, JUSCO has widened 4.5 kilometres of roads and constructed 8.7 kilometres of new roads (JUSCO, January 2006). Resurfacing of roads is done with recycling material. JUSCO also promotes use of eco-friendly steel intensive structure.

JUSCO conceives plans and develops architectural and civil engineering projects, keeping in mind the wholesome development of the town. There is hardly any unplanned growth. It builds a variety of buildings used for as different purposes as flats, bungalows, hostels, schools, hospitals and institutes. It even maintains the Keenan Stadium, the cricket stadium in Jamshedpur. JUSCO has recently entered into a partnership with Minaean Building Solutions Incorporated, Canada, to construct steel-intensive housing structures. This is said to be extremely cost-effective as well as reliable.

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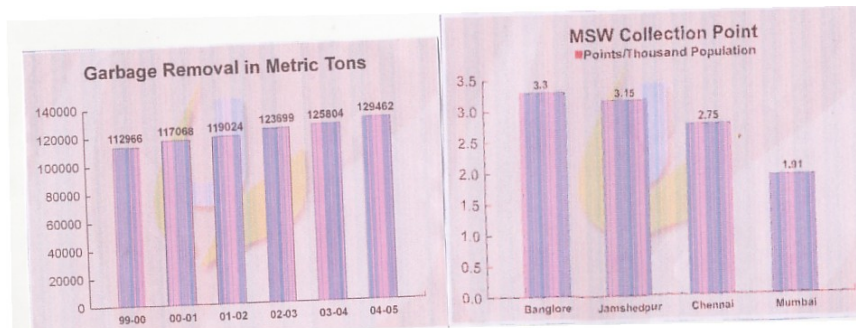
Municipal Solid Waste (MSW) Management

JUSCO has an efficient system in place for handling and disposal of MSW and bio-medical waste, as per the provisions of Municipal Solid Waste and Bio-Medical Waste (Management and Handling Rules) 2000. There are 3.15 collection points for MSW per thousand persons, as compared to only 1.91 in Mumbai and 2.75 in Chennai. This waste is disposed of at pre-designated dump areas (see graph below). This service covers the entire 64

¹⁹ Financial Express. 2005. 12 May

²⁰ Interview with B N Pandey, JUSCO

square kilometres of Jamshedpur, catering to approximately 22, 000 residential houses and a population of 7 lac²¹.



Source: JUSCO, January 2006

Ten percent of this waste is recycled. A useful comparison could be with the UK, where 15.6% of the waste is recycled²². Other services provided by this department include reduction and eventual elimination of mosquito breeding sites, immunization against communicable and other diseases, and the development of the green cover of the city, sweeping through the use of flippers, micro-organism and odour removal. Every year, about 1.25 lac tons of garbage is removed from the city. JUSCO claims over 98% compliance to garbage removal schedules²³.

Integrated Facility Management (IFM)

Integrated Facility Management includes mapping and analysis of the needs of customers of JUSCO. It undertakes jobs related to maintenance and development of all civil engineering related units. Special care is taken to maintain the ecological balance of the city: there are 17 parks. Central verges, side verges and roundabouts of the city are also planted with trees and well-maintained. Complaints are handled through nine integrated Customer Service Depots²⁴. Each year the new customers are included; and IFMs are implemented even for potential customers. Customer services, described below, are part of the Integrated Facility Management²⁵.

Customer Services

JUSCO has an integrated customer service that caters to 22, 000 homes and 300 offices - a total of 1, 10, 000 people. Six centres are linked online with a single point customer help desk; which provides 24X7 services²⁶. JUSCO *Sahyog Kendra* is a single window complaint lodging and follow-up system. Earlier, complaints had to be lodged through 15 different numbers. This service undertakes maintenance of buildings, their renovation, modification as well as alteration. It also deals with complaints about water supply, power services and all other services provided by JUSCO.

²¹ JUSCO, June 2006

²² JUSCO, January 2006

²³ JUSCO, June 2006

²⁴ JUSCO, January 2006

²⁵ Interview with Kanwal Midha, General Manager, Town Services, JUSCO

²⁶ JUSCO, January 2006

A customer is required to identify oneself by a customer ID, phone number, and one's location. The location is mapped through GIS to the appropriate consumer complaint zone. Then the customer gives the details and the code of the complaint. The time taken to register a complaint is a maximum of 90 seconds²⁷. The customer is given a complaint reference number to check on its status and a Service Level Guarantee (SLG) that is the maximum time expected for the redressal of the complaint.

The Kendra then registers this complaint in its central database and sends it to the concerned department for consideration. At the same time, a job card is printed at the relevant zone and sent to the employee/ contractor to who the job is allocated. Upon redressal of the complaint, the customer must fill the job card and sign it along with the employee/ contractor, who must then submit it to the department responsible. The effectiveness of this system is monitored by the JUSCO Sahyog Kendra by calling up a random selection of about 100 customers daily to get feedback as to whether the complaint was addressed promptly and to their satisfaction. Some other municipal services provided are a college, public health services and other hospitality and fleet management services like guest houses, road vehicles and heavy equipment.

Impressions of the Visitor and the Resident

Jamshedpur is a curious mixture of the old and the new. It reminds one, on the one hand, of old cities like Patna and Agra, with the same kind of round-pillared houses, narrow windows, old-style paint jobs, and roads that give the impression of shrinking with each step. On the other, Jamshedpur seems in some ways *the* most modern city in the country. Provision of civic amenities is, to put it simply, very impressive. It is astonishing to find each and every alley in better condition than main roads in most cities. It is astonishing to be able to see the factories in the distance and not have to feel their ill-effects. And it is most astonishing to observe roads and drains being cleaned **daily** with sophisticated machinery. One cannot but applaud the commitment of Tata Steel to the satisfaction of its employees and customers. The city of Jamshedpur is a perfect example of conservation of environment coupled with industrial progress.

In a recent survey conducted by AC Nielson - ORG MARG on the quality of life in various cities of India, Jamshedpur has scored 40.4 out of a possible maximum of 100 (JUSCO, June 2006); next only to Chandigarh (71.6) and Bangalore (41.3). According to this survey, 69% of the residents of Jamshedpur have voted their city's 'overall look and feel' as 'very satisfying' (this being the highest grade possible in the survey). This grade has been given to Jamshedpur by its residents under various other heads also (see table below). The facts, as always, speak for themselves.

Table 1: Grades received by Jamshedpur in the survey conducted by AC Nielson-ORG MARG

Criterion	Verdict of the Population	Percentage of Population Of Jamshedpur that voted for the grade
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²⁷ Water and Sanitation Program Draft. *Jamshedpur Utilities and Services Company Limited: Corporatization of Civic Services*. May 2006. World Bank

Cleanliness and Hygiene Levels	Very Satisfying	69%
Quality of power	Very Satisfying	80%
Open Spaces	Very Satisfying	79%
Quality of water	Very Satisfying	81%
Sewage System	Very Satisfying	61%
Power tariff	Very Satisfying	68%

Source: JUSCO, June 2006

It needs no saying that the provision of civic amenities by Tata Steel to the city of Jamshedpur has been and continues to be eminently successful.

Conclusion

Is Jamshedpur an exception or a model? Can the experience of Jamshedpur be replicated in other cities of India and across the world? One tends to conclude that the commitment that has been shown by Tata Steel towards the city, only a small proportion of which is employed by it, *cannot be demanded* of any corporation. However, the example of Jamshedpur shows that *it can be done*. It has shown that corporations can discharge their social duties responsibly, that they are not by definition parasites in the social fabric, as the anti-liberalization and anti-privatization movements fear and preach.

Then again, it is also true that the feat of Tata Steel in providing civic amenities to Jamshedpur would be hard to match. Citizens do not have to pay any extra dues for many of the services that JUSCO provides. They do have to pay for power and water facilities, but as has been seen, these tariff rates can be compared favourably to many big cities of India. One hesitates to call Jamshedpur a model precisely because such a level of commitment seems too generous; it cannot be expected as a matter of form. JUSCO can afford to work on a deficit because Tata Steel, with its huge profits, can easily cover these costs. All industries or private organizations do not have that luxury. Jamshedpur, therefore, remains an exception.