

Tenure Security and Urban Social Protection Links – India

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Objective of paper

- Introduces the idea of shelter security as core of human needs and creating entitlements
- Reiterates that pursuing intermediate tenure security is important and a necessary option in shelter policies
- Intermediate tenure security is created through different acts or non-acts of the state

Shelter Security:

- Reduces deprivation
- Is an entitlement
- Is capability enhancing
- Is an instrument of economic growth
- Has an intrinsic value

Land Tenure critical to shelter security

Three observed routes to perceived security of tenure

- Public policy – Expanded in the next slide
- Collective Action – Either by the community on its own or through mobilization by an external actor
- Market action – Market penetration, e.g. electricity connection by a private provider and/ or market trickle down represented by years of stay

Range of Public Policy Interventions in India

Observations from the field

- 1) New housing - under various public housing programmes (which have lease rights)
- 2) Short-term assured *de facto* tenure – Slum Networking Programme, e.g. Ahmedabad
- 3) Perceived security of tenure
 - Extension of basic services
 - Citizens' entitlements (Voter ID Card)
 - Administrative instruments (Property tax payment)

Non-interventions can also lead to perceived security of tenure

- i) No evictions for decades expressed through years of stay
- ii) Lands locked under legal dispute
- iii) Informal land transaction deeds between transacting parties without any public authority approval

Factors constructing tenure (field work)

- Land documents – quasi legal documents
- Land ownership – public land low security
- Land use reservations – low security
- Years of stay – high security (poor quality data)
- External agency intervention / community mobilisation
- Local state's welfare interventions
- Administrative tools such as property tax bills
- Entitlements such as Election card, Ration card, etc. (creates tenure but also result of tenure)

Constructing Tenure Security

Tenure	High de facto	Weak de facto	Insecure
External Agency Intervention	Y		
Land Document	Y	Y	
Land Reservation in Master Plan	N	N	Y
Administrative Instruments	Y	Y	
Entitlement Extension	Y	Y	Y
Extension of Basic Services	Y	Y	Y
Duration of stay	Y	Y	Y

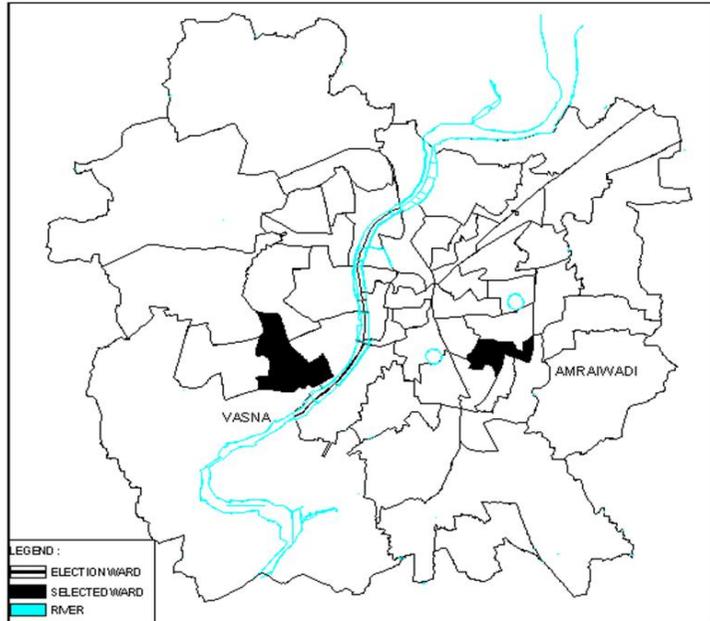
Ahmedabad

- Largest metropolis of Gujarat
- Annual population growth rate in 1991-01 = 2%
- Service economy with 77% in informal sector
- Segmented city
- 26% population in slums
- Inactive & excluding local state
- Active civil society engagement with shelter (till recently)

Surat

- 2nd largest metropolis of Gujarat
- Population growth rate in 1991-01 = 5.8%
- Manufacturing economy with 53% workers in this sector
- Non-segmented city
- 17% population in slums
- Active local state
- Weak civil society engagement with shelter

Study Areas in Ahmedabad



- Vasna – A middle class segment linked with globalising Ahmedabad, with possibilities of linkages with employment in the emerging economic activities
- Amraiwadi – Industrial segment with nearly all working class or lower middle class population, with limited employment opportunities

- Qualitative study of understanding tenure
- Factors creating different levels of tenure security, came out as variables explaining the data set and treated as independent variables
- Living conditions, education achievement, nature of employment, household and per capita income, expenditure on food less than 50% of the total expenditure, as dependent variables.

Analysis

- Descriptive statistics by tenure category – high de facto tenure, weak de facto tenure and insecure tenure
- Bivariate regression of each variable constructing tenure security with outcomes

Some findings – Location Vasna

Compared to households in insecure tenure conditions, those in slums with high de facto tenure have:

- better living conditions
- higher work participation rates,
- better quality employment,
- lower expenditure on food as %age of total expenditure,
- higher expenditure on housing as %age of total expenditure,
- Higher per capita incomes

Factors influencing tenure & their impacts, Vasna

- Most important factor giving security of tenure is NGO intervention in slum development, followed by duration of stay, living on non-public lands, & property tax payment
- NGO intervention in slum development has positive impact on availability of basic services (water supply, sewerage, bath space and toilet) significantly.
- The quality of employment (presence of non casual labour in a household) and per capita income and household income increases with NGO intervention.

Vulnerability of living on public land, Vasna

- There is negative significant impact on both physical quality of life and social indicators , if the slum is on a public land .
- Housing quality and availability of services decrease with public land ownership. Eviction of threat is higher in public lands (as witnessed in SNP sites in Ahmedabad).

Impact of Property Tax, Vasna

- Administrative tools such as Property Tax have positive impact on social development and physical quality of life indicators.
- Availability of basic services, quality employment and income increases with payment of Property Tax.
- Possession of entitlements such as Voter Card and Ration Card increases.
- Household propensity to save increases and dependency ratio decreases with property tax payment.

Research Conclusions

- In absence of land policy for the slums, an external agency interventions matters.
- External agency intervention leads to intervention of the local state, thereby improving the physical living conditions.
- But, if the NGO intervention is process-oriented, which means that it stresses on the community itself takes the onus of development on itself and local leaders are thrown up by this process, there is a way to transformative social protection.
- If no intervention by the either an external agency or a local state then, duration of stay is important, but on non-public lands
- Location on public lands in the current neo-liberal development paradigm and emerging predatory state means sure displacement

Policy Conclusions

- Tenure security matters
- If property rights not bestowed, perceived security of tenure helps
- Formalizing property rights may displace and segments cities
- Perceived security of tenure is constructed through various instruments giving differential levels of *de facto* tenure security
- It is essential to analyse what policy interventions would assist in constructing different levels of *de facto* tenure security.
- Policy is to support these various instruments – extension of citizenship rights through various administrative instruments, and increase entitlements for making these rights happen; e.g. water and sanitation extension, partnerships with the communities,

Policy Conclusions

- The policy recommendation is that de facto tenure security, which extends a perceived security, is a short-term solution.
- Some argue that it is also a long-term solution because extending of property rights would induce market displacements.
- But, not extending tenure security would make poor vulnerable to evictions, as evictions from public lands are becoming a prominent feature of urban development in metro cities of India.
- What is the appropriate form of tenure security?

Stage-wise Aspiration towards legal status

No Security

**Intermediate
Security**

Legal Status

- ▶ Intermediate security gives stability to a household from which the household aspires to an improved life in the city. That is when, slum dweller wants legal title to take loan for improving house.