

# 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

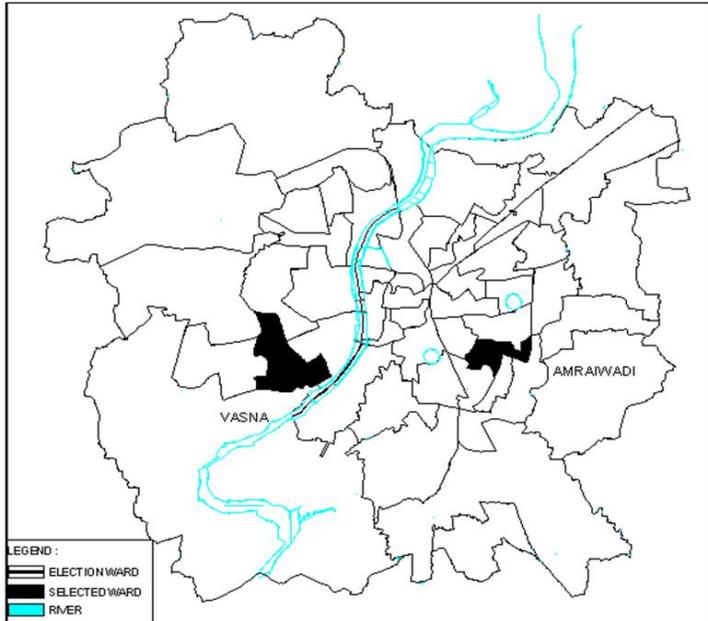
## Ahmedabad

- 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

- 2<sup>nd</sup> 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.

- 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.