

Shelter Security and Urban Social Protection – Findings and Policy Implications in India

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1.0 Shelter Security and Social Protection in Urban Context

1.1 Defining of Social Protection

Social protection as a policy framework has gained importance in the developing economies following the economic crises of the late 1980s on account of structural adjustment programmes pursued in the decade. It deals with the absolute deprivation and vulnerabilities of the poorest, as well as security of those currently non-poor in the face of shocks and life-cycle events (Norton et al 2001: 7). Social protection is taken to refer to: ‘the public actions taken in response to levels of vulnerability, risk and deprivation which are deemed socially unacceptable within a given polity or society.’ (Norton et al 2001: 7; Conway et al 2000: 2 in Barrientos 2010). The public actions are not necessarily by the government.

In practice, social protection has taken the form of labour market interventions, social safety nets and pensions. It has also included public actions (policies) at the macroeconomic level such as prudent fiscal policies, employment policies, etc; prevention of environmental disasters through say flood controls or reforestation, etc; public health interventions to reduce illnesses; institutional arrangements to address conflicts; access to credit in times of crises to reduce indebtedness arising from usury borrowings; access to insurance in times of disabilities, death of earning member of a family, health crises, accidents, etc. (Lustig 2001).

In the developing economies social protection concept has a very strong focus on poverty reduction and providing support to the poorest (Barrientos and Hulme 2005). It also has a focus on addressing the causes of poverty (World Bank 2001) and thereby on vulnerabilities. Broadly, the social protection concept in developing countries would mean reducing human deprivations and eliminating vulnerabilities (Ahmad et al 1991: viii). Drèze and Sen (1991), laying the foundations of the concept of social security in the developing countries, state that it has two aspects: ‘promotion’ and ‘protection’ (pp. 3). The latter is concerned with the prevention of decline in living standards in general and in the basic conditions of living in particular, assuming importance in the times of sudden events such as famines, economic crises and recessions and in urban India conflicts such as communal riots and pogroms, civil strifes, terrorist attacks, flooding of cities every monsoon and ensuing outbreaks of epidemics, involuntary displacements and natural disasters such as earthquake. The former are towards “enhancing the normal living conditions and dealing with regular and often persistent deprivations” (Drèze and Sen 1991: 3), and are more ambitious, in wanting to eradicate the problems that have survived through centuries. But, “while the objectives of protection and promotion are distinct, the pursuits of these objectives are not, of course, independent of each other. Nor is the importance of one independent of the achievement of the other. For example,

success with the promotional objectives may make protection easier. It can also make protection less intensely crucial". (Drèze and Sen 1991: 4).

Barrientos (2010) has argued that social protection is a key component of a policy framework that addresses poverty and vulnerability in the developing countries. In other words, social protection offers a framework that fulfils development agenda in these countries because it (i) helps protect basic levels of consumption among those in poverty or in danger of falling into poverty; (ii) facilitates investment in human and other productive assets which alone can provide escape from persistent and intergenerational poverty and (iii) strengthens the agency of those in poverty (Barrientos 2010: 2). Barrientos (2010) then suggests that if multi-dimensional definition of poverty is accepted then social protection offers a very useful framework for policy.

In International Labour Organization's categorization, social protection measures are (i) preventive, (ii) promotional and (iii) protectional. Some scholars have added a category called 'transformative', which has a notion of equity. Transformative element refers to the need to pursue policies that relate to power imbalances in society that encourage, create and sustain vulnerabilities (Devereux and Sabates-Wheeler 2004). Thus a comprehensive definition of Social Protection given by Devereux and Sabates-Wheeler (2004: 9) is: "SOCIAL PROTECTION describes all public and private initiatives that provide income or consumption transfers to the poor, protect the vulnerable against livelihood risks, and enhance the social status and rights of the marginalised; with the overall objective of reducing the economic and social vulnerability of poor, vulnerable and marginalised groups."

1.2 Shelter Security and Social Protection

Shelter security provides all the benefits to the urban poor as Devereux and Sabates-Wheeler (2004) and Barrientos (2010) has suggested it should. It prevents urban poor from falling in poverty, protects them against all vulnerabilities, promotes their well being and empowers them to transform their lives. This is more true for women than the general population. Shelter security enhances their status by entitling them to 'legal' urban citizenship. This paper therefore attempts to establish these links in a real case of cities in India.

In the literature on urbanisation, shelter security, attained through security of land tenure is considered next only to food and water in importance in urban living (Oberlander 1985), a declaration first made at the Habitat Conference held in Vancouver in 1976 and reiterated since then in all the Habitat Conferences and World Urban Forums. Other arguments in support of shelter security are: (i) it addresses the question of multi-dimensional poverty, ranging from reducing shelter deprivation (including access to water supply and sanitation), to improving health status and for those home-based workers income; (ii) it leads to capital formation amongst the poorest of the urban population, something economists view as the penetration of capitalism at the bottom of the pyramid; (iii) it also protects households in times of hazards and risks of inclement weather; (iv) it acts as collateral security for micro finance; (v) it gives an address to urban poor, necessary for accessing entitlements in the urban areas and (vi) above all it is

an essential component of redistributive policies and hence important input in urban equity.

An essential component of shelter security is land tenure security. Without land tenure security, henceforth referred as tenure security, shelter security is not possible. In this article, we use the term tenure security to refer to shelter security. The State of the World's Population, 2007, a report by the United Nations Population Fund (UNFPA), argues that the current urban transition will not be humane if the land needs of the poor are not met (UNFPA 2007: 3).

Poor formal land delivery system, which fails to cater to the needs of the low-income group, leads to tenure choices of the poor in urban areas that fulfil their two major needs: (i) the costs of acquiring and occupying land are low and (ii) their homes are located close to their place of work. This forces the poor into informal settlements, which are cost-saving arrangements for the poor and in the long run the poor undergo several threats to their already uncertain economic standing.

1.3 Slum Demolitions Impacts

Literature on transformation processes in the Indian metropolitan cities in wake of economic reforms gathering steam after 2000², suggests that it has led to large-scale slum demolitions. Sample these: (i) An estimated 200,000 households in just four metro cities, Mumbai, Delhi, Kolkata and Ahmedabad have been evicted in two years between 2004 and 2006 and the slum demolitions continue unabated³. (ii) In Mumbai alone about 90,000 households were demolished in six months from December 2004 (Indian People's Tribunal on Environment and Human Rights 2005, Mahadevia and Narayanan 2008), (iii) In Ahmedabad, in the three year period from 2006, 30,000 households have been displaced in the city, excluding the displacement to be caused by a Riverfront Development Project⁴, accounting about 8.5 per cent of the total slum dwelling households in the city.

Studies post slum demolitions shows that the dwellers lose their livelihoods in wake of demolitions, children drop out of school for a short period and some never go back, the quality of life deteriorates as a consequences of losing access to water supply and sanitation as well as exposure to natural elements, women's insecurity increases as a result of increased threat of sexual violence, health conditions deteriorates, incomes decrease and on the whole poverty is recreated.

Survey of slums in Mumbai six months after demolitions in 2004-05 showed that (Narayanan et al 2008) (i) just 70 per cent of male children (age 6-14) and 60 per cent of female children were going to school and the rest doing nothing (ii) about 19 per cent of the males and 37 per cent of the females were unemployed in the age 26-59 years and 65 per cent of the males in age 15-25 years were doing nothing, (iii) one-third households stated that they had lost work for a period ranging from 2 to 3 months and just 8 per cent had stated that there was no impact on their livelihoods after demolitions, (iv) 67 per cent of those who had stopped working because of uncertainties caused due to loss of house and another 20 per cent on account of injuries caused during demolitions, (v) 60 per cent

of the working population had to change their employment after demolitions as many of them had shifted to squatting on new locations, (vi) 87 per cent households had stated some asset loss, (vii) one-third of the households had lost their livelihood related equipments and assets, (viii) all of them had moved to temporary shelter from semi-temporary or permanent shelter and were without access to water supply, sanitation and electricity, (ix) nearly all students had lost schooling days post-demolitions and subsequently 22 per cent just stopped going to school, and (x) children and elderly had suffered various degree of trauma in wake of demolitions. Some people had died either due to shock or injuries suffered resisting bulldozers deployed for demolitions (Mahadevia and Narayanan 2008).

In Ahmedabad, study by Shah et al (2009)⁵, on those dumped on the city's periphery after their houses demolished for various infrastructure projects, found that, the households had lost access to water supply and sanitation, which was available at household level before demolitions, 2,000 households were forced to use 35 dry toilets, they were forced to squat on lands which had no drainage facilities, defecation in open had increased from 36 per cent before demolitions to 60 per cent after demolition, per cent children going to school had dropped from 87 before demolitions to 41; reasons for dropping out of school were no school in the vicinity as well as inability to bear the transport costs of sending children to school; there was no public health care centre and hence half of them had shifted to visiting private practitioners and incurring higher expenditures than before on one hand and putting their fate in the hands of sometimes quacks, and their food expenditure had increased by 20 per cent on account of lack of access to public distribution and fair price shops. In all, poverty was recreated, argued these researchers. There was no shelter security for these households in place they were dumped. We have documented individual cases of sliding into poverty on account of slum demolitions and will be presented later in the paper. In short, literature point to the fact that when households move from a situation of shelter security to insecurity, they slide into poverty.

1.4 Structure of the Paper

This paper provides empirical evidence of link between shelter security and social protection. The research is located in Ahmedabad and Surat, two metropolitan cities in the state of Gujarat, in India. Section 2 introduces the two cities. Section 3, constructs different degrees of shelter security, as derived from our field work. However, the early part of the section also presents the policy debates regarding categories of shelter security, emanating from tenure guarantee and also presents the theoretical constructs of shelter security. Section 4 briefly discusses the policy paradigm in India as a whole and in Gujarat in particular with regards to providing shelter security to the low income households. Methodology of our study is presented in section 5. Section 6 gives empirical results of our research located in three different situations in the two cities, wherein two locations are in Ahmedabad city and one in Surat. This section has four sub-sections; 6.1 presents the factor analysis to show that tenure variables are explaining the variance in the data set and hence these are the independent variables explaining other variables of quality of life, education achievement, etc. Section 6.2 presents the impacts of different levels of tenure security on quality of life, education, etc. through bivariate tables and factor analysis. Section 6.3 presents case studies of slipping down in poverty on account

of displacements in Ahmedabad and Surat. Section 7 summarizes the research findings and presents discussion on policy implications of such this research.

2.0 Introducing the Case Study Cities

Our research covered two cities of Gujarat State; Ahmedabad and Surat. Purpose of limiting the study to Gujarat state was to reduce the impacts of differences in urban and housing policies across different states in India. Urban development in India is a state level subject and as a result even the national level programmes get implemented differentially across different states in India. However, common state level policies and programmes get implemented differentially at the city level depending on the historical trajectory of a city, local political economy and local leadership and which gives an interesting process comparison possibility. Indeed, both cities are very different; Ahmedabad is an old industrial centre now transited to a service economy whereas Surat was an old trading town for the British (when they ruled India) on account of its location on the coast and also on the mouth of a delta and is now a manufacturing hub of Gujarat state. Ahmedabad is a stabilized city whereas Surat is a city of migrants and rapidly expanding on account of it. Lastly, the contemporary dynamics in the Ahmedabad is related to it aspiring to global city status immediately after economic reforms whereas Surat has joined the band wagon of 'globalising cities' very recently, only after 2005.

Ahmedabad is the largest metropolis of Gujarat state, India's the second most industrialised state (Hirway and Mahadevia 2005). Today, local conflict has segmented the city into Hindu and Muslim areas⁶ (Mahadevia 2007). The city is home to several large non-governmental organizations (NGOs), some of which have engaged with slum communities since 1997-98, implementing an innovative development programme called the Slum Networking Programme (SNP).⁷

Ahmedabad experienced severe crises from the late 1980s to the late 1990s during which its main economic base, cotton textile mills, closed down and a large section of the labour force was displaced from the formal to the informal sector (Mahadevia 2002). The retrenched labour shifted to the power-loom industries, halving workers' wages, and to self employment - 37 per cent of men and 65 per cent of women were self-employed in 1999-00 (Mahadevia 2008a) without any social security.

An estimated 41 per cent of the city's population lived in slums in 1990 (ASAG 1992). A more recent estimate says that 26 per cent are slum-dwellers⁸, and the 2001 population census gives an estimate of 13 per cent (Office of the Registrar General & Census Commissioner, India 2005: 22). A primary survey of the slums by Mahila Housing Trust (MHT) on behalf of the Ahmedabad Municipal Corporation (AMC) in early 2000 states that there are around 710 slums in the city, housing around 0.9 million people⁹.

Surat is the second largest city of Gujarat and the 10th largest in India, with a population of 3.8 million in 2006 and an area of 324 sq km^{10,11}. From 0.47 million in 1971, city's population has increased to 1.48 million in 1991 and has almost doubled in 2001 at 2.8

million. Thus, 1991-2001 population growth rate of the city was 6.6 per cent per annum, when urbanization rate in India was just 2.75 per cent per annum.

Surat is one of the oldest mercantile centres of the south Gujarat region. It is also known as Silk city and now a Diamond city. For a long time in history, the city's economy was dominated by indigenous household industries such as *zari* (gold and silver brocade thread manufacturing and weaving or embroidering them on silk cloth). But, with the setting up of the industrial estates by the Gujarat Industrial Development Corporation (GIDC) around Surat, in attempt to push industrialisation in the state after her formation in 1960, small scale industries developed at a very rapid pace in these estates. One of them is the power-loom industries, firstly located within these industrial estates and then within the residential areas the city. Another small-scale but labour intensive industry is diamond polishing. Power loom and diamond polishing industries are the largest employers of the migrant labour, former employing inter-state and intra-state migrants whereas the latter only intra-state migrants. Many of these are single male migrants¹². Surat's industrial development has been mainly through small-scale industries and this labour is unorganized. Post 1991, the region of Surat has attracted large capital-intensive industries such as petrochemical plant, steel mill, gas-based power plant, fertilizer plant, heavy water plant, etc.

Surat and her region contributes significantly to the national industrial development. It has¹³: (i) 42 per cent of the world's and 70 per cent of the nation's total rough diamond cutting and polishing (ii) 40 per cent of the nation's total polished diamond exports, (iii) 40 per cent of the nation's total man made fabric and 12 per cent of the nation's total fabric production, (iv) 28 per cent of the nation's total manmade fibre production and (vi) 18 per cent of the nation's total manmade fibres export.

As per the data from the Surat Municipal Corporation (SMC), 17.1 per cent of the city's population is living in 397 slums, constituting 1.4 million in a city size of 3.8 million. Besides the slums, peri-urban areas have very large informal settlements for low-income migrants, developed through sub-division of agricultural lands by private developers on commercial basis and in violation of planning regulations. Slums and such commercial small plot informal settlements largely house migrants. Both, the slums as well the commercial informal settlements lacked basic services, water supply, sanitation, paved roads and street lights till few years ago. But, that is not the case now as the SMC has taken to extension of basic services to all the slums within the city except those to be relocated.

3.0 Shelter Policies

The recently accepted the National Urban Housing and Habitat Policy (NUHHP), 2007 has among other policies mentioned about land tenure and upgradation as an option for 95 per cent of the current slum dwelling population. But, then, there is nothing further on land tenure and the policy envisages and has proposals on financing affordable housing for the urban poor. There is also a mention of rental housing for the new migrants at

affordable rate. The housing policy looks at housing as a product and not a process that the government could facilitate for the urban poor. The NUHHP's emphasis is on increasing supply of small sized housing and 'affordable' housing, through private sector participation. However, housing is a state subject and the Ministry of Housing and Urban Poverty Alleviation (MHUPA), which has framed this policy has asked the state governments to frame their own housing policy and regulations to implement the NUHHP.

The NUHHP, 2007 is now supported by two major national programmes: (i) housing under the Basic Services for the Urban Poor (BSUP)¹⁴ component of the largest national level urban development programme called Jawaharlal Nehru National Urban Renewal Mission (JNNURM) launched in 2005 December and (ii) Rajiv Awaas Yojana (RAY), a slum redevelopment programme and affordable housing programme, launched in 2009. While the BSUP is for the mission cities, which are mainly the metropolitan cities, state capitals and cities of national heritage importance, for small towns there is another programme named Integrated Housing and Slum Development Programme (IHSDP)¹⁵. The RAY is for in-situ upgradation of urban slums, rehabilitation of displaced slum dwellers due to various urban development programmes, construction of small housing units by private developers with a subsidy of Rs. 50,000 from the national government for house size upto 80 sq meters, keeping 25 per cent reserved for the low-income groups, and tenure regularization in the existing slums so as to give the slum dwellers tradeable property rights¹⁶.

The state of Gujarat has announced her own slum policy announced in March 2010, named Regulations for the Rehabilitation and Redevelopment of the Slums, 2010, wherein, those to be covered by the regulations are called the 'beneficiaries', defined as one who is eligible slum dweller or any project affected person. An 'Eligible Slum Dweller is one who is "not a foreign national and is the occupant of hutment for a period of minimum 10 years and has a domicile of Gujarat for 25 years or his descendant." (pp. 4)¹⁷. For proof of occupancy, any two of the following documents are required: (i) copy of ration card, (ii) copy of electricity bills, (iii) proof of being included in the electoral rolls and (iv) any other proof as decided by the prescribed authority (pp. 4). Then, the proposed rehabilitation is through a high-rise building constructed by a developer. In fact, the regulations are only for the rehabilitation of displaced slum dwellers. Hence, this is not a slum policy.

The state of Gujarat does not have any tenure regularisation programme, but the AMC and SMC has various slum development programmes. The AMC programmes for Ahmedabad besides implementing BSUP projects are: (i) the 90:10 scheme wherein the AMC contributes 90 per cent of the cost of household water connection and toilet construction; (ii) a No Objection Certificate (NOC) given by the AMC to the slums allowing individual water supply and sewerage connections; and (iii) the SNP. The SMC in Surat is implementing three types of slum development programmes: (i) slum rehabilitation, (ii) slum redevelopment and (iii) slum upgradation. 125 slums have been selected for slum redevelopment, which includes extension of basic services by the SMC besides extension of tenure security¹⁸. The SMC is pro-actively extending basic services

to the rest of the slums, in case these are not identified for displacement, under the provision of 63/2 of the Gujarat Municipal Act which states that 10 per cent of the municipal budget could be utilised for economically weaker sections¹⁹. Thus, services situation in the Surat slums is not very poor now.

Both the cities are implementing BSUP projects. The AMC is constructing 50,000 housing units now and has plans for constructing 100,000 units²⁰ and the SMC 42,000 units, mostly to be assigned to the displaced slum dwellers on account of various city-level development programmes.

The eligible beneficiaries of JNNURM housing in Ahmedabad are those with a proof of identity cards, issued to slum dwellers in 1976, some 33 years ago. Now on, the eligibility criteria specified under the Regulations of 2010 would be applicable. Duration of stay in the city therefore becomes a criterion for extending tenure security to slum dwellers. Those who have lost these ID cards in one of the disasters during this period, such as floods, conflict and fires, would lose their eligibility. In Surat, all the dwellers of slums to be demolished have been listed for getting rehabilitation. Till the BSUP funds were made available, those displaced from public lands and road widening projects were allotted a plot under the sites and services scheme²¹ on a plot of 3.0m by 5.0m each, on city's periphery. Both the cities therefore have moved to public housing as the only option for the slum dwellers. The funds available for the purpose are limited and all the current slum dwellers would not be covered by this policy. Further, the eligibility criteria in the 2010 regulations would exclude the recent migrants and hence 'illegal citizens' as an urban entity would continue in both the cities. Surat slum dwellers would be more at disadvantage than those of Ahmedabad on account of them being inter-state migrants whereas the 2010 regulations require 25 years of residency in Gujarat.

4.0 Different Degree of Shelter Security

3.1 What Does Literature on Land Tenure?

Payne (2000) defines land tenure as the mode in which land is held or owned and the set of relationships it establishes among people concerning the land or its product. It is different from property rights which are defined as a recognised interest in land or property vested in an individual or group (Durand-Lasserve and Royston 2002). In other words, land tenure status indicates people's level of security in the use of land whereas property rights indicate its defensible legal ownership²².

Security of tenure is determined by, on the one hand, the constitutional rights guaranteed by a state to its citizens and, on the other, by the legal and administrative framework within that state. This framework may include both customary and statutory systems. In addition security of tenure can be affected by the social norms and cultural values of a society. In sum, tenure security is a complex entity which provides protection to a household or individual against their involuntary removal from their house or land without the due process of law.

Payne (2000) has argued that there are different levels of tenure security within the informal housing markets, from temporary squatting to a quasi-legal right to the land. In general, the poor in the cities can move from informal to quasi-legal (*de facto*) tenure through various processes, and then to legal tenure (*de jure*) in case of a public policy intervention that confers property title on them. In absence of such a policy, the urban poor and low-income migrants can seek to consolidate their urban citizenship through political citizenship in an electoral democracy, through welfare interventions by the state and above all through their own subversions of urban legalities. There are thus three categories of land tenure status: insecure, *de facto* and *de jure*.

This process of housing mobility among low-income settlements has been explained through demand-side models as well as supply-side policies. The demand-side models, coming from economists, have linked housing mobility with income mobility and life cycle mobility. These demand-side models are 'progressive housing development' (from Turner, 1967, 1968, and Keare and Parris, 1982) and the 'incremental housing investment model' conceived by Hamer (1985). This understanding of housing mobility has influenced the design of slum upgrading programmes by the World Bank since the early 1970s. The argument here is that an increase in income would lead to housing investments. The supply side analysts and hence their proponents have argued that access to tenured lands can also be ensured through political action such as the planned invasion of public lands or the large scale supplying of small lots in periurban areas, as President Salvador Allende attempted in Chile in the 1970s (Edwards 1983). Hansen and Williams (1987) have brought together the demand-side and supply-side explanations with policy recommendations into a 'progressive housing model' which has four stages: (i) stage zero – pre-ownership (rental housing), (ii) stage one –initial settlement, (iii) stage two – self motivated upgrading and (iv) stage three –external-shock-motivated upgrading. The first three stages relate to the duration of stay in the city and the stage of people's life-cycle, whereas the last stage relates to public policy. External shocks in the form of public policies to do with tenure guarantee can lead to upgrading that consolidates low-income households in the urban system. In short, the debate has been between those arguing for leaving housing mobility of the low-income households up to the market (including policy support for those markets), and those arguing for proactive public policy to increase low-income housing supply either through building public housing or tenure guarantee interventions.

There is also a long standing debate regarding land tenure for the urban poor; whether to guarantee secure tenure through a rights-based approach or to confer property titles on the poor. The market theorists have argued for the latter, a vocal proponent of this position being Hernando de Soto. The former would lead to access, use, development and transfer of land without legal ownership. However, there are arguments against de Soto's position. 'Empirical evidence points to a continuum of security in illegal settlements that depends less on the exact legal status and more on occupants' perceptions of the probability of eviction and demolition (enforcement); as well as the availability of services and passage of time.' (Gilbert 2001). Payne (1997) argues that land rights are part of other rights in a society and cannot come into force in the absence of other rights. Thus, if land titles are given in a society where other rights are not present, the poor will

not be able to retain them. Further, when informal land rights are legalised by conferring property titles, such lands become open to outright purchase, resulting in market-based displacements of the poor from prime urban locations. Thus it is safer to move gradually toward establishing shelter rights while avoiding pushing informal land markets into a private property regime, particularly in the light of currently increasing urban inequality in developing countries. In other words, we argue here for instruments to increase *de facto*, or perceived, security of tenure. In this paper we have illustrated how *de facto* tenure rights are constructed for a large majority of the slum dwellers in the two cities of research.

3.2 Constructing Tenure Security in Ahmedabad and Surat

Those allotted a dwelling unit in the JNNURM housing or sites and services scheme now have legal tenure. But, all other programmes give *de facto* tenure rights. The SNP extends 10 year *de facto* tenure security for improvement in physical environment²³ and also has a community development component²⁴ for post-project maintenance of infrastructure. But in some slums, community development component has assumed development of women's agency, having lasting impacts on the community on one hand and also enhanced sense of tenure security. So far, some 60 slums and 13,000 households have been covered under the SNP.²⁵ The SNP therefore qualifies as a programme extending strong *de facto* tenure security. In Ahmedabad, other programmes extending basic services in the slums have led to creation of weak *de facto* tenure status. In Surat, slum redevelopment and slum upgradation have both created high *de facto* tenure status. Hence, tenure security among slum dwellers is higher in Surat as compared to Ahmedabad.

There are other methods that extend at least some degree of tenure security. These are: (i) levying of property tax bills to the households even to those without legal land titles, by the AMC and the SMC in their efforts to widen their property tax base and increase revenues. Interestingly, however, this has inadvertently extended quasi-security or *de facto* tenure security to the slum households, as we discovered during our focus group discussions with the slum dwellers, who expressed this as their one of their central demands to the AMC. (ii) Other measures come under the category of citizens' entitlements such as getting a voter ID card and a ration card. There are two types of ration cards, the Below Poverty Line (BPL) card extended to those falling below a poverty line cut-off²⁶ and the Above Poverty Line (APL) card. The ration card has an address and hence gives some citizenship rights to the holder.

The state, through its inaction, also grants some level of tenure security. For example, if a slum exists for a long time without its residents being evicted it will grow, and its dwellers will consolidate their lives in the city. The residents use their own mechanisms to get ration cards and voter ID cards. Many such slum settlements in Ahmedabad have developed on private lands on account of 1976 Urban Land Ceiling and Regulation Act, (ULCRA), which was promulgated to acquire lands from the private owners in excess of permitted amount under the legislation. The purpose of this legislation was to prevent monopolisation of land on one hand make lands available to the public agencies for housing of the urban poor. Such lands were sub-divided and sold to low income

households in Ahmedabad on some quasi-legal documents such as stamp-paper. In both the cities, private lands earmarked for some public use in the city’s development plan and to be acquired for planning also landed in the informal housing market in the same way as ULCRA notified lands. In the absence of any public housing programme or policy for low-income households, these subdivided plots were sold quickly. These developed into slums, so that today more than half of the slum households in both the cities are on private lands, with any of the three tenure security categories described above.

Lastly, there are slums in the city which lack any of the above forms of security and may soon be displaced. Slums of this type are those in the ‘right of the way’ of existing or proposed roads or on lands reserved for ‘public purposes’. Slums on public lands also come under this category since the lands may be designated for use under the city’s development plan.

Summarising the discussion on the slum development policies in Ahmedabad, we can see that tenure security is largely defined at slum settlement level rather than at household level. We can also see that there are four different levels of tenure security to be found in the slums in Ahmedabad City, defined by various actions and inactions of the national, local (AMC) and the state government. These are:

- (i) Legal housing and hence *de jure* tenure, through new public housing programmes such as the JNNURM;
- (ii) Strong *de facto* tenure extended through the programmes such as SNP or if slums are on private lands where the local government has no intervention jurisdiction with regards to land;
- (iii) Weak *de facto* tenure security or enhanced perceived security of tenure through: extension of basic services as welfare measures by the ULB, extension of entitlements such as the Voter ID Card and a BPL/APL Card, and administrative instruments such as Property tax bill;
- (iv) Insecure tenure, where there is none of the above, and where the slum is on the land reserved for public purposes, is small in size or new.

Using this discussion, we have classified levels of tenure security into three categories using the variables presented in Table 1 for slums in Vasna ward. Instead of a statistical method of indexing or scoring, we have used our judgement, emerging from our discussions with the slum communities to assign a particular tenure security category to a slum settlement.

Table 1: Levels of tenure security, Vasna

| Tenure | High <i>de facto</i> | Weak <i>de facto</i> | Insecure |
|---------------------------------|----------------------|----------------------|----------|
| External agency intervention | Yes | | |
| Land document | Yes | Yes | |
| Land reservation in master plan | No | No | Yes |
| Administrative instruments | Yes | Yes | |
| Entitlement extension | Yes | Yes | Yes |
| Extension of basic services | Yes | Yes | Yes |
| Duration of stay | Yes | Yes | Yes |

In case of slums in Amraiwadi ward, the second case study location, the tenure status is decided by land ownership. Based on our discussions with the local communities as well as processing of quantitative data, we found that, slums located on private lands had no threat of eviction and therefore had the highest *de facto* tenure security as compared to slums located on the public lands, mainly the AMC lands, which were facing threat of eviction as they did not confer to the city's Development Plan and were located on lands earmarked for public uses other than housing for economically weaker section (EWS). Our discussions with the local officials in the town planning department indicated that even if the slum is located on land earmarked for EWS housing, since it has not taken necessary development permissions, it will still be classified as illegal. Besides, in absence of tenure regularisation legislation, the EWS reservation of the plot on which a slum is located has to be de-reserved²⁷ and then allotted to the slum dwellers. It sounds absurd, but, that indeed is the case. Thus, if slums are located on private lands that were formerly reserved for public purpose but the AMC was not able to acquire it for the purpose, gets into informal housing market. Amraiwadi has continuous development of such informal settlements on private lands, where the then poor households, squatting in the industrial areas of the city or living with the relatives or on rental basis came and purchased such plots around 1978-79. Since then, the households have invested in housing and in their economic development. But, still they do not have any legal status and such land plots are not accepted by the financing institutions as mortgage security. In Amraiwadi, highest tenure security is of slums on private lands and get tenure category 1 status, followed by tenure category 2 status of slum that are on institutional lands and then tenure category 3 status, the insecure status category that are on public lands.

In Surat, there is no such notion of tenure security. The SMC is evicting slums on public lands for infrastructure projects and rehabilitating them, formerly in the sites and services schemes and now in the JNNURM housing. Those not be evicted have high *de facto* tenure security at the current moment. Hence, we do not find any significant relationship between tenure security and quality of life. Further, Surat slums do not have any significant external agency intervention as we see in Ahmedabad. The MHT has begun implementing infrastructure projects for the SMC and the SEWA Bank has started its savings activity. Some other NGOs such as Navsarjan are engaged with mobilising women for empowerment and livelihood purposes, but do not have mobilisation for shelter security. At the time our field work was ongoing in the city, we had not come across any major demolitions without appropriate rehabilitation. However, since the beginning of 2010, we have come across cases of brutal slum demolitions in the city. Because we do not find any statistically significant observations of relationship of tenure security with quality of life, we have only presented the case studies in Surat of individuals experiencing mal-impacts of demolitions as well as benefits of agency intervention.

5.0 Methodology

This study spans across three different locations in two cities; Vasna and Amraiwadi wards in Ahmedabad and Varachha ward in Surat. Vasna ward in Ahmedabad is located

in west Ahmedabad, a more developed and rapidly globalising segment of Ahmedabad city whereas Amraiwadi ward is located in east Ahmedabad, which is the industrial segment of the city, facing economic crises on account of de-industrialisation of the city in the 1990s. Residents of Vasna have opportunity to access new employment opportunities as compared to the residents of Amraiwadi on account of locational advantage. Hence, incomes and quality of life were expected to be better in Vasna than in Amraiwadi. And the findings in our study corroborate this. Vasna ward slums have migrants from neighbouring states of Gujarat whereas Amraiwadi slums have migrants also from north Indian states where women do not go out of the house to work. Hence, women's agency is weak or non-existent in slums in Amraiwadi, something we find prominently in many slums in Vasna ward. Compared to the two wards of Ahmedabad, Varaccha ward in Surat has intra-state migrants. All the three wards selected for our detailed study were because there were one or more slums with NGO intervention for housing upgradation, infrastructure extension or micro finance programmes.

In Vasna ward, NGO intervention has played a dominant role in extending *de facto* tenure security. Two slums in this ward have been developed under the SNP programme²⁸. Further, the MHT has a presence in another slum²⁹ in the ward and Saath has begun working with the community in another slum³⁰ in the ward through forming women's savings groups. Six slums were selected in Vasna ward. 553 samples were drawn from total universe of 3,514 households.

In Amraiwadi ward we do not find any significant intervention by an external agency except one slum in our sample where MHT has organised women for SNP. But, this intervention is only for extending physical infrastructure in the slum and not for long-term community development³¹. Thus, the shelter security is defined by land ownership as explained in section four above, in this ward. Ironically, slums on private lands offer higher degree of security than the slums on public lands. This is on two accounts; this ward is in east Ahmedabad where the public investments in infrastructure is low, as shown through large deficits in infrastructure, and hence the need to acquire lands for laying infrastructure has been low and hence the households on private lands have not been disturbed. Second is that these private lands were frozen due to their notification under ULCRA. Now, the ULCRA has been repealed. In many instances the original owners are not traceable and the lands are in limbo, which gives a great degree of security to the slum dwellers. The shelter security here is on account of 'left to their own devices'. Seven slums were selected in Amraiwadi ward from which 437 samples were drawn.

In Surat, Varachha ward selected has the largest proportion of residents living in slums among all the wards in the city³². Further, MHT had begun extending basic infrastructure in the slums on behalf of the SMC. As mentioned earlier, all the slums in this ward had water supply, sanitation and electricity access. But, in three of the seven slums selected for survey, the MHT had extended these services on behalf of the SMC. Further, two slums were the ones where slum dwellers from other parts of the city were resettled through sites and services schemes. None of the slums were facing eviction threat and in case of one slum on private land, residents of the slum have gone for litigation against the

owner as they were to be evicted by the land owner. Three slums in our study area were on municipal lands, of which two were rehabilitated slums. Total 375 households were covered in the survey.

The field work consisted of multiple stages: (i) secondary data from the local authority on list of slums in the selected wards, along with the data on their land ownership, level of services, whether earmarked for demolition or not, whether on reserved land or not, and presence of a development organisation was obtained; (ii) few slums were then selected for personal visit to verify the secondary data and hold preliminary discussions with the residents; (iii) final list of slums for detailed survey were identified (iv) discussions with the residents on tenure status, development issues, their aspirations, etc. were held to understand the question of tenure and vulnerability of the dwellers and also on development issues in the selected slum; and (v) finally a questionnaire was canvassed to solicit information on living conditions, education and health status, employment status, coping during disasters, and the residents' awareness and participation.

6.0 Tenure or Lack of It and Impacts

6.1 Relationship Among Dependent and Independent Variables

The research hypothesis is: shelter security, determined through land tenure security leads to improvement in physical living conditions (in other words reduces deprivations in physical quality of life), improvement in capabilities on account of firstly improvement in literacy rates and then educational levels, and then empowerment to negotiate the administrative and political space and improvement in employment and incomes. It is not the other way round; incomes lead to improvement in education and then shelter security. It can be argued that education improvement could lead to empowerment and increase in incomes and consequently improvement in living conditions and shelter security. Our argument is that all other interventions of development such as improvement in access to education and health would come to nil if there is no shelter security.

The relationship among the variables has been looked at through factor analysis, which was for 13 independent variables useful in defining tenure and 24 dependent variables. The independent variables include the composite tenure variable as well as individual variables that are used in constructing tenure status variable. We wanted to also understand the impact of individual variables of the construct of tenure. At the cost of repetition and to stress the point; the 13 independent variables are defining tenure security and these are actionable agenda for public policy.

In Vasna, interestingly, NGO intervention for physical up gradation in slum explains 16 per cent of the variance and NGO intervention for micro finance explains another 9 per cent of the variance in the data set (Table 2). The factor loadings for NGO interventions (0.617 and 0.563) indicate that external agency intervention indeed extends a high degree of perceived security of tenure among the slum settlements. In fact, the Public Hearing on Habitat and Livelihood Displacements in Ahmedabad had thrown up an interesting fact that three SNP slums were demolished by the AMC for a lake development project and

this was possible because SNP assured only 10 years of *de facto* tenure. But, if this *de facto* tenure guarantee is backed by the presence of an external agency, the slum dwellers' perception of tenure security goes up.

Table 2: Factors Explaining Data Variance among Variables, Vasna, Ahmedabad

| S.No | Variables | Initial Eigen values | | |
|------|---|----------------------|---------------|--------------|
| | | Total | % of Variance | Cumulative % |
| 1 | NGO Interventions of physical upgradation of slum | 3.214 | 16.070 | 16.070 |
| 2 | NGO Intervention for micro finance | 1.802 | 9.011 | 25.081 |
| 3 | Years of stay | 1.581 | 7.904 | 32.985 |
| 4 | Land tenure* | 1.252 | 6.259 | 39.244 |
| 5 | Land ownership | 1.168 | 5.842 | 45.085 |
| 6 | Payment of Property tax | 1.134 | 5.672 | 50.758 |
| 7 | Document of house (even quasi legal) | 1.014 | 5.068 | 55.826 |
| 8 | House quality is pucca and semi-pucca | 1.002 | 5.011 | 60.837 |

* This is a composite variable constructed as described in Table 1.

Table 3: Oblique Rotated Factor Component Correlations (Factor Loadings), Vasna, Ahmedabad³³

| | Variable | NGO related factors | Time related factors | Land related factors |
|---|---|---------------------|----------------------|----------------------|
| 1 | NGO Interventions of physical upgradation of slum | .617 | .003 | -0.76 |
| 2 | NGO Intervention for micro finance | .563 | -.009 | -.112 |
| 3 | Years of stay | .248 | .440 | .138 |
| 4 | Land tenure* | .054 | -.151 | .697 |
| 5 | Land ownership | .179 | .174 | -.524 |
| 6 | Payment of Property tax | -.123 | .291 | -.053 |
| 7 | Document of house (even quasi legal) | .276 | -.045 | -.298 |

The second most important variable explaining variance in the data set in Vasna is years of stay (explaining 8 per cent variance) and have a loading factor of 0.440. It perhaps implies that with increasing years of stay helps to increase security of tenure among the slum settlements the composite tenure security (explaining 6.3 per cent of variance) has the factor loading of 0.697. This implies that with the land tenure, the security of tenure increases among the slum households. The land ownership variable explains 5.8 percent of variance and has a loading factor of -.524. The negative relationship implies that the public land ownership decreases the security of tenure in slum settlements.

The property tax demand and payment receipt and document of a house, even a quasi-legal one explains 5.7 percent and 5.1 percent of variances respectively. However, the factor loadings are not significant.

Independent variables related to these factors explain together 56 per cent of the variance. In all 20 variables explain the total variance in the data set, but, the independent variables of these factors explain more than half the variance, indicating that the selection of independent variables is correct and that indeed tenure security explains physical living conditions, employment situation and education situation in Vasna slums.

In Amraiwadi (Table 4), the years of stay is explaining the highest variance (18.6 per cent), as well as has the higher factor loading value of 0.628 explaining the higher

security of tenure in case of slums with more years of stay. In fact, years of stay is higher in case of slums on private lands than on public lands. Land ownership variable explains 12 per cent of variance and has a factor loading of 0.493 and explains a positive relationship 12 per cent. The third important variable explaining 11 per cent of the variance is document of house and another 10 per cent variance is explained by property tax payment. All these, by our definition are independent variables of tenure and together define about 52 per cent of the variance.

Table 4: Factors Explaining Data Variance Among Variables, Amraiwadi, Ahmedabad

| S.No | Variables | Initial Eigen values | | |
|------|--|----------------------|---------------|--------------|
| | | Total | % of Variance | Cumulative % |
| 1 | Years of stay | 2.045 | 18.593 | 18.593 |
| 2 | Public ownership of land | 1.320 | 11.999 | 30.592 |
| 3 | Document of house (even quasi-legal one) | 1.214 | 11.034 | 41.626 |
| 4 | Payment of Property tax | 1.091 | 9.915 | 51.541 |

Table 5: Oblique Rotated Factor Component Correlations (Factor Loadings), Amraiwadi, Ahmedabad

| S.No. | Variable | Time related factors | Land related factors |
|-------|--|----------------------|----------------------|
| 1 | Years of stay | .628 | -.015 |
| 2 | Public ownership of land | .077 | -.493 |
| 3 | Document of house (even quasi-legal one) | .106 | .301 |
| 4 | Payment of Property tax | -.003 | .534 |

Table 6: Factors Explaining Data Variance Among Variables, Varaccha, Surat

| S.No | Variables | Initial Eigen values | | |
|------|--|----------------------|---------------|--------------|
| | | Total | % of Variance | Cumulative % |
| 1 | Years of stay | 2.413 | 16.085 | 16.085 |
| 2 | Rehabilitated slums | 1.643 | 10.954 | 27.039 |
| 3 | Water supply by public agency | 1.389 | 9.263 | 36.302 |
| 4 | Regular employment of household head | 1.279 | 8.529 | 44.830 |
| 5 | Income | 1.230 | 8.200 | 53.030 |
| 6 | Document of house (even quasi-legal one) | 1.166 | 7.772 | 60.802 |

Table7: Oblique Rotated Factor Component Correlations (Factor Loadings), Varaccha, Surat

| S.No | Variable | Time related factors | Policy and other related factors | Income related factors |
|------|--|----------------------|----------------------------------|------------------------|
| 1 | Years of stay | .462 | -.080 | .112 |
| 2 | Rehabilitated slums | -.027 | -.348 | .139 |
| 3 | Water supply by public agency | .219 | .360 | -.051 |
| 4 | Regular employment of household head | .065 | -.125 | .553 |
| 5 | Income | -.042 | -.191 | .431 |
| 6 | Document of house (even quasi-legal one) | -.058 | .544 | -.194 |

In Surat, the variance in data set is explained by variables of tenure as well as variables of employment and income. Thus, the tenure variables alone do not determine the quality of life in Surat slums. This is because, as explained earlier, slums did not face eviction threat in the city at the time of our survey and all those listed for demolition were expecting

alternate housing. Years of stay explained 16 per cent of the variance, followed by whether the slum was rehabilitated after demolition (11 per cent), followed by water supply by public agency (9 per cent), then regular income of the household head (8.5 per cent), income of the household (8.2 per cent) and finally by any form of document for the transaction of house/ land plot (7.8 per cent) (Table 7). The factor loadings of years of stay (0.462) explains that with years of stay, there is an improvement in quality of life and as well as tenure variables. The factor loadings of rehabilitated slums (-0.348) implies a negative relationship between quality of life and tenure variables and rehabilitation. The income related variables income (0.544) and regular employment of household head (0.431) have an positive impact on quality of life and tenure variables in Surat.

In Vasna slums, only tenure variables, composite variables as well as independent variables defining tenure, have explained variance in the data series. In Amraiwadi and Varaccha wards, years of stay are the most important variables explaining data variance. But, in Amraiwadi other variables explaining variance are that used for constructing tenure, in Varaccha slums in Surat, in place of tenure variables, employment and then income explain variance in the data. Thus, in both, Amraiwadi and Varaccha slums, quality of life achievements are on account of slums being left to their own devices, in the latter, other variables of tenure are not very important as there is no eviction threat whereas in Amraiwadi other variables of tenure are important on account of eviction threats for slums on public lands. Surat case indicates that a pro-active basic services extension by the local government could extend shelter security to the slum dwellers and then employment and income variables determine other achievements.

6.2 Positive Impacts of Tenure Security

The first direct impact of improvement in tenure status is investments by the households in improving their shelter conditions. This improvement is incremental; walls constructed of temporary materials are made permanent; temporary roofs are made permanent and so on. The shelter upgrading priorities in low income settlements are: (i) repairing a leaking roof; (ii) converting mud walls into brick walls with cement mortar; (iii) making tiling floors; (iv) connecting to water supply; (v) building individual toilets; (vi) connecting to electricity supply; (vii) extending the house, and (viii) buying a new house or hut. The benefits of each of these improvements are: (i) a water connection saves time; (ii) roof repairing saves or protects the quality of goods, especially for home-based producers; (iii) electricity facilitates longer working hours, which in turn increases productivity and thus income; (iv) clean drinking water reduces illness and saves expense on healthcare and by that makes income available for other purposes such as education, income-generation, buying durable assets, etc.; (v) Tiled floors also improve productivity for home-based workers; (vi) brick walls with cement mortar save recurring expenses of repairing walls after intense rains or flooding, and (viii) house extension is useful for expanding home-based production activities, renting out for earning additional income and keeping the extended family together.

The different variables indicating improvement in shelter conditions with increase in tenure security can be seen from the data in Table 5 for Vasna. 54 per cent of households

in the insecure tenure category lived in *katcha*, or temporary, houses when this proportion in strong de facto tenure slums is 32 per cent. Overall, 42 per cent households in the slums surveyed lived in *katcha* housing, indicating a great need to improve housing conditions. Conversely, 42 per cent of households with strong de facto tenure and just 24 per cent households with insecure tenure had a pucca house. Basic service availability also improves with an improvement in tenure status: 90 per cent of households with strong *de facto* tenure had access to individual water supply from the AMC whereas only 4.0 per cent of them depended on common public taps. Conversely, among households in the insecure tenure category, 19 per cent had individual water taps provided by the AMC whereas 52 per cent depended on common public taps. In strong de facto tenure slums all households had access to toilets whereas in the insecure tenure category slums, 2 per cent, and in the weak de facto tenure category 5 per cent, did not have any toilet access and hence were defecating in the open. Among the households that had access to toilets, 94 per cent of them in the strong *de facto* tenure category and 69 per cent in insecure tenure category had an individual household toilet. Thus, even in insecure tenure category households had managed to build individual toilets through the AMC scheme. In slums in the insecure tenure category, 18 per cent of households used community toilets, albeit constructed by the AMC.

Table 8: Social Protection Indicators by Tenure Status, Vasna, Ahmedabad

| Indicators | Tenure | | | Average |
|--|------------------------|----------------------|----------|---------|
| | Strong <i>de facto</i> | Weak <i>de facto</i> | Insecure | |
| Housing quality – % <i>katcha</i> houses | 32 | 39 | 54 | 42 |
| Housing quality - % pucca houses | 42 | 39 | 24 | 35 |
| % households with individual water supply from the AMC | 90 | 29 | 19 | 45 |
| % households depending on public taps for water supply | 4 | 18 | 52 | 26 |
| % households not having access to a toilet | 0 | 5 | 2 | 2 |
| % households having individual toilet for the household | 94 | 86 | 69 | 82 |
| % households using community toilets | 1 | 1 | 18 | 7 |
| % males literate | 81 | 84 | 72 | 78 |
| % females literate | 58 | 59 | 55 | 57 |
| % male children going to school | 72 | 89 | 81 | 81 |
| % female children going to school | 69 | 85 | 77 | 79 |
| Average per capita income per month (Rs.) | 908 | 895 | 744 | 842 |
| Work participation rate – male | 54 | 50 | 52 | 52 |
| Work participation rate - female | 27 | 19 | 33 | 27 |
| % male employed as casual labour | 51 | 58 | 82 | 64 |
| % male in private services | 34 | 18 | 16 | 23 |
| % male employed in social, financial and government services | 2 | 1 | 0 | 1 |
| % female employed as casual labour | 34 | 41 | 41 | 39 |
| % female in private services | 53 | 34 | 48 | 47 |
| % female employed in government services | 1 | 1 | 0 | 1 |
| % households saving | 33 | 17 | 23 | 24 |
| Average savings per month (Rs) | 231 | 196 | 122 | 198 |
| % households having ration card | 85 | 88 | 73 | 82 |
| % households having voter ID cards | 95 | 95 | 88 | 92 |

Notes:

Katcha = houses built with temporary materials in roof and walls

Pucca = houses built with permanent materials in roof and walls

The literacy rate among households with some *de facto* tenure is higher than the households without any tenure security in Vasna. Male and female literacy rates among the households living in insecure settlements are 72 per cent and 55 per cent respectively, while the rates for households living in settlements with strong *de facto* tenure security are 81 per cent and 58 per cent (Table 8). We do not find any difference between households with strong and weak tenure security conditions as far as adult literacy is concerned. Surprisingly, proportion of children going to school among households living in insecure tenure category is higher than among households with strong tenure *de facto* tenure security. This outcome need to be further investigated using variables of caste.

Male and female work participation rates do not show any relation to tenure category, but quality of employment does. There is a very high incidence of casual labour work, which in India is an unskilled, low wage activity and hence an indicator of poverty (Dubey and Mahadevia 2001; Dubey and Gangopadhyay 1998). Among men, the incidence of casual employment increases with tenure insecurity; 82 per cent of employed men in settlements with insecure tenure worked as casual labour whereas 51 per cent of men in settlement with strong *de facto* tenure security did so. In fact, the incidence of employment in private sector services where higher skill levels and regularity of work are required is high among settlements with strong *de facto* tenure security. 34 per cent of men and 53 per cent of women were working in these jobs. In contrast, just 16 per cent of men and 48 per cent of women in settlements with insecure tenure were working in private services.

There is a strong positive correlation between tenure security and income. The per capita income of households in slums with strong *de facto* tenure is Rs. 908, in households in slums with weak *de facto* tenure is Rs. 895 and for households in insecure tenure status is Rs. 744 (Table 8). With this higher income, resulting from better employment options and an NGO organising savings, the proportion of households saving is highest among the slums with strong *de facto* tenure (34 per cent), followed by households living in the insecure tenure category (23 per cent of households are saving). Instead of the tenure factor, this NGO intervention in savings has resulted in higher savings incidence in insecure tenured slums as compared to weak *de facto* tenure slums in Vasna. However the amount saved depends upon per capita incomes: the higher the per capita income, the higher the monthly savings per household.

In our surveyed slums, about 18 per cent of households do not have a ration card and only 19 per cent have a BPL card in Vasna. The incidence of ration cards is higher among the households with some *de facto* tenure status (85 per cent and 88 per cent of households in the strong and weak tenure categories respectively had a ration card) whereas 27 per cent of households in the insecure tenure category do not have a ration card. Thus the mis-targeting of subsidised schemes and facilities can be seen in this survey. However, the availability of voter ID cards is only weakly related to tenure status, given that 92 per cent of eligible voters had a voter ID card.

In Amraiwadi, indicators of social protection are related to land ownership. In slums on private lands, only 43.7 per cent households on private lands were *katcha* whereas 78.5

per cent households on public land were *katcha* (Table 6). Compared to slums in Vasna, proportion of household living in *pucca* housing is very low in Amraiwadi (just 12.6 per cent). Thus, land ownership status did not influence households building *pucca* houses. The land ownership did not influence water supply provision by the AMC and nearly 89 per cent households in this ward received water supply at individual level from the local government. But, the proportion of households depending on public water supply taps was somewhat higher (5.9 per cent) in slums on public lands as compared to just 1 per cent in slums on private lands. Situation of access to toilets however is better in slums on public lands than on private lands; in case of former, 92 per cent had individual household toilet whereas in the former this figure was 83.5 per cent. Thus, use of community level toilets was higher in slums on private lands than on public lands.

Table 9: Social Protection Indicators by Tenure Status, Amraiwadi, Ahmedabad

| Indicators | Land ownership | | | Average |
|--|----------------|--------|--------|---------|
| | Private | Others | Public | |
| Housing quality – % <i>katcha</i> houses | 43.7 | 4.5 | 78.5 | 36.6 |
| Housing quality - % <i>pucca</i> houses | 4.9 | 24.1 | 1.5 | 12.6 |
| % households with individual water supply from the AMC | 94.2 | 80.9 | 95.6 | 88.6 |
| % households depending on public taps for water supply | 2.9 | 12.6 | 2.2 | 7.1 |
| % households not having access to a toilet | 1.0 | 0.5 | 5.9 | 2.3 |
| % households having individual toilet for the household | 83.5 | 80.4 | 91.9 | 84.7 |
| % households using community toilets | 15.5 | 19.1 | 3.2 | 13.0 |
| % males literate | 73.9 | 69.4 | 57.3 | 66.5 |
| % females literate | 62.0 | 58.6 | 41.1 | 53.6 |
| Average per capita income per month (Rs.) | 778 | 592 | 572 | 642 |
| Work participation rates - male | 35.9 | 33.3 | 27.4 | 32.0 |
| Work participation rates - female | 16.6 | 13.5 | 22.0 | 17.0 |
| % male employed as casual labour | 58.0 | 71.1 | 67.3 | 66.9 |
| % male in private services | 10.2 | 7.8 | 4.0 | 7.3 |
| % male employed in social, financial and government services | 0.0 | 0.0 | 1.0 | 0.3 |
| % female employed as casual labour | 81.6 | 65.1 | 88.0 | 78.4 |
| % female in private services | 5.3 | 4.8 | 0.0 | 2.8 |
| % female employed in government services | 0.0 | 1.6 | 0.0 | 2.3 |
| % female in home-based work | 7.9 | 1.6 | 0.0 | 2.3 |
| % households having ration card | 17.1 | 13.4 | 11.3 | 13.9 |
| % households having voter ID cards | 18.8 | 16.5 | 15.8 | 17.0 |

Notes:

Katcha = houses built with temporary materials in roof and walls

Pucca = houses built with permanent materials in roof and walls

Interesting to note is very large difference in literacy rates between households on private lands as compared to that on the public lands. In case of former, the male and female literacy rates were 74 per cent and 62 per cent respectively whereas in case of latter the same were 57 per cent and 41 per cent respectively (Table 9). The male work participation rates (WPRs) were also higher in slum households on private lands (36 per cent) than in the same on public lands (27 per cent). But, female WPRs were 22 per cent in slum households on public lands, which was higher than 16.6 per cent in slums on private lands. Could this be on account of higher incomes in case of slums on private lands than on the public lands. Per capita incomes are much lower in Amraiwadi slums than in Vasna slums. But, the per capita incomes were highest (Rs. 778 per month) in slums on private land than the slums on public land (where the per capita income was Rs.

572 per month). The average income of slums on public lands is lower than the urban poverty line of Rs. 659.18 (per capita per month) for 2004-05 (Planning Commission 2009). Low incomes in case of slums on public lands is on account of two reasons, low male WPR and nearly two-third male employed as casual labour. In these slums 88 per cent females worked as casual labour and no women working out of home. Lastly, while the proportion of households holding a ration card or having electoral card is in general low, those living of private lands had higher chances of getting access to these identity cards than those living on public lands.

We have done bivariate logit regressions³⁴ to observe and measure the impacts of tenure on social protection indicators. This analysis has been presented here for only Vasna ward.

Table 10: Bivariate Logit Results, Vasna, Ahmedabad, Years of Stay more than 20 years

| S. No | Dependent variable | B | Standard Error | Z | Exp (B) |
|-------|---------------------------------------|----------|----------------|--------|---------|
| 1 | Pucca housing | 0.705* | 0.258 | 2.737 | 2.024 |
| 2 | More than two rooms | 0.288 | 0.262 | 1.097 | 1.333 |
| 3 | Individual toilet connection | -0.046 | 0.307 | -0.150 | 0.955 |
| 4 | Individual bath | 0.342 | 0.288 | 1.189 | 1.408 |
| 5 | Connection to sewer line | -0.278 | 0.368 | -0.755 | 0.758 |
| 6 | Literate | 0.448* | 0.238 | 1.886 | 1.565 |
| 7 | Education beyond class 5 | 0.573* | 0.237 | 2.419 | 1.773 |
| 8 | Income of more than Rs. 3,000 | 0.779* | 0.252 | 3.092 | 2.180 |
| 9 | Household having more than six assets | 0.063 | 0.247 | 0.253 | 1.065 |
| 10 | Household saving | 0.211 | 0.293 | 0.720 | 1.235 |
| 11 | Availability of BPL card | -1.098** | 0.814 | -1.349 | 0.334 |
| 12 | Availability of voter card | -1.732* | 0.798 | -2.169 | 0.177 |
| 13 | Member of a community organisation | 0.697 | 0.895 | 0.779 | 2.007 |
| 14 | Member of a NGO | -0.028 | 0.285 | -0.097 | 0.973 |

Note: * p<0.10; ** p<0.20

The results presented in Table 10 are among those where we could observe significant relationship between duration of stay of more than 20 years and social protection outcome variables. The duration of stay is not related to (or does not have any impact on) the availability of water from the urban local body, the AMC; the availability of a toilet at household level; the participation of the household in NGO activities; one person from the household being a member of a community organisation; the household's awareness about development programmes; the possibility of child or children going to school; the presence of a sewer line in the settlement or having more than two rooms in the house. This means that these outcomes are influenced by other factors involved in tenure security level. However, duration of stay of more than 20 years in the settlement significantly and positively impacts quality of housing, the probability of being literate, achieving education level beyond class 5 and monthly household income of more than Rs. 3,000. All these coefficients are significant at the 90 per cent level. If a household is

living in a settlement for more than 20 years than the likelihood of it having a pucca house increases by 202 per cent; the likelihood of being literate by 156 per cent, of individuals in the household going beyond class 5 in education increases by 177 per cent and the likelihood of household income being above Rs. 3,000 per month by 218 per cent.

Years of stay has a negative and significant impact on the likelihood of holding a BPL card. This is self-explanatory, as income increases with duration of residence in a settlement. The probability of a household holding a BPL card decreases by 67 per cent if it has been in a settlement for more than 20 years. However, duration of stay has a negative relationship with availability of voter cards. Thus duration of stay is an important component of tenure security, but explains only certain achievements with regard to social protection. This leaves room for community action (in the case of Ahmedabad through an NGO-led intervention) and for state policy.

6.3 Lack of Tenure Security and Sliding into Poverty

Like all metro cities in India, Ahmedabad is also in the process of transforming into a World City, whatever it would mean, and has begun to implement infrastructure projects, leading to displacements on large scale, as already mentioned above. Among the many ongoing projects, one is Kankaria Lake Development Project, located in South-east Ahmedabad amidst the middle class housing colonies and falling within the constituency of the state's controversial Chief Minister³⁵. Three slums and all the vendors eking out their living around the lake have been displaced. Among the slums displaced, ironically, two were upgraded through the SNP! About 2000 people have been displaced from their habitat and livelihoods. This section briefly narrates their process of sliding into poverty.

Chhanabhai Kanjibhai Chauhan was a street vendor, operating small four-seater ferry wheel on Kankaria lake for about 35 years. "As the wheel turned, my fortune also turned for the better", was the situation earlier. He and his family lived in Sindhi Colony near the lake for as many years. Clearly, for the urban poor, there is a very close connection between livelihood location and housing location.

"I have earned and set up my house and family, from this wheel business. One after another, I bought a new wheel, owning eventually seven such wheels. Before displacement, I earned Rs. 5,000 to Rs. 6,000 per month, on certain days Rs. 800 and in festival days about Rs. 15,000 per month. We carried out our business and lived our life with great pride. But today, it is impossible to earn even Rs. 100 per day. Since last two years, our fortune has changed for the worse. The household goods which we had purchased after saving few rupees every month, have been lost after the corporation's bull dozer came one monsoon and rendered us roofless and assetless. We were living as tenants, but, we had a roof over our head, a tin sheet roof. We lost all our documents such as birth certificates of the children, ration card, everything that proved my citizenship of the city and even citizenship of this country. After slum demolition, those with ownership dwelling units were allotted a 150 sq ft plot in Ganeshnagar rehabilitation site." Ganeshnagar is located outside the city, in the vicinity of solid waste dump and recycling plant and also waste water treatment plant and has no public transport connection. When

the AMC shifted these families to this site, there was no drinking water, no sanitation, no electricity (See Shah et al 2009 referred earlier). There is no primary school in the vicinity, no primary health centre and no public distribution shop, but has one local liquor shop and abundance of gambling dens!

“After being dumped on city’s periphery we spent a whole month doing nothing as we could not fathom what to do with our lives and how to survive. But, finally, we had to begin earning and I went back to doing the only thing that I knew, ply the small ferry wheel for the children. Since the lake has been cordoned off as a part of its development, the business has reduced. Those who came here for leisure and entertainment with their family before are no more coming here as they cannot afford the entry fees. So, there is double whammy, loss of business and increased payment of protection money. There is infact triple whammy. I have to now spend on transport costs, one way being Rs. 20 to Rs. 30. Since the business starts after six and goes on till late in the night, I have to pay late night fare, which is 1.5 times the day fare, to return back home. Thus, I am spending Rs. 60 every day on transport, while am now able to earn only Rs. 100 every day. It is impossible to feed a family of seven members with this income. Not being able to make two ends meet, with a great pain in my heart, I had to sell two of my ferryy wheels in Rs. 13,000 total. I did not eat the day I sold them. I could pull on from four months on this money. Now we are half hungry and see that as the only option for my family!”

“Not being able to pull on from Ganeshnagar, I have now rented a room in a *chali* in Narol area and am paying Rs. 700 rent and Rs. 300 as electricity bill. But the same problem continues as Narol is also far from my place of work. My back has been broken by paying various rents, house rent, transport rent, etc. There are easily 8 to 10 days in a month when there is not a single penny in my pocket and I have to go hungry and my children have to go hungry. To keep my stove warm, I have now sold off all my ferry wheels and have therefore lost all my assets and have been left with nothing in life. If I did not have wife and children, I would have committed suicide by jumping in Kankaria lake. Now I am renting two ferry wheels at Kankaria and running my house. Now the situation has come that if there is no money in the pocket to go home in the night, I live on the footpath here. I first lost my shelter and along with it all my household wares and then I lost my livelihood and now all my livelihood assets and so finally my self esteem. I cannot earn enough from what I knew the best, doing business on the ferry wheel, and so I ply a bicycle rickshaw in the day time, in the heat. I have become 45 years old and I cannot do this hard work. I get a chest pain when I drive this rickshaw. My legs get so tired that I cannot even stand on my two feet. Even then, I have no choice but to continue because it gives me about Rs. 700 to Rs. 800 per month.”

His wife Gauriben says: “We have trained the children gradually over the last two years to survive on one meal every day. We buy every day rations for food and cook one time. It costs about Rs. 20 for flour, Rs. 10 for cooking oil, Rs. 30 for vegetables, Rs. 13 for a milk pouch of 500 ml, Rs. 5 for sugar, Rs. 2 for tea leaves and Rs. 10 for children’s snacks. I spent Rs. 100 everyday on one time food for the family. So, I give some snacks to children in the morning and then a late meal so that they do not ask for food in the

night. Sometimes, even that is not possible.” Evident from their description is that the children are not going to school.

This is the story of not just Chhanabhai and his family alone. To lesser or greater extent, the families who have been shifted to this rehabilitation site, have been reduced to penury. Their anger was very palpable when a Public Hearing, referred earlier, was held on December 19, 2009. Cases of suicides have been found. We came across suicide of young girl, Anita, a 20 years old daughter of a balloon seller, who also lived in Sindhi colony near Kankaria. A few days after her wedding, her parents were displaced and dumped at Ganeshnagar. She did not know about their suffering but when she visited them a month after her wedding and found her parents and siblings hungry and on the verge of starvation, she could not take it and committed suicide there itself. Like her parents, families have been pushed to the edge. Those with health problems are lying unattended in Ganeshnagar, children have dropped out of school, most are avoiding going to a doctor because of the prohibitive transport costs and then healthcare costs. Deaths on account of lack of medical care have also been reported. Some individuals have been destitute, like the case of a 70 year old widow named Fatimabibi, who survived on small jobs and then altruism of the neighbours in her old settlement in the main city. She overcame sexual harassment and threats in her former home on account of support of the neighbours. But, that support has gone and now she lives like a beggar under a tree and waits someone to come by and feed her in Ganeshnagar. Indubhen Lavgavane, a patient of tuberculosis, died because of lack of medical attention after being dumped in Ganeshnagar and her three sons aged 12, 17 and 18 and a daughter of age 6 have been orphaned as they had lost their father long ago.

Multiple Displacements of a Muslim Family

The backdrop is the communal violence of 2002, a program against the Muslim population in Ahmedabad City, along with other cities and rural areas of Gujarat, a very hostile and anti-Muslim state government with its Chief Minister lauded as the hero of the Hindus, a Chief Minister who has been called a ‘Nero who looked the other way when the Rome was burning’, a state government that has been accused of being complicit in the pogrom against the Muslims, a state government accused of using police machinery and executive machinery to kill the Muslims and destroy their properties. In such a situation, post-violence relief and rehabilitation was not expected from the state machinery. The civil society groups stepped in to run the relief camps and then rehabilitate the victims of this violence.

The story of Anwar Sheikh is that of such a victimized family, living in a hostile state with hostile state government and no social security mechanisms available at all. He lived in Santoshnagar slum in Behrampura area, with now predominant Muslim population. Prior to 2002 violence, low-caste Hindus and Muslims lived here cheek-by-jowl. In the communal violence, he lost his house of 20-25 years and all his family’s assets. He lived in a relief camp for months after which Islamic Relief Committee (IRC), a Muslim charity organisation came to their help and reconstructed their houses in the same location. Anyway, Anwarbhai and other Muslim families lived on the municipal land before the communal violence without any tenure security. Now, Santoshnagar has been

demolished again to construct BSUP housing on it! Anwarbhai and people like him have to suffer multiple displacements in life. And every time, the state has been the displacer and the civil society organizations have been the rehabilitator and supporter! What do we say about the character of such state?

7.0 Conclusions

Shelter security provides all the benefits to the urban poor as Devereux and Sabates-Wheeler (2004) and Barrientos (2010) has suggested it should. It prevents urban poor from falling in poverty, protects them against all vulnerabilities, promotes their well being and empowers them to transform their lives. This is more true for women than the general population. Shelter security enhances their status by entitling them to 'legal' urban citizenship. This paper therefore attempts to establish these links in a real case of cities in India.

The research hypothesis is: shelter security, determined through land tenure security leads to improvement in physical living conditions (in other words reduces deprivations in physical quality of life), improvement in capabilities on account of firstly improvement in literacy rates and then educational levels, and then empowerment to negotiate the administrative and political space and improvement in employment and incomes. It is not the other way round; incomes lead to improvement in education and then shelter security. It can be argued that education improvement could lead to empowerment and increase in incomes and consequently improvement in living conditions and shelter security. Our argument is that all other interventions of development such as improvement in access to education and health would come to nil if there is no shelter security.

Our study also indicates that *de facto* tenure security helps in enhancing social protection and there is no need to target for legal tenure security. There are number of ways through which *de facto* tenure security can be attained; important among them are support of an external agency of development, years of stay in case external development agency is not present, small steps by local government such as extension of basic services in the settlement on its own initiative and a resettlement policy at the city level in unavoidable slum demolitions. Shelter security is a combination of all these efforts and these interventions can be quickly made rather than waiting for granting legal property titles. In fact, case studies of slum settlements shows that granting of legal property titles to slum dwellers in case the slums are on private lands is a very complicated process³⁶. The question therefore is do we wait for property titles to be bestowed to the slum dwellers a la de Soto way or begin by extension of *de facto* tenure security at the least, which has potential of improving quality of life and reducing vulnerabilities of urban poor.

State in India is weak as far as welfare distribution is concerned. The neo-liberal state is getting its act together for economic growth, hence number of cities in the last three to four years, precisely after the JNNURM, have seen spurt of demolitions. Welfare measures are implemented in a weak way and unevenly. Hence, in absence of any welfare interventions by the state and also tenure security is acquired over time; longer

the duration of stay, higher is the perceived security of tenure. Amraiwadi ward of Ahmedabad is an example of this. But, in case an external agency intervenes for community mobilisation, empowerment increases security of tenure and the residents are able to carry on some negotiations with the local state, as we see in case of slums in Vasna. But, an external agency's intervention for extending basic services on behalf of the local state does not increase perceived security of tenure, as we see in case of slums in Amraiwadi. In Surat, there is no presence of external agency nor do the city have any specific slum development programme except resettlement for those displaced on account of infrastructure projects. Hence, only the local state's approach to the urban poor settlements has mattered in the city. We therefore do not get any explanation for improvement in physical conditions of the slum residents or their education status except by employment and income along with years of stay.

Generally, it is assumed that employment will lead to income and then to secure tenure. We are arguing that this trickle down does not always work. Tenure or supply side dynamics or policies play a very important role in the welfare of the poor; it reduces the time period of consolidation of an urban household or trickle down does not always happen. In hostile policy environment, as in case of urban India where the neo-liberal state is becoming increasingly hostile to the poor, and there is elite capture of urban land and resources, supply side policy interventions are extremely important. Thus, if tenure comes first, it can have positive impacts on the lives of the urban poor.

Do we wait for income increase? No, tenure security, including de facto tenure matters and households start investing as they see a ray of hope. But, in current adverse situations, households have also realised that de facto is not enough and wherever there is agency intervention, households have begun to think ahead of property rights. Agency intervention and collective formed could act as a deterrent to gentrification eventuality when property titles are given.

This research on shelter security and social protection, has attempted to do the following:

It has attempted to first define shelter security in the actual context of cities in India. The research finds that shelter security is highly contextual and depends on the nature of the state. A welfare state attempts to extend shelter security through various development programmes for the slum including guaranteeing of occupancy rights to the dwellers. But, when the state is instrumental and when the government policies are for economic growth and not for distribution, the shelter security is constructed through many different means. In a democracy, it was argued that shelter security is constructed through clientalism. But, that phase of Indian democracy seems to have passed. Mahadevia and Narayanan (2008) have shown in case of Mumbai that the elected representatives had vanished from the scene and the most disinterested in extending support during the worst slum demolition phase of 2004-05. In Ahmedabad too, there is a strong consensus across the political parties and their representatives in support of a large urban renewal project, namely the Sabarmati Riverfront Development Project, which will cause displacement of 30,000 families (as per an affidavit filed in the Gujarat High Court by the organisation of the displaced households). There are varying estimates of those to be displaced. The

affected people's resistance movement, high order of judicial activism and concerned citizens' intervention for rehabilitation has resulted in some rehabilitation being in place. The government, the local as well as the state, has very little to do in either framing of policy and implementing it. The policy has been laid out by the Gujarat High Court, and is being implemented by the Committee appointed by the High Court under the chairpersonship of the Chief Justice of Gujarat High Court. The High Court, by this, expressed its lack of faith in the executive and the legislative wings of the state.

Under such adverse policy regime and character of state, the urban poor have entered into antagonistic position vis-a-vis the local state. The local state includes the city government and the state government. The strategies adopted by the affected people are taking support of the judiciary when the Gujarat High Court has become active under the leadership of the incumbent Chief Justice. The situation would change when the Chief Justice will change. The judiciary has intervened to arrest the antagonism being converted into conflict. The evidences before the High Court of increase in vulnerability and poverty on account of displacements have given results. The other strategy has been to create a local pressure group through enlisting support of concerned citizens of the city. This has worked in Ahmedabad but not in Surat, where there is neither mobilisation for resistance nor a strong civil society coming out in support of those displaced.

But, all the slums are not under demolition in Ahmedabad and Surat. The ones in prime locations beneficial to the real estate are under the axe of the local government. But, there are many not on lands of any importance to the real estate market. Then they continue to exist. In here, two prominent processes have extended shelter security. One if there is community mobilisation for the purpose of development, as in case of some slums in Vasna ward of Ahmedabad city. The other is if the slums are on private lands, but in the informal market, due to the process of peripheral land sub-division on account of urbanization. Peripheral land markets are of not of much interest to the real estate developers. Such lands gradually access public services by the local government and then over time gain quasi legal status. The land ownership situation in such slums / settlements is messy. Often, it is not possible to trace the original legal owner. The local state does not have legal instrument to transfer such lands to its own ownership. And the slum continues. Thus, in situation of 'left to their own devices' or inaction on part of the state, or lack of ability of the state to access such lands, the poor communities gain *de facto* shelter security and they build their lives and assets through such processes. We have found such processes in both Surat and Ahmedabad.

While *de facto* shelter security is useful to consolidate lives in the cities and get quasi-citizenship to be able to access social security measures, it is still not sufficient to gain full legal status as well gain access to development finance. Those who have gained higher order of shelter security are want formal security in case they have affordability.

In the entire above story, the state has been relegated to either non-entity or an antagonistic entity creating vulnerabilities. The clientalist state has converted into an instrumental state. State of Gujarat, at least the central part around Ahmedabad and then extending to the industrial corridor, has a history of extension of welfare through

philanthropy of the capitalist class. The state was always inclined towards supporting wealth making. The current civil society developmentalism is an outcome of the history of such capitalist philanthropy. Some of the civil society organisations veered towards development works, such as community development in slums. This has mattered to the slum dwellers for gaining *de facto* tenure security. Otherwise, the state itself has not enacted legislation nor has it shown pro-activeness in reaching shelter security to slum dwellers. The state of Gujarat does not have tenure regularisation policy. In fact, state of Gujarat has very weak social policies argue Hirway and Mahadevia (2005) in the Gujarat Human Development Report, 2004.

The state of Gujarat being partisan can be seen in the city's history of communal violence. The state leadership since 1995 has been right-wing Hindu party, accused now of engineering communal violence directed against the Muslims in 2002. In fact, city of Ahmedabad has witnessed wide-spread communal violence since 1940s, and according to Patel (2002), engineered by the affiliates of Rashtriya Swayamsewak Sangh (RSS), the parent organization of the various fraternal organisation of the right wing Hindu party. This partisanship gets extended to the promotion of corporate interests vis-a-vis that of the people. Thus, the overall policy environment in the state is not congenial to inclusive politics and inclusive policies. This is also reflected in the urban settings. Hence, there is limited scope for shelter security in urban areas of the state including in Ahmedabad and Surat.

In such an atmosphere of disempowerment and partisan state, will leap-frogging to private property regime for the urban poor, as it is being proposed by the national policy, work? Will it guarantee shelter security? Or cleaning out the property titles would make them more prone to gentrification? The current informal and fuzzy property titles has atleast extended *de facto* shelter security to the dwellers as we see in case of Ahmedabad slums. Another question is will the local government be able to clean up the messy property titles? Experience shows that this will require drastic land legislation changes. In absence of such a possibility, the local government may take a route of allocating public housing to be constructed under the JNNURM to the slum dwellers. But, that, at the moment is not adequate and has no guarantee of being affordable to a large section of the population. In that case, informal living will continue and by delegitimizing such settlements in public policy, given that the local government has an official housing policy, the slum dwellers will permanently live under uncertainty and threat of eviction, and thereby being denied citizenship and hence social protection. It is therefore a better policy to start with gradual extension of shelter security and institute processes to empower the poor communities to stake claims on local state than push them to negotiate formal land markets. *De facto* tenure security will help in this goal.

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Notes

- ¹ Acknowledging the support of the research team Pooja Shah, Chintan Shah, Tejal Patel, and Pavan Kumar Ankinapalli. Am grateful to Rajendra Joshi, Niraj Jani and Bijal Bhatt for support during data collection.
- ² See Mahadevia and Narayanan (2008), Narayanan et al (2008), Mahadevia and Brar (2008a and 2008b), Benjamin (2001), Benjamin (2008), Benjamin et al (2008), Kundu and Mahadevia (2002), Mahadevia (2003), Mahadevia (1998), Nair (2005), Baviskar (2003), Batra and Mehra (2008), etc.
- ³ As per presentation by Darshini Mahadevia, CEPT University at a Workshop on ‘*Macro Approaches to Housing the Urban Poor*’, organized by CEPT University and MHT, SEWA, at CEPT Ahmedabad on January 3, 2008.
- ⁴ This is Sabarmati Riverfront Development Project (SRDP), which is expected to displace 30,000 to 45,000 households, as per the varying estimates available from the Sabarmati Riverfront Citizens’ Rights group. The official document acknowledges displacement of 14,000 households. See the dossier prepared for the Public Hearing on Habitat and Livelihood Displacements in Ahmedabad, held on December 19, 2009, by a forum of concerned citizens called ‘Our Inclusive Ahmedabad’. The dossier is unpublished. The author was one of the organizing committee member.
- ⁵ From the power point presentation.
- ⁶ The city’s polity has taken a communal turn from mid-1980s, bringing the first Hindu right wing political party to power at the city level since the late 1980s and at the state level from mid-1990s. The period of mid-1980s to the beginning of this century saw spate of communal violence in the city resulting in segregation of the Hindu and Muslim population (Mahadevia 2007). Very few wards in the city therefore have mixed communities. Vasna ward, selected for the survey reported in this paper, is on the boundary of the Hindu ward and the adjoining ward is a Muslim population dominated ward. There is a road in between, which was called a ‘border’ during the 2002 communal violence engineered by the Hindu right-wing forces. These communal divisions and city-managed infrastructure often have implications for public policy implementation. For the purpose of this paper and its hypothesis, we have not gone into any details of this dimension of public space in Ahmedabad City however.
- ⁷ For details of SNP, see Acharya and Parikh (2002), Joshi (2002), Dutta (2002).
- ⁸ The 1998 slum estimate is from the Swarna Jayanti Shehri Rojgar Yojana (SJSRY) survey; the 2001 estimate is from the Ahmedabad Municipal Corporation (AMC) as given in Ahmedabad’s CDP (<http://jnnurm.nic.in/missioncities.htm>).
- ⁹ The number of households in a slum was calculated through a survey conducted by SEWA and SAATH. The total slum population has been calculated considering a family size of 5. As per census figures of 2001, a population of 439,843 resides in slums. This figure has not been considered as it includes only those slums which have clusters of more than 60 houses.
- ¹⁰ As per the data from the SMC.
- ¹¹ The limits of both the cities was expanded in 2006, through a state government order, in which the city government had very little role to play.
- ¹² From our field work.
- ¹³ Surat Municipal Corporation web site - www.suratmunicipal.gov.in accessed on 1/11/08
- ¹⁴ Under the BSUP, 995,183 dwelling units have been approved for construction by 15th October, 2009, with the national government contribution of Rs. 128073.2 million

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- (https://jnnurmmis.nic.in/jnnurm_hupa/jnnurm/BSUP-Status.pdf, accessed on October 20, 2009)¹⁴ or (US\$ 24335.5 millions).
- ¹⁵ Underneath this scheme, the national government has approved funding of 464,089 units by 15th October, 2009, with its contribution of Rs. 56920.8 million (US\$ 1227.9 million) (https://jnnurmmis.nic.in/jnnurm_hupa/jnnurm/IHSDP-Status.pdf, accessed on October 20, 2009).
- ¹⁶ Information partly from http://mhupa.gov.in/w_new/100DayPlan.pdf (accessed on October 21, 2009) and partly from an unpublished document from the Ministry of Housing and Urban Poverty Alleviation, Government of India.
- ¹⁷ <http://www.udd.gujarat.gov.in/udd/smPolicy.pdf>, accessed on June 22, 2010.
- ¹⁸ Information collected from SMC Website, www.suratmunicipal.gov.in, accessed on 29/07/2008 and from meeting with Mr. R.P.Patel (Dy. Town Planner), Slum Upgradation Cell, SMC
- ¹⁹ Information collected from SMC Website, www.suratmunicipal.gov.in, accessed on 29/07/2008 and from meeting with Mr. R.P.Patel (Dy. Town Planner), Slum Upgradation Cell, SMC
- ²⁰ As per the presentation by the Ahmedabad Municipal Corporation at a National Workshop on *Approaches to Lands for the Urban Poor in India*, organized by the Ministry of Housing and Urban Poverty Alleviation, Government of India and CEPT University, Ahmedabad, April 17, 2009.
- ²¹ Sites and services scheme plots are with all infrastructure.
- ²² Within the context of 'Eminent Domain' of the state.
- ²³ This component contains the following seven facilities, (1) water supply to individual households, (2) sewerage to individual households, (3) individual toilets, (4) roads and paving, (5) storm water drainage, (6) street lighting and (7) tree plantation.
- ²⁴ This component consists of formation of neighbourhood groups, women's groups (Mahila Mandal) and youth groups (Yuvak Mandal) with the active involvement of NGO (s) involved.
- ²⁵ Based on data obtained from MHT and Saath, both NGOs implementing the SNP in Ahmedabad.
- ²⁶ 13 indicators spanning level of living, employment category and asset possession are used to get a composite index of household level achievements. A cut-off is decided and households below this cut-off are defined as Below Poverty Line (BPL) households.
- ²⁷ The town planning proceeds through a provision called reservations, wherein certain land plots in a city's Development Plan are marked as for specific public purposes such as EWS housing, transport node, education facility, health facility, roads, etc. and can only be used for the specified purpose. After earmarking plots for specific public purposes, more often than not, the local planning authority is unable to ensure that the earmarked activity comes up on the plot. This is because, the education and healthcare facility are often provided by the private sector and these may or may not come up on the land parcels reserved for the purpose. For developing EWS housing, the planning authority requires funds and which may not come forth even though lands have been earmarked. Mostly, the Development Plan is not associated with a financial plan and hence lands are reserved but there are no funds to develop public facilities. In the meanwhile, these are squatted upon or encroached upon. Slum encroachments are sometimes organized and are through the actors entrenched in the political system, who extend protection to the dwellers. On urban periphery, private land owners whose lands are earmarked for acquisition for public purposes, organize squatting or sub-divide and commercially sell-off the plots for low-income housing. Thus, the land remains marked as reserved in the Development Plan but it will have an entirely different use than that specified in the Plan. This is how urbanization is progressing in most cities in India and Ahmedabad and Surat are no exception to this.
- ²⁸ Pravinnagar-Guptanagar had an intervention by Saath, a development NGO and another, Jadibanagar, assisted by the MHT.
- ²⁹ Sorainagar.

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- ³⁰ Mangal Talaav Chhapra.
- ³¹ See the case study on Sanjaynagar in Amraiwadi by Bhatt and Shah (2010).
- ³² As per the data from the SMC, Surat is divided into seven zones and east ward, in which Varaccha ward is located, has the largest proportion of slums.
- ³³ The factor loadings for variables are taken using Kaiser's rule of thumb which says that variables with coefficients of 0.3 and above may be used to name a factor.
- ³⁴ $\text{Log} \left(\frac{P_i}{1-P_i} \right) = \text{logit}(P_i) = \beta_0 + \beta_1 x_1$
- ³⁵ This Chief Minister has been indicted for engineering 2002's communal violence, also called Pogrom against the Muslims in Gujarat State. There are numerous reports available on this, but, could refer to Concerned Citizens' Tribunal (2002a and 2002 b).
- ³⁶ Independent of this research, at Centre for Urban Equity, CEPT University, we have documented processes of getting permissions for legal development of lands in Ahmedabad and Vadodara.