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## **Anchoring Aspirations: Exploring the critical link between Perception of Tenure Security and Incremental Housing Upgradations**

The Case of a Sites and Services Resettlement colony in Ambedkar Nagar, Chennai

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## Summary

This thesis explains how perceived tenure security influences housing outcomes among residents engaging in incremental housing upgradations, within the Sites and Services (S&S) approach, focusing on Ambedkar Nagar in Chennai. The study addresses the problem of insecure tenure and its impact on informal housing upgradations, particularly in contexts where formal titles are absent or delayed. The main objective of the research was to explore the factors that shape residents' perceptions of tenure security and how these perceptions influence their decisions to invest in incremental housing. The study also examines the role of government in mediating this relationship. A qualitative research design was employed, involving 23 semi-structured interviews with both Original Allottees and second-generation residents, along with 5 key informants such as local NGO representatives, journalists, housing experts, and former government officials. The data were triangulated with field observations, photo documentation, and secondary sources including blog posts, newspaper articles and government reports.

The findings reveal that tenure security is perceived differently by Original Allottees and second-generation residents. For the 14 original allottees, the allotment letter issued during resettlement provide a sense of ownership, despite the absence of formal title deeds (patta). Among the second-generation residents, who acquired land through informal transactions, rely on notarized documents and verbal agreements. This contributed to a sense of security even though they lack legal recognition.

The research identifies three primary factors influencing perceived tenure security: the possession of formal or informal documentation, social attitudes, and the lack of enforcement by authorities. The study highlights that perceived ownership, created through long-term residence and community cohesion, reinforces residents' sense of security. Moreover, the role of government is found to be crucial; however, administrative delays, lack of transparency, often undermine tenure security. The study demonstrates that perceived tenure security, even without formal titles, can motivate residents to invest in incremental housing upgradations.

## Keywords

Perceived Tenure Security, Incremental housing, Sites and Services, Role of government, Informal Settlements

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Field Support



Local Partner



# Table of contents

<b>Summary.....</b>	<b>i</b>
<b>Keywords .....</b>	<b>i</b>
<b>Acknowledgements .....</b>	<b>ii</b>
<b>Table of contents.....</b>	<b>iii</b>
<b>List of Figures.....</b>	<b>vii</b>
<b>List of Photographs.....</b>	<b>vii</b>
<b>List of Tables.....</b>	<b>vii</b>
<b>Abbreviations .....</b>	<b>ix</b>
Organization of the thesis.....	ix
<b>Chapter 1: Introduction .....</b>	<b>1</b>
1.1    Background .....	1
1.2    Problem Statement .....	2
1.3 Research gap and Academic Relevance .....	3
1.4 Research Question.....	3
1.4.1 Sub-Questions.....	3
<b>Chapter 2: Literature review .....</b>	<b>5</b>
2.1 The paradigm shifts in housing policies: Sites and Services .....	5
2.1.1 Sites and Services and Incrementality .....	5
2.1.2 Role of Government in Sites and Services .....	6
2.1.3 Sites and Services in India: Shift in Land Policy .....	6
2.2 The notion of perceived tenure security in settlements .....	7
2.3 Incremental Housing upgradations in ‘self-build’ housing typologies .....	9
2.4 Conceptual Framework .....	12
<b>Chapter 3: Research design, methodology .....</b>	<b>14</b>
3.1 Data Collection Methods.....	14
3.1.1 Primary Data.....	14
3.1.2 Secondary Data.....	14
3.1.3 Informal Conversations .....	15
3.2 Research Strategy .....	15
3.3 Sampling.....	15
3.4 Ethical Concerns .....	16
3.5 Data Analysis.....	16
3.6 Operationalization: Variables and Indicators .....	16

3.7 Validity .....	18
3.8 Challenges and Limitations.....	19
<b>Chapter 4: Results, analysis and discussion .....</b>	<b>22</b>
4.1 Context .....	22
4.1.1 The Project: Case of Ambedkar Nagar through a land lens .....	22
4.2 Overview of respondents.....	22
4.2.1 Residents: Original Allottees (OAs) and Second-generation .....	22
4.2.2 Key Informants .....	23
4.3 Perceived Tenure Security.....	24
4.3.1 Legal Perspective .....	24
4.3.1.1 Evidence of tenure.....	24
4.3.2 Threat of Eviction.....	27
4.3.2.1 Risk of Eviction Vs Perceived risk of Eviction .....	27
4.3.3 Social Attitudes .....	28
4.3.3.1 Co-dependency .....	28
4.3.3.2 Influence of Stability of Livelihood and Income on perceived tenure security ..	30
4.3.4 Influence of stakeholders .....	31
4.3.5 Availability of Services .....	35
4.4.1 Water, sanitation and electricity.....	35
4.4.2 Infrastructure: Roads, footpaths and streetlights .....	36
4.5 Lack of Information .....	39
4.6 Incremental Housing upgradations.....	40
4.6.1 Typology of Resident .....	40
4.6.1.1 Period of Arrival .....	40
4.6.1.2 Process Involved.....	40
4.6.1.3 Started with a Shack .....	40
4.6.1.4     Started with a Core Unit.....	41
4.6.1.5 Core Unit with Additional Construction.....	41
4.6.2 Spatial Configuration .....	41
4.6.2.1 Space Built First .....	41
4.6.2.2 When Did They Build.....	41
4.6.2.3 Space Built Additionally.....	42
4.6.2.4 Area of the Spaces .....	42
4.6.3 Construction Elements .....	42
4.6.3.1 Materials Used for Construction .....	42

4.6.3.2 Vertical Expansion .....	43
4.6.3.3 Horizontal Expansion .....	43
<b>4.6.4 Triggers for Incrementalism.....</b>	<b>43</b>
4.6.4.1 Political Support .....	43
4.6.4.2 Family Expansion .....	43
4.6.4.3 Income Increase .....	43
4.6.4.4 Floods .....	44
<b>4.6.5 Finance for Construction.....</b>	<b>45</b>
<b>4.6.6 Temporal Dimension .....</b>	<b>46</b>
<b>4.7 Role of government.....</b>	<b>48</b>
4.7.1 Role of government in context of Tamil Nadu .....	48
4.7.1.1 Tamil Nadu Slum Clearance Board (TNSCB).....	48
4.7.1.2 Madras Metropolitan Water Supply and Sewage Board (MMWSSB) .....	49
4.7.1.3 Tamil Nadu Electricity Board (TNEB).....	49
4.7.2 Government Action .....	49
4.7.2.1 Resettlement .....	49
4.7.2.2 Collection of dues .....	49
4.7.2.3 Maintenance of Services.....	50
4.7.3 Government Inaction.....	51
4.7.3.1 Administrative Delays/Hurdles .....	51
4.7.3.2 Incomplete Land Alienation .....	51
4.7.3.3 Incomplete Legal Framework.....	52
4.7.3.4 Lack of Enforcement .....	52
4.7.3.5 Political Conflict.....	53
4.8 Discussion of main Findings .....	55
<b>Chapter 5: Conclusions and recommendations.....</b>	<b>58</b>
5.1 Introduction .....	58
5.2 Responding to the research Questions .....	59
5.2.1 What are the factors that influence the perception of tenure security? .....	59
5.2.2 What are the factors contributing to incremental housing upgradations within the context of Sites and Services? .....	59
5.2.3 How does the role of government influence the relationship between perceived tenure security and incremental housing upgradations? .....	60
5.3 Practical Implications .....	61
5.4 Recommendations .....	61
<b>Bibliography .....</b>	<b>62</b>

<b>Appendix 1: IHS copyright form.....</b>	<b>65</b>
<b>Appendix 2: Research instruments and time scheduling .....</b>	<b>66</b>
A 2.1 Time schedule of research .....	66
A 2.2 Semi- Structured Interview Questions.....	67
A 2.2.1 Residents .....	67
A 2.2.2 Media .....	69
<b>Appendix 3: Data Analysis and Results .....</b>	<b>71</b>
A 3.1 Detailed definitions: Content Analysis Codes used for Atlas Ti with Definitions .....	71
A 3.2 Codebooks: containing variables: Perceived tenure security, Incremental Housing upgradations and Role of Government, Source: Atlas Ti.....	74
A 3.3 Indicator wise detailed Analysis .....	76
A 3.3.1 Perceived Tenure Security (PTS):.....	76
A 3.3.2 Incremental housing upgradations: .....	77
A 3.3.3 Role of government: .....	79
A 3.4 Allotment Letter.....	85
A 3.5 Details of RTI Application.....	88
A 3.5.1 Timeline of RTI Application .....	88
A 3.5.2 Information requested through RTI .....	88
A 3.6 Additional Photographs .....	90
A 3.6 Correspondence .....	92
A 3.6.1 Pamphlet .....	93

## List of Figures

Figure 1: Location of sites and service projects in Chennai between 1977 and 1997. (Source: Owens et al. 2015) ...	7
Figure 2: The continuum of tenure types. (Source: UN Habitat, 2008) .....	8
Figure 3: Sequence of procurement process. (Source: McLead and Mullard, 2011).....	11
Figure 4: Conceptual framework (Source: Author, 2024) .....	12
Figure 5: Coding Process. (Source: IIHS, 2023) .....	16
Figure 6: Stakeholder Analysis. (Source: Author, 2024) .....	34
Figure 7: Modified framework capturing incremental upgradation process. (Source: Author, 2024) .....	55

## List of Photographs

Photograph 1: Traditional huts and conventional housing units under S&S projects in Tamil Nadu (Source: Structure plan for Madras Metropolitan Area, Vol-II, Alan Turner and Associates, June 1980) .....	6
Photograph 2: A dwelling unit where two plots have been combined. (Source: Author, 2024) .....	29
Photograph 3: Private water service provider outsourced by the government .....	36
Photograph 4: Water pump attached to the small borewell .....	36
Photograph 5: Collective water tank placed at every corner of the main street .....	36
Photograph 6: Capacity of the interior roads .....	37
Photograph 7: Condition of pathways .....	37
Photograph 8: A photo montage showing the different stages of incremental housing in Ambedkar Nagar .....	42
Photograph 9: A typical house capturing incremental upgradations. (Source: Author, 2024) .....	44
Photograph 10: Name plates of central government subsidy schemes accessed by OAs. (Source, Author, 2024) ....	46

## List of Tables

Table 1: Operationalization of variables.....	17
Table 2: Residents: Original Allottees (OAs) and Second-generation.....	23
Table 3: Key Informants .....	23
Table 4: Summary of Qualitative Findings - Evidence of Tenure .....	26
Table 5: Summary of Qualitative Findings - Threat of Eviction .....	28
Table 6: Summary of Qualitative Findings - Social Attitudes.....	31
Table 7: Summary of Qualitative Findings - Influence of stakeholders .....	33
Table 8: Summary of Qualitative Findings - Availability of Services .....	38
Table 9: Summary of Qualitative Findings - Lack of information .....	39
Table 10: Summary of Qualitative Findings - Typology of Resident.....	41
Table 11: Materials used and elements for housing upgradations.....	42
Table 12: Summary of Qualitative Findings - Triggers for Incrementalism .....	45
Table 13: Summary of Qualitative Findings - Finance for Construction.....	46
Table 14: Summary of Qualitative Findings - Temporal Dimension.....	48

<b>Table 15: Summary of Qualitative Findings - Government Action.....</b>	<b>51</b>
<b>Table 16: Summary of Qualitative Findings - Government Inaction .....</b>	<b>54</b>
<b>Table 17: Updated Operationalisation of variables .....</b>	<b>56</b>

## Abbreviations

Abbreviation	Full form
CMDA	Chennai Metropolitan Development Authority
CMWSSB	Chennai Metro Water Supply and Sewage Board
CSOs	Civil society organisations
IHS	Institute for Housing and Urban Development Studies
IRCDUC	Information and resource centre for the urban deprived communities
MUDP	Madras Urban Development Project
NGO	Non-governmental Organisation
S&S	Sites and Services
TNUDP	Tamil Nadu Urban Development Project
TNUHDB	Tamil Nadu Urban Habitat Development Board
OA	Original Allottee
BHK	Bedroom-hall-kitchen apartment
EWS	Economically Weak Section
MMWSSB	Madras Metropolitan Water Supply and Sewage Board
GoTN	Government of Tamil Nadu

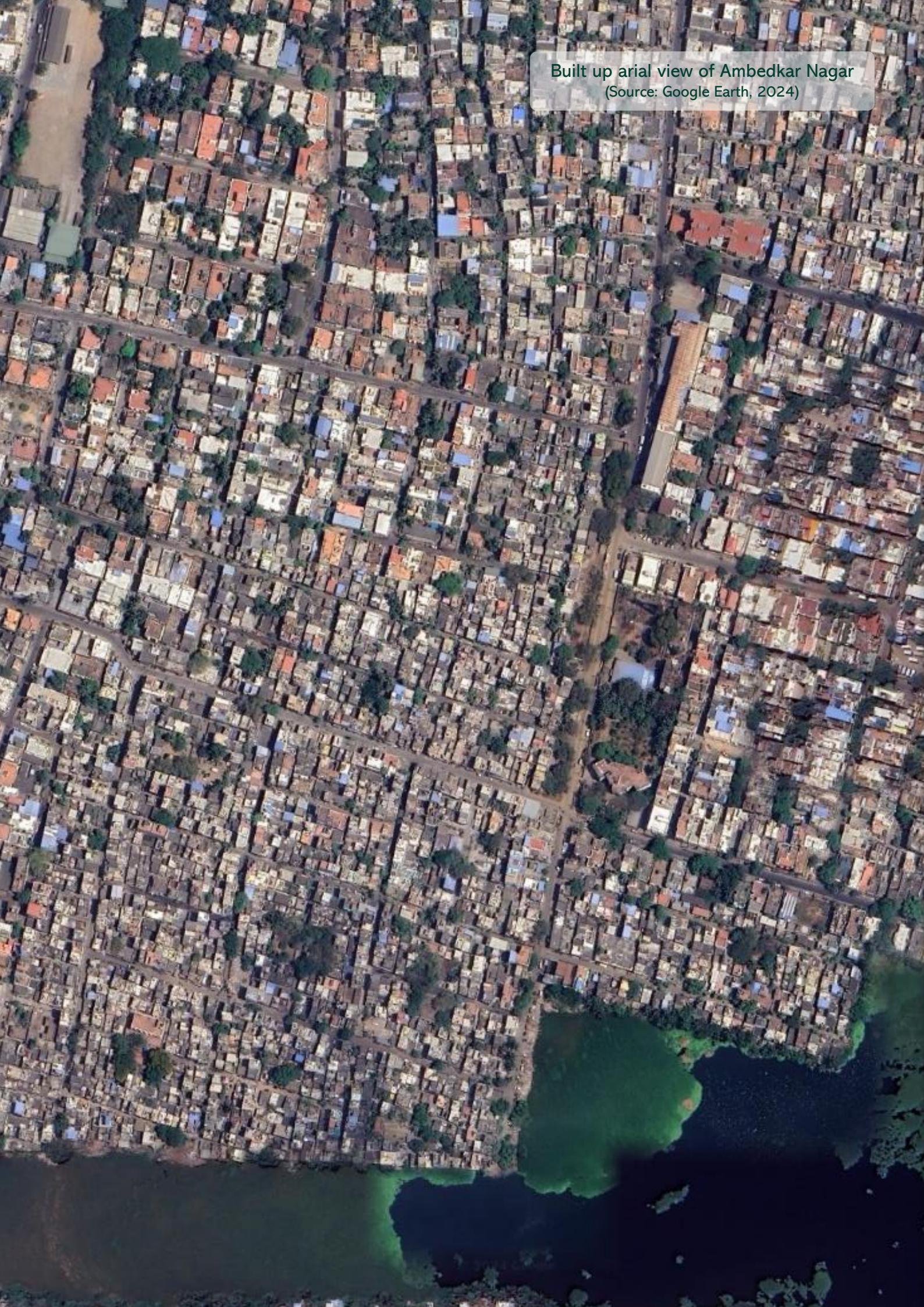
This study will use some colloquial terms as used by respondents, and some specific terminologies. For clarification, a list of definitions follows:

- a. “Patta” a type of land deed issued by the government
- b. “Metro thanni” water provided by the Chennai Corporation
- c. Residents categorised under as:
  - i) First generation: Original Allottees (resettled community), Primary beneficiaries of the scheme.
  - ii) Second generation: Residents who had the ownership transferred from the OA; living in rental setting
- Madras was renamed to Chennai in 1996.
- The Tamil Nadu Slum Clearance Board (TNSCB) was renamed to Tamil Nadu Urban Habitat Development Board (TNUHDB) in 2021.

## Organization of the thesis

This thesis consists of five chapters. Chapter 1, given background information on the research and sets out to introduce the problem statement surrounding the academic arguments of perceived tenure security and incremental housing, then in zoom in to the issues non-issuance of land titles in the city of Chennai under Sites and Services. While Chapter 2, focuses on the theoretical debates in literature, stressing Sites and Services approach, perceived tenure security, incremental housing upgradations and explaining the role of government between the interplay of the two concepts. Chapter 3, delves on the research design, focusing on data collection methods, data analysis methods employed and ending with challenges and limitations of this research. In Chapter 4, analysis of the results is presented, by looking into the research question and the variables, indicators and sub-indicators that were analysed. Chapter 5, draw conclusions and answers the research questions, and, closing with a set practical implications of the study followed by recommendations. At the beginning of each chapter, a cover image is added, each one telling its own story that vividly illustrates the context of this research.

Built up arial view of Ambedkar Nagar  
(Source: Google Earth, 2024)



# Chapter 1: Introduction

## 1.1 Background

The pinnacle of an urban landscape is often measured through the extent of its development, which is the driving force of all economies. India has been a witness to some of the major development projects in the world, yet ranking 134<sup>th</sup> position as per the Human Development Report (HDR) among 192 countries (UNDP, 2024). Among the major growing cities in India, Chennai has long been on the spotlight for such development-based projects. On the flip side of this development are its after effects, due to which marginalized communities in informal settlements are excluded in the process, highlighting the socio-spatial segregation that occurs in cities. A major cause for this disparity is due to improper land governance, which include making decision on – access to land, land rights, land use, and land development (Osabuohien, 2015). Over the decades this phenomenon has displaced and resettled several communities in Chennai.

To deal with this, governments resorted to resettlement drives. These resettlement drives not only displaced the communities but also made them lose their sense of identity to a place they once called home. Informal settlements are often categorized by substandard living conditions and inadequate infrastructure while the legal status is mostly insecure, and not serviced by certain urban infrastructures which pose a significant challenge to urban development worldwide. On contrary they are adaptable and receptive, the affordable housing methods which enable communities to extend as well as recover their dwelling units over a period of time (Wakely & Riley, 2011).

In an effort towards promotion of responsible land governance and secure tenure rights for all it is critical to achieve the SDG targets which links to land-related targets and indicators that is 1,2,4,11 and 15; since land is one of the key economic resources that is ambiguously linked to access, and control over other economic and productive resources (Land Portal, n.d.). One of the core components of SDG 11, is the improvement of slum like housing conditions - where target 11.1 aims to ensure that access for all to adequate, safe and affordable housing and basic services and upgrade slums by 2030 (UN-Habitat, 2023). But conventional top-down approaches often neglect the basic needs of these communities, leading to ineffective interventions and limited improvements. As it is estimated that 96,000 new affordable and accessible housing units are required every day to meet the demand for adequate housing in 2030, which will correspond to about 3 billion people, roughly translating to 40 per cent of the world's population (UN-Habitat, 2023).

Informality, be it in land tenure systems, housing forms or access towards equitable services, is not a characteristic that is observed only in low-income settlements in the city, but also in urban areas where many exclusive spaces are also marked by informal practices (Coelho et al., 2019). In most southern urban contexts, *de facto* tenure security arrangements may often prove to be more feasible, inclusionary and transformative than formal titling (Coelho et al., 2019). While property titles enhance economic security for poor households by turning homes into assets and facilitating access to institutional credit, they may also dispossess many who cannot establish eligibility, and may raise housing costs in low-income neighbourhoods. A range of arrangements such as long-term leases, no-evictions guarantees and community titles can offer informal settlers the *perceived* security of tenure that allows them to invest in housing upgradations. However, in the current Indian context, where land has emerged as the prime resource in urban development, with land acquisition occurring on a large scale and land

markets changing rapidly, formal titling may appear to offer the strongest and most durable security of tenure for vulnerable urban households (Coelho et al., 2019).

## 1.2 Problem Statement

In urban areas, particularly in developing countries, residents often engage in incremental housing, where they build and improve their dwellings gradually over time as resources become available (De Soto, 2000) (Durand-Lasserve & Selod, 2007) (Reerink & Van Gelder, 2010). The academic debate argues that the key factor influencing their willingness to invest in such improvements is the perception of tenure security (Gulyani & Talukdar, 2008); (Van Gelder, Jean-Louis, 2007). However, relationship between perceived tenure security and investment decisions in incremental housing remains understudied, particularly regarding how these perceptions differ across contexts and what factors may moderate or mediate this relationship (Durand-Lasserve & Selod, 2007); (Reerink & Van Gelder, 2010)). As studies have shown that settlements with higher levels of tenure security also see higher investments in building and upgrading, further reinforcing this argument (Durand-Lasserve & Lauren, 2012; Nakamura, 2016).

To adapt to this incremental approach, from practice emerged the *Sites and Services* (S&S) approach, which allowed residents upgrade their dwelling based on their financial capabilities. UN-Habitat report, "The Challenge of Slums" (2003), describes S&S as a practical method to transition informal settlements into legally recognized communities by providing secure tenure and basic infrastructure, which allowed steady self-improvement by the residents (UN Habitat, 2003). S&S changed the government's role from that of a provider to an enabler, allowing local governments to share responsibilities with beneficiaries and save resources (UN Habitat, 2012). Given this scenario, local governments faced the complex task of securing land tenure and providing basic services.

In the urban landscape of Chennai, informal settlements have become an integral part of the city's fabric, housing a substantial share of its population. This phenomenon, fuelled by rapid urbanization, enabled government to forcefully relocate communities to alternative sites. Many of these resettlement sites constructed to date are either in low-lying areas prone to flooding or in remote locations – making them inaccessible to livelihood prospects (Radhakrishnan, 2022). In the worst-case scenario of extreme rainfall and urban sprawl, the number of buildings exposed to flood hazards in Chennai increased on average by 1.7 times (Devi, Sridharan, & Kuiry, 2019). Which further made the situation worse.

However, twenty years after the last S&S project in Chennai, new evidence showed that people not only came forward but heavily invested in their dwelling units – on a neighbourhood scale, these units "built out and built up" (Owens et al., 2018). As also seen in case of Ambedkar Nagar where despite not possessing formal titles, residents have gone about upgrading their dwellings. Several of them were transformed significantly – with additional floors, merged plots, balconies, and rooftops constructed, where incremental development had allowed households to accommodate growing families (van Eerd & Schelkshorn, 2024). Residents investing towards adding spaces, upgrading amenities, and using more durable building materials to strengthen their foundations and superstructures – all indicating that the practice of incremental housing had worked (Owens et al., 2018). One can argue that the success of this approach lies in the paradox between formality in project delivery and informality in the way it develops. Despite the World Bank's withdrawal in Chennai, between 1977 and 1987, it

funded MUDP I & II and subsequently the TNUDP schemes using the S&S approach, these were among the few slum improvement programs that allowed residents in informal settlements to purchase small parcels of land at subsidized prices (The New Indian Express, 2023). Yet, more than 64% of eligible settlements in Chennai still lack secure tenure (IRCDUC, 2022). All these projects were implemented under S&S where such allotment letters were issued, but the beneficiaries till date having not received their title deeds.

### **1.3 Research gap and Academic Relevance**

Building on the academic gap concerning perceived tenure security and theoretical debates about the factors contributing to the success of S&S approach, this study aims to explain the perceptions of residents who have successfully shaped the incremental development of their neighbourhoods, even in the absence of formal legal tenure. This research aims explain how perceptions of tenure security impact residents' decisions to invest in incremental housing, and to identify the specific aspects of tenure security that are most influential in shaping these decisions (De Soto, 2000).

This study holds academic relevance as it can aid in bridging the gap in understanding the factors beyond tenure security that motivate residents to improve their dwellings (Wakely & Riley, 2011). While much of the existing literature focuses on the legal or de facto aspects of tenure security, there is limited research on how individual and community perceptions of tenure security influence incremental housing investments. Understanding these perceptions could offer new insights into the decision-making processes of residents (De Soto, 2000; Payne et al., 2009). It attempts to challenge the conventional top-down approach, which often fails to consider the housing aspirations of the households (Radhakrishnan, 2022).

### **1.4 Research Question**

How does perceived tenure security among residents engaging in incremental housing upgradations shape their housing outcomes in the context of Sites and Services?

#### **1.4.1 Sub-Questions**

- What are the factors that influence the perception of tenure security?
- What are the factors contributing to incremental housing upgradations within the context of Sites and Services?
- How does the role of government influence the relationship between perceived tenure security and incremental housing upgradations?

A dwelling unit designed to be  
incrementally developed  
(Source: Author, 2024)



## Chapter 2: Literature review

The literature review will first introduce S&S approach through its historical global perspective and narrowing down to the context of the site study, then discuss tenure security through the continuum of rights and introduce the concept of *perceived tenure security* and its components. Then discourse on *incremental housing* in the global South, explaining how government plays a key role in the interplay between these concepts.

### 2.1 The paradigm shifts in housing policies: Sites and Services

Since the onset of the 1970s, provision of adequate housing has been a fundamental concern for urban governance (Wakely, 2018). As it became evident that conventional housing approaches were not able to meet the growing housing demand in rapidly agglomerating cities in the Global South, which mandated governments to reconsider how housing needs of urban dwellers was addressed (van Eerd & Schelkshorn, 2024). As national governments and local municipal authorities began to embracing ‘non-conventional’ approaches to housing production, maintenance and managerial strategies (Wakely, 2018). This is when governments assisted self-help housing schemes had become a widespread phenomenon (Robben, 1990).

Thus emerged the *Sites and Services* schemes supported (among others) by the World Bank, aimed at engaging the beneficiaries in the decision-making process, and the governments controlling the city-level aspects, such as the project location and infrastructure provision (Payne, 1984). International donors and development banks played an important role towards the advancement of S&S programmes (van Eerd & Schelkshorn, 2024). World Bank alone had funded over 90 projects in over 50 different Third World Countries (Robben, 1990).

Since 1970s, many countries saw this approach of providing serviced plots to urban residents to incrementally build their houses, as a mechanism to address the growing housing demands. It was seen as a potential alternative to social/public housing approaches that had been deemed inefficient and financially unsustainable in meeting the housing demand (Baker, Kamunyori, & Mwang'a, 2022). However, this has not always been the case as S&S schemes have often fallen short in addressing the growing demand for low-income housing, in many cases, they have proven ineffective, which have resulted in the prevalence of informal housing (van der Linden, 1986). But this does not imply that the theoretical frameworks underlying this approach is flawed, but rather a mixed outcome, based on the results from practice, hence understanding it through multiple theoretical perspectives could yield better results (van der Linden, 1986).

#### 2.1.1 Sites and Services and Incrementality

S&S approach presented with an alternative approach to conventional housing (Aldrich & Sandhu, 1990). Under broad objectives of S&S, saw the deliverance of incremental housing for the poor through provision of serviced plots, at times with a core unit (Wakely, 2018). The government aids the provision of serviced plots for low- and middle-income beneficiaries, financing for housing consolidation, and at times land was covered; but more importantly allowed them to incrementally ‘self-build’ based on the availability of their financial resources, and mutual self-help (The World Bank, 2022).

A study conducted by IIHS (2014), states that S&S based incremental housing offers better density and flexibility than vertical buildings for low-income residents, as it was seen in Mysore, where land used for G plus 3 floors, housing could accommodate more units and open

spaces if divided into smaller plots (IIHS, 2014). This approach allows residents to expand their homes, generate rental income, and personalize their spaces, fostering a sense of ownership and reducing the stigma of public housing.

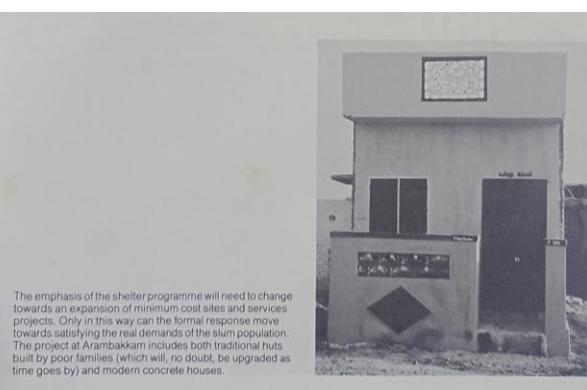
### 2.1.2 Role of Government in Sites and Services

S&S approach changed the role of the government from that of a provider to an enabler, in sharing responsibilities with the beneficiaries, given this scenario, the local governments had a complex task to implement, to secure tenancy of land and provide basic services (UN Habitat, 2012). As the residents were allowed to develop their dwelling units incrementally, in some variations of S&S, the same was applicable in terms of tenure as well, that they would get their land titles over a period of time as they improved their dwelling. But however, as cities improve, in the process, market forces caused to increase in the land prices, more in the urban setting as demand superseded supply (Robben, 1990). Because with increase in land value there is also an increase in the cost of housing, which could change the composition of the affected settlement in different ways, such a possibility where low-income owner residents will sell off to newer residents, and also the tenants might lose out as landlords could increase the rents for the houses (Robben, 1990).

In this context, government housing agencies acquire land, develop it with basic infrastructure (water, sanitation, drainage, electricity, access ways and open recreation space), subdivide it into residential plots with land reserved for public service buildings (education, health, amenities, etc.) and then allot plots, with secure tenure, to project beneficiaries on affordable financial terms, who then construct the superstructure of their dwellings and other structures that are within the framework of any statutory or project-based conditions that may be officially required (Wakely, 2014). S&S plots can also be combined with commercial plots (as partly done in Madras City) which can offer both shelter and employment opportunities for the urban poor (Aldrich & Sandhu, 1990).

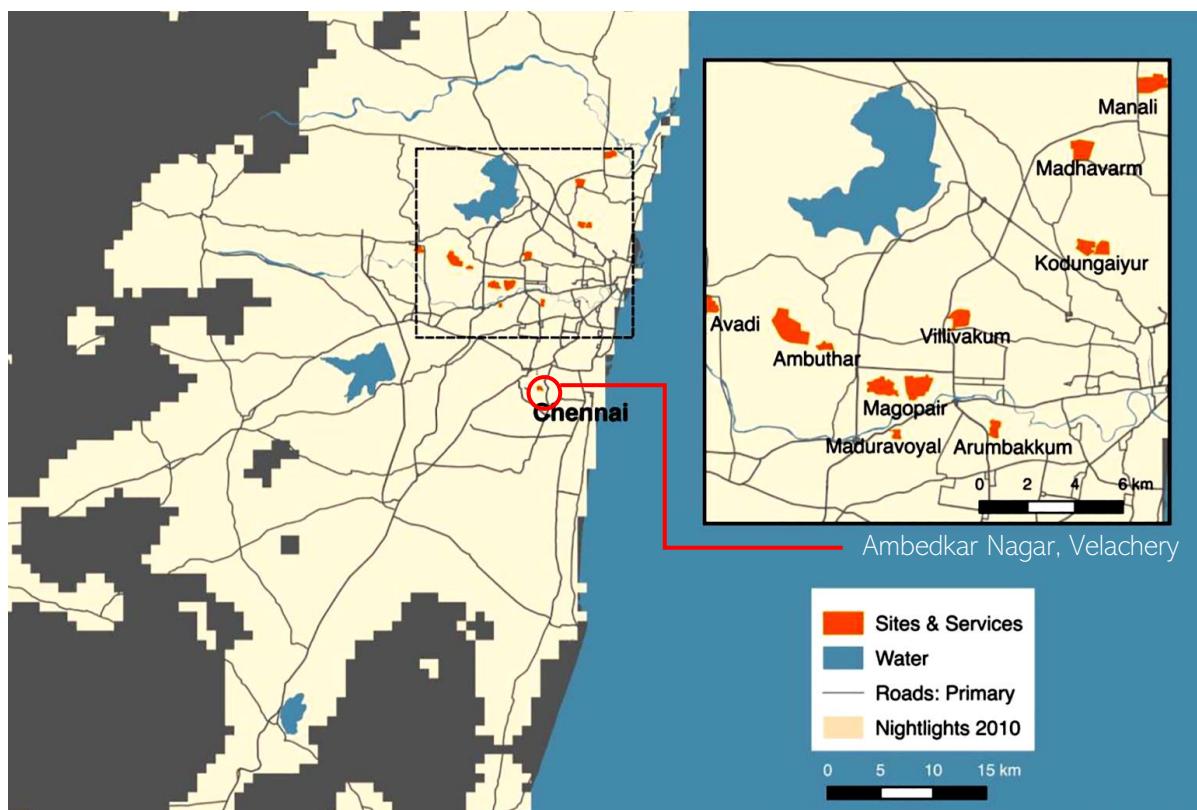
### 2.1.3 Sites and Services in India: Shift in Land Policy

In India, the most important transformation in land policy came in 1975 with the Urban Land Ceiling and Regulations Act (ULCRA), which levied a ceiling on vacant land holding and put limits on the size of dwelling units to be constructed in future, this enactment enabled the government to acquire large portions of surplus land in excess to ceiling limits, develop them and allot these to the poor for affordable costs (Aldrich & Sandhu, 1990).



**Photograph 1:** Traditional huts and conventional housing units under S&S projects in Tamil Nadu (Source: Structure plan for Madras Metropolitan Area, Vol-II, Alan Turner and Associates, June 1980)

There were various interpretations of S&S across different contexts (Wakely, 2018). In India, S&S schemes were launched with the Sixth Five Year Plan (1980-85), in recognition towards the need for direct public sector assistance for housing the Economically Weaker Section (EWS) with emphasis on S&S schemes (Aldrich & Sandhu, 1990). Commonly referred to as the self-help approach, as it relied on low-income households' own initiatives to assemble the resources to produce housing (Aldrich & Sandhu, 1990). In Tamil Nadu, S&S was envisaged as rehabilitation of hut dwellers from objectionable slums, where land obtained urban ceiling act and other government lands were developed and encouraged to take cash loan for the construction of the shelter units (School of Architecture and Planning, Anna University,



1995).

*Map 1: Location of sites and service projects in Chennai between 1977 and 1997. (Source: Owens et al. 2015)*

## 2.2 The notion of perceived tenure security in settlements

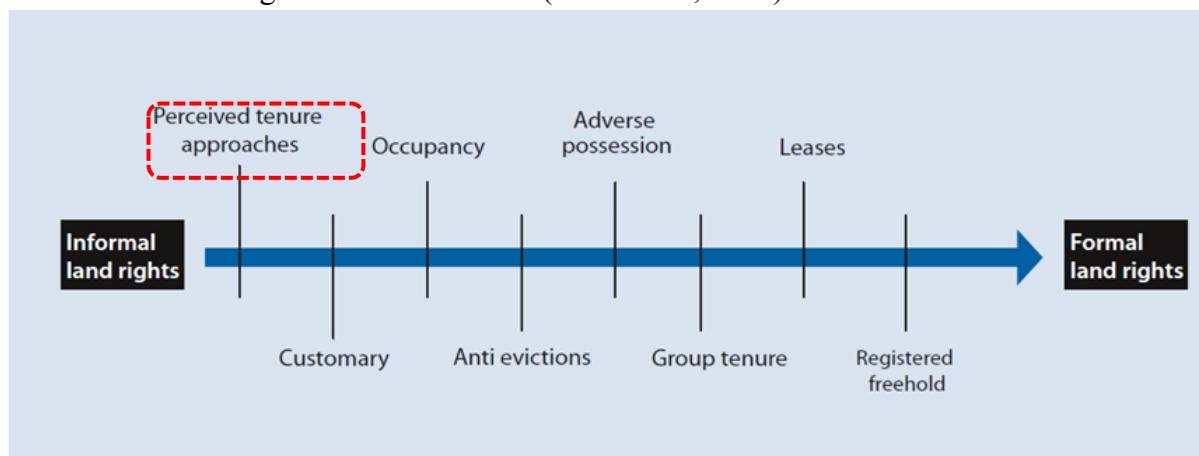
The notion of perceived tenure security in settlements is a complex and critical issue. UN Habitat defines tenure security as “the right of all individuals and groups to effective protection by the state against forced evictions. People have secure tenure when there is documentation that can be used as proof of secure tenure status, or there is either de facto or perceived protection from forced evictions” (UN Habitat, 2006). This understanding is relevant in cities, where neighbourhoods, both formal and informal, operate in complex ways to survive and thrive. But how does this happen? What perceptions influence communities to 'self-build' incrementally, and how can we measure this phenomenon?

It is important to note that the distribution and provision of land are highly political issues to deal with (van der Linden, 1986). To understand this, discussions on land tenure and property rights must consider the historical, political, and cultural influences along with the

legal systems in place, as this interplay refines the variations in how these relationships are defined (Payne, & Durand-Lasserve, 2013). Property rights systems can be explained through the bundle of rights – a set of legal rights associated with land that illustrates the complexities in land ownership, entitlements, and stakeholder capacities and these rights can be separated, reassembled, and deconstructed in various ways (Ostrom, 2009). What constitutes this bundle of rights? It includes physical, tangible rights – such as soil, air, mineral, tree, and animal rights – as well as rights to access, alienate, exclude, enjoy, manage, and consume (Harvey, 2007; Bartkowski, 2018), and social, intangible rights – such as rights to sell, lease, bequeath, inherit, use (and abuse), exclude, develop, subdivide, derive income, and abandon (IHS, 2024).

Issues related to urban land tenure are highly complex and cannot be easily categorized as legal, illegal, formal, or informal – as several forms of legal land tenure systems and property rights may exist in urban areas (refer Figure 2), where unauthorized land subdivision, squatting, and construction without official permits are common (Payne & Majale, 2004). Hence, as illustrated in figure it is crucial to identify the range of informal tenure categories to anticipate the consequences of urban policy on various tenure sub-markets (Payne, 2001).

This brings us to the concept of perceived tenure security, which refers to an individual's subjective sense of confidence and assurance regarding their rights to occupy and use a particular piece of land. This perception can be influenced by the legal framework, social and economic conditions, and cultural norms (Payne, 2002). Perceived tenure security theoretically consists of the perceived probability of eviction and the fear of eviction – the latter significantly influences housing improvement in informal neighbourhoods, where fear of eviction is a more significant determinant (van Gelder, 2007).



**Figure 2: The continuum of tenure types.** (Source: UN Habitat, 2007)

As Payne describes, formal and informal tenure security are not mutually exclusive and can interact in complex ways, shaping people's perceptions of tenure security (Payne, 2002). These interactions also have significant outcomes for livelihood opportunities, with physical and social assets playing a crucial role. However, given the complex nature of tenure categories in most cities, granting some households full individual titles is more likely to increase existing alterations in urban land markets and promote further informal development (Payne et al., 2004). As experience has shown that the urban poor often sell off or lose their land when given individual titles (Payne & Majale, 2004).

The discourse surrounding urban land has multiple dimensions, on the aspect of who owns it, who can access it, who controls it, and who decides these matters, and what the basis

for these decisions. Property ownership is not merely about the physical space but also about holding a set of rights – a confluence of physical and social rights. These rights include the ability to exclude, develop, subdivide, derive income, abandon, sell, lease, bequeath, inherit, and use or abuse (Jacobs, 2007; Bartkowski, 2018). Therefore, unbundling these property rights is essential for achieving equitable land justice.

However, in reality, neighbourhoods operate in complex ways, finding ways to thrive, as evident in informal settlements where at least one of the links is missing, yet the chain continues to run, how does this happen? What are these perceived perceptions that influence communities to incrementally 'self-build' their dwellings? And how do we measure this? This inquiry leads back to the concept of perceived tenure security, which, as mentioned, involves an individual's subjective sense of confidence and assurance regarding their land rights, influenced by the legal framework, social and economic conditions, and cultural norms (Payne, 2002). Where the latter being a significant determinant in housing upgradations in informal neighbourhoods (Gelder, 2007).

This concept primarily involves the perception of the *de facto* situation, at least as much as the legal status definition (Payne et al., 2009). As a possible outcome of land titling programs and as a factor of social cohesion, tenure security is measured by the duration of the right, indicating residential stability (Place et al., 1994), and the assurance of the right, reflecting the perceived fear and expectation of eviction (van Gelder, 2009). The former is measured by the length of residency, while the latter is explained by the perception of concern over losing the property, the degree of prioritization of security compared to other livelihood aspects, the willingness to move for a more secure dwelling, and the increased perception of security upon obtaining a title deed.

Perceptions of tenure security plays a crucial because both legal and *de facto* tenure security positively predict investment in housing upgradations within low-income settlements (Gelder & Luciano, 2015). Tenure security relies on the condition and certainty of ownership among dwellers (Place et al., 1994). Empirical evidence from the global south indicates that having a formal title deed is inversely related to housing transformations among low- and middle-income families, with significant outcomes for their communities (Agnitsch et al., 2009). According to proponents of tenure legalization, providing property titles establishes the necessary tenure security for residents to invest in housing improvement, while also enabling land markets and facilitating access to credit (De Soto, 2000).

Finally, access to basic services such as water, sanitation, and electricity significantly impacts perceptions of tenure security within communities, although the levels may vary depending on how these services are obtained – whether through official state-provided channels or through unofficial, possibly illegal means (Lahoti, 2021).

### **2.3 Incremental Housing upgradations in 'self-build' housing typologies**

Incremental 'self-build' housing in the 20th century was a pioneer in shifting housing typologies. Silver argues that incrementality is "shaped and subsequently procured and scaled through various material configurations, which seek to test and configure new forms of infrastructure and accompanying resource flows" (Silver, 2014). In response to population growth, third-world countries witnessed the rise of massive housing projects that were informal or illegal squatter settlements. Despite starting with nothing, these communities eventually developed into standard upper-middle-class multi-storied buildings. Through this process, a

need emerged to mimic this informal practice, as international practice demonstrates that most poor people wish to acquire decent, safe, and comfortable housing (Goethert, n.d.). However, their poverty prevents them from achieving this rapidly or in a single step, so those who succeed do so by phasing investments as resources become available (Payne & Majale, 2004).

The majority of locally controlled development is incremental, where people initially construct modest houses that they later expand and improve as resources permit. Over time, these houses may reach official building standards, although imposing such standards from the outset can raise the entry barrier too high and exclude many from the legal housing market (Payne & Majale, 2004). Allowing for incremental development in terms of both quality and space, growth can occur horizontally or vertically (Payne & Majale, 2004).

Implementing an incremental strategy is not simple, as practical policy must address three connected challenges: establishing a framework for land development, providing a starter house-core, and creating and implementing supporting policies and programs (Goethert, n.d.). A study conducted on S&S resettlement colony in Savda Ghevra, Delhi, India, identified key triggers for incrementality in the context of resettlement housing. First, household-level events, such as marriage or the growth of families, often prompting residents to expand their homes to accommodate their changing needs. Second, financial opportunities or difficulties play a significant role, where access to savings, loans, or subsidies can either enable or delay construction. Third, social dynamics, such as need for privacy or autonomy from extended family which could lead to modifications or expansions of existing structures. Additionally, external shocks, such as health crises or job loss, often dictate the pace and extent of incremental building (Bhan et al., 2018).

Studies conducted under the Regulatory Guidelines for Affordable Shelter project found that administrative procedures were the most significant constraint people faced when trying to access new legal shelter, as these procedures were often too diverse and complex, with very few people understanding what they were supposed to do due to a lack of clarity and information (Payne & Majale, 2004). However, the poor do not remain passive victims of unfavourable planning regulations, standards, and administrative procedures. Instead, they take action to establish alternative regulatory regimes that meet their social, cultural, economic, and environmental needs (Payne & Majale, 2004).

Despite a shift from housing projects to urban management and governance investments, support for incremental housing has continued on an ad hoc basis, with many efforts carried out without donor backing and as part of broader poverty alleviation programs by various governments (Wakely & Riley, 2011). In this context, households are responsible for constructing, maintaining, and managing their dwellings, as they best understand their needs, resources, and investment priorities (Wakely & Riley, 2011). The government's role is to act as a facilitator, banker, or guarantor, providing support that households cannot manage on their own (Wakely & Riley, 2011). NGOs often serve as advisors and intermediaries between low-income households and government agencies, while various government levels and departments are essential for supplying and subdividing land, as well as for extending and managing infrastructure and urban services (Wakely & Riley, 2011).

In addition to projects on undeveloped land, many upgrading initiatives focus on supporting incremental housing by formalizing informal settlements. These initiatives are

generally small-scale and carried out through collaborations with local governments, NGOs, cooperatives, and the private sector (Wakely & Riley, 2011). Governments hold the crucial authority to allocate public land for housing, acquire land from private owners (both legal and illegal), or collaborate with owners to develop land for low-income housing (Wakely & Riley, 2011).

State-supported incremental housing has the potential to drive the decentralization of government, enhancing urban management and the administration of urban services (Wakely & Riley, 2011). This includes fostering partnerships with the private sector and community actors. Examples exist where both large companies and small local enterprises have been contracted to install infrastructure and provide services, while NGOs often handle social and community development (Wakely & Riley, 2011).

Governments lack the resources to build subsidized, completed dwellings for all low-income households (Bredenoord, n.d.). However, people continuously demonstrate their capacity to house themselves, even when they cannot do so legally within the formal housing market (Bredenoord, n.d.). By supporting and enhancing individuals' strategies for developing their homes and neighbourhoods, a much larger number of legal, safe, and affordable dwellings for low-income groups can be achieved compared to traditional approaches (Bredenoord, n.d.).

When tenure security and access to services are provided, even low-income households can contribute to housing and neighbourhood development through saving and borrowing, effectively sharing the burden of urban development costs with the government (Wakely & Riley, 2011). In informal housing, the sequence begins by first moving onto land, building the house, installing infrastructure, and finally obtaining a land title. In contrast, formal housing follows a structured order: obtaining the land title first, then installing infrastructure, building the house, and lastly moving onto the land. This comparison, based on McLeod and Mullard (2006), highlights the spontaneous, unregulated nature of informal housing versus the systematic, regulated approach of formal housing development (refer Figure 3).

### Sequence of procurement processes for formal and informal housing

Informal	1	Move onto land	4	↑	Formal
↓	2	Build house	3	↑	
↓	3	Install infrastructure	2	↑	
↓	4	Obtain title to land	1	↑	

Figure 3: Sequence of procurement process. (Source: McLeod and Mullard (2006))

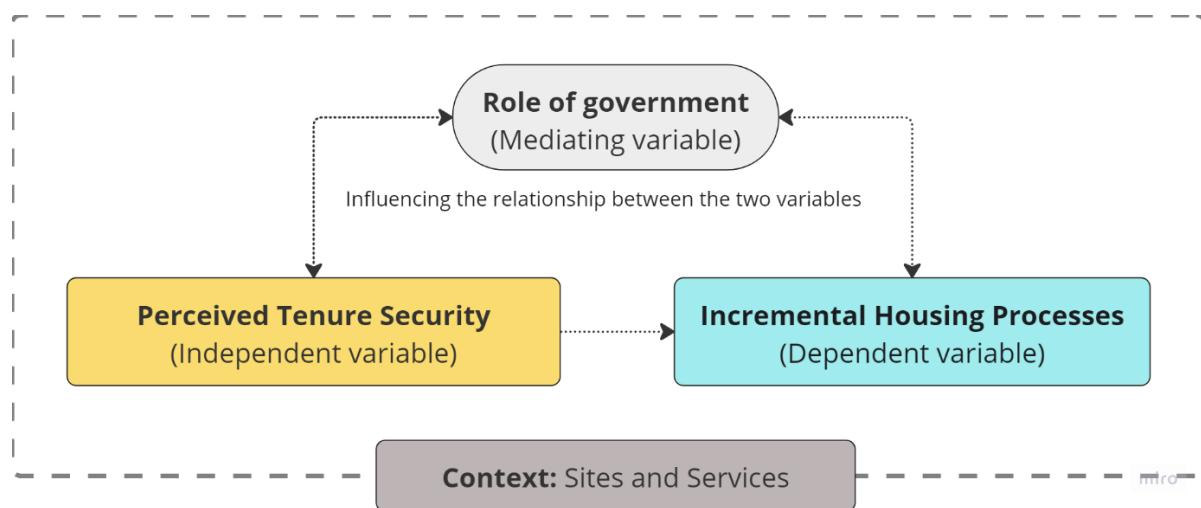
Households with low or unstable income and no access to formally recognized collateral often build minimal basic dwellings, which they gradually expand and improve as resources allow and as the need for larger or better structures becomes more pressing. This process of extension and modification can take decades—or may never be fully completed (Wakely & Riley, 2011).

Utility agencies and service departments face a dilemma between their obligation to provide adequate services to all citizens and the implications of effectively legalizing illegal settlements by supplying them with facilities (Wakely & Riley, 2011). In many cities, this challenge has been unintentionally mitigated by the privatization of service delivery, as private sector providers often show little concern for the legality of their customers as long as service fees are paid (Wakely & Riley, 2011). However, over time and often under political pressure –

infrastructure is eventually upgraded, and services are extended: water lines are installed, sewerage systems are put in place, power is provided, streets are paved and lit, and in some cases, schools and clinics are constructed (Wakely & Riley, 2011).

## 2.4 Conceptual Framework

The conceptual framework developed in this research aims to explain the factors that influence the de facto form – perceived tenure security (*independent variable*) on visualising it as a spectrum of rights and its influence on incremental housing upgradations (*dependent variable*) within the context of Sites and Services. In the process exploring, what the role of the government (*mediating variable*) this relationship.



**Figure 4:** Conceptual framework (Source: Author, 2024)

## Residents lining up to collect water (Source: Author, 2024)



## Chapter 3: Research design, methodology

First, this chapter will discuss the research strategy, methodology, the data collection and sampling methods deployed, and the tools that were used to analyse the data. Second, explain the operationalization of variables and their corresponding indicators. Third, concluding with validity, reliability, and limitations of the research.

### Description of research design and methods

#### 3.1 Data Collection Methods

The primary data collection tool used for this research was semi-structured interviews with residents of Ambedkar Nagar, to understand the factors behind their perception of tenure security and factors that influenced them to adopt incremental upgradations. The interview consisted of a set of close and open-ended questions to capture broader information, follow up questions were raised based on the interviewee's responses. Field observation methods were used to study certain indicators of incremental upgradations within the neighbourhood. This was pre-empted during the initial stage as the respondents would not be comfortable sharing information regarding their financial investments on their dwelling units.

##### 3.1.1 Primary Data

For primary data collection, (1) Pilot interviews: Given the sensitive nature of the data to be collected related to their land titles, first a pilot interview was deployed to check the responsiveness of the residents, post which the questions were revised and reorganised based on the pilot interviews, (2) Semi-structured interview: The data collection methods deployed for the research consisted of semi-structured interviews with the resettled community (OAs), second-generation residents, ex-government officials, academicians and NGOs, (3) Documentation: Photographs and videos of ongoing and already constructed housing upgradations were documented, which truly captured the essence of incrementality, (4) Transact walks: field observations to identify extent of vertical or horizontal patterns of development in incremental upgradation.

##### 3.1.2 Secondary Data

Secondary data sources include reports and books obtained from CMDA library in Chennai (accessed with support from Anna University) combination of government reports, newspaper articles, maps and reports prepared by local organisations and NGOs.

1. Project Implementation Report: Tamil Nadu Urban Development Project (World Bank report, June 22, 1988) – CMDA Library
2. Shelter Strategies for Madras, Trichy and Erode, Tamil Nadu Urban Development Project, Government of Tamil Nadu (School of Architecture and Planning, Anna University, 1995) – CMDA Library
3. Implementation of the World Bank financed Housing Projects in Tamil Nadu and its impact on the Deprived Urban Communities – IRCDUC & International Accountability Project
4. Rehabilitation of pavement Dwellers: The Velachery Experience, Project implementation Tamil Nadu Slum Clearance Board, Economist Group.
5. Google Earth street view and maps: Imagery Documentation
6. Newspaper articles including blog posts (13 Nos.)

### 3.1.3 Informal Conversations

When the author requested for permission to record, respondents held back and were not ready to be interviewed. The residents would get cautious when the author informed regarding the consent for the interview, hence informal conversations were made with several residents, for this, the primary questions were asked. Informal conversations were noted down in the field journal, here the residents spoke more openly.

## 3.2 Research Strategy

This research is qualitative and explanatory in nature, as it aims to explain the factors that influence incremental housing upgradations despite the lack of a formal security of tenure in the contexts of S&S. Theoretically, there are less studies on perceived tenure security and its influence on incremental upgradations and the long-term impacts of Sites and Services approach. Hence this research on a theoretical level will aim to describe what are the factors that contribute to building resident's perception of tenure security over time and how that translates to their capacity to incrementally develop their dwelling unit in S&S context.

This research is part of the thesis research atelier program by IHS, with support from action groups like Information and Resource Centre for the Deprived Urban Communities (IRCDUC) and Anna University based in Chennai – engaging in the field of “access to information and digital inclusion in resettlement” (van Eerd, 2024). The primary objective is to avoid research waste. The aim is to make optimal use and build on existing research repository (academic and non-academic data) of previous studies conducted in Ambedkar Nagar linking students' research to ongoing Community-Based Participatory Research (CBPR) and action within marginalized urban communities. This thesis will become part of a data repository which will be made accessible to all partners and communities in Chennai. CBPR integrates participatory action research principles, accentuating community partnerships for research, action, and education, merging academic rigor with co-creation, involving marginalized urban groups as co-researchers (Van Eerd, 2024).

## 3.3 Sampling

For the first two alternative days, during the pilot interviews stage, an assistant from one of the local partners (IRCDUC), guided the author to familiarize with the local context. As explained in Chapter 2, several residents did not possess a formal title deed to their land and the pilot interviews revealed that residents were not willing to openly talk as they had an inherent fear that they would be subjected to threat in case they spoke to anyone related to their titling. Due to this, snowball sampling approach was deployed. In total 23 interviews were conducted (refer Table 2) with a primary focus on OAs, to understand their level of perception, post which second generation users were simultaneously interviewed to understand how they purchased the house, on what basis, was it registered formally? How did the transfer of ownership take place when the OA did not possess a *patta*? How were rental agreements signed? How did the OAs get access to central government schemes? Was there documentation involved? – in broader contexts, to understand the process involved.

The primary data collection tool deployed in the field was semi-structured interviews. To validate the data, field observations along with photo documentation and videos, were captured as additional sources. To triangulate this data, interviews were conducted with several key informants – one, a former Indian Administrative Service (IAS) officer – two, a journalist (Citizens Matter) – three, a grassroot NGO, four, former Country Director of an International

NGO with local chapter previously based in Chennai – five, an academician. Adequate volume of secondary data was researched and collected such as newspaper articles, blog posts, government and NGO reports. The research approach and design were kept open in order to capture what could potentially come out of the fieldwork. Given the qualitative nature of the data collected, the findings that arise out of this research are context specific and cannot be generalised to a broader population based on incremental upgradations. But may be used on other studies based under S&S, provided the conditions match the description of the study.

### 3.4 Ethical Concerns

Due permission was taken from all the respondents before the interviews were conducted, as also when taking pictures. The residents were well-informed about the purpose of the interview and the time beforehand. Participation in the interviews were voluntary. In cases where participants did not want to be recorded, hand notes were captured in the field journal. The recording began only after their consent was obtained for all the interviews.

### 3.5 Data Analysis



**Figure 5: Coding process.**  
(Source: IIHS, 2023)

Post data collection, interviews were manually translated and transcribed simultaneously. An excel sheet was created to keep track of all the data that was being analysed. Research analysis began deductively with a predetermined set of codes derived from literature. As the data was coded and recoded, in the process inductively came up with new codes, to label what was of interest in the data (Fereday & Eimear, 2006). This was done in an iterative process, inductively and deductively using Atlas Ti software (Refer Appendix 3.2 Codebook, Source: Atlas Ti, 2024). Post completion of coding, the dataset was sifted through to identify common recurring patterns clustered around central organizing category (themes) and co-occurrences with respect to each indicator (Braun & Clarke, 2006). Indicators that emerged from the analysis has been captured in the updated operationalisation table at the end of chapter 4. Content analysis was carried out, to identify patterns, co-occurrences, frequencies and significant quotes recorded in the interviews by creating categories from the data, these are presented in a tabular format at the end of each indicator.

### 3.6 Operationalization: Variables and Indicators

The independent variable *perceived tenure security* focuses on unpacking the factors that influence it and the rationale behind it. The dependent variable focuses on *incremental upgradations*, first by looking at the process in which people practiced it, the triggers behind incrementalism, its effect on spatial configuration and the material selection. Lastly, to investigate, what is the *role of government* in this paradox? What action are aiding the process and what inactions are a hindrance? What is the role of the government in mediating the relationship between perceptions of tenure security and incremental upgradations? This is captured through various typology of indicators and sub-indicators using different types of data collection methods depending the information they intended to capture. Detailed definitions of indicators are explained in Appendix 3 (A 3.1 and A 3.2)

**Table 1: Operationalization of variables**

Variable (Concepts)	Dimensions	Indicators	Sub-indicators	Data Source (Primary - P) (Secondary - S)
<b>Perceived Tenure Security</b> (Independent Variable) <i>Definition:</i> <i>Perception of de facto state at least as much as the description of legal status</i> (Payne et al. 2009)	Legal Perspective	Evidence of tenure - beneficiary demonstrating their right to live or occupy the land (van Gelder & Luciano, 2015)	Possession of formal document Possession of informal document No document	Semi- Structured Interview, observations (P), Document analysis (S)
	Threat of eviction	Risk of Eviction (van Gelder, J., 2007)	Eviction notices (Legal action) Fear of eviction (inherent)	
		Perceived risk Eviction (van Gelder, J., 2007)	Heard of eviction Read about eviction	
	Social Attitudes	Social Attitudes Influence of custom and dominant social attitudes (Reale & Handmer, 2011) Social and cultural beliefs	Neighbourhood level co-dependency Stability of livelihood Stability of income	
	Stakeholder Influence	Stakeholder influence through: (1) Withholding Strategies: Indirect influence with resource allocation; (2) Usage Strategies: Direct resource allocation but with certain pre-conditions (Frooman, 1999).	Community based organisations (CSOs, CBOs, RWAs) Community leaders Local Counsellor / Municipality NGOs Media Religious institutions - Churches, mosques and temples (social)	
	Local and state level – measuring their presence and influence.			
	Access to Services	Availability of Services	Services: Water, electricity and Sanitation Amenities: Parks, playgrounds, police station Infrastructure: Roads, footpaths, streetlights	

Variable (Concepts)	Dimensions	Indicators	Sub-indicators	Data Source (Primary - P) (Secondary - S)
<b>Incremental Housing Upgradations</b> (Dependent Variable) <i>Definition: Incremental housing process is often carried out in three main phases: obtaining land, building a basic housing nucleus, and then gradually improving the house to the required level (Greene &amp; Rojas, 2008).</i>	Type of incremental Upgradation : Built environment	<p>Typology of resident: First generation: OA of the scheme Second generation: buyer/renter from OA (van Eerd &amp; Schelkshorn, 2024)</p> <p>Spatial configuration and its effect on overall experience of inhabitants (Wie &amp; Dewi, 2019).</p> <p>Construction Elements</p> <p>Triggers for Incrementalism (Bhan et al., 2018)</p> <p>Finance for construction</p> <p>Temporal Dimension (Capturing emergent effects of policy and projects – levels of satisfaction) (van Eerd &amp; Schelkshorn, 2024)</p>	<p>Period of arrival</p> <p>Process involved</p> <p>Started with a shack</p> <p>Started with a core unit</p> <p>Core unit with additional construction</p> <p>Space build first</p> <p>When did they build</p> <p>Space build additionally</p> <p>Area of the spaces</p> <p>Materials used for construction</p> <p>Vertical expansion</p> <p>Horizontal expansion</p> <p>Political Support</p> <p>Family expansion</p> <p>Income Increase</p> <p>Festival</p> <p>Marriage</p> <p>Death</p> <p>Provision of a document, did they invest?</p> <p>If no document, how did they invest?</p> <p>How was finance acquired?</p> <p>Self-finance</p> <p>Hand loan</p> <p>State Government scheme</p> <p>Central Government scheme</p> <p>Dwelling unit</p> <p>Neighbourhood</p> <p>Basic infrastructure</p>	Semi- Structured Interview, observations (P), Document analysis (S)
<b>Role of Government</b> (Mediating Variable)		Government Action	<p>Resettlement</p> <p>Collection of property tax (dues)</p> <p>Maintenance of services</p>	

### 3.7 Validity

Due protocol was carried out during the entire course of field work, care was taken to ensure the respondents consent was recorded before proceeding. Secondary sources such as newspaper articles and reports helped in triangulating the data for cross-checking the information.

### 3.8 Challenges and Limitations

In terms of challenges, while some were pre-empted, steps were taken in advance to mitigate them as much as possible, but it is likely that a degree of influence did impact the study. The timing of the study was affected by numerous external factors, which included the 2024 general elections. As the data collection period commenced (May 2<sup>nd</sup>, 2024) two weeks after the elections were held in Chennai (i.e., April 19<sup>th</sup>, 2024). In relation to the residents, as indicated in Chapter 2, the elections represent a significant hope and anticipation for many, who often expect that positive changes may result from – due to which many respondents were apprehensive on participating in the interviews. Particularly, when discussing topics such as income, and investments made on their dwellings. To address this, photo documentation was employed to gather information on housing investment indirectly. Whereas in relation to the government officials, one of the main stakeholders of this study – the Tamil Nadu Urban Habitat Development Board (TNUHDB), when contacted via telephone and in person none of them were ready for an interview nor available to provide information. When the author visited the office one clerk at a government office stated:

*“Nobody will talk to you now, its code of conduct, we are not supposed to talk to anyone till the results, even I won’t be able to talk to you” – Clerk at TNUHDB.*

Officials from the board were not accessible for interviews due to the restrictions imposed by the election *code of conduct*, which prevented government officials from making public statements or participating in discussions about their work. As a result, the author was unable to speak directly with any official from TNUHDB. However, understanding their perspective was still important for the research. Consequently, to include their viewpoints, the author relied on secondary sources – such as statements issued in newspaper articles, blog posts, official reports, and policy documents. While this approach could not fully substitute for direct engagement, it provided a basis to represent the board's perspective in the context of this study. However, capturing TNUHDB's perspective was not the primary objective of this research. This aspect the study focused on understanding the role of TNUHDB and other government agencies, such as the Water Board and Electricity Board, in relation to the level of services they provided and the criteria on which these services were delivered. The limitation on this was that, since several years had already passed, getting access to accurate information, either from the government officials nor online sources was not feasible.

Following this roundabout, in consultation with IRCDUC, an RTI\* (Right to Information, 2005) was filled on 11<sup>th</sup>, June 2024, (*Application Number: HOUSI/R/2024/60147*) to the Housing and Urban Development Department, Government of Tamil Nadu, seeking information on the three major Sites and Services projects implemented by the state government (detailed information regarding the information requested and timeline of the RTI Application is attached in Appendix. A 3.5)

Positionality played a fundamental role in navigating challenges that were encountered during the research. Since the author spoke the local language (Tamil), it was an added advantage as it immensely helped in building rapport and trust with the respondents. However, coming from India may have presented some disadvantages as well, particularly related to perceived bias about my role or intentions as a researcher. Some respondents had preconceived notions about my association with certain institutions or political ties, which impacted their

willingness to communicate openly. To tackle this, copy of the university student ID card and fieldwork approval letter was shown to the respondents as proof for conducting research.

In terms of gender dynamics – as a male researcher, there were instances where female respondents, particularly from certain backgrounds were hesitant to participate in the interviews. To mitigate this, extra time was taken to fully explain the context, reason for the study, to make the participants feel comfortable. There were also signs of research fatigue among participants, particularly with OAs, as they had been previously involved in such research projects. This revealed as reluctance to participate in the interview. Due to this some interviews were shorter in nature, but the author ensured that all the necessary information covering the indicators was sufficiently captured.

Furthermore, the extreme heat presented practical challenges. Following advice from researchers at Anna University, the author avoided visiting the site during peak hours and scheduled interviews in the mornings or late evenings when the temperatures were more bearable. In some instances, there were expectations from the respondents about receiving benefits from participating in the research, which required careful conduct towards expectations and clear communication about the purpose of the study. Navigating these challenges required constant adaptability to ensure that the research process remained ethical and effective.

An allotment letter issued by the  
Corporation of Madras  
(Source: The Hindu, 2024)

**CORPORATION OF MADRAS**  
Slum Division—Works Department.

**INDEX CARD**

Serial No. .... Dated. 22.2.74  
Name of the Slum. *MEZAMBAL TIRUPATI BABA* Dn. No. 5143, M. No. ....  
Rehabilitated Plot No. 21 in *Neppalaiyamalai* Street,  
Original Topo No. 179 at *Neppalaiyamalai* Street, Nagercoil  
Name of the Head of the family. *T. Kuppuswamy* Age. 38  
Father's/Husband's Name. *T. Kuppuswamy*  
Occupation. *Labourer*

*1. Kuppuswamy*

Signature or left Thumb Impression of the Head of the Family.

Witness:

1. *Thirumalai*  
2. *Thirumalai*

S. No.	Name of persons living.	Relationship to the head of the family
1	<i>T. Kuppuswamy</i>	Head
2	<i>Thirumalai</i>	Wife
3	<i>Levania</i>	Son
4	<i>Levania</i>	Son
5	<i>Levania</i>	Son
6		
7		
8		
9		
10		
11		
12		

Signature of the Issuing Officer and date.

Stamp of the Office of the Executive Authority.

*Meera*

Photograph of the Family

*Meera*

Photograph of the head of the family.

## Chapter 4: Results, analysis and discussion

This chapter will first introduce the context of Ambedkar Nagar and its issues surrounding land dynamics, provide an overview of the respondents, and second, discuss the findings as per each variable and their respective indicators and sub-indicators in relation to the research questions and will provide a wrap up of the main findings at the end.

### 4.1 Context

#### 4.1.1 The Project: Case of Ambedkar Nagar through a land lens

In 1989, Ambedkar Nagar (Velachery) was a resettlement project as part of the Pavement Dwellers Housing Scheme, initiated by State Government of Tamil Nadu and GOI (Dattatri, n.d). This scheme intended to shift pavement dwellers in Madras city to different places within MMA and to provide serviced plots with core housing units (School of Architecture and Planning, Anna University, 1995). As stated in (Dattatri, n.d) “The scheme included acquisition of suitable land, developing it with water supply, sanitation and other social services to ensure a clean habitat to the beneficiaries. The beneficiary is encouraged and assisted to build his own dwelling unit using low-cost technology on his site. This can be on an incremental basis keeping in view the total cost and his affordability” thereby confirming the requirements to qualify as a *Sites and Services* project.

In the formation of this project, TNSCB, being the implementing and responsible agency, had the two advantages, (1) secure land free of cost from the State Government, and (2) secure the entire financial requirements through grants. This enabled TNSCB to make use of all the funds that were available at disposable for development of the site which included provision of basic services and infrastructure, through this the interest burden for the project was completely avoided for TNSCB (Dattatri, n.d). The action plan was directed towards: (1) creating awareness among the target group on the advantages of relocation with focus on the land tenure, (2) providing assurance to the target group regarding the provision of better services at the new location – water supply, sanitation, education and health services, and (3) informing them about the inevitability of clearing the area occupied by them for carrying out the planned public works.

As part of the project provisions were made for all requirements which included a primary and high school, community centre, post office, police station and a public library. One of positive features of the project was that it provided security of tenure and shelter to the dwellers who were constantly under the threat of eviction (Dattatri, n.d).

### 4.2 Overview of respondents

#### 4.2.1 Residents: Original Allottees (OAs) and Second-generation

A total 23 interviews were conducted. Of them, 14 respondents were first-generation residents (OAs), whose arrival dates back to as early as the 1989. Four of these OAs were able to access central government funds for assistance in the incremental construction of their dwelling. Remaining nine respondents were second-generation residents. They can be categorized as: (1) buyers, who had purchased the land from OAs and had their ownership transferred, and (2) tenants, living in rental accommodations, these were the inhabitants who have come to Ambedkar Nagar over the past 5 to 10 years.

#### 4.2.2 Key Informants

A total of 5 key informants interviews were conducted, first was the former Secretary to Government of India as well as an Indian Administrative Service (IAS) officer, and with over 40 years of service in various departments – two, journalist who has extensively covered issues related to evictions and housing conditions in resettlement sites with Citizens Matter– three, a grassroot NGO which worked in Ambedkar Nagar and other parts of Chennai in supporting women livelihoods – four, former Country Director of an International NGO with local chapters based in Chennai, Telangana and parts of Karnataka – five, a practicing architect and academician with over 35 years of experience of working in the housing sector across India.

*Table 2: Residents: Original Allottees (OAs) and Second-generation.*

Code	Profession	Gender	Arrival Period	Age	Duration Residence	1 <sup>st</sup> G (OA)	2nd G	Finance for construction
R1G1	Homemaker	F	1984	65	40	Y	N	Self
R2G1	Mason	M	1990	57	34	Y	N	Self
R3G1	Housekeeper	F	1992	72	33	Y	N	Self
R4G2	Auto Driver	M	1995	35	29	N	Transfer	Self
R5G2	Fisherwomen	F	1991	66	33	N	Transfer	Self
R6G1	Fisherwomen	F	1989	52	36	Y	N	Self
R7G2	Homemaker	M	1992	75	33	N	Y	Self
R8G1	Garment Worker	F	1990	55	34	Y	N	PMAY-HFA
R9G1	Auto Driver	M	1990	41	34	Y	N	Self & PMAY
R10G1	Homemaker	M	1992	60	33	Y	N	Self
R11G1	Garment Worker	M	2000	42	24	Y	Purchased	Self
R12G1	Painter	M	1989	37	35	Y	N	PMAY-HFA
R13G2	Shopkeeper	M	2017	40	8	N	Y	Rental
R14G1	Auto driver	M	1992	49	33	Y	N	Self
R15G2	Software Eng.	F	2012	42	12	N	Y	Self
R16G1	Painter	M	1995	57	29	Y	N	PMAY-HFA
R17G2	Auto Driver	F	2012	45	12	N	Y	Loan
R18G2	Homemaker	F	2000	41	24	N	Transfer	Hand Loan
R20G2	Contractor	F	2017	48	7	N	Purchased	Self
R21G2	Housekeeper	M	2015	63	9	N	Y	Self & Loan
R22G1	Retired (LIC)	F	2010	72	24	Y	N	Office Loan
R23G1	Homemaker	F	1988	55	38	Y	N	Self

*Table 3: Key Informants*

Code	Name	Occupation	Location of Interview
K1	Sneha	Journalist	Online - Zoom
K2	Ridhi	Former IAS officer, retd. Secretary to the Govt. of India.	Chennai
K3	Zakhar	Academician and Housing Expert	Chennai
K4	Peter	Founder and CEO	Chennai
K5	Stef	Country Head and Manager	Online - Zoom

\*Names changed to protect the identity of the respondents.

The following analysis will be discussed by explain the variables, indicators and sub-indicators with respect to each sub-question. Summary of qualitative findings from Atlas Ti is provided at the end of each indicator in a tabular format, and co-occurrences table is provided at the (Appendix A 3.3). The indicators and sub-indicators are discussed in the order as presented in operationalisation table.

## 4.3 Perceived Tenure Security

What are the factors that influence the perception of tenure security?

### 4.3.1 Legal Perspective

Perceived tenure security is first examined through *legal perspective*, focusing on *evidence of tenure* that OAs and second-generation residents provide to assert their right to use the land. As explained in the operationalization table, this perspective integrates both *de facto* perceptions and formal legal status, which recognises that lived experience of tenure security that can be separate from its legal definition. We first look at *possession of formal documents* such as title deeds or Allotment letter. Then *possession of informal documents* such as internally signed documents or rental contracts.

#### 4.3.1.1 Evidence of tenure

In total, 14 Original Allottees (OAs) were identified. All 14 stated that they were part of a resettlement drive initiated by the government. This resettlement took place due to infrastructure development projects such construction of metro trains. The affected residents were relocated from areas including Egmore, Mylapore, Mandavalli, Adyar, Nandanam, Triplicane and Guindy racecourse.

The OAs were informed in advance about the resettlement process, and were assured that a piece of land would be allotted to them under their name, if they paid a nominal fee to the Tamil Nadu Slum Clearance Board (TNSCB), over a period of 21 years post which the land will be allotted under their name. This assurance was made in context of the resettlement drive and also aimed providing secure tenure to the displaced families. One respondent, R7G2, recalled their experience when they were relocated due to metro rail construction:

*“The train track was coming above, so during that time they removed all the houses on the sides, and brought us here. Jayalalitha amma told so only we came. All of came in corporation lorries.” – R7G2.*

However, despite these assurances, the conditions for obtaining the land title (patta) were not fulfilled. Respondent R1G1, who has been residing in Ambedkar Nagar since the past 25 years, expressed their frustration over the government's failure to provide the promised patta:

*“No, patta nothing they gave us. They put a bench in that place near the gutter (Kava), made us hold a slate, in the slate they mentioned the year, house number, and on their name, they gave us. They haven't given us patta only. If they want, they will ask us to evict, but this (meaning Ambedkar Nagar) belongs to Guindy racecourse, it is temporarily given to us, some people have built stone houses above and all, I didn't know what would happen then.” – R1G1.*

During the allocation process, prior to the resettlement, the families were made to stand in front of their huts, and a photograph was taken. They were given a letter containing details about the family members, such as the head of the family, number of family members, and their ages. Following this, they received a *tharkaliyam* (meaning temporary document) from the authorities, known as the Allotment Letter (refer to cover image of Chapter 4). This formal letter, issued by TNCSB, proved the land was allotted to that particular family, this served as

initial proof of their legal ownership to the land. It was considered as the first step towards securing a title deed, confirming the *possession of a formal document*.

*"They gave us an allotment form. It is mentioned it is temporary; they haven't given patta and all; it is just an allotment form only like a photo." – R6G1*

Further interviews included residents who arrived few years after the resettlement and more recent inhabitants from the last 10 years, referred to as second-generation residents. These residents came to Ambedkar Nagar because of better opportunities in the neighbourhood, its safety, and access to better services. As the city developed, Ambedkar Nagar's proximity to the city centre became an added advantage. Respondent R14G2 explained:

*"I shifted my family here because it was close to Guindy, its only 10 minutes for work, other than that water is all fine only, sometimes we have problem but that's there everywhere in Tamil Nadu right..." – R14G2.*

This navigates us to the next sub-indicator, how did second-generation users come in possession of the land? As explained earlier, OAs sold their land by *transferring the ownership* to these new residents. Here it is important to note that the OAs were not permitted to sell the allotted land, they were allowed to do so if they completed the payment of all the installments.

Second-generation residents acquired the land through informal transactions, where the original allottees transferred ownership using a 100 rupees stamp paper. These transactions, facilitated by local advocates were given on the basis of allotment letter, but happened without official recognition by the TNSCB or other authorities, confirming possession of an informal document. As R4G2 quoted:

*"The transfer happened on a stamp paper. It was just between us, no government involvement. We had the allotment letter, but they [the authorities] didn't know." – R4G2.*

Later, the four second-generation tenants (R7G2, R12G2, R13G2, R21G2) who arrived in the last 5-10 years were living in rental accommodations. They were the hesitant to be interviewed, three of them agreed but did not want to be recorded, subsequently informal conversations were made. The remaining four who agreed revealed that their landlord had given the stamp paper with their details in the form of a rental contract, and others were living on verbal agreements, or mutual agreements with the landlords. This confirms the third sub-indicator *No document* involved. As stated by a second-generation resident, R5G2:

*"When we vacated that area and came here right, at that time the house was in a different person's name, they wrote in a letter saying this house will be given to them, we are selling this house to them. There are no documents for this, only that handwritten letter with signatures..." – R5G2.*

When these informal land tenure systems were explained to the key informant (former govt official), she acknowledged the persistence of such practices despite government regulations. She noted:

*"But the parallel market takes care of all that. Even without registering, any number of transactions take place. So, you will find the fellow there now, after 10 years, he is the 4th or 5th fellow who will enjoy it." – K2.*

**Table 4: Summary of Qualitative Findings - Evidence of Tenure**

Main Theme	Resident Code	Representative Quote	Type of Evidence Provided	Summary of Perception
Resettlement and Promises	R7G2	"The train track was coming above... and brought us here."	Formal Allotment Letter	High initial security due to government promises
Lack of Formal Title (Patta)	R1G1	"No, patta nothing they gave us... it is temporarily given to us."	Absence of Formal Title Deed (Patta)	Low perceived security due to unfulfilled promises
Temporary Tenure Documents	R6G1	"They gave us an allotment form... it is just an allotment form only like a photo."	Temporary Document (Tharkaliyam)	Moderate security; reliance on temporary documents
Informal Land Transfers	R4G2	"The transfer happened on a stamp paper... no government involvement."	Informal Document (Stamp Paper)	Low security due to lack of formal recognition
Informal Rental Agreements	R5G2	"There are no documents for this... only that handwritten letter with signatures..."	No Document, Verbal Agreement	Very low perceived security; reliance on informal, non-legal agreements
Persistence of Informal Practices	K2	"Even without registering... he is the 4th or 5th fellow who will enjoy it."	General observation of informal practices	Ongoing tenure insecurity due to informal transactions

### 4.3.2 Threat of Eviction

The indicator, threat of eviction, as a dimension of perceived tenure security, includes both tangible and perceived risk associated with losing the resident's right to occupy land. *Risk of eviction*, includes receiving formal eviction notices or legal actions from the authority, which represents clear threat to tenure security. Additionally, there is an inherent fear of eviction that can stem from broader social uncertainties. Whereas *Perceived risk of eviction*, which could be shaped by indirect experiences, such as hearing or reading about eviction cases within the community. Due to the close interconnected relationship between the two-sub indicators, they will be analysed together, explaining how both direct legal challenges and indirect social factors can contribute to a sense of insecurity among OAs and second-generation residents.

#### 4.3.2.1 Risk of Eviction Vs Perceived risk of Eviction

Perceived tenure security of Ambedkar Nagar residents remains high, despite the lack of formal title document (patta). Among the 14 OAs, none expressed *fear of eviction* by authorities or external agencies. This sense of security largely stems from the possession of allotment letter, which provides them with a sense of ownership over their land. One OA, R2G1, expressed confidence in their tenure despite potential risk of eviction, highlighting a long-term sense of security developed over the years:

*“No, if he vacates let them vacate, I have stayed here for 30 years. If they want to demolish let them demolish and go. No one has told us anything. But yearly they collect 3000 rupees, so for a year 3,00,000 change. Let him demolish tomorrow also, we don't care if they demolish tomorrow also, we have lived enough here. But if they demolish, they will give another house elsewhere.”* – R2G1.

On the contrary, second-generation residents display a much strong sense of property rights. Six of these residents (R4G2, R5G2, R7G2, R12G2, R14G2, and R21G2) have incrementally added new units to the existing structures. When questioned about their reasons for constructing these additional units, they cited a lack of awareness regarding regulations or the need to obtain prior permission. One OA, R6G1, further clarified their understanding of the situation:

*“No, nothing like that. Just like if they remove others, we will also be removed from here. Whatever happens to others will happen to us also here. There are so many people who have built 3 - 4 floors here.”* – R6G1.

When enquired who they should consult regarding the permissions, all four respondents admitted they did not know where to seek such information. This lack of clarity was not communicated through OAs or other sources, as explained by a second-generation resident, R14G2:

*“His name was Thanagarajan, very good man, he wrote in a paper and gave me this land, he told build however you want nobody will come ask you. So, later I saw other people also had built so I waited for few years, then I also built these 2 floors. God's grace no one so far has come and asked me anything. In case if anyone comes then we will handle it, until then I will live happily...”* – R14G2.

Over the last 21 years, families expanded and newer generations coming in, residents found the need for more space and gradually began adding additional areas to their existing units.

This pattern resulted in a situation where the residents no longer fear eviction by authorities. R8G1, described their confidence in their continued occupancy despite the lack of formal legal rights quoted:

*"No, we aren't really scared. There are so many houses like ours here. We built our house on a very small scale, but others have built much larger houses. The government has allotted this land to us, so they can't just take it back easily. They've told us not to sell, but some people do what they want. If the government decides to remove these houses, there's not much we can do, but we're not living in fear of that happening." – R8G1.*

While both OAs and second-generation residents lack formal patta documents, making their legal tenure uncertain, their perceived security of tenure remains strong due to the combination of the allotment letter and long-term residence. This perceived security persists despite the absence of formal legal ownership.

**Table 5: Summary of Qualitative Findings - Threat of Eviction**

Main Theme	Resident Code	Representative Quote	Perceived Risk	Summary of Perception
Confidence despite potential eviction	R2G1	"No, if he vacates let them vacate... we have lived enough here."	Low risk of eviction	High perceived security despite legal uncertainties
Incremental construction without permission	R14G2	"Later I saw other people also had built... In case if anyone comes then we will handle it."	Unclear understanding of eviction risk	Lack of awareness about regulations does not stop them from construction
Limited fear of eviction among OAs	R6G1	"If they remove others... we will also be removed from here."	No fear of eviction	Residents are confident due to the presence of others in similar situations
Perceived safety in numbers	R8G1	"We aren't really scared... they can't just take it back easily."	Low perceived risk	Confidence in continued occupancy due to community size and informal agreements

### 4.3.3 Social Attitudes

In relation to indicator, *social attitudes* perceived tenure security could be shaped through customs, cultural beliefs, and dominant social norms. Community *co-dependency* at the neighbourhood level adopts mutual support that can improve security. Furthermore, *stability of livelihood*, including *stability income*, which can contribute to a stronger sense of perceived security against being evicted.

#### 4.3.3.1 Co-dependency

In order to access social attitude towards perceived tenure security, it is important to understand how OAs and second-generation residents respond and process risk – individually and collectively as a community. Observations from the dwellings of the 23 respondents and their neighbouring houses revealed two distinct patterns of behaviour.

The first pattern, observed at individual level was the adaptive nature of the residents. Since the plots were 15' x 18' (feet), many families found it challenging to create an adequate living space. One OA, R6G1, expressed the difficulties faced due to limited space:

*“There isn't enough space, The house is not enough, for one person only. For 4-5 people also there isn't space to sleep. If relatives come home, they can't stay back either. It is a small room.” – R6G1.*

As a result, some families whose plots were adjacent to each other, reached mutual verbal agreements to combine their plots and construct a single, larger unit. This strategy allowed them to save on labour, materials, and construction costs, while also allowing them to share resources like water, electricity, and sanitation after construction.



**Photograph 2:** A dwelling unit where two plots have been combined. (Source: Author, 2024)

The second pattern, involved residents upgrading their homes based on their neighbours' actions. For example, a family (R4G1) built their house in 1997 as their family grew. Another family in the same lane, (R18G2), decided to upgrade their home in 2002 after observing their neighbour's construction. This behaviour was seen across AN, as noted by another resident:

*“Everyone is building like that only I think... I took out a loan and built it. My husband has passed away so... The one next, all those governments have given 200000 rupees, some change in new government schemes. Ah, this next house also was built like that only, all the government has given 200000.” – R3G1.*

On the contrary, when the second-generation residents arrived, they stated that they were not aware of the background context in the locality but when probed, they stated that they noticed many residents had built in the same style, so they also followed the same. As second-generation resident R13G2 stated:

*“...so, we when we came around 2010, we asked people around they told build however you want, all of us have built without papers no will come to ask...” – R13G2.*

Another second-generation resident, R7G2, described the informal agreements that guided this pattern, explained:

*“They kept saying it's my plot, your plot, so next to each other the houses were built on their own. Wherever the plots are empty, the houses built in mud, are built by just deciding in word, it's your plot, you build there, it's my plot I'll build here. The space which was left for ground, has become all houses now.” – R7G2.*

Through these observations, we can notice a pattern of co-dependency among these residents which influenced their perception of security. Based on the findings we can conclude that it was the second-generation residents who were more actively engaging in upgrading their dwellings. These observations, match with literature in Chapter 2, revealing a pattern of co-dependency, particularly among second-generation residents. This co-dependency of shared practices and mutual agreements, has significantly influenced their perception of security, creating a sense of resilience against threat of eviction.

#### **4.3.3.2 Influence of Stability of Livelihood and Income on perceived tenure security**

Based on profiles of the 23 respondents, the occupations of AN residents range from a fisherwoman, and garment worker to an IT professional. Both OAs and second-generation residents had to navigate similar challenges, such as commuting long distances to find work, while also dealing with changing levels of income. Therefore, in this context, making a clear distinction between OAs and second-generation residents is challenging, as both groups experienced similar struggles, particularly in terms of securing stable livelihoods and incomes.

Like the OAs, many second-generation residents also faced economic uncertainties, informal employment conditions, and the need for daily wage labour to sustain their families. Since residents were resettled from different places (Egmore, Mylapore, Mandavalli, Adyar, Nandanam, Triplicane), they initially struggled to find employment due to their reliance on day-to-day work for their earnings. One resident, R5G2, a fisherwoman, shared her experience:

*"I am selling fish and earning one on my head and one on my hip I keep and I go around selling fish. On an everyday basis I will get Rs. 1000 only if I go to sell fish; if I don't go, how can I eat?" – R5G2.*

Most residents did not have formal jobs or a stable income, as they relied on daily wages. The distant location from the city further made it challenging, making daily commutes difficult. As another resident, R2G1, explained:

*"There was no option for work there if any ladies go to household work only there was an earning. It was long from Chemancheri to Egmore... This is near, half an hour if I take a train and get down at Egmore I'll go to Saidapete. And while coming if I change 2 buses, I'll reach home." – R2G1.*

Over time, the employment status of the residents become stable, as compared to when they first moved to the area. Presently, many work as auto rickshaw drivers, painters, construction workers, and hotel employees, earning a consistent income. As their livelihood prospects became more stable, this had a direct influence on their level of investment in their dwelling units.

The stability of livelihoods prospects among the listed types of employment reflects the variations in job security and income consistency as employment types such as software engineer and Call centre worker and Mason (R14G2, R2G1) offered high stability as these were demand driven industries. For example, roles such as software engineer, call center worker, and mason (R14G2, R2G1) tend to offer greater stability since it was demand-driven. Conversely, occupations such as fisherwoman (R5G2), garment worker (R8G1 & R10G1), and homemaker (R1G1, G6G1, R7G2 & R9G1) often face significant challenges, including income instability and job insecurity, due to external factors like market conditions. As resident R8G1 stated:

*“Earlier, we just had a simple structure, but as we started earning more steadily, we were able to save and build a better house.” – R8G1.*

The indicator *stability of livelihood* is closely related to the indicator *stability of income* due to their strong inter-relationship. Earlier as their livelihood was not stable, the residents were living in a temporary state. Furthermore, the economic capacity developed by residents who adapted to their circumstances helped them overcome initial income instability. For instance, another resident, R8G1 stated:

*“For the first few years, we struggled with small jobs, but as we started doing more work, we gained experience, and now we earn a stable income. Now, I sell snacks at the train station, and my husband does construction work. It has helped us manage better.” – R7G2.*

This stable livelihood and steady income gradually reinforced the residents' perceived tenure security. Feeling more secure in their ability to stay, many residents began investing more on their dwellings, and expanding their dwellings by making incremental upgradations. This investment on their dwelling is a reflection of their growing confidence in their security and their improved economic situation.

**Table 6: Summary of Qualitative Findings - Social Attitudes**

Main Theme	Resident Code	Representative Quote	Key Social Attitude	Summary of Perception
Adaptive Strategies	R6G1	"There isn't enough space... it is a small room."	Lack of space and mutual agreements	Residents adapt by combining plots and sharing resources
Influence through neighbor's actions	R3G1	"Everyone is building like that... governments have given 200000 rupees..."	Matching neighbors	Social cohesion influences building and upgrading practices
Following local practices	R13G2	"We asked people around... all of us have built without papers..."	Informal practice	Informal social practice shape construction practices
Economic struggle	R5G2	"I am selling fish... I keep and I go around selling fish."	Income instability	Unstable livelihood challenges perceived security
Influence of stable employment	R2G1	"There was no...had a simple structure... It was long from...I'll reach home."	Stable livelihood	Stable income encourages investment in housing improvements
	R7G1	"My husband is a mason and we have managed ...by little to the house when we can."	Economic Improvement	
Impact of community support	R8G1	"Here, people live close to each other, helping...others get inspired."	Community support	Strong community bonds promote collective building efforts and mutual support

#### 4.3.4 Influence of stakeholders

The indicator, *stakeholder influence* is assessed through their presence and actions in local and state levels. As explained in operationalisation table, this influence can emerge through *withholding strategies*, where stakeholders indirectly shape security by controlling resource allocation, or *usage strategies*, where resources are allocated directly but with specific conditions.

While the residents themselves are the primary stakeholders, several external stakeholders also play a crucial role in influencing perceptions of tenure security. Based on the interviews, as visualised in figure 6, the stakeholders are categorized into two groups: (1) Implementers with highly influential capacity, and (2) External Supporters.

Implementers with highly influential capacity: The first category, implementers with highly influential capacity, includes government agencies and political parties. According to three respondents (R1G1, G2G1, R6G1, and R10G1), government agencies hold significant influence due to their authority to enforce decisions. As one resident, R10G1, stated:

*“The government only brought us here and gave us everything. Only then can ask us to go right! If they ask us to vacate from here again, we will go, what other option do we have...” – R10G1.*

Whereas political parties also have the power to influence decisions, particularly during election periods when they make promises regarding the issuance of land titles. As respondent R7G2 pointed out:

*“No one helps us, and we don't go ask anyone. What are they going to do? We have to work hard to build it. If we ask them, will they give us their house? We don't ask anyone. They don't do anything. The councillor here doesn't do anything. He has never come here. He will come only when he gets votes. He won't ask for anything else. It's been 3 years since the election. No one has come this far.” – R7G2.*

Other respondents (R23G1, R9G1, R6G1, R4G2), stated that even during the time of flooding no one came to their help, nor any kind of assistance was offered, as R4G2 recounted:

*“They were just here few weeks ago asking us to vote.... as usual, they gave us a cooker this time...but when we were drowning, not Stalin nor who is the other guy I don't remember his name, none of them even cared to step foot here...” – R4G2.*

This argument was further reinforced by key informant, K3, who explained the political motivations behind resettlement colonies being used as vote banks:

*“There are, of course, economic reasons also. So, but one of the main reasons for driving people out is the caste is driving them out from the rural areas. Okay. And job opportunities, nothing is pulling them. So, push and pull factors are there. They're getting pushed and they're getting pulled. So, these resettlement colonies initially were, always not initially, always treated as vote banks. So, nobody wants to disturb that...” – K3.*

External Supporters: Second category, External Supporters, includes NGOs, media, and activists who advocate for the rights of residents but often face significant challenges or even threats. For instance, the NGO HEKS/Foundation, after completing their work in Chennai and other regions in South India on land title issues, noted in their closure report:

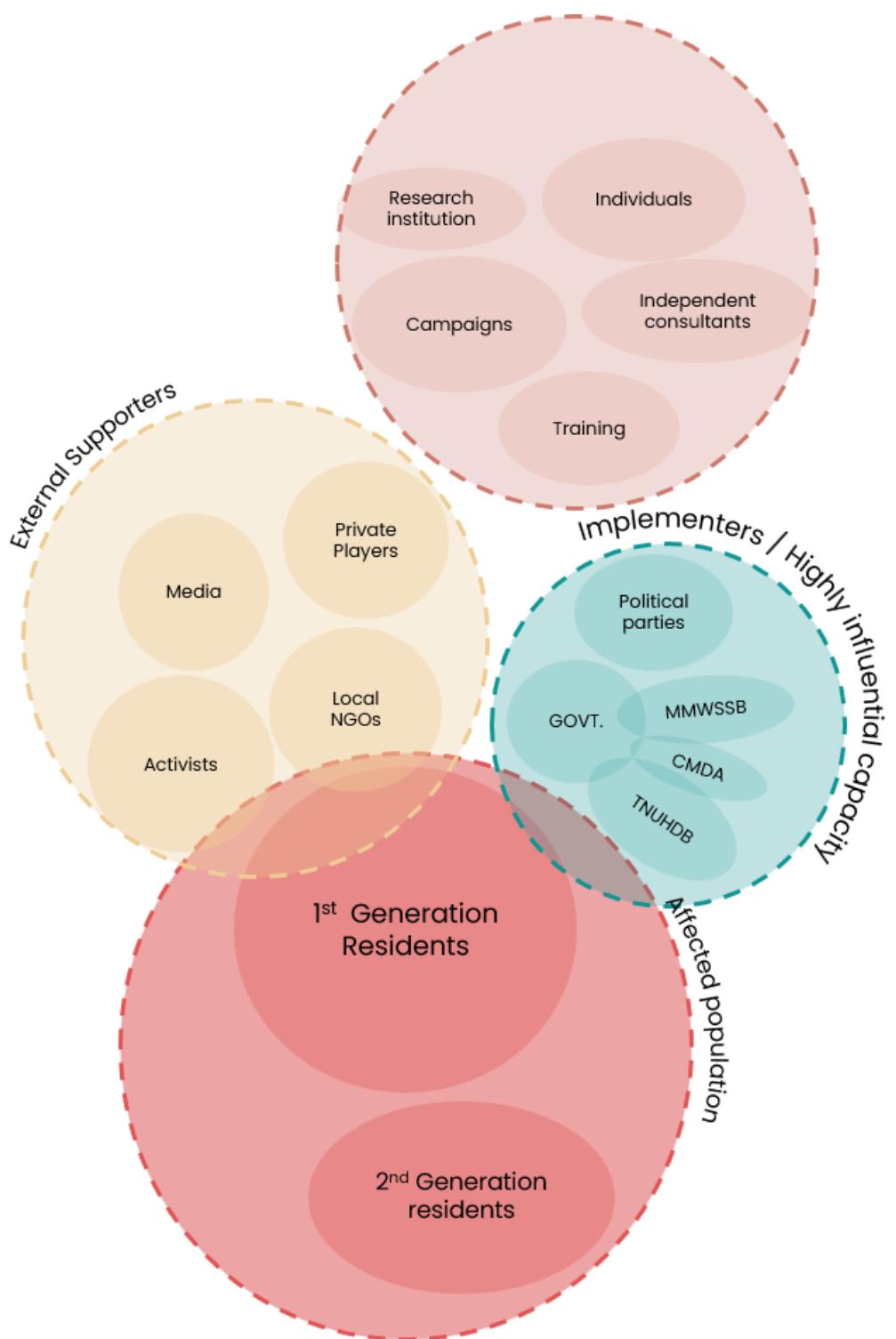
*“Few donors have dared to go into the area of land rights. It is easy to work on soft agendas but land is a hard agenda.” – (HEKS/EPER India, 2020).*

This quote highlights the struggles NGOs face when attempting to support rightsholders, particularly when dealing with sensitive issues like land rights.

This analysis shows the influences where different groups contribute to shaping tenure security. Government agencies and political parties have direct influence through decision-making powers and election-related promises, while NGOs contribute indirectly through advocacy. Both OAs and second-generation residents navigate this, seeking stability and security among varying levels of support and opposition from these external stakeholders. A broad representation of this is visualised in Figure 6.

**Table 7: Summary of Qualitative Findings - Influence of stakeholders**

Main Theme	Resident Code	Representative Quote	Stakeholder Type	Influence on Perception
Government Authority	R10G1	"The government only brought us here... Only then can ask us to go right!"	Government Agencies	High influence due to authority and control
Distrust in Political Promises	R14G2, R7G2, R4G2	"He will come only when he gets votes.... the election...come this far." "The councillor here doesn't do anything... He will come only when he gets votes." "They were just here few weeks ago asking us to vote."	Political Parties	Low trust in political actors, political promises create temporary hope for security
Political Motivations Behind Resettlement	K3	"Resettlement colonies... always treated as vote banks... nobody wants to disturb that..."	Political Parties and Government	Resettlement areas used as vote banks, maintaining political control
Challenges Faced by NGOs	HEKS/EPER India (2020)	"Few donors have dared... land is a hard agenda." "It is easy to work on soft agendas but land is a hard agenda."	NGOs and External Supporters	NGOs face difficulties addressing land rights issues, reducing their effectiveness in advocating for secure tenure for residents.



**Figure 6: Stakeholder Analysis. (Author, 2024)**

### 4.3.5 Availability of Services

Access to services is a critical dimension of perceived tenure security, reflecting the availability of essential services and infrastructure. This includes basic services such as water, electricity, and sanitation, along with community amenities like parks, playgrounds, and police station. The quality and presence of infrastructure, such as roads, footpaths, and streetlights, also play a significant role in shaping perceptions of security and stability within a community. Availability of services will be discussed under two categories, how they have collective influenced the first-generation users to stay and newer residents to come to the neighbourhood.

#### 4.4.1 Water, sanitation and electricity

During project inception, piped water connections was ruled out due to costs and non-availability of supply lines around the vicinity, but later on water taps were installed in the streets throughout the area, but as the water pressure was not sufficient these became obsolete. Later through an investigation by the Madras Metropolitan Water Supply and Sewage Board (MMWSSB), it was advised that deep borewells were unsuitable for the area, hence open wells were made for the supply for water for daily usage (Dattatri, n.d). Based on the field observations and informal conversations with the residents it was revealed that most of these wells were closed down over the years as they got dried up and also were not sufficient to meet the growing populations needs over the years.

*“There isn't a patta, but remember I told you in one slate they wrote date, site number and all, a government passport like, that only we use, we showed that only to get our electricity connection and everything else also.” – R1G1.*

During the initial years, getting access to water was a huge hurdle<sup>1</sup>, as stated by respondents – R6G1, R13G1, R19G1, R5G2, R7G2. However, as stated in the limitations, obtaining clear information on this issue was challenging because many years had already passed by. The following two reasons were stated, (1) the documents required for getting a water connection was only through the allotment letter or government ID, while many were not in possession of either of the two documents it further caused a hurdle. But the ones who were in possession were able to get access, as R7G2 explained:

*“With that allottee letter only, we got electricity, Aadhaar card, voter ID. Now only this Aadhar card was introduced, that time voter ID only was there. With allottee letter only we got...” – R7G2.*

Second-generation residents said that they received water and electricity connection by producing their government issued ID cards.

*“Electricity is in our name, we got electricity through voter ID and Aadhaar card, we received it long back.” – R5G2.*

(2) Irrespective of the settlement being formal or informal, providing water was a basic responsibility of the government. For potable water, containers were installed, which would be filled up by MMWSSB as and when required (Dattatri, n.d). As observed, After, 40 years, present day, the same system is still in place as the streets of Ambedkar Nagar are constantly loaded with water tankers referred to as *metro thanni* by the residents, which bring in potable

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<sup>1</sup> (van Eerd & Schelkshorn, 2024)

water to the residents (refer photograph 3). The corner of every main street has a black water tank placed over a raised platform, to which the tankers fill on a daily basis (refer photograph 5). They are available on request via call from a representative from every main street. And some residents had installed hand pumps (refer photograph 4).



**Photograph 3:** Private water service provider outsourced by the government



**Photograph 4:** Water pump attached to the small borewell.



**Photograph 5:** Collective water tank placed at every corner of the main street

#### 4.4.2 Infrastructure: Roads, footpaths and streetlights

As discussed in section 4.1, the entire area was a tank, completely filled with water, and part of this was filled up and the land levelled to make a space for the housing. The work on developing the roads, pathways, storm water drains, retaining walls and culverts began immediately after the land was raised and made fit for future development (Dattatri, n.d). As one OA stated:

*“Previously, I was in Krishnapete, next to Lighthouse, Lady Wellington near the beach. From there corporation people, here it was a huge ditch, more like a lake. To this lake, they filled it with mud, and gave us 18’x 15’ (18’ depth and 15’ width), half of the 3/4th land.” – R1G1.*

Based on the field observations presently the roads are in moderate conditions as they are constantly loaded with vehicles during the morning and evening hours. Footpaths were visibly not present in the interior roads, but the main roads they were present but often encroached by shop keepers and houses where they used this space as an extension of their houses.

Based on the analysis, availability of essential services such water, sanitation and electricity, and infrastructure such as roads, footpaths and streetlights, significantly influences residents' perception of tenure security. For the first-generation residents, who often experienced the initial stages of the settlement, the presence or absence of these essential services was crucial. When these services were available, the first-generation residents felt secure in their tenure, as the provision of these services and infrastructure is often seen as a commitment from authorities, which also reduces their fear of eviction.

*“When I came here, they gave us electricity and all. They gave that time only. Without patta, they won’t give electricity and water, no? But they gave us.” – R3G1.*

Alternatively, the lack of these services can increase a feeling of vulnerability and insecurity which emphasizes the concerns about the permanence of the neighbourhood.

Whereas, second-generation residents, who have come in at a later stage, tend to perceive tenure security through a different lens. While the availability of services still plays a role, it is often tangled with their sense of belonging to the place and social cohesion in the neighbourhood. For them, tenure security is not solely dependent on infrastructure but also on the stability in the community. Though, inadequate services can still negatively impact their sense of security which creates a sense of neglect, this may potentially threaten their long-term prospects within the community. As a second-generation resident added:

*"We have built our house here, and we have lived here for years. The community is strong; we all know each other. But when there is no water or electricity, it feels like they have forgotten about us. It makes you worry about the future." – R7G2.*



**Photograph 6:** Capacity of the interior roads.



**Photograph 7:** Condition of pathways

As discussed in Chapter 2 (Section 2.2), availability of services is a critical determinant of tenure security. In the case of Ambedkar Nagar, the same pattern is observed as, for both first and second-generation residents – the impact is more immediate and tangible for the OAs, whereas the second-generation residents integrate this factor within a broader context of social and community stability.

**Table 8: Summary of Qualitative Findings - Availability of Services**

Main Theme	Resident Code	Representative Quote	Type of Service	Impact on Perception	Service Provision Challenges
Access to Basic Services	R7G2	"Electricity is in our name... voter ID and Aadhaar card."	Water and Electricity	Access to basic services like water and electricity increases residents' perceived security and government acknowledgment	Services obtained via informal or temporary documents (e.g., allotment letter)
	R1G1	"There isn't a patta... we showed that only to get our electricity connection..."	Water and Electricity	Residents initially felt secure due to easy access to services, which reinforced their belief in the permanence of their settlement.	Water connections faced issues with pressure; original wells dried up and were insufficient for growing population demands.
	R5G2	"Electricity is in our name... we received it long back."	Electricity	The continuity of basic services like electricity is seen as a basic right and contributes to perceived security despite informal tenure.	Ongoing challenges to service delivery due to reliance on inadequate infrastructure (e.g., reliance on water tankers and temporary electricity connections).
Service Provision for All	R3G1	"When I came here, they gave us electricity... they won't give electricity and water, no?"	Water and Electricity	Provision of services regardless of formal status creates a sense of equality among residents, reducing feelings of insecurity.	Some services (e.g., piped water) were never fully implemented due to cost and logistical challenges; residents rely on informal or alternative solutions.
Relying on informal arrangements	R7G2	"The streets of Ambedkar Nagar... are available on request via call from a representative..."	Potable Water	The use of informal service provision methods, like water tankers, leads to a sense of both dependency and insecurity, as services are not consistent or permanently guaranteed.	Lack of reliable infrastructure (e.g., roads, permanent water supply systems) affects the continuity and quality of services.
Impact of Service	R7G2	"But when there is no water or electricity... it makes you worry about the future."	Water and Electricity	Gaps in service provision contribute to feelings of neglect and concern about the long-term security.	Inadequate service provision affects trust in local authorities and increase concerns about future displacement or eviction.

## 4.5 Lack of Information

When analysing the primary and secondary data, an indicator that emerged inductively, was *lack of information* (refer table 17). It emerged as a significant factor affecting the residents' perceptions of tenure security in the context of incremental housing upgradations. Eight residents were unaware of the appropriate government department to consult for paying their remaining dues. This lack of clear communication from the concerned authority resulted in a widespread absence of transparency, as the OAs had no record of how much money was already paid nor how much remained outstanding or if they had to additional fine due to their non-payment that had built up from all these years, as an OAs stated:

*"Yes, I have paid for it. I have been paying since the time I came here, but suddenly he hasn't been coming. Maybe it is over, either my due is over or the government has stopped that process, I don't know." – R1G1.*

This finding is complimented through coverage in the recent newspaper article which quoted:

*"Many residents are unaware of their land rights and of the procedures necessary to obtain ownership (The Hindu, 2024)*

When this was put for the key informant, K3, who had dealt extensively with land issues pertaining to the government added that:

*"The government promises many things, but often they cannot fulfil them for various reasons. Sometimes, the government itself doesn't have proper identification of the land... there is also the fear that once the title is given, it will be sold, and the problem will start all over again. One way to prevent this was by putting a ban on the sale, so properties in these areas cannot be registered by the registering authority. However, a parallel market takes care of that, and transactions occur without formal registration... Ten years later, the third or fourth person is enjoying it, but you can't give them the title because they were not the intended recipient." – K3.*

**Note:** As this research was conducted in close collaboration with local NGO, IRCDUC, to assist their ongoing efforts in supporting rightsholders to get their titles from the concerned authorities. Pamphlets which were previous prepared by the NGO were distributed to the OAs and second-generation who has their land transferred internally. It contained information on the process of getting title deeds, the department to consult and to contact the NGO in case for further assistance (Appendix A 3.6.1 for the pamphlet).

**Table 9: Summary of Qualitative Findings - Lack of information**

Main Theme	Resident Code	Representative Quote	Nature of Information Gap	Impact on Perception
Unclear dues payment process	R1G1	"Yes, I have paid for it... either my due is over or the government has stopped that process, I don't know."	Lack of communication from authorities	Confusion over payment due creates insecurity and distrust in government actions
Lack of knowledge on land rights	The Hindu (2024)	"Many residents are unaware of their land rights... obtain ownership."	Unawareness of procedures	Inability to obtain ownership documents due to lack of information affects perceived security
	K3	"The government promises many things... transactions occur without formal registration..."	Misinformation	Conflicting messages from government contribute to uncertainty and insecurity

## 4.6 Incremental Housing upgradations

What are the factors contributing to incremental housing upgradations within the context of Sites and Services?

### Type of incremental Upgradation: Built environment

This analysis explores the variable *incremental housing upgradations* to explain the factors that lead to this process. In this section the first indicator, *typology of resident* (OAs and second-generation - buyers or renters), captures the *period of arrival* and *process involved* in relation to the second indicator, impact of *spatial configurations* on living experiences, if they *started with a shack*, a *core unit* or *Core unit with additional construction*, and the areas of each space (sub-indicators). Then the third indicator, *construction elements* cover materials used, and to identify the type incremental upgradation that took place (vertical or horizontal). The fourth indicator, triggers for incrementalism to understand what led the residents to develop, which could stem from political support, family *expansion*, *income increase* and final indicator *finance the construction* to capture the means residents used to acquire funds for construction.

### 4.6.1 Typology of Resident

Throughout this analysis, distinction between OAs, second-generation residents (buyers or renters from OAs) and their approach to incrementally upgrade their dwelling, will be made in relation to their period of arrival and process involved, this will be explained again in brief to provide context in terms of incremental upgradation.

#### 4.6.1.1 Period of Arrival

As explained earlier that, OAs were resettled to Ambedkar Nagar in 1989 through a government resettlement scheme. Pilot interviews conducted over the first two days revealed that several OAs had moved out of Ambedkar Nagar. When probed why, the neighbours mentioned that crime was a constant threat in the initial years, which led many residents to return to their original areas within the first two years of their arrival. As one resident, R4G2 who decided to stay quoted:

*“There were people near the gutter (Kava) in that area, for whom they gave allotment, temporarily. They sold it off to others and ran away because so many murders used to happen here” – R4G2.*

#### 4.6.1.2 Process Involved

OAs received plots through a formal resettlement process, accompanied by an allotment letter, while second-generation residents obtained their homes through informal transactions, such as notary and verbal agreements.

#### 4.6.1.3 Started with a Shack

Initially, some respondents began by constructing makeshift shacks using temporary materials like tar sheets, coconut palm leaves, and bamboo due to limited availability of resources. These structures were small, usually comprising a single multipurpose room, as R1G1 explained:

*“Government only brought us here, Corporation people, they told us the flying train was going above at that time. Flying train will be going, so they vacated us from there and brought us here..... they measured, 18’x15’ plot and gave us only Rs.500 for a family to live in; a small place where we could accommodate cooking, for kids to sleep we set up a hut (gudisalu). Tar sheet we brought, tied the poles and we lived there. By staying*

*in that condition, Step by step we built an ola veedu (coconut palm leaf roofed house)"*  
 – R1G1.

However, it is important to note that not all OAs constructed their own huts; this situation does not represent the majority who received a core unit from the government (Dattatri (n.d); van Eerd & Schelkshorn, 2024).

#### 4.6.1.4 Started with a Core Unit

Most of the OAs were provided with a core unit by the government to which they later reinforced with materials such as mud walls or thatch roofs. These units served as the foundation for future expansions, reflecting their gradual economic improvement.

#### 4.6.1.5 Core Unit with Additional Construction

Second-generation residents, upon arrival, who had brought these core units began further construction. They added additional rooms and also floors above to meet their growing need:

*"When we came here, the house was just one small room. Over time, we built another floor and added more rooms because our family was growing, and we needed more space." – R14G2.*

**Table 10: Summary of Qualitative Findings - Typology of Resident**

Main Theme	Resident Code	Representative Quote	Type of Resident	Summary of Perception
<b>Period of Arrival</b>	R4G2	"There were people near the gutter... they sold it off to others and ran away..."	First-generation (OA)	Early arrivals faced crime; some chose to stay, while others left and sold their plots informally.
<b>Started with a Shack</b>	R1G1	"Government only brought us here... we set up a hut (gudisalu)..."	First-generation (OA)	Initial makeshift constructions were due to limited resources; not representative of all OAs.
<b>Core Unit with Additional Construction</b>	R14G2	"When we came here the house was just one small room... we built another floor..."	Second-generation (Buyer)	Second-generation residents expanded core units to accommodate growing families and their needs.

#### 4.6.2 Spatial Configuration

##### 4.6.2.1 Space Built First

Residents initially prioritized building essential spaces, such as one individual room for cooking and sleeping. These were often constructed on limited plot sizes of 15'x18' feet, which imposed spatial limitations on household activities.

##### 4.6.2.2 When Did They Build

First-generation residents began construction immediately upon resettlement in 1989. Over time, as they stabilized economically, both first and second-generation residents undertook incremental upgradations to accommodate growing family sizes and improved living conditions.

#### 4.6.2.3 Space Built Additionally

Additional rooms, bathrooms, and kitchen areas were constructed to provide more functional spaces for growing families. This included horizontal and vertical expansions of the initial structures.

#### 4.6.2.4 Area of the Spaces

While initial constructions were constrained by plot size, additional spaces were added to maximize utility. As families expanded, residents continued to build by adding rooms vertically and combining plots horizontally.



**Photograph 8:** A photo montage showing the different stages of incremental housing in Ambedkar Nagar  
(Source: Author, 2024)

#### 4.6.3 Construction Elements

Refer to the table below for an overview of the materials and construction elements used by the residents.

**Table 11:** Materials used and elements for housing upgradations

Housing component	Material
Roof	Madras terrace, RCC, tiled and thatched
Wall	Bricks, stones mud and at instances thatch as well
Plinth Area	15'x18'
Raised plinth platform (as an adaptive measure to floods)	Ranging from 2' to 7'*(*depending on the proximity to the river and based on their previous instances of flooding (refer photograph 9))
Type of Accommodation	House: with a multipurpose room, one bedroom, and two or three bedrooms (in case of vertical expansion)

#### 4.6.3.1 Materials Used for Construction

Initially, residents used temporary materials such as thatch, bamboo, and tar sheets to build makeshift homes. As their financial situations improved, they gradually upgraded to more durable materials like bricks, concrete, and reinforced cement concrete (RCC). This change in materials was partly driven by the need to withstand recurring natural disasters like floods. As reported in a news article:

*"The residents of low-lying areas have started to raise the floor levels of their homes and build stronger walls to protect against future flooding." Source: HINDU\_EPaper-Chennai\_14-01-2024)*

#### **4.6.3.2 Vertical Expansion**

Vertical expansion became necessary as families grew and additional space was required. This involved adding extra floors to existing structures to accommodate new family members or tenants, R6G1 said:

*“Initially, we had only one floor, but as our family grew, we needed more space. So, we decided to build another floor above to make room for everyone.” – R6G1.*

#### **4.6.3.3 Horizontal Expansion**

Horizontal expansion involved extending the existing footprint of the house by adding rooms or other spaces. This expansion was facilitated by utilizing every inch of the 15’x18’ plot, reflected by R9G1:

*“We expanded our house sideways, adding a kitchen and an extra room to the side of the existing structure. The plot is small, but we tried to use every bit of space available.” – R9G1.*

### **4.6.4 Triggers for Incrementalism**

To identify factors that triggered residents to gradually upgrade their homes - such as political support, family growth, increased income, or external events like festivals. These triggers influenced both OAs and second-generation residents to incrementally upgrade. Based on the interview analysis, co-occurrence analysis and field observations, the following trigger patterns were observed:

#### **4.6.4.1 Political Support**

Political support, often in the form of promises made during election periods, encouraged residents to invest in their dwellings. Many residents were motivated by assurances from political leaders regarding the regularization of tenure or improvements in infrastructure:

*“During election time, they came and promised us land titles and said they would fix the drainage system. But nothing has been done yet.” - (Source: Citizen Matters\_Chennai's decades-long policy failure to address housing issues of the urban poor)*

#### **4.6.4.2 Family Expansion**

As families expanded, the need for additional space drove for incremental upgradation. Residents frequently added rooms or floors above to accommodate new family members, as described by R2G1:

*“We started with just a small place where we could accommodate cooking and a space for the kids to sleep. But as the family grew, step by step we built an ola veedu (coconut palm leaf roofed house) and kept expanding to make more room.” – R2G1.*

#### **4.6.4.3 Income Increase**

Increased income allowed residents to save and reinvest in their dwellings, leading to more permanent housing structures:

*“Now, we have managed to save some money and have invested in building a better house. Earlier, it was just a small place, but now we've expanded.” – R8G1.*

#### 4.6.4.4 Floods

Flooding was a significant external trigger for incremental upgradation, due to such recurring events, the residents felt the need to reinforce the dwelling unit as protection against the weather elements. The 2015 floods led to water entering into the houses, Consequently, as an adaptive measure, several residents raised their dwelling unit in order stop the rain water from entering the house (inferences made based on observations during transect walks – refer photograph 9). As R2G1, highlighted:

*"Now this is the old house, it is below ground level right now they will heighten the basement. They spent money and they were able to do it." – R2G1.*

This was also observed in the larger context of Tamil Nadu. The 2015 floods wreaked havoc to the city, caused substantial damage across several districts, prompting many residents to raise their homes or reinforce them against future flooding, as quoted in a blog:

*"Following the 2015 floods, several residents in flood-prone areas began raising their plinth levels and reinforcing their walls to prevent water entry in future events." - (Source: DT NEXT).*

When this case was put forth to key informant, K3 she explained that, areas which were previously tanks were converted to residential plots:

*"The resettlement we talk about now is when the urban poor or economically weaker sections are moved to another location because they are occupying resources like water or high-value land. But that has always happened in the past too. People who were less advantaged moved from better places to lesser advantageous places, often occupying areas which today would be considered very objectionable. The entire city consists of around 30, 40, or 100 tanks that were all made into residential areas. That is one of the reasons why we have flooding in the city..." – K3.*



**Photograph 9:** A typical house capturing incremental upgradations (Source: Author, 2024)

In context of Ambedkar Nagar, during the study period, remaining three triggers: *death, marriage, and festival* were not observed as significant triggers – this could have likely occurred because these events did not create a pressing need for structural changes, unlike other triggers like *family expansion* or *income increase*. However, these triggers might be seen if a larger pool of sample is considered, as different households may experience unique cultural or social circumstances that drive them to upgrade their dwelling.

**Table 12: Summary of Qualitative Findings – Triggers for Incrementalism**

Main Theme	Resident Code	Representative Quote	Trigger Type	Impact on Incremental Upgradation
<b>Political Support</b>	-	"During election time they came and promised us land titles..."	Political Promises	Encouraged investment in housing improvements based on expected tenure security or infrastructure support.
<b>Family Expansion</b>	R2G1	"We started with just a small place... but as the family grew step by step we built..."	Household Growth	Family growth demanded expanding living spaces and building more durable structures.
<b>Income Increase</b>	R8G1	"Now we have managed to save some money and have invested in building a better house..."	Increased Income	Improved financial situation allowed for more substantial investments in housing upgradations.
<b>Floods</b>	R2G1	"The 2015 floods led to water entering into the houses... several residents raised their dwelling unit..."	Recurring natural disasters	Flooding prompted residents to adapt by raising plinths and reinforcing structures against future damage.

#### 4.6.5 Finance for Construction

This indicator examines the financial approaches employed by residents in constructing their dwellings, taking into consideration their legal status and availability of financial resources. OAs, who possessed an allotment letter largely invested in construction, as the document provided them with a sense of security and legal backing, where in case of second-generation residents, 5 of residents (R4G2, R5G2, R7G2, R12G2, R14G2), were not aware of the whole process, they had no information on their hand, but they still went on ahead and started to incrementally invest in their dwelling unit. The second-generation residents, who were not in possession of a formal document, the decision to invest was often driven by strong commitment and urgency to establishing a stable living environment.

*"No one helps us and we don't go ask anyone. What are they going to do? We have to work hard to build it. If we ask them, will they give us their house? We don't ask anyone. They don't do anything." – R7G2.*

Of the total, eleven residents (R1G1, R2G1, R3G1, R4G2, R5G2, R6G1, R7G2, R9G1, R10G1, R14G2, & R23G1) financed their construction through personal savings (self-finance) or by borrowing money from other individuals (informal hand loans). However, a small subset of residents – four in total (R8G1, R11G1, R19G1, & R10G1) were able to tap into central government schemes such as the Pradhan Mantri Awas Yojana - Housing for All (PMAY-HFA) referred to as the 'Modi scheme' by residents, and JNNURM - BSUP Scheme (Jawaharlal Nehru National Urban Renewal Mission - Basic Services for the Urban Poor. As R8G1, recollects:

*"Yes, this scheme is something that came under Modi's government. The condition for participating is that the house should be a clay-roofed house known as an 'Odu Veedu' and the documents should be in the name of the original allottee. We would have to apply using the documents and the money would be deposited directly into the bank account of the person whose name is on the document." – R8G1.*

Particularly, in order to receive financial assistance through the PMAY scheme, beneficiaries are required to possess a title deed under their name. There is ambiguity as to how the OAs received the subsidy through these schemes.



**Photograph 10:** Name plates of central government subsidy schemes accessed by OAs (Source: Author, 2024)

**Table 13:** Summary of Qualitative Findings - Finance for Construction

Main Theme	Resident Code	Representative Quote	Source of Finance	Impact on Construction
<b>Personal saving</b>	R1G1, R2G1, R3G1, R4G2, R5G2, R6G1, R7G2, R9G1, R10G1, R14G2, R23G1	"Of the total, eleven residents... financed their construction through personal savings (self-finance) or by borrowing money from other individuals (hand loans)."	Personal savings or hand loans	Residents relied on personal savings or loans from individuals to finance construction.
<b>Government schemes</b>	R8G1, R11G1, R19G1, R10G1	"A small subset of residents... were able to tap into central government schemes such as the Pradhan Mantri Awas Yojana Housing for All (PMAY-HFA)..."	Government Schemes (PMAY-HFA, JNNURM-BSUP)	Access to government schemes provided some financial support but required specific conditions, like possessing a title deed.
<b>Lack of formal documents</b>	R4G2, R5G2, R7G2, R12G2, R14G2	"Five residents... were not aware of the whole process... no information on their hand, but they still went on ahead and started to incrementally invest in their dwelling unit."	-	Residents without formal documents felt uncertain but still invested to establish a stable living environment.

#### 4.6.6 Temporal Dimension

This indicator probes into how satisfaction levels among residents have evolved over time, particularly concerning their dwelling units, neighbourhood safety, and availability of basic infrastructure. This analysis highlights the critical role of time in shaping the living conditions and experiences of both first-generation and second-generation residents in Ambedkar Nagar. One resident R8G1 who expressed the benefits of improved infrastructure over time, said:

*"Luckily, we have a railway station and bus stop nearby, so commuting for work is not an issue." – R8G1.*

As explained in Section 4.3.1, during the initial years, residents constructed their homes using temporary materials, often makeshift, due to limited resources and uncertainty about their long-term tenure in Ambedkar Nagar. These early structures were prone to wear and tear, requiring

frequent repairs or complete rebuilding during extreme rains. This not only increased the financial burden on residents but also a sense of instability. As one, OA who built his house after years of saving noted:

*"No, they didn't provide a ready-made house. What they gave us was vacant land. They also provided a small loan of Rs. 8000 to help us start building. With that money, we built a very small room, Ole Veedu (temporary house). Later, as we saved more money, over the years we were able to build a better house on our own." – R8G1.*

Over time as residents began to feel more secure in their tenure and as their financial situations improved, they transitioned to using more durable, permanent materials for construction. This shift marks a significant temporal change, where the passage of time allowed residents to develop a stronger sense of belonging and a willingness to invest in their homes.

*"Now only, very recently maybe around 5 years, they spent money and were able to do it. See how I have built my house in 18'x 15' only. For everyone here it is 18'x 15' only. It is 4 floors here below I'm here." – R2G1.*

The progression from temporary to permanent materials demonstrates the resident's growing confidence in the durability of their dwelling. While initially, many residents faced challenges in obtaining services like electricity and water due to the lack of formal title (patta), the provision of these utilities over time marked a turning point, validating their presence and signalling a commitment to their long-term well-being:

*"When I came here, they gave us electricity and all. They gave that time only. Without patta, they won't give electricity and water, no? But they gave us." – R3G1.*

Although the provision of services like electricity was initially uncertain, as residents continued to live and invest in Ambedkar Nagar, the availability of these services increased, further solidifying their decision to stay. This shift from a temporary, makeshift settlement to a more permanent and recognized community was crucial for the residents, as K2 explained:

*"Certain basic services, if you are paying taxes, don't depend on title. As a citizen, you may be a tenant or not have a title, but if you are living in a place and paying taxes, you have the right to services. We provide services in places where people are unauthorizedly occupying, especially in water and electricity, because the law prevents us from discriminating. It's also a right to life issue, which is a fundamental constitutional right. If you are living somewhere and denied water and electricity, you could die, so these services cannot be denied, especially in a government settlement." – K2.*

The temporal advance from minimal infrastructure to a more developed environment reflects the growing integration of Ambedkar Nagar into the broader urban fabric, contributing to increased satisfaction among residents and a stronger sense of permanence.

**Table 14: Summary of Qualitative Findings – Temporal Dimension**

Main Theme	Resident Code	Representative Quote	Temporal Change	Impact on Housing
<b>Infrastructure improvement over time</b>	R8G1	"Luckily, we have a railway station and bus stop nearby, so commuting... is not an issue." - R8G1	Development of city	Increased accessibility contributed to greater satisfaction with the neighborhood over time.
<b>Shift from temporary to permanent structure</b>	R8G1, R2G1	"They gave us vacant land... we built a small room, Ole Veedu (temporary house). Later, as we saved more, we built a better house." - R8G1	Shift from Temporary to Permanent Materials	Over time, as financial security improved, this enabled residents to invest in more durable housing materials.
<b>Increased willingness to Invest</b>	R2G1	Recently, maybe around 5 years, they spent money and were able to do it... 4 floors here below I'm here." - R2G1	Recent Investments in Housing	Reflects growing sense of stability and long-term commitment, with residents willing to make substantial investments in their homes.
<b>Provision of basic services</b>	R3G1	"When I came here, they gave us electricity... Without patta, they won't give... But they gave us." - R3G1	Access to Utilities Over Time	The provision of basic services such as electricity, even without formal title deeds, marked a turning point in residents' perception of security and permanence.
	K2	"Basic services... don't depend on title... you have the right to services." - K2	Legal reasoning for services	Highlights government's requirement to provide services, which increased residents' perception of their right to remain which contributed to a sense of security.

## 4.7 Role of government

How does the role of government influence the relationship between perceived tenure security and incremental housing upgradations?

The dependent variable, *perceived tenure security* involves land and independent variable, *incremental housing upgradations* involves housing; the *role of the government* is where the nexus lies in mediating the relationship between the two variables. The indicator, *Government Action* – covers sub-indicators: property tax collection, service maintenance, to understand how they improved security of tenure and encouraged incremental upgradation. In contrast, indicator *Government Inaction* – covers sub-indicators: administrative delays, incomplete land alienation, weak legal framework, and political conflict, explaining what weakened perceived security of tenure and discourage investment in housing. The findings explain how THESE factors collectively shaped residents' perceptions of tenure security and their willingness to improve their dwellings.

### 4.7.1 Role of government in context of Tamil Nadu

#### 4.7.1.1 Tamil Nadu Slum Clearance Board (TNSCB)

TNSCB, with its motto "*god we shall see in the smile of the poor*" began its activities in 1970. During 1981-91, fourteen different schemes were implemented, broadly classified into two categories: the first involved physical improvements/developments to existing and

rehabilitated slums, and the second provided financial assistance to beneficiaries for shelter unit improvements and new construction (School of Architecture and Planning, Anna University, 1995). Hence as per their mandate this was the responsible agency for resettlement to AN.

#### **4.7.1.2 Madras Metropolitan Water Supply and Sewage Board (MMWSSB)**

Set up in 1978, under the Madras Metropolitan Water Supply and Sewage Act. Its role was to provide for the constitution of the Madras Metropolitan Water Supply and Sewerage Board, for exclusively attending to the growing needs of and for planned development and appropriate regulation of water supply and sewerage services in the Madras Metropolitan Area (Source: Madras Metropolitan Water Supply and Sewage Act, Act 28 of 1978).

#### **4.7.1.3 Tamil Nadu Electricity Board (TNEB)**

The Tamil Nadu Electricity Board (TNEB) was set up in 1957 with the aim to supply, transmit, and distribute electricity in the most efficient and economical manner. (Source: Tamil Nadu Electricity Sector: The Subsidy Narrative, 1989-2016, Centre for Policy Research).

To analyze *role of the government*, a micro study was done based on an existing matrix. This was to identify agencies involved in land and housing initiatives during the inception of the project and relating to the corresponding functions, linking various departments involved in S&S projects, tenure security, slum improvement programs, among others, within government of Tamil Nadu. The results of which are shown in an adjusted matrix titled “Adjusted Housing Development Matrix” (refer Table 18).

### **4.7.2 Government Action**

#### **4.7.2.1 Resettlement**

All 14 OAs, agreed they were resettled under a government scheme, suggesting formal acknowledgment of their housing rights by the TNUHDB. This initial government action likely provided a sense of security and legality to the residents, who felt their housing situation was formally recognized and supported by the state government. Residents like R1G1, R3G1, R6G1, R8G1, and R9G1 had a positive outlook for the government as they felt that they will be taken care by the government, as an OA, R1G1 stated:

*“They only sent us here. Jayalalitha amma sent us here, told us that a train is coming, so we all came here. Many of us came here.”* – R3G1.

This formal resettlement by the government initially strengthened residents' perception of tenure security and trust in governmental support.

#### **4.7.2.2 Collection of dues**

The collection of dues for land titles is a critical indicator of government's involvement in ensuring tenure security. Initially, officials from the Slum Board (TNUHDB) were responsible for collecting land fees from the residents of Ambedkar Nagar. This regular interaction reinforced the OAs' perception of tenure security, as it suggested ongoing government recognition and regulation of their land:

*“We have paid the installment fees; some people pay the amount while some don't pay.”*  
– R3G1.

However, when these collections discontinued, residents stopped paying which lead to accumulation of dues, as quoted by R3G1:

*"Now they stopped coming to collect the money so we did not pay." – R3G1.*

This shift from regular to no collection created uncertainty among residents, who became unclear about their obligations and the potential consequences of non-payment:

*"We didn't know we needed the house documents then. Now over Rs 50000 to Rs 100000 is required to obtain documents it seems where can I go for that money." – R5G2.*

This inaction led residents into a debt trap, as their dues accumulated and on the other hand them not knowing which department to consult. As K4 quoted:

*So, they end up in a huge debt trap, a vicious cycle of a debt trap that people are pushed into" – K4.*

This accumulation of dues without any follow-up from the government potentially weakened the residents' confidence in the security of their tenure, impacting their willingness incremental upgrade.

#### **4.7.2.3 Maintenance of Services**

Based on the field observations, as explained in Section 4.7.2, the services were present, but there was no sign of upgrading these services to better cater to the needs of the residents. Residents often took on the responsibility of securing services, with no clear data on government involvement. The absence of visible government maintenance suggests neglect, potentially reducing residents' perception of tenure security:

*"We paid for the electricity. They didn't give us any water connection." – R7G2.*

When residents feel they must maintain essential services on their own, their confidence in the government's commitment to their community diminishes:

*"Electricity is in our name we got electricity through voter ID and Aadhaar card we received it long back." – R5G2.*

This shows how residents had to rely on personal identification documents to secure essential services like electricity, rather than through direct government provision. Illustrating the perceived lack of government support, as K2 explained:

*"The problem is, when you build something and give it to them, who maintains it is another problem... These people don't take any interest because they are not paying for the maintenance. So, there is no ownership again. You are like an absentee landlord; you are there and enjoying some casualty. So, what else can you expect but poor facility?" – K2.*

The lack of government support in service maintenance undermines the residents' stability and perception of tenure security.

**Table 15: Summary of Qualitative Findings - Government Action**

Main Theme	Resident code	Representative Quote	Type of Action	Impact on Perceived Tenure Security
<b>Resettlement</b>	R1G1, R3G1, R6G1, R8G1, R9G1	"They only sent us here... Many of us came here." - R3G1	Formal Resettlement by TNUHDB	Initial government action provided a sense of security and legality to residents.
<b>Collection of Dues</b>	R3G1, R5G2, K4	"We have paid the installment fees... some people pay the amount while some don't pay." - R3G1	Collection of land fees	Regular fee collection reinforced perception of tenure security.
	R3G1	"Now they stopped coming to collect the money so we did not pay." - R3G1	Fee collection stopped	Created confusion and accumulation of dues, weakening perceived tenure security.
<b>Maintenance of Services</b>	R7G2, R5G2, K2	"We paid for the electricity. They didn't give us any water connection." - R7G2	Neglect in maintenance of services	Residents' self-reliance on essential services - decreased trust in government's commitment.
	K2	"Who maintains it is another problem... there is no ownership... poor facility?" - K2		Lack of maintenance by government undermined residents' sense of security.

### 4.7.3 Government Inaction

#### 4.7.3.1 Administrative Delays/Hurdles

Administrative delays and hurdles that residents faced presented significant challenges to tenure security. Residents reported being unaware of which government department or official to approach for paying their dues or obtaining land titles, as R5G2 said:

*"No one knows whom to approach to get a patta, and there's a lot of confusion." – R5G2.*

A key informant explained that these issues have compounded over the years, especially as OAs passed away and now families have expanded. Many families faced internal struggles over, who among the second generation should receive the sale deed. Additionally, original allottees often sold their allotment orders to other families without TNUHDB's approval, further complicating the process:

*"The problems have compounded over the years, the original allottees being dead and the families expanding with each generation... The Board, however, says it can issue sale deeds only to the original allottees." – Vanessa Peter, The Hindu, 2024.*

This confusion, along with a lack of accessible information, created a significant barrier to secure formal tenure.

#### 4.7.3.2 Incomplete Land Alienation

Incomplete land alienation further created uncertainty surrounding tenure security. In Ambedkar Nagar, residents reported that their land is classified as "poramboke" land, which (watercourse land), while others believed it was owned by the military and involved in legal disputes. This confusion left residents in a temporary state, undermining their perception of

land ownership. An OA stated that due to these confusions, a temporary allotment letter was given as he said:

*"It was temporary that was also temporary and this is also temporary only." – R2G1.*

This temporary state left the residents in a state of confusion regarding their land ownership status, which significantly undermines their perception. The government's inability to resolve the ownership issue increases their insecurity, delaying any potential for incremental upgradations.

#### **4.7.3.3 Incomplete Legal Framework**

The legal framework governing land tenure in Tamil Nadu has not kept pace with the needs of residents like those in Ambedkar Nagar. Many of the schemes from the 1980s and 1990s have not been adequately updated, leaving residents without a clear legal pathway to secure land titles. Although recent political initiatives have aimed to grant titles to residents, these efforts have been inconsistent and insufficient to resolve the ongoing legal ambiguities:

*"Seeing housing as a standalone approach to addressing urban deprivation has failed long ago. Giving land rights to the people is the solution as it will not only give them a sense of ownership of their land and the building but also make them actively take part in looking after the land and the building." – Vanessa Peter, Citizen Matters, 2023.*

The government's failure to provide a complete and clear legal framework contributes to a persistent sense of insecurity among residents, who remain unsure about the permanence of their tenure.

*"When it comes to land documents and sale deeds there is a lot of issue. The government is not giving them properly." – K4.*

This insecurity directly impacts their willingness to engage in incremental housing processes, as they are reluctant to invest in properties with uncertain legal standing.

*"We don't have documents for us to rebuild. The Government is giving 2 lakhs to build a house to those who have documents." – R5G2.*

#### **4.7.3.4 Lack of Enforcement**

Lack of enforcement of existing regulations further complicates the relationship between perceived tenure security and incremental housing. In Ambedkar Nagar, residents were prohibited from selling their houses or building additional spaces for rental income. However, due to a lack of government monitoring and enforcement, these activities still continued:

*"They say you should not sell the house, but people are selling it. What can be done? There is no one to stop them." – R8G1.*

While such actions might provide immediate financial benefits to the residents, they can undermine the legal requirement intended to get tenure security. As explained section 2.3, the government's inaction in enforcing regulations may have weakened residents' perception of tenure security, as it suggests lack of government's commitment. This reduces in confidence can deter residents from making long-term investments in their homes, but not in the case of Ambedkar Nagar, because the residents have heavily invested in their housing upgradations.

*"We built this house ourselves, without any permission. Who will ask us? No one has come to question or stop us." – R3G1.*

When questioned about this, a former government official commented:

*"There are people who have gone through due the process, done the due diligence, and got their titles, why can't the others do that as well? Through your research you empower them. Make communities learn from each other. You facilitate things and rest they will take care. Eventually they will improve." – K2.*

#### **4.7.3.5 Political Conflict**

Multiple experts highlighted the role of political activity in influencing the perception of tenure security. The state's highly political environment means that development initiatives, including land titling, are often tied to the political agendas of the ruling parties and such initiatives, and as explained in chapter 2, such events are centred around the time of general elections and which party comes to power, as R5G2 prompted:

*"They keep saying that they will give us patta, but nothing has happened yet. It all depends on who is in power. We keep waiting." – R5G2.*

Changes in government can lead to shifts in policy, creating uncertainty among residents about the security of their tenure. For instance, residents might become hopeful that a new government will finally grant them titles, thereby creating uncertainty among residents:

*"People were promised title deeds but then they never received the title; they received an allotment letter. Over the years, this has compounded, and to this date, people have not received those title deeds. The government had told them that if they paid a certain amount over a period of 10 years, they would be given titles, but this has not been the case" – K3.*

While political engagement may offer short-term benefits, such as relocation or rebuilding, it also raises expectations for longer-term gains, such as receiving a patta:

*"The train track was coming above so during that time they removed all the houses on the sides and brought us here. Jayalalitha amma told so only we came. All of came in corporation lorries." – R6G1.*

But during times of disaster, these leaders came to their aid in providing immediate assistance

*"After that house the thatched hut burned down almost 70 houses burned down. After that Stalin built us a house with (seema odu) clay tiles." – R6G1.*

Such engagement may have fostered short-term relief, like relocation or rebuilding, but also forms the basis for longer-term political expectations and demands, such as the provision of patta. However, as noted by key informant, K4, the true impact of political engagement is hard to quantify, particularly when it involves subjective experiences like perceived neglect or the expectation of broken promises, which often unfolded gradually or indirectly over time as she quoted:

*"There are many [gaps]. There are only gaps I think... The people are not made aware of the building plan that is going to come there... Those things are not shared with them" – K4.*

This finding is supported by secondary data from a recent newspaper article:

*"Government should constitute a high-level committee to resolve this issue in mission mode by stressing the need for transparency, clarity in procedures and outreach by TNUHDB to enable more people to apply for sale deeds." – Vanessa Peter, (The Hindu, 2024).*

This analysis highlights the dual role of government actions and inactions that shaping both the perceived tenure security and patterns for incremental housing upgradation in Ambedkar Nagar. While initial resettlement efforts and the promise of land titles provided a foundation of security, inconsistent policies, administrative delays, and inadequate enforcement have led to confusion and insecurity among residents. Despite these challenges, residents have demonstrated by taking ownership of their housing situations through informal transactions, and self-financed construction efforts. The analysis highlights that while government actions can significantly enhance tenure security, gaps in policy implementation and communication left residents in a state of uncertainty, forcing them to find their own pathways.

**Table 16: Summary of Qualitative Findings - Government Inaction**

Main Theme	Resident code	Representative Quote	Type of Inaction or Conflict	Impact on Perceived Tenure Security
<b>Administrative Delays/Hurdles</b>	R5G2	"No one knows whom to approach to get a patta, and there's a lot of confusion." - R5G2	Lack of clear administrative procedures	Confusion over administrative procedures created barriers to securing formal tenure.
	-	"The problems have compounded over the years... original allottees being dead... expanding with each generation."	Administrative delays	Lack of clarity and delays in administration led to legal ambiguities and insecurity.
<b>Incomplete land alienation</b>	R2G1	"It was temporary that was also temporary and this is also temporary only." - R2G1	Incomplete land alienation	Unresolved ownership issues kept residents in a temporary, insecure state.
<b>Incomplete legal framework</b>	-	"Giving land rights to the people is the solution... make them actively take part in looking after the land."	Outdated legal Framework	Inadequate legal frameworks failed to resolve ongoing issues related to tenure, increasing insecurity.
<b>Lack of enforcement</b>	R8G1, R3G1	"They say you should not sell the house, but people are selling it... no one to stop them." - R8G1	Weak Regulatory Enforcement	Absence of enforcement weakened perceived tenure security.
<b>Role of political leaders</b>	R5G2, K3	"They keep saying that they will give us patta, but nothing has happened yet... It all depends on who is in power." - R5G2	Unfulfilled political promises	Changes in political power created uncertainty and affected residents' confidence in tenure security.
	R6G1	"After that house the thatched hut burned down... Stalin built us a house with (seema odu) clay tiles." - R6G1	Political intervention in crises	Political leaders' actions during crises provided immediate relief but created long-term expectations.
	K4	"There are many [gaps]... people are not made aware... Those things are not shared with them." - K4	Lack of transparency	Lack political will and transparency led to uncertainty and expectations of broken promises.

## 4.8 Discussion of main Findings

The findings from this Sites and Services resettlement project of Ambedkar Nagar, indicates that perceived tenure security among residents is shaped by several specific factors, even in the absence of formal legal titles. The results reveal that both first-generation (original allottees, OAs) and second-generation residents experience a sense of security regarding their land tenure, primarily due to informal agreements, provision of basic services, and informal community practices, such as mutual agreements to combine plots or upgrade homes collectively.

From a legal perspective, although residents are not in possession of a formal title deeds (patta), they continue to feel secure in their tenure due to the possession of allotment letter, temporary document issued at the time of resettlement. This document, though not legally binding as a title deeds, served as a form of assurance that has been sufficient to build confidence among the residents. This perceived security is further supported by the absence from eviction threats, as none of the OAs reported fear of eviction by authorities, which reinforces their long-term confidence in tenure security despite lacking formal legal status.

In terms of social attitudes, the study finds that perceived tenure security is heavily influenced by community co-dependency and the stability of livelihood and income among residents. Many residents developed mutual agreements with their neighbours to combine plots or upgrade their homes collectively, which reduces individual risk and fosters creating a sense of community resilience. The stability of income from various occupations, such as auto rickshaw drivers, construction workers, and small-scale vendors, has also allowed both first-generation and second-generation residents to invest in incremental housing upgradations over time, thereby enhancing their perceived security.

The role of external stakeholders, including government agencies, NGOs, and political parties, also plays a significant role in influencing perceptions of tenure security. Government action, such as the initial provision of resettlement and basic services, provided an initial sense of security. However, the lack of follow-up on promises, incomplete land alienation processes, and administrative delays have led to confusion and uncertainty, particularly among OAs residents. Many residents are unaware of the procedures for obtaining title deeds or paying dues, contributing to ongoing insecurity despite their long-term residence.

The availability of essential services such as water, sanitation, and electricity are another critical factor affecting perceived tenure security. First-generation residents associate these services with government recognition and commitment to their settlement, which reduces fears of eviction. Whereas second-generation residents, tend to perceive security through their sense of belonging to the community and the social networks they have built over time. The presence or absence of these services influences both generations but in different ways, reflecting their varying levels of integration into AN.

The study highlights the significant impact of incremental housing upgradations on tenure security. Both OAs and second-generation, have undertaken housing upgradations, but second-generation residents had done is substantial improvements, such as adding new rooms or floors, which reflects their confidence in their right to remain on the land. These upgradations are often personally funded through savings, informal loans, or government schemes, demonstrating a commitment to long-term residence despite the lack of formal

ownership. This finding suggests that perceived tenure security can be strengthened through both individual investment and community action, even in contexts where formal legal protections are weak or absent.

Overall, the findings suggest that while formal legal titles are important, they are not the only factor contributing to a sense of tenure security among residents in resettlement contexts like Ambedkar Nagar. Informal mechanisms, community practices, and external stakeholder actions play a crucial role in shaping how residents perceive their right to land and housing.

**Table 17: Updated Operationalization of variables**

Variable (Concepts)	Dimensions	Indicators	Sub-indicators	Data Source (Primary - P) (Secondary - S)
<b>Perceived Tenure Security</b> (Independent Variable) <i>Definition: Perception of de facto state at least as much as the description of legal status (Payne et al. 2009)</i>	Access to Information	Lack of Information	No information on Scheme No information on departments to consult No information on payment of dues	Semi- Structured Interview Document analysis (S)
<b>Incremental Housing Upgradations</b> (Dependent Variable)  <i>Definition: Incremental housing process is often carried out in three main phases: obtaining land, building a basic housing nucleus, and then gradually improving the house to the required level (Greene &amp; Rojas, 2008).</i>	Type of incremental Upgradation: Built environment	Triggers for Incrementalism (Bhan et al., 2018)	Floods	Semi- Structured Interview observations (P)
<b>Role of Government</b> (Mediating Variable)		Government Inaction	Administrative delays/hurdles Incomplete land alienation Incomplete legal framework Lack of capacity Lack of enforcement Political Conflict	



## Chapter 5: Conclusions and recommendations

This chapter first draws conclusions based on the literature review, research findings and provides arguments which align and contradict with literature. Third, answers the sub-questions leading to the main research question. Third, it provides practical implications of the study and recommendations for the government and policymakers, and concludes with suggestions for further research.

### 5.1 Introduction

This research provides analysis of how tenure security, as perceived by residents, affects the success or failure of a housing programme. The triangulation consisted of interviews with OAs and second-generation residents - to capture their perception and corroborating it with interviews and reports prepared by NGOs, housing experts, a journalist and a former government official. This was supported with relevant newspaper articles and blogs posts covering the issue on a broader context. Data was collected using qualitative (interviews) methodology.

The analysis presented in Chapter 4, reveals that perceived tenure security among residents of AN, despite lacking formal land titles, plays a critical role in shaping their housing investment decisions. The study identifies several factors influencing this perception: possession of documentation (allotment letter), long-term residence, community networks, and absence of enforcement by authorities. These factors created a sense of perceived ownership, which enabled residents to feel secure in their tenure and influenced them to incrementally upgrade their dwelling. This is important, because it demonstrates that residents' perception of security is not entirely tied to legal documentation but rather to their lived experiences and social networks.

The analysis also reveals difference between the OAs and second-generation residents. OAs, who were in possession of allotment letter, tend to derive a sense of ownership despite the absence a title (patta). In comparison to second-generation residents, who acquired through informal transactions by relying on internally notarized documents and verbal agreements, who show an even higher perceived security of tenure. This higher perception among second-generation residents is partially due to their social attitudes and community networks that they have developed over time, which reinforced their confidence despite lacking formal legal recognition. This research contributes to academic knowledge, by offering a different perspective that contradicts the narrative - that formal titles are the primary determinant of tenure security which impacts incremental upgradations. Theories proposed by De Soto (2000), and Payne et al. (2009), highlight the importance of formal titles in securing tenure and promoting incremental housing. However, this study provides empirical evidence supporting the argument put forward by Payne & Durand-Lasserve (2013) and Van Gelder (2009), that perceived tenure security which are shaped by factors such as social cohesion and perceived ownership, which can be equally important.

Findings from this study align with Wakely and Riley (2011), on the argument that, tenure security involves perception and social dimensions that go beyond legal recognition. In contexts like AN, where residents are not in possession of a formal title deed, perceived security stems from long-term occupation, community networks, and government inaction which created an environment that favoured incremental development. The study extends the

theoretical framework by demonstrating that, even without formal legal protection the perception of tenure security can influence residents to make significant investments towards incremental housing. Moreover, this research builds on literature regarding incremental housing, such as the works of Greene and Rojas (2008) and Bhan et al. (2018), by highlighting how perceived tenure security impacts incremental housing upgradations. Unlike studies that focus primarily on legal tenure (Payne, 2002), this study illustrates that perceived security derived from social and community factors can be a driving force behind housing upgradations. This could add a new dimension to the academic discourse on tenure security and housing investments by showing that perceived security can have tangible effects on housing outcomes, even in the absence of formal legal tenureship.

## 5.2 Responding to the research Questions

### 5.2.1 What are the factors that influence the perception of tenure security?

Literature predicates that providing secure tenure is the key to residents, investment on housing and the governments assurance to formalising settlements, but this research provides evidence that it is not the case. The perception of tenure security is primarily influenced by interconnected factors such as possession of formal documentation (allotment letter), long-term residence on the land, and strong social and community networks. The absence of eviction threats or inaction by authorities further reinforces this perception. However, the failure to receive the promised patta (title deed) has left their legal status uncertain, even though their perceived security remains high. Drawing attention to the way residents responded to and also the way they process risk suggests that the way an individual experiences their tenure situation is of importance (Van Gelder, 2012). For Ambedkar Nagar residents' perception of eviction risk plays a crucial role in shaping tenure security as both first (OA) and second-generation, exhibit a strong sense of security despite the lack of formal legal documents. Social attitudes, such as co-dependency among residents, play a critical role in shaping perceived security, even in the absence of formal legal titles (Payne & Majale, 2004; Van Gelder, 2009). These findings support the argument by Coelho et al. (2019), that in many urban contexts, informal and arrangements that stem from the community can provide a more practical and secure sense of tenure than formal titles.

For the residents, establishment of a new government meant that their issues would be resolved, such as get their land titles or better access services and also subsidises as political promises. As the OAs assert that the new government will resolve all their issues. Over time, as tenure security increased and the availability of basic services improved, residents felt more confident in making long-term investments in their homes. This temporal dimension allowed for a gradual transition from temporary materials to more permanent construction, enhancing residents' satisfaction and sense of belonging to the neighbourhood. Across this whole period, time has been a crucial variable is influencing the perceptions and decisions of the residents of Ambedkar Nagar.

### 5.2.2 What are the factors contributing to incremental housing upgradations within the context of Sites and Services?

Present day, Ambedkar Nagar is a well-developed settlement with better access to services, the streets are narrow but enough to allow for constant movement of vehicles. Most of the housing units were small and well-built, but varied in their typology in term of vertical

and horizontal upgradations. These incremental upgradations in Ambedkar Nagar have been influenced by several interlinked factors. The study finds that factors contributing to incremental housing upgradations include availability of finances, access to personal savings and informal loans, government subsidies, and the need to accommodate expanding families. Additionally, the study highlights that second-generation resident, who don't possess a formal title, often exhibit a higher perceived tenure security than OAs, aligning with van Eerd & Schelkshorn, (2024), which further influences them to invest in their dwelling. This observation aligns with findings from Bhan et al. (2018), who noted that perceived tenure security encourages residents to undertake incremental upgradations as a trigger response to household-level events such as family expansion and increase of their income, as also external triggers such as floods. Economic growth enabled the transition from temporary shelters to more permanent structures, reflecting a shift from survival to strengthening their stay in Ambedkar Nagar. The provision of services like water and electricity and access to government subsidy schemes such as PMAY-HFA, further influenced incremental upgradations.

### **5.2.3 How does the role of government influence the relationship between perceived tenure security and incremental housing upgradations?**

Government actions and inactions directly affected residents' sense of security over their land tenure, which in turn influenced their willingness incrementally upgrade their dwelling. Although the government has failed to provide formal titles, its lack of action against unauthorized constructions has indirectly encouraged residents to continue with incremental upgradation. The study suggests that government inaction, including administrative delays and ambiguity surrounding land ownership along with lack of information on procedures to secure a title deed left the OAs and second-generation residents uncertain about their land rights. Ambiguities over land ownership, such as unclear classifications and legal dispute, further undermined their perception. The government's failure to resolve these issues perpetuated a sense of uncertainty. But this has created an environment where perceived security can increase, allowing incremental housing practices to continue (Wakely & Riley, 2011; Payne & Durand-Lasserve, 2013). The findings contribute to understanding how governance can shape incremental housing upgradations by either facilitating or hindering perceived tenure security. In this context, the government's actions, inactions, and inconsistencies play an essential role in influencing perceived tenure security in Ambedkar Nagar. While initial government involvement provided some sense of security, subsequent administrative challenges, incomplete legal frameworks, lack of service maintenance, and political uncertainties significantly undermined this perception.

### **How does perceived tenure security among residents engaging in incremental housing upgradations shape their housing outcomes in the context of Sites and Services?**

Perceived tenure security significantly influences housing outcomes by enabling residents to undertake incremental upgradations despite the lack of formal land titles. This perception is strengthened by community networks, social attitudes, and a lack of government enforcement, providing perceived assurance that removes fear of eviction. As a result, residents are willing to invest in improving their housing conditions, which enhances the overall quality of their living environment within S&S contexts. This research highlights the importance of recognizing and improving perceived tenure security to support incremental housing solutions in similar settings (Payne et al., 2009; Wakely & Riley, 2011).

### 5.3 Practical Implications

The findings of this study have practical implications for policymakers and government agencies. First, the research suggests that enhancing perceived tenure security should be a priority for governments, including international donors, NGOs, and development banks. This can be achieved through legal reforms that provide clear and binding land rights. Also, through policies that promote transparency, and promotes better access to information. Second, the study highlights the importance of providing financial support. Giving them access to affordable loans, basic technical expertise, and information can significantly enhance the capacity of residents to improve their dwelling. On the other hand, policymakers should consider these factors when designing housing programmes and similar interventions within S&S contexts. Third, the research emphasizes the need for government support in providing essential infrastructure and services that underpin successful incremental upgradations because improving basic services such as water, sanitation, and electricity are crucial for enabling residents to focus on improving their housing conditions.

### 5.4 Recommendations

In this context, policymakers are advised not to introduce entirely new policies to tackle this long-standing issue but to integrate necessary reforms into existing frameworks, such as the Rehabilitation and Resettlement (R&R) policy. Regarding the role of government, literature presents conflicting views. The issuance of land titles in S&S projects is one area where the government's role has traditionally been that of an enabler. However, given the current circumstances, the government should assume a more proactive active role in directly addressing the issue of land ownership. The government should take the lead in providing clear title deeds, resolving existing issues surrounding land ownership, and delivering these deeds to the OAs.

Policymakers must prioritize legal reforms that improve tenure security, with clear guidelines for the associated government agencies. Interviews with the OAs revealed that there was dearth of information regarding the relevant departments to consult, no clarity on the payment of dues and the not being aware of administrative procedures to receive a land title. To address these gaps, the state government in collaboration with local municipalities, should establish, Pop-up Land Camps whose role would be to disseminate information directly to residents. These camps could provide pamphlets, conduct door-to-door visits, make announcements, and educate residents about their rights and available subsidy schemes. Additionally, for second-generation residents, a centralized service desk should be created to facilitate the re-registration of land titles with the relevant department, ensuring the contracts that were signed previously are cancelled.

Further research should focus on a quantitative comparative analysis of different Sites and Services programmes across various cities and identify trends as to how this approach on different levels of government support, legal frameworks, and social attitudes have impacted perceived tenure security and the extent of incremental upgradations. Additionally, studies could investigate the role and impact of informal land transactions and agreements on residents' perceptions of tenure security, identifying how these informal practices influence housing upgradations and community stability in contexts where formal legal recognition is absent.

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## Appendix 2: Research instruments and time scheduling

### A 2.1 Time schedule of research

Date	Activity	Location	Partners/Organizations
April, 2024	Research Design: <ol style="list-style-type: none"> <li>1. Development of research proposal.</li> <li>2. Development of key research instruments</li> <li>3. Schedule appointments with interviewees (beneficiaries, respective government officials)</li> </ol>	Rotterdam	IHS
May	Field work:		
	Expert/local partner meeting:		
	Karen Chloe	Online	Honorary Fellow, School of Social Sciences, University of Waikato, New Zealand.
	Vanessa Peter		Founder, IRCDUC
	Pilot interviews  Interviews residents RTI	Ambedkar Nagar, Chennai	Government of Tamil Nadu

## A 2.2 Semi- Structured Interview Questions

### A 2.2.1 Residents

1. Household Details:
  - a. Name:
  - b. Gender:
  - c. Employment status:
  - d. Location of the house in the settlement: House No.
  - e. Religion:
2. Since when have you been living in this house?
3. Why did you move to this particular neighbourhood?
4. How did you move in to this neighbourhood?
  - a. Was it voluntary?
  - b. Have you received an eviction notice in the past? (Y/N)
  - c. If yes – from whom?
  - d. What was done about it?
5. Has there been any type of eviction in the neighbourhood?
  - a. If yes, was there a legal notice issue?
6. Have you moved within this neighbourhood?
  - a. If yes, why?
7. Have you heard anyone being moved in the neighbourhood?  
If yes – did it affect you? (Scale 1-5)
8. What are the benefits that you got when you moved in? (services and other amenities)
9. Number of people living in the house?
10. Tenure status of the household:
  - a. Homeowner
  - b. Tenant
  - c. Other
  - d. If staying in a rented house, how is the relationship between their landlord. (Scale 1-5)
11. Do you possess a document to own the house?
  - a. Is it a formal document? (Y/N)
  - b. If yes – what type of document?
  - c. Is it an Informal document? (Y/N)
  - d. If yes – what type of document?

Note: If informal documents, with their permission ask if we can take a picture of the document they possess. Or even pictures of the electricity bill.
12. Are you aware of any recent changes in terms of rules and building regulations?
  - a. Did a recent change in rules affect your stay in the house? (Y/N)
  - b. If yes – what was it?
  - c. How did it affect?
13. Based on the respondents answer to their employment status question, how stable is their livelihood? (Scale 1-5)
14. Do you have a local support who gives you confidence to stay in your house?  
If multiple responses, probe: How? And to what extent?
  - a. Community leader (Scale 1-5)
  - b. Local counsellor (Scale 1-5)
  - c. NGO (Scale 1-5)
  - d. Media – News channel/newspaper - get the names (Scale 1-5)
15. What type of services do you have access to? And who provides them? Is it metered and maintained?
  - a. Drinking Water
  - b. Electricity
  - c. Sanitation
  - d. Sewage
16. Are you the first inhabitant of the house?

- a. If yes, did you start with a shack?
- b. With a core unit?
- c. Built a complete house?
- d. Additional rooms?
- e. Did you build vertically/ horizontally? (Observations)

17. Are you the second inhabitant of the house?

- a. If yes, did you start with a shack?
- b. With a core unit?
- c. Built a complete house?
- d. Additional rooms?
- e. Did you build vertically/ horizontally? (Observations)

18. Are you a recent inhabitant of the house? If yes?

- a. If yes, did you start with a shack?
- b. With a core unit?
- c. Built a complete house?
- d. Additional rooms?
- e. Did you build vertically/ horizontally? (Observations)

19. What caused you to build a better home for yourself?

- a. Aspiration
- b. Family growth
- c. Marriage
- d. Festival
- e. Newly elected leader
- f. Disaster
- g. Death in the family
- h. Other

20. When did you do these incremental constructions?

21. What type of incremental upgradations did you do?

22. How did you finance the construction of your house?

- a. Self-finance (personal)
- b. Bank loan, how?
- c. Assistance through government schemes, how? And which scheme?
- d. Loan from friend/relatives?
- e. Loan from cooperative society/other institution, how? And which?
- f. Other

23. How safe do you feel living in this neighbourhood?

24. Do you need permissions to build incrementally?

25. Did you take permissions to build?

26. Is there anything else you would like to share with me other than what I already asked you?

## A 2.2.2 Media

### Interview Guide:

Hello. thank you for giving me your time for the interview, it will take approximately 15-20 minutes. My name is Sagar and I am a master's student pursuing urban management and development from IHS which is the Institute for Housing and Urban Development Studies of the Erasmus University, located in Rotterdam, The Netherlands and my student number is 711676.

For the record today is the (mention date and time). This interview is part of my research towards the fulfilment of my thesis. The aim of my research topic is explaining the factors that influence incremental housing upgradations despite the lack of a formal security of tenure.

As part of an interview, a set of questions will be asked, which would have open and closed ended questions in the process. If you don't wish to answer any of the questions, you have the right to skip it. Following your permission, a transcript of the interview would be annexed to the research.

And I would also like to emphasize that you have the right to withdraw from the interview at any point of time. I would also like to inform you that everything you share will be treated with utmost confidentiality in the sense that will remain anonymous. And in case if you require a copy of the response, I'd be more than willing to share your email address. Having provided the brief introduction, would you be willing to participate in interview? Yes. All right. And then before we begin, I would like to ask if I can record a conversation.

1. Can you describe your role and the kind of stories you typically cover related to housing and resettlement?
2. How do you approach covering stories on resettlement projects initiated by the government? What steps do you take to gather accurate information?
3. What criteria or methods do you use to identify and report on informal settlements, like those involved in the TNUDP or other similar housing projects?
4. Are there any notable challenges you face when reporting on eviction notices and residents' responses to them?
5. In your experience, how well are residents compensated for their relocation under various government schemes? Are there any gaps in this process?
6. What amenities and benefits do you see being provided to residents under schemes like TNUDP or other housing projects? Are these amenities consistently accessible?
7. How do residents manage to apply for important documents, like the Aadhaar card and ration card, if they only have an Allotment letter, or any other similar informal documents?
8. Can you shed light on the current issues related to the issuance of pattas (land titles) and sale deeds? How is the government addressing these issues?
9. Have you encountered cases where beneficiaries from housing schemes sell or rent their houses? Is there any monitoring body to oversee this?

10. What kind of autonomy do residents have in modifying the design and function of their houses after resettlement projects are completed?
11. From your observations, what permissions and restrictions exist for residents wishing to construct incrementally on their properties?
12. Besides CMDA, are there other Urban Local Bodies (ULBs) that influence housing policies? How do these interactions impact your reporting?
13. What low-income housing programs by government have you covered, and how effective do you find these programs in meeting the needs of low-income families?
14. Could you discuss the legislative framework surrounding informal settlements? How does it impact the lives of residents?

## Appendix 3: Data Analysis and Results

### A 3.1 Detailed definitions: Content Analysis Codes used for Atlas Ti with Definitions

Independent Variable: Perceived Tenure Security		
Indicator	Sub-Indicator	Definitions
Evidence of tenure (ET)	<ul style="list-style-type: none"> <li>Possession of a formal document</li> </ul>	<ul style="list-style-type: none"> <li>If the resident is in possession of a formal document such as Patta, Allotment Letter.</li> </ul>
	<ul style="list-style-type: none"> <li>Possession of an informal document</li> </ul>	<ul style="list-style-type: none"> <li>If the resident is in possession of an informal document such as stamp paper under their name, transfer of ownership or rental agreements.</li> </ul>
	<ul style="list-style-type: none"> <li>No document</li> </ul>	<ul style="list-style-type: none"> <li>If resident is in agreement over a verbal agreement with the landlord or owner of the plot.</li> </ul>
Risk of Eviction (RE)	<ul style="list-style-type: none"> <li>Eviction notices</li> </ul>	<ul style="list-style-type: none"> <li>If the resident has received an eviction notice either from the government or an external agency.</li> </ul>
	<ul style="list-style-type: none"> <li>Heard of eviction</li> </ul>	<ul style="list-style-type: none"> <li>If the residents have heard of eviction, either from an agency, media, or from a neighbour.</li> </ul>
Perceived risk Eviction (PRE)	<ul style="list-style-type: none"> <li>Fear of eviction</li> </ul>	<ul style="list-style-type: none"> <li>If the residents have an inherent fear due to insecure tenure.</li> </ul>
Social Attitudes (SA)	<ul style="list-style-type: none"> <li>Neighbourhood level co-dependency</li> </ul>	<ul style="list-style-type: none"> <li>If the residents upgraded their dwelling unit based on how they were building.</li> </ul>
	<ul style="list-style-type: none"> <li>Stability of livelihood</li> </ul>	<ul style="list-style-type: none"> <li>If the stability of their livelihood has increased their security of tenure.</li> </ul>
	<ul style="list-style-type: none"> <li>Stability of income</li> </ul>	<ul style="list-style-type: none"> <li>If the stability of their income has increased their security of tenure.</li> </ul>
	<ul style="list-style-type: none"> <li>Landlord tenant relationship</li> </ul>	<ul style="list-style-type: none"> <li>If a stable relationship with the landlord has increased their security of tenure.</li> </ul>
Stakeholder influence (SI)	<ul style="list-style-type: none"> <li>Community based associations (CBOs)</li> <li>Community leaders</li> <li>Local municipality/counsellor</li> <li>NGO</li> <li>Media</li> </ul>	<ul style="list-style-type: none"> <li>If the presence or absence of these stakeholders play a role in the security of their tenure.</li> </ul>

	<ul style="list-style-type: none"> <li>Religious institutions</li> </ul>	
Typology of Resident: (TR)  First generation: Original allottee, Second generation: buyer/renter	<ul style="list-style-type: none"> <li>Period of arrival</li> <li>Process involved</li> <li>Started with a shack</li> <li>Started with a core unit</li> <li>Core unit with additional construction</li> </ul>	<ul style="list-style-type: none"> <li>When did the resident arrive in AN.</li> <li>What was the process involved during their arrival.</li> <li>Did the inhabitant start with a shack (ole veedu)</li> <li>Did they move-in in an already constructed unit.</li> <li>Did the resident make additional construction once they moved in to the house? If yes what type.</li> </ul>
Availability of Services (AS)	<ul style="list-style-type: none"> <li>Services: Water, electricity and Sanitation</li> <li>Parks, playgrounds, police station</li> <li>Infrastructure: Roads, footpaths, streetlights</li> </ul>	<ul style="list-style-type: none"> <li>If the residents have access to these services, what was the process involved in availing these resources, and what is their impact on tenure security.</li> </ul>

<b>Dependent Variable:</b> Incremental Housing upgradations		
Spatial configuration (SC)	<ul style="list-style-type: none"> <li>Space build first.</li> <li>When did they build it</li> <li>Space build additionally</li> <li>Area of the spaces</li> </ul>	<ul style="list-style-type: none"> <li>To understand what the residents built first, and in what period and what spaces they built additionally and the area of these spaces.</li> </ul>
Construction Elements (CE)	<ul style="list-style-type: none"> <li>Materials used for construction</li> <li>Vertical expansion</li> <li>Horizontal expansion</li> </ul>	<ul style="list-style-type: none"> <li>Based on field observation, a wide range of materials were used and the longevity varied across different housing typologies of incremental upgradations.</li> </ul>
Trigger events (TE)	<ul style="list-style-type: none"> <li>Family expansion</li> <li>Income increase</li> <li>Marriage</li> <li>Death</li> <li>Festival</li> <li>Political Support</li> </ul>	<ul style="list-style-type: none"> <li>To understand what was the reason behind incremental upgradations, was it an economic improvement, family expansion, or any other event that caused the trigger for incrementality.</li> </ul>
Finance for construction (FC)	<ul style="list-style-type: none"> <li>Self-finance</li> <li>Hand loan</li> <li>State Government scheme</li> <li>Central Government scheme</li> <li>Local Support</li> </ul>	<ul style="list-style-type: none"> <li>To understand, how did the residents finance the construction of their dwelling unit. The first-generation residents were able to access to central government funds, how did this happen, when they did not possess a land title. Did they get access to any bank loans.</li> </ul>
Temporal Dimension (TD) (Capturing emergent effects of policy and projects – levels of satisfaction)	<ul style="list-style-type: none"> <li>Dwelling unit</li> <li>Neighbourhood:</li> <li>Basic infrastructure</li> </ul>	<ul style="list-style-type: none"> <li>Level of satisfaction in terms of dwelling unit, the neighborhood and the basic infrastructure, how it was before and how it is now. In terms of safety and level of service.</li> </ul>

<b>Mediating Variable: Role of Government</b>		
<p>Government Initiatives (GI)</p> <p>    Local level</p> <p>    State Level</p> <p>    National Level</p>	<ul style="list-style-type: none"> <li>• Basic infrastructure</li> <li>• Enforcement of bylaws (building regulations)</li> <li>• Maintenance of services</li> <li>• Collection of property tax</li> <li>• State housing Schemes</li> <li>• Central housing Schemes</li> </ul>	<ul style="list-style-type: none"> <li>• What are the services, that offered by municipality/ concerned government agency, what are the level of these services and who is maintaining them. Are the taxes being levied, and are taxes being collected. Who is getting access to central or state government schemes, if yes on what basis.</li> </ul>

### A 3.2 Codebooks: containing variables: Perceived tenure security, Incremental Housing upgradations and Role of Government, Source: Atlas Ti

Code	Indicators	Grounded	Code Groups	Created by
(AS)	Availability of Services	21	Perceived Tenure Security	Sagar Jayaramulu
	o Electricity	11		Sagar Jayaramulu
	o Sanitation	2		Sagar Jayaramulu
	o Water	8		Sagar Jayaramulu
(CE)	Construction Elements	0	Incremental Housing upgradations	Sagar Jayaramulu
	o Horizontal expansion	0		Sagar Jayaramulu
	o Materials for construction	0		Sagar Jayaramulu
	o Vertical expansion	0		Sagar Jayaramulu
(ET)	Evidence of tenure	26	Perceived Tenure Security	Sagar Jayaramulu
	o No document	9		Sagar Jayaramulu
	o Possession of formal document	6		Sagar Jayaramulu
	o Possession of informal document	11		Sagar Jayaramulu
(FC)	Finance for construction	30	Incremental Housing upgradations	Sagar Jayaramulu
	o Central Government scheme	5		Sagar Jayaramulu
	o Hand loan	3		Sagar Jayaramulu
	o Self-finance	17		Sagar Jayaramulu
	o State Government scheme	6		Sagar Jayaramulu
(GA)	Government Actions	15	Role of government	Sagar Jayaramulu
	o Collection of property tax	1		Sagar Jayaramulu
	o Enforcement of bylaws	1		Sagar Jayaramulu
	o Maintenance of services	1		Sagar Jayaramulu
	o Resettlement	12		Sagar Jayaramulu
(GI)	Government Inaction	37	Role of government	Sagar Jayaramulu
	o Administrative delays/hurdles	14		Sagar Jayaramulu
	o Incomplete land alienation	2		Sagar Jayaramulu
	o Incomplete legal framework	10		Sagar Jayaramulu
	o Lack of capacity	4		Sagar Jayaramulu
	o Lack of enforcement	2		Sagar Jayaramulu
	o Outdated laws	3		Sagar Jayaramulu
	o Political Conflict	3		Sagar Jayaramulu
(LI)	Lack of Information	13	Perceived Tenure Security	Sagar Jayaramulu
	o No information on departments to consult	3		Sagar Jayaramulu
	o No information on payment of dues	8		Sagar Jayaramulu
	o No information on scheme	3		Sagar Jayaramulu
(PE)	Perceived risk Eviction	2		Sagar Jayaramulu
	o Heard of eviction	1		Sagar Jayaramulu
	o Read about eviction	1		Sagar Jayaramulu
(RE)	Risk of Eviction	15	Perceived Tenure Security	Sagar Jayaramulu
	o Eviction notices	0		Sagar Jayaramulu
	o Fear of eviction	6		Sagar Jayaramulu
	o No fear of eviction	9		Sagar Jayaramulu
(SA)	Social attitudes	11	Perceived Tenure Security	Sagar Jayaramulu
	o Landlord tenant relationship	0		Sagar Jayaramulu
	o Neighborhood level co-dependency	7		Sagar Jayaramulu
	o Stability of income	0		Sagar Jayaramulu
	o Stability of livelihood	4		Sagar Jayaramulu
(SC)	Spatial configuration	18	Incremental Housing upgradations	Sagar Jayaramulu
	o Area of the spaces	9		Sagar Jayaramulu
	o Space build additionally	3		Sagar Jayaramulu
	o Space build first	4		Sagar Jayaramulu
	o When did they build it	2		Sagar Jayaramulu
(SI)	Stakeholder influence	3	Perceived Tenure Security	Sagar Jayaramulu
	o Community based organisation (CBO)	0		Sagar Jayaramulu
	o Community leaders	0		Sagar Jayaramulu
	o Local Counsellor	1		Sagar Jayaramulu
	o Media	0		Sagar Jayaramulu
	o NGO	2		Sagar Jayaramulu
	o Religious institutions	0		Sagar Jayaramulu

(TD)	Temporal Dimension	15	Incremental Housing upgradations	Sagar Jayaramulu
	o Improvement basic infrastructure	1		Sagar Jayaramulu
	o Improvement Dwelling unit	0		Sagar Jayaramulu
	o Improvement of Neighborhood	14		Sagar Jayaramulu
(TI)	Trigger for Incrementalism	17	Incremental Housing upgradations	Sagar Jayaramulu
	o Death	0		Sagar Jayaramulu
	o Economical improvement	3		Sagar Jayaramulu
	o Family expansion	2		Sagar Jayaramulu
	o Festival	0		Sagar Jayaramulu
	o Floods	9		Sagar Jayaramulu
	o Marriage	0		Sagar Jayaramulu
	o Political Support	3		Sagar Jayaramulu
(TR)	Typology of Resident	9	Incremental Housing upgradations	Sagar Jayaramulu
	o Core unit with additional construction	2		Sagar Jayaramulu
	o Period of arrival	3		Sagar Jayaramulu
	o Process involved	0		Sagar Jayaramulu
	o Started with a core unit	0		Sagar Jayaramulu
	o Started with a shack	5		Sagar Jayaramulu

**Note:**

Color	Code
	Deductive coding (pre-determined codes from literature)
	Inductive coding (emerged from the interviews data and secondary sources)
	Information captured through field observations, photo documentation, informal conversations

### A 3.3 Indicator wise detailed Analysis

#### A 3.3.1 Perceived Tenure Security (PTS):

##### Code Co-occurrence Analysis: Evidence of Tenure

	Evidence of...	Evidence of...	Evidence of...	Evidence of...
Evidence of tenure (ET)	26	9	6	11
Evidence of tenure (ET): No document	9	9		
Evidence of tenure (ET): Possession of formal document	6	6		
Evidence of tenure (ET): Possession of informal document	11	11		

##### Code Co-occurrence Analysis: Risk of Eviction

	Risk of Evict...	Risk of Evict...	Risk of Evict...	Risk of Evict...
Risk of Eviction (RE)	15	0	6	9
Risk of Eviction (RE): Eviction notices	0			
Risk of Eviction (RE): Fear of eviction	6	6		
Risk of Eviction (RE): No fear of eviction	9	9		

##### Code Co-occurrence Analysis: Perceived Risk of Eviction

	Perceived ri...	Perceived ri...	Perceived ri...
Perceived risk Eviction	2	1	1
Perceived risk Eviction: Heard of eviction	1	1	
Perceived risk Eviction: Read about eviction	1	1	

##### Code Co-occurrence Analysis: Social Attitudes

	Social attitu...	Social attitu...	Social attitu...
Social attitudes (SA)	11	7	4
Social attitudes (SA): Neighbourhood level co-dependency	7	7	
Social attitudes (SA): Stability of livelihood	4	4	

## Code Co-occurrence Analysis: Stakeholder Influence

	Stakeholder...	Stakeholder...	Stakeholder...
Stakeholder influence (SI)	3	1	2
Availability of Services (AS)	21	11	2
Availability of Services (AS): Electricity	11	12	1
Availability of Services (AS): Sanitation	2	2	
Availability of Services (AS): Water	8	9	1

## Code Co-occurrence Analysis: Availability of Services

	Availability...	Availability...	Availability...	Availability...
Availability of Services (AS)	21	12	2	9
Availability of Services (AS): Electricity	11	12		1
Availability of Services (AS): Sanitation	2	2		
Availability of Services (AS): Water	8	9	1	

## Code Co-occurrence Analysis: Lack of Information

	Lack of Info...	Lack of Info...	Lack of Info...	Lack of Info...
Lack of Information	13	3	8	3
Lack of Information: No information on departments to co...	3	3	1	
Lack of Information: No information on payment of dues	8	8	1	
Lack of Information: No information on scheme	3	3		

## A 3.3.2 Incremental housing upgradations:

### Code Co-occurrence Analysis: Typology of resident

	Typology of...	Typology of...	Typology of...	Typology of...
Typology of Resident (TR)	9	2	3	5
Typology of Resident (TR): Core unit with additional constr...	2	2		1
Typology of Resident (TR): Period of arrival	3	3		
Typology of Resident (TR): Started with a shack	5	5	1	

## Code Co-occurrence Analysis: Spatial Configuration

	Spatial config...				
Spatial configuration (SC)	18	9	3	4	2
Spatial configuration (SC): Area of the spaces	9	10		1	
Spatial configuration (SC): Space build additionally	3	3			
Spatial configuration (SC): Space build first	4	5	1		
Spatial configuration (SC): When did they build it	2	2			

## Code Co-occurrence Analysis: Triggers for Incrementalism

	Trigger for I...				
Trigger for Incrementalism (TI)	17	3	2	9	3
Trigger for Incrementalism (TI): Economical improvement	3	3			
Trigger for Incrementalism (TI): Family expansion	2	2			
Trigger for Incrementalism (TI): Floods (Climate induced)	9	9			
Trigger for Incrementalism (TI): Political Support	3	3			

## Code Co-occurrence Analysis: Finance for Construction

	Finance for...				
Finance for construction (FC)	30	5	3	17	6
Finance for construction (FC): Central Government scheme	5	5			
Finance for construction (FC): Hand loan	3	3		1	
Finance for construction (FC): Self-finance	17	17	1		
Finance for construction (FC): State Government scheme	6	6			

## Code Co-occurrence Analysis: Temporal Dimension

	Temporal D...	Temporal D...	Temporal D...
Temporal Dimension (TD)	15	0	14
Temporal Dimension (TD): Improvement basic infrastructure	1	2	1
Temporal Dimension (TD): Improvement of Neighbourhood	14	15	

### A 3.3.3 Role of government:

#### Code Co-occurrence Analysis: Government Action

		❖ Government...				
		⑩ 15	⑩ 1	⑩ 1	⑩ 1	⑩ 12
❖ Government Actions (GA)	⑩ 15		1	1	1	12
❖ Government Actions (GA): Collection of property tax	⑩ 1	1				
❖ Government Actions (GA): Enforcement of bylaws	⑩ 1	1				
❖ Government Actions (GA): Maintenance of services	⑩ 1	1				
❖ Government Actions (GA): Resettlement	⑩ 12	12				

#### Code Co-occurrence Analysis: Government Inaction

		❖ Government...							
		⑩ 37	⑩ 14	⑩ 2	⑩ 10	⑩ 4	⑩ 2	⑩ 3	⑩ 3
❖ Government Inaction (GI)	⑩ 37		14	2	10	4	2	3	3
❖ Government Inaction (GI): Administrative delays/hurdles	⑩ 14	14			1				
❖ Government Inaction (GI): Incomplete land alienation	⑩ 2	2							
❖ Government Inaction (GI): Incomplete legal framework	⑩ 10	10	1						
❖ Government Inaction (GI): Lack of capacity	⑩ 4	4							
❖ Government Inaction (GI): Lack of enforcement	⑩ 2	2							
❖ Government Inaction (GI): Outdated laws	⑩ 3	3							
❖ Government Inaction (GI): Political Conflict	⑩ 3	3							

# Sale deed evades residents for 35 yrs

Delay by various departments in transferring land ownership to TNUHDB cited as a reason

SUBASHINI VIJAYAKUMAR @Chennai

MORE than 60% of slum settlements under the Madras Urban Development Projects (MUDP), which ended over 35 years ago, are yet to get land tenure according to the recent random assessment of 50 settlements.

This is mainly due to the delay in transferring land ownership from various departments to the Tamil Nadu Urban Habitat Development Board (TNUHDB) despite several government orders in this regard and a recent judgement to evict those near waterbodies.

The slum improvement scheme under MUDP I and II, funded by the World Bank, was implemented from 1977 to 1982 and 1982 to 1987 respectively. While the first project covered 24,862 families in 56 locations, the second one was to benefit 23,500 residents in 250 settlements across the State.

Subsequently, the state also implemented TN Urban Development Project I & II (TNUDP) from 1988 to 2003 in 490 settlements in 10 cities across the State, covering 84,000 families. Under these projects, the families had paid between ₹20,000 and ₹1 lakh to get the land ownership and other facilities.

The performance audit report of the World Bank for both



The slum improvement scheme lasted from 1977 to 1987 | EXPRESS

MUDP projects states that the issuing of lease-cum-sale and land tenure for dwellers was very slow. It also stated that the provision of serviced urban land, transfer of land tenure and in situ improvement carried out under the project were cost-effective ways of meeting shelter needs.

While some lands were classified as objectionable after these projects were implemented, the Madras High Court in 2012 ordered in favour of the residents and asked the board to execute the sale deeds.

In the assessment of the

MUDP projects by the Information and Resource Centre for the Deprived Urban Communities (IRCDUC), in 50 settlements developed under the projects, land titles are not available for 32 while full or partial titles were available for the rest.

While efforts are being taken by the residents, elected representatives, officials and associations in these areas to obtain the sale deeds, the main obstacle is the delay in the transfer of the land to the TNUHDB. Of the 50 settlements assessed, the land belonged to the Chennai Corporation in 29 places, tem-

ples in three, TNUHDB in four while the residents were not aware of the land-owning department in 16 places. A total of 120 scheme areas, covering 37,000 beneficiaries, taken up under the MUDP and TNUDP are classified as water sources. In 2019, TNUHDB cancelled allotments in one such settlement and gave back the money collected from the residents.

"To provide the sale deeds and resolve all issues related to it, it should be discussed in the Chennai District Habitat Committee for coordination between land-owning departments. A high-level committee should be formed to monitor the issue of transfer of land title to TNUHDB," said Vanessa Peter, founder of IRCDUC.

Officials from the TNUHDB said sale deeds were promised on a conditional basis that they would be provided if the land ownership is transferred to the board.

"At present, there are several issues in providing sale deeds even in areas that were given to the board, like problems between the legal heirs and encroachment of additional land by the residents. In Chennai, we have devolved the powers to provide the sale deeds to the executive engineers," said a senior official.

# The promise of home belied

Tamil Nadu launched three World Bank-funded projects, mainly in Chennai, between 1977 and 1988, through which plots were sold to those residing in slums on a hire-purchase basis. The beneficiaries were to pay a monthly instalment for about 10 years to get ownership of the land.

Pon Vasanth B.A. finds out that four decades later, around 85,000 families are yet to get sale deeds



**Shaky ground:** Moovendar Nagar, near Anna Nagar, was among the MUDP sites where plots were allotted to poor families. While most families await sale deeds, the government recently demolished a few buildings by cancelling the allotment. B. JOTHIRAMALINGAM

**I**t is impossible to miss the political symbolism at Meenambal Sivaraj (M.S.) Nagar at the heart of Chennai. At the entrance of the Ambedkar Ground, located in one corner of the locality, stands an arch constructed to mark the birth centenary of the leader who gave India its Constitution. The spot near the ground has been a starting point for Ambedkar, Pandit Jyotirao Phule, Savitribai Phule, Dr. B.R. Ambedkar, and A. Sathishadasan (of the Republican Party of India) – the leaders who fought against caste. The area's name (after leaders N. Sivaraj and Meenambal Sivaraj) and the political symbolism near the ground are an indication of how M.S. Nagar, with a predominantly Dalit population, was once a politically thriving locality. Ironically, it has been struggling for decades to secure the land rights of its own people.

A few metres from the ground, 40-year-old Jyoti, in her house, opens a bag full of yellowing documents, some of which are nearly 70 years old, to show the government's efforts to support its continuing struggle to secure the ownership for the plot it lives in. The documents were safeguarded by her late grandmother in an old trunk that survived many a fire in the locality that was once filled with busts.

One of the oldest documents in Jyoti's possession is a 1959 certificate provided by the Corporation of Madras. The photograph in it shows her grandmother and grandfather, in front of their hut, with their three children. "This was the first document recognising that they were residents of that plot. But my grandmother had told me that they had been here for 20 years before that," says Jyoti. After living on the plot for at least 70 years and despite promises made by the government, Jyoti's family could not get land rights. This is not the story of Jyoti or the nearly 150 other families at M.S. Nagar, but that of at least 57,000 more families across hundreds of settlements in Chennai and 28,000 more in nine other cities of Tamil Nadu, according to the conservative estimates of the government.

## The promise

While there had been smaller schemes for providing the urban poor with land, these families were part of three World Bank projects – *Madras Urban Areas Project*, launched by the government between 1977 and 1988. They were the Madras Urban Development Project (MUDP-I (1977), MUDP-II (1980), and the Tamil Nadu Urban Development Project (TNUDP-I (1988). All of them were funded, to a large extent, by the World Bank through loans. These projects marked a departure in the focus of the Tamil Nadu Urban Habitat Development Board (TNUHDB, formerly Tamil Nadu Slum Clearance Board), which had until then concentrated on clearing slums and resettling the residents in multi-storey apartments. In contrast, these projects had a component called "slum improvement". Under it, basic amenities were created in areas where the poor had settled despite not owning the land. The plots were sold to them on a hire-purchase basis with the cost recovery planned through monthly repayments. M.S. Nagar was among the first 53 localities taken up in Chennai under MUDP-II. It covered around 25,000 families. MUDP-II covered around 60,000 families in Chennai, and TNUDP-I covered around 77,000 families in Chennai and nine other cities.

R. Geetha, adviser, Unorganised Workers Federation, says that as a young activist, she was



The government should consider forming a high-level committee to resolve this issue in mission mode. There should be transparency, clarity in procedure and outreach by TNUHDB to enable more people to apply for sale deeds.

**VANESSA PETER,** founder, Information and Resource Center for the Deprived Urban Communities.



## Slum improvements: an overview

**Families covered:** The table below shows the timeline and beneficiaries of the three projects executed by Tamil Nadu government, with a significant part of the funds provided by the World Bank through loans.

(The data provided are based on World Bank's reports)

Project	Year approved	Year completed	Settlements covered	Families covered (approx)
Madras Urban Development Project I	1977	1984	53 (in Chennai)	25,000
Madras Urban Development Project II	1980	1988	250 (in Chennai)	60,000
Tamil Nadu Urban Development Project I	1988	1998	490 (Chennai and 9 other urban areas in Tamil Nadu)	77,000
Total families covered				1,62,000

**Awaiting sale deeds:** The table shows the number of families that are yet to receive sale deeds, as per Tamil Nadu government's records. While majority of the families are covered under these three projects, there may be a small number of families covered through other projects as well.

(The data are from Tamil Nadu Urban Habitat Development Board's policy note for the year 2023-24).

	Chennai	Other towns	Total
Plots allotted	1,01,149	34,135	1,35,284
Sale deeds issued	44,097	5,346	49,443
Sale deeds yet to be issued	57,052	28,789	85,841

*The two tables differ in the total number of families covered by the projects. It is possible that the TNUDP's figures are the actual number of families that were allotted plots in proper execution of lease-cum-sale agreements between the board and the families.*

among the many who had opposed the scheme since the people were asked to pay for the infrastructure and the land. "We were of the view that the land had to be provided free of cost. In hindsight, the scheme was better as it ensured land rights for the poor, which is most important," she says, adding that it is unacceptable that the rights have not been realised even after four decades.

## An arduous struggle

In the case of Jyoti, all the fragile papers in her possession, including bills for the monthly repayments, have not helped obtain a sale deed since she was not able to produce the original allotment order given to her late grandmother. "The Board should also have a copy of this allotment order. However, they are not willing to check for it, despite other substantiating documents that we have," she says. Illustrating how the problems compound as years pass by, Jyoti says that with the original allottees dead and the families experiencing internal strife, the allottees faced internal struggles on the issue of who among the second generation should get the sale deed. "In some cases, the original allottees have moved out for livelihood, selling their allotment order to other families without the approval of TNUHDB. The Board, however, says it can issue sale deeds only to the original allottees," she says.

At many localities that *The Hindu* visited, people seemed to have little awareness of their right to land ownership or the procedure to obtain it. Many others who are aware have in vain. M. Azhagu Maistry, aged around 70, of Periyar Street at M.G.R. Colony, says he has all the original documents and receipts. "When we were given allotment, I remember people saying that we would eventually get patta. However, there is no one to guide us."

On the other hand, T. Kumaran, a resident of Avaiapuram, followed it up persistently with the Board and paid ₹35,000 demanded in dues and interest for the years passed. "Yet, the Board has provided me with neither the sale deed nor a document acknowledging that all my dues have been settled," N. Thiruvenkadam, 69, a resident of Jakkir Hussain Street at M.G.R. Nagar, filed a case in the Madras High Court after several allottees in his colony were allotted plots by TNUHDB and other departments concerned in 2015 and consider his petition for sale deed. "It has been eight years. I have been waiting. I want to initiate contempt proceedings, but my neighbours are less hopeful," he says.

Mani\*, a resident of Moovendar Nagar (mentioned as Naduvankarai Pillaiyur Colony in the official records of the TNUHDB), alleges that lower-ranking officials at TNUHDB demanded bribes for processing his documents, a complaint heard in his few other localities as well. "I lost hope and stopped trying 10 years ago."

V. Vimala, 40, of Anna Nagar, was among the few who had relentlessly pursued the matter with the Board for more than a year and obtained a sale deed. "The amount I had to pay was revised multiple times without clear reasons. I paid all that and got the sale deed," she says. However, she was in for a surprise when she went to the taluk office to obtain a patta. Revenue Department officials told her that the land records showing subdivisions into plots were not updated in their systems. This brings us to perhaps the most complex problem: who owns these lands?

In the case of M.S. Nagar, officials say the land has been transferred to TNUHDB, but a survey

may be required to update revenue records with subdivided plots. In some other cases, the land where the families had been settled belonged to other departments or even temples managed by the Hindu Religious and Charitable Endowments Department. The alienation of the land by the other departments to TNUHDB should have happened during the execution of one of the World Bank projects. However, who held the documents and government orders showed that TNUHDB was provided "enter-upon" permission to develop infrastructure, owing to time constraints, with the understanding that land alienation could be done later. Although several years have passed, land alienation is yet to be done in many areas.

## Threats of eviction

At some places where land alienation has not been done, people who were once promised ownership of land now face threats of eviction, especially when the area is close to water bodies. At a few places, evictions have happened. Muthiah\*, who held an allotment order for a plot at Moovendar Nagar under MUDP, was evicted a few months ago. TNUHDB's order, unilaterally cancelling the allotment, said the area was located close to the Cooum and the Public Works Department needed the land for "river expansion".

A senior official, who formerly served on the Board, says people who were covered under MUDP or TNUDP but faced eviction should have been provided with compensation for the land not only on principles of natural justice but also because many had paid for the land.

At Avaiapuram, 150 families, who were allotted plots at Avaiapuram on the banks of the Cooum under MUDP, with a boundary wall built along the river. He expresses concerns over rumours that the households may be evicted because of the Chennai Port-Maduravoyal Expressway project.

A Madras High Court judgment, delivered by Justice S. Manikumar in 2012, is considered one of the progressive judgments on the issue. In the case filed by S. Arokiam, demanding a sale deed for the plot allotted to him at Ullagaram under MUDP-II, the judge ruled in favour of not only the plaintiff but also the other allottees who had also sought sale deeds. Stressing that these families could not be seen as encroachers, the judge said it was TNUHDB that identified these areas, carried out development work, and issued allotment orders. Citing a submission of TNUHDB, the judgment said that even the areas close to water bodies could not be treated as "paromboke" or "wafer resource" if they lost the nature of being a water source.

Vanessa Peter, founder, Information and Resource Center for the Deprived Urban Communities (IRCDUC), says the government should consider forming a high-level committee to resolve this issue in mission mode. She stresses the need for transparency, clarity in procedures and outreach by TNUHDB to enable more people to apply for sale deeds.

A senior official of the Board says transferring land rights to families covered by projects like MUDP and TNUDP is a priority. He says the Board is planning to simplify the procedures with the help of online systems. He says stringent action will be taken on complaints of bribery. Another official points out that an empowered committee is looking into the issues of land alienation.

(\*Names changed on request.)

When we were given allotment, I remember people saying that we would eventually get patta. However, there is no one to guide us.

**M. AZHAGU MAISTRY,** of Periyar Street, M.G.R. Colony

# 4 decades on, World Bank project beneficiaries in city slums yet to get sale deeds

The deeds, which protect the land rights of people, have not been provided to families in 32 of 50 settlements studied; some of these sites face eviction threats as they are located near Cooum river

**Pon Vasanth B.A**

CHENNAI

**A** report by the Information and Resource Centre for the Deprived Urban Communities (IRCDUC) has indicated that a majority of the beneficiaries of the World Bank-aided Madras Urban Development Project (MUDP) in slums in Chennai were yet to receive sale deeds for the land even four decades after the implementation of the project.

The report, released on World Habitat Day that fell on Monday, was based on the field study done by the organisation in 50 of the roughly 300 settlements where the MUDP was implemented in two phases between 1977 to 1987 with the Tamil Nadu Urban Habitat Development Board (TNUHDB), formerly Tamil Nadu Slum Clearance Board (TNSCB), being the key implementing agency. Nearly 50,000 families were covered as part of the two phases of the MUDP project.

Regarded as a relatively successful model at the time of implementation with focus on in-situ development, the 'slum improvement scheme' component of the MUDP involved developing basic infrastructure in identified slum settlements and providing secure tenure (freehold titles) to the residents with the recovery of improvement costs done

## Inordinate delay

Four decades on, many beneficiaries of the Madras Urban Development Project (MUDP) funded by World Bank in slum settlements in the city are yet to receive their sale deeds

### The project

- MUDP was implemented in two phases in the city in the 1970s and 1980s with World Bank funding
- The "slum improvement scheme" of the MUDP focused on in-situ development and transfer of land rights
- The scheme covered around 50,000 families in roughly 300 settlements
- The project was later extended to a few other places as the Tamil Nadu Urban Development Project

### Key problems

- Non-transfer of land to the Tamil Nadu Urban Housing Development Board
- Some of the land being classified as watercourse poramboke
- Descendants of the original allottees have lost the necessary documents due to the delay
- Transfer of ownership by original allottees in some cases, which is in violation of procedures



through hire-purchase agreement.

Of the 50 settlements studied by IRCDUC, sale deeds, which will protect the land rights of the people, have not been provided to the families in 32 settlements.

The sale deeds have been provided to at least some of the families in the remaining 18 settlements. The inordinate delay is despite an order of the Madras High Court in 2012 directing the State government to ensure the execution of sale deeds for the families covered in the project, the report noted.

Despite being covered under the MUDP project, families in at least seven of these 32 settlements faced threats of

eviction as they were located near the Cooum river, the report said.

### Land alienation

According to the report, a key problem is the excessive delay in the transfer of these lands by the landowning departments to the TNUHDB. The land, in many of these settlements, belonged to other departments like the Greater Chennai Corporation and the Public Works Department.

Vanessa Peter, founder, IRCDUC, said that a high-level committee should be formed to monitor the transfer of land to TNUHDB (wherever necessary) and to ensure the issuance of sale deeds to all those covered under the

MUDP project, irrespective of the present classification of the land. She said that Chennai District Habitat Committee can be a forum for discussing the issue, in coordination with the landowning departments.

Sources in the TNUHDB said that measures were being taken to expedite the process of issuing sale deeds in areas where the land has already been alienated to the board.

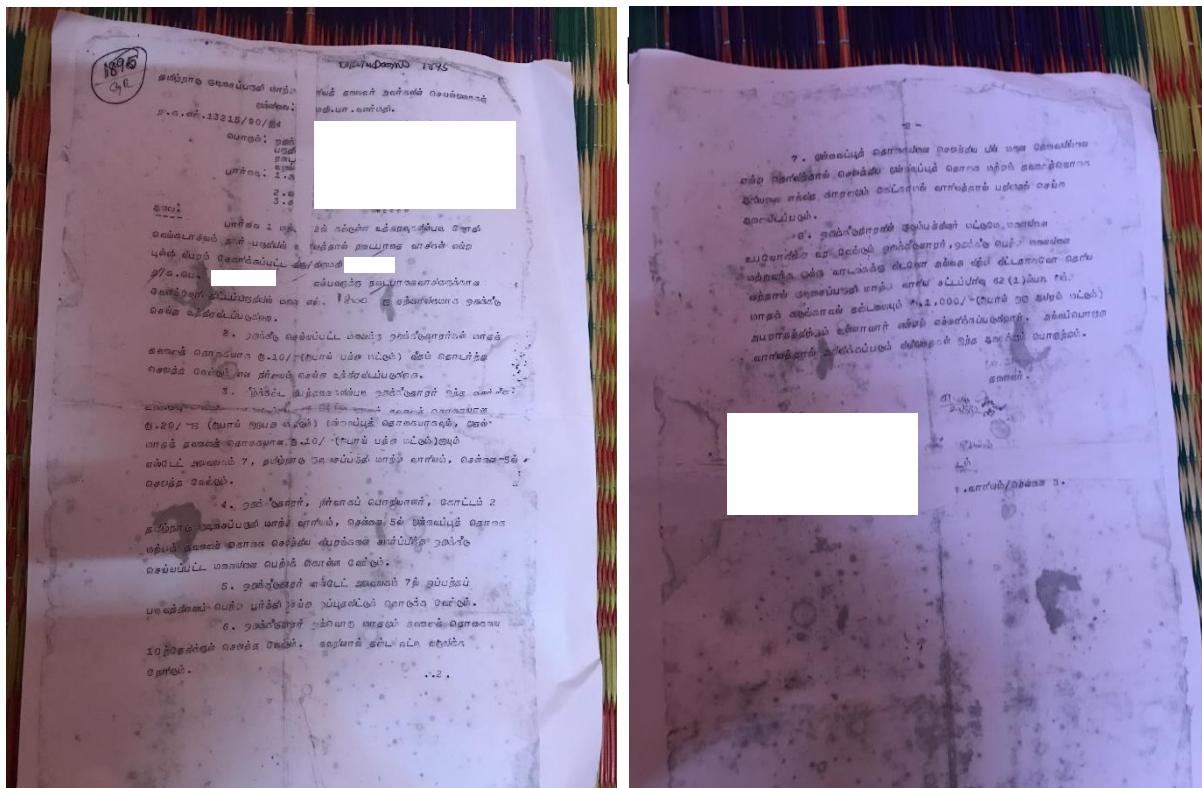
A senior official said that special camps were being arranged along with delegation of powers to speed up the process. The official added that recent developments regarding the reclassification of 'watercourse poramboke' land posed a problem in some places.

**Table 18: Adjusted Housing Development Matrix (Source: Author, 2024)**

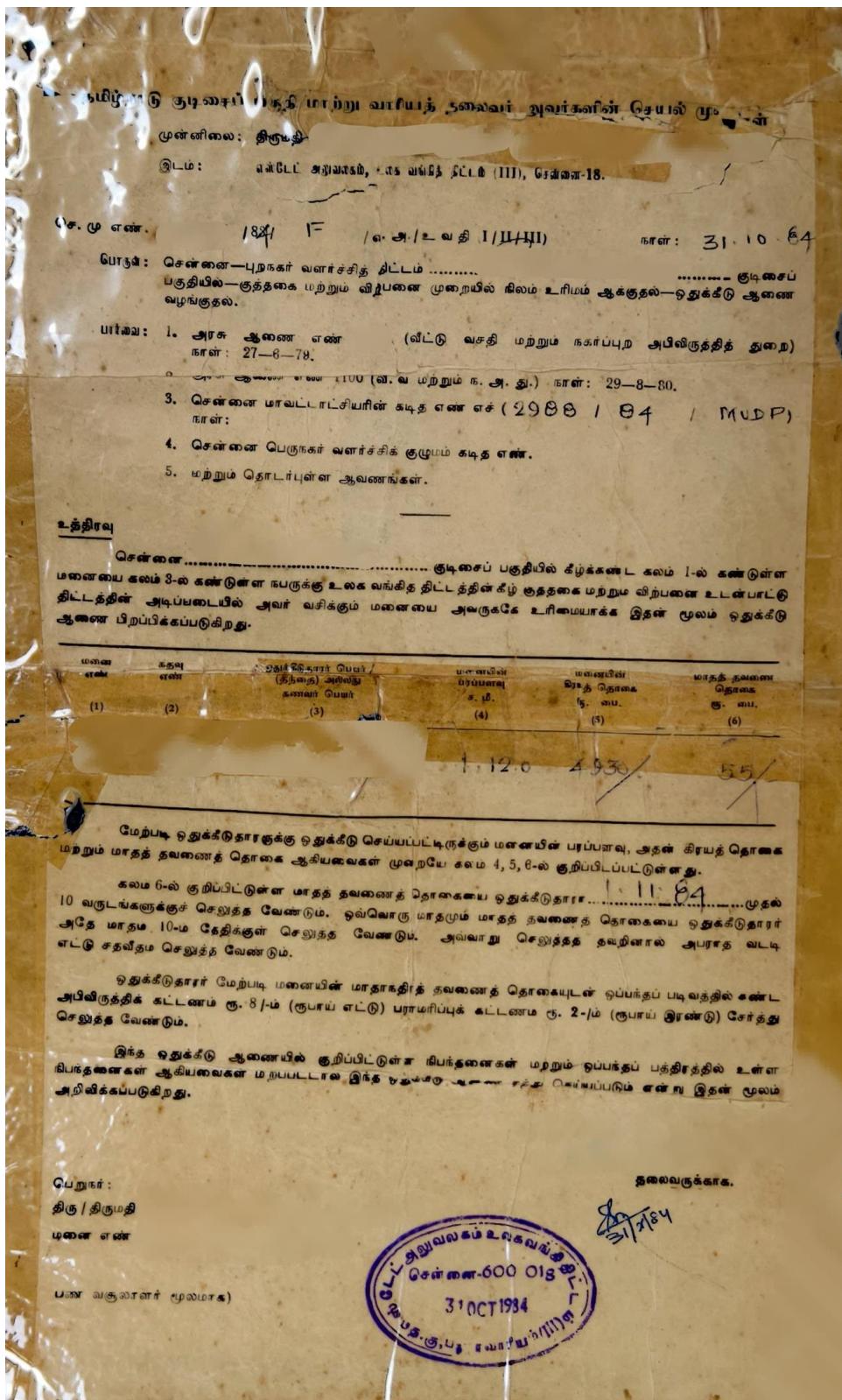
		AGENCIES									
		FUNCTIONS									
Madras Metropolitan Development Authority (Now CMDA)	1										
Tamil Nadu Housing Board	2										
Tamil Nadu Slum Clearance board	3										
Deputy Registrar of Co-operatives (Housing) Madras region	4										
TamilNadu (Apex) Housing Co-operation Society Ltd.	5										
Primary Housing Co-operatives	6										
Revenue Department	7										
State Government	8										
Post and Telegraph Department	9										
Central Public works Department	10										
Police Department (State)	11										
Housing Development and Finance Corporation	12										
Housing and Urban Development Corporation	13										
Life Insurance corporation	14										
Madras Municipal Corporation	15										
Other Localbodes in MMA except MCC	16										
Southern Railways	17										
Commercial banks (Bank of India)	18										
Defence Department	19										
Central Reserve Police	20										
Central Government	21										
Private Real Estate Developers	22										

		AGENCIES		FUNCTIONS
		1	2	
Madras Metropolitan Development Authority (Now CMDA)				Land acquisition (following legal procedures)
Tamil Nadu Housing Board		3	2	Land Acquisition (indent) / purchase
Tamil Nadu Slum Clearance board				Land Development with all services
Deputy Registrar of Co-operatives (Housing) Madras region		4		Land Development with few services
TamilNadu (Apex) Housing Co-operation Society ltd.		5		Land sub-division without services, construction of LIG houses on hire purchase.
Primary Housing Co-operatives		6		Construction of LIG houses on hire purchase
Revenue Department		7		Construction of LIG houses on outright sale
State Government		8		Construction of MIG houses on hire purchase
Post and Telegraph Department		9		Construction of MIG houses on outright sale
Central Public works Department		10		Construction of HIG houses on hire purchases and outright sale
Police Department (State)		11		Construction of Rental housing Units
Housing Development and Finance Corporation		12		Construction of Single person's quarters
Housing and Urban Development Corporation		13		Marketing of developed land
Life Insurance corporation		14		Marketing of completed houses
Madras Municipal Corporation		15		Maintaining common services
Other Localbodies in MVA, except MCC		16		Slum Clearance including construction of new tenements
Southern Railways		17		Slum Clearance including provision of basic amenities
Commercial banks (Bank of India)		18		Sites and Services
Defence Department		19		Financing housing from own sources
Central Reserve Police		20		Grants and loans from State and Central Government
Central Government		21		Loans from World Bank (IBRD)
Private Real Estate Developers		22		Issuing Bonds and Debentures for raising funds

## A 3.4 Allotment Letter



### **Document 1: Copy of allotment letter (Source: Van Eerd, 2024)**



Original Allotment letter dated 31<sup>st</sup> October, 1984, provided by Housing and Urban Development Department, GoTN under World Bank sponsored Madras Urban Development Project (MUDP I - Sites and Services) accessed by the Author with support from IRCDUC.

Acting Chairman of the Tamil Odu Hut Area Alternative Route M

Precedence: Standard

Estate Office, E Bank Scheme 118) Chennai 18

1841

Uvati 1/4

Four: 31.10.64

Meeting: Chennai-Suburban Development Project

Issuance of license-allocation order in lease and sale mode of area.

Subject: 1. Government Order No.

27-6-78

(Housing and Housing Development Department)

3. Chennai District Magistrate's letter No. A (2988 / 84 MUD PI)

4. Chennai Metropolitan Development Corporation letter no.

5. and related documents.

warranty

An order is hereby issued to the person who has found the following plot of land in the cottage area in Section 3 to own the plot of his residence on the basis of lease and sale agreement scheme under the World Bank scheme.

The area of the plot allotted to the said allottee, the rent amount and the monthly installment amount are mentioned in the load 4, 5 and 6 respectively.

#### Allocation of monthly installments mentioned in

Kalama. 1 11:84 to pay for 10 years. The allottee must pay the monthly installments every month by the 10th of the same month, failing which he will have to pay a penalty interest of eight percent.

The allottee found the monthly installment amount of the said plot along with development fee Rs. 8/- (Rupees eight) maintenance fee Rs. 2. and (Rupees two) should be paid together.

The details mentioned in this supply order and in the deed of agreement Conditions are also forgotten in this section By this means that a will be harmed is announced.

Gust

Mr./Mrs.

For the leader



## A 3.5 Details of RTI Application

### A 3.5.1 Timeline of RTI Application

SL. No	Action	Date	Details
1.	RTI Filed (Application Number: HOUSI/R/2024/60147)	11 <sup>th</sup> June, 2024	Housing and Urban Development Department, GoTN
2.	Response from <b>Nodal Officer</b> of Housing and Urban Development Department, GoTN stating that the department acknowledges the RTI Application and has transferred it to TNUHDB.	19 <sup>th</sup> June, 2024	Application transferred to TNUHDB. If the request is not responded in 30 days, it is considered a violation of the provisions under the Right to Information Act, 2005.  *Response not received in 30 days.
3.	<b>First Appeal Filed</b>	30 <sup>th</sup> July, 2024	Liable to respond in the next 30 days.
4.	No response received	Until 13 <sup>th</sup> September, 2024	-

### A 3.5.2 Information requested through RTI

(1) Madras Urban Development Projects: MUDP-I (1977 to 1982) MUDP-II (1982 to 1987)

(2) Tamil Nadu Urban Development Project, TNUDP-I (1988 to 1997)

Queries:

1. Kindly provide the zone/ward wise list of settlements developed under MUDP I&II and TNUDP I.
2. Which settlements has land alienation still pending? List of the departments which have still not alienated the lands?
3. City wise how many sale deeds have been issued to date?
4. City wise how many sale deeds are currently pending issuance?
5. What actions will be taken regarding the issuance of pattas (land titles) that were promised to the settlers?
6. When was the Empowerment committee meeting held? Kindly share the minutes/summary of this committee meeting.
7. What measures is the government taking to address the issues related to land alienation and issuance of sale deeds?

Letter received from the Housing and Urban Development Department that the application has been transferred to TNUHDB.

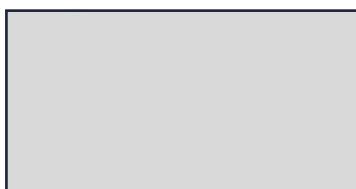
**தகவல் அறியும் உரிமைச் சட்டம், 2005  
மிக அவசரம்**



வீட்டுவசதி மற்றும்  
நகர்ப்புற வளர்ச்சித் துறை,  
தலைமைச் செயலகம்,  
சென்னை-9.

கடிது எண்.7654523/நவா மே1(1)/2024-2, நாள்.14.06.2024

அனுப்புநர்  
திரு. எ. தண்டபாணி, எம்.எஸ்.வி., பி.எட்.,  
பொதுத் தகவல் அலுவலர்/  
ஆர். சாம்பத் செயலாளர்.



பொருள்: தகவல் அறியும் உரிமைச் சட்டம், 2005-இன் கீழ் பெறப்பட்ட தகவல் கோரும் மனு அசலாக மாற்றப்பட்டது - தொடர்பாக.

பார்வை: 1. இணையவழியில் பெறப்பட்ட தங்களின்மனு நாள் 11.06.2024. இப்பிரிவில் பெறப்பட்ட நாள் 13.06.2024.  
2. அரசு கடித எண்.7654523/நவா/மே1(1)/2024-1, நாள் 14.06.2024.

பார்வை 1-இல் காணும் தங்கள் மனுவில் கோரப்பட்டுள்ள தகவல்கள் தமிழ்நாடு நகர்ப்புர வாழ்விட மேம்பாட்டு வாரியம் தொடர்பானதாகும். எனவே, தங்களின் மனு அசலாக தகவல் அறியும் உரிமைச் சட்டம், 2005-இன் பிரிவு 6(3)-இன்படி பொதுத் தகவல் அலுவலர், தமிழ்நாடு நகர்ப்புர வாழ்விட மேம்பாட்டு வாரியம் அவர்களுக்கு பார்வை 2-இல் காணும் கடிதத்தின் வழியே மாற்றப்பட்டுள்ளது. எனவே, இப்பொருள் குறித்து இனி வரும் காலங்களில் அவ்வலுவையிறைத் தொடர்பு கொள்ளுமாறு கேட்டுக்கொள்கிறேன்.

துங்கள் உண்மையுள்ள,

0.500 Lennard

## பொதுத் தகவல் அலுவல்

ಅಂತಿಕ್ ಸಾರ್ಪುಂ ಚೆಯಲೂಬಾರ್  
ಉತ್ತರ  
೧೯೬೭

## நூதன்:-

பொதுத் தகவல் அலுவலர்,  
தமிழ்நாடு நகர்ப்புர வாழ்விட மேம்பாட்டு வாரியம்,  
சென்னை-600 005.

## A 3.6 Additional Photographs

Images of interviews and focus group discussions

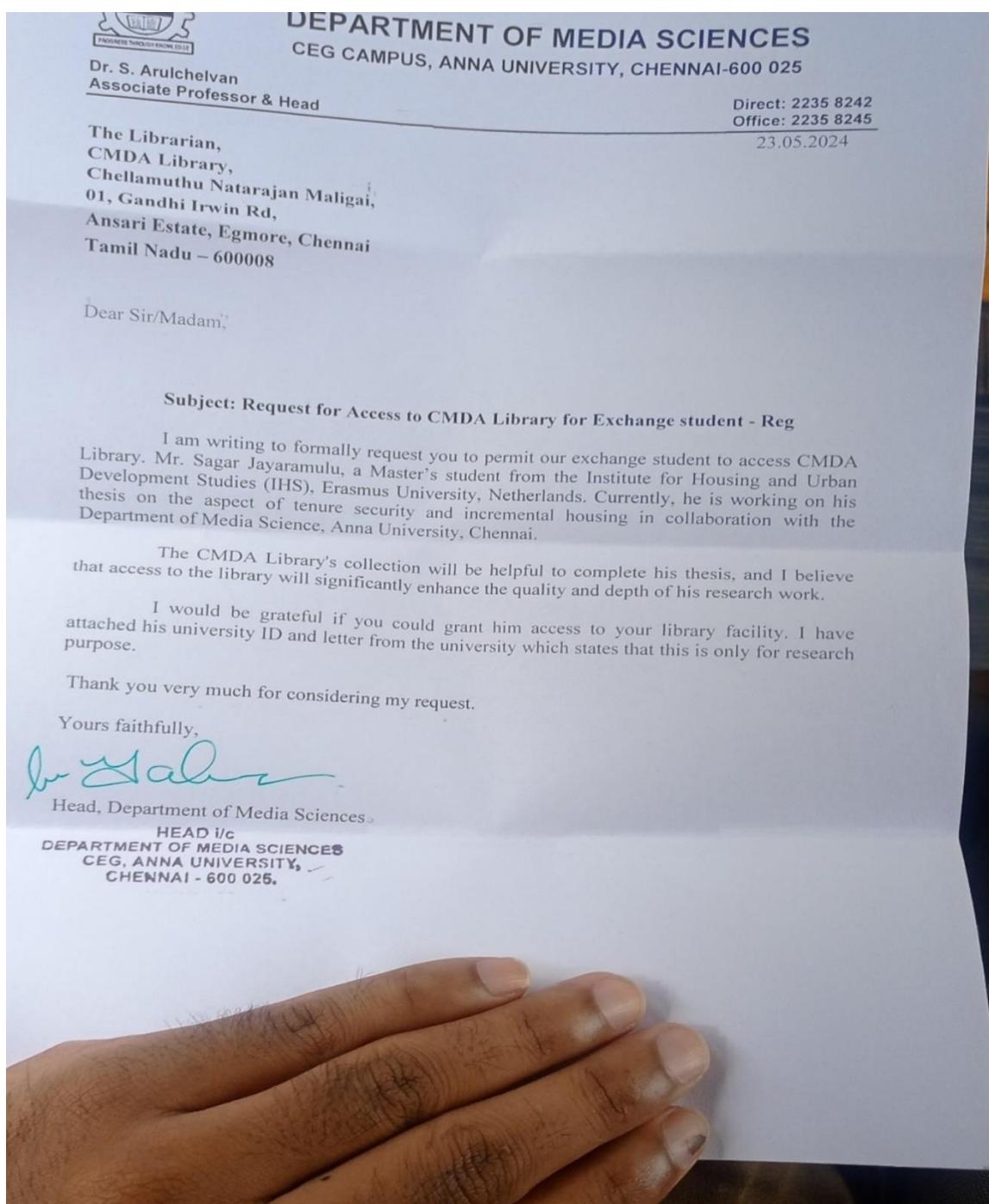


**Photograph 11:** Election posters on the streets of Ambedkar Nagar (Source: Author, 2024)

## Images of incremental upgradations

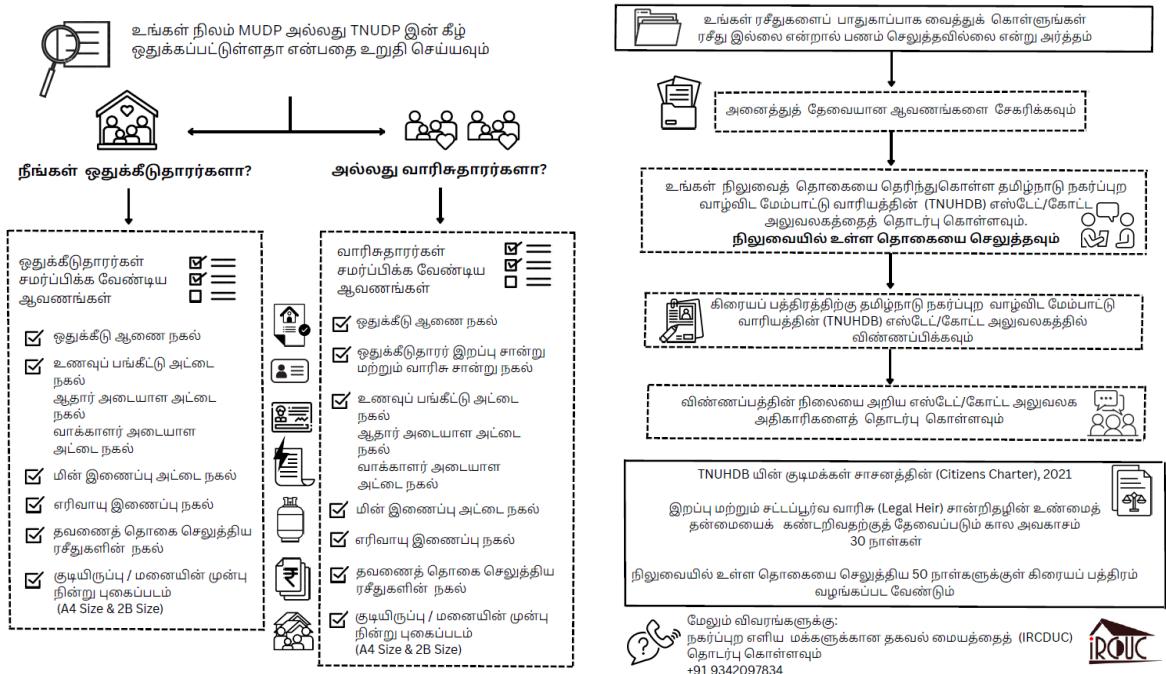


### A 3.6 Correspondence



**Letter from Anna University to visit CMDA Library**

### A 3.6.1 Pamphlet



Pamphlets distributed by the author to OAs in Ambedkar Nagar (Source: IRCDUC, 2024)

### Additional Secondary Sources

#### Media Coverage - Web Links (Collected by Author)

SL. No.	Date	Issues related to the Project/ Media	Weblink
1.	4 February 2022	Resettlement under TNSUDP -The New Indian Express	<a href="https://www.newindianexpress.com/cities/chennai/2022/feb/04/expand-scope-of-high-level-panel-to-ease-resettlement-in-chennaiircduc-2415070.html">https://www.newindianexpress.com/cities/chennai/2022/feb/04/expand-scope-of-high-level-panel-to-ease-resettlement-in-chennaiircduc-2415070.html</a>
2.	4 February 2022	Resettlement under TNSUDP - The Times of India	<a href="https://timesofindia.indiatimes.com/city/chennai/ngo-report-highlights-poor-infrastructure-in-resettlement-colonies/articleshow/89334704.cms">https://timesofindia.indiatimes.com/city/chennai/ngo-report-highlights-poor-infrastructure-in-resettlement-colonies/articleshow/89334704.cms</a>
3.	3 October 2022	Sale Deed Under MUDP/TNUDP – The Hindu	<a href="https://www.thehindu.com/news/national/tamil-nadu/four-decades-on-world-bank-funded-beneficiaries-in-city-slums-yet-to-get-sale-deeds/article65967630.ece">https://www.thehindu.com/news/national/tamil-nadu/four-decades-on-world-bank-funded-beneficiaries-in-city-slums-yet-to-get-sale-deeds/article65967630.ece</a>
4.	4 October 2022	Sale Deed Under MUDP/TNUDP – The New Indian Express	<a href="https://www.newindianexpress.com/cities/chennai/2022/oct/04/sale-deed-evades-residents-for-35-yrs-in-chennai-2504708.html">https://www.newindianexpress.com/cities/chennai/2022/oct/04/sale-deed-evades-residents-for-35-yrs-in-chennai-2504708.html</a>
5.	4 October 2022	Sale Deed Under MUDP/TNUDP - DT Next	<a href="https://www.dtnext.in/city/2022/10/03/75-families-of-mudp-schemes-yet-to-get-documents">https://www.dtnext.in/city/2022/10/03/75-families-of-mudp-schemes-yet-to-get-documents</a>
6.	20 August 2023	Resettlement under TNSUDP - The Hindu	<a href="https://www.thehindu.com/news/cities/chennai/evicted-and-resettled-years-ago-families-in-gudapakkam-continue-to-struggle-for-better-quality-of-life/article67194044.ece">https://www.thehindu.com/news/cities/chennai/evicted-and-resettled-years-ago-families-in-gudapakkam-continue-to-struggle-for-better-quality-of-life/article67194044.ece</a>

# Sale deed evades residents for 35 yrs

Delay by various departments in transferring land ownership to TNUHDB cited as a reason

## The promise of home belied

Tamil Nadu launched three World Bank-funded projects, mainly in Chennai, between 1977 and 1988, through which plots were sold to those residing in slums on a hire-purchase basis. The beneficiaries were to pay a monthly instalment for about 10 years to get ownership of the land.

**Pon Vasanth B.A.** finds out that four decades later, around 85,000 families are yet to get sale deeds

THE HINDU

# 4 decades on, World Bank project beneficiaries in city slums yet to get sale deeds

## NGO Asks World Bank to Ensure Legal Rights to Tamil Nadu House Allottees

Sruti MD | 19 Sep 2023

## Moving house to the middle of nowhere

As the Chennai Corporation evicts and relocates slum dwellers, the affected say they have been left high and dry

December 03, 2017 07:46 am | Updated 06:39 pm IST

## TNSCB told to execute sale deeds in favour of 55,000 slum dwellers

Updated – August 19, 2012 11:58 am IST Published – August 15, 2012 02:29 am IST – MADURAI:

### Chennai's decades-long policy failure to address housing issues of the urban poor



by Shobana Radhakrishnan • October 11, 2023 • Infrastructure

**CITIZEN  
MATTERS**

Housing and homelessness have been issues that the urban poor have grappled with in Chennai due to flawed eviction and resettlement policies.

