

WHERE WILL THE CITY-MAKER STAY?

A Study of Housing and Living Conditions
of Informal Workers in Delhi and Ranchi



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This study was done as part of the European Commission supported project: "Securing rights and sustainable livelihoods through collective action and education for people dependent on the informal economy in India."



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Foreword

The early decades of the twenty-first century reveal the trend of humankind entering the era of the primacy of cities. Across the globe, over three million people are arriving in cities every week, and the United Nations Habitat Agency says that by 2030, there would be 43 megacities across the globe, each with more than ten million inhabitants and most of them located in developing regions. In India, the urban population grew from 286 million in 2001 to 377 million in 2011 and is expected to almost double to 600 million by 2030.

Some celebrate these tendencies as signs that herald the “birthing of a new world”, a planet of cities. On the one hand cities are creating jobs, providing improved public services and housing and giving higher living standards to many, but on the other hand, cities are also fostering poverty and destitution at a scale and extent never seen before.

While historical structural challenges in rural areas remain, exclusion and deprivation in urban areas have added a whole new dimension to the challenges of poverty and inequality. The dominant elite-driven perspective of cities seeks to deny social, economic or political spaces to the vulnerable and marginalised populations, perceiving them as an underclass whose services are to be exploited but who are not to be included as equal participants in the urban transitions, limiting their access to urban services, livelihoods and assets – especially housing.

Where Will the City-Maker Stay? – A Study of Housing and Living Conditions of Informal Workers in Delhi and Ranchi seeks to extend our understanding of urban issues, especially regarding housing and shelter rights of workers in urban areas. “City-Maker” is a term that we are striving to make popular to refer to homeless citizens, seeking to highlight the vital role that informal workers play in making the city. The ease, access and availability of adequate housing are vitally important to informal workers as this not only shapes their present but also secures their future and long-term aspirations. The existing elite-driven approach at its best is marked by the very limited manner in which it engages with the housing conditions of informal workers, seeing it solely as an infrastructure issue. This report highlights the urgent need to broaden the understanding of the issues faced by informal sector workers in accessing housing facilities, going beyond mere infrastructural concerns.

A key lacuna in understanding “liveability” for the urban informal workers is the total lack of or very limited insight available to understand the overall well-being - social, cultural and psychological, of the urban poor as articulated by they themselves. *Where will the City-Maker stay?* Brings to the fore the quotidian, lived experiences of the urban informal worker. It reveals the recurrent fear of being displaced and the lack of information regarding government schemes; the need for privacy expressed against the context of many workers being forced to share the same room, as individuals and even as families; the dependence on private lenders and high interest rates due to inadequate government assistance; the need for legal tenure; and the expressed willingness to pay rent if suitable accommodation is provided.

Towards truly achieving the mandate of “Right to the City” as articulated in the New Urban Agenda adopted at the United Nations Conference on Housing and Sustainable Urban Development (Habitat III) in 2016, it is essential to develop critical insights into whether spatial access translates into the constituent population being able to accrue long-term material, social and cultural capital for a more consolidated “well-being” in the city. The policy framing, actionable investments and future research needs to direct its efforts towards meeting the housing and living conditions for the urban informal workers in a holistic manner, such that this constituent group of city’s residents can also claim these spaces as their “homes” with pride, dignity, self-respect and assurance. *Where will the City-Maker stay?* aims to provide a small contribution to this process.

ActionAid Association with the support of European Commission initiated an intervention with the objective to secure sustainable livelihoods and protect the socio-economic rights of vulnerable people dependent on informal economy (PIE) in 2015. Working with partners organisations, this intervention is spread across across 35 cities, 18 districts and 15 states in India, reaching out to more than one lakh (hundred thousand) marginalised people dependent on informal economy (PIEs) from 10 different sectors including street vendors, construction workers, domestic workers and home-based workers. *Where will the City-Maker stay?* emerged as part of this project.

We are very grateful to the Impact and Policy Research Institute research team, which includes Dr. Simi Mehta, Dr. Balwant Singh Mehta and Dr. Arjun Kumar, with the field investigators - Mr. Avinash Kumar, Ms. Preeti Kumari and Mr. Sarthak in Delhi and Ms. Komal, Mr. Ashok and Ms. Sudha in Ranchi, who led the study, and spearheaded the design, data collection, analysis and the preparation of the report.

In ActionAid Association, Dr. Pritha Chatterjee, K. T Suresh and Dr. Tripta Chandola, and my colleagues in the North India Regional Office

and Bihar & Jharkhand Regional Office especially Tanveer Kazi and Saurabh Kumar played a vital role in making this report possible.

We look forward to carrying on this conversation and welcome all thoughts and comments on this report, and on the campaign for ensuring public housing for informal workers in urban areas.

Sandeep Chachra

Executive Director

ActionAid Association



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Abbreviations

AA	ActionAid Association
ADB	Asian Development Bank
AHP	Affordable Housing in Partnership
AMRUT	Atal Mission for Rejuvenation and Urban Transformation
BLC	Beneficiary-led Construction or enhancement
BOCW	Building and Other Construction Workers
BSUP	Basic Services for the Urban Poor
CAPEX	Capital Expenditure
CGHS	Central Government Health Scheme
CLSS	Credit Linked Subsidy
DAY-NULM	Deendayal Antyodaya Yojana - National Urban Livelihoods Mission
EDMC	East Delhi Municipal Corporation
EIUS	Environmental Improvement of Urban Slums
EMI	Equated Monthly Instalment
ESI	Employees' State Insurance
EWS	Economically Weaker Section
GOI	Government of India
GST	Goods and Service Tax
HEC	Heavy Engineering Corporation
HFC	Housing Finance Companies
HH	Households
HPEC	High Powered Expert Committee
HS	Housing Stocks
HUD	Housing and Urban Development
HUDCO	Housing and Urban Development Corporation
ID	Identity Card

IHDS	India Human Development Survey
IHHL	Individual Households Latrines
IHSDP	Integrated Housing and Slum Development Program
ILCS	Integrated Low Cost Sanitation
ILO	International Labour Organization
IMPRI	Impact and Policy Research Institute
INR	Indian Rupee
ISHUP	Interest Subsidy Scheme for Housing the Urban Poor
ISM	Interstate Migrant
ISSR	In-situ Slum Redevelopment
JJ	Jhuggi-Jhopdi
JMP	Joint Monitoring Programme
JNNURM	Jawaharlal Nehru National Urban Renewal Mission
KINFRA	Kerala Industrial Infrastructure Development Corporation
LIG	Lower Income Group
LIHTC	Low-Income Housing Tax Credit
LPCD	Litre Per Capita Per Day
LPG	Liquid Petroleum Gas
MDGs	Millennium Development Goals
MIG	Middle Income Group
MIS	Management and Information System
MoHUA	Ministry of Housing and Urban Affairs
MoHUPA	Ministry of Housing and Urban Poverty Alleviation
MOUD	Ministry of Urban Development
MPCE	Monthly Per Capita Expenditure
MT	Metric Ton
NCEUS	National Commission for Enterprises in the Un-organised Sector
NCT	National Capital Territory
NDMC	New Delhi Municipal Council
NDMC	North Delhi Municipal Corporation
NFHS	National Family Health Survey

NGOs	Non-Governmental Organisation
NHHP	National Housing and Habitat Policy
NHP	National Housing Policy
NITI	National Institution for Transforming India
NPV	Net Present Value
NRY	Nehru RozgarYojna
NSDP	National Slum Development Programme
NSSO	National Sample Survey Office
NUA	National Urban Agenda
NULM	National Urban Livelihoods Mission
ODF	Open Defecation Free
OGs	Out Growths
OMC	Oil Marketing Companies
OPEX	Operational Expenditure
OUHM	Odisha Urban Housing Mission
PAN	Permanent Account Number
PHA	Public Housing Agencies
PLI	Postal Life Insurance
PMAY	Pradhan Mantri Awas Yojana
PMAY-U	Pradhan Mantri Awas Yojana - Urban
PMIUPEP	Prime Minister's Integrated Urban Poverty Eradication Programme
PMUY	Pradhan Mantri Ujjwala Yojana
PNG	Piped Natural Gas
RAY	Rajiv Awas Yojana
RERA	Real Estate (Regulation and Development) Act
RISH	Revised Integrated Housing Scheme
RMC	Ranchi Municipal Corporation
RRBs	Regional Rural Banks
RRY	Rajiv Rinn Yojana
SBM	Swachh Bharat Mission
SCB	Scheduled Commercial Banks

SCM	Smart Cities Mission
SDG	Sustainable Development Goals
SDMC	South Delhi Municipal Corporation
SDSN	Sustainable Development Solutions Network
SEZ	Special Economic Zone
SHASHU	Scheme of Housing and Shelter Upgradation
SLB	Service Level Benchmarking
SLNA	State Level Nodal Agencies
SPVs	Special Purpose Vehicles
SQM	Square Meter
SRH	Social Rental Housing
SUH	Shelters for Urban Homeless
TDR	Transfer Development Rights
TFRH	Task Force on Rental Housing
TG	Technical Group
TOD	Transit Oriented Development
UA	Urban Agglomerations
ULBs	Urban Local Bodies
ULCRA	Urban Land Ceiling and Regulation Act
UN	United Nations
UNDESA	United Nations Department of Economic and Social Affairs
UNFPA	United Nations Population Fund
UNICEF	United Nations Children's Fund
UTs	Union Territories
VAMBAY	Valmiki Ambedkar Awas Yojana
VGF	Viability Gap Funding
VIP	Ventilated Improved Pit
WHO	World Health Organization
WIEGO	Women in Informal Employment: Globalizing and Organizing

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1

INTRODUCTION

1.1 Background

Urban informal workers comprise 44 per cent of the total two billion workers who are informally employed around the world (International Labour Organization (ILO), 2018, p. 19). Thus, they represent a significant share of the workforce and contribute in multiple ways to the economy in cities around the world. Informal workers are those who are employed in the unorganised sector or households and exclude regular workers who have social security protections. The National Commission for Enterprises in the Unorganised Sector (NCEUS) set up by the Government of India in 2004 has defined the unorganised sector as all unincorporated private enterprises owned by individuals or households engaged in the sale and production of goods and services operated on a proprietary or partnership basis and with less than ten workers (National Commission for Enterprises in the Unorganised Sector, 2007, p. 3). In its 2009 report, it mentions that between 94 per cent – 98 per cent workers belonging to the poor and vulnerable groups were informal workers, and clearly constituted a much smaller proportion of the workforce in the middle or higher-income groups (National Commission for Enterprises in the Unorganised Sector, 2009).

In a study on 'An Analysis of the Informal Labour Market in India', Srija and Shirke highlighted that the unorganised sector engages more than 90 per cent of the total work force in the country and contributes almost 50 per cent to the national income of the country (Srija and Shirke, 2014). The unorganised sector, thus, plays a crucial role in providing livelihood sources especially to

the rural migrants and scores of low-income households residing in urban slums, *Jhuggi-Jhopdi* (JJ) clusters, squatter settlements and in homeless shelters (Mitra, 2014).

Most workers in the informal economy have certain common constraints: they lack legal recognition and protection with nearly no written job contracts; long working hours, low pay and difficult working conditions with negative consequences on their health and wellbeing; and, rampant child and forced labour, where women are generally made to work in vulnerable, low-paid or undervalued jobs (Planning Commission, 2012; National Sample Survey Organisation, 2012; UN Habitat, 2015 a and b). Thus, they constitute the most vulnerable section of the urban population. They face multiple barriers in pursuing their livelihoods, including those posed by the policies, regulations and practices of governments, notably city government and local officials. Their livelihood security and productivity are directly proportional to their access to public space, public services and public procurement (Chen, et al., 2018).

The unorganised sector is normally regarded as another sector outside the conventional organised formal sector that offers employment and sustenance by engaging in a range of activities, such as construction activities, domestic work, street trading, hawking, local manufacturing and cobbling to mention a few. The sector is characterised by small scale of the activity, labour-intensive technologies, low-level of organisation with no access to organised markets, education and training or services and amenities for the workers. In case of private and indigenous ownership of enterprises, these are generally small-scale, have constricted access to formal credit, are largely unprotected by the government and are marked by ease of entry, self-employment, little capital and equipment, low skills, low productivity and low income.

Labour in India is a subject on the Concurrent List of the Constitution of India, where both the Union and State governments are competent to enact legislations subject to certain matters being reserved for the Centre. It is important to note that several global commitments like the Universal Declaration of Human

Rights of the United Nations (1948), the Millennium Development Goals (MDGs) (2000), the Sustainable Development Goals (SDGs) of the United Nations (UN), the Habitat III New Urban Agenda (NUA) and ILO's Recommendation 204 on formalisation of the informal economy provide a normative framework for the regulated use of urban public space by urban informal workers. They explicitly affirm the right to a decent standard of living, including habitable living conditions of informal workers in shelters as well, making cities and human settlements inclusive, safe, resilient and sustainable. The Goal 11 of the SDGs calls for ensuring access to adequate, safe and affordable housing and basic services for all and for upgrading the slum settlements by 2030.

The NUA, which was adopted at the United Nations Conference on Housing and Sustainable Urban Development (Habitat III) in Quito, Ecuador, in October 2016 and endorsed by the UN General Assembly in December 2016, recognised the importance of integrating informal livelihoods into urban policies and plans. Under the sub-heading of 'Sustainable and inclusive urban prosperity and opportunities for all', the implementation plan of the NUA incorporates a commitment to "recognise the contribution of the working poor in the informal economy, particularly women, including unpaid, domestic and migrant workers, to the urban economies, considering national circumstances. Their livelihoods, working conditions and income security, legal and social protection, access to skills, assets and other support services and voice and representation should be enhanced. A progressive transition of workers and economic units to the formal economy would be developed by adopting a balanced approach, combining incentives and compliance measures, while promoting preservation and improvement of existing livelihoods." Under this plan, it is envisaged to consider specific national circumstances, legislation, policies, practices and priorities for the transition from informal sector to the formal economy (United Nations General Assembly, 2017a).

Since cities are pivotal to the economic progress and prosperity of a nation, it is important to ensure that the informal labourers contributing to the prosperity of the cities are well-cared for by

the State. Previous studies have highlighted that informal workers in India have lagged in as far as the availability of amenities in the housing is concerned (Kumar, 2015a).

1.2 Rationale and Scope of the Study

Given the deplorable situation of the informal workers living in Indian cities, it was very timely to pursue a field-based study of the housing and living conditions of this section of informal workers.

The study provides a comprehensive picture of the socio-economic conditions and benefits that are available to the urban informal workers. It highlights the access to basic infrastructural amenities in their living spaces, like adequate shelter including type, size, rooms, facilities, crowding, etc. and important basic amenities such as potable drinking water, hygiene and sanitation, drainage, safety, etc.

This study would be a benchmark literature for researchers and policymakers searching for a correlation between the housing rights of informal workers working in urban India and the dynamics of demand-supply situation of housing in the cities. The findings of this study would also enable the government to craft strategies for overcoming the challenges and ensuring the informal workers access to a decent place to work and live in. The research methodology will also aid towards the creation of an exhaustive qualitative and quantitative database on the housing and living conditions for informal workers, especially in Delhi and Ranchi with the aim to promote dignity of life and work for sustainable development.

This study underscores the vital need for increased public spending towards assuring dignified living spaces for informal workers in the cities. Overall, it advocates the call for an urgent action towards improving the quality, management and governance for making India's urban spaces inclusionary and habitable for all.

The study aims to serve as a comprehensive evidence-based compendium for informing multi-level strategies to address human

settlement issues faced by informal and unorganised workers, holistically addressing all aspects of their challenges and woes related to living in cities.

1.3 Objectives of the Study

- a) The purpose of this study is to discuss and highlight the issues and challenges in the areas of existing regulatory, legal, policy and planning in providing better living conditions, sanitation, affordable housing to the informal workers belonging to the Economically Weaker Sections (EWS) engaged in the unorganised sector.
- b) To foster creation of a knowledge-base of the real housing conditions of the informal workers and use this information to prepare advocacy strategies for advancing the campaign for housing rights for the city makers and inform housing policy.
- c) To arrive at actionable solutions through policy recommendations to realise the goal of the 'Right to Cities' through social housing at national, state and local levels that would "leave no one behind".

1.4 Methodology and Database

Families working in cities' informal sector are a vibrant socio-economic constituent group of the urban ecology and are recognised as significant "city-makers" for their contribution. Understanding the quality of their housing and living conditions in terms of their ownership status, dwelling characteristics and access to essential amenities and public services would provide interesting insights and help informed policy making. To gain insights on housing and living conditions of poor informal workers in urban India, this study involved the review of official secondary database from the year 2000 onwards, such as Population Census of India, National Sample Survey Organisation's (NSSO) various rounds on housing, National Family Health Survey (NFHS), India Human Development Survey (IHDS), relevant government programmes and schemes and Management Information System (MIS) database.

The lack of attention given to the housing and living conditions of the informal workers in urban India in these datasets necessitated a nuanced understanding from primary field-level investigations carried out in this study. To understand the problems faced by this section of population in attaining decent housing and living conditions, the study team conducted this from February 2019 to March 2019. The field level investigations were conducted in Delhi and Ranchi and 171 responses from urban informal workers' households were collected. The nature of enquiry focussed on access, adequacy, affordability and sustainability of housing and living conditions of poor urban informal workers. This study incorporates findings from primary surveys in unauthorised and authorised colonies, JJ clusters, slum settlements in Delhi and Ranchi, incorporating informal workers engaged in diverse occupations residing in ownership and rental housing. In addition, discussions and interviews were also carried out in selected night shelters and flash labour markets¹ to incorporate seasonal and migrant labourers in both the locations.

1. Flash labour markets are also called labour *addas*. These markets are set up for only few hours every morning where informal workers seek contractual employment.



2

REVIEW OF LITERATURE

2.1 Indian Cities

Cities in India are a landscape of immense economic promise (Nilekani, 2009). On the one hand, there is enormous diversity in the areas outside the urban centres in the country's geography, and on the other, there is an uncanny similarity between its cities in their infrastructure, their crumbling edges and their appalling and disheartening urban problems. While India's cities are vibrant living systems and have become centres of large-scale, efficient production and spaces of innovation; the flip side of this has been the rise in the urban chaos in the form of mushrooming of shanties and slums in the cities. The growth in small towns has been slower than that in medium and large towns. As a result, there has been a decline in the share of small towns and an increase in the share of medium and large town households in this period (Kundu, 2006). Consequently, this has led to deplorable housing and living conditions for the informal workers engaged in the unorganised sector that has been further exacerbated by increasing migration to the cities, which has limited the capacity of the cities and towns to assimilate the migrants by providing employment, access to land, basic amenities, etc. The problem has acquired severity as migrants have shown high selectivity in choosing their destinations (understandably linked with availability of employment and other opportunities), which has led to regionally unbalanced urbanisation as well as distortions in urban hierarchy. It therefore, does not come as a surprise that urbanisation in India is often characterised as being exclusionary, elite and middle class capture over resources, with big cities getting most of the attention and thus also as 'messy' and 'hidden' (Roberts, 2015).

The United Nations Population Fund (UNFPA) (2007) regards concentration of poverty, growth of slums and social deprivation in cities as a major challenge to the development process, especially in less developed countries. It is in this context that the NUA's stipulation of making significant improvement in the living conditions of 100 million slum dwellers, assumes importance.

Since the significance of housing and shelter in ensuring physical, psychological, social and economic security to the people of a nation cannot be underestimated, there is and has been a continuous need for planned urbanisation and development of existing urban areas. Towards this goal, several policy measures have been formulated and galvanised by the Indian government and other national, sub-national and international agencies over the past few decades.

Almost all Indian cities have become centres of 'pull-migration', as citizens continue to migrate to urban centres in search of better income, education and livelihoods, thereby making them crowded and congested. The government's response thus far has been to "decongest" by limiting density in megacities, creating new towns and cities beyond the traditional city boundaries and creating ambitious national highway projects like the *Bharatmala*¹. But this project has proved to be a bit of a non-starter, yet expensive, because of heavy expenditure on publicity for the launch of the project, while not much has been attained as action yet (Dutta, 2018). The old approach of extending the city boundaries has led to the development of far-off suburbs and numerous satellite towns, which in turn have allocated enormous areas of land (both fertile and non-fertile) to creation of modern infrastructure systems, thereby jeopardising the human and natural environment balance (Chatterjee, 2019; Boston, 2016; Walia, et al., 2017; Asher, et al., 2018).

The plan and policy documents reveal indecisions and ambiguity, largely guided by political compulsions (Himanshu, 2017). The

1. Bharatmala Pariyojana, Available at" <https://www.india.gov.in/spotlight/bharatmala-pariyojana-stepping-stone-towards-new-india>, Accessed on March 1, 2019

urban development, therefore, has deprived the small and medium towns of resources crucial for providing necessary infrastructure and services to the populace and has restrained their economic growth (ibid; Asian Development Bank (ADB), 2019; Ghosh, 2012). The elite capture, on the other hand, has hindered the large-scale absorption of poor migrants into large cities (Saxena, 2014; Kundu, 2009; Kundu, 2011a; Kundu, 2012).

It is thus important to analyse the nature of government investments in the ongoing urban missions, the pricing and affordability of basic amenities for the poor, aspects of elite capture in governance, among other factors, to arrive at nuanced explanation for the 'sluggish' urban transformation (Mohan and Dasgupta, 2004; Mathur, 2018). There is an apprehension that this is a manifestation of an exclusionary urbanisation in the country, prohibiting or discouraging in-migration of persons in the low social and economic categories from gaining a foothold in the cities and stifling development for the lowest level of urban hierarchy. Undoubtedly, the country needs a significant withdrawal of workforce from primary activities and accelerated growth of non-agricultural employment based on a spatially distributed model of urban development (Kundu, 2011b). It will be important to see how informal workers are affected by urbanisation and vice-versa, and evaluate the internal morphology of the cities in terms of the urban informal worker's housing and living conditions. The following section attempts to do this.

2.2 Informal Workers in Indian Cities

Informal workers in the cities of India are considered as one of the most vulnerable segments of unorganised labour in the country (Planning Commission of India, 1997; Joddar and Sakthivel, 2006; Remesh, 2012; Jha, 2018). This is primarily due to the temporary nature of their work, the insensitivity of the employer towards them, uncertainty of the work, long working hours, lack of adequate amenities and welfare facilities accessible to them and risk to life and limb being inherent to their work (Women in Informal Employment: Globalising and Organising, 2008; Joddar and Sakthivel, 2006; Remesh, 2012).

The unorganised sector in India plays a crucial role in providing sources of livelihood to workers, especially to the rural migrants and low-income households residing in urban slums (Joddar and Sakthivel, 2006; Mukherjee, et al. 2012). There have been a few regulatory and legal provisions for informal workers in the unorganised sector: The Building and Other Construction Workers (BOCWs) (Regulation of Employment and Conditions of Service) Act, 1996; The Building and Other Construction Workers' Welfare Cess Act, 1996; The Unorganised Workers' Social Security Act, 2008; Revised Integrated Housing Scheme (RIHS), 2016 – Ministry of Labour and Employment, etc. However, these measures are sector specific and do not cater to the workers across the informal sector in cities as a constituent group. Therefore, their livelihoods tend to be ignored or excluded in policy planning and development plans (Chen, 2016). We maintain that no amount of social or financial inclusion can make up for their exclusion from government plans and economic policies.

The rural labour force pushed out of the agricultural sector due to agrarian distress and who simultaneously remain un-absorbed in the rural non-farm sector or in the high productivity manufacturing sector in the urban areas are likely to get residually absorbed in the low productivity urban informal sector. Also, a rapid growth of population in urban areas has been adding substantially to the urban labour supplies. Despite a rise in enrolment ratio in the recent decades, a large component of this labour force is either unskilled or semi-skilled (Banerjee and De, 2018). Contrastingly, the growth process is becoming increasingly capital and skill intensive, forcing many to pick up petty, low-paying activities in the unorganised sector.

Further, studies have shown that the home-based workers, those whose place of work is their own home, produce a wide variety of goods and services from their homes: like garments and textiles, craft items, prepared food, electronic goods and automobile parts, continue to be forcibly relocated to the periphery of cities, whilst the construction workers are increasingly being displaced and replaced by machines (Desai, et al., 2014). Street vendors are being evicted from their traditional markets. Transport

workers - bicycle rickshaw drivers, horse cart drivers, cart pullers, head loaders - are banned from entering certain roads. Waste pickers are denied access to waste and are not allowed to bid for solid waste management contracts (Chen and Raveendran, 2014).

In the era of globalisation, a large part of migration and urbanisation are direct manifestations of the process of economic development. This, in the less developed countries has been historically linked to stagnation, volatility of agriculture and lack of sectoral diversification within agrarian economy; and India is no exception to this (Varma and Gill, 2010). The UN has warned that rapid urbanisation and migration would lead to tripling of the slum population by 2050 (WomenWatch, 2009), hindering the attainment of the SDG 11 of ensuring access to adequate, safe and affordable housing and basic services for all and for upgrading the slum settlements by 2030 and SDG 16 of building peaceful and inclusive societies, noted above (Overseas Development Institute, 2017). There is a further caveat that in the technological shift from cheap labour based modes of mass production to knowledge based system is likely to bring down the demand for migrant workers, particularly unskilled labour force (World Trade Organization, 2017; The International Bank for Reconstruction and Development / The World Bank, 2003). In such a situation, there is a likelihood that the status-quo in terms of deplorable housing and living conditions coupled with inadequacies of housing and shelter, water, sanitation, health, education, social security and livelihoods along with continued manifestations of urban poverty with regard to the informal workers - especially women, children, differently-abled and aged people, would persist (Irfan, 2017). We propose that the panacea for this anathema is drafting a policy on informal workers' housing and living conditions, deliberating on it with concerned stakeholders, enacting it as legislation in the Parliament and implementing it with right intent and full vigour.

Complementing the above argument and proposal, the UN SDGs (especially Goals 8, 11 and 16) serve as the architecture of "attainable" goals in a time-bound manner. These goals along with their targets are described in Table 2.1.

Table 2.1: Sustainable Development Goals Related to the Housing, Living and Working Conditions of Informal Workers in Urban Areas, Targets and Indicators

SDG	Targets	Indicators
Goal 8. Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	8.3 Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalisation and growth of micro-, small- and medium-sized enterprises, including through access to financial services	8.3.1 Proportion of informal employment in non-agriculture employment, by gender
	8.5 By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value	8.5.1 Average hourly earnings of female and male employees, by occupation, age and persons with disabilities
		8.5.2 Unemployment rate, by gender, age and persons with disabilities
	8.6 By 2020, substantially reduce the proportion of youth not in employment, education or training	8.3.1 Proportion of informal employment in non-agriculture employment, by gender
	8.8 Protect labour rights and promote safe and secure working environments for all workers, including migrant workers, in particular, women migrants, and those in precarious employment	8.8.2 Level of national compliance with labour rights (freedom of association and collective bargaining) based on International Labour Organization (ILO) textual sources and national legislation, by gender and migrant status
Goal 11. Make cities and human settlements inclusive, safe, resilient and sustainable	11.1 By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums	11.1.1 Proportion of urban population living in slums, informal settlements or inadequate housing

SDG	Targets	Indicators
	11.2 By 2030, provide access to safe, affordable, accessible and sustainable transport systems for all, improving road safety, notably by expanding public transport, with special attention to the needs of those in vulnerable situations, women, children, persons with disabilities and older persons	11.2.1 Proportion of population that has convenient access to public transport, by gender, age and persons with disabilities
	11.3 By 2030, enhance inclusive and sustainable urbanisation and capacity for participatory, integrated and sustainable human settlement planning and management in all countries	11.3.1 Ratio of land consumption rate to population growth rate
	11.4 Strengthen efforts to protect and safeguard the world's cultural and natural heritage	11.4.1 Total expenditure (public and private) per capita spent on the preservation, protection and conservation of all cultural and natural heritage
	11.5 By 2030, significantly reduce the number of deaths and the number of people affected and substantially decrease the direct economic losses relative to global gross domestic product caused by disasters, including water-related disasters, with a focus on protecting the poor and people in vulnerable situations	11.5.1 Number of deaths, missing persons and directly affected persons attributed to disasters per 100,000 population
		11.5.2 Direct economic loss in relation to global GDP, damage to critical infrastructure and number of disruptions to basic services, attributed to disasters
	11.6 By 2030, reduce the adverse per capita environmental impact of cities, including by paying special attention to air quality and	11.6.1 Proportion of urban solid waste regularly collected and with adequate final discharge out of total urban solid waste generated, by cities

SDG	Targets	Indicators
	municipal and other waste management	
		11.6.2 Annual mean levels of fine particulate matter (e.g. PM2.5 and PM10) in cities (population weighted)
	11.7 By 2030, provide universal access to safe, inclusive and accessible, green and public spaces, in particular for women and children, older persons and persons with disabilities	11.7.1 Average share of the built-up area of cities that is open space for public use for all, by gender, age and persons with disabilities
		1.7.2 Proportion of persons victim of physical or sexual harassment, by gender, age, disability status and place of occurrence, in the previous 12 months
	11.a Support positive economic, social and environmental links between urban, peri-urban and rural areas by strengthening national and regional development planning	11.a.1 Proportion of population living in cities that implement urban and regional development plans integrating population projections and resource needs, by size of city
	11.b By 2020, substantially increase the number of cities and human settlements adopting and implementing integrated policies and plans towards inclusion, resource efficiency, mitigation and adaptation to climate change, resilience to disasters, and develop and implement, in line with the Sendai Framework for Disaster Risk Reduction 2015–2030, holistic disaster risk management at all levels	11.b.1 Number of countries that adopt and implement national disaster risk reduction strategies in line with the Sendai Framework for Disaster Risk Reduction 2015–2030
		11.b.2 Proportion of local governments that adopt and implement local disaster risk

SDG	Targets	Indicators
		reduction strategies in line with national disaster risk reduction strategies
	11.c Support least developed countries, including through financial and technical assistance, in building sustainable and resilient buildings utilising local materials	11.c.1 Proportion of financial support to the least developed countries that is allocated to the construction and retrofitting of sustainable, resilient and resource efficient buildings utilising local materials
Goal 16. Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels	16.1 Significantly reduce all forms of violence and related death rates everywhere	16.1.3 Proportion of population subjected to (a) physical violence, (b) psychological violence and (c) sexual violence in the previous 12 months
		16.1.4 Proportion of population that feel safe walking alone around the area they live in
	16.2 End abuse, exploitation, trafficking and all forms of violence against and torture of children	16.2.2 Number of victims of human trafficking per 100,000 population, by gender, age and form of exploitation
	16.3 Promote the rule of law at the national and international levels and ensure equal access to justice for all	16.3.1 Proportion of victims of violence in the previous 12 months who reported their victimisation to competent authorities or other officially recognised conflict resolution mechanisms
	16.6 Develop effective, accountable and transparent institutions at all levels	16.6.1 Primary government expenditures as a proportion of original approved budget, by sector (or by budget codes or similar tools)

SDG	Targets	Indicators
		16.6.2 Proportion of population satisfied with their last experience of public services
	16.7 Ensure responsive, inclusive, participatory and representative decision-making at all levels	16.7.2 Proportion of population who believe decision-making is inclusive and responsive, by gender, age, disability and population group

Source: Adapted from (i) United Nations Economic and Social Council. 2016. Report of the Inter-agency and Expert Group on Sustainable Development Goal Indicators. Statistical Commission, E/CN.3/2017/2, and; (ii) Development Monitoring and Evaluation Office, 2017. Sustainable Development Goals (SDGs), Targets, CSS, Interventions, Nodal and other Ministries. NITI Aayog, Government of India.

2.3 Policies, Programmes and Schemes on Housing in Urban India

Providing housing to the people has been the focus of the governments in India since independence (Table 2.2). In recent years, the rapid growth of population and accelerated urbanisation has aggravated the crisis of housing needs because of increasing housing shortages, which is projected to increase exponentially by 2022 (*The Hindu Business Line*, 2015). Migration of people from rural to urban areas in search of livelihood opportunities has put enormous strain on the housing and basic amenities. The major reasons for this have been poor supply of low-income housing, both ownership and rental; prevalence of settlements with poor infrastructure and resultant poor living conditions, and lack of affordable short-duration accommodation options for short-term migrants (Ministry of Housing and Urban Poverty Alleviation, 2017 a and b).

Over the years, governments have been aware of the challenge and therefore each of the 12 five year plans allotted specific fund to the housing needs of the country. However, specifically from the Seventh Five Year Plan onwards, i.e. 1985 onwards, urban housing shortage and slum development programmes have received special focus. Table 2.2 provides a summary of the various policies and programmes adopted by the various Union governments (National Housing Bank, 2018). The overall objective of these efforts has been to frame a comprehensive and balanced

Table 2.2: List of Housing Related Policies, Programmes and Schemes

Year	Enactment	Purpose
1988	National Housing Policy (NHP)	The long-term goal of NHP was to eradicate the problem of lack of housing, improve housing conditions of the inadequately housed, and provide a minimum level of basic services and amenities to all. The government was seen to be a provider for the poorest and vulnerable sections; and as a facilitator for other income groups and private sector by the removal of impediments. It aimed to increase the supply of land, materials and services as part of an integrated and comprehensive solution to the housing challenges (National Informatics Centre, 2005).
1998	National Housing and Habitat Policy	The objective of this policy was to create a housing stock surplus and facilitate the construction of two million dwelling units each year in pursuance of the comprehensive National Agenda for Governance. It declared 'Housing for All' as a priority area and set a target of construction of 2 million houses additionally every year with an emphasis on the poor and deprived. Importantly, it ensured that housing along with supporting services was treated as a priority sector at par with infrastructure (National Housing Bank, 1999).
2005	Jawaharlal Nehru National Urban Renewal Mission (JNNURM)	JNNURM was launched in December 2005 and aimed to construct of 1.5 million houses for the urban poor during 2005- 2012, in partnership with state governments and urban local bodies. JNNURM had two sub-missions: <ul style="list-style-type: none"> a). Basic Services for the Urban Poor (BSUP)- to provide seven entitlements/ services i.e. security of tenure, affordable housing, water, sanitation, health, education and social security to low income segments in the 63 'Mission Cities'. b). The Integrated Housing and Slum Development Programme (IHSDP) provided the above mentioned seven entitlements and services in towns/cities other than the 'Mission Cities'. <p>The above two components of JNNURM were mandated to pursue 3 key pro-poor reforms, namely (a) earmarking of 25% of municipal budget for the urban poor for provision of basic services including affordable housing to the urban poor; (b) implementation of 7 Point Charter, namely provision of land tenure, affordable housing, water, sanitation, education, health and social security to the poor in a time-bound manner ensuring convergence with other programmes and (c) reservation of 25% of developed land in all housing projects, public or private, critical for</p>

Year	Enactment	Purpose
		slum improvement (Ministry of Urban Employment and Poverty Alleviation, and Ministry of Urban Development, Government of India).
2007	National Urban Housing and Habitat Policy	The policy emphasised housing and habitat sector in the urban areas and viewed housing not just as a means of shelter but as tools of productivity, equity, safe environment, pro-poor delivery of civic services as well as employment opportunities and stressed on a bottom-up planning (Ministry of Housing and Poverty Alleviation, Government of India, 2007).
2008	Interest Subsidy Scheme for Housing the Urban Poor (ISHUP)	Under ISHUP, interest subsidy of 5 per cent per annum for the entire duration of the loan (15-20 years) up to INR 1 lakh extended to EWS/LIG (Economically Weaker Sections/ Lower Income Group) beneficiaries by the Primary Lending Institutions (PLIs). The maximum loan amount was INR 1 lakh for EWS individuals and INR 1,60,000 for LIG individuals. The interest subsidy was provided on NPV (Net Present Value) and upfront basis. The scheme was implemented through Banks and HFCs (Housing Finance Companies). The scheme envisaged the appointment of State Level Nodal Agencies (SLNAs) in the states to facilitate the identification and selection of eligible beneficiaries for effective implementation (Press Information Bureau, Government of India, 2011).
2009	Rajiv Awas Yojana (RAY)	RAY aimed to enable provision of credit to EWS and LIG households and to encourage the states to adopt policies for creation of a slum free India. The scheme was applicable to all slums within a city, whether notified or non-notified (including identified and recognised), whether on lands belonging to the Central Government or its undertakings, autonomous bodies created under the Act of Parliament, state government or its undertakings, urban local bodies or any other public agency and private sector. It is also applicable to “urbanised villages” inside the planning area of the city, urban homeless and pavement dwellers (Ministry of Housing and Urban Affairs, Government of India).
2013	Affordable Housing in Partnership (AHP)	AHP was launched as a part of RAY to increase affordable housing stock with an outlay of INR 5,000 crore for construction of one million houses for EWS/LIG/MIG with at least 25% reservations for the EWS category. (Ministry of Housing and Urban Poverty Alleviation and Ministry of Urban Development, Government of India, 2013).

Year	Enactment	Purpose
2013	Rajiv Rinn Yojana (RRY)	MoHUPA, revised ISHUP and renamed it as Rajiv Rinn Yojana (RRY), as an additional instrument for addressing the housing needs of the EWS/LIG segments in urban areas. With increase in limit of eligible housing loans from INR1 lakh to INR 5 lakh. Under RRY, the amount of loan has been revised up to INR5 lakh for EWS and INR 8 lakh for LIG beneficiaries. The eligible lending institutions under the scheme were Scheduled Commercial Banks (SCBs), Housing Finance Companies (HFCs), and Regional Rural Banks (RRBs). NHB and HUDCO were made the nodal agencies under the scheme. An interest subsidy of 5% was provided to the eligible borrowers availing housing loans from the financial institutions, on a quarterly basis for loan tenure of 15-20 years (Press Information Bureau, Government of India, 2013).
2015	Pradhan Mantri Awas Yojana (Urban): Housing for All by 2022	PMAY (U) is an affordable housing scheme, under which 50 million houses would be constructed for the poor by 2022 - 30 million in rural areas and 20 million in urban areas (Ministry of Housing and Poverty Alleviation, 2016). The PMAY (U) provides central assistance to urban local bodies and other implementing agencies through states/UTs for: a) In-situ rehabilitation of existing slum dwellers using land as a resource through private participation b) Credit Linked Subsidy Scheme to be implemented through PLIs and monitored by Central Nodal Agencies namely NHB and HUDCO c) Affordable Housing in Partnership d) Subsidy for beneficiary-led individual house construction/enhancement (Ministry of Housing and Urban Affairs, Government of India, 2019a).

housing policy that would simultaneously ensure sustainable development of housing and human settlements in a balanced manner.

While Table 2.2 outlines the national-level housing schemes, state governments in their turn have also initiated housing schemes and policies. Their details can be found at the National Housing *Bank's Report on Trend and Progress of Housing in India*, 2018.

Social Housing

Housing is a fundamental issue that has a profound impact on people's wellbeing and quality of life. The lack of decent, affordable housing is a serious barrier to social justice (Mullins, 2014).

In the initial years of state-led industrialisation, housing was viewed less as a productive investment or as a tool contributing to the growth of the national economy, and more as a social or welfare good that ought to be provided by the state as one of the measures to improve the material well-being of the population (Sivaramakrishnan, 1969). In the first two decades of the post-independence period, the government chose to address the challenges of affordability, especially by the LIG populace by using large subsidies to 'reduce' the cost of housing, using direct price controls such as the Rent Control Act (1961) or extending loans on soft terms (Wadhwa, 1988). This approach was reflected in the choice of initiatives developed over this period that centred on providing finished social housing projects to target populations at highly subsidized rates (as is evident from Table 2.3). The Draft National Rental Housing Policy, 2015 explicitly mentions providing shelter to urban homeless, and urban poor, along with the provision of 'need-based' rental housing for various target groups like migrant labourers, working women, working men, students, transgender, single women, widows, etc. (Ministry of Housing and Urban Poverty Alleviation, 2015a). It views the promotion of rental housing in urban India as a "catalytic force to achieve the overall goal of Housing for All by 2022" and as a potent solution of preventing future growth of slums by providing affordable housing options to poor migrants working in the informal sector (Desai, 2017).

Further, on account of the rise in the number of homeless population in urban areas, the Supreme Court of India in 2010 directed that all cities having populations of more than 5 lakh should have one 24-hour homeless shelter with a capacity of 100 persons for every one lakh population; basic amenities must be provided in the shelters, including mattresses, bed rolls, blankets, potable drinking water, functional latrines, first aid, primary health facilities, de-addiction and recreation facilities etc., and 30 per cent of these should be special shelters (for women, old and infirm, recovery shelters) (Supreme Court of India, 2010).

Some of the major housing schemes that focus on social housing as their chief component are listed in Table 2.3 (Sen, 2016):

Table 2.3: Major National Social Housing Schemes in India

Year	Major Social Housing Scheme
1952	Subsidised Industrial Housing Scheme (Revised in 1966)
1954	Low Income Group Housing Scheme
1956	Subsidised Housing Scheme for Plantation Workers (Revised in 1967)
1956	Slum Clearance and Improvement Scheme
1959	Middle Income Group Housing Scheme
1959	Land Acquisition and Development Scheme
1959	Rental Housing Scheme for State Government Employees
1961	Rent Control Act
1972	Environmental Improvement of Urban Slums (EIUS)
1974	Workshed-cum-Housing Scheme for Artisans and Handloom Weavers
1976	Urban Land Ceiling and Regulation Act (ULCRA)
1980	Integrated Low Cost Sanitation (ILCS) Scheme
1988	Night Shelter Scheme for Footpath Dwellers in Urban Areas
1989	Scheme of Housing and Shelter Up-gradation (SHASHU) under Nehru RozgarYojna (NRY) (discontinued in 1997)
1990	Night Shelter Scheme for Pavement Dwellers
1996	Shelter Up-gradation under Prime Minister's Integrated Urban Poverty Eradication Programme (PMIUPEP) (discontinued in 1997)
1996	National Slum Development Programme (NSDP)
1998	Two-million Housing Programme for EWS/LIG
2001	Valmiki Ambedkar Awas Yojana (VAMBAY)
2005	Jawaharlal Nehru National Urban Renewal Mission (JNNURM)
2009	Interest Subsidy Housing for Urban Poor (ISHUP)
2009	Affordable Housing in Partnership (AHP)
2012	Rajiv Awas Yojana (RAY) - Slum-Free India Mission
2015	Pradhan Mantri Awas Yojana (PMAY) - Housing for All (Urban)

This section clearly reveals that provision of housing and ensuring decent living conditions has been on the agenda of all the successive governments since India's independence. While there is no dearth of idealism in government programmes for adequate and affordable housing, especially for the urban poor, yet it is important to understand the real picture on the ground of actual trends and magnitude of housing and assign numerical values to the living conditions in urban India. The next chapter attempts to do so, on the caveat of the discrepancies in official data sources.





3

HOUSING AND LIVING CONDITIONS IN INDIAN CITIES

Reflections from Official Secondary Datasets and Government Schemes

21st century may be considered as “century of urban” as more than half of the global population now resides in or is migrating to cities (United Nations Department of Economic and Social Affairs (UNDESA), 2014). Though there have been a plethora of housing policies and programmes initiated in India, they have mostly remained unsuccessful in achieving the expected outcomes due to lack of continuity and interconnectedness (Tiwari and Rao, 2016). According to Kundu Committee (Ministry of Housing and Urban Poverty Alleviation, 2012), it is evident that out of the total housing shortage, 95 per cent shelter deficits affect LIG and EWS households, normally concentrated in the informal labour markets of the cities, and who are unable to gain equitable access and optimisation of the available urban economic opportunities. This reflects the gravity of shelter deprivation and inadequacy of the existing housing stocks. This section provides a brief account of the housing and living conditions for the past decades using various official secondary data sources for urban India.

3.1 Trends and Magnitude of Housing and Housing Shortage in Urban India

As per the Census of India, 2011, the total urban population in the country was over 377 million or 31 per cent of the total population. The total number of urban households increased from

53.7 million households in 2001 to 78.9 million in 2011 (registering an increase of almost 47 per cent). The numbers of the urban households are continually on the rise, not just because of the rise in the population, but also because of the addition of new urban areas (Census Towns¹) in 2011 vis-à-vis the 2001 Census (Kumar, 2015b). The number of Census Towns in 2001 was 1362 and this was increased to 3894 in 2011. Overall, the number of towns in 2011 increased to 7935 from 5161 in 2001. Further, in 2011, the number of Statutory Towns was 4041, while in 2001 it was 3,799. The Urban Agglomerations (UAs)² in 2011 also saw an increase to 475 places with 981 outgrowths³ (OGs) as against 384 UAs with 962 OGs in 2001.

For the Census of India 2011, the definition of urban area is as follows;

1. All places with a municipality, corporation, cantonment board or notified town area committee and so on.

All other places which satisfied the following criteria:

- i) A minimum population of 5,000;
- ii) At least 75 per cent of the male main working population engaged in non-agricultural pursuits; and
- iii) A density of population of at least 400 persons per sq. km.

The first category of urban units is known as Statutory Towns. These towns are notified under law by the concerned state/UT government and have local bodies like municipal corporations, municipalities, municipal committees and so on, irrespective of their demographic characteristics as reckoned on 31 December 2009 (e.g., Vadodara [municipal corporation], Shimla [municipal corporation] and so on).

The second category of towns (as in Item 2 above) is known as Census Town. These were identified on the basis of Census 2001 data.

2. An urban agglomeration (UA) is a continuous urban spread constituting a town and its adjoining outgrowths (OGs) or two or more physically contiguous towns together with or without outgrowths of such towns. An Urban Agglomeration must consist of at least a statutory town and its total population (i.e., all the constituents put together) should not be less than 20,000 as per the 2001 Census. In varying local conditions, there were similar other combinations that have been treated as urban agglomerations satisfying the basic condition of contiguity (e.g., Greater Mumbai UA, Delhi UA, etc.)
3. An Out Growth (OG) is a viable unit such as a village or a hamlet or an enumeration block made up of such village or hamlet and clearly identifiable in terms of its boundaries and location. Some of the examples are railway colonies, university campuses, port area, military camps and so on that have come up near a statutory town outside its statutory limits but within the revenue limits of a village or villages contiguous to the town. While determining the outgrowth of a town, it has to be ensured that it possesses the urban features in terms of infrastructure and amenities such as *pucca* roads, electricity, taps, drainage system for disposal of waste water;

Contd...

Amid the inevitable and unmitigated expansion of urbanisation in India, as is evident from the above data, access to housing as a human right has emerged as an important debate. In this light, acute housing shortage in urban areas has drawn the attention of successive governments. It must be noted that some of the reasons that account for housing shortages are: congestion – households wherein a married couple shares a room with one or more adults; obsolete houses, and; non-serviceable *katcha* houses along with homeless residents.

The Technical Group on Urban Housing Shortage, 2012-17 (TG-12) estimated that in 2012, the number of urban households was 81.35 million and the urban housing shortage was 18.78 million (Ministry of Housing and Urban Poverty Alleviation, 2012) (Table 3.1). As per the TG-12 estimates, the housing shortage was more than 95 per cent for the EWS (56.18 per cent) and LIG (39.44 per cent) households, where the congestion factor was cognizably high (Table 3.2). Table 3.3 shows the housing shortages for the years 2001, 2007 and 2012 as estimated by the Technical Groups constituted by the Government of India.

3.2 Households Living in Various Housing Settlements in Urban India

Table 3.4 provides a detailed estimation of the households living in various types of housing settlements in urban India in recent years. The various types of housing settlements are formal (authorised colonies) and informal (unauthorised colonies, slums (recognised/notified/identified/etc., squatter settlements). It reveals that out of the total of 79 million households (HHs), 42-53 million HHs (53-67 per cent) reside in the formal housing settlements and the remaining HHs live in diverse categories of informal housing settlements such as: recognised slums, identified slums and notified slums, among others. The latter households

Contd...

educational institutions, post offices, medical facilities, banks and so on; and physically contiguous with the core town of the UA (e.g., Central Railway Colony [OG], Triveni Nagar [NECSW; OG], etc.). Each such town together with its outgrowth(s) is treated as an integrated urban area and is designated as an 'urban agglomeration'.

Table 3.1: Summary of Households Having Housing Shortage in Urban India, 2012 by the Technical Group on Urban Housing Shortage (TG-12) (2012-17)

	Shortage (in millions)
Total households	81.35
Households living in non-serviceable <i>katcha</i> /temporary houses	0.99
Households living in obsolescent houses (excluding non-serviceable <i>katcha</i> /temporary houses)	2.27
Households living in congested houses, requiring new houses	14.99
Homeless households	0.53
Total Housing Shortage	18.78

Source: The Technical Group on Urban Housing Shortage (TG-12) (2012-17), Ministry of Housing and Urban Poverty Alleviation, Government of India

Table 3.2: Distribution of Housing Shortage among Economic Categories in Urban India, 2012

Economic Category	Distribution of Housing Shortage among Different Economic Categories as on 2012	
	No. (in Millions)	In Percentage
Economically Weaker Sections	10.55	56.18
Lower Income Group	7.41	39.44
Middle- and Higher-Income Group	0.82	4.38
Total	18.78	100.00
As in Table 2.		

face enormous lack of adequate supply of drinking water, poor sanitation and drainage infrastructure, limited access to proper roads, connectivity to public transportation and other public services. According to Census 2011, 13.9 million households were living in slums (among slum reported towns) that were around 17 per cent of the total urban households.

Ownership Status of Housing

According to Census 2011, more than one-tenth (or 11.1 per cent) of the households in India lived in rented houses in 2011. Overall, the proportion of households living in rented houses was 3.4 per cent and 27.5 per cent in rural and urban sectors, respectively. Further, there was a heavy bias (almost four-fifths of the total) towards the urban areas (Kumar, 2016). As per 2011 Census, the

**Table 3.3: Trends and Magnitudes of
Housing Shortage in Urban India (2001-12)**

	2001	2007	2012
Total HHs	55.83	66.3	81.35
Total housing stocks (HS)	50.95	58.83	78.48
Housing shortage (HH-HS)	4.88	7.47	2.87
1. Up-gradation of <i>katcha</i> houses	1.7	*	*
2. Living in non-serviceable <i>katcha</i> houses	-	2.18	0.99
3. Living in obsolescent houses	2.01	2.39	2.27
4. Living in congested houses	1.97	12.67	14.99
5. Homeless	*	*	0.53
Sub-total (1+2+3+4+5)	5.68	17.24	18.78
Housing deficit	4.88	7.47	*
Total volume of housing shortage	10.56	24.71	18.78

Note: * Items not included in the estimation.

Source: Adapted from Bhan et al. (2017), based on Ministry of Housing and Urban Poverty Alleviation, 2012.

**Table 3.4: Estimation of Volumes of Formal and
Informal Housing Settlements in Urban India, 2011**

Category of HHs	HH numbers (in million)				
	Census	NSSO	UN	Estimates for unavailable data	Final estimates considered
Recognised slum	3.80	--		--	3.8
		3.25			
Identified slum	4.99		21.87	--	4.99
Notified slum	4.97	5.56		--	4.97
Unauthorised slum	--	--	--	11.83-19.72	11.83-19.72
Formal	64.86			42.10-52.94	42.10-52.94
	--	48.1	55.86	--	
Unidentified slum	--	--	--	0.08-3.04	0.08-3.04
Homeless	0.26			--	0.26
All urban	78.88	56.95	77.73	--	78.86

Source: Adapted from Jain et al. (2016)

number of houseless population and households were 0.94 and 0.53 million respectively.

According to the NSS data of 2012, 71 per cent of the households living in rented houses had no written contract in urban areas, implying the widely prevalent informal nature of the residential rental housing scenario. The NSS data also demonstrates that the proportion of households living in rented houses out of the total number of households rises as we move from bottom to top Monthly Per Capita Expenditure (MPCE) quintile categories.

Table 3.5: Levels of and Changes in the Ownership Status of the Households in India, 2001 and 2011

	2001		2011		2001 – 2011 (Changes)	
	Numbers (millions)	As proportion of HHs (in %)	Numbers (millions)	As proportion of HHs (in %)	Numbers (millions)	As proportion of HHs in 2001 (in %)
Total (R&U)						
Owned	166.4	86.7	213.6	86.6	47.2	28.4
Rented	20.2	10.5	27.4	11.1	7.1	35.3
Any other	5.4	2.8	5.8	2.4	0.4	7.8
Total	192.0	100.0	246.7	100.0	54.8	28.5
Rural						
Owned	130.5	94.4	159.0	94.7	28.5	21.9
Rented	4.9	3.6	5.6	3.4	0.7	14.9
Any other	2.9	2.1	3.2	1.9	0.3	11.6
Total	138.3	100.0	167.9	100.0	29.6	21.4
Urban						
Owned	35.9	66.8	54.5	69.2	18.7	52.1
Rented	15.3	28.5	21.7	27.5	6.4	41.8
Any other	2.5	4.7	2.6	3.3	0.1	3.5
Total	53.7	100.0	78.9	100.0	25.2	46.9

Source: Kumar, 2016.

This reveals that rental housing market is accessible to and affordable for mostly those households who are high on the economic ladder. Therefore, it raises serious concerns for the EWS vis-a-vis the opportunity of economic mobility provided by rental housing, along with the disturbing issue of exclusionary urbanisation.

The share of households living in rented houses out of the total number of households was found to be substantially more in union territories (UTs), in developed and urbanised states, such as Delhi, Gujarat, Maharashtra, Andhra Pradesh, Karnataka, Goa and Tamil Nadu, and in some North-Eastern and hilly states, according to Census 2011. The rate of increase of rented households was also found to be high among such states and UTs between 2001 and 2011.

As highlighted, there is a clear bias towards urban sector, both in magnitude and share, as reflected in the data on the number

Table 3.6: Tenurial Status of the Dwellings of Households, by Economic Category - MPCE Quintiles, in Rural and Urban India, 2012 (in %)

CEC		0-20	20-40	40-60	60-80	80-100	Total
Urban							
Owned	Freehold	70.7	66.6	61.0	54.3	54.7	59.6
	Leasehold	2.3	1.7	1.6	1.6	1.1	1.5
	Sub-Total Owned	73.0	68.3	62.5	55.9	55.8	61.2
Hired	Employer Quarter	1.8	1.8	3.0	5.5	5.1	3.8
	Written Contract	0.4	1.6	3.9	7.0	14.9	6.4
	Without Written Contract	16.2	21.6	27.0	29.6	23.7	25.2
	Sub-Total Hired	18.4	25.0	33.9	42.0	43.7	35.4
No Dwelling	0.0	0.0	0.0	0.0	0.0	0.0	
Others		8.7	6.7	3.6	2.1	0.5	3.4
Total		100	100	100	100	100	100

Note: MPCE: Monthly Per Capita Expenditure. Consumption Expenditure Classes (CEC) Quintiles is in percentages.

Source: Kumar, 2016.

of households living in rented houses. The data from NSS, during 2008-09, further shows that such bias also exists towards larger towns/cities in the urban spaces. The proportion of households living in rented houses, out of the total number of households, in the urban sector was 35.1 per cent, and that across size classes of towns/cities was 28.1 per cent, 36.1 per cent and 39.8 per cent for small, medium and large towns/cities respectively. The mean monthly rents (nominal) and their annual growth rates were also seen to be increasing, as we moved from bottom to top MPCE quintile categories. In the urban sector, during 2008-09, it was also found that the mean monthly rent was substantially higher in large towns/cities, as compared to those in medium and small towns/cities.

Table 3.8 shows that, as per India Human Development Survey (IHDS) second round data (2011-12), about 85.35 per cent informal workers' HHs have ownership housing, while 12.60 per cent and 2 per cent informal workers' HHs live in rented and other

Table 3.7: Tenurial Status of the Dwellings of Households across Size Classes of Towns/Cities, 2008/09 (in %)

Urban		Small Towns	Medium Towns	Large Towns	Total
Owned	Freehold	68.2	58.7	55.0	60.1
	Leasehold	0.7	1.3	2.8	1.5
	Sub-Total Owned	68.9	60.0	57.7	61.6
Hired	Employer Quarter	5.3	4.4	4.7	4.7
	Written Contract	3.9	4.3	7.3	5.0
	Without Written Contract	19.0	27.4	27.8	25.5
	Sub-Total Hired	28.1	36.1	39.8	35.1
No Dwelling	0.0	0.0	0.0	0.0	
Others		3.0	3.8	2.5	3.3
Total		100.0	100.0	100.0	100.0

Note: Small Towns - with population less than 50,000, Medium Towns - with population more than 50,000 and less than 1 million, and Large Towns - with population more than 1 million.

Source: Kumar, 2016

**Table 3.8: Proportion of HHs Residing in Different Housing Tenure Status
by Sector of Employment & Settlement Type in Urban India (in %)**

Tenure compositions	IHDS I (2004-05)		IHDS II (2011-12)		Census 2011	
	Formal workers	Informal workers	Formal workers	Informal workers	Urban India (n=78.9 millions)	Slum (n=13.75 million)
Ownership	65.41	79.24	72.25	85.35	69.20	70.23
Rented	30.40	18.36	18.08	12.60	27.50	26.26
Others	4.15	2.37	10.00	2.00	3.30	3.50
Sample size (weighted)	5,837	8,706	5,412	9,161	--	--

Note: IHDS figures also include office accommodation within 'Others' category.

Source: Kumar, 2016.

form of houses. It is also evident that home ownership among informal workers recorded slight increase during recent round as compared to the initial one. Although the Census data does not provide exclusive data of the informal worker's housing, we analysed the settlement-wise data (formal/informal) and observed that more than 70 per cent slum HHs are generally inhabited by informal workers who live in ownership housing and 26 per cent in rental housing in 2011.

3.3 Housing and Living Conditions in Urban India

Table 3.9 highlights the levels of deprivation of basic amenities for the HHs of informal workers between 2001 and 2011 using Census data. While there has been an improvement in the availability of basic amenities such as drinking water, sanitation, electricity and drainage facilities, etc. to the urban households in proportional terms since 2001, yet as the statistics show, there has been a stark rise in the deprivation in absolute numbers (except for access to domestic electricity, where there was a fall in the absolute number of deprived households).

Further, as the Tables 3.10, 3.11 and 3.12 show, abysmal lack of availability of amenities and services was experienced by the

Table 3.9: Deprivation in Access to Important Basic Amenities by the Households during 2001 and 2011 in Urban India (numbers are in millions)

	Levels		2001 – 2011 (Changes)		
	2011	2001	Numbers (millions)	Asproportion of total households during 2001 (in %)	Annual compounded (in %)
Number of households (in millions)	78.9	53.7	25.2		
in %				46.9	
Number of households not having availability of drinking water within the premise (Near the premise and away) (in millions)	22.7	18.6	4.1		
as proportion of total HHS (in %)	28.8	34.6		22.3	-1.82
Number of households not having latrine facility within the premise (Public and open latrine use) (in millions)	14.7	14.1	0.5		
as proportion of total HHS (in %)	18.6	26.3		3.9	-3.40
Number of households not having electricity in the house (Kerosene, other sources and no lighting) (in millions)	5.8	6.7	-0.9		
as proportion of total HHS (in %)	7.3	12.4		-13.5	-5.16
Number of households not having closed drainage connectivity for waste water outlet (Open drainage and no drainage) (in millions)	43.8	35.2	8.6		
as proportion of total HHS (in %)	55.5	65.5		24.4	-1.64

Note: Annual compounded growth rate is calculated based upon percentage in 2011 over percentage in 2001 of levels of deprivation of corresponding housing amenities.

Source: Houselisting and Housing Census Data, Census of India, 2001 and 2011

Table 3.10: Levels of Deprivation in Access to Important Basic Amenities by the Household in Urban Slums and Urban India during 2011, Census (in %)

	Urban Slums	Urban India
Number of households (in millions)	13.75	78.87
Households not having availability of drinking water within the premise	43.3	28.8
Households not having latrine facility within the premise	34.0	18.6
Households not having electricity in the house	9.5	7.3
Households not having closed drainage connectivity for waste water outlet	63.1	55.5

Source: Kumar, 2015a

households located in slums, in small and medium towns and cities, in backward regions and those belonging to the poor (lower strata of consumption expenditure classes), scheduled tribes, scheduled castes and wage labourers (casual labourers) (Kumar, 2013; Kumar, 2015a). The problem of delivery of basic amenities is also linked with other challenging issues such as densification, rapid urbanisation and migration, socio-spatial situated-ness (location or spaces of informal/illegal settlements, slums, city class size, backward states, hilly terrains, etc.), institutional, resources and capacity constraints.

The minimum standards that must be maintained in the delivery of basic services such as water supply, sanitation and solid waste management have been assessed as being below the norms (Mathur et al, 2007). This calls for increase in the accountability in the delivery of these basic services. It was in this light that the government initiated the concept of Service Level Benchmarking (SLB) for systematic and continuous measurement and monitoring of the performance of service providers in order to ensure better services to people (Ministry of Urban Development, Government of India, 2008 and 2010). The focus shifted from infrastructure creation to delivery of service outcomes.

Despite the shift in the government's focus, the discussion from the latest available official data shows that delivery of basic services, especially of piped water supply and sanitation remain a distant dream (High Powered Expert Committee (HPEC), 2011).

Table 3.11: Deprivation of Essential Basic Amenities by the Household among Various Size Class of Towns/Cities during 1993 and 2008-09 in Urban India (levels are in % and changes in annual compound growth rate)

	Small Towns	Medium Towns	Large Towns	Urban Areas
No Facility of Drinking Water in the House				
Levels in 1993	44.6	41.0	28.4	39.2
Levels in 2008-09	31.6	22.5	15.6	22.9
Annual Change, 1993 to 2008-09	-2.2	-3.7	-3.7	-3.3
No Latrine Facility in the House				
Levels in 1993	42.7	36.0	29.9	36.6
Levels in 2008-09	26.5	14.7	15.3	17.7
Annual Change, 1993 to 2008-09	-3.0	-5.5	-4.2	-4.5
No Electricity for Domestic Purposes in the House				
Levels in 1993	25.2	18.7	8.9	18.4
Levels in 2008-09	7.0	3.6	1.4	3.9
Annual Change, 1993 to 2008-09	-7.8	-9.9	-11.3	-9.4
Open, Katcha and No Drainage Facility in the House				
Levels in 1993	51.7	40.5	18.5	38.8
Levels in 2008-09	34.1	22.0	5.2	20.6
Annual Change, 1993 to 2008-09	-2.6	-3.8	-7.7	-3.9

Note: The classifications used here for the analysis of different size classes of towns/cities, from NSS data during 1993 and 2008-09, are: Small towns - population less than 50,000; Medium towns - population more than 50,000 and less than 1 million; and, Large towns - population more than 1 million.

Source: Kumar, 2015c

The status vis-à-vis the service norms as per SLB are mentioned in Table 3.13.

Thus, overall, the status of civic amenities along with their SLBs in urban India has not been satisfactory, with acute problems remaining in informal/illegal spaces, slums and squatter settlements.

Table 3.12: Few Important Basic Amenities for Various Class Size of Towns and Cities in Urban Areas by Economic Groups (Occupation Structure, Non-Poor and Poor) during 2008-09 (in percentage points)

	SE	RWSA	CL	Others	Non-Poor	Poor	Total
No Facility of Drinking Water in the House							
Small Towns	28.83	25.82	55.18	18.18	25.68	46.77	31.46
Medium Towns	23.31	17.94	46.65	10.30	17.23	43.56	22.49
Large Towns	15.65	13.58	38.41	4.63	13.21	40.42	15.53
Urban Areas	22.89	18.08	48.19	11.02	17.89	44.39	22.86
No Latrine Facility in the House							
Small Towns	25.29	15.23	55.78	13.53	17.53	49.57	26.39
Medium Towns	13.88	10.67	38.41	5.83	9.40	36.18	14.75
Large Towns	14.60	14.08	37.25	3.67	13.48	33.98	15.23
Urban Areas	17.05	12.71	44.18	7.19	12.36	40.78	17.74
No Electricity for Domestic Purposes in the House							
Small Towns	7.66	1.96	15.79	4.35	3.37	16.41	6.99
Medium Towns	3.66	1.63	10.44	2.37	1.76	11.12	3.63
Large Towns	1.59	0.90	4.27	0.14	0.70	8.21	1.34
Urban Areas	4.21	1.45	11.24	2.40	1.80	12.69	3.86
Katcha Roof Type in the House							
Small Towns	5.16	2.75	12.27	3.55	2.70	12.90	5.53
Medium Towns	3.13	1.34	10.26	1.52	1.81	8.61	3.17
Large Towns	2.03	1.14	7.07	0.78	0.98	11.87	1.91
Urban Areas	3.39	1.55	10.41	1.84	1.76	10.55	3.42
Open, Katcha and No Drainage Facility in the House							
Small Towns	31.56	29.15	53.19	25.37	29.46	46.18	34.01
Medium Towns	21.75	16.82	44.64	15.23	17.71	39.23	22.01
Large Towns	5.38	3.78	17.21	1.34	3.63	22.29	5.23
Urban Areas	20.33	14.97	42.97	14.89	16.13	39.78	20.60

Note: SE- Self Employed RWSA- Regular Wage/Salary Earner and CL- Casual Labour. Poverty line used here to distinguish between Non-Poor and Poor, is based on old official Planning Commission methodology. Poverty line has been updated from 2004-05, poverty estimates of Planning Commission using Consumer Price Index of Industrial Workers, Base year 1982 = 100.

Source: Kumar, 2015c

Table 3.13: SLBs and their Status

SLB of Service Norms	Status	
A. Water Supply		
1.	100 per cent individual piped water supply to all the households including informal settlements for all cities	70 per cent of urban households had piped water supply, of which: <ul style="list-style-type: none">• 62 per cent have access to treated water supply• 8 per cent have untreated water supply
2.	24*7 water supply for all cities	Around 1-6 hours per day
3.	Per capita consumption norm: 125 litres per capita per day (lpcd) for all cities	Varied from 63 to around 200 lpcd across different cities
B. Sewerage		
1.	Underground sewerage system for all cities	<ul style="list-style-type: none">• 4861 out of the 5161 cities/towns in India do not have even a partial sewerage network• About 18 per cent of urban households do not have access to any form of latrine facility and defecate in the open
2.	100 per cent collection and treatment of wastewater	Only 21 per cent of the waste water generated is treated
C. Solid Waste		
1.	100 per cent of the solid waste collected, transported and treated for all cities as per the Municipal Solid Waste 2000 Rules	<ul style="list-style-type: none">• Waste collection coverage ranges from 70 per cent to 90 per cent in major metropolitan cities, and is less than 50 per cent in smaller cities.• Vexing issues remain in the proper disposal, segregation and treatment of the solid wastes.

Source: Census of India, 2011 and HPEC, 2011

3.4 Status of Housing and Living Conditions from Recent Official Datasets – Census 2011, NSS 2012 and NFHS 2015-16

Tables 3.14, 3.15 and 3.16 highlight the detailed status of housing and living conditions from the most recent rounds of Census (2011), NSSO housing conditions round (2012) and NFHS (2015-16), respectively.

On the issue of living conditions, Table 3.16 shows that percentage of households with quality floor/wall/roof materials (like, ceramic tiles/polished marbles on the floor; cemented wall and concretised roof) in their houses are relatively low among informal workers than formal workers. This implies that in aggregate, the housing conditions of informal workers across urban India are of poor quality and lacks reasonable adequacy. Analysis in Table 3.16 provides further evidence that more than 90 per cent of formal workers' HHs have access to safe drinking water and this figure is marginally higher than that for informal workers HHs (around 80 per cent). Regarding other amenities, about 21 per cent, 19 per cent and 28 per cent informal workers HHs were still deprived of in-house water facilities, improved sanitation and clean fuels for cooking, respectively. HHs covered by health insurance by sector of employment flags miserable conditions (only 18 per cent each). Regarding access to electricity supply, all categories of families stood in relatively good position.

From the above discussion of the official secondary data sources on urban housing, it is evident that there are significant numbers of HHs among informal workers across cities that are in dire need of decent housing and living conditions. Further, the 17 goals under the UN SDGs (2015) have expanded the objectives and targets for every country. Relevant to the scope of this study is SDG 11 that aims to provide access to all to adequate, safe and affordable housing and basic services and also targets to upgrade slums by 2030. SDG Index and Dashboards Reports are published every year (since 2015) by the Sustainable Development Solutions Network (SDSN) and the Bertelsmann Stiftung (Traub, et al., 2018). In India, NITI Aayog is the apex body responsible for the measurement

Table 3.14: Housing Characteristics, Access to Essential Services and Assets, Urban India, Census 2011

Housing characteristics	% HHs
Has permanent house	–
Good condition residential house	68.4
Concretised roof	51.9
Burnt brick wall	63.5
Concrete wall	7.2
Cemented floor	45.8
Mosaic floor/ tiles floor	25.9
No exclusive room	3.1
Has only one room	32.1
Has at least two rooms	30.6
Ownership housing	69.2
Rented housing	27.5
Access to essential amenities and services	
Treated tap water	62.0
In-house drinking water	71.2
Electrified HHs	92.7
In-house latrine	81.4
Flush latrine with piped sewer system	32.7
In-house bathroom	77.5
Closed drainage	44.5
LPG/PNG connection	65.0
Has separate kitchen	77.8
Access to finance and assets possession	
Has bank account	–
Television	76.7
Computer/laptop with internet	8.3
Mobile phone	64.3
Two wheeler	35.2
Car	9.7

Source: Census, 2011

**Table 3.15: Detailed Aspects of Housing and Living
Conditions in Urban India, NSS 2012**

Housing characteristics of the households	HH %
House with <i>pucca</i> structure	93.6
House with either 'good' or 'satisfactory' condition	93.0
Average floor area of a dwelling (sq. m)	39.2
Dwelling unit with good ventilation	47.1
Separate room for each married couple	72.9
Secured tenure of the dwelling	71.3
Includes the tenurial statuses: 'owned- freehold/leasehold', 'hired: employer's quarters' and 'hired dwelling units with written contract'	
Average monthly rent paid by a household living in hired accommodation (INR)	2041
House without any direct opening to road/lane/constructed path	5.0
HH faces severe problems of flies/mosquitoes during last 365 days	47.6
HH staying in the present area for 20 years or more	40.5
Separate kitchen in the dwelling	66.0
Electricity for domestic use	97.9
Drinking water facility	
Improved source of drinking water (the 'improved source' of drinking water includes: "bottled water", 'piped water into dwelling', 'piped water to yard/plot', 'public tap/standpipe', 'tube well/borehole', 'protected well', 'protected spring', and 'rainwater collection')	95.3
Piped water into dwelling as principal source of drinking water	35.1
Sufficient drinking water	89.6
Drinking water within the premise	76.8
Average travelling time spent by a person in a day to fetch drinking water from outside the household premise (minutes), of those not having drinking water facility in premise	15
Treated water by some method before drinking	54.4
Sufficient water throughout the year for performing all household activities	89.5
Sanitation facility	
HH not having any bathroom facility	16.7
HH having attached bathroom	55.4
HH having no latrine facilities	8.8
HH having exclusive use of latrine facilities	63.9
HH not having any drainage system	12.5
HH having 'underground' drainage system	45.2
HH disposing of waste water without treatment to 'open low land areas'	15.9
Garbage disposal arrangement	75.8
Garbage deposited in a community dumping spot	50.0
HH reported that the community dumping spot was cleared daily	28.9

Where Will the City-Maker Stay?

A Study of Housing and Living Conditions of
Informal Workers in Delhi and Ranchi

Housing characteristics of the households	HH %
HH of the slum/squatter settlement did not receive any benefits as slum/squatter settlement dweller	85.6
HH living in slums/squatter settlements had either ration card or voter ID card or passport on which their residence status was recorded	58.5

Source: NSS 69th Round, 2012

Table 3.16: Proportion of HHs with/having Housing Condition/Access to Certain Essential Amenities in Urban India, NFHS 4 (2015-16)

Housing characteristics and access to amenities/services	%HHs		
	Formal workers	Informal workers	Total
Predominant floor materials			
Stone	4.83	4.32	4.51
Ceramic tiles	19.59	14.48	16.41
Cement	44.10	50.83	48.29
Polished stone/marble	18.99	10.34	13.61
Predominant wall materials			
Cement/concrete	54.08	47.20	49.80
Stone with lime/cement	5.54	5.62	5.59
Burnt bricks	21.02	22.70	22.07
Cement blocks	7.87	6.74	7.17
Predominant roof materials			
Metal	12.65	15.92	14.68
Cement /concrete	64.31	48.55	54.51
Amenities/services			
Safe drinking water sources ^a	89.53	90.28	90.00
In-house water access	86.71	78.54	81.63
Improved sanitation ^b	91.37	81.33	85.13
Has electricity	95.51	94.30	94.76
Clean fuel for cooking ^c	86.66	71.61	77.29
Covered by health insurance	18.08	17.76	17.88
Sample size (weighted)	10,723	17,668	28,391

Note: a. "Includes: piped into dwelling, piped into yard/plot, public tap/standpipe, tube well or bore hole, protected well and spring, tanker truck and bottled water.

b. Includes: flush to piped sewer system, flush to septic tank, flush to pit latrine, flush to somewhere else, flush, don't know where, ventilated improved pit latrine (VIP) and pit latrine with slab.

c. Includes: electricity, LPG and biogas

Source: Computed by authors using NFHS-4 data

of the targets for India. The next section provides the SDG Index score of each of the 29 states and 7 union territories of India for SDG 11.

3.5 Status of SDG 11 in Indian States

SDG Global Target	Indicator Selected for India SDG Index
11.1 By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums	<ol style="list-style-type: none"> 1. Houses completed under PMAY as a percentage of net demand assessment for houses 2. Percentage of urban HHs living in slums
11.6 By 2030, reduce the adverse per capita environmental impact of cities, including by paying special attention to air quality and municipal and other waste management	<ol style="list-style-type: none"> 1. Percentage of wards with 100 per cent door-to door waste collection 2. Percentage of waste processed

To measure India's performance towards SDG 11- Sustainable Cities and Communities, four national level indicators have been identified that capture two out of ten SDG targets for 2030 outlined under this goal. These indicators have been selected based on the availability of data at the national level and to ensure comparability across states and UTs.

National Indicators used were:

The SDG Index Score for the Goal of Sustainable Cities and Communities ranges between 23 and 71 for states and between 6 and 64 for UTs. Among the states, the frontrunner has been Goa; performers were Sikkim, Chhattisgarh, Gujarat, Jharkhand, Andaman & Nicobar Islands; whereas aspirants were Kerala, Rajasthan, Arunachal Pradesh, Telangana, Bihar, Himachal Pradesh, Uttarakhand, Madhya Pradesh, Meghalaya, Tripura, Uttar Pradesh, Karnataka, Punjab, Maharashtra, Odisha, Tamil Nadu, Assam, Mizoram, Nagaland, Manipur, Haryana, Andhra Pradesh, West Bengal, Jammu and Kashmir, Daman & Diu, Chandigarh, Delhi, Puducherry and Dadra and Nagar Haveli.

Table 3.17: Performance of States and UTs on Indicator for SDG 11

		Raw data			Index Score					
		Houses completed under PMAY as a percentage of net demand assessment for houses	Percentage of urban HHs living in slums	Percentage of wards with 100% door to door waste collection	percentage of waste processed	Houses completed under PMAY as a percentage of net demand assessment for houses	Percentage of urban HHs living in slums	Percentage of wards with 100% door to door waste collection	percentage of waste processed	SDG 11 Index Score
1	Andhra Pradesh	2.48	12.04	95.83	7	2	0	96	7	26
2	Arunachal Pradesh	0.17	1.12	84	0	0	91	84	0	44
3	Assam	0.26	0.63	23.98	10	0	95	24	10	32
4	Bihar	0.48	1.19	77.46	3	0	90	77	3	43
5	Chhattisgarh	1.98	7.43	100	74	2	38	100	74	54
6	Goa	35.71	1.8	100	62	36	85	100	62	71
7	Gujarat	9.65	2.78	100	23	10	77	100	23	52
8	Haryana	2.07	6.56	67.53	6	2	46	68	6	30
9	Himachal Pradesh	1.82	0.89	49.9	20	2	93	50	20	41
10	Jammu and Kashmir	0.22	5.28	35.45	1	0	56	35	1	23
11	Jharkhand	16.38	1.13	100	2	16	91	100	2	52
12	Karnataka	4.63	5.39	61.29	22	5	55	61	22	36
13	Kerala	2.12	0.6	42.7	45	2	95	43	45	46
14	Madhya Pradesh	5.4	7.83	96.68	18	5	35	97	18	39

		Raw data				Index Score		
		Houses completed under PMAY as a percentage of net demand assessment for houses	Percentage of urban HHs living in slums	Percentage of wards with 100% door to door waste collection	percentage of waste processed	Houses completed under PMAY as a percentage of net demand assessment for houses	Percentage of urban HHs living in slums	Percentage of wards with 100% door to door waste collection
15	Maharashtra	2.66	10.54	80.72	39	3	12	81
16	Manipur	0.52	Null	42.48	50	0	Null	42
17	Meghalaya	0.86	1.94	14.04	58	1	84	14
18	Mizoram	1.1	7.16	80.49	4	1	41	80
19	Nagaland	1.62	4.16	44.44	15	2	65	44
20	Odisha	0.73	3.72	64.64	2	1	69	65
21	Punjab	0.74	5.26	65.82	21	1	56	66
22	Rajasthan	2.3	3.02	94.3	10	2	75	94
23	Sikkim	0.08	5.14	100	66	0	57	100
24	Tamil Nadu	6.2	8.04	83.01	8	6	33	83
25	Telangana	0.7	Null	64.63	67	1	Null	65
26	Tripura	12.52	3.8	12.9	57	12	68	13
27	Uttar Pradesh	0.94	3.12	53.71	20	1	74	54
28	Uttarakhand	4.59	4.84	78.62	20	5	60	79

		Raw data				Index Score				
		Houses completed under PMAY as a percentage of net demand assessment for houses	Percentage of urban HHs living in slums	Percentage of wards with 100% door to door waste collection	percentage of waste processed	Houses completed under PMAY as a percentage of net demand assessment for houses	Percentage of urban HHs living in slums	Percentage of wards with 100% door to door waste collection	percentage of waste processed	SDG 11 Index Score
29	West Bengal	3.79	7.03	48.79	5	4	42	49	5	25
30	Andaman and Nicobar Islands	Null	3.72	100	23	Null	69	100	23	64
31	Chandigarh	0.6	9.01	100	33	1	25	100	33	40
32	Dadra and Nagar Haveli	17.48	Null	0	0	17	Null	0	0	6
33	Daman and Diu	10.51	Null	100	38	10	Null	100	38	49
34	Delhi	4.32	10.63	86.39	55	4	12	86	55	39
35	Lakshadweep	Null	Null	Null	Null	Null	Null	Null	Null	Null
36	Puducherry	0.25	11.58	100	3	0	4	100	3	27
	India	3.32	5.41	73.58	24.8	3	55	74	25	39
	Target	100	0	100	100	100	100	100	100	100

Source: Adapted from (i) NITI Aayog, SDG India Index: Baseline Report, 2018a, and; (ii) Jain, K.A, 2018, An Overview of SDGs in India. NITI Aayog, Government of India, New Delhi. [Online: Web] URL:- <http://niti.gov.in/writereaddata/files/NITI-Aayog-SDG-Presentation-to-States.pdf>, Accessed on January 27, 2019

3.6 Status of Current Government Schemes for Housing and Living Conditions in Urban India

Pradhan Mantri Awaas Yojana - Urban Housing for All by 2022

The President of India, in his address to the joint session of Parliament on June 9, 2014 announced that by the time India completed 75 years of its independence, every family would have a *pucca* house with water connection, toilet facilities, 24*7 electricity supply and access to other amenities. Towards this, the central government launched a comprehensive mission “Pradhan Mantri Awas Yojana – Housing for All (Urban)”. It must be noted here that this scheme focuses on ownership housing only.

Four programme verticals were envisaged under the mission to address the housing requirements of urban poor including slum dwellers, as noted below, wherein an eligible beneficiary can take advantage of only one:

- » *In-situ* Slum Redevelopment (ISSR): Slum rehabilitation of slum dwellers with the participation of private developers, using land as a resource.
- » Affordable Housing in Partnership (AHP): Under the AHP, projects are to be undertaken in partnership with public and private sectors, with 35 per cent of the houses reserved for EWS category.
- » Beneficiary-led Construction or Enhancement (BLC): Households having land or house can claim subsidy for construction or extension of the house as per a plan sanctioned by the local agency.
- » Credit Linked Subsidy Scheme (CLSS): Encouraging house construction or purchase through interest subvention for EWS⁴ and LIG (Ministry of Housing and Urban Affairs, 2017a).

As of January 1, 2018, the demand survey for housing in urban India recorded the need for 168.4 lakh houses as evidenced

4. The Income limit as decided by the MoHUA under the PMAY-U mission: EWS- up to INR 3 Lakh and LIG INR 3-6 Lakh.

from the MIS database of PMAY-U (submitted by each city) (Ministry of Housing and Urban Affairs (MoHUA), 2019a). Out of this figure generated by the survey, the MoHUA finalised the demand for about 120 lakh units. It must be pointed out here that comprehensive information about this demand survey highlighting the disaggregation by programme verticals, city, state, profile of beneficiaries, etc. are not available in the public domain, which could have fostered detailed policy analysis.

Although the total target of the housing shortage has been brought down from INR 2 crore to 1.2 crore, apparently based on demand assessment at state level, yet the progress towards achieving the revised target has, at best, been sluggish.

The fact that enormous sums of money have been committed for the above, it would be worthwhile to deliberate and evaluate the midline status of the programme by involving important stakeholders, as there could be several shortcomings, which for the sake of completion of the targets, entail the risk of being overlooked. For instance, veteran urban planner Shirish B. Patel has pointed out the difficulties in implementing the scheme that subsidises low-income housing, terming it “singularly unimaginative and poorly thought-through”, and insists that such schemes would not yield results. As far as increasing the supply of rental housing to low-income groups is concerned, for instance, under the beneficiary-led individual house construction, it is a prerequisite for the person to have a plot of land and a title to the plot: for which a slum dweller would not qualify due to lack of land holding, land title and necessary documents (Patel, 2016; Ministry of Housing and Urban Poverty Alleviation (MoHUPA), 2015b).

Nevertheless, MoHUA is confident that it will sanction the construction of 1 crore houses well before 2020 to ensure that construction activities are completed on time and to attain the goal of “Housing for all by 2022”. The rate of sanctioning since 2017-18 has been extraordinary, to the tune of around 3-4 lakh houses on an average in a month. Unfortunately, the MoHUA does not give disaggregation of physical and financial figures by

programme verticals, thereby constraining a serious, transparent and accountability analysis (Kundu and Kumar, 2017).

As of December 27, 2018 (41st meeting of the Central Sanctioning and Monitoring Committee, MoHUA), 68.5 lakh houses have been approved since the launch of the programme in June 2015. Out of these, 37 lakh houses were under various stages of construction of which only 13.5 lakh houses were completed (Press Information Bureau, 2018a).

The total investment in projects stands at around INR 3.85 lakh crore, and the central assistance sanctioned and released are around INR 1,05,404 and 34,000 crore respectively (Press Information Bureau, 2018b). As of December 31, 2018, under the CLSS, an interest subsidy of INR 7,543 crore (around INR 5,583 crore for EWS/LIG and INR 1,960 crore for MIG households) on housing loans has been credited directly to around 3.4 lakh beneficiaries (around 2.5 lakh EWS/LIG and 0.93 lakh MIG households). While this scheme was initially meant to run till March 2019, the MoHUA extended the tenure and budget provisions of CLSS (including MIG households) to March 2020.

The Monitoring of Progress Report from Mission Directorate of PMAY-U provides some information across programme verticals for analysis, as on January 1, 2018. As per the report, 4,302 cities have been included in the PMAY-U, with a total of 469 Class-I cities (Kundu and Kumar, 2018a and b). Around 37 lakh houses have been sanctioned, of which 8 per cent, 36 per cent and 56 per cent are completed, in progress and yet to be cleared for construction, respectively, since June 2015. The houses sanctioned in 2015-16, 2016-17 and 2017-18 (until December 2017) were 6, 10.2 and 19.7 lakh, respectively. It demonstrates significant acceleration in sanction of houses, especially on the account of BLC and AHP verticals.

Across verticals, the houses sanctioned under BLC, AHP, ISSR, CLSS and RAY (earlier scheme prior to PMAY-U) were 55, 37, 2, 2 and 4 per cent, respectively. The average cost of each house sanctioned under the mission is around INR 5.4 lakh. It works out to INR 3.6,

7.4, 6.24 and 10.7 lakh for BLC, AHP, ISSR and CLSS, respectively (Kundu and Kumar, 2018a and b). The central assistance involved in the mission verticals is highest in proportion terms for BLC, followed by AHP, CLSS and lowest for ISSR. This reiterates the need for dedicated planning to tackle the urban housing scenario among various verticals and prioritising them.

It is also interesting to note that the importance given to the four verticals designed under PMAY-U has undergone changes in the process of implementation. Remarkably, BLC has made significant progress because the public institutions have found it easier to deal with households with access to land for providing housing assistance. The success has been modest in CLSS due to lack of affordability among the poor to repay even the heavily subsidised loans.

Consequently, the MoHUA has made significant changes in the guidelines in order to include the middle-class in this housing interest subvention vertical, by relaxing the ceilings of income, built-up areas and the amount of loan to be sanctioned. The progress towards AHP, too, has not been satisfactory because of the low level of participation of the private sector and its reluctance to adhere to various stipulations, as envisaged under the mission.

While only about 70,000 houses have been sanctioned so far, what further compounds the problem is the fact that the progress under ISSR vertical has been extremely low, which was supposed to meet about 90 per cent of the housing shortage of around 2 crore. This has been attributed to problems such as: legislative and administrative difficulties in providing land title to slum dwellers, absence of agencies coordination and dealing with land and housing projects at city and state levels; etc.

Moreover, several structural impediments remain. The key factor in this has been the high Equated Monthly Instalment (EMI) to be paid by the beneficiaries. As a well-accepted practice, the housing loan is generally given with the upper limit of 4 times the annual income of the household for a longer tenure (around 15-20 years),

because not more than 25-30 per cent of the annual income can be paid towards the payment of EMI. Poor households, mostly engaged in the informal sector, can, under no circumstances, incur expenditure higher than this. This, of course, is not the case with high-income households. Thus, repayment of the loan amount with interest, amounting to more than 30 per cent of their earnings, would be a major issue for the poor and LIG households, given their pattern of earning and expenditures. Unfortunately, the EMI has not been worked out taking into consideration the socio-economic characteristics of the slum dwellers/poor or the regional and city-specific factors. For the homeless, daily wage earners, migrant workers, and marginalised families, repayment of such loans would be impossible and runs the risk of pushing them into a debt trap by forcing them to borrow from private sources. Scholars contend that despite the ambitious PMAY-U, the migrant workers would be the hardest hit, as it does not have provisions to solve the urban housing crisis that can tackle the myriad ways in which it affects the migrant workers (Sugathan and Jayaram, 2018).

Analysis shows that the rise in vacant housing in the recent past is an outcome of speculative investments by builders, most of which are financed through the formal system. Therefore, it needs to be pondered upon as to why instead of lowering the unrealistically high prices in the housing market through stringent incentives and taxation policies, and encouraging massive production of housing units of 30 square meters (sq. m), the government should facilitate private builders to sell off their vacant houses through state subsidy. The poor, who can afford to pay the EMI for a loan up to a maximum limit of only 2 lakh, even when it is made interest free, are thus totally unable to avail this housing strategy altogether (Kundu and Kumar, 2017).

Lastly, the poor and LIG households also face problems in producing documents pertaining to ownership of the land, duration of stay at the location, birthplace and employment-linked certificates. The agencies undertaking the slum development project often adopt very stringent eligibility criteria and process of verification, which in turn leads to the exclusion of the poor and LIG households from

the list of beneficiaries or falling into the trap of unscrupulous agents, resulting in benefits going to non-targeted people (Kundu and Kumar, 2017).

The government is showing seriousness in achieving overall targets for housing shortage mostly owing to social, economic and political considerations. The total benefit accruing to the country attributable to PMAY-U would, however, depend not just on the total number of units constructed but on the nature of the verticals through which this is achieved.

There are still three more years left to meet the target of Housing for All by 2022. Although the number of dwelling units already completed and those under construction is not very high, the MoHUA has demonstrated a seriousness to meet the overall target by sanctioning a large number of housing projects, much more than the annual budgeted amount. Furthermore, the budget for the year 2018-19 makes a provision for creating a dedicated Affordable Housing Fund for the mission under NHB.

Unfortunately, more than 50 per cent of the sanctioned projects and housing units are under BLC. This would lead to sub-optimality in overall housing scenario. While the upsurge in house construction activities is welcome, it would be important to monitor the composition of the verticals. The concerned authorities at the central and state level must take immediate steps in upscaling the interventions with regard to slums redevelopment. The states must examine the hurdles being encountered in the slum redevelopment projects and take appropriate steps to overcome the legislative hindrances and bureaucratic delays, proactively facilitate such projects, as well as increase the subsidy amount provided, which is abysmally low under the ISSR vertical. Failure to do this would only lead to a continuation of serious deprivation of slum dwellers and major deficit in achieving SDG 11. This would also imply large slum land being put to suboptimal utilisation, thereby leading to huge social costs.

Finally, given the fact that housing poverty in India is largely because of the congestion factor (a married couple sharing a room with

one or more adult family members), the thrust of BLC ought to be on expansion or addition of a room rather than constructing a new house. A greater focus is also required in providing affordable and adequately planned non-ownership (rental) housing, workers' housing, hostels, dormitories and so on, especially for migrant and marginalised families and citizens in cities.

The MoHUPA (2015a) acknowledges the importance of rental housing as an option that needed to be acted upon and implemented. The government has also come up with the Model Tenancy Act, 2015 for states to adopt for which it has also released a draft copy, along with the draft National Urban Rental Housing Policy (NURHP), 2015 for consultations with the state governments and other stakeholders to roll out a new "Rental Housing Policy" soon, which calls for provision of shelter for the homeless, destitute and other vulnerable groups of the society (to be covered under the Shelter for Urban Homeless (SUH) scheme under the NULM); Social Rental Housing (SRH) for Urban Poor that caters to the urban poor, with special focus on the following target groups: Below Poverty Line (BPL), EWS and LIG households; tenant due to constraints (including slum dwellers or homeless people squatting; workers who migrated for employment reasons; working families who have no access to credit because they have low or non-existent credit records owing to insufficient or irregular income; people with special needs; street children; aged; people affected by natural and manmade disasters; socially and economically vulnerable people, i.e. deserted women, children etc.; defaulting borrowers); need based rental housing for various target groups, i.e. migrant labour, working women, working men, students, transgender, single women, widows or any other group as identified by the states.

***Deendayal Antyodaya Yojana National Urban
Livelihoods Mission (DAY-NULM)***

Homeless residents contribute to the economy of the cities and of the nation as cheap labour in the informal sector; yet live under miserable conditions with no shelter or social security protection. To ensure dignified shelter and living conditions for the urban homeless, DAY-NULM is a scheme that envisages provision of

Table 3.18: State-wise Details of NULM & Non-NULM Shelters⁵

Sl. No.	State Name	Total No. of Shelters	No. of NULM Shelters	Capacity of NULM Shelters	No. of Non-NULM Shelters	Capacity of Non-NULM Shelters
1	Andaman & Nicobar Islands	1	0	0	1	60
2	Andhra Pradesh	136	71	3675	65	2945
3	Assam	21	0	0	21	1090
4	Bihar	56	55	1721	1	50
5	Chandigarh	2	0	0	2	239
6	Chhattisgarh	23	23	962	0	0
7	Goa	4	0	0	4	175
8	Gujarat	124	50	3879	74	3269
9	Haryana	26	15	635	11	705
10	Himachal Pradesh	30	5	136	25	561
11	Jharkhand	92	92	2038	0	0
12	Karnataka	45	41	1205	4	128
13	Kerala	204	34	3457	170	12000
14	Madhya Pradesh	133	133	4833	0	0
15	Maharashtra	89	60	2531	29	2332
16	Mizoram	80	53	3158	27	838
17	NCT of Delhi	190	13	1850	177	14419
18	Odisha	29	29	1663	0	0
19	Puducherry	1	1	50	0	0
20	Punjab	178	22	1061	156	2437
21	Rajasthan	215	178	7856	37	888
22	Sikkim	3	0	0	3	82
23	Tamil Nadu	136	136	7029	0	0
24	Telangana	108	32	1535	76	4125

5. Available at: https://nulm.gov.in/SUH/SUH_Rept_City_Shelter_Details.aspx

Sl. No.	State Name	Total No. of Shelters	No. of NULM Shelters	Capacity of NULM Shelters	No. of Non-NULM Shelters	Capacity of Non-NULM Shelters
25	Uttar Pradesh	120	79	5385	41	2276
26	Uttarakhand	22	11	608	11	652
27	West Bengal	23	12	600	11	536
	Total	2091	1145	55867	946	49807

permanent shelter equipped with essential services to the urban homeless in a phased manner under the Scheme of Shelters for Urban Homeless (SUH) (Ministry of Housing and Urban Affairs, Government of India, 2016 and 2018a).

As per the data available on the official website of NULM as on April 2019, the total number of shelters for the urban homeless in India stood at 2091, with a capacity of 1.06 lakh (Table 3.18). These include 1,145 NULM shelters having a capacity of 55,867 and 946 non-NULM shelters having a capacity of 49,807. States like Kerala, Rajasthan, NCT of Delhi, Punjab, Andhra Pradesh, Tamil Nadu, Telangana, Madhya Pradesh, Gujarat, etc. were found to have a high numbers of such shelters

Table 3.18 shows that across type of categories of shelters, there were 248 shelters for men (13,593 capacity), 141 shelters for women (5,616 capacity), 21 shelters for families (2,395 capacity), 1,527 shelters for general people (73,673 capacity) and 154 shelters for special purposes (10,397 capacity).

Swachh Bharat Mission (Urban)

The objectives of Swachh Bharat Mission (SBM) Urban (launched in October, 2014) are: elimination of open defecation; eradication of manual scavenging, modern and scientific municipal solid waste management; effect behavioural change regarding healthy sanitation practices; generate awareness about sanitation and its linkage with public health; and capacity augmentation for ULBs to create an enabling environment for private sector participation in Capex (capital expenditure) and Opex (operational expenditure) (Ministry of Housing and Urban Affairs, Government of India, 2015a).

Table 3.19: State-wise Details of SUH Shelters by Category Type⁶

Sl. No	State Name	No. of Men Shelters	Capacity of Men Shelters	No. of Women Shelters	Capacity of Women Shelters	No. of Family Shelters	Capacity of Family Shelters	No. of General Shelters	Capacity of General Shelters	No. of Special Shelters	Capacity of Special Shelters
1	Andaman & Nicobar Islands	0	0	0	0	0	0	1	60	0	0
2	Andhra Pradesh	16	830	5	250	0	0	115	5540	0	0
3	Assam	6	430	2	100	0	0	13	560	0	0
4	Bihar	2	35	0	0	0	0	53	1686	1	50
5	Chandigarh	1	134	0	0	0	0	1	105	0	0
6	Chhattisgarh	0	0	0	0	0	0	23	962	0	0
7	Goa	0	0	0	0	0	0	4	175	0	0
8	Gujarat	5	150	1	10	0	0	118	6988	0	0
9	Haryana	0	0	0	0	0	0	26	1340	0	0
10	Himachal Pradesh	3	220	1	15	0	0	26	462	0	0
11	Jharkhand	35	906	28	384	0	0	29	748	0	0
12	Karnataka	15	451	5	208	0	0	24	674	1	0

6. ibid

Sl. No	State Name	No. of Men Shelters	Capacity of Men Shelters	No. of Women Shelters	Capacity of Women Shelters	No. of Family Shelters	Capacity of Family Shelters	No. of General Shelters	Capacity of General Shelters	No. of Special Shelters	Capacity of Special Shelters
13	Kerala	13	815	35	1782	3	380	143	11664	10	816
14	Madhya Pradesh	0	0	4	220	0	0	129	4613	0	0
15	Maharashtra	9	370	3	87	0	0	60	2940	17	1466
16	Mizoram	4	71	6	85	0	0	50	2566	20	1274
17	NCT of Delhi	95	7305	18	1064	17	1915	53	4935	7	1050
18	Odisha	1	25	0	0	0	0	28	1638	0	0
19	Puducherry	0	0	1	50	0	0	0	0	0	0
20	Punjab	1	0	0	0	0	0	177	3498	0	0
21	Rajasthan	3	45	0	0	0	0	211	8649	1	50
22	Sikkim	0	0	1	25	0	0	1	30	1	27
23	Tamil Nadu	12	600	11	540	0	0	77	3970	36	1919
24	Telangana	15	570	15	600	0	0	20	825	58	3665
25	Uttar Pradesh	4	181	0	0	0	0	116	7480	0	0
26	Uttarakhand	5	375	1	100	1	100	15	685	0	0
27	West Bengal	3	80	4	96	0	0	14	880	2	80
28	Total:	248	13593	141	5616	21	2395	1527	73673	154	10397

The dashboard of the Swachh Bharat Mission (Urban) reports the status of implementation of various components up to March 2019. According to the dashboard, for Individual Households Latrines (IHHLs), around 5.77 million applications were approved, around 5.70 IHHLs were completed and around 0.64 million IHHLs were under construction. Among community and public toilets, around 0.48 million seats were completed and 0.042 million seats were under construction. For Municipal Solid Waste Management, 76,101 wards out of the total of 84,420 wards were having 100 per cent door to door collection. Total waste generation was 1,45,441 MT/Day and 53.2 per cent of total waste was being processed. State-wise distribution of the same is provided in the following Table 3.20.

According to the MoHUA, 4041 cities have been declared Open Defecation Free (ODF) and 23 states have been declared ODF in their urban areas. 61 per cent of urban wards have 100 per cent segregation of municipal solid waste.

To encourage the cities to improve the status of their sanitation and award the best performers in a national level city competition, the Ministry of Housing and Urban Affairs (MoHUA) conducted the 'Swachh Survekshan-2016' survey and ranked 73 cities in January 2016. The number of cities was expanded to 434 in the 'Swachh Survekshan- 2017'. The 'Swachh Survekshan- 2018' covered 4,203 cities. The 'Swachh Survekshan-2019' covered 4,237 cities (Ministry of Housing and Urban Affairs, Government of India, 2019b). The MoHUA has also come up with the Ease of Living Index (2018), which incorporates many dimensions of sanitation and hygiene (Ministry of Housing and Urban Affairs, Government of India, 2018b).

Pradhan Mantri Ujjwala Yojana

Launched in 2016, the Pradhan Mantri Ujjwala Yojana (PMUY) aims to provide 5 crore deposit-free LPG connections to women belonging to the Below Poverty Line (BPL) families, which were subsequently increased to 8 crore with a budgetary allocation of INR 12,800 crore. In 2018, PMUY was extended to cover the release of LPG connections under PMUY to all poor households

Table 3.20: State-wise Status of Implementation of Various Components under SBM up to March 2019

Sl. No.	States/UTs	Individual Household Latrines (IHLs), Nos.	Community and Public Toilets (No of Seats)	Municipal Solid Waste Management	Completed	Under construction	Completed	Ward with 100% door to door collection, Nos.	Total wards (Nos.)	Total waste generation (MT/D)	Total waste processing (in %)
1	2	3	4	5	6	7	8	9	10	11	
1	Andhra Pradesh	192,508	5,990	242,485	1,107	15,368	3,409	3,409	3,409	6385	40.0
2	Andaman and Nicobar	0	0	336	0	578	24	24	24	100	54.0
3	Arunachal Pradesh	2,393	3,026	5,611	0	46	72	72	72	181	40.0
4	Assam	34,448	22,631	31,489	517	2,808	581	934	934	1134	41.0
5	Bihar	316,498	152,887	298,796	4,709	9,049	2,970	3,377	3,377	2272	51.0
6	Chandigarh	6,117	0	6,117	0	2,512	26	26	26	420	89.0
7	Chhattisgarh	326,865	0	325,050	0	18,832	3,217	3,217	3,217	1650	84.0
8	Daman & Diu	695	0	702	0	511	28	28	28	32	65.0

Sl. No.	States/UTs	Individual Household Latrines (IHLs), Nos.	Community and Public Toilets (No of Seats)	Municipal Solid Waste Management	Under construction	Completed	Ward with 100% door to door collection, Nos.	Total wards (Nos.)	Total waste generation (MT/D)	Total waste processing (in %)
		Application approved	Under construction	Completed	Under construction	Completed				
9	Dadra & Nagar Haveli	1,179	0	1,181	0	118	15	15	49	11.0
10	NCT of Delhi	703	238	480	5,014	19,478	254	294	10500	55.0
11	Goa	2,653	2,521	1,408	0	577	214	214	260	65.0
12	Gujarat	517,758	1,574	560,046	347	23,896	1,415	1,415	10721	74.0
13	Haryana	63,386	540	62,402	179	10,640	1,353	1,496	4514	40.0
14	Himachal Pradesh	4,793	260	3,940	12	2,271	467	499	377	52.0
15	Jammu and Kashmir	44,196	5,279	40,554	1,505	2,119	630	1,107	1415	9.0
16	Jharkhand	214,378	80	214,612	1,207	7,551	956	978	2053	56.0
17	Karnataka	315,186	9,712	313,994	1,229	32,694	5,605	6,464	10000	35.1
18	Kerala	27,357	6,612	44,868	582	2,773	3,012	3,536	624	82.9

Sl. No.	States/UTs	Individual Household Latrines (IHHLs), Nos.	Community and Public Toilets (No of Seats)	Municipal Solid Waste Management	Under construction	Completed	Ward with 100% door to door collection, Nos.	Total wards (Nos.)	Total waste generation (MT/D)	Total waste processing (in %)
		Application approved	Under construction	Completed						
19	Madhya Pradesh	560,709	121,448	531,779	8,882	24,107	6,999	6,999	6424	75.0
20	Maharashtra	724,518	3,275	682,860	569	106,274	5,990	7,322	22570	57.0
21	Manipur	24,264	544	17,908	25	420	191	306	174	50.0
22	Meghalaya	97	48	1,075	16	152	27	114	268	58.0
23	Mizoram	2,436	2,974	2,972	156	188	264	328	201	4.0
24	Nagaland	133	6,715	9,300	66	268	104	234	342	52.0
25	Odisha	202,586	3,499	116,603	886	8,208	1,814	2,024	2721	12.0
26	Puducherry	7,562	2,528	4,534	120	285	122	122	381	35.0
27	Punjab	98,569	1,535	100,511	353	10,533	2,855	3,096	4100	46.0
28	Rajasthan	355,940	2,891	358,737	787	22,684	5,350	5,399	6500	61.0
29	Sikkim	1,015	0	1,066	0	116	53	53	89	66.0
30	Tamil Nadu	513,860	30,502	490,052	1,454	86,682	11,917	12,814	15437	58.0

Sl. No.	States/UTs	Individual Household Latrines (IHLs), Nos.	Community and Public Toilets (No of Seats)	Municipal Solid Waste Management	Under construction	Completed	Ward with 100% door to door collection, Nos.	Total wards (Nos.)	Total waste generation (MT/D)	Total waste processing (in %)
31	Telangana	136,649	12,716	148,542	639	5,920	2,020	2,112	8634	73.0
32	Tripura	18,879	7,184	17,337	58	110	65	310	308	45.0
33	Uttar Pradesh	932,174	94,509	763,740	5,931	56,552	10,831	12,007	15500	57.6
34	Uttarakhand	15,508	8,049	16,901	132	4,459	939	1,162	1406	41.9
35	West Bengal	100,992	133,346	282,542	5,556	299	2,312	2,913	7700	9.1
	Total/ Average	5,767,004	643,113	5,700,530	42,038	479,078	76,101	84,420	145,441	53.2

(Press Information Bureau, Government of India, Ministry of Petroleum and Natural Gas, 2019). As of February 2019, Oil Marketing Companies (OMCs) have released more than 6.23 crore LPG connections under the scheme across the country (Press Information Bureau, 2019). However, further analysis was not possible because a break-up of the data by urban and rural areas was not available.

Smart Cities Mission and Atal Mission for Rejuvenation and Urban Transformation

The Smart Cities Mission (SCM) launched in 2015 aims to fulfil the aspirations and needs of the citizens. Urban planners ideally aim at holistically developing the entire urban ecosystem, which is represented by the four pillars of comprehensive development - institutional, physical, social and economic infrastructure. The SCM plans to create lighthouses of area-based development through city improvement (retrofitting), city renewal (redevelopment) and city extension (greenfield development) along with a pan-city initiative in which smart solutions are applied covering larger parts of the city. Smart City Action Plans are being implemented by Special Purpose Vehicles (SPV) to be created for each city and state governments will ensure a steady stream of resources for SPVs (Ministry of Housing and Urban Affairs, Government of India, 2017b).

The SCM embodies an ambitious urban renewal and renaissance programme to develop 100 cities across the country as lighthouses, making them both citizen as well as environment-friendly, economically strong, and sustainable (Mehta and Kumar, 2019). Studies for smart cities have shown that adequate and affordable housing, including the redevelopment of slums and informal settlements with Service Level Benchmarking, remains a challenge along with the concerns for safety and rights of the informal workers (ibid; Aijaz, 2016).

Intertwined with SCM, Atal Mission for Rejuvenation and Urban Transformation (AMRUT) was launched in 2015 to recast the urban landscape of the country to make urban areas more liveable and inclusive, besides propelling economic growth. It adopts

a project approach to ensure basic infrastructure services relating to water supply, sewerage, septage management, storm water drains, transport and development of green spaces and parks with special provision for meeting the needs of children. AMRUT is being implemented in 500 cities and towns, each with a population of one lakh and above (Press Information Bureau, Government of India, Cabinet, 2015; Ministry of Housing and Urban Affairs, Government of India, 2015b).



4

DATA ANALYSIS OF FINDINGS FROM SURVEY IN DELHI AND RANCHI

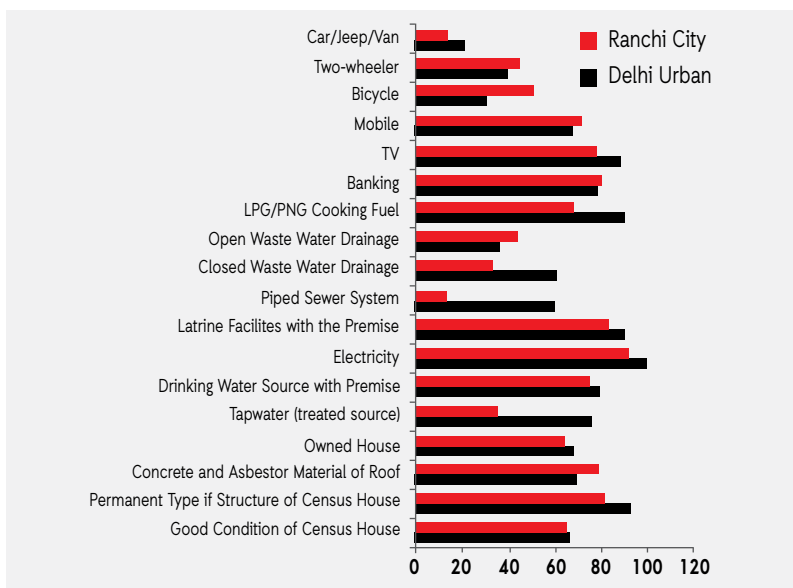
The primary survey for this study was undertaken in Delhi (National Capital Territory) and Ranchi city between February and March 2019. Delhi, the capital city of India, is a major metropolitan area of the country and has experienced enormous growth, development and expansion. According to Census 2011, it had an urban population of around 16 million (or 97.5 per cent of the total population was urban). Ranchi, on the other hand is the capital city of south-eastern state of Jharkhand, and has a population of more than one million, and continues to experience significant development and expansion in recent decades. Figure 4.1 shows the distribution of household amenities and assets of Delhi (urban) and Ranchi (city) from Census 2011.

Out of 111 cities, Delhi and Ranchi ranked 65 and 68 respectively in the Ease of Living Index 2018 of the Ministry of Housing and Urban Affairs (MoHUA). The aim of creating this index is to encourage all cities to move towards an “outcome-based” approach to urban planning and management and promote healthy competition among cities, based on four pillars, viz., institutional, social, economic and physical infrastructures, in line with the UN SDGs (*The Pioneer*, 2018). Further, in the Swachh Survekshan 2019, out of 4,237 cities, Ranchi ranked 46th and the rank of the various ULBs in Delhi was: North Delhi Municipal Corporation (NDMC) - 282, South Delhi Municipal Corporation (SDMC) - 138, East Delhi Municipal Corporation (EDMC) - 240; New Delhi Municipal Council (NDMC) - 5 (with 1-3 lakh population category).

In the present study, the sites selected for the primary field-level investigation in Delhi (urban) and Ranchi (city) have many occupancies of informal workers working in the unorganised sector. The selection of sites posed a challenge as they had to be “representative” in some sense of many poor informal workers working in the unorganised sector. Since the study was focused on EWS households as well as migrant and seasonal workers (with or without family), we tried to incorporate diverse locations on random basis.

For Delhi (urban), we considered three (out of five) important Urban Local Bodies (ULBs) – North Delhi Municipal Corporation, South Delhi Municipal Corporation and East Delhi Municipal Corporation, among which four sites were selected from the bottom two categories (G and H) out of eight categories of colonies (A to H), based on the classification done by the Government of NCT of Delhi. For Ranchi city, two broad locations were selected based on their proximity to core/inner city under Ranchi Municipal Corporation (RMC). Further, we studied different types of colonies such as authorised, slums, JJ clusters, unauthorised settlement colonies, night shelters and flash markets.

Figure 4.1: Households Amenities and Assets, Delhi Urban and Ranchi City, Census 2011 (in %)



The households were selected randomly from the houselisting or census conducted in select localities. The respondents from these households were interviewed in detail through a semi-structured interview schedule consisting of both close and open-ended questions (houselisting and household interview schedule is listed in annexures).

In addition, we also interviewed homeless persons from night shelters (near transit locations) in both Delhi and Ranchi, operated by the government (for general people, families and women categories), along with female and male labourers from flash labour market sites, which served the purpose of highlighting the qualitative issues.

**Box 4.1: Location Details of Selected Sites for
Primary Survey Interviews and Discussions**

Delhi	Ranchi
HH Survey Locations	
1. Indira Camp, Rohini	1. Indira Nagar, Jagannathpur & Jagannathpur Basti
ULB- NDMC, G category colony, Slum/JJ cluster settlement colony	ULB- RMC, slum settlement colony, away from core city
2. Deoli C-block, Sangam Vihar	2. Pahari Tola, Ratu Road & Anandpuri, Harmu, Ratu Road
ULB- SDMC, G category colony, authorised settlement colony	ULB- RMC, slum settlement colony & authorised colony, near to core/inner city
3. Pili Kothi, Hari Nagar, Ghanta Ghar	
ULB- SDMC, H category colony, slum/JJ cluster settlement colony	
4. Ambedkar Camp, Jhilmil Industrial Area	
ULB- EDMC, G category colony, slum/JJ cluster settlement colony	
Night Shelters	
1. Jama Masjid (Women) 2. Jama Masjid (Family) 3. Jama Masjid (General) 4. Sarai Kale Khan (Family) 5. Sarai Kale Khan (General)	1. ITI Bus Stand, Piska More
Flash Labour Market	
1. Nathu Chowk, Jhilmil 2. Nand Nagri, Jhilmil 3. GTB Nagar	1. Ratu Road 2. Birs Chowk 3. Doranda

4.1 Background Information

Of the total 171 households that were surveyed, there were 101 households from Delhi and 70 households from Ranchi city (Table 4.1). The distribution across type of ULB authorities shows that in Ranchi city, all the surveyed households belonged to RMC area, while in Delhi, surveyed households were spread across NDMC, SDMC and EDMC.

Around 7 out of 10 surveyed households in both cities, Delhi and Ranchi, resided in slum settlements (JJ colonies) (70.8 per cent) and relatively less in unauthorised colonies (17.5 per cent) and authorised colonies (11.1 per cent) (Table 4.2). Among the surveyed households, the number of residents in authorised colonies was higher in Delhi (13.9 per cent) compared to Ranchi (7.1 per cent). In Ranchi, a more significant section of the surveyed households live in unauthorised colonies as compared to Delhi.

Respondents' Profile:

The number of male respondents was slightly more than female respondents in both the cities - Delhi (54 male and 47 female) and Ranchi (36 male and 34 female) (Table 4.3). In addition, a large section of the respondents belonged to middle age group (30-59 years) in both cities - Delhi (66.3 per cent) and Ranchi (73 per cent). Nearly one-fourth of the respondents in Delhi and about one-fifth of the respondents in Ranchi were young (15-29 years), while relatively less respondents belonged to old (60+ years) age category in both cities.

Majority (85 per cent) of the respondents were married in both the cities, Delhi (86.1 per cent) and Ranchi (82.9 per cent), followed by a small proportion of unmarried (9.4 per cent) and widow/widower (5.8 per cent) (Table 4.4). The proportion of widow/widower and unmarried respondents were relatively more in Ranchi than in Delhi.

The average family size among the surveyed households was found to be around 5 members, which was slightly higher in Delhi (5.6) than Ranchi (4.9), including more male members (2 in Delhi

Table 4.1: Distribution of Respondents by Type of ULBs (in %)

ULB	Delhi	Ranchi	Total
NDMC	27.7	0.0	16.4
SDMC	45.5	0.0	26.9
EDMC	26.7	0.0	15.8
RMC	0.0	100.0	40.9
Total	100.0	100.0	100.0
N	101	70	171

Table 4.2: Distribution (in %) of Surveyed Households by Locality

Locality	Delhi	Ranchi	Total
Authorised colony	13.9	7.1	11.1
Unauthorised colony	13.9	22.9	17.5
Slum settlement (JJ colonies)	71.3	70.0	70.8
Total (in %)	100.0	100.0	100.0
N	101	70	171

Table 4.3: Age-Group wise Distribution of Respondents (in %)

Age-group	Delhi	Ranchi	Total
15-29 years	25.7	21.4	24.0
30-59 years	66.3	72.9	69.0
60+ years	7.9	5.7	7.0
Total (in %)	100.0	100.0	100.0
N	101	70	171

Table 4.4: Marital Status of Respondents (in %)

	Delhi	Ranchi	Total
Unmarried	8.9	10.0	9.4
Married	86.1	82.9	84.8
Widow/widower	5.0	7.1	5.8
Total (in %)	100.0	100.0	100.0
N	101	70	171

Table 4.5: Average Family Size of Respondents

	Delhi	Ranchi	Total
Male (18+ years)	2.0	1.6	1.8
Female (18+ years)	1.9	1.9	1.9
Children	1.7	1.4	1.6
Household size	5.6	4.9	5.3

and 1.6 in Ranchi) and children (1.7 in Delhi and 1.4 in Ranchi) in the families of Delhi vis-à-vis Ranchi (Table 4.5).

Table 4.6 shows the educational qualifications of the respondents in the two cities. The educational profile revealed that almost 42 per cent of them were illiterate. Ranchi demonstrated significantly higher levels of illiteracy (55.7 per cent) than Delhi (31.7 per cent). In terms of formal education attainment, Class 10 (Secondary) was the maximum level up to which the majority of the respondents had studied. The level of educational qualifications among respondents from Delhi was higher than Ranchi, particularly for secondary level and above (Table 4.6).

Social Groups and Religion

Overall, more than one-third (37 per cent) of the surveyed households belonged to Scheduled Castes (SC), followed by Scheduled Tribes (ST) (30 per cent), Other Backward Classes (OBC) (19 per cent) and least belonged to Others (14 per cent) social groups. In Delhi, more than half of the surveyed households belonged to SC community and rest 20 per cent to OBCs and Others respectively. In Ranchi, 67 per cent of the surveyed households were from STs, 17 per cent belonged to OBCs and just 5.7 per cent belonged to 'Others' social groups (Table 4.7).

Most of the surveyed households followed Hinduism in both cities—Delhi (89.1 per cent) and Ranchi (78.6 per cent). Rest of the surveyed households belonged to Muslim community (10.9 per cent) in Delhi, while Christianity (10 per cent) and others (11.4 per cent) in Ranchi (Table 4.8).

Main Source of the HH Income

The main source of income (Table 4.9) for the surveyed households was casual labour work (44.4 per cent) in both cities, which was almost half in Delhi (49.5 per cent) and little more than one-third in Ranchi (37.1 per cent), followed by self-employment (26.3 per cent) and regular wage/salaried jobs (25.7 per cent). In Delhi, the surveyed households were more involved in self-employment activities than Ranchi, while households engaged in regular wage/salaried jobs were more in Ranchi than in Delhi.

Table 4.6: Education Status of Respondents (in %)

	Delhi	Ranchi	Total
Non-literate	31.7	55.7	41.5
Below primary	14.9	1.4	9.4
Primary	12.9	12.9	12.9
Middle	14.9	7.1	11.7
Secondary	11.9	11.4	11.7
Higher secondary	5.9	5.7	5.8
Diploma or certificate (below graduate level)	1.0	0.0	0.6
Graduate	5.9	4.3	5.3
Post graduate and above	1.0	1.4	1.2
Total	100.0	100.0	100.0

Table 4.7: Social Group-Wise Distribution (in %)

	Delhi	Ranchi	Total
Scheduled tribe (ST)	4.0	67.1	29.8
Scheduled caste (SC)	56.4	10.0	37.4
Other backward class (OBC)	19.8	17.1	18.7
Others	19.8	5.7	14.0
Total	100.0	100.0	100.0

Table 4.8: Religion-Wise Distribution (in %)

	Delhi	Ranchi	Total
Scheduled tribe (ST)	4.0	67.1	29.8
Scheduled caste (SC)	56.4	10.0	37.4
Other backward class (OBC)	19.8	17.1	18.7
Others	19.8	5.7	14.0
Total	100.0	100.0	100.0

Table 4.9: Main Source of the HH Income (%)

	Delhi	Ranchi	Total
Self-employed	26.7	25.7	26.3
Regular wage/ Salary earning	20.8	32.9	25.7
Casual wage labourer	49.5	37.1	44.4
Retired/pensioner	2.0	0.0	1.2
Other	1.0	4.3	2.3
Total	100.0	100.0	100.0

Table 4.10: Duration of Stay in the Present Area (in %)

	Delhi	Ranchi	Total
Less than 5 years	13.9	4.3	9.9
5-10 years	8.9	7.1	8.2
10-20 years	27.7	15.7	22.8
20+ years	49.5	72.9	59.1
Total	100.0	100.0	100.0

Table 4.11: Reasons behind Migration (in %)

	Delhi	Ranchi	Total
In search of employment	92.6	100.0	92.9
In search of better employment/higher salaries	5.3	0.0	5.1
Education and training	0.0	0.0	0.0
Natural disasters	0.0	0.0	0.0
Violence, discrimination	0.0	0.0	0.0
Others	2.1	0.0	2.0
Total	100.0	100.0	100.0

Migration Status

Most of the surveyed households in both cities were long-term migrants. Almost half of the households in Delhi and around three-fourths in Ranchi were residents of the respective cities for more than 20 years followed by long-term (10-20 years) migrants (22.8 per cent), and short-term (within 5 years) (9.9 per cent) and medium-term (5-10 years) (8.2 per cent) duration. Short term and medium-term migrant households in Delhi were significantly higher than Ranchi city. These reveal that there were a greater number of migrants to Delhi as compared to Ranchi (Table 4.10).

The surveyed households migrated to both cities - Delhi (92.6 per cent) and Ranchi (100 per cent) mainly in search of employment or livelihood opportunities. Only few households migrated due to other reasons, revealing a lack of livelihood opportunities and poverty at their native places that acted as the push factors for these households to migrate to cities for better opportunities and living conditions (Table 4.11).

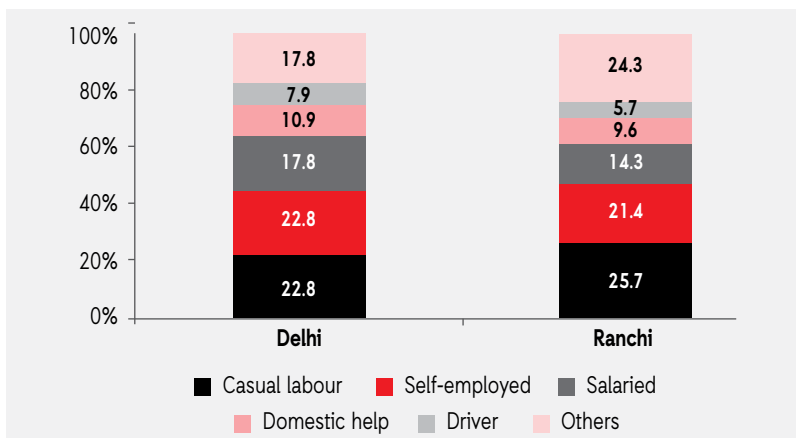
It must be pointed out that barring a few HHs [Delhi (4 per cent) and Ranchi (2.9 per cent)], most of the households did not receive any training for livelihood up-gradation.

4.2 Workers, Income, Expenditure and Assets

Workers' Profile

Among the surveyed households, major source of earning for the members came largely from being engaged either in casual labour work or other petty retail trade/small business. About a quarter of the main households' earning members in Ranchi (25.7 per cent) and more than one-fifth in Delhi (22.8 per cent) were engaged in casual labour, mostly in construction and other non-farm sectors. The second most common occupation among the main earning members was found to be self-employment in petty trades selling various items such as vegetables, brooms, clothes, meat, tea, etc. both in Delhi (22.8 per cent) and Ranchi (21.4 per cent) (Figure 4.2).

Figure 4.2: Work Status of Main Earnings Members of Households (in %)



Other significant occupational engagement among the main earning members of the households was low paid regular or contractual work both in Delhi (17.8 per cent) and in Ranchi (14.3 per cent) as peons, factory workers, guards, nursing staff etc. In both cities, domestic work or help (10.9 per cent in Delhi and 8.6 per cent in Ranchi) among the adult females and drivers (7.9 per cent in Delhi and 5.7 per cent in Ranchi) among adult males was the other prevalent occupation. Rest of the earning members were mainly engaged in informal occupations such as rickshaw pulling, painting, begging, rag picking, plumbing and stone cutting, etc.

Regular Workers and Social Security Benefits

Many regular workers in both cities were working without any written contract. Among regular workers, around 68 per cent in Delhi and 33 per cent in Ranchi did not have any written contract, while about 58 per cent in Ranchi and 11 per cent workers in Delhi had open ended regular contracts. Rest of the regular workers in Delhi (22 per cent) and Ranchi (8 per cent) had a short-term contract of 3-12 months.

Additionally, when asked about social security benefits, a large proportion of regular worker in both cities, Delhi and Ranchi, admitted that they did not avail any social security benefits such as health insurance, life insurance, provident fund, annual leave and maternity/paternity leave. Slightly more than one-third of the regular workers in Delhi and one-fifth in Ranchi had health insurance facility. In terms of provident fund, around one-quarter of the regular workers in Delhi and only 6.7 per cent in Ranchi had enrolled under provident fund, while around one-quarter of the workers in both the cities and Delhi had provision of annual leaves. In addition, only 6.7 per cent workers in Ranchi had maternity/paternity leave provision (Table 4.12).

Work Participation Rate (18+)

One out of four adult members in the surveyed households was involved in some sort of income generating activities. The adult work participation rate in Delhi (37.8 per cent) was relatively less than Ranchi (41.1 per cent). Other adults in the households were involved as unpaid helpers in the household's small trading activities such as vegetable vending, broom selling, etc. and other low paid informal work, or begging, which they did not consider as work. This resulted in low adult work participation among the surveyed households.

Income Distribution

The average monthly income of surveyed households shows that more than one-third households in Ranchi and about 11 per cent households in Delhi earned less than INR 5,000 during the last one year. Additionally, about 42 per cent households both in Delhi and Ranchi earned between INR 5,000 and 10,000 during the last

one year. However, more than double of the surveyed households annually earned between INR 10,000 and 25,000 in Delhi (46.5 per cent) compared to Ranchi (20 per cent). The average monthly income from the surveyed households in both cities was around INR 9,300. While for Delhi it was around INR 10,250, for Ranchi it was around INR 8,000. This shows that the average annual income of surveyed households in Delhi was higher than Ranchi (Table 4.13).

Expenditure Pattern

The average per capita expenditure (in INR) of the surveyed households was INR 1,638; which was more than double in Delhi (INR 2,061) as compared to Ranchi (INR 935). Further, the distribution of annual expenditure across major items shows that expenditure on non-food items was higher than food items in both cities. The share of expenditure on food and education was higher in Ranchi, while the share of expenditure on health and other non-food items was higher in Delhi. However, the monthly per capita expenditure of households in Delhi for all the items except in education was multiple times higher than Ranchi (Table 4.14).

When questioned about households' income and food sufficiency, more than 57 per cent households in Ranchi and about 30 per cent households in Delhi revealed that they had adequate or more than sufficient income to meet their food requirements. However, more than 68 per cent of households in Delhi and about 34 per cent households in Ranchi reported insufficiency of household income to meet their food requirements (Table 4.15)

Ownership of Assets

The distribution of ownership of assets shows that almost all the households (95 per cent) owned a mobile phone followed by a colour television (65.5 per cent), two-wheeler (29.8 per cent), refrigerator (29.8 per cent), air cooler (23.4 per cent) and washing machine (11.1 per cent), while a few of them also had computer/laptop (3.5 per cent), four-wheeler (1.8 per cent) and an air conditioner (0.6 per cent). The number of households having consumer items such as colour television, refrigerator, washing machine, air cooler, etc. was significantly higher in Delhi than Ranchi, while households in Ranchi had relatively higher proportion of two-wheeler and four-wheeler vehicles (Table 4.16).

Table 4.12: Distribution of Social Security Benefits among Regular Workers (in %)

	Delhi	Ranchi	Total
Health insurance	36.4	20.0	26.9
Provident fund	27.3	6.7	15.4
Annual leave	27.3	26.7	26.9
Maternity/paternity leave	0.0	6.7	3.8
Regular workers	100	100	100

Table 4.13: Average Monthly Income from all Sources of HHs during Last Year (in %)

INR	Delhi	Ranchi	Total
Less than 5000	10.9	38.6	22.2
5001 – 10000	42.6	41.4	42.1
10001- 15,000	38.6	15.7	29.2
15001 - 20,000	7.9	1.4	5.3
20,001 - 25,000	0.0	2.9	1.2
25,001 - 40,000	0.0	0.0	0.0
40,001 and above	0.0	0.0	0.0
Total	100.0	100.0	100.0

Table 4.14: Distribution of Household Expenditure (share and MPCE in INR)

Items	Delhi		Ranchi		Total	
	%	MPCE	%	MPCE	%	MPCE
Food	36.8	758	39.0	364	37.2	610
Education	5.9	121	12.2	114	7.2	118
Health	11.1	228	2.8	26	9.3	152
House rent	5.3	108	6.3	58	5.5	90
Other non-food items	41.0	846	39.8	372	40.8	668
Total	100.0	2061	100.0	935	100.0	1638

MPCE: Monthly Per Capita Expenditure

Table 4.15: Sufficiency of Household's Income to Meet the Food Requirement (in %)

	Delhi	Ranchi	Total
More than sufficient	0.0	1.4	0.6
Adequate	29.7	55.7	40.4
Insufficient	68.3	34.3	54.4
Do not know	2.0	8.6	4.7
Total	100.0	100.0	100.0

Table 4.16: Distribution of Ownership of Assets (in %)

Ownership of assets	Delhi	Ranchi	Total
Four-wheeler motor vehicle	1.0	2.9	1.8
Two-wheeler motor vehicle	26.7	34.3	29.8
Air cooler	37.6	2.9	23.4
Air conditioner	1.0	0.0	0.6
Computer/laptop	4.0	2.9	3.5
Washing machine	17.8	1.4	11.1
Refrigerator	43.6	10.0	29.8
Colour television	70.3	58.6	65.5
Mobile phone	97.0	92.9	95.3

Table 4.17: Ownership Pattern of Houses (in %)

	Delhi	Ranchi	Total
Owned	70.3	72.9	71.3
Rented	28.7	27.1	28.1
Any other	1.0	0.0	0.6
Total	100.0	100.0	100.0

Table 4.18: Condition of House and Ventilation Provision (in %)

		Delhi	Ranchi	Total
Type of house	<i>Pucca</i>	48.5	25.7	39.2
	<i>Katcha</i>	51.5	74.3	60.8
	Total	100.0	100.0	100.0
Condition of house	Good	5.9	15.7	19.4
	Satisfactory	51.5	74.3	60.8
	Bad	42.6	10.0	29.2
	Total	100.0	100.0	100.0
Age of house (years)	Since its construction	25	32	28
Ventilation of house	Good	5.0	11.4	7.6
	Satisfactory	46.5	74.3	57.9
	Bad	48.5	14.3	34.5
	Total	100.0	100.0	100.0

Table 4.19: Nature of Ownership of Houses (in %)

	Delhi	Ranchi	Total
Self-owned with legal rights	9.9	30.0	18.1
Under possession informally/ without legal rights	58.4	38.6	50.3
Rented	27.7	27.1	27.5
Provided by employer/ (pay rent)	0.0	1.4	.6
Free provided by family/ relatives	4.0	0.0	2.3
Other (specify)	0.0	2.9	1.2
Total	100.0	100.0	100.0

4.3 Housing Conditions and Amenities

Ownership of Houses

Majority of the surveyed households (71 per cent) both in Delhi and Ranchi had own houses. The percentage of ownership was slightly higher in Ranchi (72.9 per cent) than Delhi (70.3 per cent), while rented households were marginally higher in Delhi (28.7 per cent) than Ranchi (27.1 per cent) (Table 4.17).

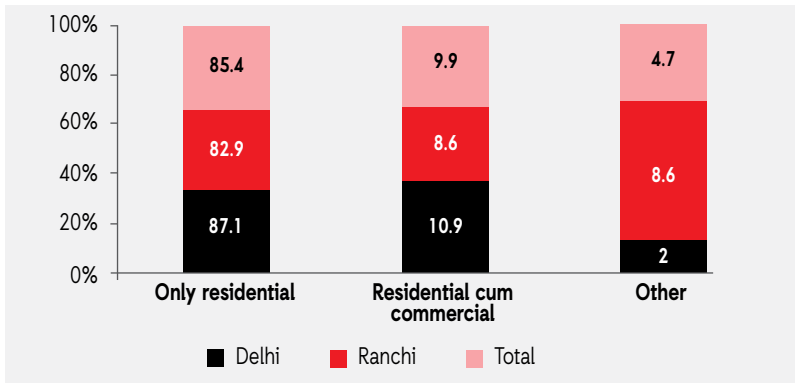
Housing Conditions and Ventilation

More than 60 per cent of the surveyed households had *katcha* (both wall and roof made up of *katcha* material) type houses, which was relatively higher in Ranchi than Delhi. Almost three-fourth of the households in Ranchi (74.3 per cent) and around half of the households in Delhi (51.5 per cent) had *katcha* houses. Further, only few households' houses in Delhi (5.9 per cent) and Ranchi (15.7 per cent) were in good condition, while houses of three-fourths of the surveyed households in Ranchi (74.3 per cent) and half in Delhi (51.5 per cent) were in a satisfactory condition. However, a large number of houses of surveyed households in Delhi (42.6 per cent) were in a bad condition as compared to Ranchi (10 per cent). The average age of the houses was found to be 28 years since their construction; the figure for the same was 25 for Delhi and 32 for Ranchi. The ventilation provision in the house was 7.6, 58 and 34.5 per cent for good, satisfactory and bad condition. Households in Ranchi reported better ventilation as compared with Delhi (Table 4.18).

Majority of the surveyed households in both cities - Delhi (87.1 per cent) and Ranchi (82.9 per cent) used their houses only for residential purposes. Only about one-tenth of the households, 10.9 per cent in Delhi and 8.6 per cent in Ranchi used their houses for residential cum commercial purposes. Few of them also used their houses for other purposes with relatively higher proportion in Ranchi than Delhi (Figure 4.3).

It is interesting to note that more than half of the surveyed households had possessed houses informally or without any legal rights, which was significantly higher in Delhi (58.4 per cent) than

Figure 4.3: Distribution of Use of House (in %)



in Ranchi (38.6 per cent). More than one-fourth of the surveyed households (27.5 per cent), both in Ranchi (27.1 per cent) and Delhi (27.7 per cent) lived in rented accommodation. On the other hand, among the surveyed households, those having legal rights of their houses were relatively more in Ranchi (30 per cent) than in Delhi (10 per cent). A few households lived in accommodation provided by their family members or relatives (Table 4.19).

Land Tenure Status

The status of land tenures shows that more than half of the surveyed households had “encroached” on public land in Delhi (59 per cent).

The land ownership and tenure status was more secure in Ranchi (45.7 per cent) than in Delhi (1 per cent). Almost equal proportion of surveyed households in Delhi and Ranchi rented the land and had land tenure with patta. On the other hand, households having a land possession certificate or occupancy rights in Ranchi (14.3 per cent) was more than Delhi (6.9 per cent) (Table 4.20).

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Table 4.20: Land Tenure Status (in %)

	Delhi	Ranchi	Total
Land tenure status with patta	6.9	5.7	6.4
Possession certificates/occupancy right	6.9	14.3	9.9
Encroached private land	1.0	0.0	.6
Encroached public land	59.4	1.4	35.7
On rent	20.8	18.6	19.9
Other	1.0	45.7	19.3
Do not know	4.0	14.3	8.2
Total	100.0	100.0	100.0

Type of Houses

The distribution of type of houses shows that most of the surveyed households' houses were independent, which was relatively higher in Ranchi (80 per cent) than in Delhi (60.4 per cent). However, only 3 per cent of the surveyed households had flats in Delhi, while other types as *Jhuggi Jhopdi* were more common in Delhi (36.6 per cent) than Ranchi (20 per cent) (Table 4.21).

Table 4.21: Distribution of Type of House (in %)

	Delhi	Ranchi	Total
Independent house	60.4	80.0	68.4
Flat	3.0	0.0	1.8
Others	36.6	20.0	29.8
Total	100	100	100

Housing Congestion/Overcrowding

More than half of the surveyed households in Delhi (54.5 per cent) and a little over one-fourth in Ranchi (27.1 per cent) live in one-room houses; only 28 per cent of the households live in two-room houses, both in Delhi and Ranchi. This trend highlights the problem of overcrowding and congestion among these households, given their average household size (minimum 5 members), thus showcasing the poor housing and living conditions. Of the total surveyed households, only about one-fifth resided in three-roomed houses and around one-fourth in four and above roomed houses in Ranchi. In Delhi, the distribution of the number of rooms in the houses above two-rooms is significantly lower; more than three-rooms (12.9 per cent) and four and above at a dismal 4.0 per cent compared to Ranchi at 24.3 per cent.

» Case Story 1

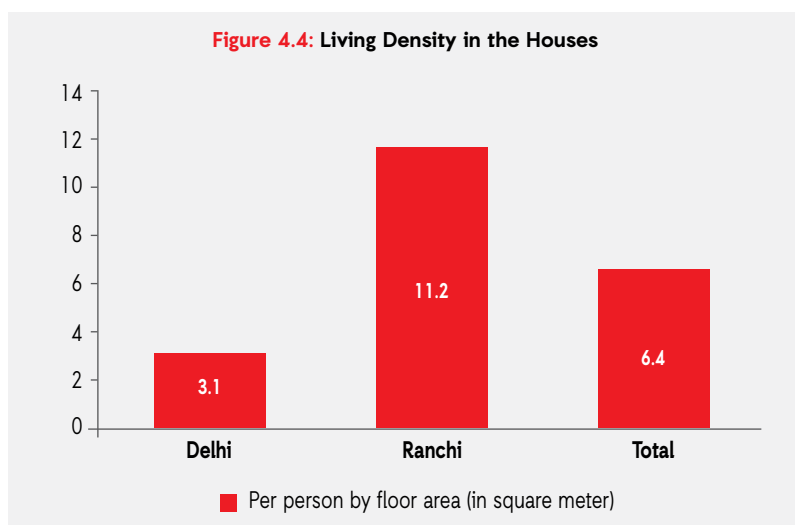


Location: Pahari Tola, Ratu Road

Pahari Mandir is one of the most renowned temples of Jharkhand; in fact, it has become a “temporary shelter” for the weak and vulnerable sections of the society who struggle to meet even the basic requirements of everyday living. The people in the area mainly work as auto drivers, rickshaw pullers, casual labourers or domestic workers. During the discussion, it was found that some households in the locality own the houses and were availing the benefits such as regular tap water, electricity, etc. But the others, who do not own the land, live in miserable conditions in *katcha* houses with no electricity and use public wells to meet their water needs. The recurrent fear of being displaced is often seen among the households who do not own the land. Further, survey interaction revealed that people were not aware of the various government social welfare schemes.

Table 4.22: Distribution of Number of Rooms in the House (in %)

No of Rooms	Delhi	Ranchi	Total
One	54.5	27.1	43.3
Two	28.7	28.6	28.7
Three	12.9	20.0	15.8
Four & above	4.0	24.3	12.3
Total	100.0	100.0	100.0
Average	1.7	2.7	2.1



The average room per surveyed household was around 2, which was higher in Ranchi (2.7 rooms) compared to Delhi (1.7 rooms) (Table 4.22).

Almost 1.16 married couples on average were residing in the house among the surveyed households. This average was relatively higher in Delhi (1.18) compared to Ranchi (1.14). The floor area per person indicates a different picture with almost three times higher housing congestion in Delhi (3.1 square meter per person) than in Ranchi (11.7 square meter per person) (Figure 4.4).

When asked about the major issues they faced, the survey respondents revealed that housing congestion was a major issue. The other problems they identified were inadequate infrastructural facilities of drainage, sanitation, access to potable water, availability of functioning toilets and lack of ventilation.

Average Monthly Rent

The households that rented houses were paying an average rent of INR 2,207 per month in Delhi as compared to INR 1,068 in Ranchi. There was a significant difference in minimum and maximum rent at both places. In Delhi, the monthly rent ranged from minimum INR 600 per month to maximum INR 3,500, while the monthly rent

» Case Story 2



Location: Deoli C-Block, Sangam Vihar, Delhi

Jitender lives with his wife, cousin brother and two children in a single 8*8 rented room. They share a toilet with three other families staying in the same building. They use direct tap water for both drinking and bathing purpose. They complained that the quality of water was not adequate for drinking. Congestion was found to be a major issue for the family since five people were being forced to stay in a single room. Jitender shared that “after getting married everyone wants some privacy but we do not have any since we all share the same room”. While Jitender and his cousin brother work as carpenters, the behaviour of their employer was not respectful towards them. On some occasions, the employers did not give timely wages or gave them less than the agreed wages and at times the employer was even physically violent towards the employees. Due to the temporary nature of their employment, it was difficult for them to manage the house.

ranged between minimum INR 900 to maximum of INR 2,000 in Ranchi.

Government Benefits for Constructing Houses

Out of the total surveyed households, around 10 per cent in Ranchi received some government benefits for the construction of their houses compared to just 1 per cent in Delhi. They received the benefits mainly under the PMAY-U.

Houses Connected to Main Roads

Three fourths of the surveyed households in Delhi and more than nine-tenths of the total surveyed households in Ranchi had motorable passage from their houses connecting to the nearest main road.

Main Source of Drinking Water

The main source of drinking water was piped water supply both in Delhi (88.1 per cent) and Ranchi (75.7 per cent), which is considered safe and adequate for drinking. The other sources such as private bore wells, public wells, public hand pumps, public tube wells and public stand posts were mostly found in Ranchi, while using neighbour's source of drinking water within the locality was marginally higher, although in a small percentage in Delhi (2 per cent) than Ranchi (1.4 per cent) (Table 4.23).

In addition, since the distance of the source of drinking water from the house is highly significant, the study found that water was mostly available either within the premises for around one-fifths of the households, and around three-fifths of the

Table 4.23: Main Source of Drinking Water (in %)

	Delhi	Ranchi	Total
Piped water supply	88.1	75.7	83.0
Private bore wells	1.0	4.3	2.3
Public well	0.0	5.7	2.3
Public hand pump	0.0	5.7	2.3
Public tube well	1.0	4.3	2.3
Public stand post	0.0	2.9	1.2
Neighbour's source within the locality	2.0	1.4	1.8
Total	100.0	100.0	100.0

Table 4.24: Distance to the Main Source of Drinking Water (in %)

	Delhi	Ranchi	Total
Within the premises	21.8	22.9	22.2
Within 50 meters radius	69.3	42.9	58.5
Within 500-meter radius	5.9	34.3	17.5
More than 500-meter radius	3.0	0.0	1.8
Total	100.0	100.0	100.0

» Case Story 3



Location: Anandpuri Chowk, Harmu, Ratu Road, Ranchi

Some of the households in the locality are availing the benefits of PMAY. The households receive regular water and electricity supply. Public toilets have been constructed. However, the area lacks drainage facilities and garbage is found to be spread across the roads. Some of the inhabitants also mentioned that the amount received under the scheme was not sufficient for proper construction and maintenance of the houses, and they had to seek loans from private moneylenders at high rates of interest or borrow from their relatives. Awareness about social welfare schemes was low among the households.

surveyed households within a radius of 50 meters (69 per cent in Delhi and 43 per cent in Ranchi). However, one-third of the households travelled up to 500 meters or more to bring drinking water in Ranchi compared to only 8 per cent households in Delhi (Table 4.24).

Sufficiency, Quality and Cost of Drinking Water

Further, when asked about the sufficiency of water, around 68 per cent of the surveyed households faced insufficiency of drinking water throughout the year in Delhi. On the other hand, only 14 per cent of the surveyed households in Ranchi faced similar difficulty of drinking water throughout the year.

Apart from sufficiency of drinking water, the other important aspect is its quality. Around half of the surveyed households in Delhi reported about inadequate quality of water in terms of being clean and safe for drinking, compared to only around 27 per cent of the surveyed households in Ranchi, who faced a similar problem.

In Delhi, the surveyed households spent more on purchasing water than in Ranchi. On an average, households spent INR 486 per month in Delhi and INR 229 in Ranchi to purchase drinking water. It ranged from INR 100 to 2,000 in Delhi and INR 100 to 400 in Ranchi.

Meter Connection

Most of the households availed drinking water from piped water source, but almost negligible percentage of them had metered water connection. The proportion of households that had metered water connection in Ranchi (10 per cent) was relatively higher than Delhi (2 per cent).

Bathing Facility

Almost half of the households had bathing facility within 50 meters radius and 45 per cent had this facility within the premises. Relatively higher proportion of surveyed households had bathing facility within the premises in Ranchi (50 per cent) than Delhi (41.6

Table 4.25: Bathing Facility for the Households (in %)

	Delhi	Ranchi	Total
Within the premises	41.6	50.0	45.0
Within 50 meters radius	50.5	48.6	49.7
Within 500-meter radius	6.9	1.4	4.7
More than 500-meter radius	1.0	0.0	0.6
Total	100.0	100.0	100.0

Table 4.26: Disposal of HH Waste Water (in %)

	Delhi	Ranchi	Total
Drainage system	57.4	61.4	59.1
Open low land areas	42.6	34.3	39.2
Ponds	0.0	4.3	1.8
Total	100.0	100.0	100.0

» Case Story 4



Location: Indira Nagar, Ranchi

Indira Nagar is an unauthorised colony. Most of the people in the area earn their livelihood through beggary while others work as auto drivers and shopkeepers. The households are living on the land provided by Heavy Engineering Corporation (HEC) and are thus exempt from paying electricity and water bills. The drainage and sanitation facilities are also found to be satisfactory in area. However, open drainage in Indira Nagar poses serious health and environmental challenges during the rainy season. The fear of displacement is one of the major concerns among the households as they do not have any legal documents stating that the houses belong to them. People are demanding some legal assurance for the authority of land.

per cent), while the opposite was true in the case of bathing facility within 50 meters and more (58.4 per cent in Delhi and 50 per cent in Ranchi) (Table 4.25).

Disposal of Household Waste Water

More than half of the surveyed households had access to drainage system for the disposal of household waste water, which was relatively higher in Ranchi (61.4 per cent) than in Delhi (57.4 per cent). On the other hand, the use of open low-land areas for the disposal of waste water among surveyed households was found more in Delhi (42.6 per cent) than in Ranchi (34.3 per cent) (Table 4.26).

Type of Drainage System

Around 70 per cent of the surveyed households had open *pucca* drainage system followed by covered *pucca* (15 per cent) and underground drainage system (3.5 per cent). However, 11.7 per cent households had no drainage system, which was mainly found in Ranchi (27.1 per cent) than Delhi (1 per cent). The open *pucca* system of drainage among surveyed households was found to be almost double in Delhi (88.1 per cent) as compared to Ranchi (42.9 per cent) (Table 4.27).

Sanitation Facilities

Nearly half of the surveyed households had toilets within the premises. Almost three-fourths in Ranchi (74.3 per cent) and one-third in Delhi (31.7 per cent) households had toilet facility within their premises. The next option was public toilets, which was used by households in Delhi (47.5 per cent) more than twice as Ranchi (21.4 per cent). However, 15.4 per cent households were using community shared toilets in Delhi and 4 per cent households were still defecating in the open fields in both the locations (Table 4.28).

Those who reported using paid public toilets and other paid modes, revealed that their average expenditure was around INR 100 per month in Ranchi and INR 150 per month in Delhi.

Arrangement for Garbage Collection

More than half of the surveyed households reported that garbage was collected by the local body or municipality, which was reported to be higher in Ranchi (67 per cent) than Delhi (49.5 per cent). The other prominent mode reported in Delhi was garbage collection by residents/groups of residents (29.7 per cent), and others; while in Ranchi around 17 per cent households reported that no such arrangement was available for garbage collection. Since poor households disposed off their garbage mostly by themselves, the average expense on garbage disposal was reported to be minimal (Table 4.29).

Site for Garbage Disposal

More than half (59 per cent) of surveyed households reported that they used the community dumping spots for garbage disposal

Table 4.27: Distribution of Drainage System (in %)

	Delhi	Ranchi	Total
Drainage system underground	3.0	4.3	3.5
Covered <i>pucca</i>	7.9	25.7	15.2
Open <i>pucca</i>	88.1	42.9	69.6
No drainage	1.0	27.1	11.7
Total	100.0	100.0	100.0

Table 4.28: Distribution of Use of Toilets (in %)

	Delhi	Ranchi	Total
Latrine use - open defecation	4.0	4.3	4.1
Household toilets	31.7	74.3	49.1
Public toilets	47.5	21.4	36.8
Community shared toilets	15.8	0.0	9.4
Mobile toilets	0.0	0.0	0.0
Others (Specify)	1.0	0.0	0.6
Total	100.0	100.0	100.0

Table 4.29: Arrangement for Garbage Collection from the HHs (in %)

	Delhi	Ranchi	Total
By local body/municipality	49.5	67.1	56.7
By residents/group of residents	29.7	7.1	20.5
Others	14.9	8.6	12.3
No arrangement	5.9	17.1	10.5
Total	100.0	100.0	100.0

Table 4.30: Site for Garbage Disposal (in %)

	Delhi	Ranchi	Total
Bio-gas plant/manure pit	1.0	24.3	10.5
Community dumping spot	87.1	17.1	58.5
HH individual dumping spot	1.0	15.7	7.0
Others	5.9	17.1	10.5
Not known	5.0	25.7	13.5
Total	100.0	100.0	100.0

Table 4.31: Frequency of Garbage Disposal (in %)

	Delhi	Ranchi	Total
Daily	88.1	55.7	74.9
Not daily but at least once a week	6.9	12.9	9.4
Not even once in a week	0.0	0.0	0.0
Not known	5.0	31.4	15.8
Total	100.0	100.0	100.0

mainly in Delhi (87 per cent), while in Ranchi a quarter of the households either did not know about community dumping spots or reported the mode of bio-gas plant/manure pit followed by community dumping spot (17 per cent) and household individual dumping spots (15.7 per cent) (Table 4.30).

The frequency of garbage disposal (Table 4.31) shows that most of the households in Delhi (88 per cent) compared to more than half (56 per cent) in Ranchi disposed their garbage daily. However, a significant percentage of the surveyed households were unaware of proper garbage disposal (source segregation into wet/dry waste and biodegradable/non-biodegradable waste) in Ranchi (32.4%) than in Delhi (5%), while about 13 per cent said that they disposed of their garbage at least once a week in Ranchi than just 7 per cent in Delhi.

Problem of Flies/Mosquitoes

All the surveyed households in Ranchi reported that they faced severe (55.7 per cent) or moderate (44.3 per cent) problem of flies/mosquitoes during the last one year, while in Delhi around 77 per cent (severe - 37 per cent and moderate - 41 per cent) household reported the same problem. In Delhi, the condition was relatively better with about 23 per cent of the surveyed households reporting no such problem (Table 4.32).

Electricity Connection

All the surveyed households in Delhi had electric connection whereas about 13 per cent of the households in Ranchi did not have an electric connection. Further, 95 per cent of the total households in Delhi and 67 per cent of the households in Ranchi had metered electric connection. More than nine-tenths of the households in Delhi and three-fifths of the households in Ranchi were getting regular electricity bills. The average hours of electricity availability in Delhi (22.7 hours) was higher than Ranchi (18.7 hours), and consequently average monthly expenses on electricity was also higher in the former (INR 495) than the latter (INR 261) during the last one year.

Kitchens in the Houses

Around 60 per cent of the households in Ranchi had a separate kitchen compared to 30 per cent in Delhi. Therefore, it is not surprising that around 68 per cent of the surveyed households in Delhi had kitchen inside the living room while the figure for Ranchi was about 31 per cent (Table 4.33).

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Fuel Type, Formal LPG/PNG Connections and Expenditure

Most of the surveyed households used LPG/PNG for cooking, which was more prevalent in Delhi (96 per cent) than Ranchi (70 per cent). However, one-fifth of the surveyed households in Ranchi still used coal and about one-tenth used firewood frequently for cooking (Table 4.34).

Most of the surveyed households (around 84 per cent) who used LPG/PNG as cooking fuel had its formal connection. Relatively higher proportion of households had formal connections in Ranchi (around 90 per cent) than Delhi (around 80 per cent) (Table 4.35).

The average monthly expenditure on cooking fuel was relatively higher in Delhi (INR 752) as compared to Ranchi (INR 626). However, there was a slight difference between maximum and minimum ranges from INR 300-2,000 in Delhi compared to INR 200-1,500 per month in Ranchi. This is reflective of their household income and expenditure level as discussed earlier.

4.4 Health and Educational Facilities

Health Facility

Treatment at government or public hospitals was found to be the most common mode of availing health facilities among the surveyed households. About three-fourths of the surveyed

Table 4.32: Households Facing Problem of Flies/Mosquitoes (in %)

	Delhi	Ranchi	Total
Severe	36.6	55.7	44.4
Moderate	40.6	44.3	42.1
No	22.8	0.0	13.5
Total	100.0	100.0	100.0

Table 4.33: Kitchen Type in the House (in %)

	Delhi	Ranchi	Total
Separate kitchen (enclosed space)	29.7	60.0	42.1
Inside living room without enclosed space	68.3	31.4	53.2
Outside in the open	1.0	8.6	4.1
Other	1.0	0.0	0.6
Total	100.0	100.0	100.0

Table 4.34: Type of Fuel Used for Cooking (most frequently used) (in %)

	Delhi	Ranchi	Total
LPG/PNG	96.0	70.0	85.4
Firewood	3.0	8.6	5.3
Coal	1.0	20.0	8.8
Cow dung	0.0	1.4	0.6
Total	100.0	100.0	100.0

Table 4.35: Formal LPG connections (in %)

	Delhi	Ranchi	Total
Yes	79.2	68.6	74.9
No	18.8	8.6	14.6
NA	2.0	22.9	10.5
Total	100.0	100.0	100.0

households in Delhi and one-third in Ranchi reported that they visited public hospitals when any of their family members fell ill. However, in Ranchi most of the surveyed households revealed a preference for qualified private physicians/clinics for treatment, while the respondents in Delhi sought assistance of public hospital in Delhi. In addition, a few other surveyed households visited private hospitals (9.9 per cent in Delhi and 7.1 per cent in Ranchi), medical shops, charitable hospitals (1 per cent in Delhi and 7.1 per cent in Ranchi) and unqualified/untrained private physicians/quacks (5 per cent in Delhi) (Table 4.36).

Table 4.36: Type of Doctors/ Clinics/ Hospitals Visited when Family Members Fall Ill (in%)

	Delhi	Ranchi	Total
Public hospitals	74.3	32.9	57.3
Qualified private physicians/ clinics	5.0	51.4	24.0
Unqualified/untrained private physicians/ quacks	5.0	0.0	2.9
Private hospitals	9.9	7.1	8.8
Dispensaries etc. run by civic bodies	1.0	0.0	0.6
Charitable hospitals/clinics	1.0	7.1	3.5
Employer-provided healthcare facilities (including ESI/CGHS)	0.0	1.4	0.6
Medical shop	4.0	0.0	2.3
Total	100	100	100

Table 4.37: Children Attending School (in %)

	Delhi	Ranchi	Total
Govt. school	75.2	34.3	58.5
Private school	5.9	21.4	12.3
Community org. school	6.9	20.0	12.3
Did not attend school	11.9	24.3	17.0
Total	100.0	100.0	100.0

From the surveyed households, most of the children were attending government schools. Around three-fourths of the surveyed households were sending their children to government schools in Delhi as compared to about one-third in Ranchi. However, a relatively higher proportion of households in Ranchi were also sending their children to private schools and community organised schooling than in Delhi. In addition, almost one-fourth of the households in Ranchi and one-tenth in Delhi reported that their children did not attend any school, especially from poor families, because of the inability to pay the school fees (Table 4.37).

The results from the survey reveal that the poor families belonging to the informal sector have more access to public health and educational facilities in Delhi as compared to Ranchi. The proportion of such households was three-fourth in the case of Delhi and one-third for Ranchi.

4.5 Availability of Identification Documents

Most of the surveyed households possessed some form of identification documents. Almost all the surveyed households had Aadhar card followed by bank account (around 90 per cent), voter ID (around 90 per cent), ration card (around 75 per cent), PAN card, driving license and a few of them also possessed a passport (2.3 per cent) and health card (2.3 per cent). Among the surveyed households, relatively higher proportion of them had IDs in Ranchi than in Delhi except in the case of PAN card and ration cards (Table 4.38).

Table 4.38: Availability of Identification Documents (in %)

	Delhi	Ranchi	Total
Voter ID	85.1	90.0	87.1
Aadhar card	97.0	100.0	98.2
Bank account	86.1	92.9	88.9
Driving license	28.7	28.6	28.7
PAN card	66.3	48.6	59.1
Passport	1.0	4.3	2.3
Ration card	76.2	72.9	74.9
Health insurance card	2.0	2.9	2.3

4.6 Welfare Perception and Opinion

Perception about Housing

The satisfaction level of current housing among the surveyed households in Ranchi was higher than in Delhi. About 59 per cent of the surveyed households in Ranchi were satisfied with their current housing, while only about a little more than one-fifth (21.8 per cent) of the total surveyed households in Delhi were satisfied with their current housing. The reasons for the respondents' dissatisfaction with their current housing were: housing congestion, security and affordability, inadequate water supply, improper drainage system and sewage problem.

For about half of the surveyed households, the affordability level of current housing on rent or housing loans (in case of own houses) among the surveyed households was reported to be low and almost similar in both Ranchi and Delhi.

Violence and discrimination in accessing housing and amenities in their locality was reported in only Delhi. Almost one-fifth of the surveyed households in Delhi reported that they faced violence or discrimination for accessing housing and amenities in their locality mostly meted out by landlords, highlighting contestations over housing issues prevalent in Delhi. Local police often sided with the landlords. But in Ranchi most of the surveyed households revealed that they did not face any such discrimination or violence except a very few (1.4 per cent).

It is interesting that although in a lesser proportion, few surveyed households in Ranchi reported receiving benefits from the government housing scheme, namely, PMAY-U. The location of these households was Anandpuri, Harmu, where they availed the Beneficiary led Construction (BLC) component under PMAY. Around 14 per cent of the surveyed households in Ranchi availed some benefit(s) from government housing schemes compared to only 2 per cent households in Delhi who reported the same.

Awareness about Government Urban Housing Schemes

Similarly, the awareness level about government urban housing schemes was found to be higher in Ranchi when compared to Delhi. Only 17 per cent of the total surveyed households in both the cities were aware of any government schemes related to urban housing, slums redevelopment, formalisation of unauthorised colonies, etc., be it local, state or central government. The awareness level in Ranchi (31.4 per cent) for such schemes was significantly more than Delhi (6.9 per cent).

Most Pressing Needs

The most pressing needs reported by the surveyed households in order of priority or ranking were: toilet facility followed by drinking water, employment, access to housing, sewerage, security of land tenure, housing conditions, housing affordability and others. However, there is a difference in the needs in the two cities. In Delhi, the most preferred options of household needs were toilet, drinking water, sewerage and employment; in Ranchi, it was access to housing, security of land tenure, housing affordability and employment. Employment was reported to be the most common

need for the surveyed households in both Delhi and Ranchi (Table 4.39).

Problems Faced in Accessing Government Schemes

The surveyed households reported that low awareness levels and difficulties in negotiating the government bureaucracy were the main hurdles in accessing the government schemes. The other prominent, though related, reasons were little or no support

Table 4.39: Most Pressing Needs of the Households (in %)

	Rank1			Rank2			Rank3		
	Delhi	Ranchi	Total	Delhi	Ranchi	Total	Delhi	Ranchi	Total
Drinking water	22.8	2.9	14.6	16.8	1.4	10.5	13.9	2.9	9.4
Drainage	5.9	2.9	4.7	26.7	11.4	20.5	23.8	8.6	17.5
Toilets	26.7	1.4	16.4	8.9	1.4	5.8	17.8	8.6	14.0
Sewerage	16.8	0.0	9.9	18.8	0.0	11.1	20.8	0.0	12.3
Security of land tenure	0.0	21.4	8.8	2.0	7.1	4.1	0.0	8.6	3.5
Housing access	0.0	24.3	9.9	1.0	17.1	7.6	0.0	2.9	1.2
Housing conditions	8.9	8.6	8.8	11.9	8.6	10.5	5.0	4.3	4.7
Housing congestion/ overcrowding	1.0	2.9	1.8	2.0	2.9	2.3	0.0	2.9	1.2
Housing affordability	4.0	12.9	7.6	4.0	7.1	5.3	5.9	4.3	5.3
Employment	11.9	12.9	12.3	4.0	34.3	16.4	7.9	20.0	12.9
Better roads	0.0	0.0	0.0	0.0	1.4	0.6	1.0	0.0	0.6
Education facilities	0.0	7.1	2.9	0.0	5.7	2.3	2.0	18.6	8.8
Health facilities	1.0	2.9	1.8	1.0	0.0	.6	2.0	15.7	7.6
Better policing	0.0	0.0	0.0	2.0	0.0	1.2	0.0	0.0	0.0
More security and safety	0.0	0.0	0.0	0.0	1.4	0.6	0.0	2.9	1.2
Others	1.0	0.0	0.6	1.0	0.0	0.6	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

from officials, absence of documents and issues of eligibility. Even though most of the surveyed households had identification documents, they still faced difficulties in accessing the benefits of government schemes. The low awareness level in Delhi and no support from officials, in both the cities, emerged as the most persistent hurdle in accessing the government schemes (Table 4.40).

Benefits of Welfare Schemes

Around 30 per cent of the surveyed households reported that they had received some benefits from some or the other welfare scheme for improving their household conditions such as toilet, health, cooking fuel, drinking water, pension etc. However, while more than half of the surveyed households in Ranchi had availed such benefits, only around 11 per cent availed these in Delhi. In Delhi, the households received government benefits mainly on toilets, LPG connections, pensions, electricity, housing and water supply.

**Table 4.40: Distribution of Problem Faced in
Accessing Government Schemes (in %)**

		Delhi	Ranchi	Total
Rank 1	No documents	16.8	17.4	17.1
	Awareness	56.4	15.9	40.0
	No support from officials	13.9	37.7	23.5
	Land title	0.0	8.7	3.5
	Not eligible	9.9	11.6	10.6
	Others (specify)	3.0	8.7	4.7
	Total	100.0	100.0	100.0
Rank 2	No documents	16.8	19.4	17.9
	Awareness	31.7	19.4	26.8
	No support from officials	33.7	19.4	28.0
	Land title	4.0	17.9	9.5
	Not eligible	10.9	3.0	7.7
	Others (specify)	3.0	20.9	10.1
	Total	100.0	100.0	100.0

Interest in Social/Public Housing and Willingness to Contribute

Most of the surveyed households (83 per cent) - around 85 per cent in Delhi and 82 per cent in Ranchi who owned houses or were in possession of the house were interested in formal ownership of adequate housing with government assistance and subsidy for in-situ/housing around the same location. It is to be noted that land cost will not be valid here as it will be in-situ redevelopment. Those who were interested in such development reported that they were willing to contribute up to INR 2,033 in Delhi and INR 846 in Ranchi.

More than four-fifths of the surveyed households residing in rented houses reported that they were interested in social rental housing. About 79 per cent of the surveyed households in Ranchi and about 86 per cent in Delhi, residing in rented houses, were interested in social rental housing, adequate for their household's requirements, with government regulation and assistance around the same location. They expressed their willingness to contribute INR 1,646 per month on an average for the next 2 years for the same facility. The average expected contribution was almost twice in Delhi (INR 2,038) than in Ranchi (INR 967).

Majority of the surveyed households, who were residing in rented houses in both Delhi and Ranchi, reported that they aspired for formal ownership of adequate housing with government assistance and subsidy in the existing location. They revealed that towards this they could contribute on an average INR 1,950 per month for the next 10 years. The average expected contribution was almost twice in Delhi (INR 2,654) than in Ranchi (INR 1,035).

In addition, about one-third (34.5 per cent) of the surveyed households who were staying in rented houses in Delhi were interested in government regulated, subsidised and adequate dormitories and hostels around the same location. For availing this facility, they said that they could contribute an average of INR 1,650 per month.

Awareness of Government Welfare Schemes for Urban Areas

The awareness level regarding government schemes among the surveyed households was highest for Swachh Bharat Mission (83.6 per cent), followed by Pradhan Mantri Awas Yojana (63.2 per cent), Jan Dhan Yojana (60.8 per cent) and Pradhan Mantri Ujjwala Yojana (53 per cent), while relatively less for Smart City Mission (21.6 per cent) and Atal Mission for Rejuvenation and Urban Transformation (4.1 per cent). In particular, the awareness for these schemes was relatively higher among surveyed households in Ranchi as compared to Delhi (Table 4.41).

Table 4.41: Awareness about Government Schemes (in %)

	Delhi	Ranchi	Total
Smart City Mission	13.9	32.9	21.6
Atal Mission for Rejuvenation and Urban Transformation	4.0	4.3	4.1
Swachh Bharat Mission	80.2	88.6	83.6
Pradhan Mantri Awas Yojana	50.5	81.4	63.2
Jan Dhan Yojana	55.4	68.6	60.8
Pradhan Mantri Ujjwala Yojana	41.6	71.4	53.8

4.7 Insights from Discussions and Interviews from Night Shelters and Flash Labour Markets

In addition to the household interviews conducted for the assessment of the poor informal workers' housing and living conditions in Delhi and Ranchi, this study also incorporated discussions and interviews with homeless residents of night shelters and seasonal migrant workers at the flash labour markets in the city centres.

Night Shelters

In total six night shelters operated by the government were visited in Delhi and Ranchi. The selected night shelters were near to the core city centre and transit locations, having different categories of homeless persons, i.e. men, women and families. While Delhi has around 190 night shelters having capacity of around 17,000 for various categories of homeless persons, Ranchi has only eleven

night shelters with a capacity of around 150. Five night shelters were visited in Delhi, in Jama Masjid (women, families and general) and Sarai Kale Khan (families and general). Only one night shelter was visited in Ranchi (ITI Bus Stand, Piska More). The discussions were held with both male and female informal workers residing in these night shelters.

In Ranchi, the informal workers staying in the shelter home were mostly working as *safai karamcharis* and helpers at the local restaurants. They were currently staying at the shelter homes for free. Though the shelter home provided them with facilities such as separate beds, mattresses and mosquito nets, basic necessities like toilet and water were lacking. It was revealed during the discussions that the inhabitants were using public toilets and availing drinking water from the water tankers supplied by the government. They also reported that they would be interested in government supported adequate and affordable hostel or dormitory facilities near the location.

The living conditions of shelter homes were found to be relatively better in Delhi. Along with mattresses and pillows, most shelter homes had water coolers, bathrooms, attached toilets, mosquito repellents, and the inmates were also served food in some of the night shelters. The women are largely engaged as embroiders, *safai karamcharis* and labourers. However, when asked about their living conditions, most of the women were found to be uncomfortable sharing a room with other women. They raised concerns about privacy. Most of the homeless residents were interested in government regulated, subsidised and adequate dormitories and hostels around the location and were willing to contribute around INR 800-1,500 per month. Women homeless residents were more willing for such facilities if provided with appropriate safety and security.

Flash Labour Market

Discussions were conducted at six flash labour market location hubs at city centres in Delhi and Ranchi, with both male and female workers. The locations in Delhi were Nathu Chowk and

» Case Story 5



Location: Jama Masjid Night Shelter (Family), Delhi

Praveen and Rashid along with their two children were staying at this family shelter home. They have been living here for the past 9 years. While Praveen works as a *safai karmachari*, her husband Rashid drives an auto rickshaw for a living. In the shelter house, Praveen shared that “though we get all the basic facilities here such as water, kitchen, toilet and bathroom but we are sharing these with eight other families. I wish I could have a room exclusively for my family. I feel uncomfortable staying with strangers”.

Nand Nagri at Jhilmil area and GTB Nagar. In Ranchi, the locations were Ratu Road, Birsa Chowk and Doranda.

Most of the workers in these flash labour markets were engaged in the construction sector, housing utility services such as painters, carpenters, etc. While labourers in Delhi were not living very far off and were well connected to transport networks from their work site, the same was not the case for Ranchi. In Ranchi, the labourers often travelled from far off hinterland and had to make do with limited transport facilities (mostly private) available from the nearby peri-urban areas. The situation was gruesome for female labourers. On an average in Ranchi, they spend INR 50-100 per

day on transportation alone and many days go by when they do not get work. When they get regular work, they prefer to stay in the city by renting cheap group accommodation to finish the work and avoid travelling and incurring transportation expenses. Most of them were interested in government regulated, subsidised and adequate dormitories and hostels around the location (near to transit) and were willing to contribute towards the cost for the facility. The women labourers needed such facilities along with child care in order to have access to these labour markets and earn regular income from the livelihood opportunities being offered in the cities.

» Case Story 6



Location: Birsa Chowk, Ranchi

Birsa Chowk is the hub of labour market, as it is a major transit point by virtue of being connected to a railway junction in proximity as well as bus routes connecting nearby rural districts. Labourers are often engaged as casual labour at various construction sites. They usually work from 10 am to 6: 30 pm. It was revealed during the interviews that they take an hour to reach the labour *adda* and spent INR 60 per day on commuting. One female labourer mentioned that they are not guaranteed work every day, yet they have come to the labour market. When they do not get the day's work, the money spent on travelling goes in vain. Most of the female respondents also shared that the job of women is not only confined to labour *adda*, they are equally responsible for household chores and bearing and rearing children. The working condition at these construction sites are not gender friendly. Many female labourers also complained about lack of sanitation facilities and as a result of which they tended to skip work during menstruation. During the discussion, it was also revealed that a large part of the daily earnings of the labourers were spent on transportation and in order to reduce this extra cost, if given the opportunity they were willing to relocate near to their workplaces along with their families. They were also willing to pay the rent if the government provide them shelter.





5

POLICY RECOMMENDATIONS AND CONCLUSIONS

The failure of the formal sector to absorb the bloated urban labour force has led to the outgrowth of the informal and casual sectors, and thereby increased the challenges in their access to housing (Kundu, 2011b). Though housing ownership is gradually increasing among all segments of populations as well as settlements categories (be it formal or informal), there are a significant number of HHs among informal workers across cities that require decent housing. This study was based on official secondary sources complemented by primary research involving field-level investigations in Delhi and Ranchi. In-depth data analyses demonstrate several challenges faced by the urban informal workers in the access, affordability and availability of decent housing and living conditions.

Given persistent proliferation of informal housing which is an obvious result of market-based undersupply of formal affordable housing, there is an urgent need to push for affordable low-income housing supply increases - on both ownership and rental basis. The urban informal workforce, especially the working poor, need to be recognised, valued and supported as economic agents who contribute to the economy and to society. As the way forward, proactive measures need to be adopted to ensure dignified housing and living conditions for the informal workers living in the urban areas, who constitute 81 per cent of India's employed population.

We recommend the following policy prescriptions/approaches in ensuring the above:

1. Housing for All must be made a reality in 21st century India. It is highly unfortunate that housing is not an obligatory function of the government - both at Union and state levels in India, as a result of which there has been no binding obligation for the government to deliver affordable housing, especially to the poor and marginalised. The government cannot be held accountable for the housing woes faced by poor workers. Guaranteed provision of decent ownership of housing by the government is the need of the hour; which will help avoid extortions and undue harassment from the landlord and local authorities.

Providing affordable housing to the urban poor is a complex challenge that cannot be addressed by either the state or the private sector alone. It demands a multi-dimensional and multi-stakeholder approach. For this, partnerships and coalitions of EWS informal workers' communities must be forged, which would be responsible for co-creating solutions along with the governance structures that would provide authority and responsibility to capture knowledge and experience. This can be initiated through the existing governance structures such as Ward Sabhas, Resident Welfare Associations, Neighbourhood Associations, etc.

Chapter 3 of the Habitat III agenda on housing acknowledges the "right to housing as a human right". In line with this, India must ensure that in the efforts towards solving the housing challenges, the policies necessarily address the root causes that violate the principles of non-discrimination and equality in the access to housing for the urban poor including the informal workers on the basis of gender, geography, race, culture, religion, age, disability and social and economic status. We concur to the suggestions made by National Urban Policy Framework, 2018 (Ministry of Housing and Urban Affairs, 2018c) that along with this the monitoring and protection against discrimination against religious and ethnic minorities, women, scheduled castes and scheduled tribes, internal migrants and manual scavengers in relation to rental accommodation, access to credit, inheritance and ownership must be enhanced.

The human rights to adequate housing and land are integrally linked to the rights to life, work/ livelihood, food, water, sanitation, human and housing and home, health, education and freedom of movement and residence (Housing and Land Rights Network, 2018a). It is imperative that states ensure the progressive realisation of these rights for all, without discrimination. The SDG 11 and its corresponding targets (as mentioned in Table 3.17) must be effectively implemented in India through targeted policies. The overarching goals of this must be inextricably linked to the human rights obligations with regards to housing and land. To improve overall quality of life and housing outcomes among informal workers, a holistic multi-sectoral policy approach needs to be implemented effectively.

2. PMAY(U)- With its emphasis on land titles, state agencies and formalised procedures, where housing is being treated as a “marketable commodity” with a massive subsidy component, the PMAY(U) has run into the risk of championing the exclusionary model of urbanisation. Its detailed provisions has begun to make it increasingly difficult for the EWS and LIG households, informal workers, the homeless, slum dwellers and distress migrants to access shelter and live in the cities.

We recommend that in-situ slum redevelopment/up-gradation under the PMAY(U) must be given priority and should be focused on the incremental improvement of settlements and not become mere redevelopment projects with a focus to return to the construction of new housing units. Given the fact that housing poverty in India is largely because of the congestion factor (married couple sharing a room with one or more adult family members), the thrust of BLC ought to be on expansion or addition of rooms rather than constructing a new house. The states must examine the hurdles being encountered in the slum redevelopment projects and take appropriate steps to overcome the legislative hindrances and bureaucratic delays, proactively facilitate such projects, as well as increase the subsidy amount provided, which is abysmally low under the ISSR vertical.

3. Reservation of land at the city, region, ward or even project level should be backed by special zoning allocations. Inclusionary zoning to incorporate livelihood and to create integrative, dynamic mixed-use spaces will increase access and mobility for low-income residents as well as bring their work into legality, allowing them both access to finance as well as the possibilities of expansion and infrastructural improvement. Low-rise, high-density forms of housing that have been successfully implemented before must be applied at scale within the new policy paradigm.
4. Social/cooperative/public housing must be recognised as a public good and hence must be provided by governments to the EWS and LIGs of society. We propose that social housing would serve as a vital pillar of safety and security and is financially viable, especially for the above categories of people. We understand that social housing is not part of the problem of poverty and instead, forms a part of its solution. Interventions like provision of Geo-coded address, self-enumeration, digital documentation for those who lived in dangerously overcrowded housing environments and often lack proper house address, thereby losing access to prominent public services. This would potentially facilitate them to access many public welfare services like sanitation, food supply and other social security schemes (e.g., old age pension), and must be combined with supply of potable water within the premises.
5. Rental housing must be acknowledged and encouraged by policies and state policies should be designed to deliver and manage rental housing. In light of the evidence generated from the primary research done as part of this study, we strongly recommend the creation of rental housing for long duration migrant population and dormitory accommodation with basic amenities such as water, sanitation, electricity, etc., for short-duration migrants close to the workplace. Support from local NGOs could be explored for accommodating the pavement dwellers. Livelihoods can be linked by providing rental vouchers to households that live in untenable lands but do not want their own houses.

Interventions such as using Transfer Development Rights (TDRs) for land owned by the Railways, and converting occupied public land into social rentals are recommended to be one way to expand rental housing and move towards a more inclusive and balanced housing policy. Ideally, PMAY must incorporate a set of rental housings “verticals” instead of simply focusing on “verticals” that promote ownership housing.

The various levers noted by the Task Force on Rental Housing (TFRH) of the Ministry of Housing and Urban Poverty Alleviation (MoHUPA) in its report on Policy and Interventions to Spur Growth of Rental Housing in India (2013), should be adopted along with National Urban Rental Housing Policy (the draft of which was released in October 2015).

6. Viability Gap Funding (VGF or project finance) should be provided to encourage small and fresh developers to enter the affordable housing market. Governments should enable working and efficient single-window clearance systems for affordable housing projects. Availability of well-located and serviced land is critical to ensure a steady supply of affordable housing. Financial instruments underpinning affordable housing must be made friendlier. Focus ought to be on alternative technology options that are low-cost and identification of appropriate new technologies.
7. The needs of different categories of informal workers must be met to the maximum extent possible. For example, domestic workers need workers’ rights and the right to live near the homes of the clients; home-based workers need secure housing tenure, assured basic amenities, infrastructure services and mixed-use zoning regulations; street vendors need harassment-free secure sites to vend in prime locations, simple and fair licensing procedures and progressive registration fees; and waste pickers need access to waste and to contracts for solid waste management.
8. The objectives of National Transit Oriented Development (TOD) Policy must be re-prioritised. If well implemented, it can lead to the provision of affordable housing. It is a city

planning strategy that integrates land use and transportation to develop compact, well-connected and equitable cities. Affordable homes get built around transit stations in a manner that benefits the working class, allows them access to jobs and essential services and avoids the pitfalls of displacement and gentrification.

9. We highly recommend provision of affordable working women's hostels especially catering to the housing needs of the informal women labourers with crèche facilities, as it would allow a great degree of personal and economic independence and hence, would prove to be highly empowering. This would especially support those women who commute from far-off villages to the cities in the wee hours, who are not only the bread-winners for their families but also have the responsibilities of child-rearing (Press Information Bureau. 2018c).
10. We suggest the creation of transit social housing sites, especially constructed for informal workers (for both women and men) commuting to the cities for work every day. These housing facilities could be nominally charged for, from these informal workers, as they would be capable of paying as they would be saving on the cost of commuting to and from their homes.
11. The National Urban Livelihood Mission (NULM) guidelines must be implemented for the construction of shelter homes and night shelters, for different and particular population groups like informal homeless workers, families, distressed women, street-connected children and youth (Ministry of Housing and Urban Poverty Alleviation, 2013a and b).
12. Role of the Urban Local Bodies (ULBs) - The paradigm shift in urban development from 'urban renewal' to 'resilient cities' necessitates specialised urban institutions with continual vigour. As a result, there is a need to carry out effective and stringent legal and administrative reforms by ULBs.

In order to deliver affordable and efficient housing amenities and municipal services, the ULBs need to work proactively, with continuous capacity building and revitalisation of

administrative and financial energy, which will require roping in of specialised institutions and para-statal agencies. These institutions need to be people friendly and should make optimum utilisation of local resources, and choose appropriate actions learning from past experiences across urban spaces, for arriving at suitable decisions. For instance, we recommend that additional measures by the state (principally by local governments) like taxation or incentive policies need to be promoted so as to bring the large stock of vacant and locked houses into the housing market that would not only create a supply in the residential rental housing, but also keep the rent prices and rising inequalities under check. Such steps will assist in easing the housing situation in general, particularly for the EWS, and facilitate the promotion of efficient and judicious use of the country's limited resources (given the high gestation period in housing supply).

13. Further, we recommend making the ULBs smart and empowered. They should have periodic, real-time comprehensive database of services available to each house and household (information such as house number, availability and usage of quantity and quality of various amenities and services, such as water, electricity, gas connections, etc., along with their connection details) using the latest technology and coordination with all the stakeholders, to efficiently monitor the households' demand and requirements, as well as supply-side leakages and to plug the leakages in a timely manner.
14. We support the argument that the provision of adequate shelters such as worker's hostels and permanent 24-hour shelters must be ensured for the City-Makers (Mathur, 2019; Mehta and Kumar, 2017). Such hostels and shelters should be made operational by the government and may later be handed over to NGOs and other agencies. There can be a minimal access fee levied on the usage of such hostels and shelters.

The scheme for urban homeless should be expanded to develop hostel stock for cyclical/temporary migrants in a time-bound MoU at a subsidised rental. 30 per cent of such hostels and shelters should be reserved for women,

children, families, etc. at a minimal cost, i.e. 50 rupees/day for each person.

15. In addition to energy efficiency and better conservation of resources, new trends and innovative materials will be an important factor in the development of sustainable construction. New materials and methods are developed as smart, sustainable upgrades of traditional materials, as they effectively deal with the natural elements. Today, technology and practices used to construct green buildings have evolved. Though the concept of 'green buildings' has been around for some years, most constructions in the city are conventional. Sustainable building practices are becoming more mainstream, but there is still the assumption that using green methods costs more than traditional methods. But this is not the case if green methods are incorporated from the start. It really does not cost extra to develop a green building. It is a simple application of conventional wisdom, orientation of the building, concern for our neighbourhood and application of mind to minimise use of materials, best described by reduce, reuse and recycle. At times, simple and cost-effective interventions are the best practices, viz.:

- a) Proper orientation of a building so as to make the best use of nature. Using sun path diagrams for natural lighting and utilising the wind direction and speed for proper ventilation in order to reduce energy consumption;
- b) Having appropriate fenestration, roofing and wall systems for insulation and ventilation as per the demand of the climatic zone;
- c) Incorporating passive cooling and heating design strategies, rather than depending on active systems.

In the words of Rakesh Mohan (in 2007) (the former Governor of the Reserve Bank of India), "...future national competitiveness and economic success will depend on the comparative efficiency of cities. Because housing is where the jobs go to sleep at night, the quantity, quality, availability and affordability of housing becomes a key component in national

economic competitiveness” (Affordable Housing Institute, 2012). As a result, there is a need to undertake efforts like some of the policy measures implemented in different places, for example:

- a. The Kerala government launched its first residential project ‘*Apna Ghar Projects*’, specifically for the migrant labourers coming to the state (Unnithan, 2019). Rs. 8.5 crore was allocated for the project and it has been completed in the Special Economic Zone (SEZ) in Kanjikode, Palakkad. It can accommodate over 600 people. This project was envisaged to provide safe and hygienic hostel accommodation to interstate migrant (ISM) workers on rental basis. Due to the lack of facilities they earlier lived in cramped temporary housing and their cooking, bathing, etc. often took place in the open. The Department of Labour and Skills decided to take proactive steps by providing hygienic and safe hostel accommodation at affordable rent instead of depending on the vagaries of the market forces. The Schemes under the *Apna Ghar* Project are proposed to be implemented in areas across Kerala that suffer from a shortage of suitable accommodation facilities for ISM workers.

The pilot scheme called the ‘*Apna Ghar Project – Palakkad Scheme*’ can accommodate 620 male interstate migrant workers in a ground plus three floor hostel complexes at Kerala Industrial Infrastructure Development Corporation (KINFRA) Integrated Industrial and Textile Park, Kanjikode, Palakkad. The hostel provides shared residential rooms with bunk beds, indoor bathrooms, toilets, clothes washing and drying areas, kitchens, mess areas, recreational facilities, etc. The hostel also has a fire fighting system, rain water harvesting system, diesel generator system, 24 hours’ security and CCTV system. The construction of the hostel has been completed and is ready to be commissioned.

- b. In Tamil Nadu, the state government has planned to build 14 more working women’s hostels in the state with cleaner and safer facilities with CCTV camera surveillance and a hostel warden on duty. The government has pushed for social

welfare and nutritious meal programme in the Tamil Nadu Hostels and Homes for Women and Children (Regulation) Act, 2014 to ensure stringent penal action.

- c. Recognising the need for an effective and efficient institutional mechanism for achieving the objectives of Policy on Housing for All in Urban Areas, the State Government of Odisha launched the 'AWAAS mission' or the 'Odisha Urban Housing Mission (OUHM)' in October 2015. It aims to create surplus housing stock through different strategic development models and ensure shelter for every identified homeless in the state including temporary migrants, through provisioning of permanent residential EWS and LIG units, as well as rental housing. As part of the joint initiative between Government of Odisha (Housing and Urban Development Department) and Construction Worker Welfare Board, a rental housing project has been conceived by the department and 22 sites have been identified for the above project in 10 districts. The construction work has been planned to be taken up by the Works Department (National Housing Bank, 2018).
- d. In Yerwada, Pune, the Incremental Housing Strategy is a low-income settlement scheme that leverages community resources to undergo a dramatic and entirely bottom-up in-situ transformation. Community groups were involved extensively in project planning and enumeration, while efforts were made to retain as much of the existing local fabric by building upwards instead of outwards with the mentorship of architect Prasanna Desai. Once plans were agreed upon by all, the community identified human resources that could help with construction, while others were engaged in the task of collecting monetary contributions from the beneficiaries towards upgrading. The scheme is noted for its success in avoiding conflict regarding resettlement and building a sense of pride and ownership within the community.
- e. In 2018, through the efforts of the Prime Minister of New Zealand Jacinda Ardern, shelter was provided for homeless people in the country by laying out NZ\$ 100m for the accommodation of 40,000 homeless people in terms of warm and dry housing,

especially in winters. Seasonal worker accommodation such as shearers quarters, private rental properties, motor camps and maraes (Maori meeting houses) have been considered (Roy, 2018).

- f. The US government empowers low/very low-income tenants with rent vouchers allowing them to seek their own housing from private landlords. The scheme is known Housing Choice Voucher Programme to afford decent, safe and sanitary housing. These vouchers are administered locally by PHAs who receive federal funds from the United States Department of Housing and Urban Development (HUD) to administer the voucher programme. Under the programme, a housing subsidy is paid to the landlord directly by the PHA on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidised by the programme. In addition, the Low-Income Housing Tax Credit (LIHTC) of US is the nation's largest and most successful affordable rental housing production programme. LIHTC Programme is an indirect federal subsidy in the form of tax incentives to encourage the developer to create affordable rental housing for low-income households.

Conclusions

In the wake of the abysmally critical condition of housing and living of marginalised informal workers in urban areas, various studies show that there is an immediate need to incorporate informal workers under the purview of government's flagship programmes and policies. The present study, using field survey of 171 households of Delhi and Ranchi, validates this requirement. Although, the government has tried to help enhance their living conditions through various flagship schemes (AMRUT, Smart City Mission, National Urban Livelihood Mission), but most of these schemes remains ineffective on the ground (Patel, 2016).

Considerable overlaps were observed between unorganised sector employment, educational qualification and poverty of different types (e.g. consumption poverty, housing poverty, health poverty, education poverty and so on), as was also highlighted

by Mitra in his article on *Urban Informal Section in India* (Mitra, 2014). It was recorded that the major source of employment was in the construction sector, petty retail trade/ small businesses, like selling vegetables, tea, etc., and low paid work as domestic workers, drivers, peons, etc. Around 94 per cent of the households had an average monthly income in the range of less than INR 5,000 to INR 15,000. Around a quarter of the surveyed HHs in Ranchi could not send their children to school. Around three-fourths of the HHs in Delhi reported that their children were studying in government schools, and around half of them went to government schools in Ranchi.

Further, the primary findings from the survey highlighted caste and religious discrimination as a major challenge faced by the informal workers. This has been a major reason for a wide section of the urban poor being deprived of basic amenities including housing and decent living conditions. Thus, we contend with the argument that achieving the goal of an 'inclusive society' calls for immediate corrective measures having legal sanctity along with other anti-poverty and economic development programmes complementing them.

Proactive efforts are needed from the governments. The authorities need to work on the basics of visions like 'Housing and Basic Amenities for All' and implement various provisions related to it. These should have a bottom-up approach where the housing and land rights to the city would be integrally linked to individual's right to life, work/livelihood, food, water, sanitation, social security, health, education and freedom of movement and residence. While this study recorded a few beneficiaries of the PMAY-U, yet these HHs faced challenges of water supply, sanitation facilities as well as financial constraints to complete the construction of their houses. While almost all the surveyed HHs had some sort of identity proofs, yet they faced difficulties in accessing benefits of the government schemes, mostly due to illiteracy, ignorance and high-handedness of the government employees. This study also pointed out that providing social rental housing could be cheaper for the government than subsidising ownership because it is also directly associated with livelihoods, education and opportunity

and quality of life. In the efforts to make its cities at par with 'global standards' and develop them as 'smart cities', India must conform to the objectives of SDG 11 and of UN's Urban Agenda 2030, and ensure that the informal workers, migrant workers and the urban poor under EWS are equitably included and consistently supported.

Less than 20 per cent of the HHs reported that their current housing was affordable on loan. This was because more than 60 per cent of the HHs lived in *katcha* houses and in congested conditions with the problem of ventilation being more acute in Delhi than in Ranchi. In Delhi around 60 per cent of the surveyed HHs lived on encroached public land, and only 15 per cent had land tenure security.

In terms of sufficiency and quality of drinking water, it was found to be inadequate, only 3.5 per cent had an underground drainage system and 11.7 per cent of the HHs had no drainage facilities at all. While around 57 per cent of garbage of the HHs was collected by the municipality/local body, the site of dumping spot was of the community or of the individual HH, which highlights compromises with the Municipal Solid Waste (Management and Handling) Rules, 2016. Conventional cooking fuel (use of firewood, coal, cow dung, etc.) is used by around 15 per cent of the HHs, especially in Ranchi city.

From the findings of the primary survey, it was found that the informal workers and tenants living in unauthorised colonies, slums and JJ clusters, the respondent HHs expressed dissatisfaction with their current housing and had an ambition to move to better housing, if government provided them with better social renting hostels or dormitories. It also found out that the marginalised poor under EWS had the willingness to be able to afford an average amount INR 1,980 per month for ten years for formal housing with government assistance or adequate housing with government assistance and subsidy for housing around the same location. Those living in rental housing were willing to pay an average of INR 1,646 per month for the next two years as rent if they were provided with a less-congested rented house with better basic amenities, safe and drinking water,

sewerage and solid waste management system. Migrant/seasonal workers were interested in government regulated and subsidised adequate hostels/dormitories and were willing to contribute INR 1,650 per month for availing the facilities. A major reason for this was that in commuting from neighbouring villages/hinterlands to these cities exhausted their time and money, which could be saved if they lived in these hostels or dormitories.

From the above discussion, it is evident that governments at all levels must be sensitised to cater to the dynamic housing and living conditions needs of most vulnerable sections of the urban poor engaged in the informal sector, for providing Housing for All by 2022 (under PMAY), re-establishing the right to the city framework and attainment of the SDGs. Availability of affordable rental housing would not only provide the informal workers and their families with greater mobility, but would also offer them better educational and economic opportunities, and enable them to improve their economic situation and contribute to their communities.

Overall, the present study underscored the vital need for increased public spending towards assuring dignified living spaces for informal workers in the cities, by virtue of each person's 'right to the city'. It makes a clarion call for urgent action towards improving the quality, management and governance of India's urban spaces in order to make them inclusionary and habitable for all, where the foremost starting point must be the creation of a comprehensive 'informal workers' housing policy'.

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