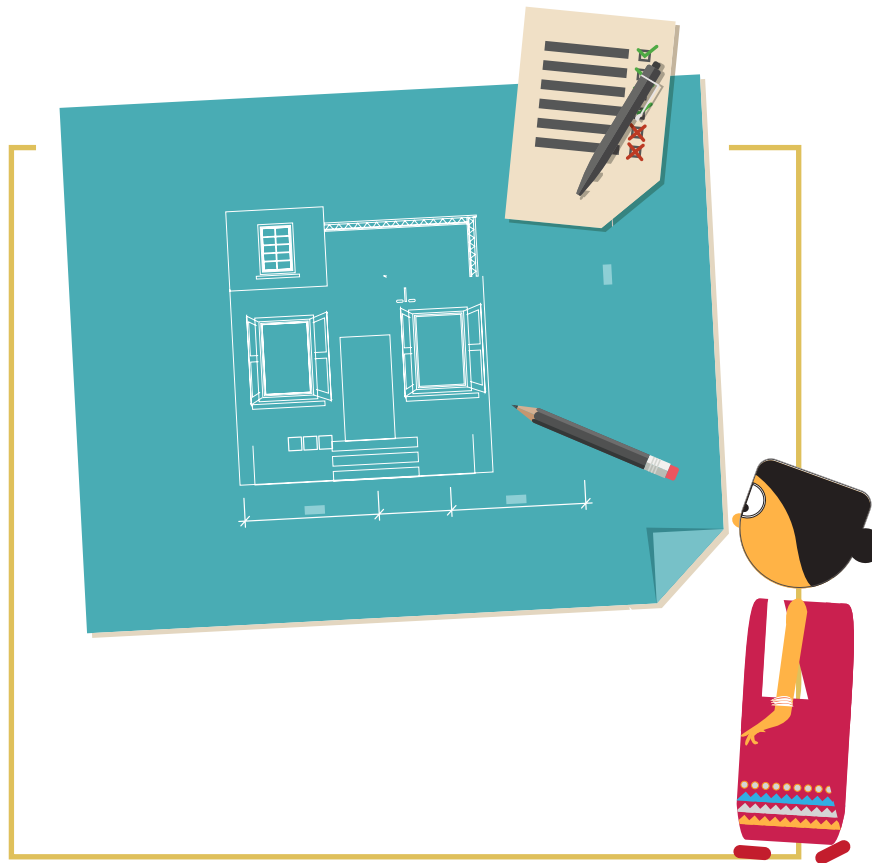


IMPROVING HOUSING FOR URBAN POOR

LEARNINGS FROM BLC
IMPLEMENTATION IN ODISHA





IMPRINT

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IMPROVING HOUSING FOR URBAN POOR

LEARNINGS FROM
BENEFICIARY-LED
INDIVIDUAL HOUSE
CONSTRUCTION (BLC)
IMPLEMENTATION
IN ODISHA

TABLE OF CONTENTS





1. SETTING THE CONTEXT 18

<i>1.1 Overview</i>	19
<i>1.2 An empirical analysis of state of housing in India</i>	20
<i>1.3 PMAY in Odisha</i>	21
<i>1.4 Odisha's progress under the BLC scheme under PMAY</i>	22
<i>1.5 Odisha's progress of LRC distribution</i>	24



6. KALEIDOSCOPIIC VIEW OF BLC IMPLEMENTATION IN ODISHA 50

<i>6.1 Understanding the socio – economic profile of BLC beneficiaries</i>	51
<i>6.2 Factors affecting the construction process under BLC</i>	53
<i>6.3 Access to finance for construction</i>	56
<i>6.4 Features of the new house</i>	59
<i>6.5 Access to civic amenities</i>	64
<i>6.6 Overall satisfaction</i>	67
<i>6.7 Convergence with other schemes</i>	70



2. APPROACH & METHODOLOGY 28



7. CONCLUSION 74



3. UNDERSTANDING THE PROCESSES OF LRC AND BLC IN ODISHA 34

<i>3.1 Process of LRC distribution under JAGA</i>	35
<i>3.2 Process of BLC implementation In Odisha</i>	36



8. BIBLIOGRAPHY 78



4. OVERVIEW OF THE SURVEY FINDINGS 38



5. IMPACT OF LRC ON BLC UPTAKE 42

<i>5.1 Making households eligible for BLC</i>	43
<i>5.2 Empowering women as owners of land and housing</i>	45
<i>5.3 Enhanced access to land ownership documents</i>	45
<i>5.4 Reaching the targetted income groups</i>	46
<i>5.5 Inability to ensure access to civic amenities</i>	47
<i>5.6 Misconception about LRC among slum dwellers</i>	49

LIST OF FIGURES

Figure 1: Housing stock in India and Odisha	21
Figure 2: Phase-wise BLC progress in Odisha	23
Figure 3: City-wise proportion of houses sanctioned under BLC in Odisha	24
Figure 4: Location of the study areas	29
Figure 5: Demographics Dashboard on the Cadasta Platform	30
Figure 6: BLC Dashboard on the Cadasta Platform	31
Figure 7: Process flow for distributing LRCs	35
Figure 8: Process flow of BLC	36
Figure 9: Land ownership pattern	43
Figure 10: City-wise BLC and LRC beneficiaries	44
Figure 11: Gender of BLC beneficiaries	45
Figure 12: Land ownership and gender	45
Figure 13: City-wise beneficiaries and MPCE	48
Figure 14: Land ownership and access to water supply	48
Figure 15: Land ownership vs road type	48
Figure 16: Drone survey sticker	48
Figure 17: Ages of BLC applicants	51
Figure 18: Applicants' education levels	51
Figure 19: Education level vs MPCE	52
Figure 20: Different sources of employment/livelihood	52
Figure 21: Education and employment	52
Figure 22: Investment with HH size	52

Figure 23: Monthly expenditure of HHs	53
Figure 24: Monthly savings of HHs	53
Figure 25: Delay in construction	53
Figure 26: Reasons behind delay in construction	53
Figure 27: Time taken in various stages of construction	54
Figure 28: Subsidy amount disbursed	54
Figure 29: Distribution of subsidy grants	54
Figure 30: Sources of borrowing	56
Figure 31: Primary reasons for not applying for a bank loan	57
Figure 32: Borrowing vs interest rate	57
Figure 33: MPCE vs formal borrowing	57
Figure 34: City-wise building typology	60
Figure 35: Government-approved design	60
Figure 36: Carpet area (sq ft) of old vs new house	61
Figure 37: Reasons for not owning Individual Household latrines (IHHL)	62
Figure 38: Access to a toilet	62
Figure 39: Access to on-site sanitation in new house	63
Figure 40: Metered electricity connection in completed houses	64
Figure 41: Access to water in completed houses	64
Figure 42: Primary sources of water	64
Figure 43: Nature of access to water and electricity	66
Figure 44: Type of access road	66
Figure 45: Drain type	66
Figure 46: Solid waste management system for the houses	66
Figure 47: Level of satisfaction with BLC process	67
Figure 48: Reasons for not applying for BLC	70

LIST OF TABLES

Table 1: Distribution of condition of Census Houses used as residential and residential-cum-other use (Census 2011)	21
Table 2: Demography of Odisha	22
Table 3: Phase-wise Beneficiary-led individual house construction	23
Table 4: Progress of LRC distribution	24
Table 5: City-wise disaggregation of houses sanctioned under BLC in Odisha	25
Table 6: Sample size	30
Table 7: Littering around the house	67
Table 8: Time taken from application submission to completion	67
Table 9: Comparison of satisfaction levels	69

LIST OF ABBREVIATIONS

AHP	Affordable Housing in Partnership
BLC	Beneficiary-led Individual House Construction/ Enhancement
CSMC	Central Sanctioning and Monitoring Committee
DPR	Detailed Project Report
EWS	Economically Weaker Section
H&UDD	Housing and Urban Development Department
HH	Household
INR	Indian Rupee (₹)
KII	Key Informant Interview
LIG	Low Income Group
LRC	Land Rights Certificate
MoHUA	Ministry of Housing and Urban Affairs
MoHUPA	Ministry of Housing and Urban Poverty Alleviation
MPCE	Mean Monthly Per Capita Expenditure
NAC	Notified Area Council
NDMA	National Disaster Management Authority
OUHM	Odisha Urban Housing Mission
PMAY	Pradhan Mantri Awas Yojana
RoR	Record of Rights
SLMC	State Level Sanctioning and Monitoring Committee
TA	Training Assistant
UASRRC	Urban Area Slum Redevelopment and Rehabilitation Committee
ULB	Urban Local Body
USD	United States Dollar (\$)
USHA	Urban Statistics for HR and Assessments

GLOSSARY



Beneficiary family will comprise husband, wife and unmarried children. The beneficiary family should not own a pucca house (an all-weather dwelling unit) either in his/her name or in the name of any member of his/her family in any part of India.

Carpet Area is area enclosed within the walls, actual area to lay the carpet and does not include the thickness of the inner walls.

EWS house is an all-weather single unit or a unit in a multi-storeyed super structure having carpet area of upto 30 sq. m. with adequate basic civic services and infrastructure services like toilet, water, electricity etc..

EWS households are households having an annual income up to INR 300,000 (USD 4,285), however, states/UTs have the flexibility to redefine the annual income criteria as per local conditions in consultation with the Centre.

Implementing Agencies are the agencies such as Urban Local Bodies, Development Authorities, Housing Boards etc. which are selected by State Government/SLSMC for implementing Pradhan Mantri Awas Yojana – Housing for All (Urban) Mission.

Land Right Certificate (LRC) grants the right to occupy a particular piece of land.

Record of Rights (ROR) contains complete information regarding the land property and history of holders of land and is a crucial indicator of the legal status of a property.

Slum dweller means any landless person in occupation within the limits of a slum area.

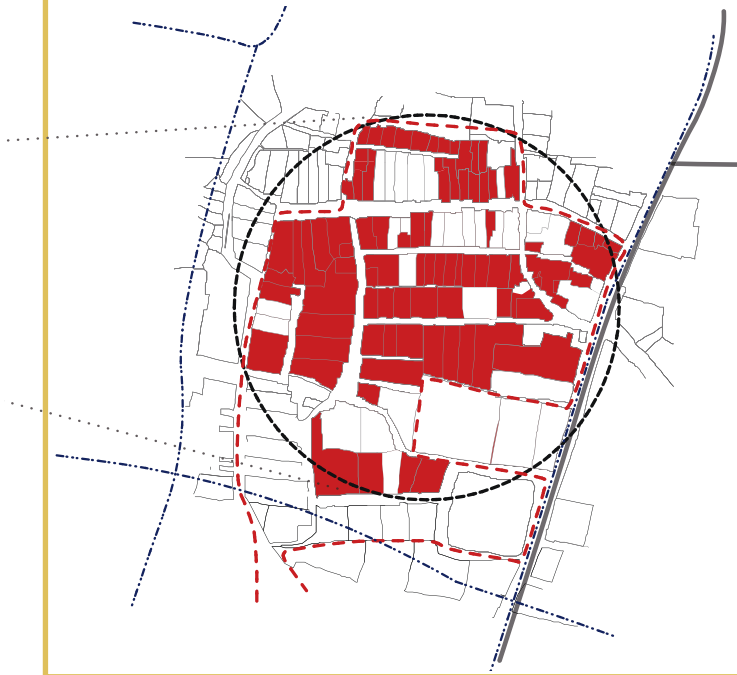
Slum or slum area is a compact settlement of at least twenty households with a collection of poorly built tenements, mostly of temporary nature, crowded together usually with inadequate sanitary and drinking water facilities in unhygienic conditions, which may be on the State Government land in an urban area.

Tenable settlement is a settlement where existence of human habitation does not entail undue risk to the safety or health or life of the residents or habitation or such sites are not considered contrary to public interest or the land is not required for any public or development purpose.

Urban Local Bodies (ULBs) are constituted for local planning, development and administration in the urban areas .

All conversions are done @ USD 1 = INR 70

EXECUTIVE SUMMARY





Decent shelter and a healthy habitat not only ensure the safety and security of the urban poor but also contribute towards enhancing productivity (Habitat for Humanity, 2020). With continuing urbanisation, one of the key challenges faced by the cities today is the provision of a safe habitat and adequate housing at scale. Odisha is no exception. The housing shortage estimated in Odisha stood at 0.41 million in 2012 which is re-estimated at 0.3 million as of 2018. Ongoing urban growth is expected to exacerbate the existing challenges of housing for the urban poor, inadequacy of basic services and unplanned urbanisation, particularly for the low-income population. This is further manifested among the spatial configurations of 'slums' in Odisha characterised by inadequate housing, lack of basic services, overcrowding, insecure tenure and unhealthy living conditions.

In response to the Government of India's Pradhan Mantri Awas Yojana (PMAY) in 2015, Odisha designed the Odisha Urban Housing Mission-Awaas to realise the goal of housing for all in the state. The Beneficiary-led individual house construction (BLC) vertical emerged as the most preferred, with an outlay of INR 200,000 (USD 2,857) as subsidy from the state government and the Centre to the economically weaker sections for building houses on their own land. During the initial days of implementation, the Government of Odisha (GoO) stipulated possession of the Record of Rights (RoR) in the name of the applicant as the only admissible document for the flow of subsidy under the BLC. However, this stringent provision pushed a majority of indigent households outside

the ambit of the subsidy. Subsequently, GoO relaxed the criteria, and included people with registered sale deeds together with an affidavit sworn in before the Executive Magistrate, legal inheritors, and joint patta/RoR holders eligible for applying for the BLC subsidy (Das & Mukherjee, 2018). These provisions, however, continued to exclude the majority of the slum dwellers from accessing the subsidy. To enable inclusion of slum dwellers under the purview and wider traction of the scheme, the state government introduced the Odisha Land Rights to Slum Dwellers Act, 2017, entitling the urban poor to rights on the land parcels they have been residing on, depending on the tenability.

Against this background, this study was designed with the aim of understanding (a) the impact of the distribution of Land Rights Certificates (LRCs) among the urban poor on their ability to leverage the housing subsidy under BLC and (b) the existing conditions and challenges in the construction of houses through BLC under PMAY in Odisha. For this purpose, a stratified sample survey of 250 households was carried out in three cities of Odisha – Dhenkanal, Gopalpur and Berhampur. In addition, key informant interviews (KIIs) and detailed case studies were undertaken to enable qualitative triangulation of the results of the household survey. While the impact of the LRC distribution was different in each city, convergence with other urban infrastructure/civic facilities and development schemes are at various stages of intervention across the three cities. The key findings of the survey are summarised below:

KEY FINDINGS OF THE PRIMARY SURVEY



60%

houses are sanctioned in the name of a female family member.



43%

of the beneficiary households have primary wage earner working as casual labourers, of which 21% are female casual labourers while the remaining 79% are male.



₹2,300

Mean Monthly Per Capita Expenditure (MPCE) of the surveyed households.



87%

of the beneficiaries did not face any significant delay during construction.



100%

of the beneficiaries reported having bank accounts, however, 99% opened these bank accounts exclusively to access the subsidy.



39%

borrowed for the construction of the houses, of which 70% borrowed from informal sources.



26%

households obtained land through LRC.



85%

respondents did not receive/were not required to adhere to the standard government building design.



56%

houses were without an in-house water connection and 32% were without a toilet.



90%

houses had metered electricity connection.



67%

had access to a concrete or bituminous road but only 13% reported pucca covered drains next to their houses.



20%

of the respondents reported door-to-door garbage collection.



A summative analysis reveals that the distribution of LRCs significantly impacted the uptake of BLC. The distribution of LRCs not only empowered the slum dwellers by conferring land ownership, but also streamlined the documentation related to land ownership in the name of the female beneficiary. While this perceived notion of ownership may have enhanced women's participation in household decision-making, transformation of such ownership into the social, economic and legal aspects of empowerment needs to be further ascertained through deeper research.

Further, in smaller cities like Dhenkanal and Gopalpur three-fourth of the beneficiaries who opted for the BLC subsidy upon receipt of LRC belonged to the lower MPCE quintile.

Clear land tenure is expected to enable lower income households to access formal credit. In this case, however, of the 39 per cent of households that borrowed for construction activities, about 70 per cent relied on informal sources. Education, occupation and MPCE profiles of the beneficiary were found to be significantly associated with their ability to access subsidy and mobilise resources for house construction. Households in the higher MPCE quintiles reported higher savings and were able to borrow higher sums of funds from formal sources, leaving the poorest dependent on informal sources with high interest rates. Availability of an in-house toilet facility was significantly associated with an increasing order of MPCE, quintiles. However, access to other basic amenities, e.g. water supply, road, drainage, solid waste management, showed no association with MPCE, as these are all neighbourhood-level publicly provided infrastructure.

In conclusion, the primary assessment of the state of habitat improvement in Odisha points out that resolving tenurial issues pertaining to land/

housing is critical for ensuring adequate housing supply for the urban poor. Odisha's strides in this direction have set an example for many other states in the country. Odisha's efforts in re-distributing land have received significant national and international attention as a welfare model. These efforts are definitely a welcome move, however, the question that remains unanswered is whether such interventions can ever redress the gross spatial inequity that exists in general in the state as well as across the country. A back-of-the-envelope estimation reveals that by conferring more than 51,000 LRCs, Odisha has thus far re-distributed only about 1.5 sq. km. of land in favour of the urban poor. This points towards the necessity of adopting a multi-pronged approach for enhancing sustained housing/land supply for the poor. Such measures, which have the potential to translate into more sustainable outcomes, could include a) creating synergies between urban local bodies and the revenue department to address urban land tenure issues; b) using surrogates to establish tenurial rights over land/properties; and c) efforts to re-distribute land in favour of the poorest.

The interventions by Odisha government point to the inherent limitation of the national housing programme, which explicitly focuses on instruments of land monetisation and leveraging private sector investments for ensuring housing for the urban poor. In cities where the land prices are not as high as their metropolitan counterparts, the Odisha model could emerge as an important way forward. The ensuing 'house only' approach with limited focus on neighbourhood spatial planning and improved access to basic civic services, however, may leave the overarching objective of habitat improvement a distant dream. Housing improvement schemes need to redress issues of land market and adequately focus on the sector as a whole, to enable the creation of a more inclusive housing sector.





SETTING THE CONTEXT





1.1 OVERVIEW

Odisha is one of the least urbanised states in India. Odisha's urban population, however, grew at a rate double than that of its overall population during the 2001-2011 period (Swami, 2017). This not only attests to the state's progress to the next level of its urbanisation trajectory, but also highlights the need for a holistic and integrated development essential for the promotion of the collective well-being and fulfilment of all (UNHabitat, 2012). Further, Odisha's urbanisation is concentrated along the eastern belt in proximity to the coastline which stretches around 480 km. About 20 per cent of the geographical area accounts for 52 per cent of the urban population of the state (Anand & Deb, 2017; Mishra, 2019). The state has also been identified as one of the higher vulnerability states by the National Disaster Management Authority (NDMA), experiencing frequent cyclones and floods, which periodically cause enormous damage to its infrastructure and housing.

Sustained urban growth makes the provision of affordable housing at scale a key challenge for Odisha today. As of 2012, 26 per cent of urban households in Odisha faced housing shortage (Report of the Technical Group on Urban Housing Shortage, 2012). This is underlined by the spatial configurations of 'slums' characterised by inadequate housing, lack of basic services, overcrowding, insecure tenure and unhealthy living conditions. Burgeoning slums coupled with housing shortage have the potential to heighten the existing challenges of inadequate housing, access to basic services, and unplanned urbanisation, particularly for the low-income population.

Against this background, in line with the Government of India's Pradhan Mantri Awas Yojana (PMAY)-Housing for All, the Government of Odisha (GoO) launched its Odisha Urban Housing Mission (OUHM)-Awaas with the objective of creating surplus housing stock through provisioning of permanent residential EWS (Economically Weaker Section) and LIG (Low Income Group) units, as well as rental housing. In the early days of implementation of the programme, Beneficiary-led Individual House Construction (BLC) emerged as a preferred choice among the beneficiaries. The other supply side verticals of In-Situ Slum Redevelopment (ISSR) and Affordable Housing in Partnership (AHP), which depend on

land monetisation and private participation, remain infeasible in the Odisha context.

The lack of security of tenure has now globally come to the fore as one of the major challenges for decision-makers, planners, professionals and researchers involved in urban management and the implementation of land and housing policies for the urban poor (Durand-Lasserve & Royston, 2002). The BLC implementation as well makes access to secured land tenure with adequate documentary evidences as the key prerequisite for accessing the housing subsidy. Till 2017, unavailability of proof of land ownership prevented many urban poor in Odisha from accessing the housing support. The slum dwellers in smaller cities continued to hold assets informally, which had a significant 'use value', however, they lacked any documentary evidences of such possession. In the initial years of its implementation, Odisha mandated RoR as the only admissible document for accessing the subsidy, which was relaxed to include other land-owning documents. These provisions, however, continued to exclude the majority of the slum dwellers from accessing the subsidy. Recognising this bottleneck, GoO launched the Odisha Land Rights to Slum Dwellers Act in 2017, providing for land rights certificates (LRCs) as proof of residence to every landless person occupying land in tenable slums in any urban area other than larger municipal corporations. Subsequently, the possession of documentary evidence of ownership of a land parcel has emerged as the key prerequisite for accessing the BLC subsidy.

Scholars have argued that the key to transforming assets into capital lies in instituting a system of property rights and information on property that is applied nationally and is 'legible' to outsiders (Musembi, 2007). However, there persists significant ambiguity in unlocking the 'exchange value' of land. While the impact of land titling on the perceived security of tenure has been found to be positive in some cases, there is not enough evidence to suggest that tenure formalisation has significantly increased access to mortgage credit for low-income households (Durand-Lasserve, 2006).

Against this background, with support from GIZ India, this study was designed with a twofold objective: (i) to understand the impact of the distribution of LRC among the urban poor on their ability to leverage the housing subsidy under BLC;

and (ii) to understand the existing conditions for and challenges in the construction of houses through BLC under PMAY in Odisha. The study explores various interventions of the GoO, such as the impact of empowering ULBs (vis-à-vis land regulations, extension of basic services, design regulations, etc.) on housing and habitat conditions, and the ability of the households to access institutional financing (which is theoretically expected to be enabled upon tenure security), among others.

The report is structured to discuss the context for the study in its first section followed by a detailed discussion on the overall status of housing in Odisha and the progress of the state under PMAY, with specific focus on the traction of the fourth vertical, BLC. It also discusses the progress of the new legislative frameworks introduced by the state government, such as the Odisha Land Rights to Slum Dwellers Act, 2017, which was introduced to enable the provision of land rights to slum dwellers and facilitate the process of BLC implementation. It also highlights the emergent roadblocks in the state, particularly in terms of legal barriers.

The second section highlights the approach and methodology adopted for the purpose of this study. This section also elucidates the procedure for selecting the survey cities and the samples within those cities, including brief profiles of the selected cities (Gopalpur, Berhampur and Dhenkanal) in the state of Odisha. Section 3 explores the processes of distribution of LRCs and for accessing the subsidy under BLC, including the steps a slum dweller has to undertake in order to newly construct or expand his/her own house.

The fourth section gives a brief overview of the survey findings. Section 5 empirically analyses the impact of GoO's initiative of distributing LRCs on the beneficiary's ability to leverage the BLC subsidy. It further discusses the degree of awareness among the beneficiaries regarding the provisions of the schemes they are eligible for. The sixth section draws on the data collected from the survey and presents a kaleidoscopic view of BLC implementation in the state. For this purpose, it assesses the socio-economic profiles of the beneficiaries and its impact on access to BLC subsidy. It also highlights the influence of other factors – such as the efficiency

of the construction process, access to finance, etc. – on leveraging the decent housing subsidy. The last section sets out the conclusions based on the survey findings.

1.2 AN EMPIRICAL ANALYSIS OF THE STATE OF HOUSING IN ODISHA

Census 2011 indicates that a significant proportion of the households (HHs) in Odisha live in inadequate housing. It distributes the households into three main categories according to the structure of the houses occupied: (i) permanent, (ii) semi-permanent and (iii) temporary. An analysis of the type of structure of these houses in both slum and non-slum areas highlights that 28 per cent of HHs in urban Odisha live in inadequate dwelling units; the proportion is higher among the slum dwellers at 40 per cent (MoHUPA, 2015) (Table 1).

A further analysis of the housing stock available in urban Odisha in comparison to the number of urban HHs reveals that the current housing stock in the state exceeds the number of HHs (Census 2001 & 2011). As of 2011, about 219,000 houses remained vacant in urban Odisha, which potentially indicates an oversupply of houses in the higher income categories. Further, in the absence of thriving and well-organised financial institutions, households are compelled to hold savings in assets like gold and jewellery (Arku, 2006) as also real estate, commonly in the form of housing, thus blocking dwelling units which could have been utilised to bridge the prevailing housing supply gap.

While structural inadequacy clearly falls under the purview of housing shortage, houses without sufficient allied infrastructure and located in overcrowded, unhealthy conditions require to be categorised as inadequate housing as well. Adequate housing and allied infrastructure have the potential to reduce the cost of meeting basic needs through minimising expenditure on commercial services and/or limiting the costs of healthcare needed to alleviate injury or illness resulting from inadequate living provisions (Mitlin, 2000)

1.3 PMAY IN ODISHA

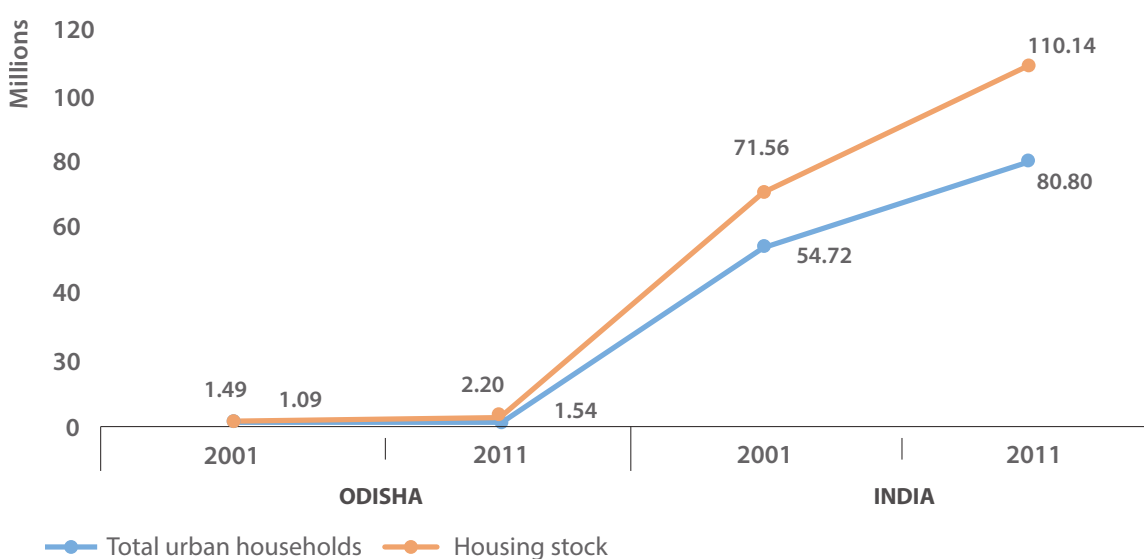
To complement the national government's efforts to ensure Housing for All by 2022, GoO launched Awaas, or the Odisha Urban Housing



Table 1: Distribution of condition of Census houses used as residential and residential-cum-other use (Census 2011)

	Total No. of HHs	Permanent	Semi-permanent	Temporary	Unclassified
Odisha Urban	1,517,073	1,107,295 (73%)	226,456 (15%)	175,906 (12%)	7,416 (0.5%)
Odisha Slums	350,306	206,351 (59%)	84,281 (24%)	57,178 (16%)	2,496 (1%)

Figure 1: Housing stock in India and Odisha (Census 2011)



Mission (OUHM) in 2015. The OUHM aimed to create surplus housing stock through different strategic development models and ensure shelter for every identified homeless in the state through provisioning of permanent residential EWS and LIG units, as well as rental housing. The uptake of BLC scheme, however, remained inadequate till 2018, as supply of serviced land and possession of land parcels with valid documentary evidences were critical for the programme. Slum dwellers in smaller cities, most of whom were not necessarily encroachers but lacked adequate proof of their land parcel holdings, fell outside the ambit of the public subsidy.

In its earlier days of implementation, beneficiaries

were stipulated to have Records of Rights (RoR) in their name. This emerged as a key bottleneck as households, which could be otherwise eligible, were falling outside the purview owing to unavailability of the desired documentary evidences. In India, the dual land record keeping system – the deed registration system and the land revenue system of RoR – renders the land records neither clear nor updated. This situation is exacerbated by the inherent cost and time ineffectiveness in recording property transfers (by way of selling and/or inheritance) in either of the databases. The complex procedural bottlenecks, substantiated by the unabating need to accelerate the implementation process, often encouraged people, particularly the urban poor, to overlook the same. This rendered the available

Table 2: Demography of Odisha**41,974,218****Total urban population**
(as on 2011)**48****Municipalities****14%****Decadal population growth**
(between 2001-2011)**61****Notified Area Councils (NACs)****114****Urban Local Bodies (ULBs)****172,000****Housing shortage in the urban areas**

(based on a demand survey of 78 ULBs and according to H&UDD) as on 2019

**5****Municipal Corporations****1,560,303 (4%)****Slum population**
(as of 2011)

database redundant and subjected land-related transactions to litigation. To enable a wider traction of the scheme, GoO started relying on surrogates such as registered sale deeds together with an affidavit sworn-in before the Executive Magistrate, legal inheritors, and joint patta/RoR holders. However, most of the slum dwellers remained outside the purview of the scheme because of their inherent issues of land tenure. Against this backdrop, it was clear that settling the persisting land issues will be a prerequisite for the provision of affordable housing.

To resolve the emergent obstructions, GoO decided to settle the urban poor in the same residence occupied by them for years and initiated the process of land tenure distribution. This decision heralded the launch of the Odisha Land Rights to Slum Dwellers Act in 2017, which had the following provision for slum dwellers: 'every landless person, occupying land in a slum in any urban area by such date as may be notified by the State Government, shall be entitled for settlement of land and certificate of land right shall be issued in accordance with the provisions of this Act'. The implementation of this Act began with the pilot in two districts – Ganjam and Puri – with 30 districts surveyed, 1,886 slums covered and 51,041 LRCs approved thus far. As per a report on the Land Rights to Slum Dwellers on Odisha (Omidyar Network, Tata Trusts & The Bridgespan Group), a full-scale implementation is ongoing, covering 109 municipalities and Notified Area Councils (NACs) across the state.

1.4 ODISHA'S PROGRESS UNDER THE BLC SCHEME

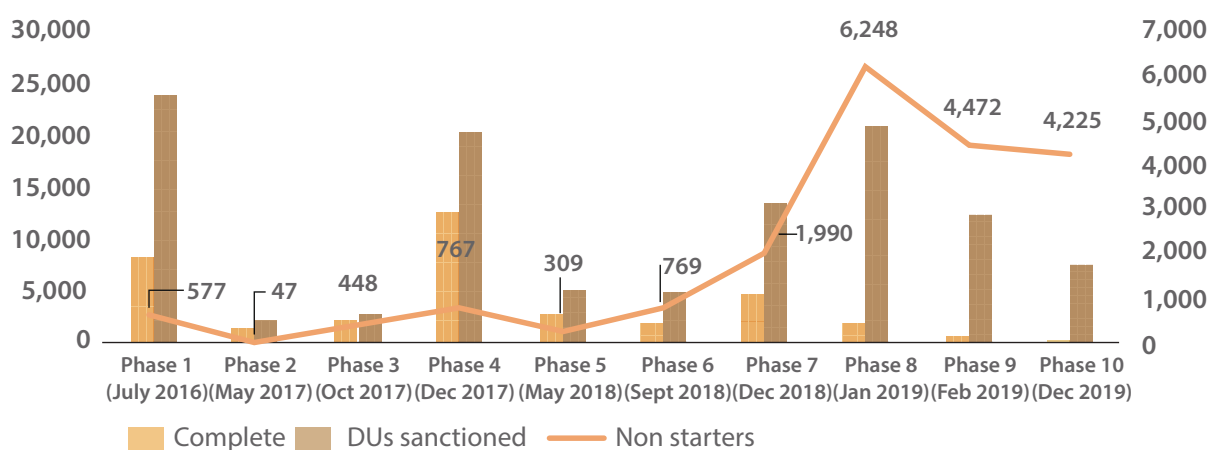
Odisha began the implementation of the PMAY-BLC scheme under OUHM in 2015. So far, the scheme has been implemented in nine phases on the basis of projects submitted and sanctioned by the central authorities. Among the various projects submitted in the nine phases, from July 2016 to January 2019, 90 per cent were sanctioned. According to the Mission, 36 projects that propose to build 7,472 houses for the EWS have been proposed to be built at a cost of INR 2.23 billion (≈USD 30 million). While 106,276 houses have been approved under BLC (new), a work order has been issued to 53,260. Among these, construction of 21,032 are under progress and 20,303 have been completed till the first quarter of 2019 (CSMC, 2019).

The project implementation has been approved for 114 cities; however, the demand survey has been completed in only 78 ULBs, with a housing shortage of 172,000 reported as on February 2019. The data from the 5th State Level Sanctioning and Monitoring Committee (SLSMC) and the 12th SLSMC shows that the number of houses under progress increased from 4,360 to 20,974, and the number of completed houses from 8 to 20,303 (CSMC, 2019) Table 3 maps this chronologically for different phases of BLC.

Across the phases, a total of 114,198 houses have been sanctioned under BLC of which more than 19,000 houses remain non-started till date. This


Table 3: Phase-wise Beneficiary-led Construction

Phases	DUs Sanctioned	Work Order Issued	Under Progress	Complete
Phase 1 (July 2016)	23,843	11,126	2,294	8,255
Phase 2 (May 2017)	2,115	1,735	225	1,463
Phase 3 (Oct 2017)	2,836	2,847	316	2,083
Phase 4 (Dec 2017)	20,345	17,488	3,900	12,821
Phase 5 (May 2018)	5,133	4,380	1,230	2,841
Phase 6 (Sept 2018)	4,849	4,362	1,522	2,071
Phase 7 (Dec 2018)	13,421	12,587	5,866	4,731
Phase 8 (Jan 2019)	21,894	16,443	8,206	1,989
Phase 9 (Feb 2019)	12,290	9,508	4,396	640
Phase 10 (Dec 2019)	7,472	5,117	794	98

Figure 2: Phase-wise BLC progress, Odisha


could be attributed to the inability of households to arrange the first tranche of funding.

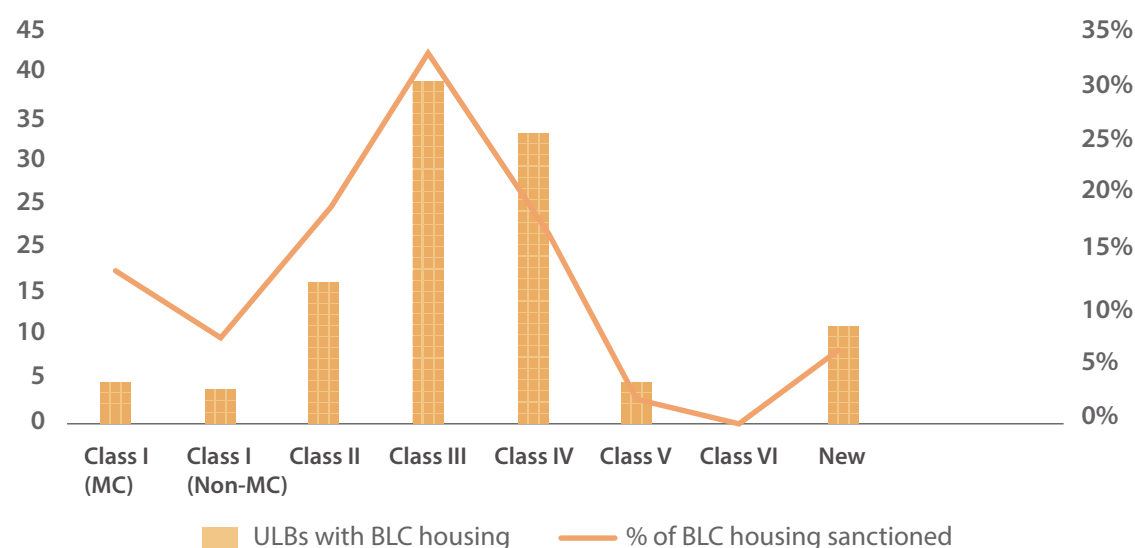
A further disaggregated analysis of the number of houses sanctioned under BLC in the cities of Odisha highlights that the smaller cities and towns have predominantly emerged as the target locations for BLC (Table 4 and Figure 3). This phenomenon

may be explained by the prevailing land tenures in such smaller cities, where the slum dwellers are not necessarily encroachers on the land they are presently occupying. Thus, owing to the higher disbursement of the subsidy in smaller cities, it may be prudent to integrate the land tenure regimes with the subsidy, to further expand access to affordable housing.

Table 4: City-wise disaggregation of houses sanctioned under BLC in Odisha (as on December 2019)

	ULBs with BLC Housing	No. of BLC Houses Sanctioned	% of BLC Housing
Class I (MC)	5	13,997	13%
Class I (Non-MC)	4	7,713	7%
Class II	16	19,612	19%
Class III	39	33,989	33%
Class IV	33	19,876	19%
Class V	5	1,981	2%
Class VI	0	0	0%
New	11	7,050	7%
Total*	113	104,218	100%

*9,980 houses sanctioned could not be categorised according to the city size due to lack of data

Figure 3: City-wise proportion of houses sanctioned under BLC in Odisha (as on December 2019)

1.5 ODISHA'S PROGRESS OF LRC DISTRIBUTION

The Odisha government recognised the non-availability of documental evidence of ownership of land as a hindrance in availing the benefits under BLC. On 30 August 2017, the Odisha State Assembly approved the enactment of two ordinances towards assigning land rights to eligible slum dwellers for redevelopment, rehabilitation and upgradation of slums. The Odisha Land Rights to Slum Dwellers Ordinance, 2017, assured land rights to the urban poor households in municipalities and NACs; property rights to slum dwellers in five municipal

corporations were also secured under the Odisha Municipal Corporation (Amendment) Ordinance, 2017. These approvals accorded Odisha the status of being one of the first states in India to grant land rights to the urban poor in recent times.

The initial pilot was implemented in nine Urban Local Bodies (ULBs) of the state with the objective of field-testing the processes and methodology, and outlining standard operating procedures through iterations for scaling up the implementation. The pilot implementation was initiated in one ULB of Puri district (Konark NAC) and eight ULBs in Ganjam district (Chatrapur, Hinjalicut,



Table 5: Progress of LRC distribution (as on May 2020)

No. of districts surveyed	30
No. of ULBs surveyed	109
No. of HHs completed under drone survey	197,000
Total door-to-door HH survey (USHA) completed	147,374
No. of slums covered	1,886
LRCs approved	51,041

Source: JAGA Mission: (<http://www.jagamission.org/Index.html>, accessed in May 2020)

Khallikote, Chikiti, Gopalpur, Digapahandi, Polasara and Kabisuryanagar NACs). The pilot developed standard operating procedures, defined the scope of the work for different stakeholders, and analysed the cost involved in executing different components.

At the conclusion of the pilot phase, around 2,200 households were allotted LRCs. The 'pattas' were awarded to the households at a state event in the presence of the Chief Minister of Odisha, and

marked the launch of the Odisha Liveable Habitat Mission called JAGA. The Mission aims to expand the land rights programme, bringing about the transformation of existing slums into liveable habitats, with the provision of all essential civic urban infrastructure, including roads, drainage, sewage systems, community/public toilets, smart LED street lights, 24x7 piped water supply for households, common work sheds, parks, playgrounds etc.







APPROACH AND METHODOLOGY



This study is based on a quantitative household survey designed to be undertaken in three select cities of Odisha – Dhenkanal, Gopalpur and Berhampur – along with key informant interviews (KIIs). The study findings indicate the various bottlenecks in the implementation of the scheme and point towards policy prescriptions, which could potentially benefit a higher proportion of the urban poor population than the current coverage. The findings also signal the need for a more strategic process for resolving land issues and enabling housing, as also for proficient urban land management systems.

The cities of Berhampur, Dhenkanal and Gopalpur were selected in consultation with the state government considering the entire continuum of implementation stages in the LRC and BLC schemes. All three cities have other urban infrastructure/civic facilities development schemes – such as BASUDHA (related to water supply), Ujjwala (related to LPG distribution), and Awaas (Odisha Urban Housing Mission) – at various stages of implementation. The intervention of LRC distribution, however, was different for the three cities; while Berhampur remains outside the purview of LRC distribution, Gopalpur has almost completed giving out LRCs and Dhenkanal has started to distribute LRCs. This variation was essential to achieve the objective of the project.

This study adopts a combination of primary

household survey, KIIs and secondary research to understand the status and impact of the LRC and BLC interventions in the state.

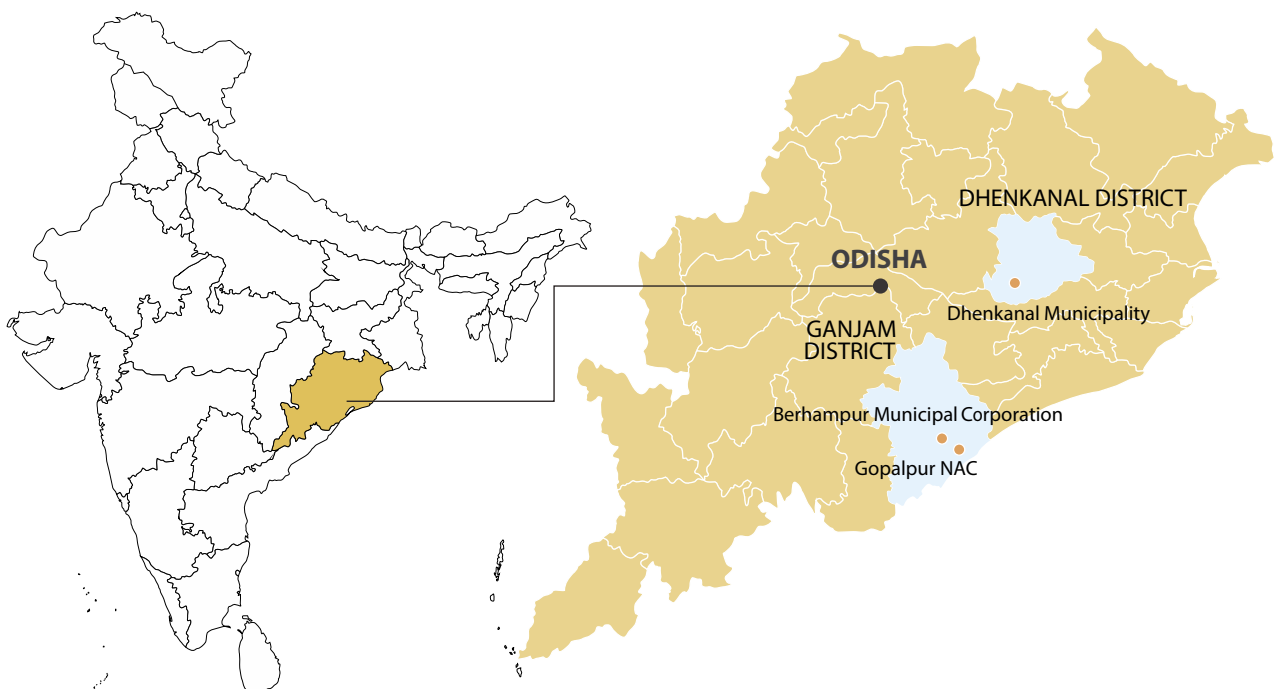
The study had a predetermined sample size of 250 households. This is about 2 per cent of the total BLC houses sanctioned in the three cities cumulatively at the time of the survey, and conforms to a 90 per cent confidence interval and 5 per cent margin of error.

The overall sample was stratified based on the applicability of LRC wherein the total sample was equally distributed across the two strata, i.e. 125 each. Berhampur is the only city without LRC distribution, 125 samples were automatically assigned to it. Given that there are two cities where LRC is admissible, 125 samples were distributed as follows: (a) Gopalpur had the least sanctioned BLC houses, and thus was expected to have least contribution in the overall sample, i.e. 30 HHs, and (b) the remainder of the 125, i.e. 95 HHs, were assigned to Dhenkanal (Table 6). In order to make regression analysis feasible, it was decided to allocate a minimum sample size of 30 HHs to each city.

Table 6: Sample Distribution in three cities of Odisha

City Name	BLC Beneficiaries	Final Working Sample
Dhenkanal	303	95
Berhampur	974	125
Gopalpur	70	30

Figure 4: Location of the study areas



A list of slum-wise BLC/LRC beneficiaries was obtained from the respective ULBs. Slums with the highest number of beneficiaries were selected for the survey, allowing flexibility for the field team on the ground. The inclusion of HHs in the sample was further categorised based on the following:

1. Housing subsidy from the government through PMAY-BLC/Awaas and land ownership through inheritance/purchase
2. LRC under JAGA/any other land distribution scheme by the government and no housing subsidy from the government through PMAY-BLC/Awaas
3. LRC under JAGA/any other land distribution scheme and housing subsidy through PMAY-BLC/Awaas
4. Land inherited/purchased without government support and not applied for housing subsidy

The right-hand rule was applied where every 10th house in a street was surveyed based on the inclusion categories detailed above. If the 10th house did not comply, inquiries were made at the subsequent houses till a relevant house was arrived at. A detailed survey questionnaire was developed to conduct the survey at the household level in the three cities. Data was collected digitally using the Cadasta Platform and Survey 123 application, with several validation checks to minimise errors (Figures 5 & 6). The interviewers were trained, and the collected data underwent

internal and external quality checks and validations. All household data points were de-identified.

12 case studies were conducted across the three cities to enable triangulation of the results of the HH survey. The case studies covered beneficiary households as well as masons. The interviews were recorded, transcribed and translated by the moderators. The selection of the case studies was made in consultation with the local authorities; the focus was on their uniqueness with regard to planning and implementation of the LRC and BLC schemes.

KIIs and meetings with government functionaries at the state, district and ULB levels were held to understand challenges and bottlenecks faced at their end for rolling out the schemes. Local NGOs and community leaders were also interviewed wherever present.

LIMITATIONS

Owing to the focus of the study on BLC/LRC beneficiaries, the sampling was designed based on specific inclusion criteria. This prevented the study from delving into the category with neither LRC or BLC which remained excluded. If included, the study could have given more insights. The study may also have suffered from the social desirability bias, which often colours responses with regard to support received from government agencies during the construction period and release of subsidies. Additionally, the responses of the households in stating the nature of

30

Figure 5: Demographics Dashboard on the Cadasta Platform

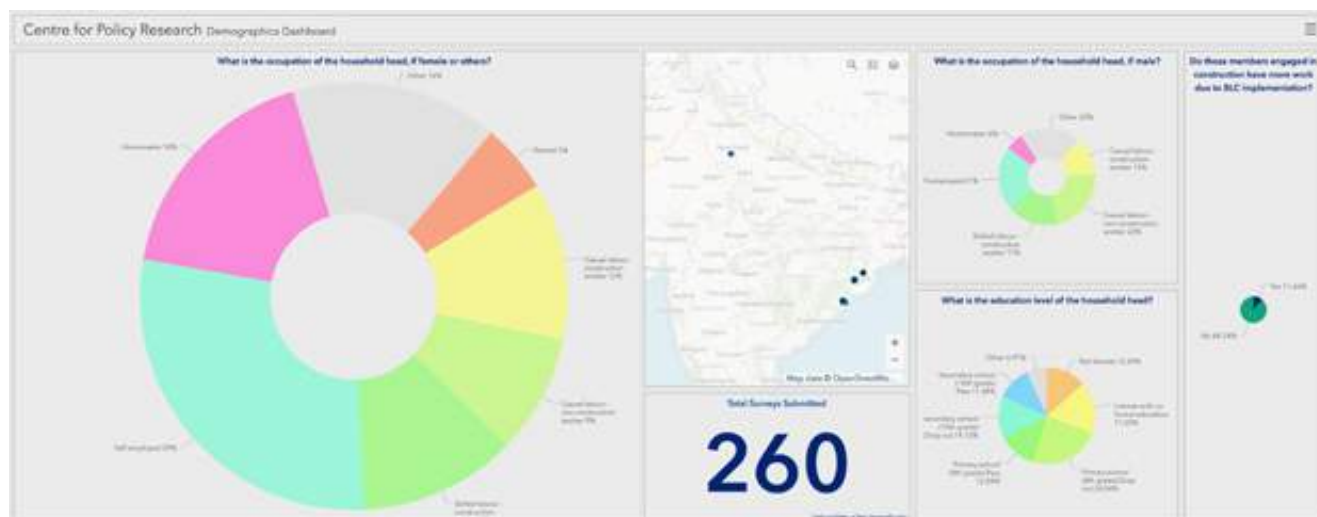
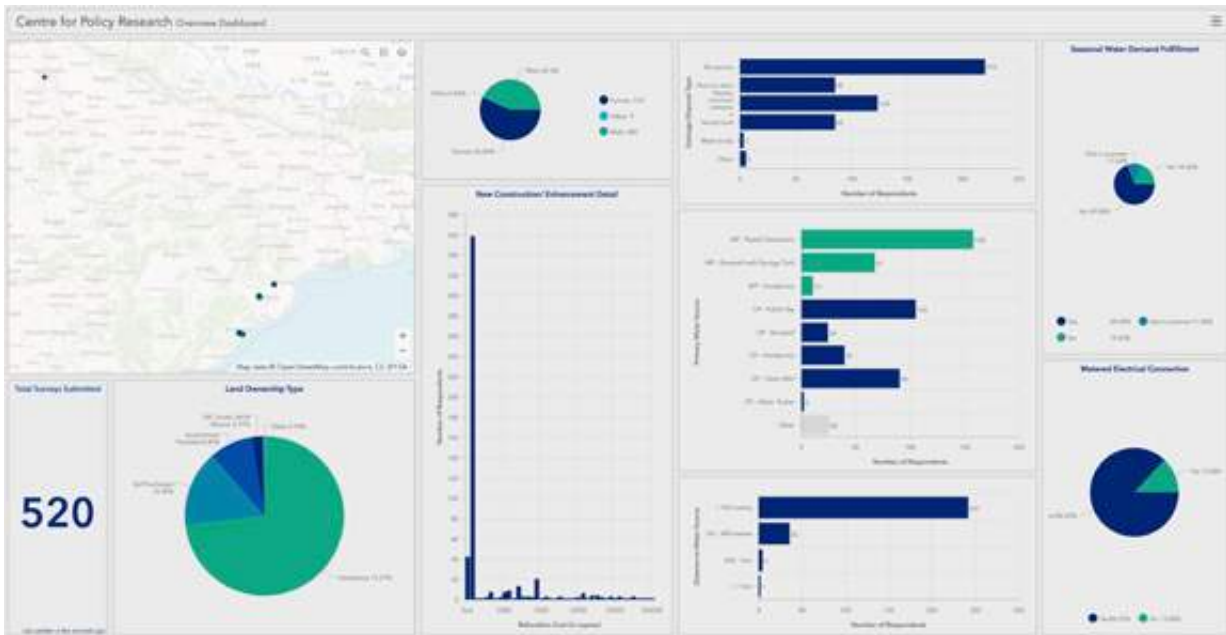




Figure 6: BLC Dashboard on the Cadasta Platform



the settlement (slum, unauthorised colony, authorised colony, resettlement colony) in which they reside may not be entirely reliable, given the complexity of administrative classification. The inferences are drawn for the study based on the opinions/responses expressed by the respondents, at times on behalf of the BLC beneficiary HH.

2.1 CITY PROFILES

2.1.1 Dhenkanal

Dhenkanal is a class II headquarter town and a municipality in Dhenkanal district. It is spread across an area of 30.56 sq km and is divided into

23 wards. According to Census 2011, the total population of the Dhenkanal Municipality area was 67,414 and the slum population within the city was 7,821. the city has a total of 43 slums, of which 17 are notified. Since Dhenkanal is a municipality, it is covered under the Odisha Land Rights to Slum Dwellers Ordinance, 2017, for the distribution of LRCs, the process of which is underway in the city. It also has the penetration of other schemes like Awaas, for the provision of housing and BASUDHA for the provision of piped water supply. The maps show that the growth in the city has taken place mostly along the transportation network.

2006



2019



2.1.2 Gopalpur

Gopalpur, the second city selected for the purpose of the study, is a coastal town and an NAC in Ganjam district. It is a famous sea beach and a tourist destination, at a distance of about 15 km from Berhampur. It covers an area of around 2.56

sq km, with 11 wards and 4 slums. According to Census 2011, the population of the town was 7,221 and there are 1,480 households. The status of LRC distribution in the city under Odisha Land Rights to Slum Dwellers Ordinance, 2017, stands complete. The maps show that the city has grown mostly along the coastline.

2005



2019



2.1.3 Berhampur

Berhampur, also known as Brahmapur, is a city and municipal corporation in Ganjam district. Since it is a municipal corporation, it is not covered under Odisha Land Rights to Slum Dwellers Ordinance, 2017, and is instead covered under

the Odisha Municipal Corporation (Amendment) Ordinance, 2017, for allocation of property rights. The population of the city was 356,598 as per Census 2011 and the total number of households was 74,720. The city has a total of 175 slums which house a population of 91,813.

2005



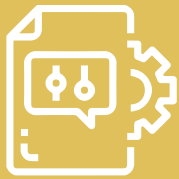
2019







UNDERSTANDING THE PROCESSES OF LRC AND BLC IN ODISHA





3.1 PROCESS OF LRC DISTRIBUTION UNDER JAGA

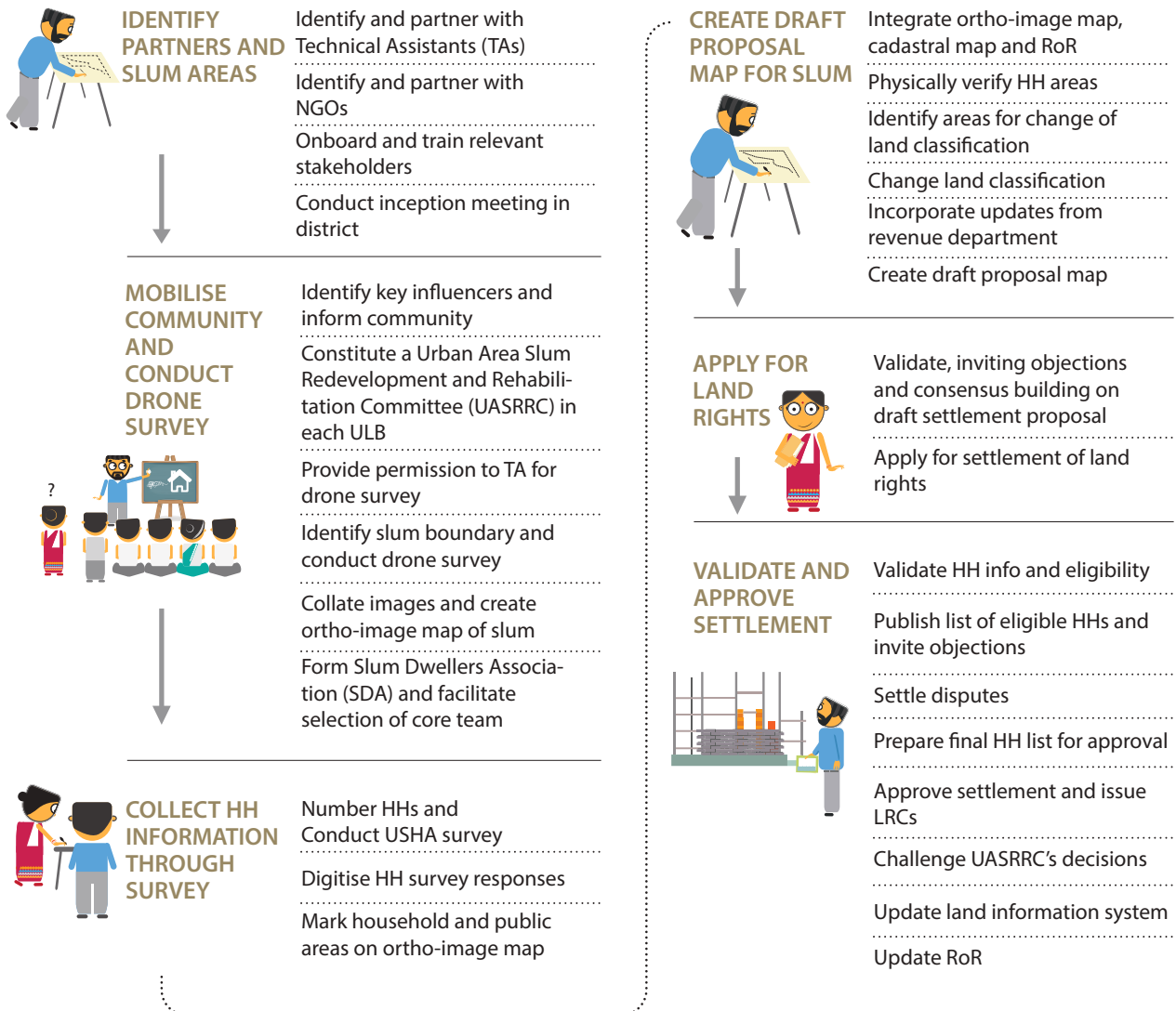
According to the Odisha Land Rights to Slum Dwellers Act, 2017, slum dwellers are entitled to a maximum of 45 sq m of land in municipalities and 60 sq m in NACs, if developed in-situ. However, only up to 30 sq m of land is allotted at no cost to EWS slum dwellers. Land occupied in excess of 30 sq m is settled at a cost proportionate to the benchmark value of land, as determined by the state government. A similar criterion is followed for settling land for the non-EWS slum dwellers. It was also declared that in case of untenable slums, the relocated slum dwellers across economic categories will be

allocated up to 30 sq m of land.

Further, it was decided that the land rights thus assigned will be inheritable and mortgageable but non-transferable. Such land parcels can only be used for residential purposes. However, under the Act, home-based livelihood activities may also be regarded as residential use. The certificates are issued jointly in the name of both the spouses (in case of married couples) and in the name of a single person (in the case of households headed by a single person). The certificate is also acceptable as evidence of proof of address.

GoO through its JAGA Mission has so far distributed about 51,041 LRCs following the broad steps for land allocation, as detailed below:

Figure 7: Process flow for distributing LRCs

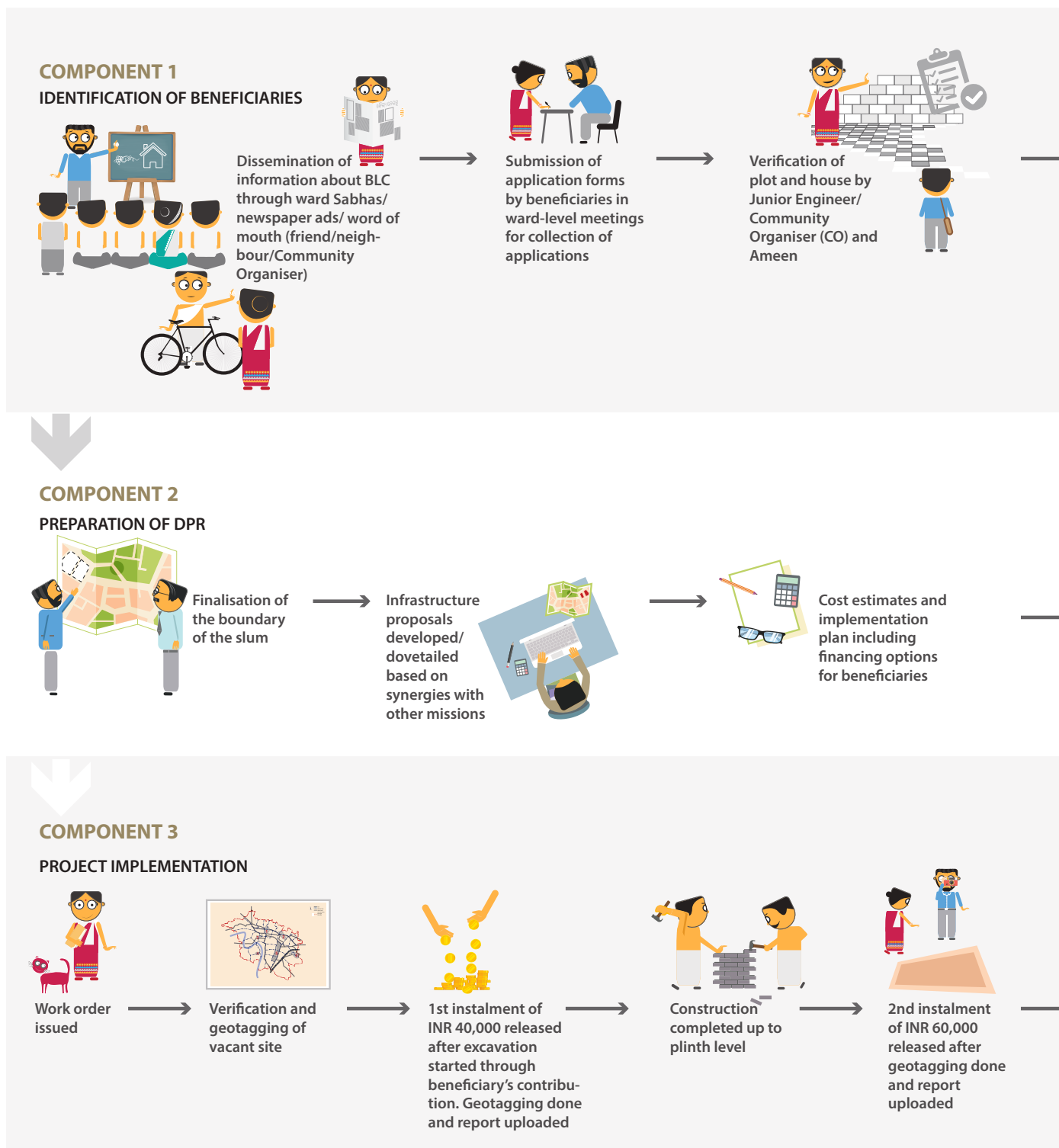


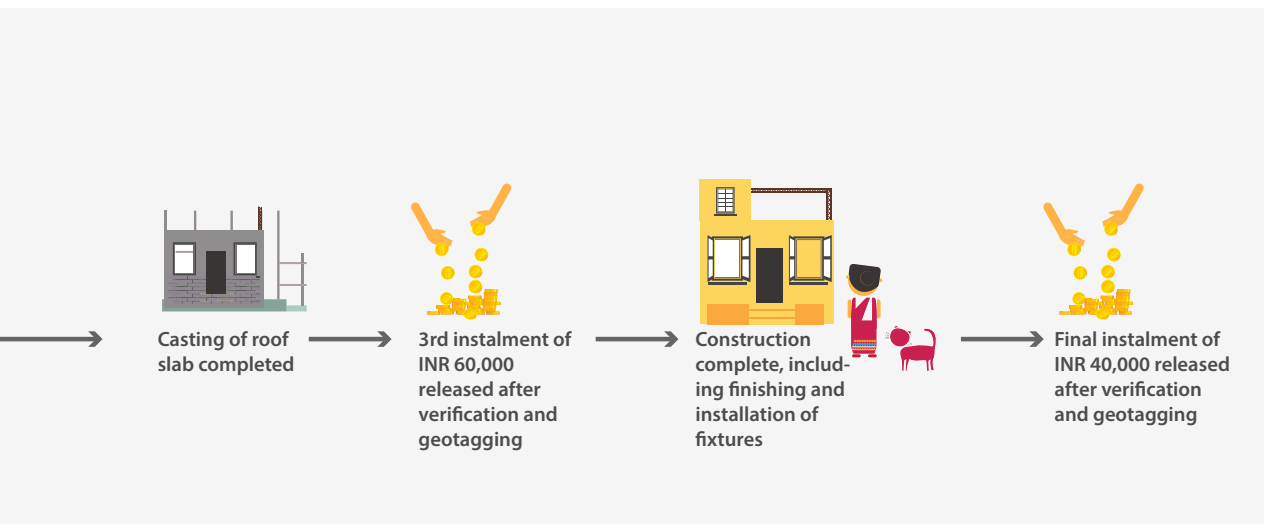
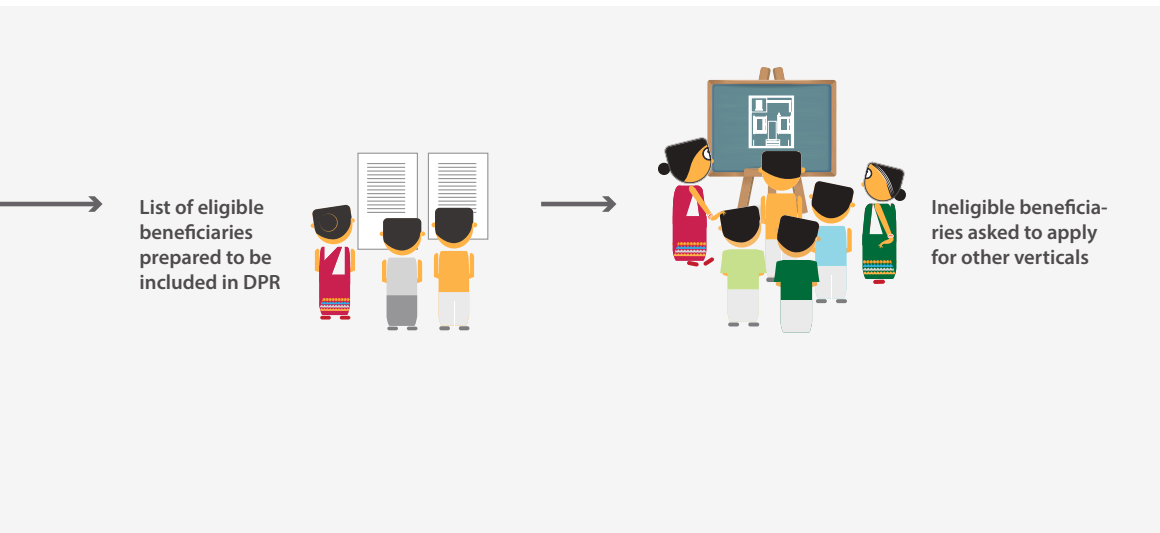
3.2 PROCESS OF BLC IMPLEMENTATION IN ODISHA

Odisha introduced the Odisha Urban Housing Mission–Awaas scheme in 2015 following the launch of the PMAY by the central government. In tandem with a central grant of INR 150,000 (USD

2,142) per HH, the state contributed another INR 50,000 (USD 714) under the BLC vertical of PMAY. It also introduced a provision of incentives worth INR 20,000 (USD 285) if the beneficiary succeeded in constructing the house within a period of 120 days, and INR 10,000 (USD 142) if the construction was completed within 180 days.

Figure 8: Process flow of BLC





IV

OVERVIEW OF THE SURVEY FINDINGS



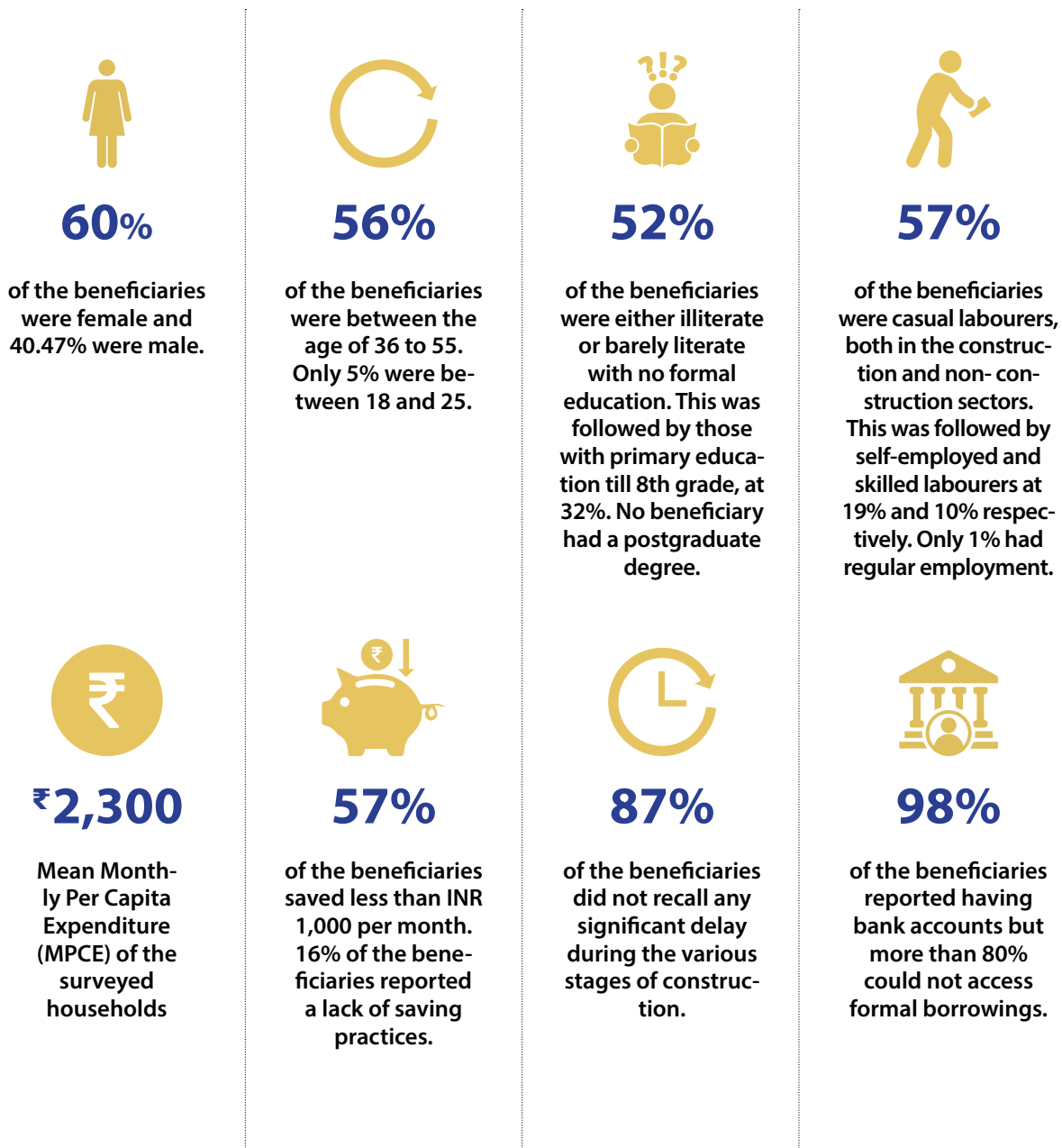


This part of the report furnishes basic information and findings from the household survey conducted in the three selected cities of Odisha. The questionnaire had five sections:

- a. The **first section** had questions on the identification of the households, focused on their occupational, educational, economic and social characteristics.
- b. The **second section** aimed at understanding the investment made in land and housing. It also included questions on the BLC implementation process from application to the completion of construction, and also pertained to access to finance.

- c. The **third section** focused on comparing the quality of construction of houses before and after accessing the BLC subsidy, including access to in-house amenities like toilets, water supply and a kitchen.
- d. The **fourth section**, under the broader ambit of 'Basic Amenities', specifically focused on understanding access to drinking water, wastewater management, solid waste management, drainage and roads.
- e. The **last section** captured the extent of beneficiary satisfaction in availing the benefits of the BLC.

The profiles of the beneficiaries surveyed in the three cities in Odisha are given below:





68%

of new houses were built with toilets.



56%

did not have a water connection within their house.



90%

About 90% across the three cities had metered electricity connection.



35%

had access to both electricity and water within their premises.



67%

Approx. 67% had access to a concrete or bituminous road.



13%

of the total respondents had pucca covered drains next to their houses. While 46% had pucca drains constructed, these were uncovered.



20%

of the respondents reported having a door-to-door garbage collection system in place. Another 37% dumped their household solid waste in nearby collection dumps.



85%

respondents did not receive/were not required to adhere to the standard government building design, and hence had flexibility in designing their house.



V

IMPACT OF
LRC ON BLC
UPTAKE





This section pertains to the first objective of the study. It analyses the impact of GoO's effort in giving out LRCs in order to make the beneficiaries eligible to access the BLC subsidy and thereby a liveable habitat. The survey findings outline critical insights into the impact of LRC on broadening the beneficiary base for BLC.

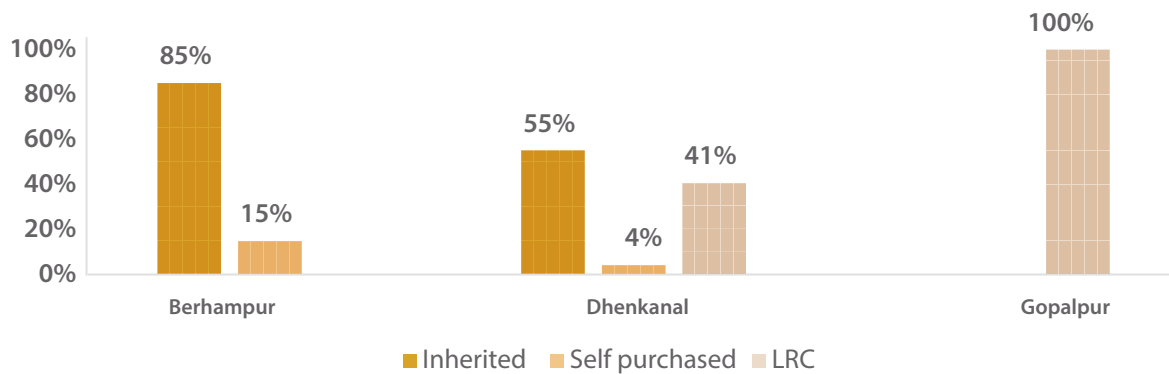
5.1 MAKING HOUSEHOLDS ELIGIBLE FOR BLC

Despite the launch of the Awaas scheme in 2017, the BLC scheme could not leverage its complete potential, as proof of land ownership was a prerequisite for availing the subsidy. In Odisha, while those residing in slum settlements were not

necessarily encroachers, they lacked adequate legal documents as proof of land ownership. Despite GoO streamlining the process of obtaining RoR for slum dwellers who were already the owners of the land, only 28,794 houses were sanctioned, out of the total demand for 285,400 houses (based on a demand survey of 104 ULBs) since the initiation of the scheme in 2015. Tackling this bottleneck through the implementation of the Odisha Slum Dwellers Act, 2017, had a significant impact on the traction of BLC uptake, which increased the number of sanctioned houses by 85,404 within a year. As of December 2019, this scheme has served about 114,198 beneficiaries in Odisha (CSMC, 2019).

The survey data collected corroborates the argument

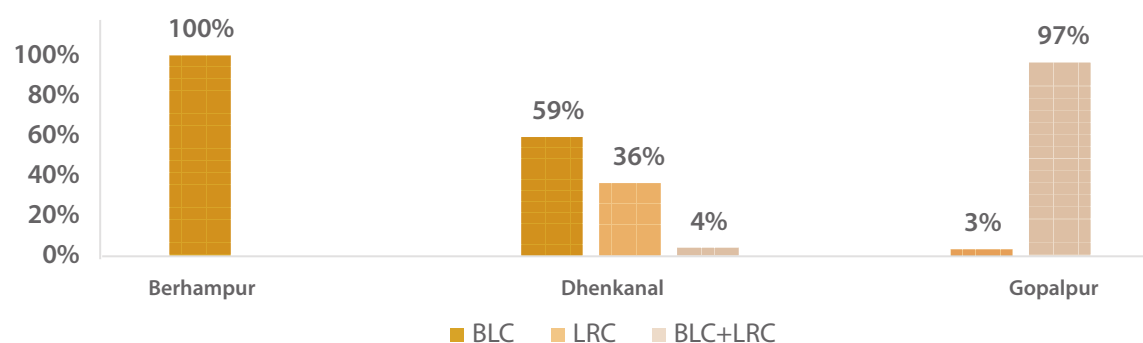
Figure 9: Land ownership pattern



presented above. Since the LRC distribution component of the JAGA Mission is not applicable for Berhampur, the ownership of land through inheritance is expectedly higher at 85 per cent; ownership through self-purchase is at 15 per cent. However, in case of Gopalpur and Dhenkanal the intervention of the LRC distribution scheme under JAGA is very prominent. In Gopalpur where the scheme is at an advanced stage, all the beneficiaries surveyed had land ownership through the scheme. In Dhenkanal, though there are comparatively higher instances of ownership through inheritance at 55 per cent, about 41 per cent could access land only through the LRC distribution scheme under JAGA. Moreover, when the distribution of the LRC and BLC beneficiaries was plotted, it was observed that in Gopalpur, among the beneficiaries who had received LRC, 97 per

cent of them had applied for BLC. In Dhenkanal, however, it is seen that only 4 per cent of the total LRC recipients had applied for BLC. This can be explained by the fact that in Dhenkanal the LRC distribution has just begun. The field survey also revealed the willingness among the beneficiaries to apply for BLC, and the requirement of reapplication in some cases as the applications had initially been rejected because of the lack of land ownership evidence.

Hence, the strategy of transferring land rights to the urban poor through JAGA has enabled the extension of the BLC subsidy in Odisha. While sufficient land ownership in Berhampur enabled the beneficiaries to leverage the BLC subsidy, in smaller cities like Dhenkanal and Gopalpur, the BLC scheme could effectively penetrate only recently, after the initiation of the JAGA Mission.

Figure 10: City-wise BLC and LRC beneficiaries**CASE STUDY****BENEFICIARY OF LRC ALSO RECEIVED BLC SUBSIDY**

Beneficiary: Construction labourer from Sai Baba Street, Gopalpur

Family size: 6

Education level: Std II

Occupation: Construction labour

Sources of household income: Wages earned by self, wife and son

Geographic location: Sai Baba Street, Gopalpur

Land owned by: Beneficiary

Specifications of house constructed/extended: 2-storeyed, with 3 rooms of size 10' x 8' each and a corridor of size 3' x 10'; no separate kitchen

Toilet: Not constructed; not received any money for the toilet construction

A construction labourer from Gopalpur received his right to the land ceremoniously from the hands of the Honourable Chief Minister of Odisha. Within a few days, he also received the sanction order to build a house for himself under PMAY.

With three of the family members working, the beneficiary gathered the courage to spend nearly INR 400,000 (USD 5,714) over and above the money received from PMAY to construct a two-storeyed house. He invested INR 100,000 (USD 1,428) that the family had saved, borrowed INR 100,000 (USD 1,428) informally from a priest of the temple and borrowed another INR 200,000 (USD 2,857) from different relatives and friends. He borrowed a small amount up to INR 20,000 (USD 285) from his relatives, for which he did not have to pay interest. Some of the amount he has already repaid and he is repaying INR 1,500 (USD 21) per month to the priest. He tried for formal loan from banks but did not want to keep the land mortgage. Moreover, there are other banks that charges INR 300 to 400 (USD 4 to 5) interest for every INR 1,000 (USD 14), which was very high. Hence he did not prefer to borrow from the bank. The building plan has been designed by the beneficiary and the construction is also supervised by the beneficiary himself.

ACCESS TO CIVIC INFRASTRUCTURE

Electricity: Available

Drinking water: There is public water stand post in the area but the water is not suitable for drinking. Hence, water is bought in jars from the market every 2-3 days for drinking purpose.



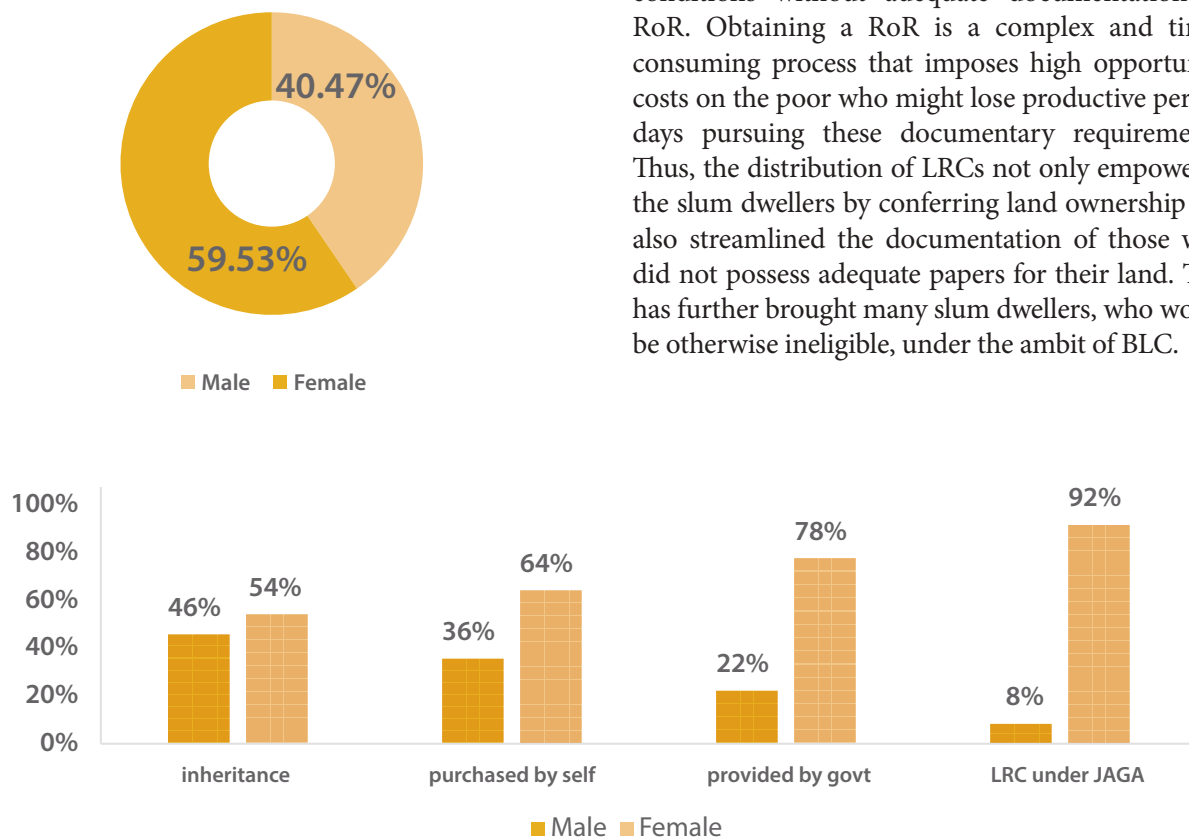
5.2 EMPOWERING WOMEN AS OWNERS OF LAND AND HOUSING

PMAY mandates that houses constructed/acquired with central government assistance under the mission should be in either the name of the female head of the household or the joint names of the male head of the household and his wife. Only in cases where there is no adult female member in the family can the house be solely in the name of a male member of the household.

Of the total number of households with approved BLC subsidy, it was found that two-third, i.e. 60 per cent (approx.), of such houses constructed were in the name of a woman and one-third of the houses, i.e. 40 per cent (approx.), were in the name of a man.

It is also found that land ownership in the name of a female is higher across the ownership type. Though the percentage of female owners in case of LRC or any land provided under the government scheme is higher at 92 per cent and 78 per cent respectively, land ownership by females in the category of inheritance and self-purchase is also reported to be significantly high. While 64 per cent of the lands purchased are in the name of the women, the

Figure 11: Gender of BLC beneficiaries



same is at 54 per cent if inherited. Moreover, it is seen that more than 85 per cent of the female BLC beneficiaries also had land ownership in their name.

However, assertion of ownership of these houses and land remains a challenge, given that the newly constructed houses are not mandated for registration with the registration department in the state. It is, nevertheless, potentially a concrete step towards the empowerment of poor women in slums, which is aligned with the mandate of the central government.

5.3 ENHANCED ACCESS TO LAND OWNERSHIP

Perceived tenure security among the surveyed slum dwellers remained significantly high. Of the total 250 households surveyed, only 3 households expressed having faced an eviction threat till date. This perceived security is also demonstrated by significant investments in their housing. It may also be explained by the fact that in smaller cities, slum dwellers and informal settlers are not necessarily encroachers on public land and have been living there for an average duration of more than 30 years. These informal settlers may be residing on their own land, with/without services or in dilapidated housing conditions without adequate documentation or RoR. Obtaining a RoR is a complex and time-consuming process that imposes high opportunity costs on the poor who might lose productive person days pursuing these documentary requirements. Thus, the distribution of LRCs not only empowered the slum dwellers by conferring land ownership but also streamlined the documentation of those who did not possess adequate papers for their land. This has further brought many slum dwellers, who would be otherwise ineligible, under the ambit of BLC.

5.4 REACHING THE TARGETED INCOME GROUP

Programmes and policies have often failed to target the most marginalised sections of the society which has exacerbated inequalities through the restriction of opportunities for the poor to enter the economically viable category. The PMAY-Urban is mandated to target the urban poor section of the society.

To get an estimate of the economic status of the respondents, their monthly expenditure profile was captured. Their expenses on major items (healthcare, education, food and other consumables, electricity, telephone (mobile) bill, clothes and other durables, salary of domestic help/cook, cooking fuel and others) were summed up to get the total monthly HH expenditure. This was then divided by the HH size to get the Monthly Per Capita Expenditure (MPCE) for each of the sampled HH. (Only those observations were considered where monthly total expenditure was less than INR 15,000 (USD 214).

For further analysis, MPCE has been divided into quintiles. This turns the continuous variable into a categorical one and helps in reading the data more

clearly. Tables with MPCE quintiles were used to understand how certain responses were changing as we move from one quintile to another. MPCE is commonly used as a proxy for estimated household income.

The average MPCE of each category is given below:

MPCE Quintiles	Mean MPCE (INR)
Low	1,295
Mid	2,205
High	3,618

Applying the MPCE quintiles, it is seen that in Berhampur, 60 per cent of the BLC beneficiaries are from the low and medium MPCE quintiles while only 40 per cent are from high MPCE. For Gopalpur and Dhenkanal combined, more than 60 per cent of the BLC and LRC beneficiaries were from the low and medium MPCE quintiles. In all the cases, it is seen that the beneficiaries in the lower quintile of the economic class could benefit more by accessing BLC. Moreover, in smaller cities like Dhenkanal and Gopalpur, three-fourth (75 per cent) of the beneficiaries who opted for BLC subsidy were from the lower strata.

CASE STUDY

KUTCHA HOUSE COLLAPSED DUE TO CYCLONE, RECEIVED LAND

The recent cyclone Fani affected the family of a beneficiary from Kutunia Nua Sahi from Dhenkanal, who just received her LRC and is a beneficiary of BLC. While the beneficiary earns a living by weaving coir mats, her husband is an auto rickshaw driver. The family has been staying in Dhenkanal for the last 18-19 years but the lady became eligible for Awaas very recently. She received 1 guntha (1,742 sq ft) land from the government in December 2017. The LRC under JAGA enabled her to apply for Awaas.

Beneficiary: Female beneficiary whose house was damaged during the cyclone Fani

Gender: Female

Family size: 4

Occupation: Coir mat weaving

Sources of household income: Earnings from auto rickshaw and coir mat making

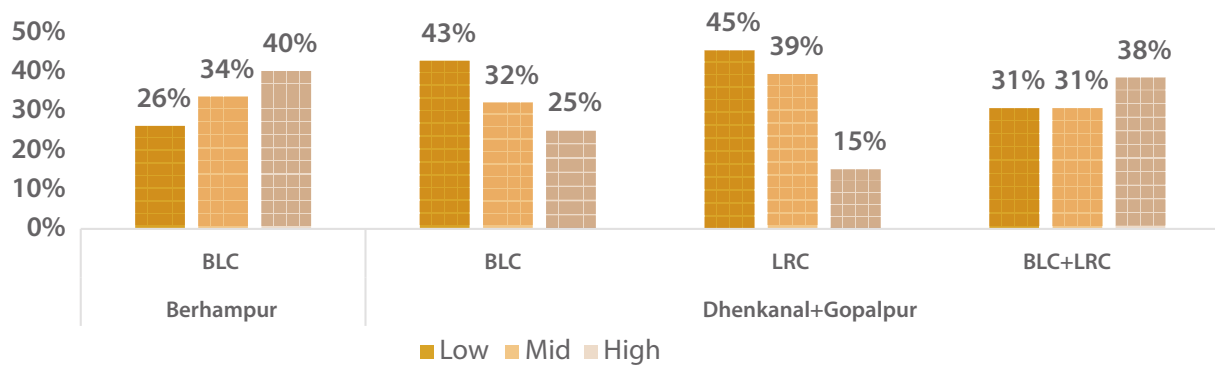
Geographic location: Kutunia Nua Sahi, Dhenkanal

House features: Not yet constructed but approval received



The beneficiary has been staying in a rented house ever since cyclone Fani damaged their house which had an asbestos roof. They were forced to move to a rented room. Only a few days before the survey, the family got their Awaas approval. The household is, however, very unclear about the name of the scheme or its clauses. They feel that to invest money to begin the foundation work before receipt of the first instalment is the biggest challenge. Since the family does not have any savings, they plan to take a loan from a moneylender for the initial investment. Many others in the neighbourhood have also received the Awaas approval and this family intends to consult them when they begin the construction process.

Figure 13: City-wise beneficiaries and MPCE



5.5 INABILITY TO ENSURE ACCESS TO CIVIC AMENITIES

Tenure insecurity often deters public supply of basic services in the slums because the local body is not mandated to provide infrastructure to such dwellers. Despite schemes, such as the JAGA Mission, BASUDHA, or Awaas, to make the slums habitable and make basic services accessible, the study found that the odds of having water within the premises is 9.33 times higher for a self-purchased land, in comparison to the land allocated by the government.

The survey findings show that 88 per cent of the beneficiaries who were allotted land by the government through JAGA, or any other scheme in the past, lack access to water within the premises. They either get water supply through

community stand posts, water tankers or a common hand pump. On the other hand, in case of self-purchased land and inherited land, about 58 per cent and 36 per cent beneficiaries respectively have access to water within their premises. They get their supply through either a pipe or wells and hand pumps. In some cases, it is seen that a group of 4 to 5 households set up a borewell, extended piped water supply connection to their homes themselves, and even constructed storage tanks within their premises. However, there are also a significant number of households which lack access to water within the premises despite having either inherited or purchased land, at 64 per cent and 43 per cent respectively. For government-provided land, the beneficiaries having access to water within the premises is very low, at only 13 per cent.

Figure 14: Land ownership and access to water supply

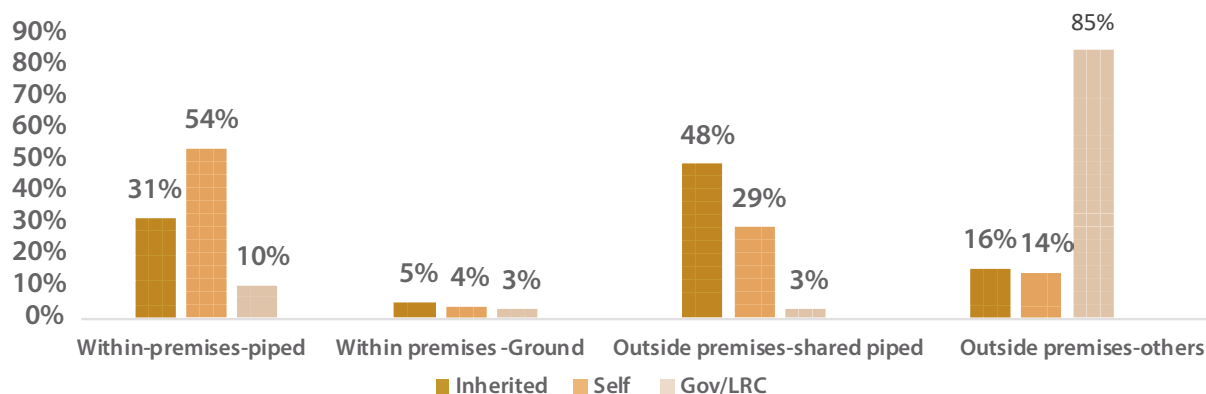
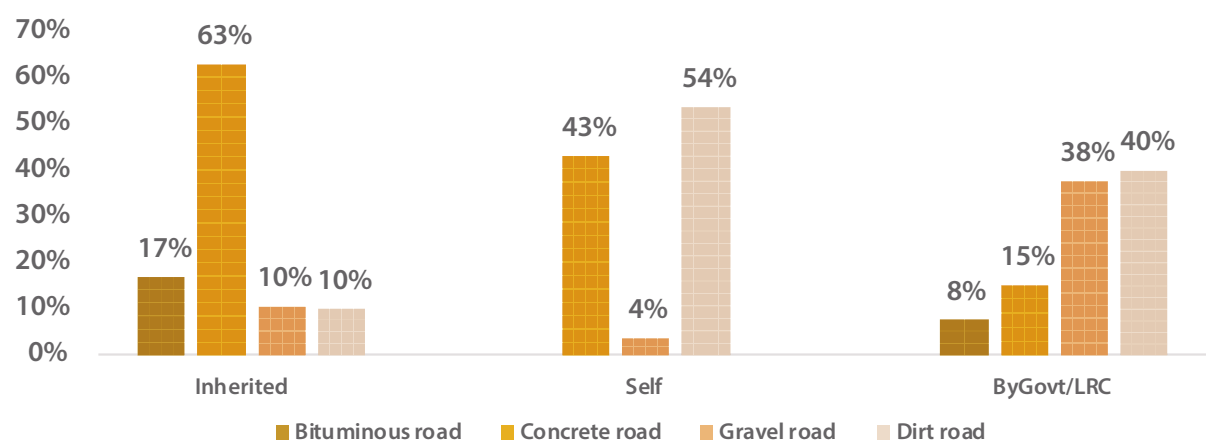


Figure 15: Land ownership vs road type



Lands either inherited or self-purchased have better access to a pucca road while government-provided land still lacks such access. It is found that 78 per cent of the accessible roads for the latter are either gravel or dirt roads, while only 23 per cent are either bituminous or concrete roads. In case of self-purchased land, about 58 per cent is kuccha and around 43 per cent is concrete road. It can be inferred that, while access is better in the case of self-purchased land, it is further improved in case of inherited land in comparison to both self-purchased and government-provided land. While only 19 per cent of inherited land are serviced by kuccha roads like dirt or gravel roads, the rest have access to pucca roads.

5.6 MISCONCEPTION ABOUT LRC AMONG SLUM DWELLERS

LRCs have been very well received by the slum

Figure 16: Drone survey sticker



dwellers with most of them viewing the scheme as an empowering step by the government.

The process of LRC distribution included spatial survey through drones and door-to-door surveys to enforce the slum boundaries and identify the



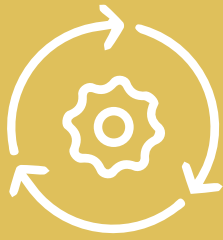
rightful occupants as on a specified date. For efficient execution, it was necessary to number the doors of all the households in a slum.

The survey shows that there is a need to foster awareness among the beneficiaries about the process of distribution of LRCs. It was observed that the slum dwellers regard the drone survey

sticker as a surety that they will receive land rights, and some even view it as proof of land ownership, with a few laminating the stickers as proof. This points to the lack of awareness among the slum dwellers and the glaring need for the local government to undertake initiatives or organise consultations to explain the process to the people.

VI

KALEIDOSCOPIIC VIEW OF BLC IMPLEMENTATION IN ODISHA





This section pertains to the second objective of the study. The data collected from the household surveys and the case studies provided information that has been used to identify the key issues related to the implementation of BLC. For this purpose, a definitive framework of analyses has been adopted to categorically and meticulously understand the various trends across the survey cities for every aspect of the BLC process.

6.1 UNDERSTANDING THE SOCIO-ECONOMIC PROFILE OF BLC BENEFICIARIES

The analysis brings to light the socio-economic profile of the surveyed BLC beneficiaries, the process of enabling these beneficiaries to access the subsidy, and the underlying bottlenecks. It takes into account the age, gender, education level, occupation, household size, expenditure and savings of the beneficiaries.

As discussed in the previous section it was found that two-third, i.e. 60 per cent (approx.), of the houses constructed were owned by women. Moreover, it is seen that about 56 per cent of beneficiaries were between 36 and 55 years of age, when they are also usually at the peak of their work lives (Figure 17). However, the age of the beneficiary does not have any correlation with the amount invested in the construction or the time taken for the completion of the house. This can be explained by the fact that the beneficiary and the household investing in the construction are different in most of the cases. While the beneficiaries are mostly the non-earning female household heads, the earning member of the family invests in the construction.

Nearly 52 per cent of the beneficiaries were either illiterate or barely literate with no formal education.

Figure 17: Age profile of the BLC applicants

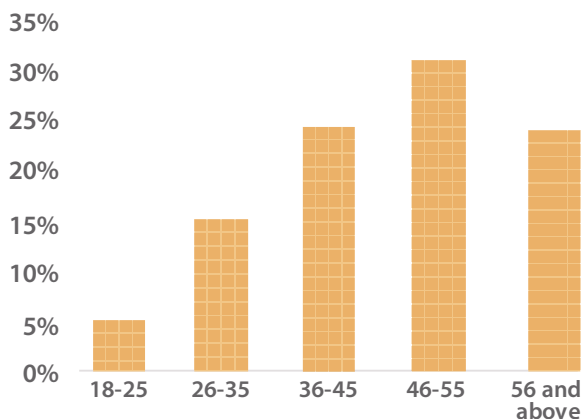
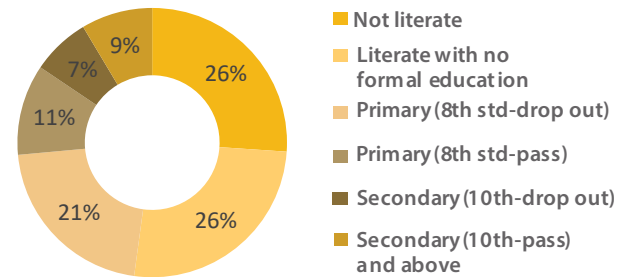


Figure 18: Applicant's education profile



About 32 per cent had primary education till 8th grade, while only 12 per cent studied till 10th grade. A negligible number of beneficiaries completed their graduation or diploma, at 0.4 per cent (Figure 18).

When the education level of the beneficiaries was mapped against the MPCE of the households, excluding 2 per cent of the beneficiaries having monthly expenditure above INR 15,000 (USD 215), a positive correlation was observed. The beneficiaries with a better education were better off in term of their socio-economic status, as Figure 19 shows.

Almost 30 per cent of the beneficiaries earned their livelihood either as skilled or unskilled labourers in construction work. Approximately 39 per cent of the beneficiaries, mostly women, were homemakers and not employed anywhere. There is a considerable share of casual labour in non-construction work as well, at 37 per cent, followed by self-employed at 19 per cent. Further, only 5 per cent and 1 per cent beneficiaries were employed in the government and the private sector respectively (Figure 20).

When the education level of the beneficiaries was plotted against their occupation, it was observed that the beneficiaries who were either illiterate or literate with no formal education constituted the unemployed category. There were 40 per cent unemployed, among which the majority (95 per cent) were women who were homemakers.

Figure 21 shows the correlation between education, occupation and MPCE. The unemployed category is found to consist of homemakers and unemployed beneficiaries who are either illiterate or lack any formal education. Expectedly, the skilled category of the workers are the beneficiaries who have attained at least a primary level of education. It clearly indicates that these beneficiaries belonged to the underprivileged sections with low chances of improving their lives by breaking the vicious circle of poverty. It also indicates that the majority

Figure 19: Education level vs MPCE

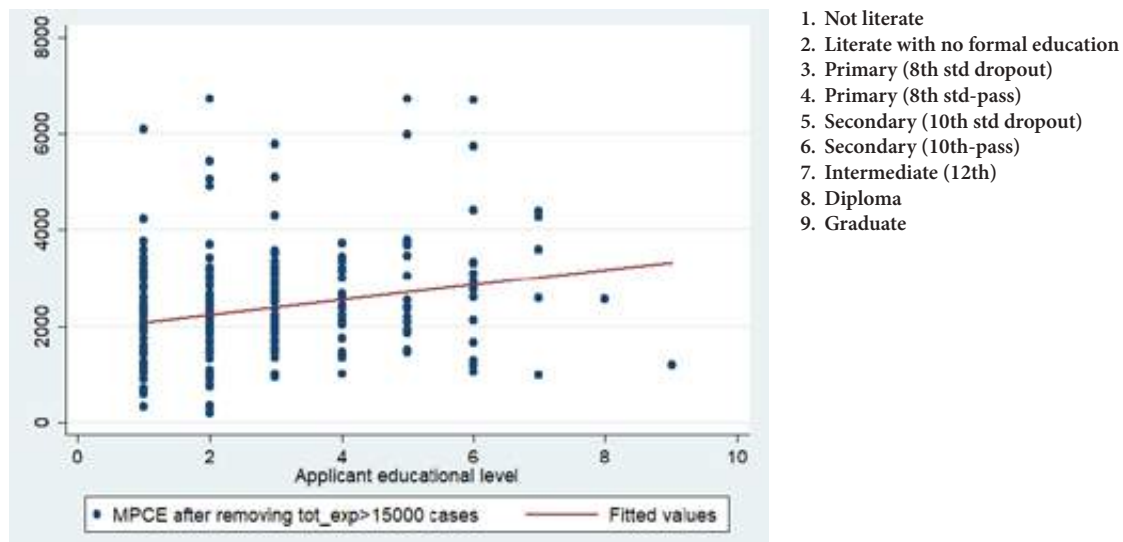


Figure 20: Employment Profile of Earning Beneficiaries

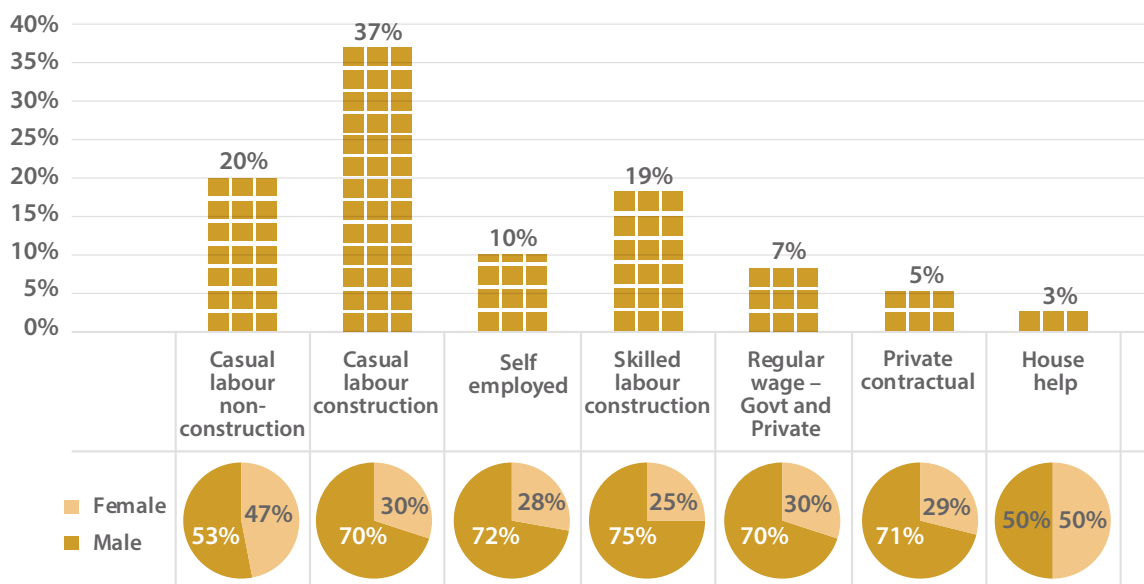
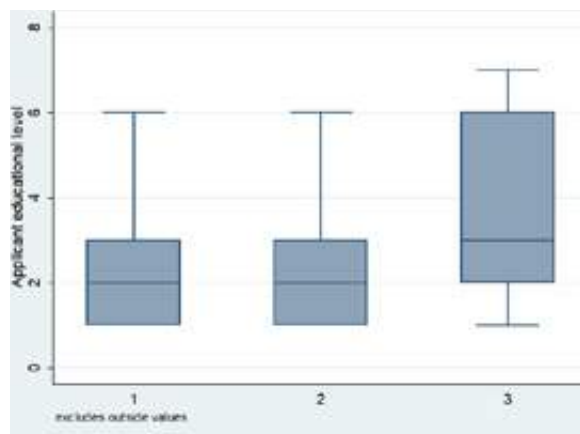


Figure 21: Education and employment



1. Unemployed = homemaker, retired and unemployed
2. Casual = construction labour, non-construction labour, house help
3. Skilled = skilled construction, self-employed, government and private regular, private contractual

Figure 22: Investment with HH size

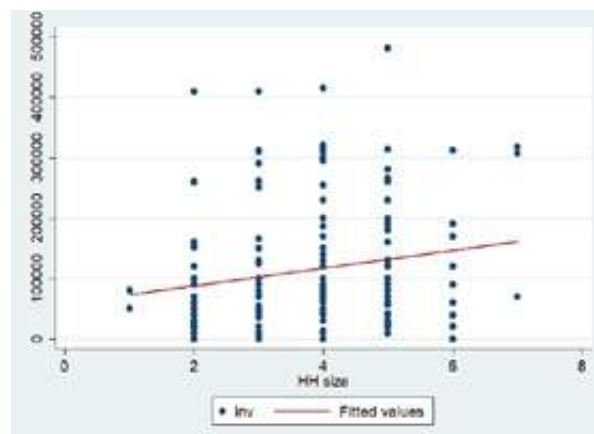
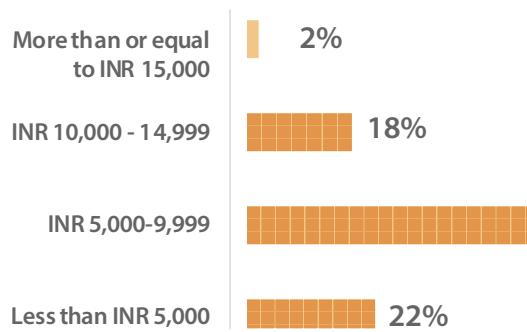




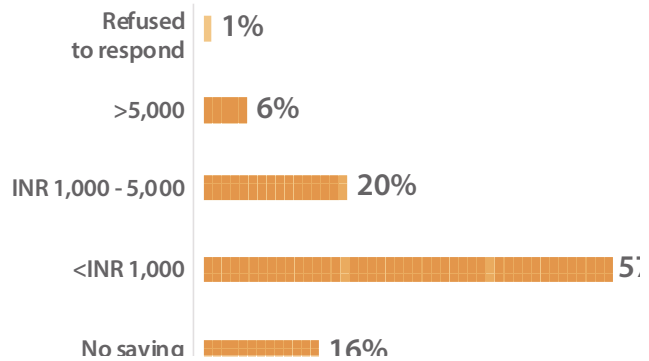
Figure 23: Monthly expenditure of HHs (in INR)



of beneficiaries of PMAY under BLC were suitably targeted in Dhenkanal, Berhampur and Gopalpur cities of Odisha, given the PMAY-BLC focus on EWS. More than 75 per cent of households had a household size of two to four members. The household size had an impact on the size of the house constructed and also the amount invested in the construction. Households who invested more had a higher household size, comprising husband, wife and unmarried children, as per the PMAY mandate (Figure 22).

The expenditure and savings pattern of the households further shows that the beneficiaries belong to the EWS category, as is mandated by the government. Almost all, i.e. 98 per cent, incurred an average monthly expenditure less than INR 15,000 (USD 215) (Figure 23). Around 2 per cent of the households incurred high expenses on a monthly basis (more than INR 15,000), and among these, most had a household size of four to six. Almost 57 per cent of the beneficiaries saved less than INR 1,000 (USD 14), while another 20 per cent saved between INR 1,000 and INR 5,000

Figure 24: Monthly savings of HHs (in INR)



(USD 71) (Figure 24). As expected, the households with better MPCE could save more.

6.2 FACTORS AFFECTING THE CONSTRUCTION PROCESS UNDER BLC

Beneficiaries were mostly content with the construction process and report experiencing no hindrances with regard to subsidy disbursement. Almost 87 per cent of the beneficiaries did not recall any significant delay during the various stages of construction (Figure 25). Among those who faced a delay in construction, about 80 per cent attributed it to a hold-up in the disbursement of subsidy and/or loan disbursement (Figure 26). Another prominent reason for delay in construction was the inability to arrange funds from other sources. While access to finance remains a major cause of delay, weather conditions and access to water aggravate the problem. As one of the respondents of a case study said, ‘During the summer, it became difficult for us to undertake construction work. We had to rent a water tanker to carry out our work during that time.’

Figure 25: Delay in construction

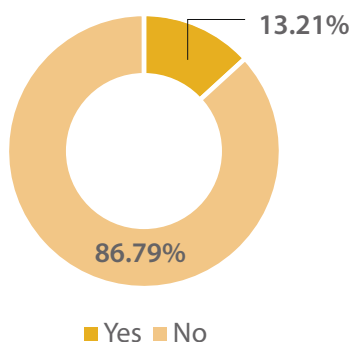


Figure 26: Reasons for delay in construction

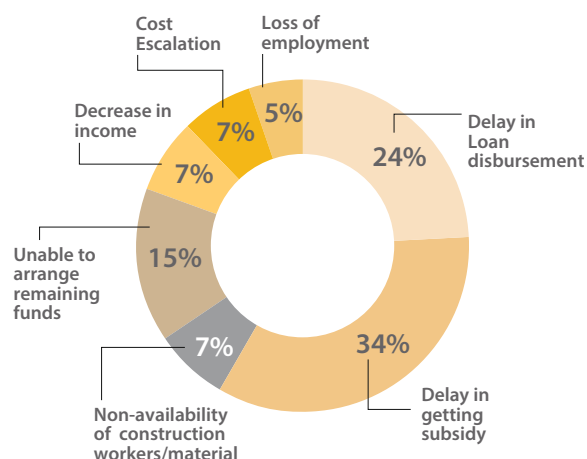


Figure 27: Time taken in various stages of construction

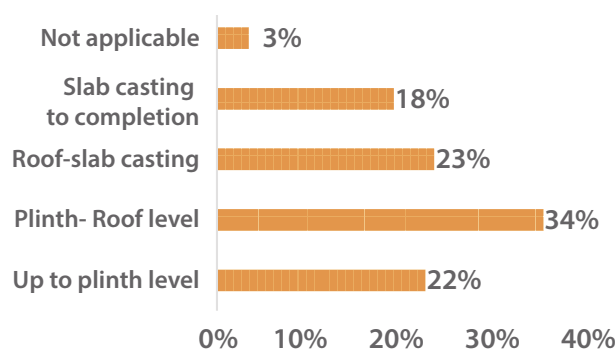


Figure 28: Subsidy amount disbursed

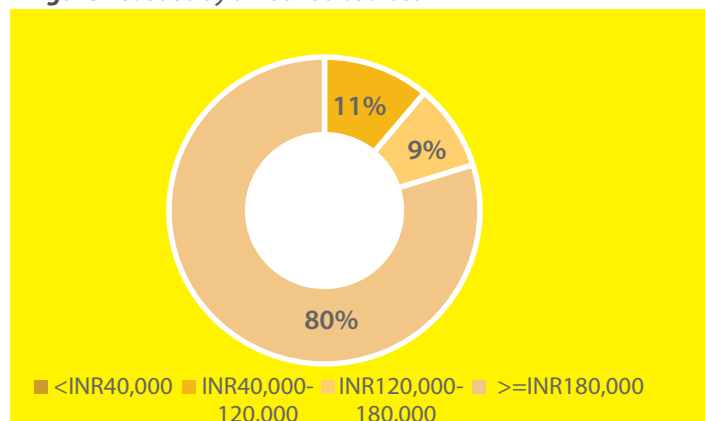
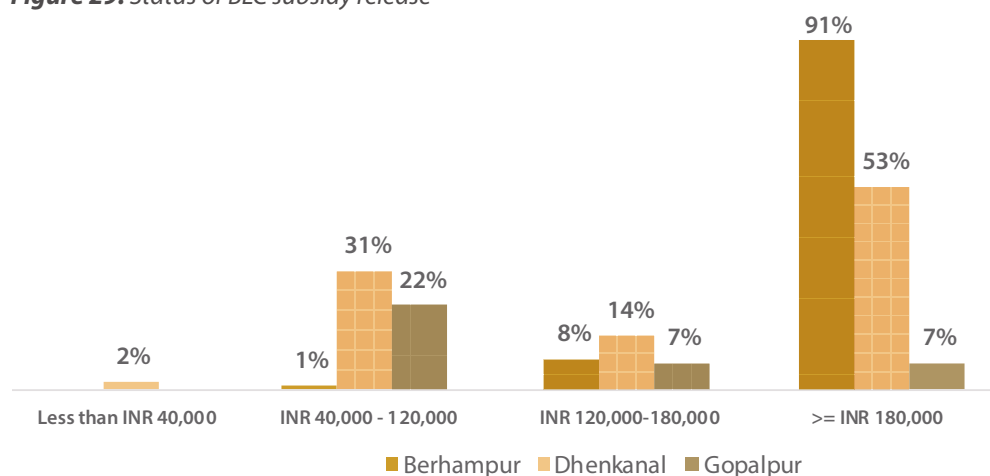


Figure 29: Status of BLC subsidy release



The subsidy grant in Odisha has usually been given out in four tranches. The first grant is for INR 40,000 (USD 570), the second and third are for INR 60,000 (USD 857) each, and the last one is for INR 40,000 (USD 571). An issue cited as one of the key challenges by the beneficiaries was arranging the first tranche to construct up to the plinth level. Given that a beneficiary is required to demolish his/her house without receiving any funds from the government, the initial phase of BLC faced significant impediments.

Around 34 per cent of respondents reported construction from plinth to roof level as the most time-consuming phase (Figure 27). Interestingly, there was no significant correlation between MPCE and the time taken for completion of construction. One-fourth (24 per cent) of the beneficiaries experienced cost escalation due to increase in the cost of labour, material and transportation.

An analysis was done considering only beneficiaries who had completed the construction. The subsidy disbursement pattern shows that Berhampur has the

highest number of beneficiaries who received the full subsidy, followed by Dhenkanal and Gopalpur.

An incentive of INR 20,000 (USD 278) is being provided by the state government to the beneficiaries on the successful completion of the house within four months of getting the work order; there is an incentive of INR 10,000 (USD 142) for houses getting completed in six months' time. These benefits are provided to a beneficiary in addition to the cost of construction of the house. The survey data shows that the disbursement of incentives was more prominent in Gopalpur, followed by Berhampur. However, even in Gopalpur, only 8 per cent of the beneficiaries who completed the construction within four months received the stipulated amount; 33 per cent of those received INR 10,000 (USD 142) as incentive. Further, none of the beneficiaries who completed the construction within six months received any incentive. Similarly, in Berhampur, only 3 per cent received INR 20,000 (USD 285) for completing within four months while 1 per cent received INR 10,000 (USD 142)(Figure 29).



CASE STUDY
FACED DELAY
IN CONSTRUCTION



Beneficiary: Tea seller from Nua Sahi, Gopalpur

Gender: Male

Family size: 3

Education level: Std IV

Occupation: Runs a tea stall

Sources of household income: Profit from tea stall

Geographic location: Nua Sahi, Gopalpur

Land owned by: Beneficiary

Size of house: Built on a plot of size 5' x 40'

Specifications of house constructed/extended: 3 rooms of size 5' x 12', 5' x 10' and 5' x 6'

Toilet: Yes, of size 4' x 4'

The beneficiary took one and a half years to complete the construction of his house under Awaas. When asked why it took so long, this humble man replied that arranging finances was the biggest obstruction. Being the sole bread earner of his family, even to invest INR 35,000 (USD 500) that was required to demolish his old thatched house and lay the foundation for the new one was a big challenge. However, he sailed through the tough times and now resides in his pucca house.

His name appeared in the approval list almost two years after application, after he received LRC. He has also applied for an electricity connection but his neighbourhood is yet to receive a power line. He has applied for other government schemes like Ujjwala, but has remained unsuccessful so far. One of the primary issues in his case seemed to be a lack of awareness about the application process and eligibility criteria. The building was designed by the beneficiary and the construction was supervised by a contractor.

ACCESS TO CIVIC INFRASTRUCTURE

Electricity: Not available

Drinking water: Tube well outside premises

CASE STUDY
RECEIVED
INCENTIVE FOR
COMPLETING
CONSTRUCTION
WITHIN FOUR
MONTHS

Beneficiary: A washerman from Narasingha Sahi, Berhampur

Family size: 4

Education Level: Not literate

Occupation: Washerman

Sources of household income: Earnings from washing and ironing clothes

Geographic location: Narasingha Sahi, Berhampur

Land owned by: Beneficiary

CASE STUDY
continued

**RECEIVED
INCENTIVE FOR
COMPLETING
CONSTRUCTION
WITHIN FOUR
MONTHS**

Size of house: Approx. 14' x 20'

Specifications of house constructed: Foundation with stones, remaining structure above plinth built on bricks with concrete roof; 2 rooms of size 8' x 10'; veranda 6' x 20'; prayer room 4' x 8'

Toilet built: Yes, toilet constructed with piped water facility

The beneficiary, a washerman by trade, from Lakshmi Narasingha Sahi, Berhampur, received an incentive of INR 20,000 (USD 285) over and above the stipulated INR 200,000 (USD 2,857) for completing the construction of his house within a period of four months.

He had heard about the PMAY housing scheme. Armed with the necessary documentary proofs, he went along with a mason familiar with the PMAY scheme to the municipality office to apply for it. The office bearer was positive and within a period of six to seven months, the beneficiary's promptness, the favourable weather and smooth money flow enabled him to avail the extra incentive. He received INR 220,000 (USD 3,142) in four tranches and borrowed another INR 150,000 (USD 2,142) that he invested in constructing the house. The building had been designed by the beneficiary himself and the construction was also supervised by him.

ACCESS TO CIVIC INFRASTRUCTURE

Electricity: Available

Drinking water: Available from municipality

6.3 ACCESS TO FINANCE FOR CONSTRUCTION

The most prominent source of funds to complement the household's own savings and the grant received under the Awaas scheme was borrowing from friends and relatives; this was observed among 40 per cent of the respondents (Figure 30). The second major source of funds was loans from moneylenders with almost 35 per cent

of respondents using this source. Banks emerged as the third source of borrowing; however, merely 20 per cent of the respondents applied for a bank loan. This clearly indicates that institutional credit penetration remains significantly low, with only one in every five slum dwellers accessing bank loans for building their houses. Although 100 per cent of the beneficiaries reported having bank accounts, they also reported opening these for accessing the housing subsidy given by the

Figure 30: Sources of borrowing

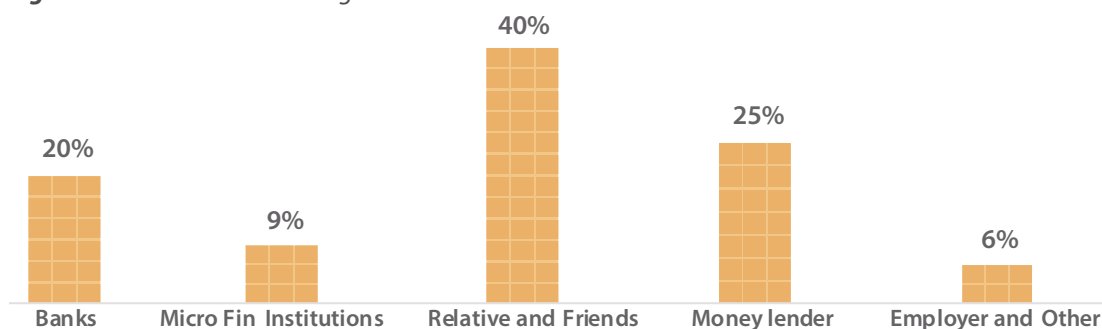




Figure 31: Primary reasons for not applying for a bank loan

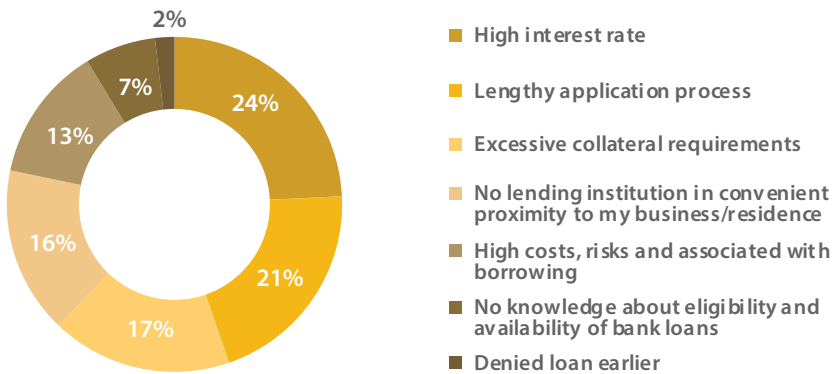


Figure 32: Borrowing vs interest rate

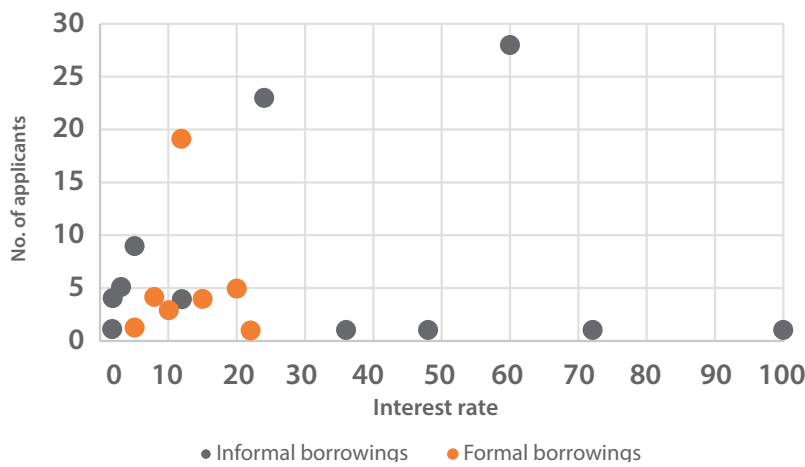
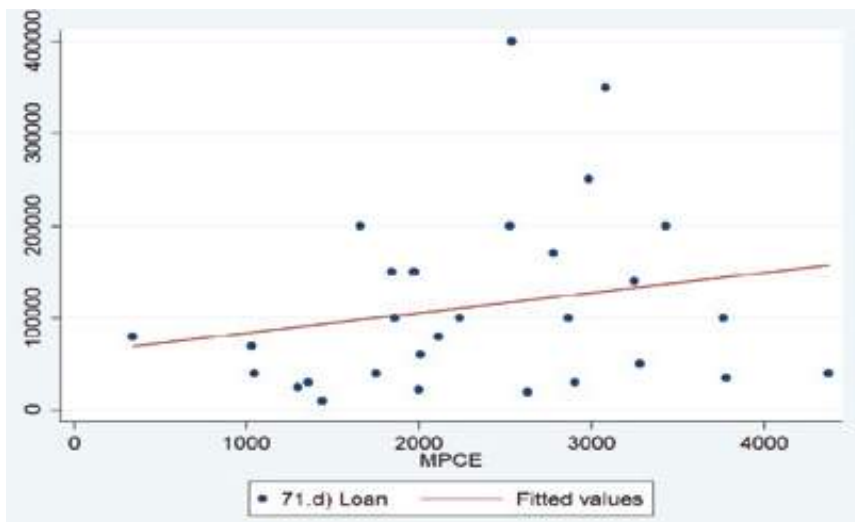


Figure 33: MPCE vs formal borrowing



government. Expectedly, there is a positive correlation between the MPCE and the amount of loan applied for, i.e. beneficiaries who had higher MPCE applied for a larger loan. This shows that the financing is easily accessible to the higher

strata of the society, while the poorest still face problems accessing finance. The three key reasons for not opting for a bank loan were a high rate of interest, a lengthy application process, and an excessive requirement

of collaterals. Absence of banks in close proximity also featured as a strong reason for not approaching a bank, while perceived rejection was not a primary cause for not approaching banks (Figure 31). These factors indicate that the banking system remains inaccessible to the urban poor and they do not consider borrowing from the bank in times of need as a source of finance. This was corroborated by one of the case study respondents who said, 'No, I have not borrowed

or taken a loan from any bank. If we take a bank loan then we have a persistent fear of committing a default in repayment.'

Another key observation is that majority of the beneficiaries relied on multiple sources of borrowing instead of one to finance their construction. However, interestingly, households that borrowed from informal sources did so at an interest rate of 24-60 per cent p.a. (Figure 32), whereas the interest rate

CASE STUDY

ACCESSED FORMAL BORROWING

Beneficiary: *A part-time worker (unemployed at the time of the interview) from Lakshmi Narasingha Sahi, Berhampur*

Family size: 7

Education level: Not literate

Occupation: None at the time of the interview

Sources of household income: *Earnings from working in a furniture shop, making of leaf plates and mudki (a local sweetmeat), acting as a priest in some social ceremonies*

Geographical location: Lakshmi Narasingha Sahi, Berhampur

Land owned by: Beneficiary

Size of house: 75' x 4'

Specifications of house constructed: *Foundation with stones, remaining structure above plinth built on bricks with concrete roof in 1st storey and tin roof in 2nd storey; 2 rooms in each of the 2 storeys along with kitchen*

Toilet built: Yes, toilet with piped water connection

The beneficiary and his family have been living in a two-storey house, with two rooms in each storey that the family built by combining a grant of INR 220,000 (USD 3,142) from the government, borrowing INR 250,000 (USD 3,571) from a bank, and renting out the first floor against INR 50,000 (USD 695) to a local person.

The beneficiary, who ran a tea stall earlier, had heard about the PMAY scheme from a customer who helped him to initiate the process of application that they made nearly one and a half years back. Although the approval came after a year of application, this family was prudent in completing the construction of the ground floor within four months to get the promised grant in four instalments and the additional incentive of INR 20,000 (USD 278). Later, they built the second floor. Total expenses incurred amounted to INR 400,000 (USD 5,714). The household is now busy paying off the bank loan they had taken to complete the house.

The architectural plan has been provided by the beneficiary in consultation with the mason and supervised by the beneficiary himself.

ACCESS TO CIVIC INFRASTRUCTURE

Electricity: Available

Drinking water: Connection from the municipality



CASE STUDY

BORROWED FROM MULTIPLE SOURCES AT HIGH INTEREST



Beneficiary: A cart puller and an agricultural labourer from Kadalibada Sahi, Berhampur

Family size: 5

Geographic location: Kadalibada Sahi, Ward No 1, Berhampur

Education level: Std V

Occupation: Cart puller

Sources of household income: Earnings from cart pulling and agricultural labour

Land owned by: Beneficiary's deceased spouse

Specifications of house constructed: Foundation with stones, remaining structure above plinth built on bricks with concrete roof; 4 rooms of size 12' x 6', toilet 10' x 6', built on a plot of 120' x 6'

Toilet built: Yes, toilet constructed with piped water facility and storage tank

The beneficiary, now 80 years old, moved to Berhampur in 1960s. After half a century of living in the city, in 2019 he could build a strong house under PMAY in which he feels secured from cyclones. However, repaying loans taken to meet additional expenses incurred over and above INR 200,000 (USD 2,587) received from the government has become the greatest challenge for the family now.

It was in 2016 that the beneficiary heard about the PMAY scheme from his local councillor, and he applied immediately. The sanction order came two years later, after which the family constructed their house within a period of six months. They have spent INR 280,000 (USD 4,000) on the house. Of this, INR 80,000 (USD 1,142) was borrowed from three sources at a high rate of interest. The family was not aware of the provisions for a loan from the bank since the land was in the name of his deceased spouse and they were not sure whether they could provide anything as mortgage.

The building is designed by the mason and the construction is supervised by the beneficiary himself.

ACCESS TO CIVIC INFRASTRUCTURE

Electricity: Disconnected

Drinking water: Own arrangements

for formal borrowing was 12 to 22 per cent per annum. It is noteworthy that households which have not borrowed from banks citing high interest rates, combined with other reasons, have taken loans at such exorbitant rates from informal institutions.

As expected, plotting of the 39 per cent of the beneficiaries who opted to borrow from either formal or informal sources against the MPCE shows that households which are well off opted for formal bank loans (Figure 33).

6.4 FEATURES OF THE NEW HOUSE

Most of the BLC beneficiaries reported staying in a pucca house before applying for BLC, which is against the government guidelines which stipulate that a beneficiary family must not have a pucca house (an all-weather dwelling unit) either in his/her name or in the name of any member of his/her family in any part of India. This could be explained by the fact that the respondents were not able to categorise between a semi-pucca and pucca; or could have been staying in the joint family (Figure 34).

Figure 34: City wise house typology of BLC applicants

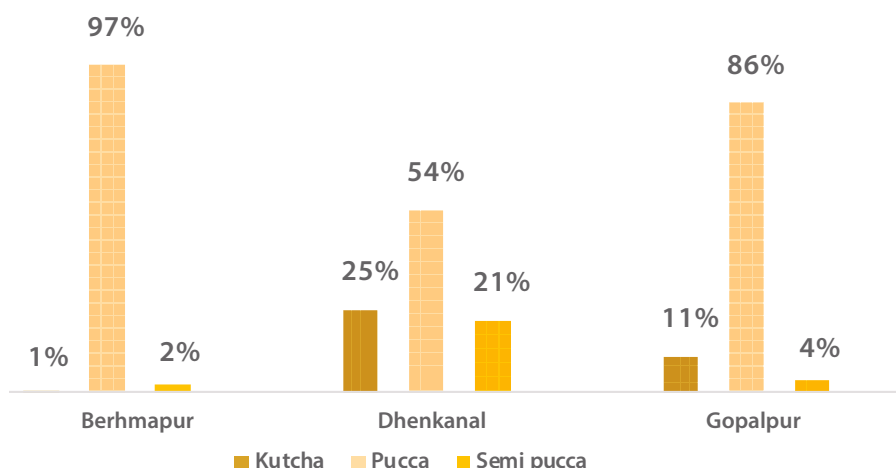
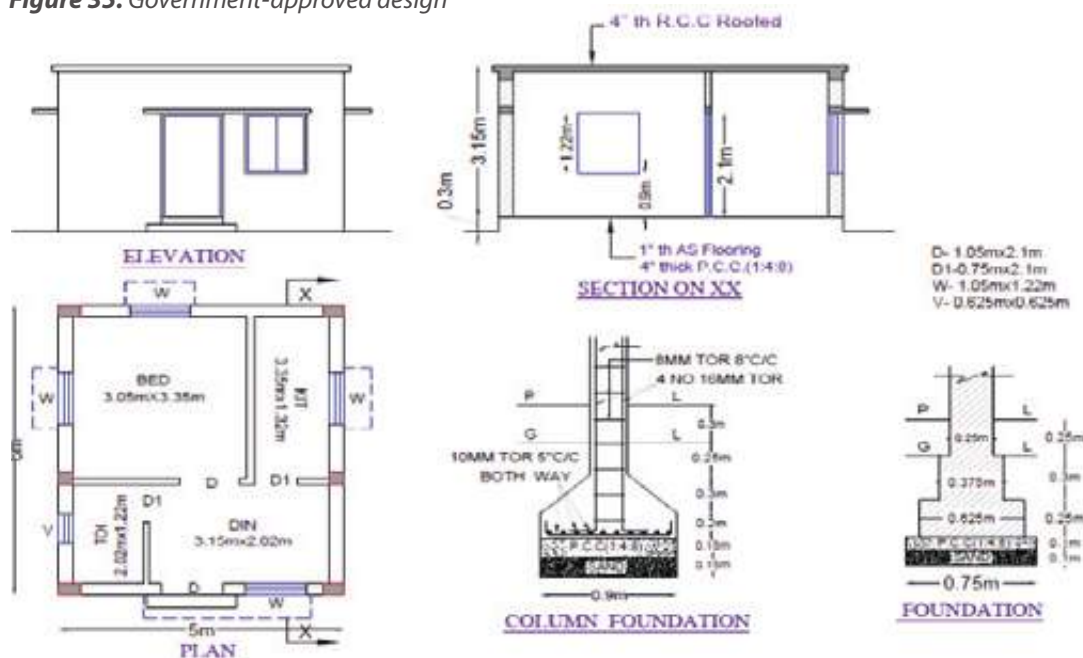


Figure 35: Government-approved design

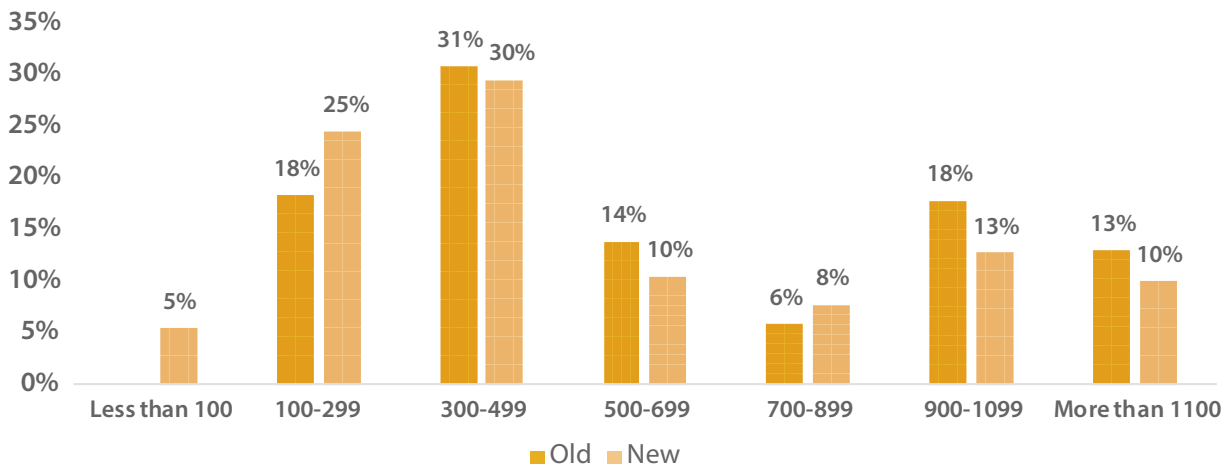


Although a standard design is proposed by the government, it was found there is flexibility in allowing the beneficiary to design his/her own house. In India, a house (Figure 35) – which usually represents people’s aspirations over a lifetime – is typically built once in a lifetime, or often once in the lifetime of a few generations. As this is true across all economic strata of the society, flexibility emerges as a very important factor behind the success of the scheme. Around 85 per cent of the respondents had designed their own houses, out of which 72 per cent said that the government did not suggest a design. Approximately 15 per cent of the beneficiaries followed the standard design suggested by the government; of these, however,

67 per cent said they had to get an approval of the building design from the government. The contractor or mason in some cases guided the beneficiaries on the design of the house. All this indicates the lack of clear protocols on building design approvals. While beneficiaries had the flexibility to design their own houses, there were some who followed the conventional way of adopting the government-suggested design and went through the formal process of acquiring approval. Around 54 per cent of the Awaas scheme houses surveyed were between 100 and 500 sq ft of carpet area and another 18 per cent had a built-up carpet area between 500 and 900 sq ft. Around 4 per cent houses were rather big, with a carpet area ranging



Figure 36: Carpet area (sq ft) of old vs new house



CASE STUDY

MASON FROM DHENKANAL

Head mason: Has built 11 PMAY houses

Occupation: Head mason

Number of houses built under PMAY: 11

Whether employed directly: Yes

Whether employed through contractor: No

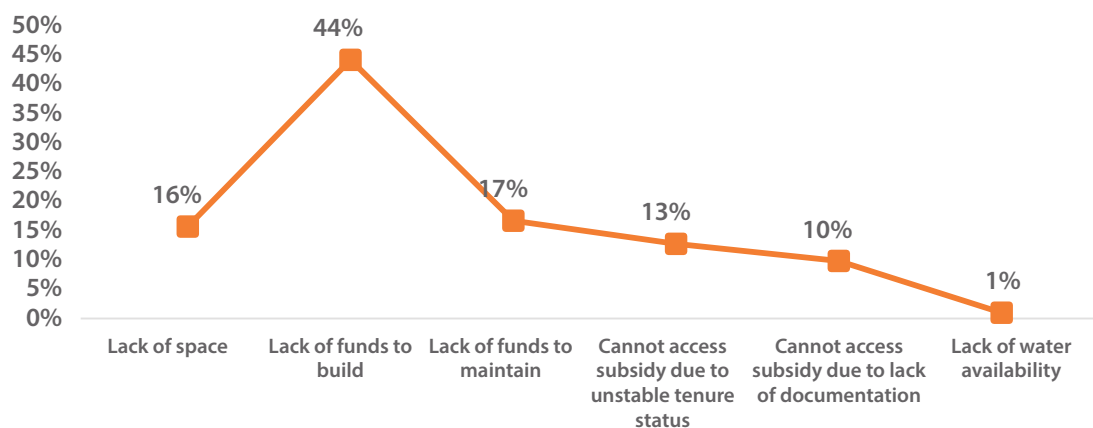
Whether known to government department/municipality: No; but has worked on contract for the government before

The head mason is well aware of the norms of the PMAY scheme. He knows intimately the dimensions of the rooms that have to be built and the size of the veranda. This mason, who has completed eight houses and has begun working on another three houses, feels that the money received from the government is enough to construct a house if one follows the specifications given. Beneficiaries have to invest their own money when they want additional features in the house.

The head mason and his associate masons and labourers charge different rates for different stages of the construction process. Most households use good quality, branded iron rods and cement to ensure that the construction is strong. While construction of walls with stones is faster and costs less, many still prefer construction with red bricks because they want a stronger structure.

OBSERVATIONS ON HOUSES CONSTRUCTED

When asked whether the government inspects the quality of construction from time to time, he said that regular checking is done from the government side. They check the depth of foundation, the plinth and also the roof. He said that the households themselves get the raw material for the construction and that most beneficiaries design their houses on their own. He observed that all beneficiaries, in his experience, build toilets and pits with circular cement rings. He also pointed out that while all the constructed house has access to electricity, they have only recently received access to water supply within premises. In fact, in some areas the drainage system has also been constructed recently.

Figure 37: Reasons for not owning Individual Household latrines (IHHL)

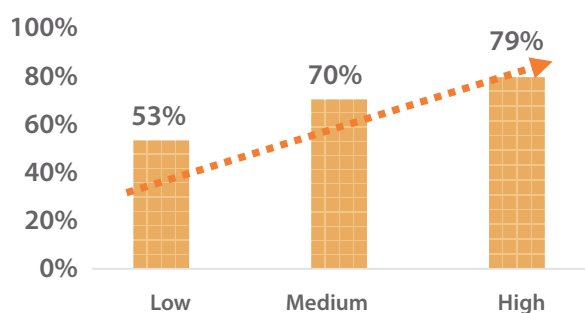
between 1,300 and 1,700 sq ft. On the other hand, 5 per cent houses built were exceptionally small, with carpet area less than 100 sq ft. (Figure 36). More than half of the total houses constructed followed the PMAY norm of two rooms. However, 17 per cent of the houses surveyed had only one room due to paucity of space. As many as 18 (8 per cent approx.) houses had between four and six rooms.

About 68 per cent of the houses built under the Awaas scheme had toilets, against a target of 100 per cent set by the Government of India. An unexpected finding is that, while 69 per cent of households had toilets in their old houses, a marginally lower proportion have built toilets in the new house. However, it does not imply that the households who have not built an in-house toilet do not have access to toilet facility necessarily. One of the case study respondents, a beneficiary who is a single mother, said, 'I have not built a toilet in my house because I have access to a toilet at my sister-in-law's house next door.'

Understanding the motivations for not owning a toilet among the 32 per cent households underscored a variety of reasons during the survey and the case study interviews. Some of these included paucity of space, low priority, lack of funds and lack of subsidy, among others. In addition, the data points out that 95 per cent of the houses that didn't have a toilet in the old house, do not have it in the new house as well. This indicates that toilets are still accorded a low priority among a significant section of households especially in smaller cities like Dhenkanal and Gopalpur (Figure 37).

Access to an in-house toilet facility in Odisha showed a significant correlation with MPCE (Figure 38). It was also observed that households ascribed a sense of security to building an in-house toilet. One of the case

study respondents from Dhenkanal said, 'It is better to build a toilet within the house because we have two daughters.'

Figure 38: Access to a toilet

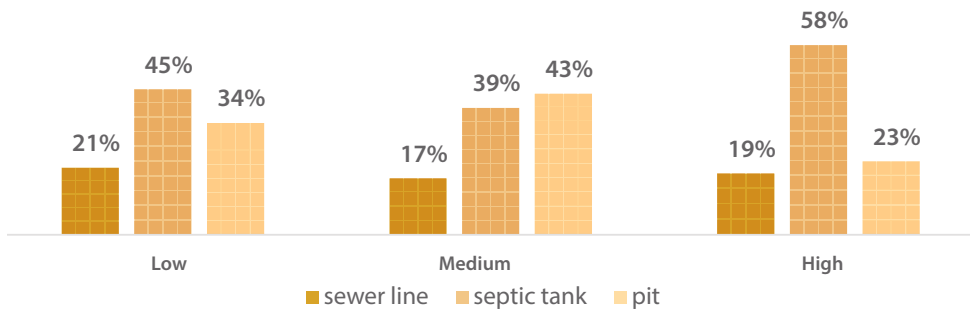
More than three-fourth (75 per cent) of the houses constructed had built a separate kitchen. For some, it was a part of the veranda or a room used for other purposes as well. A case study respondent said, 'We have not made it yet; when we get the final instalment, we plan to make a kitchen room at least by putting a sheet.'

Septic tanks are the most common on-site sanitation systems in Odisha at 50 per cent with most of them being connected to soak pits. The access to sewers is comparatively low with respect to septic tanks or pits across the MPCE quintiles, and one-third of the households in Gopalpur had their toilets connected to sewer followed by Dhenkanal and Berhampur (Figure 39).

Enumerators observed that around 75 per cent houses had an outlet pipe from their house connected to the drain outside. Given most households have built a soak pit alongside the setic tanks, these outlets could be for discharge of water.



Figure 39: Access to on-site sanitation in new house



CASE STUDY

DID NOT CONSTRUCT TOILET

Beneficiary: A labourer from Kutunia Juanga Sahi, Dhenkanal

Gender: Female

Family size: 2

Education level: Std II

Occupation: Labour at brick kiln

Sources of household income: Wages

Geographic location: Kutunia Juanga Sahi, Dhenkanal

Land owned by: Grandmother-in-law

Specifications of house constructed/extended: 2 rooms, no veranda, kitchen or toilet

Toilet built: No

The beneficiary and her little son were lucky to have inherited a share of land that belonged to her grandmother-in-law. This enabled her to apply for the PMAY, which her immediate relatives did not raise any objection. However, the application process was tedious for this young woman who recalled having to make 12 visits to complete the application. Some handholding and more transparent information dissemination could have saved her the ordeal.

The beneficiary has succeeded in constructing a small house of two rooms with a concrete roof. She could not afford to add a veranda, kitchen or toilet because of lack of space and fund. Being used to working as a labour in the brick kiln, she worked on building the house as well. She has invested INR 30,000 (USD 395) from her savings already, but is yet to complete her house. Hence, she has only received the first three instalments from the PMAY and hopes to get the remaining INR 40,000 (USD 571) when she completes her house. The building plan has been suggested by the mason and the construction has been led by the beneficiary herself.

ACCESS TO CIVIC INFRASTRUCTURE

Electricity: Available

Drinking water: Village well and municipality tanker during summers when the well dries up; piped water supply not available in the area

6.5 ACCESS TO CIVIC AMENITIES

About 90 per cent of the households surveyed across the three cities had a metered electricity connection. It may also be noted that more than 94 per cent of the completed BLC houses have a metered electricity connection (Figure 40).

Out of the total surveyed households, about 56 per cent did not have water connection within their premises (Figure 41). Among these, majority depended on public stand posts (41 per cent) and

handpumps (15 per cent). 5 per cent continued to rely on open wells for water and 1 per cent relied on water tankers for the supply of water (Figure 42).

Among the households with water supply within their premises, 29 per cent had piped water and about 3 per cent had borewells with storage tanks. Out of the total completed houses under BLC, 40 per cent of the households in Berhampur, 59 per cent in Gopalpur, and only 24 per cent in Dhenkanal had access to water within premises.

Figure 40: Metered electricity connection in completed houses

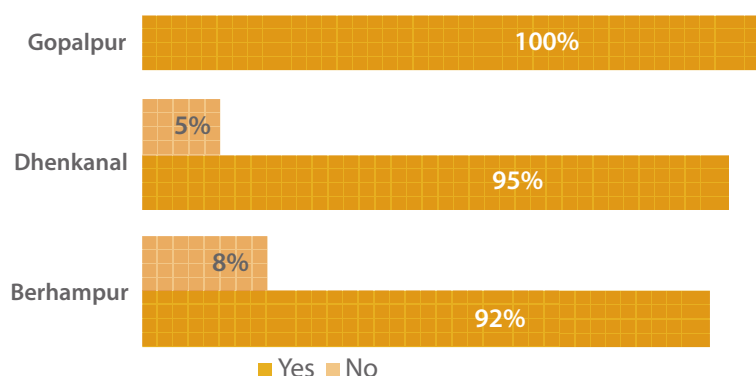


Figure 41: Primary source of drinking water in completed BLC houses

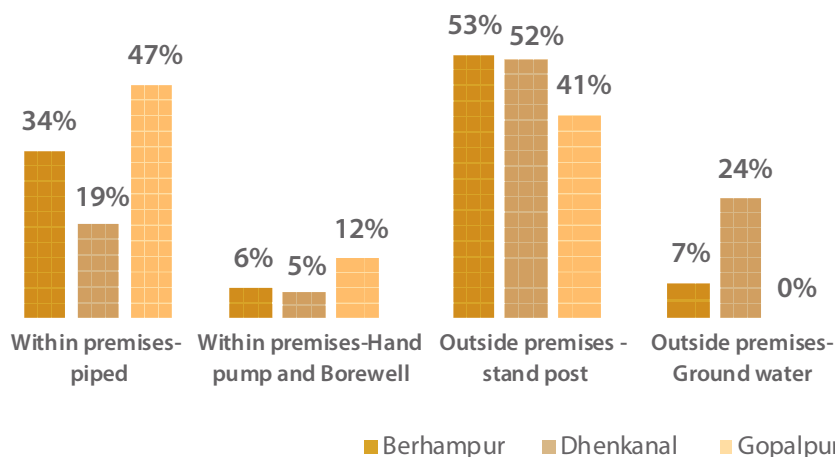
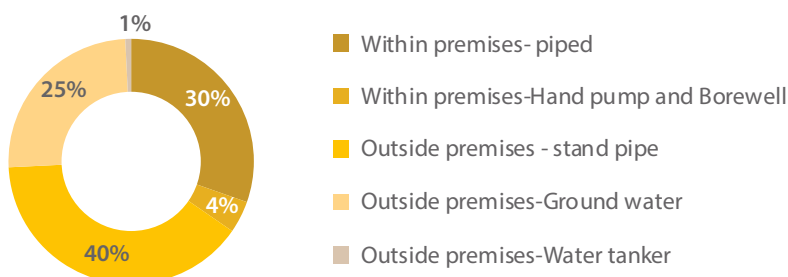


Figure 42: Primary sources of water





CASE STUDY

LACK OF ACCESS TO BASIC INFRASTRUCTURE

Beneficiary: A mason from Gopalpur

Occupation: Mason

Number of houses built under PMAY: 10

Whether employed directly: Yes, in some cases

Whether employed through contractor: Yes, in some cases

Whether known to government department/municipality: No

Whether benefitted through PMAY: Yes, in terms of increase in work and income

The 34-year-old mason from Gopalpur has benefited immensely from the PMAY scheme. He has work throughout the year, for which he charges a wage rate of INR 500 per day (USD 7) if employed directly. When employed through a contractor, he gets his daily wage, while the contractor charges the beneficiary on the basis of per square foot of construction.

The mason is of the view that the housing scheme has enabled many a poor household to construct a house. In Odisha, which is a disaster-prone state, building a strong foundation for the house and a concrete roof is a priority for safety. Thus, everyone prefers the traditional red bricks over the fly-ash brick. People are willing to invest their savings or borrow from a variety of sources to supplement the money received from the government to complete their house.

OBSERVATIONS ON HOUSES CONSTRUCTED

When asked whether the government inspects the quality of construction from time to time, he said that, since there are very few engineers in the department, the quality is rarely monitored. He also observed that the beneficiaries procure the raw material for construction themselves, and also design their own houses. When asked whether the beneficiaries build toilets, he said that all of them do build toilets and pits with circular cement rings. He also pointed out that, while all the constructed houses have access to electricity, all of them do not have access to water supply within premises. Drainage system is also not in place for the constructed houses.

Figure 43: Access to water and electricity in BLC houses

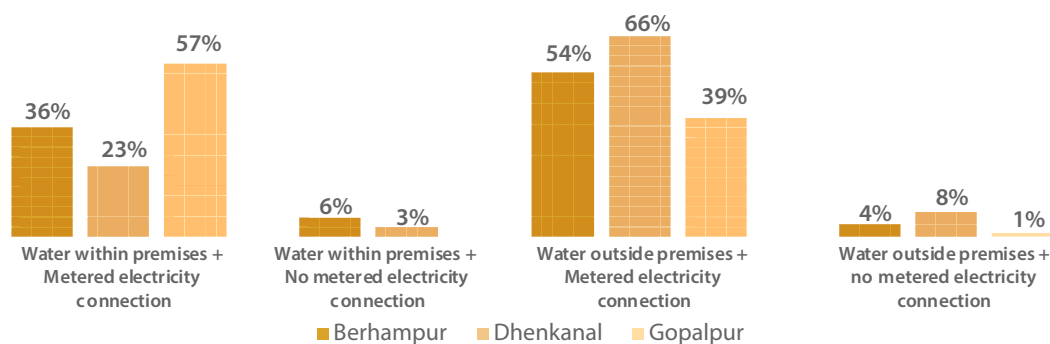


Figure 44: Type of access road

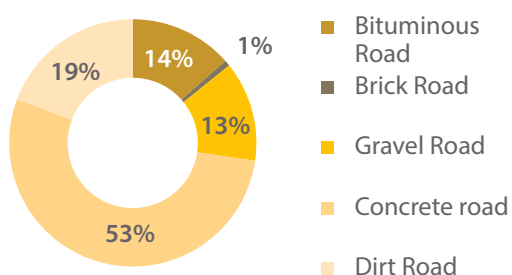


Figure 45: Type of drain

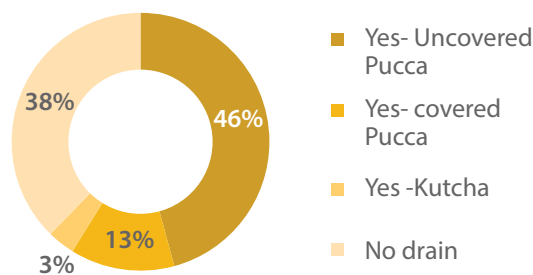
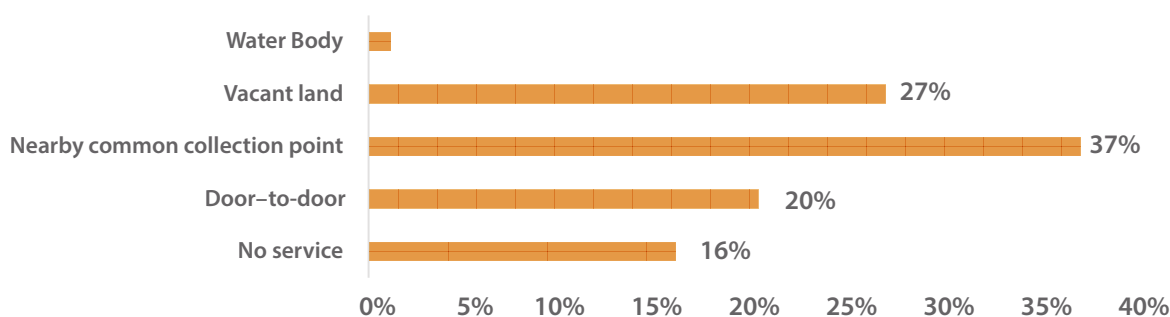


Figure 46: Solid waste management system



As per the PMAY mandate, ULBs need to ensure that individual houses under BLC have provision for basic services like water, sanitation, sewerage, road, electricity, etc. From the survey, however, it is noticed that 57 per cent of the households in Gopalpur, 36 per cent in Berhampur, and only 23 per cent in Dhenkanal had access to both metered electricity and water supply within their premises (Figure 43).

All houses had an opening to a road. About 67 per cent had access to a concrete or bituminous road. However, 52 out of 260 respondents said that the

road connecting their house was either a brick road or a kuccha one. Land parcels either inherited or self-purchased have better access to pucca roads, whereas most of the government-provided land still lack access to pucca roads (Figure 44).

Only 13 per cent of the total respondents had pucca covered drains next to their houses. While 46 per cent had pucca drains constructed, these were uncovered. A large section of the respondents – 41 per cent – did not have any drainage system around their houses. Around 85 per cent of the pucca



covered drains were in Berhampur, 12 per cent in Gopalpur, and 3 per cent in Dhenkanal (Figure 45).

Table 7: Littering around the house

Is there any garbage littered around the house?	Per cent
Yes	31
No	69

Around 20 per cent of the respondents said that they have a door-to-door garbage collection system in place. Another 37 per cent dump their household solid waste in nearby collection dumps. 44 per cent of the households did not have any solid waste management system in place. They either disposed their garbage on vacant

land or in waterbodies, or littered the neighbourhood (Figure 46). While 69 per cent respondents said that garbage was not littered around their houses, the remaining one-third still faced this problem (Table 7).

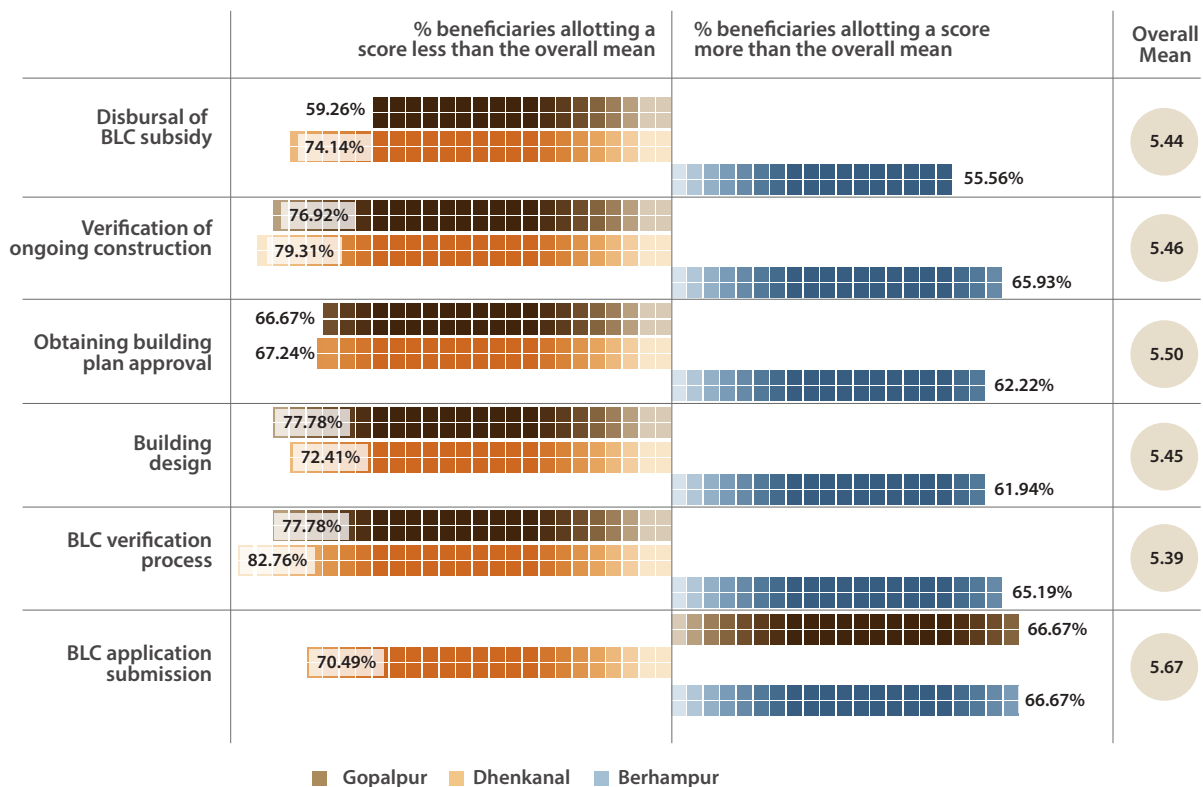
6.6 OVERALL SATISFACTION

The six stages of the BLC process were delineated and the perception of the respondents for each of these were separately noted. Thereafter, an average of perceptions was calculated stage-wise, which reflected a mean satisfaction level at a score varying between 5.39 to 5.67, across the three cities. However, considerable variations were observed within these cities compared to the mean level of satisfaction. While more than 55 per cent of the beneficiaries from Berhampur indicated an

Table 8: Time taken from application submission to completion

Stages	Berhampur	Dhenkanal	Gopalpur
Stage 1: Application submission to approval (weeks)	3	2.5	4
Stage 2: Approval to start of construction (weeks)	2	2	5
Stage 3: Complete construction (weeks)	8	4	4

Figure 47: Level of satisfaction with BLC process



above average level of satisfaction across the six stages, in comparison, majority of the beneficiaries in Dhenkanal and Gopalpur reported lower satisfaction levels. In Gopalpur, on the other hand, 67% of the respondents indicated an above average satisfaction level with respect to BLC application

submission only (Figure 47).

The average time taken between application submissions to approval was about four weeks in Gopalpur, and lower in Dhenkanal and Berhampur. While approval to start the construction was the

CASE STUDY SATISFIED WITH WHOLE PROCESS



Beneficiary: A daily wage labourer from Kutunia Juanga Sahi

Family size: 5

Education level: Illiterate

Occupation: Daily wage labour

Sources of household income: Wages, income from selling leaf plates

Geographic location: Kutunia Juanga Sahi, Dhenkanal

Land owned by: Beneficiary

Size of house: Approx. 20' x 25' built on 1.25 gunthas of land

Specifications of house constructed: Foundation with stones, remaining structure above plinth built on bricks with concrete roof; 2 rooms of size 11' x 12' and 9' x 10', veranda 6' x 20'

Toilet built: Yes, toilet constructed at the back of house

Timely instalments enabled the beneficiary, a resident of Kutunia Juanga Sahi in Dhenkanal, to construct his two-room house within a period of approximately six months. However, from submission to application to completion, it took him about one and a half years. Beaming with happiness, this daily wage labourer said that, apart from INR 800 (USD 12) that he had to spend on court fees to complete his application process, he had not faced any hindrances worth noting anywhere in the entire process.

A door-to-door information dissemination effort by the municipality made the beneficiary aware of the PMAY-BLC scheme. The councilor of the area also came down to inform about the BLC scheme. He was also informed about the process of application and the documents required to be submitted. He has received all the instalments on time till date. He has received INR 160,000 (USD 2,285) in three instalments till date, and is confident that, since his house is now complete, the last instalment would come anytime. He put in his own labour and another INR 50,000 (USD 695) to complete his house. He borrowed between INR 10,000 (USD 139) and 20,000 (USD 278) for a period of two to three months. The building plan had been provided by the municipality and the construction was supervised by the beneficiary himself.

ACCESS TO CIVIC INFRASTRUCTURE

Electricity: Available

Drinking water: Common well and municipality vehicle; piped water supply not available in the area

**Table 9: Overall satisfaction (Odds Ratio)**

	Berhampur	
	Compared to Dhenkanal	Compared to Gopalpur
Stage1: BLC application submission	13	12
Stage 2: BLC verification process	8.8	3.8
Stage 3: Building design	7.78	7.2
Stage4: Obtaining building plan approval	5.66	13.8
Stage 5: Verification of ongoing construction	18	3.5
Stage 6: Disbursal of subsidy	4.6	NS

NS means not significantly different, indicating that the satisfaction levels of the two cities are similar

CASE STUDY

SATISFIED WITH THE PROCESS; HOWEVER, THINKS MORE CLARITY REQUIRED IN TERMS OF THE PROCESS

Beneficiary: A security guard from Tala Bauri Sahi, Berhampur

Family size: 5

Geographic location: Tala Bauri Sahi, Ward No. 6, Berhampur

Education level: Std VII

Occupation: Security guard

Sources of household income: Earnings from being a guard, driving (elder son is a driver), idol making (younger son is an idol maker)

Land owned by: Beneficiary

Specifications of house constructed: Foundation with stone, super structure above plinth built with brick walls and reinforced cement concrete (RCC); 4 rooms (1 room 12' x 11' and 2 rooms 10' x 11'), on a plot of 600 sq ft

Toilet built: Yes, toilet of size of 4' x 4' built with septic tank

The beneficiary observes that involving the beneficiaries in constructing their own houses is the best feature of the scheme. It ensures that houses being built are strong and meet the basic needs of the family. He suggests that a construction manual detailing the various stages of construction and quality check, if provided by the government, would be very beneficial for many for whom this entire process is a first-time experience.

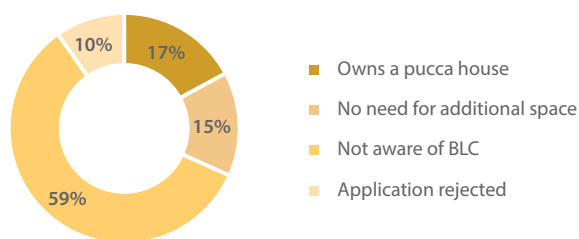
The beneficiary demolished his thatched house in which he had lived for the last 20 years to build a 600 sq ft house, spending INR 330,000 (USD 4,714). While the government gave him INR 200,000 (USD 2,857), he used his savings to ensure that the house was as per his requirements and of good quality. The building plan had been designed by the beneficiary and he himself supervised the construction process.

ACCESS TO CIVIC INFRASTRUCTURE

Electricity: Available

Drinking water: From the public stand post in front of house

Figure 48: Reasons for not applying for BLC



most time-consuming process in Gopalpur, the completion of the construction in Berhampur took up the most time (Table 8).

A logistic regression analysis of comparing the overall satisfaction among the BLC beneficiaries’ reveals that the odds of experiencing high satisfaction i.e. allotting a score greater than or equal to 8 was about 12.5 times higher in Berhampur, in comparison to Dhenkanal and Gopalpur, for the first stage of application submission (Table 9). This trend remains consistent for all the subsequent BLC stages. Further, a correlation analysis also revealed that beneficiaries who have allotted a high (low) satisfaction score for the primary stages are likely to allot higher (lower) scores for the remaining stages in the BLC process.

A major cause for concern is that 59 per cent of the households which have not applied for BLC cited no awareness of BLC as the primary reason (Figure 48).

6.7 CONVERGENCE WITH OTHER SCHEMES

The Direct Beneficiary Transfer (DBT) system is utilised for government schemes, for which beneficiaries need to have a bank account. While Jan Dhan Yojana is touted as the key financial inclusion instrument, most of the beneficiaries reported to open separate saving bank accounts for accessing the subsidy.

The convergence with the Ujjwala scheme and the Swachh Bharat Mission were also assessed. 61 per cent of the BLC beneficiaries were found to have availed Ujjwala and 41 per cent were benefitted from the Swachh Bharat Mission.

To reign in the fast depleting ground water table, GoO has introduced a scheme for the installation of rooftop rainwater harvesting systems in urban areas. To promote rainwater harvesting, the Berhampur Municipal Corporation has prioritised BLC houses in urban slums. Under this scheme, an additional assistance of INR 34,000 (USD 485) is transferred to the bank account of the beneficiary and a vendor is designated by the municipal corporation to install the rooftop system. Interested beneficiaries have to submit photocopies of their bank passbook, Aadhar card and a letter from the local councillor for accessing this subsidy.





CASE STUDY
BENEFICIARY
RECEIVED
ADDITIONAL
BENEFIT FOR RAIN
WATER HARVESTING

Beneficiary: An ASHA worker from Chandana Nagar, Berhampur

Gender: Female

Family size: 5

Education level: Std VI

Occupation: ASHA worker

Sources of household income: Salary from government and wages from a hotel

Geographic location: Chandana Nagar, Ward 36, Berhampur

Land owned by: Beneficiary

Size of house: 15' x 50', built on a plot of 900 sq ft

Specifications of house constructed/extended: Foundation with stone, 2-storeyed superstructure is made with brick walls and reinforced cement concrete (RCC); 5 rooms (3 rooms of size 12' x 15' each) with separate kitchen

Toilet: Constructed, 4' x 4' in size

The beneficiary, a resident of Berhampur and an ASHA worker, was foresighted when she began constructing her house under PMAY. She made use of another scheme promoted by the municipality to ensure roof rainwater harvesting. She hopes this will ward off the water crisis faced by the family to an extent.

She hired a contractor to supervise the construction of her house almost three years ago. However, the family bought the material required for construction. It has cost her nearly INR 800,000 (USD 11,428) to construct this house. She borrowed INR 400,000 (USD 5,714) from both sides of her family, used her savings of INR 100,000 (USD 1,428), and took a loan against gold worth INR 100,000 (USD 1,428) to facilitate the construction. These combined with the INR 200,000 (USD 2,857) received under PMAY enabled her to construct a house of her own. The building plan had been provided by the beneficiary herself but the construction supervision was done by contractor.

She is a beneficiary of GoO's rooftop rainwater harvesting scheme. She obtained the details of this scheme from the municipality office, applied for it and was selected. To apply under this scheme, she had to submit photocopies of her bank passbook, Aadhar card and a letter from the local councillor. After one month of submission of her application, she received INR 34,000 (USD 485) in her bank account. A vendor designated by the municipal corporation installed the rooftop rain water harvesting system in her house

ACCESS TO CIVIC INFRASTRUCTURE:

Electricity: Available

Drinking water: Own borewell





VII

CONCLUSION





There is no doubt that the Government of Odisha has adopted some vital measures to address the issues of urban planning, housing and right to land for the improvement of living standards of slum dwellers and development of slums. GoO acknowledged that resolving problems related to the acquisition, use and development of land could trigger the economy to flourish. One essential dimension of urban renewal is securing shelter for low-income groups or the economically weaker sections of the population. The introduction of the Odisha Urban Housing Mission (OUHM) - Awaas in October 2015 followed by the JAGA Mission for land rights facilitation in July 2017 has emerged as progressive and inclusive initiatives of the state, with several factors contributing towards their successful implementation. These are summarised as follows:

Enhancing LRC distribution to enable a higher BLC uptake: Distribution of LRCs by GoO, after the commencement of the JAGA Mission in 2017, enhanced the potential beneficiary base in the state for leveraging available BLC housing subsidies. Beneficiaries in slums of smaller cities clearly could improve their housing conditions by attaining land rights. In the case of bigger cities, e.g. Berhampur, on the other hand, the households which inherited land or could afford to purchase one were only able to access the housing subsidy.

Empowering women as homeowners: GoO has been mindful about empowering the women by enabling them to be the house owners wherein more than half of the BLC beneficiaries were women. While this perceived notion of ownership may have enhanced women's participation in household decision making, however, the transformation of such ownership into the social, economic and legal aspects of empowerment needs to be further ascertained through more in-depth research.

Reaping the Demographic Benefits: Another very effective aspect of the implementation was choosing beneficiaries in their prime of life. More than 50 per cent of the beneficiaries were within the age group of 36-55 years. Since the beneficiary leads the construction under this scheme, successful completion of house construction requires significant coordination, energy and investment of funds by the beneficiary. All these become far more feasible

at this age than in later stages of life.

Allowing design flexibility: GoO maintained flexibility and allowed the beneficiaries to design their own house as per their needs and aspirations, the size and shape of the land, albeit guiding them by standard building design. Such flexibility facilitated the amplification of the housing scheme in Odisha.

Incentivising rapid construction: Providing incentives for early completion of construction gave a fillip to the construction process and became an effective instrument towards the faster implementation of the scheme.

There remains, however, the scope for further strengthening and streamlining the implementation strategies of the urban housing scheme and the JAGA Mission in Odisha.

Barriers to institutional finances: Inaccessibility of institutional housing finance at affordable rate of interest to augment public housing subsidies emerge as a critical bottleneck. The low percentage of beneficiaries approaching banks for borrowing indicates the need for a sustained effort by the government to ensure the convergence of housing schemes with institutional financing. There is a compelling need to ensure that the urban poor beneficiaries do not get into a vicious debt trap for improving their housing constructions arising from the costly informal borrowings.

Insufficient guidance for house construction: While a significant number of BLC beneficiaries were from the construction sector, not all had adequate knowhow of all the construction stages delineated in the scheme and the technicalities associated with each. In the absence of clear guidance or instruction on various processes of construction and possible costs for executing the construction work, procuring raw materials, and arranging the finances required for each stage of construction made the journey of each beneficiary a unique one. Such guidance documents could have prevented many from getting into a vicious debt cycle by minimising the possibilities of cost-escalations. Further, the clustering of beneficiary households to introduce community contracting of building material and labour could have had many positive implications in the process.

Inadequacy of basic services in BLC houses: One of the critical aspects of improving housing condition among the urban poor is contingent upon their improved access to basic services. The newly constructed BLC houses in the state, however, remained significantly deficient. One-third of the BLC houses lacked an in-house toilet facility while only 30 per cent were able to access both an in-house piped water and electricity connection.

Deficient awareness about the scheme: The overall satisfaction level of the beneficiaries concerning the application process was moderate. While the beneficiaries were mostly informed about the schemes through the councillors, limited awareness-raising efforts prevented higher uptake of the subsidy.

Nonetheless, the Odisha model surely offers a thought-provoking example for smaller cities where the land prices are not as high as their metropolitan counterparts. Equipping the urban poor with tenure security enabled the state to address the inherent limitation of the national housing programme, which extensively focuses on instruments of land monetisation and leveraging private sector investments for ensuring housing for the urban poor. Additionally,

the ensuing 'house only' approach and limited focus on improving access to basic civic services require urgent redressal. Therefore, implementing stand-alone schemes for house improvement or construction, without streamlining the land markets and ensuring allied infrastructure, may ultimately stumble the mission for Housing for All by 2022.

The housing markets across the country are diverse and dynamic, which must be accounted for in all government interventions pertaining to improving housing condition and access to basic civic services among the urban poor. Further, as the prevailing housing policies remain ownership-driven, they fail to account for the mushrooming rental housing markets, which largely remain informal.

This points towards the necessity of adopting a multi-pronged approach for enhancing sustained housing/land supply for the poor. Potential measures including a) creating synergies between urban local bodies and the revenue department to address urban land tenure issues; b) using surrogates to establish tenurial rights over land/properties; and c) efforts to re-distribute land in favour of the poorest could translate into more sustainable outcomes for providing adequate, affordable, safe and sustainable housing to the urban poor in India..



VIII

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The Ministry of Housing and Urban Affairs and GIZ are jointly implementing the “Sustainable Urban Development- Smart Cities (SUD-SC)”. The project supports the national ministry and the state governments (Odisha, Tamil Nadu, and Kerala) in the policy formulation on housing for all, basic services, planning framework, and monitoring of the Sustainable Development Goal (SDG) number 11. It also supports the three select Smart Cities (Bhubaneswar, Coimbatore, and Kochi) in implementing concepts of integrated spatial planning approaches.

The Scaling City Institutions for India: Land, Planning, and Housing (SCI-FI: LPH) programme, is a multidisciplinary research, outreach and policy support initiative. It aims to better understand the intersection of governance and scale in the Indian urbanising landscape with sector specific social and economic characteristics. The SCI-FI: LPH initiative envisages to inform multiple stakeholders, including the three tiers of the government, on demand-driven, sustainable, alternative, and scalable models for delivering and operationalizing housing, basic services, and property rights for the urban poor. The programme is primarily supported by the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) India. The SCI-FI programme is nested at the Centre for Policy Research (CPR) since 2013.