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# Slum policies in India: Political discourses, outcomes, and policy shifts

Sreeparna Mitra

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Master of International Cooperation in Urban Planning

# **Slum policies in India: Political discourses, outcomes, and policy shifts**

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2021

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## **Abstract**

The Government of India has undertaken various policies since independence towards informal settlements that are a persistent part of most Indian cities. The research aims to analyze three national policies introduced since 2005, namely, Jawaharlal Nehru National Urban Renewal Mission (JNNURM), Rajiv Awas Yojana (RAY), and Pradhan Mantri Awas Yojana (PMAY) to determine if their outcomes aligned with their political discourse and which aspects of policy shift were influenced by the outcomes of former policies. These research aims are met through an extensive literature review of secondary sources such as academic articles and books, and primary data that included government documents, newspaper articles, and speeches by political leaders produced during the policy launch and implementation of the policy. The research findings suggest that while JNNURM and RAY claimed to prioritize the provision of housing and basic services through slum upgradation with an emphasis on community participation, the ground realities were very different. The outcomes suggest a large number of redevelopment schemes with more relocation than in-situ projects, poor quality of services, delays and cost overruns, lack of community involvement, and a large number of unoccupied houses. In RAY, a policy shift is visible towards more in-situ redevelopment than relocation, however, the outcomes are far from its aims of 'Slum Free India'. Preliminary outcomes of the current policy, PMAY, suggest limited progress in its target of providing 'housing for all by 2022'. The findings provide evidence that policy shifts were undertaken towards more in-situ redevelopment than relocation, a more decentralized funding structure, greater flexibility in policies and focus on smaller cities as a result of the outcome of former policies. The main conclusion drawn is that there is a gap between the political discourse and policy implementation of JNNURM, RAY, and PMAY and while some outcomes have impacted policy shifts, other outcomes need more attention.

**Keywords:** JNNURM, RAY, PMAY, slums, policy shift

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## List of acronyms and abbreviations

|        |   |
|--------|---|
| AHP    | Affordable Housing in Partnership                 |
| BC     | Backward Castes                                   |
| BLC    | Beneficiary-led Construction                      |
| BSUP   | Basic Services to the Urban Poor                  |
| CDP    | City Development Plan                             |
| CLSS   | Credit Linked Subsidy Scheme                      |
| CSMC   | Central Sanctioning and Monitoring Committee      |
| DPR    | Detailed Project Reports                          |
| DU     | Dwelling Unit                                     |
| EMI    | Equated Monthly Installment                       |
| EWS    | Economically Weaker Section                       |
| FAR    | Floor Area Ratio                                  |
| FSI    | Floor Space Index                                 |
| GKC    | Governance Knowledge Centre                       |
| GoI    | Government of India                               |
| HDFC   | Housing Development Finance Corporation           |
| HH     | Households  |
| HUDCO  | Housing and Urban Development Corporation         |
| IHF    | Indian Housing Federation                         |
| IHSDP  | Integrated Housing and Slum Development Programme |
| ISSR   | In-Situ Slum Redevelopment                        |
| JNNURM | Jawaharlal Nehru National Urban Renewal Mission   |
| LIG    | Low Income Group                                  |
| MoHUPA | Ministry of Housing and Urban Poverty Alleviation |
| NDA    | National Democratic Alliance                      |
| NGO    | Non-Governmental Organization                     |
| NHB    | National Housing Bank                             |
| OBC    | Other Backward Castes                             |
| PH     | Physically Handicapped                            |
| PMAY   | Pradhan Mantri Awas Yojana                        |
| PPP    | Public-Private Partnership                        |
| RAY    | Rajiv Awas Yojana                                 |



|            |  |
|------------|--|
| SC         | Scheduled Castes   |
| SFCPoA     | Slum Free City Plan of Action                                      |
| SSNS       | SPARC Samudaya Nirman Sahayak                                      |
| ST         | Scheduled Tribes   |
| TDR        | Transfer of Development Rights                                     |
| UIG        | Urban Infrastructure and Improved Governance                       |
| ULB        | Urban Local Body   |
| UN Habitat | United Nations Human Settlement Programme                          |
| UPA        | United Progressive Alliance  |
| UT         | Union Territory  |
| YUVA       | Youth for Unity and Voluntary Action and Indian Housing Federation |

## 1. Introduction

While the challenges of urbanization are plenty, the exponential growth of informal settlements is one of the most alarming (Governance Knowledge Centre (GKC), 2012). According to UN Habitat (2012), 863 million people around the world live in squatter settlements. Apart from the agony of living with the constant fear of being uprooted, they continuously deal with issues of make-shift houses and lack of basic services like electricity, water, toilets, etc.(GKC, 2012). The United Nation's Sustainable Development Goals aspire to halve the proportion of people living in slums within each country by 2030 (Hindman et al, 2015). In the context of India, slums have persistently been a part of its rapidly urbanizing cities. In 2011, 377 million people (31% of the total population) in India lived in cities, but of these, 65 million (27% of the urban population) lived in extreme shelter poverty often in slums (Hindman et al., 2015).

In the field of urban development, globally, the concept of government agencies working with the inhabitants of slums to improve conditions and tenure goes back to the 20<sup>th</sup> century, for instance, the Indonesian government's Kampung Improvement program launched in the 1960s (Patel, 2013). Support from the World Bank for upgrading schemes in many cities in different nations from the early 1970s helped to legitimate the concept (Patel, 2013). Globally, in the past and the present, there have been several interventions that have aimed to provide adequate housing solutions for informal settlements. They can largely be categorized into three groups: in-situ slum upgradation and slum redevelopment which could be in-situ or through relocation (Hindman et al., 2015). While slum redevelopment rebuilds a slum from scratch, usually associated with demolition and then the construction of buildings blocks which might be in the same location or another location, slum upgradation enables the slum dwellers to make improvements in their households while municipalities or other agencies upgrade the level of service to the slum (Hindman et al., 2015).

In India, one of the major challenges of the government has been to improve the living conditions of the urban poor (Khan, 2021). Housing, despite being one of the most essential human rights, remains uncertain for a large number of urban dwellers (Khan, 2021). The need to focus on housing was identified as early as the first five-year plan (1951-56), however, it was only in the seventh plan (1985-90) that urban poverty alleviation was explicitly recognized as a national concern (Khan, 2021). Housing policies towards informal settlements by the government of India have undergone significant transformation since independence (Youth for Unity and Voluntary Action and Indian Housing Federation (YUVA), 2018). While the early

post-independence policies looked at demolition and eviction, since the 1970s, the government introduced schemes and programs that focused more on slum improvement and upgradations (YUVA, 2018).

Among the more recent policies, in 2005, the government of India (under the United Progressive Alliance (UPA)) announced a major initiative – the Jawaharlal Nehru National Urban Renewal Mission (JNNURM) to address the much-needed investment in cities to cope with urbanization and its challenges (GoI, 2005). The housing components of the mission, namely, Basic Services to the Urban Poor (BSUP) and Integrated Housing and Slum Development Programme (IHSDP) focused on big cities and smaller towns respectively (GoI, 2005). The BSUP and IHSDP had particular significance as they sought to support slum upgrading, that is, support improved living conditions and service provisions in existing slums settlements and create a strategy to upgrade and improve the lives of those living there (Patel, 2013). While there had been such upgrading schemes in cities in India back in the late 1960s, this was the first time that it was introduced as a national government policy of this scale (Patel, 2013). The government of India's commitment to upgrading was further enhanced in 2009 when the Rajiv Awas Yojana (RAY) program was announced under the tagline of 'Slum Free India' (Government of India (GoI), 2013). This was specifically to support state and city governments to upgrade slums and assign titles to their residents, and to plan to accommodate the envisaged growth of India's rapid urbanization to prevent the formation of new slums (GoI, 2013). However, RAY was only implemented till the pilot phase and was then discontinued for the current policy in place, the Pradhan Mantri Awas Yojana (PMAY), attributed to the change in the ruling party (from United Progressive Alliance to National Democratic Alliance (NDA) in 2014) (Mohamed, 2017). In 2015, the central government announced PMAY policy with the mission of 'Housing for All by 2022' through 4 verticals (GoI, 2015a). The policy aims at incentivizing the private sector to participate in the effective redevelopment of the entire slum community through one of its verticals, the in-slum slum redevelopment (ISSR) component (GoI, 2015a). ISSR proposes the solution of using land occupied by squatter settlements as a resource involving the private sector and using real estate as a financing tool to provide subsidized housing for slum dwellers (GoI, 2015a).

It is important to note that concerning slums and urban development in India, national policies proposed at the central level can only influence the implementation of projects at the local level which may or may not align with the national policy (Burra, 2005). India is a federal union comprising 28 states and 8 union territories, for a total of 36 entities (Burra, 2005). The states

and union territories are further subdivided into districts and smaller administrative divisions (Burra, 2005). Housing and Urban development fall under the legislation of the States. Since 1993, a more decentralized approach was undertaken with the 74th constitutional amendment act that mandated the setting up and devolution of powers to Urban local bodies (ULBs) or city governments as the lowest unit of governance in cities and towns (Burra, 2005). Power was mandated to be given to the people via the ULBs, namely, Municipal Corporations, Councils, and Nagar Panchayats, which have representatives that are elected regularly and have a decisive role in planning, provision, and delivery of services (Burra, 2005). Therefore, the central government can influence the states in only limited ways, through national policies which the states do not necessarily have to follow and through centrally sponsored schemes implemented through budgetary transfers to the states (Burra, 2005). Thus, each state in India is free to frame its own laws, policies, and programs for slums, except with regard to land owned by central government agencies (Burra, 2005).

### **1.1 Research focus and questions**

Section 1 highlights the status quo of informal settlements in India and briefly mentions the various policies undertaken by the government to address these issues. The more recent policies introduced by the government of India concerning housing and informal settlements, namely, the JNNURM (2005), the RAY (2009), and PMAY (2015) were briefly discussed. Mohamed (2017, p.1), in reference to these three policies, states that ‘ It is very easy to get lost in these policies and schemes adopted by the government, but the crux of the matter that needs to be understood is if these schemes are implemented to the extent they are projected to do so or are they merely political stunts adopted by parties to lure votes from the weaker sections giving them an idealistic vision’. Further, as stated by Dunmire (2011,p.1), in political discourse the ‘principal domain’ is the future, which is ‘articulated, projected, and made present’ by the politicians through a ‘verbal magic’.

With this in mind, the research aims to analyze three national policies introduced since 2005, namely, JNNURM, RAY, and PMAY to determine if their outcomes aligned with their political discourse and investigate which aspects of the policy shift were influenced by the outcomes of former policies. However, before delving into the more recent policies, the research will briefly analyze the various policies associated with slums introduced in India since independence. This historical background will help determine the different political discourses historically, their

continuities, and inertia. This is essential to understand the backdrop for the introduction of JNNURM, RAY, and PMAY.

Since the term ‘political discourse’ is ambiguous (Wilson, 2008), it is necessary to clarify the scope of this before proceeding. For the purpose of this research, the term will be used to describe discourses on policies by political actors i.e. politicians, political institutions, governments, political media, and political supporters in formal/informal political contexts and environments to achieve political goals (Wilson, 2008). These will primarily include the aims and goals announced during the introduction of the policy.

The research hypothesis states that the outcome of the policies did not align with their political discourses and policy shifts were influenced by the limited success of the outcomes. To achieve the overall aim of the research, the study will seek to answer the following questions:

1. What were the political discourses and characteristics of JNNURM, RAY, and PMAY? What were the similarities and differences?
2. What were the overall outcomes of projects undertaken under JNNURM, RAY, and PMAY? To what extent did the outcomes of the policies align with their political discourse?
3. Which aspects of the policy shift were influenced by the outcomes of former policies?

Since the PMAY is still in its implementation stage, the research will briefly touch upon some of its preliminary outcomes to analyze if they align with its political discourse. The research aims to contribute to future policy formulation through a comparative look at the recent policies associated with informal settlements and their outcomes to understand policy implementation and shifts.

## **1.2 State of the art and theoretical framework**

According to Neuwirth (2005), ideas vary greatly about what ‘slums’ are, and there is no single, universal definition in use. UN-Habitat’s definition of a slum is the most common and widely used around the world (UN-Habitat, 2014). While a global definition might be too generalized to take into account the diversities associated with slums in certain cities and countries, a definition is vital when attempting to monitor the effects of policies and programs with respect to growth or reduction in the slum population. UN-Habitat (2014, p.10) defines a slum as ‘an

area that has one or more of the following five characteristics: poor structural quality of housing, overcrowding, inadequate access to safe water, inadequate access to sanitation and other infrastructure and insecure residential status'. According to UN-Habitat (2014, p.16), 'The narrow definition of slum upgrading refers to improvements in housing and/or basic infrastructure in slum areas. In a broader sense, upgrading also includes enhancements in the economic and social processes that can bring about such physical improvements'.

The evolution of concepts related to slum upgradation can be traced back to the 1970-90s. Housing policies during this period for informal settlements were largely influenced by John Turner's ideas of 'self-help' (Andavarapu and Edelman, 2013). John FC Turner was an urban anthropologist and architect who worked as an international housing consultant (Jones, 2012). He advocated an approach to housing and development which placed the needs and agency of the poor at the center, drawing especially on his experiences in Peru (Turner, 1976). Critical of 'top down' bureaucratic, technology, and capital-intensive, centralized housing schemes, Turner saw the provision of housing not simply as a technical question, but as central to human need, dignity, community, and self-realization (Turner, 1976). Turner argued that housing provision should be pursued at a scale, and standard appropriate for poor urban residents, and that owners should be able to maintain control over the design and construction (Turner, 1976). The catchphrase of this era was, 'helping the poor help themselves' (Jones, 2012). By the mid-1980s these translated into projects and the World Bank targeted slum areas in developing countries by providing a package of basic services, including clean water supply and adequate sewage disposal, to improve the wellbeing of the slum community (Hindman et al, 2015).

If Turner and others had shaped the content of international housing policy of the 1950s-70s, the most prominent figure since the 1980s was Hernando de Soto (Jones, 2012). In the 1990s, Hernando de Soto's influential work in Peru showcased the importance of providing security of tenure for slum residents and thereby unlocking the land capital's potential for eligible slum dwellers (Jones, 2012). Soto (2000) correlated the success of small businesses in the U.S. to effective use of land as collateral, and made the case for access to private property and thereby to credit markets. He referred to the land occupied by squatters as 'dead capital' and began registering property titles to transform slum communities (Soto, 2000). Soon, the combination of these two strategies of self-help and tenure security became known as 'Slum Upgrading', formally defined as the provision of a package of services that involve the provision of clean water supply and adequate sewage disposal along with a clear property title to the land slum dwellers occupy (Hindman et al, 2015).

Policies associated with slums have existed for a long time (Hindman et al, 2015; Patel, 2013). According to Bhan (2017; p.588), ‘A policy is both a product and an agent of contemporary politics, simultaneously instrumental and generative, acting as a means to an end but also an end unto itself. It is, in many ways, as much a site of the construction of meaning as it is the allocation of resources’. Political discourses are not just representative but are also ‘projective’ and ‘tied into projects to change the world in different directions’ (Fairclough 2003, p.124). This is especially true for political discourse because its ‘principal domain’ is the future, which is ‘articulated, projected, and made present’ by the politicians through a ‘verbal magic’ (Dunmire 2011, p.1). Elected politicians and the government hold the ‘socially ratified power of prediction’ (Fairclough 2003, p.167) and are thus in a special position to ‘legitimize near-term actions and policies that serve partisan interests’ (Dunmire 2011, p.7). These policies create a perceived future that can influence not only present perceptions of the public but also ‘the behavior with which people respond to them’ in the present as well as the future (Dunmire 2011, p.12).

### **1.3 Methodology and data collection**

As stated in section 1.2, the research aims to analyze three national policies introduced since 2005, namely, JNNURM, RAY, and PMAY to determine if their outcomes aligned with their political discourse and investigate which aspects of the policy shift were influenced by the outcomes of former policies. To do so, the research will firstly analyze the policies towards informal settlements in India since independence and their theoretical underpinnings to comprehend the backdrop for the introduction of JNNURM, RAY, and PMAY. This will be done by reviewing secondary sources of relevant literature like academic articles, books, and archives. Since the research aims to investigate political discourses of former national policies- JNNURM, RAY, and PMAY, the research will review primary sources of data like government documents, newspaper articles, and speeches of political leaders that were produced during the introduction of the policy.

Since the projects under JNNURM and RAY have been implemented, the outcomes will be determined using well-documented secondary sources of literature like academic articles and journals. Since the research does not attempt to focus on a specific case but rather develop a general idea of the outcomes under the various policies, secondary sources which have documented multiple case studies for each policy will be used. Using these sources, quantitative and qualitative outcomes will be analyzed.

For the outcomes of JNNURM, an extensive study has been conducted by Patel (2013) on 31 projects in 11 cities which has been complemented by Burra et al (2018) who revisited 5 of the same cities in 2018 to document the progress. The 11 cities that were documented by Patel (2013) were selected to ensure diversity in terms of location, size, approach, and progress in implementation. Therefore in reviewing this data and complementing this study with a more recent study by Burra et al (2018), the research will analyze the various outcomes of projects under JNNURM. Additionally, other relevant secondary sources will also be reviewed to ensure data triangulation.

For the outcomes of RAY, Simpreet et al (2014) documented the outcomes of all the 55 pilot projects that covered 48 cities across India. Since RAY was discontinued in 2015, this report presents cumulative documentation of the projects which will help the research in analyzing the various outcomes of projects under RAY. With this as a base, further other secondary sources will also be reviewed to reaffirm the data and provide additional information where required.

Since the PMAY is comparatively new, the availability of data regarding the project implementation is limited and therefore multiple secondary sources of literature like academic articles and newspaper articles will be reviewed to determine the preliminary outcomes. Using multiple sources of primary and secondary data the research will ensure data authenticity and triangulation.

The findings of the outcomes of each policy will be drawn in parallel to their political discourse to determine if the projects implemented aligned with their aims and objectives. The research will then do a comparative analysis of the policies to determine which aspects of the policy shift were influenced by the outcome of former policies.

#### **1.4 Plan of the thesis**

The research is structured in a chronological format in order of the policies introduced in India. Firstly, the research will analyze various policies associated with informal settlements introduced in India since independence. This historical background will help to determine the different approaches undertaken, their theoretical underpinnings and form a basis for the understanding of the more recent policies. The research will then focus on the three national policies in question: JNNURM (2005), RAY (2009), and PMAY (2015).



Section 3 will firstly examine the political discourses and characteristics of JNNURM. Following this, the outcomes of the projects under JNNURM will be analyzed to investigate if they aligned with their goals.

Section 4 will firstly deal with the key political discourses and characteristics of RAY to determine the similarities and differences from JNNURM. Next, the outcomes of RAY will be examined in parallel to the outcomes of JNNURM. Findings will suggest if RAY aligned with its aim.

Section 5 will deal with the current policy in place, the PMAY, to highlight its political discourses and characteristics. Since the PMAY is still in the implementation stage, the study will briefly examine the preliminary outcomes.

The final section will do a comparative analysis to investigate what aspects of policy shifts were influenced by the outcome of former policies i.e what outcomes of JNNURM impacted RAY and what outcomes of JNNURM and RAY impacted PMAY in policy shifts.

### **1.5 Limitations of the study**

In analyzing the outcomes of the policies, the research will develop a generalized overview through multiple case studies, therefore, leaving out the specificities of cases. However, in order to ensure that the outcome analysis is representative of the policy at large and is not selective, secondary sources that are reviewed have been selected to ensure the diversity of projects across different cities.

Also, since the research deals with policies introduced in the past that have run over a span of certain years with discontinuities, there is a possibility that documented outcomes of projects might be outdated. Keeping this in mind, the research has tried to review various secondary sources that have documented the projects at different stages from proposal to completion.

Since the study is a policy analysis, it is possible that the documented sources have a political bias. However, to ensure that this does not impact the quality of research, multiple primary and secondary sources have been used so as to ensure data authenticity and integrity.

## **2. Historical shifts in slum policies in India**

In India, policies by the Government of India for housing and informal settlements have undergone significant transformation since independence (YUVA, 2018). More specific to slums, early policies in the 1950s largely dealt with demolition and eviction (YUVA, 2018). During the 1970s and 1980s, the government introduced schemes and programs such as slum upgrading schemes and environmental improvement schemes which reflected the changing perception of slums from demolition to upgradation (YUVA, 2018). Since the 1990s, with the liberalization of the country, the housing policy discourse changed from the physical provisioning of housing to its financing (YUVA, 2018). Current policies favor in-situ slum redevelopment with the demolition of the existing slum and construction of new houses which are usually apartment complexes (Patel, 2013).

Andavarapu and Edelman (2013) in their article outline how the political discourse in slum policies in India historically was influenced by global theoretical underpinnings and practices. With this in mind, this section will look at the different theories on slums that were developed globally and their influence on policy design in the Indian context.

### **2.1 1950 - 60s**

Globally, the favored approach during this era was the demolition of slums and replacement with public housing at the outskirts of the city (Andavarapu and Edelman, 2013). The theoretical framework for this phase was influenced by the culture of poverty theory of Oscar Lewis, 1959, and marginality theory (Andavarapu and Edelman, 2013). These theories blamed the slum dwellers for their problems and supported popular misconceptions and stereotypes that portrayed squatter settlements as a social problem (Andavarapu and Edelman, 2013). Slum-dwellers were seen as misfits to modern city life, responsible for their own poverty and failure to be integrated into the formal employment and housing markets (Perlman, 1976; Arefi, 2008). They depicted squatter settlements as dens of crime, violence, prostitution, and social breakdown that existed as the bitter half of the elite urban community (Perlman, 1976; Arefi, 2008). These common-sense views of the people, legitimized by social scientists, were used to validate public policies of slum demolition and relocate the squatter settlements into conventional housing in the outskirts of the city (Perlman, 1976; Arefi, 2008).

While the policies of this phase were used across the world, the origins of these policies can be traced in Europe and America (Andavarapu and Edelman, 2013). One of the first examples of slum removal policy was Georges Eugène Haussmann's design of Paris, often termed as 'Haussmannisation' (Andavarapu and Edelman, 2013). Other examples include the tenement laws of New York, along with the 1949 and 1954 Housing Acts that resulted in massive slum clearances as part of the urban renewal program (Weinstein, 2009). At the end of this phase, these countries claimed to have eradicated slums, however, the fact was that they had simply relocated them to another less visible part of the city now commonly known as ghettos (Weinstein, 2009). Pugh (1995) argues that during this era the predominant public policy favored the state as the provider of public housing as apartment buildings that would substitute haphazard squatter settlements. These public housing schemes were adopted from developed countries without much consideration for the differing contexts of developing countries (Pugh, 1995). The fundamental assumption was that public housing would be affordable and would eventually eliminate the unhygienic conditions and supposed disorder of informal settlements (Pugh, 1995).

In accordance with the global theories, immediate post-independence housing policies in India were shaped by the commitment of a strong welfare state to providing housing to the socially and economically disadvantaged population (Chatterjee, 2020). During this phase, the housing problem was linked to unaffordability and the government's focus was on bridging the gap between the need and the demand by reducing the cost and price of housing (Chatterjee, 2020). Subsidized Housing Scheme for Industrial Workers and Economically Weaker Sections (1952), Low Income Housing Scheme (1954), and Rental Housing for the State Government Employees (1959) are examples of some such schemes as shown in Table 1 (Chatterjee, 2020). Additionally, as a more socialist approach was undertaken, the private sector involvement in low-income housing was restrictive largely due to policies like Rent Control Act (1961) (Chatterjee, 2020). Other policies such as the Slum Clearance and Improvement Scheme (1956) were been adopted to demolish informal settlements and rehouse slum dwellers in public housing projects in the periphery of the city (Chatterjee, 2020).

These programs did not result in significant benefits for their beneficiaries, many of whom ended up deserting the houses as they were either unaffordable and the beneficiaries were not in a position to pay even the nominal rent or unacceptable (D'Souza, 2019). The Slum Clearance and Improvement scheme was one such scheme where the locations of the new

housings were often far from the places of employment and livelihoods of the beneficiaries resulting in abandoned houses (D'Souza, 2019).

## **2.2 1970 - 90s**

The second stream of housing redevelopment policy was based on John Turner's ideas of 'self-help' (Turner, 1976) and De Soto's concept of 'dead capital' (De Soto, 2000) as discussed in the theoretical framework in section 1.2. There were two policy approaches undertaken in this phase; the first was tenure security, and the second was physical upgrading (Davis, 2006). This reformist idea of self-help, incremental construction, and the legalization of unplanned settlements was favored by the World Bank due to its rational and cost-effective tactic (Davis, 2006). This slum upgrading approach was a low-cost and affordable housing alternative that was advocated in contrast to the previously built heavily subsidized public housing schemes (Davis, 2006). The purpose was to make housing affordable to low-income households without the payment of subsidies described as 'affordable cost-recovery replicability' (Pugh, 1995, p.2).

In the 1970s in India, due to the changing economic and political circumstances, the limited success of public housing projects, and changing ideologies globally on slums, the government emphasized improving the living condition of existing slums and the provision of basic infrastructure and services (Chatterjee, 2020). The government introduced schemes and programs such as the slum upgrading scheme (1980) and environmental improvement for Urban Slums (1972) which reflected the changing perception of slums as a problem to a solution (Chatterjee, 2020). These schemes focused on slum upgradation through the provision of services such as paved streets, water supply, sewerage, and toilet facilities (Chatterjee, 2020). The Urban Basic Services Scheme launched in 1986 extended the provision of the physical infrastructure to that of social services such as learning opportunities for women, vocational training, pre-school programs for children, and setting up of community organizations (Chatterjee, 2020).

At the same time, many states in India like Andhra Pradesh, Madhya Pradesh, Rajasthan implemented land tenure regularization programs for the urban poor households (Chatterjee, 2020). Even housing finance market was expanded as a result of the establishment of Housing and Urban Development Corporation (HUDCO), Housing Development Finance Corporation (HDFC), and National Housing Bank (NHB), though they brought financial inclusion mostly for the middle and higher-income groups, and not for the poor (D'Souza, 2019). However, these

schemes were not successful in addressing the housing needs and poverty alleviation in a more holistic manner (D'Souza, 2019).

### **2.3 1991 - 2005**

Since the 1990s, with the liberalization of the country, the housing policy discourse changed from the physical provisioning of housing to its financing (YUVA, 2018). Andavarapu and Edelman (2013,p.188) in their article described this period from 1991–2005 the period of 'Enablement' where opportunities for partnerships and interdependence among state agencies, markets, NGOs, and individuals was encouraged. Davis (2006) argues that this period of enablement aligned to the reorientation of the World Bank objectives that required governments of Third World countries to involve NGOs and advocacy groups in the preparation of the Poverty Reduction Strategy Papers as proof that aid would truly reach the target groups (Davis, 2006).

Harmonized with the global phenomenon of 'enablement', in the Indian context, this period saw decentralized approaches, and various state governments pursued housing policies and programs with the involvement of other sectors like the private sector, NGOs, etc. (Sengupta and Tipple, 2007). Notable, the slum rehabilitation scheme in Mumbai (1995) and Slum Networking Programme in Ahmedabad (1995) were two significant initiatives during this period that demonstrated how the planning, managing, implementing, and financing of urban development and housing project has been shared by various actors including the urban poor households (Chatterjee, 2020). Along with the involvement of various sectors in urban planning projects, the country went through an administrative decentralization as well with the introduction of the 74<sup>th</sup> Constitutional amendment that assigned more powers to the ULBs. (Chatterjee, 2020).

### **2.4 2005 - present**

According to Andavarapu and Edelman (2013), this period saw the introduction of National Slum Upgrading Programs by Cities Alliance. The Cities Alliance provides grants, as well as doubles as a knowledge base for slum improvement strategies across the world (Cities Alliance, 1999). One of its programs is the National Slum Upgrading Policy, which calls for countries or cities to adopt national-level city level comprehensive slum policies (Cities Alliance, 1999). It is a global partnership for urban poverty reduction and the promotion of the role of cities in

sustainable development (Cities Alliance, 1999). Its first act after being established in 1999 was to produce the Cities without Slums Action Plan, which proposed a target of improving the lives of 100 million slum dwellers by the year 2020 —the first time such a measurable target had been set in the international development arena (Cities Alliance, 1999). This target was subsequently incorporated into the United Nations Millennium Declaration in 2000 as Target 11 of the Millennium Development Goals (Cities Alliance: Cities without Slums, 2011).

In India, cities were seen as the engine of growth, and large investments were directed towards them with specific emphasis on housing and informal settlements. This is visible through the launch of major national policies starting with the JNNURM in 2005. This was considered the first India-wide urban development program, although more limited interventions had taken place previously (Burra et al, 2018). Following this, the RAY (2009) and PMAY (2015) were launched as successors of this policy. Focusing on these three national policies, the next part of the research will discuss the political discourses, characteristics, outcomes of these policies.

|  |
|--|
| <b>1950-60s</b>  |
| Slum and squatters were seen as nuisance and welfare state intervened in the direct provision of housing to the low income households  |
| <b>Major Initiatives</b> <ul style="list-style-type: none"> <li>• Subsidized Housing Scheme for Industrial Workers and Economically Weaker Sections(1952)</li> <li>• Low Income Housing Scheme(1954)</li> <li>• Slum Clearance and Improvement Scheme (1956)</li> <li>• Rental Housing for the State Government Employees(1959)</li> <li>• Rent Control Act(1961)</li> </ul>   |
| <b>1970-90</b>   |
| Slum was seen as solution and Government focused on environmental improvement and up gradation of existing settlement and the provision of land, infrastructure and services within the holistic 'shelter' approach  |
| <b>Major Initiatives</b> <ul style="list-style-type: none"> <li>• Site and Service Scheme (1970-80)</li> <li>• Slum Upgradation Program(1980)</li> <li>• Environment Improvement for Urban Slums (1972)</li> <li>• Urban Basic Services(1986)</li> <li>• Establishment of Housing finance industry (Housing and Urban Development Corporation in 1970; National Housing Bank in 1987, Housing Development Finance Corporation in 1977)</li> <li>• First Draft National Housing Policy (1988)</li> <li>• Urban Land Ceiling and Regulation Act (1976)</li> <li>• Tenure regularization Program in different states (Madhya Pradesh Patta Act 1984; Rajasthan Regularization of katchibastis1971; Andhra Pradesh Slum Improvement (Land Acquisition) Act, 1956)</li> </ul> |
| <b>1991-2005</b>   |
| Government role in housing and urban development shifted to become enablers and facilitators rather than being direct providers. on the focus was fostering partnership between different actors including market in the provision of housing  |
| <b>Major Initiatives</b> <ul style="list-style-type: none"> <li>• 74th CA provided constitutional status to ULBs and devolved various functions including urban poverty alleviation and economic development</li> <li>• Final National Housing Policy(1994)</li> <li>• National Housing and Habitat Policy (1998)</li> <li>• Urban Basic Services for the Poor(UBSP)</li> <li>• National Slum Development Program(1996)</li> <li>• ValmikiAmbedkarAwasYojana (2001)</li> <li>• SwarnajayantiShahriRozgarYojana(1997)</li> <li>• Various innovative city level interventions like Slum Rehabilitation Scheme in Mumbai and Slum Networking program in Ahmedabad</li> </ul>  |
| <b>2005-2020</b>   |
| Cities are engine of growth; to unlock the potential of slum land;The government initiates policy reforms and legislations to encourage private sector to invest in the housing sector and in the provision of affordable land and housing to the urban poor households  |
| <b>Major Initiatives</b> <ul style="list-style-type: none"> <li>• Jawaharlal Nehru National Urban Renewal Mission(2007)</li> <li>• National Urban Housing and Habitat policy (2007)</li> <li>• Rajiv AwasYojana(2009)</li> <li>• Affordable Housing in partnership (2013)</li> <li>• Pradhan Mantri AwasYojana (2015)</li> <li>• National Rental Housing Policy (2015)</li> <li>• Various state-level affordable housing policies(like Rajasthan Affordable Housing policy,2009, Gujarat Affordable Housing Policy 2014)</li> </ul>  |

Table 1: Summary of policies towards housing and informal settlement in India since independence, Source: (Chatterjee, 2020)

### **3. Jawaharlal Nehru National Urban Renewal Mission (JNNURM) - 2005-2012; extended till 2015**

#### **3.1 Political discourses and characteristics of JNNURM**

In 2005, the government of India (under the United Progressive Alliance (UPA)) announced a major initiative, the Jawaharlal Nehru National Urban Renewal Mission (JNNURM), an investment centric and reform-driven program introduced to enable cities to meet the contemporary urban challenges and addressing urban poverty (Chatterjee, 2020). The JNNURM was recognized to be the first India-wide urban development program, although more limited interventions had taken place previously (Burra et al, 2018). The Mission was initially scheduled for a seven-year period, starting 2005-06 up to March 2012. However, due to the non-completion of ongoing projects, the mission was first extended to March 2014 and later to March 2015 (GoI, 2015b).

The mission statement of the program as stated in government documents was ‘ to encourage reforms and fast track planned development of identified cities. The focus is to be on efficiency in urban infrastructure and service delivery mechanisms, community participation, and accountability of ULBs/ Parastatal agencies towards citizens’ (GoI, 2005, p.5). In accordance with the mission statement, The JNNURM had 2 sub-missions: The first aimed at improving urban infrastructure and improved governance (UIG) in municipalities and the housing components included the Basic Services to the Urban Poor (BSUP) and Integrated Housing and Slum Development Programme (IHSDP) that focused on big cities and smaller towns respectively (GoI, 2005). The research will deal with the housing component of JNNURM i.e BSUP and IHSDP and henceforth refer to them as JNNURM.

As stated in the government publication, referring to the housing component, ‘The main thrust of the sub-Mission will be on integrated development of slums through projects for providing shelter, basic services and other related civic amenities with a view to providing utilities to the urban poor’ (GoI, 2005, p.5). The assurance was that these beneficiaries would receive a package of 7 entitlements – security of tenure, affordable housing, water, sanitation, health, education, and social security in low-income settlements in the 63 Mission cities (Burra et al, 2018). The guiding principles of the JNNURM were to support slum upgrading, that is, support improved living conditions and service provision in existing slum settlements, and create a strategy to upgrade and improve the lives of those living there rather than relocate (Patel, 2013).



The JNNURM identified 63 cities, divided into three categories according to their population: more than four million (seven cities), 1–4 million (28 cities), and other (GoI, 2005). The selection of cities also sought regional balance (GoI, 2005). In these cities, it sought to address the needs of some of the lowest-income and most vulnerable urban dwellers in Indian cities with a total investment of Rs 42,510 crore out of which Rs 22,776 crore was to be central government funding for housing (Khan,2021). In order for cities to access the funding, the city or municipal government had to develop a city development plan (CDP) and their state governments had to be committed to undertaking urban governance reforms (GoI, 2005). Following this, detailed project reports had to be prepared and appraised by the government of India (GoI, 2005).

The JNNURM functioned as a multi-level, centralized framework that guided the operationalization of the program (GoI, 2005). At each level, dedicated units were set up to steer, sanction, appraise and monitor the execution of particular projects and at the city level, a Project Implementation Unit was supposed to execute the project (GoI, 2005). Operational oversight was to be provided by a state-level nodal agency which would ensure the project compliance with national guidelines (GoI, 2005). Investment support was to be provided to implementing agencies on a project-specific basis for eligible sectors and projects proposed to be undertaken in eligible cities (GoI, 2005). The Central Sanctioning and Monitoring Committee (CSMC) was supposed to appraise and sanction the fund transfer, while also exerting operational oversight of all the projects (GoI, 2005).

The project cost was to be shared in the ratio of 50:50 for cities with a population of more than 1 million (as per Census 2001), with 50 percent central funding and the remaining to be shared among the states, ULBs, and beneficiary contribution as seen in Table 2. For smaller mission cities, a ratio of 80:20, and a ratio of 90:10 for North Eastern and Special category States was to be undertaken as seen in Table 2 (GoI, 2005). The entire cost of construction of the project and associated infrastructure was to be shared as per the above-mentioned sharing pattern without any limitation (GoI, 2005). Five percent of the central grant was to cover these preparations, along with training and capacity building, community participation, and information gathering (GoI, 2005). The residents of communities in which the initiatives were located were expected to contribute at least 10–12 percent of the cost – and sometimes considerably more (GoI, 2005). The reason provided for this was that this would ensure a sense of ownership within the beneficiaries (GoI, 2005).

| Category | Population (2001 Census)  | Central Grant | State/ULB/Parastatal share, including beneficiary contribution | Beneficiary contribution |
|----------|---|---------------|--|--------------------------|
| A        | Cities/ UAs > 4 million   | 50%           | 50%  | 10*-12 % min             |
| B        | Cities/ UAs 1-4 million   | 50%           | 50%  | 10*-12 % min             |
| C        | Cities /UAs in NE Region, special category states (Jammu and Kashmir) | 90%           | 10%  | 10*-12 % min             |
|          | Other selected cities/ UAs < 1 million                                | 80%           | 20%  | 10*-12 % min             |

Table 2: Pattern of funding under JNNURM, Source:(GoI, 2009)

\* It was stated that housing should not be provided free to the beneficiaries by the State Government. A minimum of 12% beneficiary contribution should be stipulated, which in the case of SC/ST/BC/OBC/PH and other weaker sections shall be 10%.

### 3.2 Outcome of projects under JNNURM

This section will examine some of the outcomes of the projects implemented under JNNURM. Patel (2013) in her article conducted a study of 31 projects in 11 mission cities that were implemented under the BSUP segment of JNNURM. The cities and the number of projects visited by her include Asansol-Durgapur (2 projects), Bhopal (2 projects), Bhubaneswar (4 projects), Jaipur (2 projects), Madurai (4 projects), Nagpur (3 projects), Patna (2 projects), Pune (2 projects), Puri (5 projects), Rajpur (3 projects) and Visakhapatnam (2 projects). The 11 cities were selected to ensure diversity in terms of location, size, approach, and progress in implementation (Patel, 2013). This study is complemented by Burra et al (2018) who revisited 5 of the same cities in 2018 to document the progress. The cities documented by him include Bhopal, Bhubaneswar, Patna, Pune, and Visakhapatnam. Therefore, the overall outcomes will be analyzed using these two well-documented secondary sources as well as other relevant secondary sources to develop a thorough understanding of the various outcomes of the projects and determine if they aligned with their political discourses.

### 3.2.1 Large number of relocation projects

According to Patel (2013) and (Burra et al, 2018), there have been three forms of settlement development outcomes under JNNURM, namely: greenfield developments or relocation, redevelopment of slum on existing plots, and slum upgrading. The first two required the beneficiaries to move into medium-rise apartment blocks (Patel 2013; Burra et al, 2018). The number of projects undertaken in each category differed in different cities. In some cities like Madurai, Pune, Nagpur, and Bhubaneshwar, a few projects undertook in-situ upgradation by involving households in designing and managing the building work for their housing (Patel, 2013; Burra et al, 2018). However, in most of the project sites, what was being implemented was not upgrading but, rather, government funding for contractor-built housing, either on the site of the slum (with the site cleared and conventional housing built) or on another site (relocation) (Patel, 2013; Burra et al, 2018).

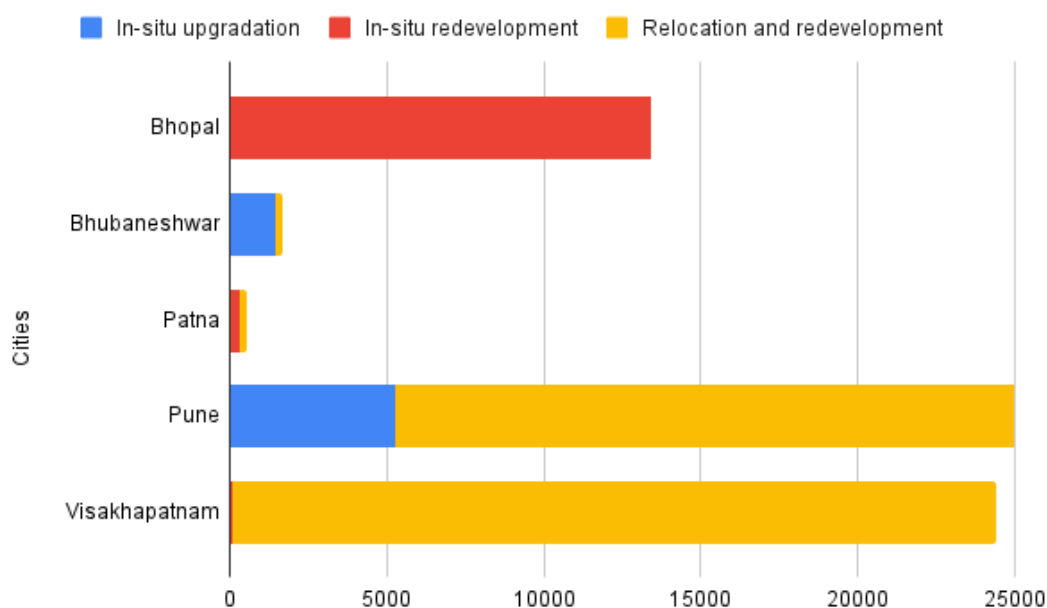


Figure 1: Number of projects under different categories under JNNURM,

Source: derived from (Burra et al, 2018)

Out of projects documented by Burra et al (2018) in 5 cities, only Bhubaneshwar and Pune had some slum upgradation projects, while the other cities largely focused on redevelopment as seen in Figure 1. Under redevelopment, it can be seen that a large number of projects favored relocation rather than in-situ, especially in Pune and Visakhapatnam. While the data of 5 cities is too limited to develop an overall understanding of the outcomes, the study of Patel (2013) in

11 cities confirms the same phenomenon. Additionally, some residents in the informal settlements where the projects were undertaken had good quality dwellings with tenure security and that could be upgraded (Patel, 2013). But these existing structures of the slum-dwellers were demolished and what was offered was a smaller housing unit in apartments (Patel, 2013). Therefore, the outcomes suggest that under JNNURM, a lot of cities opted for redevelopment projects in slums with a large portion among them favoring relocation.

**3.2.2 Limited households impacted by projects**

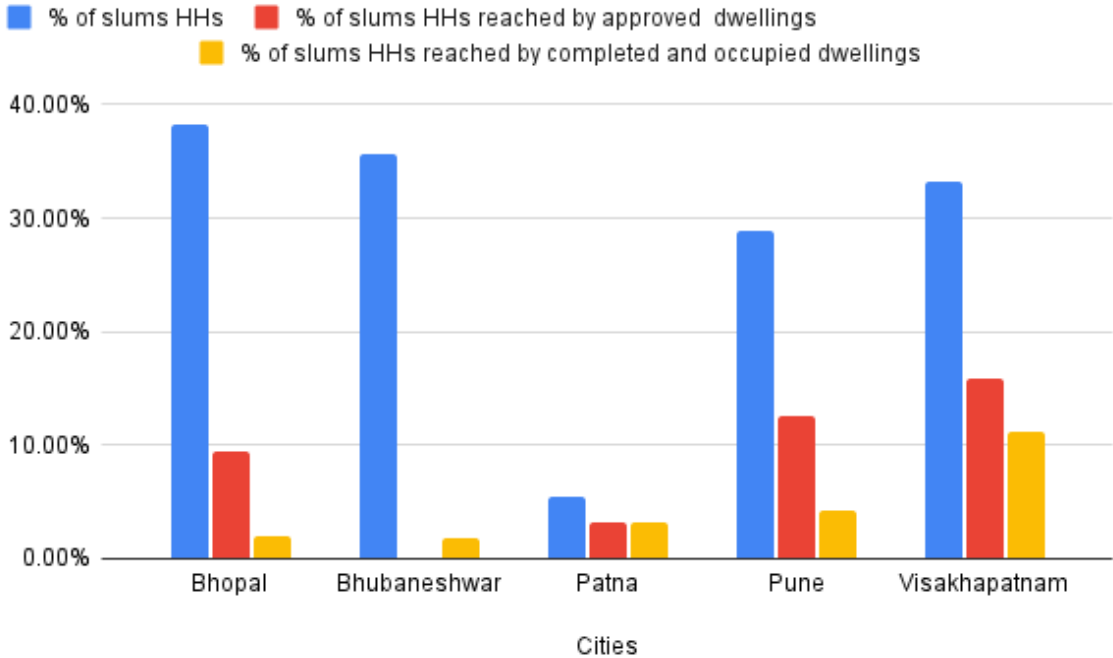


Figure 2: Number of HHs impacted by JNNURM,  
 Source: derived from (Burra et al, 2018)

While the framing of the JNNURM was that of a mission to reach large numbers of the urban poor with basic services, the reality has been very different. The findings of Patel (2013) and Burra et al (2018) correlate and suggest that the program was insignificant when compared to the scale of need. As seen in Figure 2, the percentage of Households (HH) living in slums in 5 of the documented cities is around 30% with the exception of Patna (Burra et al, 2018). Among them, the percentage of HHs reached by approved dwellings under JNNURM ranges from a mere 2.3% in Bhubaneswar to 15.8% in Visakhapatnam (Burra et al, 2018). When considering the percentage of HHs reached by completed and occupied dwellings, the reach is even lesser

(Burra et al, 2018). In cities like Bhubaneswar and Bhopal, the percentage of slum households impacted was a minimal 1.8% and 2% respectively (Burra et al, 2018).

Another issue was the selection of slums where projects were to be undertaken. While the JNNURM promised to address the need for universal access to basic infrastructure and services, the selection of households that benefitted from this program was based on: tenure security and land owned by the local authority (for in-situ development); or relocation due to UIG investments; or for some other reason on land that was required by the local authority (Burra et al, 2018). This can be attributed to the fact that there were no clear guidelines on the selection of slums and this was left upon the states and cities to decide accordingly. Additionally, there was no provision for the slums on private land (Burra et al, 2018). These factors limited the reach of projects in cities, largely limited to a few slums.

### 3.2.3 Poor quality of construction

Some of the buildings constructed under JNNURM were of low quality with damp walls, and load-bearing construction with no reinforced concrete, a cost-cutting mechanism, and cracked walls, etc. (Patel, 2013; Burra et al, 2018). The lack of a resident’s organization like a building society meant that residents depended on the municipality for maintenance which was not catered to (Patel, 2013). In many of the projects visited and documented by Patel (2013) and Burra et al (2018), the built units were unfinished and often declared completed but with no infrastructure. For instance, in Shabri Nagar, Bhopal, and Isopur Nahar, Patna, the quality of the building was poor, and the projects were declared completed with no glass in their windows. (Patel, 2013).

### 3.2.4 Delay/ Lack of service provisions

| Projects, Cities        | solid waste collection | Electricity | Water          | sewer line connection |
|-------------------------|------------------------|-------------|----------------|-----------------------|
| Srinagar Colony, Anasol | No                     | Later       | Later/ Limited |                       |
| Kalpana Nagar, Bhopal   | No                     |             | No             |                       |
| Harijan Colony, Madurai |                        |             | No             | No                    |
| Shabri Nagar, Bhopal    | No                     |             |                |                       |
| Isopur Nahar, Patna     |                        | No          |                | No                    |
| Sharifaganj, Patna      | No                     |             |                | No                    |

Table 3: Basic services in projects under JNNURM, Source: derived from (Patel, 2013).

Despite being called Basic Services for the Urban Poor, basic services were not provided in many of the projects (Patel, 2013). In some housings built, the connection to services like electricity, water, waste collection, etc. came a much later stage even after being declared completed and the residents had to live in difficult conditions as seen in Table 3. In the in-situ and relocation project in Srinagar Colony, Asansol, 288 dwelling units were constructed with no solid waste collection system (either door to door or community container) and almost all open spaces along the streets became garbage dumps (Patel, 2013). There was no electricity or water for three months after the residents had moved in, and after a year the water supply was limited to three community taps shared between 280 families, providing water for three hours a day (Patel, 2013).

A similar experience is visible in two of the projects in Bhopal, namely, Kalpana Nagar and Shabri Nagar, where the residents pointed to the lack of any solid waste collection (Patel, 2013). Additionally, in the Shabri Nagar project water was only available for two hours a day, and the top floors in the G+3 structures did not get any water at all (Patel, 2013). In the G+2 units built in Harijan Colony, Madurai, there were no connections to sewer lines or water mains (Patel, 2013). Similarly, in Isopur Nahar, Patna, the newly built houses had no connections to the sewers and, although there were electricity mains, none of the units were connected (Patel, 2013). Other such projects include the Sharifaganj in Patna where G+3 buildings had been completed without toilets being connected to sewer lines, poor quality of construction, and no garbage collection (Patel, 2013). Therefore the outcomes suggest that a large number of dwelling units constructed had a lack of or limited access to basic services.

### **3.2.5 Lack of institutional structure**

Central government funding was conditional on state and city governments undertaking various reforms, but in most of the projects visited by Patel (2013) and (Burra et al, 2018), the basic institutional structure needed to implement the projects was absent. The procurement and tendering process used in most cities and states to award contracts were no different from that used for conventional public works and there was no accountability to the beneficiaries (Patel, 2013).

It was stated in the policy documents that five percent of the central grant was to cover these preparations, along with training and capacity building, community participation, and information gathering (GoI, 2005). However, according to Patel (2013), in most cities, there is

no group or cadre of government officials with the familiarity to design and implement upgrading initiatives with the inhabitants or to coordinate information and documents between different agencies. Additionally, the data needed to design and implement the projects were often not collected, or their accuracy and quality were in doubt (Patel, 2013). The criteria for choosing slums to be included in the project were unclear in most cities and data collected on land and households for the settlements chosen for inclusion were often inaccurate and lacking in the necessary detail (Patel, 2013). Many detailed project reports were prepared without studying land availability and without considering the site's access to trunk infrastructure (for instance piped water, sewerage, and drainage networks) (Patel, 2013). Another issue mentioned at many of the sites was the constant change in city personnel allocated to manage the project (Patel, 2013).

### **3.2.6 Lack of community participation**

Though the mission statement of JNNURM emphasized community participation and accountability to citizens, most of the projects under JNNURM were done without consulting those who were meant to be beneficiaries (Patel, 2013; Burra et al, 2018). In almost all municipalities, participation was viewed simply as providing information to communities about the project (Patel, 2013). Most of the city development plans and the detailed project reports were prepared by consultants or municipal engineers (Patel, 2013). There was limited or no scope for input from or discussion with the beneficiaries regarding housing and settlement design, their contributions, or their opinion regarding whether to upgrade in-situ or relocate (Patel, 2013). If the project involved relocation, there was little or no consultation with those who were to be moved about the relocation site (Patel, 2013). At best, residents in settlements chosen for inclusion were simply informed as to what was going to happen (Patel, 2013). In some instances, the detailed project reports were imposed even when the households that were meant to be beneficiaries objected and did not want to move into the new housing units built for them (Patel, 2013).

### **3.2.7 Unoccupied houses**

Another outcome of the projects undertaken under JNNURM was the aspect of unoccupied houses. In a statement to the parliament by the Lok Sabha (lower house of Parliament) in May 2016 it was mentioned that 'In spite of the continuous efforts by the government, slum dwellers are reluctant to move to the houses built by the government due to lack of proper infrastructure

and means of livelihood’ (Bhattacharyya, 2016). Some of the potential reasons identified were that the new houses often lacked basic services like electricity and water, which were cheaply available, often through illegal connections in slums (Bhattacharyya, 2016). Additionally, the new houses under relocation projects were usually not close to workplaces adding to transportation costs for the beneficiaries (Bhattacharyya, 2016).

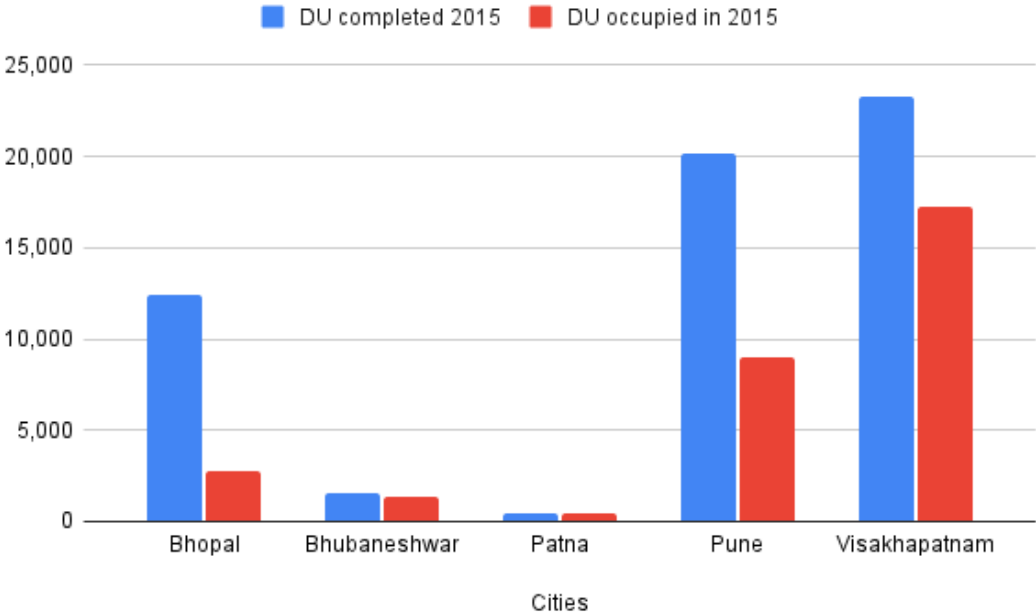


Figure 3: Number of DUs occupied out of the total completed,  
 Source: derived from (Burra et al, 2018)

According to the study conducted by Burra et al (2018), out of the 5 cities documented, Patna is the only case with 100% occupancy of completed dwelling units as seen in Figure 3. However, since the number of dwelling units built was considerably less as compared to the others, this could be a possible explanation. In the rest of the 4 cities, a large number of completed but unoccupied dwelling units is visible, especially in Bhopal and Pune where the number of occupied DUs is less than half of what was completed (Burra et al, 2018). This aspect is reaffirmed by Patel (2013) in her studies across 11 cities as well.

**3.2.8 Delays and cost overruns**

Another outcome of the projects under JNNURM was that of project delays and cost overruns. According to the Minister of State for Housing and Urban Poverty Alleviation, Babul Supriyo,



in 2015, the delays and cost overruns were due to the reluctance of slum dwellers to shift temporarily in the case of in-situ development of the project and non-availability of land (The Economic times, 2015). According to Patel (2013), these delays resulted in a time gap between undertaking the surveys and starting the projects, thus resulting in the surveys and lists of beneficiary households being outdated. Simultaneously, Cost estimates quickly become outdated and there was no provision for updating them, even when there were long delays in starting implementation (Patel, 2013). In most projects, two problems with finance were highlighted. The first, as noted above, was the lack of provision for adjusting costs, as these rose as a result of delays which was not anticipated (Mohamed, 2017). While it is common for there to be a four-year gap between project approval and the start of construction, there is no possibility for adjusting the initial budget to take account of this (Mohamed, 2017). The second problem was that work was often delayed because payments to implementing agencies did not arrive on time largely due to delayed reporting by agencies (Mohamed, 2017). Delay in project implement was also the reason for extending the JNNURM, initially scheduled till 2012, to 2015.

In Bhopal and Visakhapatnam, most of this cost escalation was passed to beneficiaries, hence there was little incentive to contain or avoid cost-escalating delays (Burra et al, 2018). One such case of increasing costs for beneficiaries includes that of Kalpana Nagar, Bhopal where costs rose from an estimated Rs.1,20,000 to Rs.2,17,000 on completion, with the beneficiary contribution increasing from Rs.18,000 to Rs. 89,000, 41 percent of the total cost (Burra et al, 2018). In Bhubaneswar, due to the limited capacity of city authorities, the construction contracts were passed from a private developer to an NGO developer, the SPARC Samudaya Nirman Sahayak (SSNS), who had to invest their own resources due to the lack of provision for cost escalations and no State agencies increasing their contribution (Burra et al, 2018).

### **3.2.9 Dissatisfied residents**

In a lot of sites, the residents were dissatisfied with the initiatives and often in conflict with the authorities (Patel, 2013; Burra et al, 2018). In Nagpur, in-situ upgrading in eight projects was conceived as redevelopment, with the existing housing being demolished and new high-rise buildings being constructed on the same site even though many households were in good condition (Patel, 2013). Seventy percent of the housing in Nagpur slums comprised good quality (*pucca*) structures and more than 70 percent had individual toilets (Patel, 2013). The new houses were often smaller than the original units of the beneficiaries and they refused to

pay their contribution (Patel, 2013). Such a case was also visible in the in-situ redevelopment in Kalpana Nagar, Madhya Pradesh where residents were refusing to pay their contribution (Patel, 2013).

Many benefiting households were moved into medium-rise apartment blocks which were not suitable for many livelihood activities, and beneficiaries were frustrated at the poor quality of construction (Patel, 2013; Burra et al, 2018). In projects where relocation was undertaken such as Visakhapatnam, it created further difficulties in maintaining the social networks critical to wellbeing and in increasing expenditure on transport for those attending schools and workplaces (Burra et al, 2018). According to Burra et al (2018), satisfaction was higher amongst those who were not relocated, but some struggled to cover their financial contribution.

**3.2.10 Focus on large cities**

A major criticism of JNNURM was the disparity in the allocation of funds across big and small cities that favored big cities with a larger share of funds (Khan, 2021). Figure 4 shows the sanctioned central funds under JNNURM (BSUP and IHSDP) across city sizes. A clear preference is visible for the million-plus cities that accounted for 42.1% of the total funds sanctioned in comparison to 24% to smaller towns with a population of less than 0.1 million (Khan, 2021).

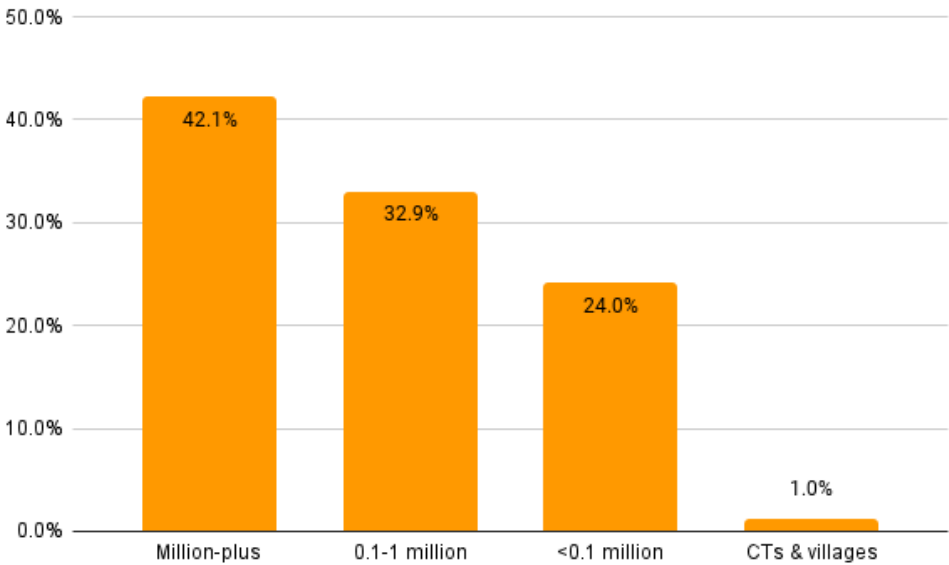


Figure 4: Share of central funds sanctioned under JNNURM across city sizes.

Source: derived from (Khan, 2021).

### **3.2.11 Some good examples**

Though the JNNURM faced a lot of criticism, some projects under the scheme were considered a success (Patel, 2013). For instance in Bharatpur and Dumdum in Bhubaneswar, and Babu Talav in Anasol, households were provided with subsidies to upgrade their homes and were satisfied with the project (Patel, 2013). Other good examples include three projects in Madurai, namely, Harijan Colony, Mill Land area, and Mella Vadakka, where in-situ upgradation was done involving households in designing and managing the building work for their housing (Patel, 2013).

The in-situ upgrading in Mother Teresa Nagar in Pune has been widely documented as a successful project. The dwelling units under this project were developed by architects in consultation with each household (Patel, 2013). Women were particularly active in designing their units and the internal spaces, and 2,000 individual house plans were prepared and sanctioned by the local government (Patel, 2013). Community members who wanted to work on the construction sites were encouraged to do so (Patel, 2013). Some of the housing plots were too small to upgrade, so their inhabitants were rehoused in G+3 buildings, but still within the settlement (Patel, 2013).

### **3.3 JNNURM analysis - Outcome versus political discourse**

This section will summarise the outcomes to analyze to what extent they aligned with the political discourse and aims of the policy. According to Simpreet et al (2014), programs like the JUNNURM have ground experiences that are in contradiction to the laid down aims and objectives. As the outcomes suggest, the policy claimed to focus on slum upgradation with minimum relocation, however, in most of the cities, provision of housing meant in-situ redevelopment or relocation to the periphery of the city. Patel (2013) claims that one of the major drawbacks of JNNURM was the understanding of what in-situ upgrading should involve and how it should be supported. In a lot of cities, in situ upgrading was understood to mean demolishing all houses on the site, clearing them, and building new units – and with this task being taken on by private contractors. This was against the whole concept of slum upgrading which is to add to and build on existing housing and infrastructure to support incremental housing (Patel, 2013).

Another objective stated was the provision of basic services to the poor, but as seen, a large number of dwellings were of poor quality of construction and some lacked the basic services like water, electricity, connection to sewer lines, solid waste management system, etc. Therefore, in a lot of cases, the program contradicted its own title of 'Basic Services to the Urban Poor'. Although the objectives of the JNNURM mentioned the importance of community participation and accountability, most of the projects were done without the consultation of beneficiaries which is visible in their reluctance to move to the newly constructed dwelling units that lie vacant. According to Murthy (2012), officials had little incentive to deliver the mission objectives, as they were assessed on achieving spending and output targets, rather than on outcomes related to a participatory process to provide public services to the lowest-income households.

#### **4. Rajiv Awas Yojana (RAY) - 2009-discontinued**

In 2009, Rajiv Awas Yojana (RAY) was announced in the country amidst newfound importance on urbanization as the growth engine for the economy expressed in policy terms through the renowned Jawaharlal Nehru National Urban Renewal Mission. This section will examine the political discourses and characteristics of RAY and draw a parallel with JNNURM to understand the similarities and differences.

##### **4.1 Political discourses and characteristics of RAY**

On 15th August 2009, the then Prime Minister in his address to the nation stated 'Today, lakhs of our citizens live in slums which lack basic amenities. We wish to make our country slum free as early as possible. In the next five years, we will provide housing facilities to slum dwellers through a new scheme, Rajiv Awas Yojana' (GoI, 2013, p.3). This flagship program of the central government was to be carried out by the Ministry of Housing and Urban Poverty Alleviation (MoHUPA) under the slogan of 'Slum Free India' (GoI, 2013, p.3). The vision as stated in the government document was, 'Rajiv Awas Yojana (RAY) envisages a Slum Free India with inclusive and equitable cities in which every citizen has access to basic civic infrastructure, social amenities and decent shelter' (GoI, 2013, p.5). Announced in 2009, this vision was launched in June 2011 in two phases; the preparatory phase for a period of two years which ended in June 2013, and the implementation phase which was to be till 2022 (GoI, 2013). The RAY was however remodeled and re-launched under the new name of Pradhan Mantri Awas Yojana (PMAY) in 2015 by the current Prime Minister Narendra Modi (Mohamed,

2017). The PMAY's inception and supersession of RAY can be attributed to the change in the ruling party (from United Progressive Alliance (UPA) to National Democratic Alliance (NDA) in 2014) (Mohamed, 2017).

While the JNNURM was more focused on solving the problems of the current slums, RAY additionally looked at preventive methods of new affordable housing to avoid new slums from settling (GoI, 2013). To do this, RAY hoped to extend financial support to states for the creation of affordable housing stock through public-private partnership (PPP) under the Affordable Housing in Partnership (AHP) component of the scheme (GoI, 2013).

The following were the main Objectives under RAY (GoI, 2013) :

- 'Improving and provisioning of housing, basic civic infrastructure, and social amenities in intervened slums.
- Enabling reforms to address some of the causes leading to the creation of slums.
- Facilitating a supportive environment for expanding institutional credit linkages for the urban poor.
- Institutionalizing mechanisms for prevention of slums including the creation of affordable housing stock.
- Strengthening institutional and human resource capacities at the Municipal, City, and State levels through comprehensive capacity building and strengthening of resource networks.
- Empowering community by ensuring their participation at every stage of decision making through strengthening and nurturing Slum Dwellers' Association/Federations'.

RAY, in its vision for a 'Slum Free India', proposed a two-step implementation strategy:

1) Preparation of Slum Free City Plan of Action (SFCPoA) and 2) Preparation of projects for selected slum (GoI, 2013). RAY guidelines emphasized in-situ development rather than relocation of slums and recognized the importance of tenure in preparing SFCPoA at the state and city level (GoI, 2013). Importantly, the RAY had a limit of 10% on slum households that could be relocated in contrast to JNNURM where nearly 40% of the households could be relocated (GoI, 2013).

The mission was based on the principle of inclusion, implying no eviction and in-situ development unless a site was identified as 'untenable' (GoI, 2013, p.9). Slums located on environmentally hazardous sites such as banks of rivers and ponds and hilly and marshy terrain were considered untenable as they posed a threat to human life and public health (GoI, 2013). Additionally, ecologically sensitive sites such as mangroves, and national parks and sanctuaries were considered untenable as habitation there would have negative implications for the society as large (GoI, 2013). However, slums located on land reserved for non-residential use such as industries and infrastructure projects for public purposes such as roads, railways, and other facilities were considered semi-tenable (GoI, 2013). As mentioned in the guidelines, if a site was declared untenable, an alternative site should be found in consultation with the urban communities and should be within the same ward or zone to minimize adverse effects on livelihoods, community assets, and access to health and education facilities (GoI, 2013). All this was supposed to be operationalized through the SFCPoA (GoI, 2013). RAY also provided specific guidelines for community participation by engaging communities in all stages of the process, including pre-survey, survey, preparation of SFCPoA, implementation projects, and operation and maintenance of created assets (GoI, 2013).

Similar to JNNUPRM, the implementation of RAY was divided into three levels, Central, State, and City with respective authorities appointed to supervise it (GoI, 2013). The Central government was to provide assistance of 50 percent of the project cost for Cities/ UAs with Populations more than 5 lakhs and 75 percent for Cities/ UAs having a population less than 5 lakh as seen in Table 4(GoI, 2013). Certain exceptions on the North-Eastern Region and special category States (Jammu & Kashmir, Himachal Pradesh & Uttarakhand) were provided for where the central share was an equivalent of 80 percent (GoI, 2013). Unlike JNNURM, there was an upper ceiling of Rs. 5 lakh per dwelling unit (DU) for cities with a population of more than 5 lakhs and Rs. 4 lakhs per DU for smaller cities with a population less than 5 lakhs (GoI, 2013). In North East and special category States, the upper ceiling is Rs. 5 lakhs per DU irrespective of the population of the city (GoI, 2013). Similar to JNNURM, for the approval of projects, Detailed Project Reports (DPR) were to be submitted to the Ministry after the approval of the State Level Sanctioning Committee (GoI, 2013). The DPRs then were appraised by the Central Sanctioning and Monitoring Committee (CSMC) after which a decision was to be taken concerning the approval/sanctioning (GoI, 2013). The basic funding structure under JNNURM and RAY were similar with some minor differences:

*Changes in city categorization:* As seen in Table 2 (p.25) and Table 4 (p.38), while JNNURM's categories A and B provided 50% central funding for larger cities i.e cities with a population equal to or more than 4 million (40 lakhs) and B for cities with a population of 1-4 million (10-40 lakhs), RAY's criteria for fund allocation included category A with a population equal to or more than 5 lakhs and category B for cities with population less than 5 lakhs. Therefore, there was a change in the categorization of cities for funding provision. Additionally, in RAY, there was an upper limit on central fund provisions for cities, unlike JNNURM. The outcomes of JNNURM suggested that projects often faced cost overruns, and the provision for upper limit in central funding could be considered learning from such outcomes in order to fast-track projects.

*Funding under housing and infrastructure was differentiated:* As seen in Table 4, depending on the kind of project, housing, or infrastructure, the funding allocation was different under RAY which was not the case in JNNURM. For infrastructure projects, the beneficiary contribution was removed.

*Change in beneficiary share:* Unlike JNNURM, under RAY, the upper limit of beneficiary share for category A city was 25%, 10% under category B and 10% under category C. While the minimum beneficiary share for the projects remained the same as JNNURM - 12-10%, under RAY, the factor of setting an upper limit for beneficiary contribution can be considered as learning from the outcomes of JNNURM where beneficiary contributions often ended up being high due to delays and cost overruns.

| Category | Population (2011 Census)   | Component      | Central Grant | State | ULB | Beneficiary contribution |
|----------|--|----------------|---------------|-------|-----|--------------------------|
| A        | Cities/ UAs $\geq$ 5 Lakhs   | Housing        | 50%           | 25%   | -   | 25%*                     |
|          |  | Infrastructure | 50%           | 25%   | 25% | 0                        |
| B        | Cities/UAs < 5 lakhs   | Housing        | 75%           | 15%   | -   | 10%*                     |
|          |  | Infrastructure | 75%           | 15%   | 10% | 0                        |
| C        | Cities /UAs in NE Region, special category states (Jammu and Kashmir, Himachal Pradesh & Uttarkhand) | Housing        | 80%           | 10%   | -   | 10%*                     |
|          |  | Infrastructure | 80%           | 10%   | 10% | 0                        |

Table 4: Pattern of funding under RAY, Source: (GoI, 2013)

\*As stated in the document, a beneficiary contribution was considered necessary to bring a

sense of ownership among the beneficiaries and is provided at a minimum of 10% in the case of SC/ST/OBC/ PH/single woman/other weaker and vulnerable sections and 12% in case of general category.

RAY's promise was further enhanced as it approached slums as a solution to urban development as opposed to the conventional view of slums as a problem (Simpreet, 2014). As against this promise were also apprehensions about the use of terminologies like 'Slum Free India' and the priority to housing over livelihood, and other needs (Simpreet, 2014). By and large, the announcement of the program was greeted with hope and excitement and some apprehensions (Simpreet, 2014).

## 4.2 Outcomes of projects under RAY

Since RAY was only implemented till the pilot phase, it is difficult to predict if RAY would have achieved its goals if it had not been discontinued. However, this section will review the outcomes of the pilot projects under RAY that were implemented to understand the approach being taken. Simpreet et al (2014) documented the outcomes of 55 such pilot projects covering 48 cities in 16 states with a total of 42,488 dwelling units. This section refers to this data and complements this with other relevant secondary sources. While analyzing the outcomes of RAY, this section will draw a comparison with the political discourse and outcomes of JNNURM to understand their impact on RAY.

### 4.2.1 More in-situ redevelopment projects than relocation

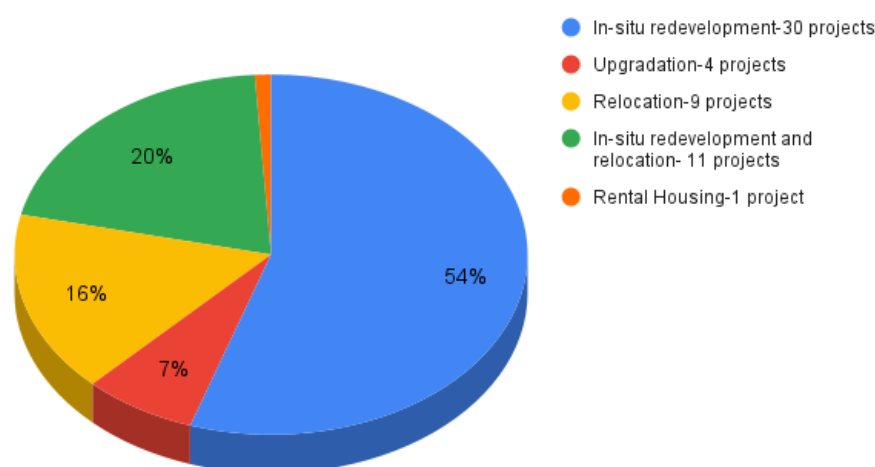


Figure 5: Pilot project distribution as per the type of project. Source: (Simpreet, 2014)



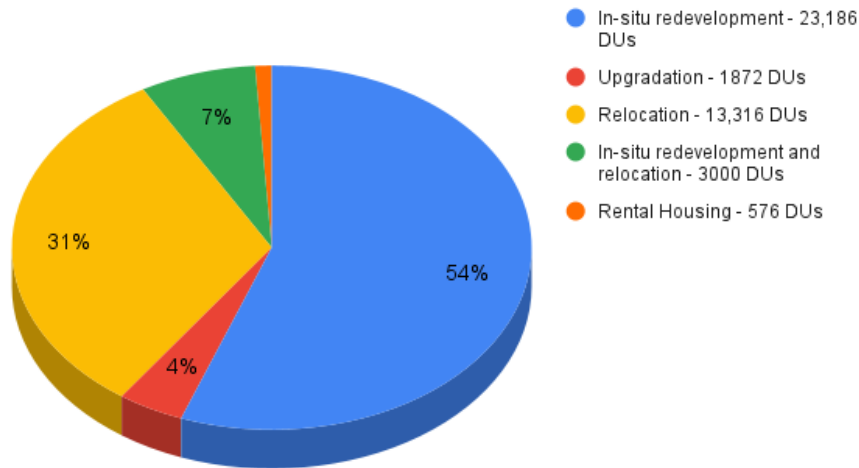


Figure 6: Percentage of dwelling units as per the type of project. Source: (Simpreet, 2014)

Out of the 55 projects approved and documented by Simpreet (2014), more than half of the projects (30) were in-situ redevelopment and 16% (9 projects) of the projects were relocation projects. Very few projects (7%-4 projects) have been undertaken for upgrading the existing slums (Simpreet, 2014). It can be observed that similar to the outcomes of JNNURM, the focus was more on the logic of optimization of land and therefore there was an insistence on multi-story dwellings rather than upgradation. However, there was an increase in the number of in-situ redevelopment projects over relocation (Simpreet, 2014). This in turn helped in avoiding gentrification and maintaining the livelihood of the slums to some extent. In the same context it needs to be noted that while relocation projects were few i.e less than 16%, but in terms of dwelling units, they represent 31% (13,316 out of 42,488 DUs) of the units constructed. Thus, intensified use of land was the principle applied to relocation projects too, forcing affected households to face double jeopardy i.e. that of relocation as well as change of lifestyle due to multi-story dwellings (Simpreet, 2014). The increase in in-situ redevelopment over relocation can be considered an impact of the outcomes of JNNURM which faced major criticism and limited success due to vacant houses built in the periphery of the city.

#### **4.2.2 Un-even distribution across cities**

In total 42,488 DUs were approved under RAY in 48 cities (Simpreet, 2014). However, among them, 10 cities together had up to 19,564 DUs, which was about half of the total DUs (Simpreet, 2014). The 10 cities include Jaipur (3436 DUs), Bhubaneswar (3389 DUs), Sirsa (2144 DUs), Vijaywada (1717 DUs), Alwar (1544 DUs), Kota (1528 DUs), Chennai (1472 DUs), Indore (1463 DUs), Ajmer (1448 DUs) and Rai Bareilly (1423 DUs) (Simpreet, 2014). Therefore, while JNNURM was criticized for its big-city bias, RAY was not evenly distributed across cities either.

#### **4.2.3 Unoccupied houses**

The constant issue of both JNNURM and RAY seems to be that of vacant houses. An article by Bhattacharyya (2016) for IndiaSpend named ‘Government building homes that the poor don’t want’ emphasizes this issue. According to a study conducted on the status quo of the policies namely the JNNURM and RAY in 2016, more than 10 lakh houses were built for the urban poor since 2005, and out of them, 23% were lying vacant as seen in Figure 7 (Dubbudu, 2016). More than 10 lakh houses were completed under the JNNURM scheme while only 20,954 houses were completed under the RAY scheme (Dubbudu, 2016). The PMAY scheme was relatively new and only 710 houses were in 2016 (Dubbudu, 2016). Since the PMAY was still in its initial years, these outcomes largely suggest the cumulative outcomes of JNNURM and RAY. Out of the 10 lakh odd houses built under the scheme till 2016, more than 70% of the houses were built in the seven states, namely, West Bengal, Maharashtra, Gujarat, Tamil Nadu, Telangana, Uttar Pradesh, and Andhra Pradesh (Dubbudu, 2016). Even though these states witnessed a large number of new dwelling construction, data shows that all states showed some proportion of unoccupied or vacant housing (Dubbudu, 2016). The highest was reported in Maharashtra with 42.3% vacant houses, 11% in Tamil Nadu, 18.8% in Gujarat, 37.9% in Andhra Pradesh, 24.4% in Telangana, and 24.1% in Uttar Pradesh as seen in figure 7 (Dubbudu, 2016).

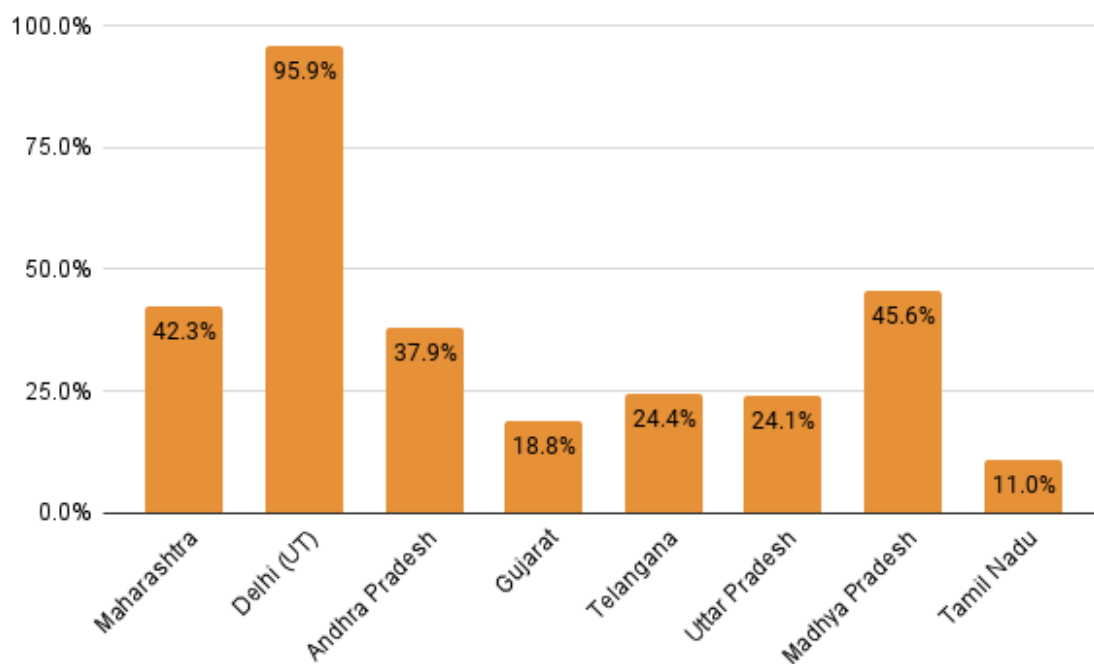


Figure 7: Percentage of vacant houses built for urban poor till May 2016,  
Source: (Dubbudu, 2016).

While data shows that in the case of RAY, the number of projects under in-situ redevelopment was higher than that of relocation, this was still insufficient to get the beneficiaries to occupy the newly built dwellings. The reason for this can be many. It has been argued that the dwelling units built often lack basic infrastructure and are not suitable for the livelihoods of slum dwellers. While the number of relocation projects under RAY seemed to have reduced, they still accounted for 31% of the DUs built. Additionally, both JNNURM and RAY required a beneficiary contribution and not all beneficiaries would be willing to pay it or had the capacity to pay (Dubbudu, 2016). Singh (2018, p.1), India advisor, urban basic services, UN-Habitat, wrote in an article that, ‘In a slum, basic amenities such as electricity and water are often acquired at dirt-cheap prices. There is a certain degree of empathy and firmness that these projects lack, which consequently takes away effectiveness.’

#### 4.2.4 Problems of defining ‘tenable’ slums

The vagueness in defining tenability, the absence of measures to determine hazardous and ecologically sensitive locations, and different understandings of what is infrastructure for public purpose are, resulted in decisions being taken on a case-by-case basis (Kundu, 2013). These terminologies were used arbitrarily to evict slums and several state and local governments

virtually declared all slums on government land to be hazardous and untenable (Kundu, 2013). In JNNURM, the outcomes suggested that there was a lack of clarity for the selection of slums that allowed for only selective slums to be chosen for the scheme. In the case of RAY, though attempts were made to introduce criteria for ‘untenable’ slums, the definition was too vague to offer any positive outcomes (Kundu, 2013).

#### **4.2.5 Lack of community participation**

RAY rightly laid emphasis on community participation in the preparatory phase as well as the implementation phase in the policy draft (Simpreet, 2014). However, according to Simpreet (2014), the projects in most cities were in complete violation of community participation norms. In a lot of the cities, slum dwellers were not even aware of the guidelines and hardly any effort was made by the state agencies for bringing in that awareness (Simpreet, 2014). Apart from some good examples, JNNURM was also criticized for its lack of community participation.

#### **4.3 RAY analysis – Outcome versus political discourse**

RAY like JNNURM set out to achieve grand goals using catchphrases like ‘Slum free India’, however, the findings of the outcomes suggest otherwise. Some scholars like Singh (2014) argue that the central government’s understanding of the most effective strategies for urban poverty reduction changed significantly between JNNURM and its successor, the Rajiv Awas Yojana (RAY). According to Singh(2014), RAY offered an improved program design, with improved interventions for access to basic services and provision to tackle the shortage of land. He suggests that learnings did take place; although RAY did not progress beyond a pilot phase. The findings of this research align with Singh’s (2014) claim and it can be witnessed in the outcomes that some learnings did take place with more in-situ redevelopment projects rather than relocation. However, other outcomes remained the same, namely, the uneven distribution of projects with 10 cities having the majority of the projects, the lack of community participation, and the issue of vacant housing despite limited relocation. Mohamed (2017) suggests that with the launch of RAY, it was largely ambiguous how JNNURM and RAY were to be integrated by the state governments. Lack of suitable guidelines and delegation from the central government were reasons for the underwhelming results of the two relatively analogous policies (Mohamed, 2017).

## **5. Pradhan Mantri Awas Yojana (PMAY) -2015-Present**

### **5.1 Political discourses and characteristics of PMAY**

The change in government in 2014 prompted a new intervention and the PMAY was launched in 2015 with an aim to provide ‘Housing for all by 2022’ (Khan, 2021). At the launch event of PMAY, the current Prime Minister Narendra Modi said that ‘a house is not just four walls and a physical structure but is also a means for social transformation as it provides aspirations for a better life’ (Mango News, 2016). He added that by 2022 when the nation celebrates its 75th year of Independence, the government will provide every houseless family with the means to own a house (Mango News, 2016). The PMAY, in keeping with the city development strategy introduced by the JNNURM and RAY, continued its legacy of transforming urban areas by allocating enormous investments (Khan, 2021). The approved investment for PMAY was Rs 2,25,219 crore, almost five times the investment approved for JNNURM central share, three times that of JNNURM for housing. (Khan, 2021).

The PMAY aims to provide assistance to ULBs and other implementing agencies of States/UTs through 4 verticals:

1. In-situ Slum Redevelopment using land as a resource through private participation (ISSR)
2. Affordable housing through Credit Linked Subsidy Scheme (CLSS)
3. Affordable Housing in Partnership (AHP)
4. Subsidy for beneficiary-led individual house construction (BLC)

(Mohamed, 2017)

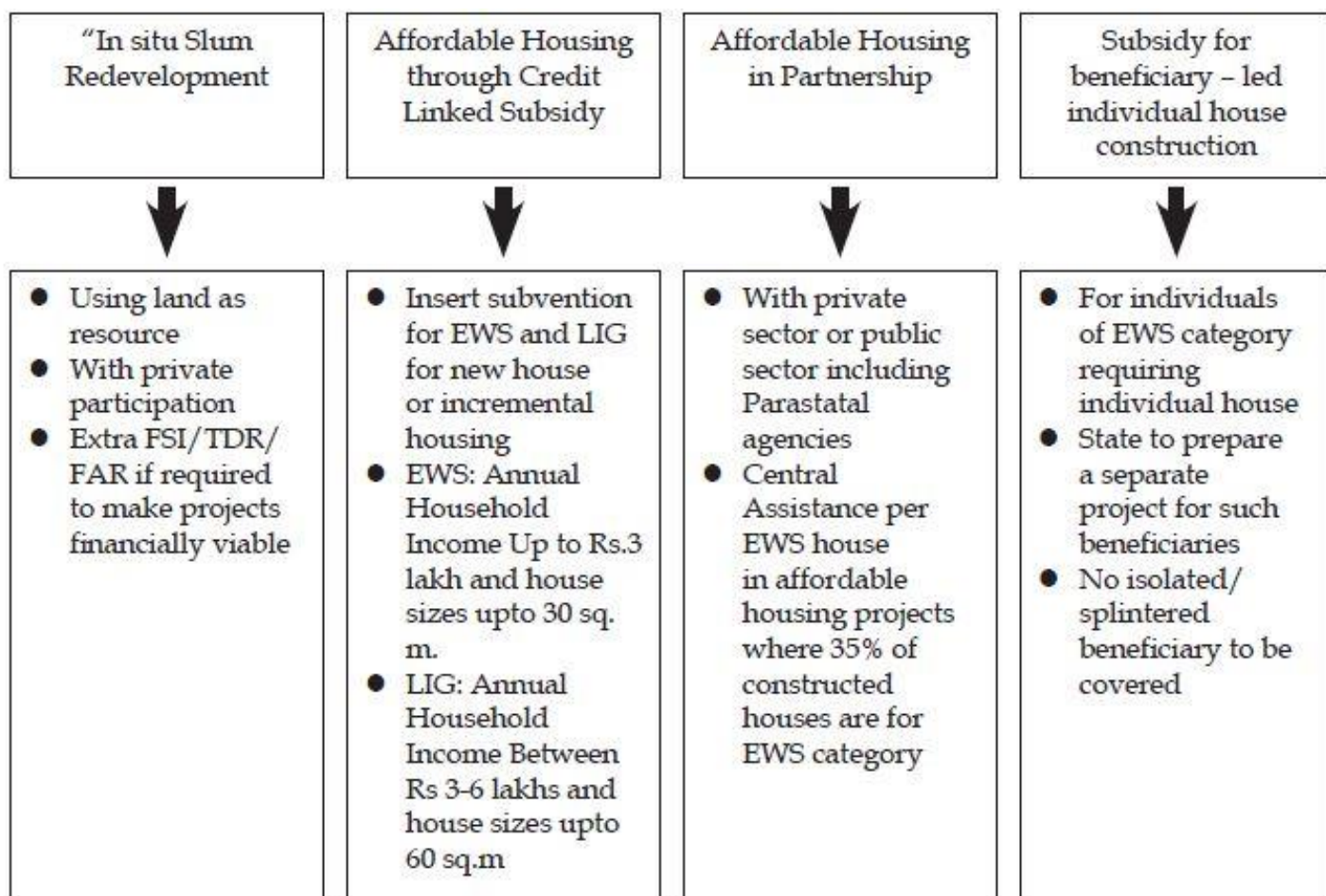


Figure 8: Four verticals of PMAY. Source: (Chatterjee, 2020)

- *In-situ Redevelopment using land as a resource through private participation (ISSR)*

In-Situ Slum Redevelopment (ISSR) stands for rehabilitation of slums by building houses through private participation for the eligible slum dwellers on the land under the slums (GoI, 2015c). Under this vertical, land is used as a resource with private participation whereby private developers provide housing along with basic civic infrastructure to the eligible slum dwellers and in return, they are given a 'free sale component' which can be sold in the open market by the developers (GoI, 2015c). The Sale of the free component can only be linked to the completion of the slum rehabilitation component ensuring that rehabilitation projects are completed by private developers before they can benefit (Kanwar, 2019). Figure 9 explains the strategy adopted for the ISSR component. This mode of implementation is recommended for 'tenable' slums. Tenable slums are supposed to be identified by the ULB by using the Census (2011) dataset or the dataset prepared under RAY (GoI, 2015c). The technical and financial viability of redeveloping the identified slums is assessed before the final selection for redevelopment is made (GoI, 2015c). Additionally, the policy states that State/UT Governments and cities should, if required, provide additional Floor Area Ratio (FAR)/Floor Space Index (FSI)/Transferable Development Rights (TDR) for making slum redevelopment projects financially viable (GoI, 2015c). FSI/FAR is the quotient obtained by dividing the total covered area (plinth area) on all the floors by the area of the plot. Increased FSI/FAR would therefore allow for an increased built-up area on the site where the slum redevelopment is implemented so as to accommodate more free sale components to cross-subsidize the housing for slum dwellers (GoI, 2015c). TDR means making available a certain amount of additional built-up area in lieu of the area relinquished or surrendered by the owner of the land so that he can use the extra built-up area himself in some other land (GoI, 2015c).

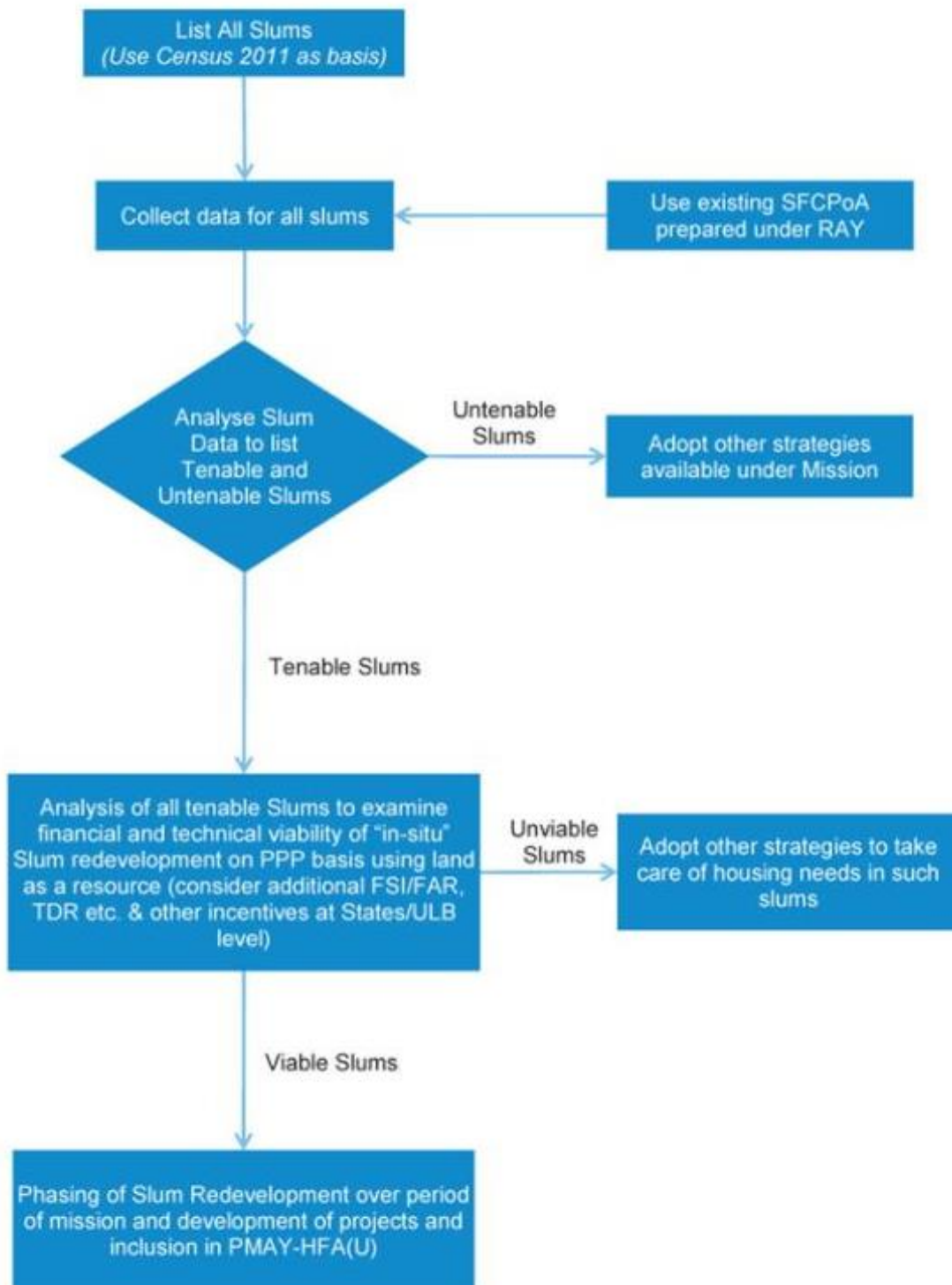


Figure 9: Strategy for ISSR component. Source: (GoI, 2015c)



- *Affordable housing through Credit Linked Subsidy Scheme (CLSS)*

Under this scheme people that come under the Economically Weaker Section (EWS) and Low Income Group (LIG) are eligible to seek loans from Banks and Housing Finance Companies with interest subsidies at the rate of 6.5 % for a tenure of 15 years for the construction of new homes or renovation of existing homes. Manual Scavengers, Women (with overriding preference to widows), persons belonging to SC/ST/PBC, minorities, persons with disabilities, and transgender are given preference under this scheme (GoI, 2015a).

- *Affordable Housing in Partnership (AHP)*

Under this vertical, the mission seeks to provide financial assistance to EWS and LIG houses being built with different partnerships by States/UTs/Cities. Central assistance is fixed at Rs.1.5 lakh per EWS house. The construction by States/UTs/Cities is expected to be done in partnership with the public/private sector (GoI, 2015a).

- *Subsidy for beneficiary-led individual house construction (BLC)*

The final component of the mission seeks to provide assistance to EWS for the construction of a new house or enhancement of an existing house. This component applies only to individuals and families who are not eligible in any of the other components or redevelopment plans under the mission. Individuals under this component are entitled to a sanction of Rs. 1.5 lakh over 3-4 installments from the Central Government through the respective State Governments to construct or enhance their existing houses. The advancement of these houses is to be tracked regularly by the authorities using geo-tagged photographs (GoI, 2015a).

The AHP component was carried forward from RAY and the ISSR component was the remodeling of the policy towards slums under JNNURM and RAY. PMAY in comparison to JNNURM and RAY has a different approach but is quite similar in its objective of achieving ‘Slum free India’ by 2022. Under the ISSR vertical of PMAY, the main mode of spatial intervention is ISSR, where houses have to be apartments of 30–60 m<sup>2</sup> that are to be allotted with property titles to individually delineated nuclear families. This is like the JNNURM and RAY’s imagination, but what is different is that the possibility of upgradation or incremental housing has been removed – only new houses are to be built. While both JNNURM and RAY had a possibility of slum upgradation, though in actual implementation very few projects

undertook this method. Additionally, the ISSR component of PMAY promotes in-situ redevelopment and no relocation for tenable slums. Though it is unclear what happens to slums that are defined as 'untenable'. In other parts of the scheme such as BLC and CLSS, some incrementality is possible. Under this individual households can avail of subsidized loans or funds to enhance their existing house rather than building a new house. However, ownership has been made mandatory and beneficiaries have to have adequate documentation regarding the availability of land owned by them (Bhan, 2017).

## **5.2 Outcomes of projects under PMAY**

Since the PMAY is still in its implementation phase, it is difficult to determine its outcomes fully. However, preliminary data depicts that PMAY has performed sluggishly in the first four years of implementation (2015-2018) (Kanwar, 2019). According to Kanwar (2019), It has failed to take practical challenges into account. As a YUVA and IHF report 'Housing Needs of the Urban Poor in Nagpur' discovered, 'there is a glaring gap between people's aspirations, their capabilities and state imagination of housing provision'(YUVA, 2018, p.4). According to Unni and Panwar (2019, p.1), 'the promise of 'housing for all' under the PMAY has remained a mirage. The prompt government measures to bring in 'capital' and 'reforms' in the housing sector have only been nominally successful, and mostly to the benefit of middle and high-income groups (Unni and Panwar, 2019,p.1).

### **5.2.1 Slow progress of projects**

While both JNNURM and RAY outcomes were limited in terms of the percentage of slum households addressed in a city as discussed before, they did not set out a certain target in terms of numbers of dwelling units in their vision. While the PMAY initially set up a target of constructing 2 crore houses by 2022, which was later reduced to 1 crore, it is easier to quantitatively evaluate its progress (Kanwar, 2018). Out of the 1 crore houses promised, only 65 lakh houses had been sanctioned by the MoHUPA by December 2018 (Kanwar, 2018). The sanctioning of these 65 lakh houses is a recent development and only between 2015 and 2017, 32 lakh houses were sanctioned (Kanwar, 2018).

Of the total houses sanctioned, construction work had started in 54% (35,92,656) houses till December 2018 (Kanwar, 2018). Approximately 3.5 lakh houses were completed each year between 2014 and 2017 which is relatively slow (Kanwar, 2018). However, a sharp rise was

seen between 2017 and 2019, adding almost 70% more houses as seen in Figure 9 (Kanwar, 2018) The data, therefore, indicates that four years into implementation there has been only a 12% completion rate against the target of building one crore houses, and 6% against the original target of two crore houses. Therefore, the progress of PMAY has been slow in terms of quantitative outcomes (Kanwar, 2018).

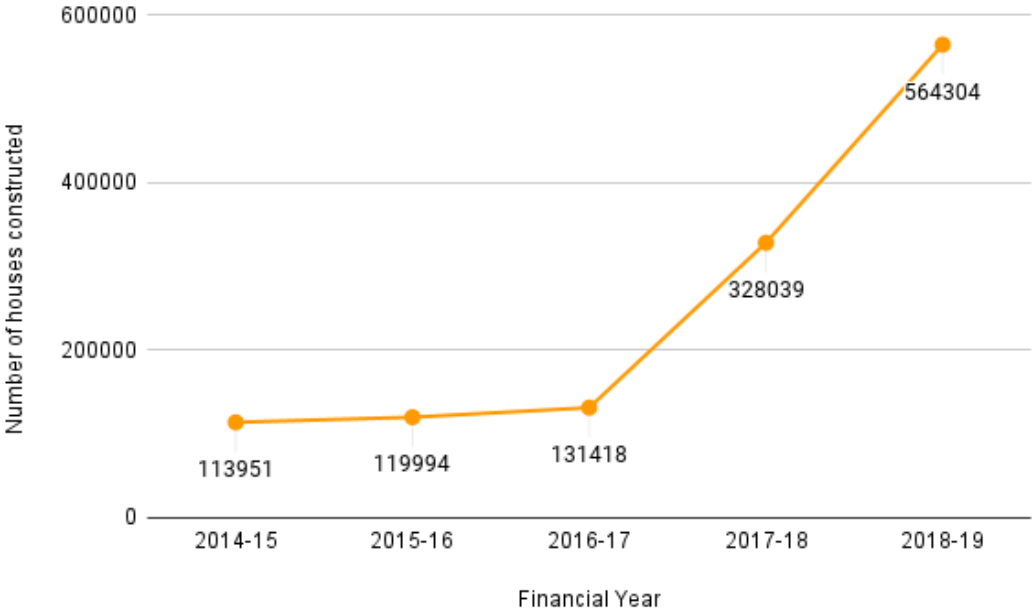


Figure 10: Year-wise details of houses constructed. Source: (Kanwar, 2018)

However, the construction of houses does not necessarily mean that they will be occupied or accepted by the beneficiaries as visible in both PMAY and RAY. Therefore, it is difficult to determine the outcome effectively as the policy is still ongoing and enough data about its outcome is not available. However, in terms of numbers, the PMAY seems to have not been able to achieve what it set out for.

**5.2.2 Limited projects under some verticals**

Of the four verticals of the mission, the maximum number of houses (55%) were sanctioned under the BLC component as seen in Figure 11, which can be availed only by showing proof of ownership of land and the financial means to bear the full cost of construction after procuring government subsidy (Kanwar, 2018). The AHP vertical has the second-highest number of houses sanctioned (33%), however, the occupancy of these houses will eventually depend on the

price of the housing unit and the purchasing capacity of the buyers (Kanwar, 2018). The percentage share of the other two verticals, ISSR and CLS, is significantly low with only 12% share of the total houses sanctioned (Kanwar, 2018).



Figure 11: Houses sanctioned under each component of PMAY,  
Source: (Kanwar, 2018)

It is important to note that the BLC has benefitted those who had the security of tenure to begin with, and the AHP is new housing constructions through PPP, which may or may not be occupied by the lower-income households. As ownership of land is a prerequisite for availing two of the four options (BLC and CLSS), a majority of the urban slum households that do not own land are automatically excluded from availing the benefits under the scheme (Kanwar, 2019). Moreover, to access certain verticals (BLC and CLSS) of the PMAY it is essential to possess a host of identity documents (YUVA, 2018). While the Aadhaar card is a document that almost all individuals possess, there is a variance in the possession of other required documents to access housing. (YUVA, 2018). According to Mohamed (2017), even after the subsidy in the CLSS, the EMI still proves to be high for the urban poor. Further, banks have so far been hostile to the urban poor, even towards the eligible few who are able to provide collateral (CAG, no date). Since the CLSS is provided by the banks, this could be a potential reason for limited provisions under this vertical. BLC on the other hand is provided by government funding and therefore is more easily accessible on the provision of necessary documents. The limited

numbers of the ISSR indicate that the housing provision in existing slums that have no security of tenure has been limited.

According to Kanwar (2019, p.1), 'The Pradhan Mantri Awas Yojana was once a promising decentralized scheme expected to solve India's housing shortage, but since a majority of the urban slum households did not own land, they were automatically excluded from availing its benefits'. Therefore, even if it can be argued that 65 lakh houses were sanctioned, it is important to note if it truly reached out to the actual beneficiaries.

### **5.2.3 New housing under AHP**

Similar to relocation projects of JNNURM and RAY, new affordable housing under the AHP scheme of PMAY was built in the outskirts in metropolis cities like Mumbai and Delhi, far away from people's workplaces (Kanwar, 2019). As visible through the unoccupied houses under JNNURM and RAY, if the location is not taken into account, there will be very few takers for these houses as some of the biggest factors influencing people's decision to purchase a home are based on travel time to the workplace and affordability (Kanwar, 2019). Therefore, while the outcomes of PMAY-AHP are still not documented, it can be predicted from past experiences of policies like JNNURM and RAY that not all slum dwellers will be willing to take these new houses located in the periphery of the city.

While it is too early to determine if the outcomes of projects under PMAY aligned with their political discourses, preliminary studies suggest that like JNNURM and RAY, the outcomes of projects under PMAY differed or lagged behind their aims of providing 'Housing for all by 2022'.

## **6. Aspects of policy shifts that are influenced by the outcome of former policies**

The research findings suggest that through the course of JNNURM, RAY, and PMAY, some of the aspects of the policy shifts were influenced by the outcomes of former policies while others need more consideration. These include:

### **6.1 Increase in in-situ redevelopment projects**

It can be observed that through the course of JNNURM, RAY, and PMAY, there has been an increase in the number of in-situ redevelopment projects rather than relocation. This is

considered a shift in policy due to outcomes of previous policies where beneficiaries were reluctant to move to far-off locations. Though the in-situ slum upgradation component has been removed from the PMAY policy, under the JNNURM and RAY there were hardly very few, to begin with. However, the few in-situ upgradation projects undertaken were considered successful and as good practices which were not taken into consideration and discontinued.

## **6.2 Decentralized funding**

PMAY in contrast to JNNURM and RAY is much more decentralized in financing the construction and development of the dwellings (Kanwar, 2019). Both JNNURM and RAY involved a larger role by the center. Nearly 50-75% of the project costs were to be borne by the center and the remaining by the State government and a minimal amount by the beneficiaries (Mohamed, 2017). According to (Debroy, 2012), few states and municipal budgets were in a position to do this. This is visible in the outcomes of the projects under JNNURM where cost-cutting mechanisms were used with led to poor quality of construction. In both JNNURM and RAY, the involvement of the private sector was limited. This called for a reduction in central government assistance per DU and spreading the available finances wide through ensuring investments by other players like the private sector and households (Wan and Lu, 2019; Ramnani, 2017). This can be seen in PMAY that provided a fixed amount of funding as per vertical rather than a certain percentage of the project as seen in JNNURM and RAY. Further, PMAY promotes private sector involvement in slum redevelopment through the ISSR component, CLS which aims to provide loans with interest subsidy, and BLC which supports low-income households in housing construction through funding support. While the preliminary outcomes of PMAY show limited success of ISSR and CLS as discussed previously, the funding structure of these verticals seem to have originated from learning of outcomes of JNNURM and RAY.

As stated in the ministry's guideline, 'The scheme (PPP) is also an acknowledgment of the strain of BSUP and IHSDP (JNNURM) on state budgetary resources, and the need to draw in institutional finance for construction of affordable housing on a mass scale.' (Debroy, 2012), Further, the beneficiary contribution which was present in the case of JNNURM was changed in RAY to limit the costs by settling an upper limit and later removed from PMAY. The outcomes of JNNURM and RAY suggested that beneficiaries often found it difficult to pay this contribution especially in projects where these were cost-overruns. Therefore, the outcomes of

JNNURM and RAY did impact the policy shifts favoring a more decentralization approach with no beneficiary contribution and an increased involvement of the private sector.

### 6.3 Greater flexibility

Over the course of JNNURM, RAY, and PMAY, more flexibility has been added to policies in terms of the addition of the AHP component under RAY and the addition of 4 verticals under PMAY. When compared to both JNNURM and RAY, PMAY offers four varied housing models with greater flexibility to states in addressing the housing needs of the urban poor, as opposed to the ‘one-size-fits-all’ approach followed by JNNURM and RAY that largely focused on the construction of new housing units by the government (Khan, 2021). According to Khan (2021), this flexibility can be seen through considerable variation across states in accessing PMAY funds. For instance, West Bengal has only sanctioned BLC housing while Telangana has only sanctioned AHP housing (Khan, 2021). On the other hand, Maharashtra has sanctioned 13.03% BLC housing, 85.83% AHP housing, and 1.13% ISSR housing (Khan, 2021). The variations across states are reflective of the preference of state policy in approaching PMAY encouraged by the flexibility provided by the scheme.

### 6.4 Focus on smaller cities

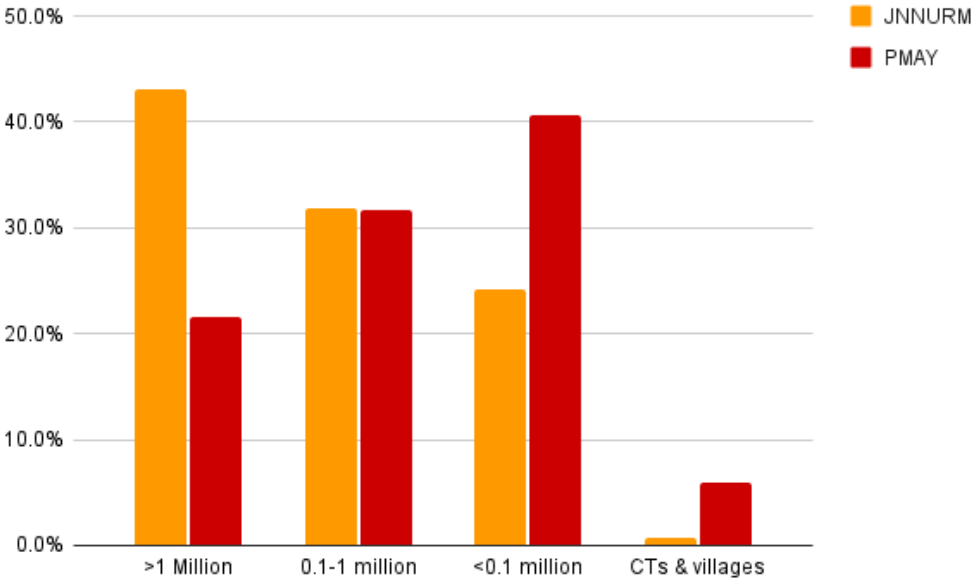


Figure 12: Share of houses sanctioned under JNNURM and RAY across city size, Source: (Khan, 2021).

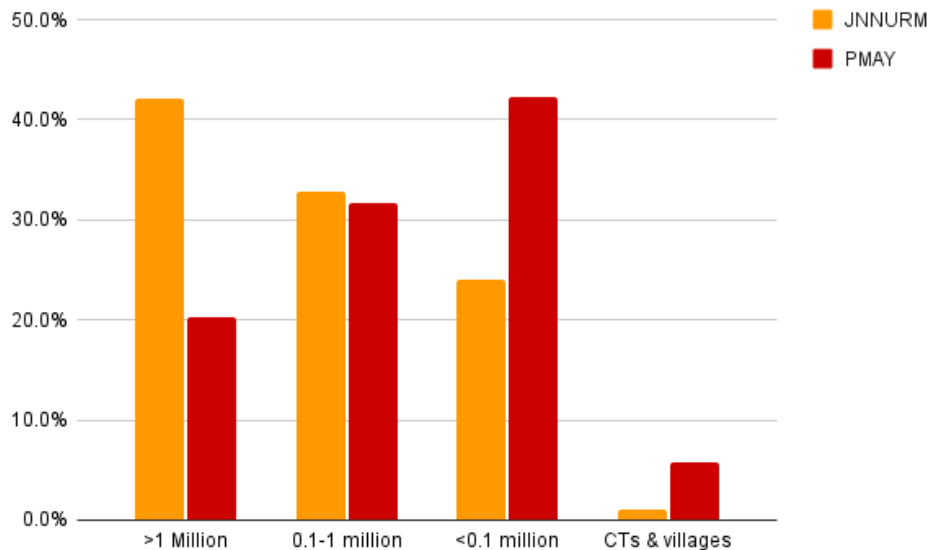


Figure 13: Share of central funds sanctioned under JNNURM and RAY across city size,  
Source: (Khan, 2021).

While the outcomes of JNNURM suggest a focus on larger cities, starting from RAY , PMAY seems to have addressed this issue by sanctioning a larger share of houses and a larger share of funds for smaller towns (Khan, 2021). Figure 12 shows that under JNNURM, 43.14% of houses were sanctioned for million-plus cities in contrast to only 21.58% of houses that have been sanctioned for million-plus cities under PMAY (Khan, 2021). On the other hand, while 24.16% of houses have been sanctioned for small towns (<0.1 mn) under JNNURM, 40.71% of houses have been sanctioned for small towns under PMAY (Khan, 2021). While the share of houses sanctioned for medium-sized cities (0.1-1 mn) is almost the same across the two schemes. The share of houses sanctioned for census towns (CTs) and villages that are in the buffer of big and small cities has grown substantially from less than 1% under JNNURM to 6% under PMAY (Khan, 2021). Therefore, the share of houses sanctioned for smaller towns has doubled under PMAY, while the share of houses sanctioned for million-plus cities has been reduced by half.

Similarly, Figure 13 shows a similar preference for million-plus cities under JNNURM that accounted for 42.07% of the total central funds sanctioned under the scheme. While only 20.30% of central funds have been sanctioned for million-plus cities under PMAY (Khan, 2021). On the contrary, 42.20% of central funds have been sanctioned for small towns under PMAY while only 24.01% were sanctioned under the JNNURM (Khan, 2021). Medium-sized cities reflect a similar share of central funds across the two schemes. A larger share of funds



has been sanctioned for CTs and villages under PMAY as compared to the JNNURM (Khan, 2021).

Many scholars have been advocating the upliftment of smaller cities that are almost entirely dependent on state and central government grants. In this light, PMAY's attention to smaller towns points to a substantial policy shift in developing urban areas.

## **7. Outcomes of former policies that need attention to direct policy shifts**

While some outcomes of former policies have influenced policy shifts, others need further attention in future policies. These include:

### **7.1 Tenable and untenable slums**

Under JNNURM, RAY as well as PMAY, for a slum to be eligible for upgradation and redevelopment project, it should be declared 'tenable'. As discussed in the outcomes of RAY, there is an ambiguity in the definition of 'tenable' which has not been addressed under PMAY as well. In the case of RAY, several state and local governments virtually declared all slums on government land to be hazardous and untenable which automatically made them ineligible for projects (Kundu, 2013). Unless there is clarity in the definition, 'Housing for all by 2022' will not be achievable as has been seen with previous policies. Further, the only option for 'untenable' slums seems to be the AHP whose success is questionable since they involve relocation.

### **7.2 Vacant houses**

In the case of both JNNURM and RAY, a large proportion of vacant unoccupied houses have been witnessed. While it was observed in the pilot projects of RAY that more in-situ redevelopment projects were undertaken than relocation, the occupancy was still not 100 percent. As observed, some of the possible reasons for this could be poor quality of housing, lack of basic facilities, small dwelling sizes, etc. While the PMAY has launched the ISSR component, there is no sensitivity to these issues or an understanding of how to address these issues of unoccupied houses. While the involvement of the private sector might ensure the construction of dwellings units at lesser public funds, there is no assurance these will be accepted by the beneficiaries and will not end up in vacant houses.

### **7.3 Community participation**

In JNNURM and RAY, the policies in their discourses mentioned the necessity of the participation of beneficiaries. However, the outcomes suggest that apart from some good examples, most projects did not abide by this and in some cases, the beneficiaries were just informed, in others even that was not done. This greatly impacted the outcomes of the projects under JNNURM and RAY as beneficiaries were dissatisfied with the projects, reluctant to move into the new houses, and often refused to contribute their share of funds. Under the PMAY, there is no provision for community participation mentioned under the scheme. Experience from previous projects suggests that unless this is addressed, the outcomes of projects might not be accepted by the beneficiaries.

## 8. Conclusion

Slums have and still are a persistent part of cities in India and numerous policies over time have been implemented in order to address them in different forms. The research deals with a time period of 2005 till the present and focused on three national policies, namely, the JNNURM, RAY, and PMAY. The research aims to analyze these policies to determine the policies aligned with their political discourse and what aspects of policy shifts were influenced by the outcomes of former policies.

In the case of JNNURM, the findings of the research suggest that while the JNNURM claimed to promote slum upgradation with a focus on providing basic services to the poor through participation, however, its ground experiences were in contradiction to the laid down aims and objectives. The outcomes of the projects undertaken under JNNURM largely involved slum redevelopment projects, while some were in-situ, a large portion of them involved relocation with the construction of medium size apartment blocks. These buildings were often of poor quality and lacked or had limited access to basic services like solid waste collection, electricity, water, sewer line connection, etc. Additionally, while the JNNURM claimed to provide universal access to such facilities to all slum dwellers, there was a biased selection of slums for implementing such projects and favoritism towards large cities visible in the allocation of funds. While the participation of beneficiaries was highlighted in government documents, most projects apart from a few good examples did not abide by it. Further, the projects were often delayed and faced cost overruns as the states did not have the institutional capacity to carry out the projects successfully. The outcomes were largely criticized and resulted in a lot of dissatisfied beneficiaries who were reluctant to move into the newly built houses resulting in a large number of vacant houses.

In 2009, the RAY was launched with the bold tag line of 'Slum free India'. The characteristics of RAY were largely similar to that of JNNURM with a few changes in funding structure and the addition of the Affordable Housing in Partnership (AHP) component which looked at preventive methods of new affordable housing through a public-private partnership to avoid new slums from settling. Though Ray was implemented only till the pilot phase, the outcomes suggest that projects under RAY undertook in-situ slum redevelopment more than relocation, though, slum upgradation projects were still largely neglected. The outcomes of RAY also suggest a bias where more projects were implemented in a few selected cities, similar to

JNNURM. The issues of vacant houses and lack of beneficiary participation were carried forward in RAY as well.

RAY was discontinued and launched as PMAY in 2015 due to changes in the ruling party. The PMAY aimed to provide 'housing for all by 2022' through 4 verticals, namely, In-situ Redevelopment (ISSR), Credit Linked Subsidy (CLSS), Affordable Housing in Partnership (AHP), and Subsidy for Beneficiary-led individual house construction (BLC). The AHP component was carried forward from RAY and the ISSR component was the remodeling of the approach to slums under JNNURM and RAY. PMAY also differed from JNNURM and RAY in the sense that they set a quantitative number to the number of dwelling units aimed for by 2022 i.e initially 2 crores later reduced to 1 crore. The preliminary outcomes of PMAY suggest that it is far behind in terms of achieving its quantitative numbers of dwelling units due to the slow pace of project implementation in the initial years. Though PMAY seems more flexible in terms of options for 4 verticals, the outcomes suggest that minimal success has been achieved under ISSR and CLSS components as these require ownership of land and proper documents which is lacking amongst a large portion of slum dwellers. While BLC has seen the largest number of housing built, these beneficiaries are the ones who already have ownership of land. The houses under AHP in metropolis cities were built largely in the outskirts due to affordability issues and their success is yet to be determined. However, experience from JNNURM and RAY suggests that slum dwellers are usually reluctant to move into relocation projects resulting in a large number of vacant houses.

The research findings further suggest the while some aspects of policy shifts were influenced by the outcomes of former policies, other aspects need more attention for future policies. Factors such as the increased preference to in-situ redevelopment over relocation show that unsuccessful relocation projects outcome under JNNURM and RAY were considered in the formulation of PMAY. However, some outcomes of in-situ upgradation which were considered positive were neglected as over time the policies have neglected in-situ upgradation. Other factors like more decentralized funding with involvement of private sector in ISSR and AHP component and loans provisions to households under CLSS and BLC can be considered an impact of outcomes of previous policies. In JNNURM and RAY central, state and ULB assistance for projects were higher. However, these projects were often of poor quality, lacked services, and were minimal in their reach. A more decentralized approach with a public-private partnership is therefore an impact of this outcome.

Over the course of JNNURM, RAY, and PMAY, more flexibility has been added to policies in terms of the addition of the AHP component under RAY and the addition of 4 verticals under PMAY. Both JNNURM and RAY were limited in terms of their impact nationally, while some regions implemented them, others chose not to. Therefore, greater flexibility is considered an impact of the outcomes of previous policies. Further, while JNNURM was criticized for favoring big cities, PMAY made attempts to include smaller cities through more fund allocations. This is considered an impact of the outcomes of JNNURM. However, some aspects like the ambiguous definitions of ‘untenable’ slums have been carried forward through the policies. Additionally, though the outcomes of JNNURM suggested minimal attempts by states to abide by the procedure of involving beneficiaries, RAY and PMAY have not made any significant changes to alter this. The issue of vacant houses under JNNURM was carried forward to RAY and under PMAY there is no provision to ensure that this does not reoccur. Therefore, these factors need further attention.

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