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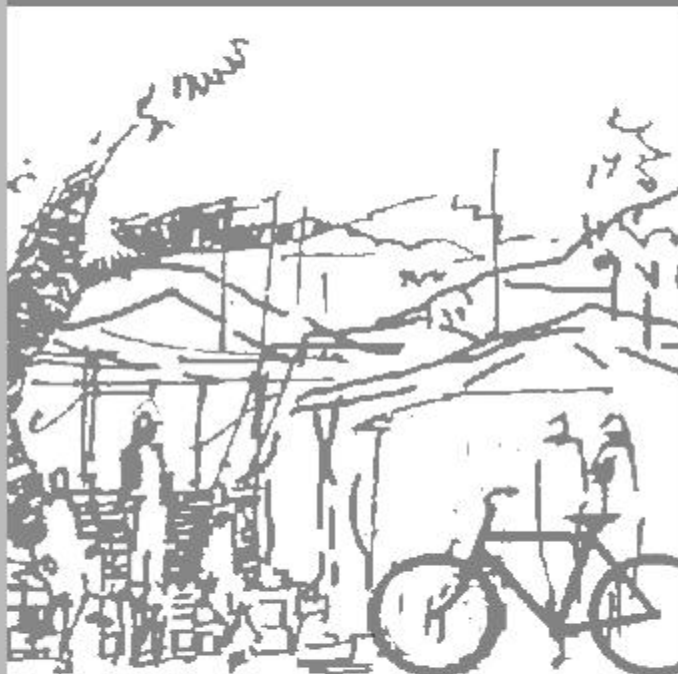
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Renu Desai
Darshini Mahadevia

CUE Working Paper 19
August 2013

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Land and Housing Development Processes as Determinants of Rental Housing for the Urban Poor: The Case of Guwahati City

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CUE Working Paper 19
August 2013



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Abstract

This paper examines how existing processes linked to the political economy of land and housing development shape or, in other words, are determinants of rental housing for the urban poor in the city of Guwahati in Assam. The paper identifies three broad processes of land and housing development that shape housing settlements in Guwahati: (i) housing through the informal occupation of public and private lands, (ii) housing through alienation of land, and (iii) public-sector housing. Within each of these three processes, the paper identifies a number of different housing submarkets. Building upon this framework, the paper analyzes the submarket-specific, settlement-specific and owner-specific processes and characteristics relating to land and housing development that shape rental housing with regards to its extent, quality, level of basic services provision, rents and tenure security for the urban poor and low-income groups. The paper concludes with a discussion about the policy implications of these determinants of rental housing.

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1. Introduction

Rental housing constitutes a significant proportion of housing in many cities. At the national level, 38 per cent of urban households lived in rented premises in 2008-09¹ (NSSO 2010: H-v), which is an increase from 34 per cent in 2002 (NSSO 2004: A-173). It is particularly crucial in fulfilling the shelter needs of the urban poor for whom there are limited shelter options in the city. It is often the preferred choice of shelter for new migrants from poor and low-income as well as high-income backgrounds as they are often undecided about their long-term plans in the city. Rental housing also remains important for many older urban poor and low-income residents who are unable to make the shift to home ownership. As land prices increase, which drives the urban realty rates up, more and more households opt for rental housing. In spite of this lived reality, rental housing has not been given adequate policy attention. Many scholars and policymakers have repeatedly emphasized that ignoring rental housing in policy does not make it disappear, and that instead this simply deepens the inadequate quality of housing and basic services for, and thereby vulnerability of, urban poor tenants (Kumar 2001; UNCHS 2003). It is therefore promising that Rajiv Awaas Yojana (RAY), the Central Government's latest housing policy for the urban poor, has recognized the importance of rental housing in Indian cities. However, there is little clarity on how RAY can address rental housing and there is no discussion on the challenges, conflicts and exclusions that are likely to emerge in the process of formalizing / redeveloping informal settlements, which provide a substantial proportion of the existing rental housing in our cities. There is an urgent need to understand how existing processes, particularly those linked to the political economy of land and housing development, shape rental housing for the urban poor and low-income groups in Indian cities. This paper examines these processes in the city of Guwahati in the north-east state of Assam, with the intention of identifying implications for policy.²

Guwahati has a high level of rental housing, with 46 percent of all dwelling units in the city being of rental tenure (GMC 2006). Although existing data does not reveal what proportion of this is inhabited by urban poor and low-income groups, our extensive field visits in the city indicate that it is quite high. This rental housing has developed in a diversity of housing submarkets. A submarket is one where there are certain common characteristics with regards to components of housing. Housing submarkets can be categorized in various ways. In this paper, we propose a categorisation that allows us to systematically explore how processes of land and housing development in the city are determinants of rental housing. We thus begin by identifying three broad processes of land and housing development that shape housing settlements in Guwahati: (i) housing through the informal occupation of public and private lands, (ii) housing through alienation of land, and (iii) public-sector housing. These processes are shaped by local political economies, including the urban policy paradigm. Within each of these three processes, we identify a number of different submarkets through our research. The paper then analyzes the *submarket-specific*, *settlement-specific* and *owner-specific* processes and characteristics relating to land and housing development that shape rental housing with regards to its extent, quality in terms of housing and level of basic services provision, rents and tenure security for the urban poor and low-income groups.

¹ All those not living in their own dwelling unit are considered as renters.

² The paper draws upon as well as builds upon a research report prepared by us for SNPUPR (see Desai et al. 2012).

The paper begins with a discussion of informality and rental housing, and lays out our framework for interrogating rental housing for the urban poor in Guwahati. The next section briefly discusses the research context. The section following this analyzes the housing submarkets and using case-studies it discusses the implications that submarket-specific, settlement-specific and owner-specific processes and characteristics have for rental housing. The section after this broadly outlines the nature of rental housing in Guwahati that emerges from this research study. In the conclusion, we discuss the research study's implications for policy.

2. Informality and Rental Housing

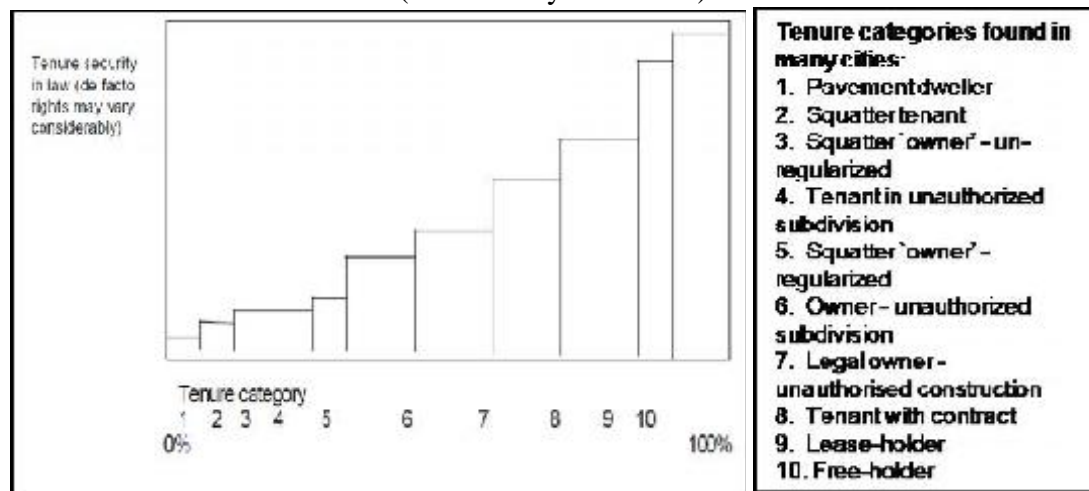
A substantial proportion of rental housing for the urban poor and low-income groups is provided within the informal housing sector in Indian cities, including Guwahati. According to UN-Habitat, informal housing is that which does not conform to the laws and regulatory framework of the city. All forms of occupying land, transferring land, land subdivision and house construction that take place without abiding by existing laws and regulatory frameworks can thus be termed informal. By this definition, the majority of housing in Indian cities, be it of the poor, middle-class or elite, has an element of informality. In fact, with the concept of informality evolving, there is a clearer understanding now that informality does not equate with poverty and spaces of the poor. Roy (2009) argues that informality is, in fact, an idiom of urbanization with India's planning regime an informalized entity itself. Here, the law is "rendered open-ended and subject to multiple interpretations and interests" and informality is "inscribed in the ever-shifting relationship between what is legal and illegal, legitimate and illegitimate, authorized and unauthorized" (Roy 2009). Therefore, while the focus of this study is on rental housing for the urban poor in Guwahati, particularly in the informal sector which provides a large proportion of rental units for this section of urban residents, this does not mean that we equate urban informality with urban poverty or the spaces and practices of the urban poor.

Nonetheless, with formal-sector housing out of reach for the poor and even low-income groups in many Indian cities, processes of informally occupying vacant public and private lands or purchasing a plot in an informal subdivision, along with subsequent negotiations with the state and political parties, are important processes through which these groups fulfill their housing needs. A range of actors operate in these processes, leading to a diversity of tenures. Tenure is the mode by which or the set of relationships through which land or a dwelling unit is held or owned (Payne 2000). Payne (2000) argues that instead of thinking of tenure as legal or illegal, it should be understood as comprising of a continuum of tenure categories and thus a gradation of tenure security.

Although Payne's diagram of the typical tenure continuum (Figure 1) considers only *de jure* rights, he recognizes that *de facto* rights also play a significant role in determining tenure security. For instance, in their initial years of formation, squatter settlements usually have very low tenure security, but they often acquire greater *de facto* rights when they remain for a long duration (Durand-Lasserve and Selod 2007; Mahadevia 2011; Payne 2000). The higher *de facto* tenure security often comes through vote-bank politics, the politics of "occupancy urbanism" (Benjamin 2008) and negotiations in political society (Chatterjee 2004). Older squatter settlements in many Indian cities are also often

bestowed with a higher tenure security through certain legislations under which they are notified as “slums” and thus eligible for infrastructure provision. The illegal land grabs by the affluent often have very high *de facto* security due to their economic and political influence. Governments have sometimes also enacted policies and laws to regularise and legalize certain informalities. In fact, the formal city might be largely a product of such laws. For instance, Holston (2007) argues that in Brazilian cities, legal landholdings of both the wealthy and the poorest are at base “legalized usurpations.” Thus, each city has its own diversity of tenure categories and gradations of tenure security created through evolving processes. Within this tenure-scape, the informal housing sector provides a substantial proportion of rental housing for poor and low-income residents, many of whom are recent migrants into the city but many of whom might also be older city residents who cannot make the shift to homeownership because of political-economic factors that shape their household economic conditions as well as high land and housing prices.

Figure 1: Typical Tenure Continuum
(Source: Payne 2000: 4)



There is now a large literature on rental housing and a relatively good understanding of the main features of tenants and landlords in countries of the Global South, where most renting occurs in the informal housing sector (see UN-Habitat 2003). The literature shows that there is a wide diversity of rental housing in most cities, particularly in the informal sector, which caters to the affordability and needs of different tenant groups. In the literature, rental housing submarkets and types have been categorized in numerous ways, on the basis of characteristics such as location (city periphery, industrial areas, commercial areas, along important transport routes, etc), type of supplier (private individual/household, employer, government, etc), legal aspects of the settlement (formal settlement, squatter settlement, informal subdivision, etc), housing type (dwelling unit, single room, bed, etc), size, construction quality, kind of contract, rent levels, etc (see for e.g. Ballesteros 2004; Kumar 2001; NIUA 1989; UN-Habitat 2003). Each of these categorizations offers a lens into understanding the diversity of rental housing in a city, however, the categorizations do not necessarily help in understanding the processes and factors that shape rental housing.

Kumar (2001) observes that rental housing is influenced by conditions that are exogenous to the sector such as the local economy, politics, land and finance systems, nature of state intervention and varied social networks, as well as conditions that are endogenous to landlords and tenants such as the stage in the life-cycle of tenants, their affordability and priorities, the stage in the life-cycle of owners and their economic backgrounds and priorities. There are thus many determinants of rental housing. In this paper, since we are interested in systematically exploring how processes linked to land and housing development in the city shape rental housing in Guwahati, we propose a categorization accordingly. We begin by identifying three broad processes of land and housing development that shape the city's housing settlements: (i) housing through the informal occupation of public and private lands, (ii) housing through alienation of land, and (iii) public-sector housing. Within each of these three processes, we then identify a number of different submarkets. The submarket-specific processes and characteristics such as the process of informal occupation and the characteristics of landownership in informally occupied settlements in Guwahati; the process of subdivision, sale and development in housing through alienation of land; and the process through which different institutional actors create and regulate public-sector housing are exogenous factors that shape owners' plot/dwelling size, tenure security and infrastructure development, and through this shape the possibilities for rental housing development at the submarket level.

There are also *settlement-specific* determinants such as settlement formation processes, topography, community mobilization and political patronage that impact owners' plot/dwelling size, tenure security and infrastructure development, and as a result shape the possibilities for rental housing development in a settlement. Settlement-specific characteristics such as location in the city's social and economic geography has implications for the numbers of and income-group of tenants seeking rental housing in the area/settlement, and thus the nature of rental housing demand, and thus the nature of rental housing. Within the settlement, there are then owner-specific factors like his/her plot/dwelling size, economic background and priorities that shape the nature of rental housing. Rental housing studies have shown that for owners from poor and low-income backgrounds, developing rental housing and turning landlords is often an important way of augmenting their income and it might even be central to their livelihood (Kumar 1996; 2001; Turnstall 2008; UN-Habitat 2003). These determinants combine to shape the geography of and nature of rental housing in a city.

3. The Research Context

Guwahati is the capital and commercial city of Assam as well as the largest city in the North-east (NE) region. According to the 2011 census, Guwahati has a population of 963,429, far exceeding the population of any other city in Assam. The city's population growth is linked to the important place that Guwahati has come to occupy in Assam and the NE region, as the gateway to the North-east for mainland India and vice versa. This has been particularly true after Assam's capital shifted from Shillong to Guwahati in 1972 with the formation of Meghalaya as a separate state. The population in the Guwahati Municipal Corporation (GMC) more than doubled during the 1971-81 and 1981-91 decades as migrants poured into the city from within the Kamrup district and from other districts of Assam; from states like Bihar, West Bengal and other NE states; and from across Assam's international borders, particularly from Bangladesh. The migration of

different groups has not only manifested in the form of community-centric settlements in many parts of the city, but the long and complex history of migration into Assam, including the flow of migrants from Bangladesh since the 1970s, has resulted in conflicts over identity and rights over resources. These conflicts are also manifesting in current struggles over urban land, such as grassroots mobilization against evictions on the city's Reserve Forest lands. This is not only constructed as a struggle for indigenous people's rights, but sometimes also articulates the demand that only those who have come to Assam before March 25, 1971, should have the right to buy land in Guwahati and should be given land *pattas* by the government. The mobilization against evictions and for land *pattas* in Guwahati thus links up with tensions in Assam over "illegal immigration" from Bangladesh.

Over 1991-2001 and 2001-11, population growth rates in the GMC area as well as the Guwahati metropolitan area declined, suggesting that the rate of migration into the city has been declining. This is probably because the urban economy is not able to offer the kind of employment opportunities needed to attract ever greater numbers of migrants.³ Nonetheless, earlier migration and continued migration, though at a lesser rate, has been one of the important factors shaping the demand for rental housing in Guwahati. Moreover, with the urban economy not offering sufficiently expanding employment opportunities now, it is likely that renting is also becoming an important source of income for certain groups in Guwahati. Renting housing has developed in a diversity of housing sub-markets. As explained earlier, we categorise sub-markets in a way that allows us to systematically explore how processes linked to land and housing development in the city are determinants of rental housing (see Table 1).

Our research in Guwahati involved qualitative research in different settlements as well as quantitative research in eight case-study settlements, covering six different housing sub-markets. This involved mapping the settlements, household surveys with owners and tenants and qualitative interviews with them. Based on our mapping of the total number of owners and tenants in each of the settlements, a sampling technique was designed to decide the number of owners and tenants to survey in each settlement. A total of 414 households were covered in the quantitative housing survey. Of these, 303 were tenants and 99 were owners. Of the 303 tenants, it was found that 65 were "sharers," that is, single male migrants sharing a dwelling unit, while the remaining were "family households." Single male migrants, living by themselves or sharing a unit with others, were found in all the housing submarkets to a greater to lesser extent. The income, religious, caste and ethnic backgrounds of tenants could not be easily generalized in terms of housing submarket since this is determined not by the submarket, but by the location of each settlement in the city, the type of employment and livelihood opportunities that are available nearby and the social and economic backgrounds of those employed in these particular segments of the urban economy. However, informal settlements with very low tenure security generally have a poorer population since only the very poor are likely to live in such low tenure security conditions since settlements with higher tenure security are out of their reach.

Significantly, each of the eight case-study settlements was found to be dominated by a particular religious group. We found that in settlements where the owners were majority

³ See Khanna 2005 for a discussion of the political economy of the NE and its implications for economic growth in the region.

Hindus, the tenants were also majority Hindus. Similarly, if the owners were majority Muslims, then the tenants were also majority Muslims. In one of the informal settlements, Hindu owners in fact admitted to dissuading other Hindu owners from renting to Muslims. In our sample of public-sector housing, we found that Hindus dominate as tenants to the almost near exclusion of Muslims. In our total sample, the majority of owners and tenants were from the General caste category. We found that owners and tenants from Scheduled Tribe backgrounds were in a high proportion only in one case-study settlement, which was in the hills. The widespread explanation for this is that tribal groups prefer to live in the hills in more scattered housing amidst a more forested environment and hence the informal settlements in the hills in and around Guwahati are likely to have members of different tribes of Assam. In our sample, the majority of owners and tenants were Assamese. However, we are not able to ascertain this truth as the ethno-religious conflicts regarding Bangladeshis in Assam often leads to many Bangladeshis identifying themselves as Assamese. A high proportion of tenants from Bihar were found in two of the case-study settlements. In one, this can be attributed to the location of the settlement near a commercial area where much of the manual work (of loading/unloading in warehouses, driving cycle rickshaws, etc) is done by Bihari migrants. In the other, this is a result of the state of origin of many of the GMC's sanitation employees who live in this settlement.

4. Housing Submarkets in Guwahati

There are a number of housing sub-markets within each of the three processes of land and housing development identified in Guwahati (See Table 1). In housing through the informal occupation of public and private lands, we identify five housing submarkets based on landownership in Guwahati. In housing through alienation of land, we identify three main housing submarkets based on the process through which land is subdivided, sold and developed for housing. In public-sector housing, two housing submarkets are created as a result of the two kinds of public-sector institutions involved in providing housing in Guwahati.

The *submarket-specific* processes and characteristics mentioned earlier (such as the process of informal occupation and the characteristics of landownership in informally occupied settlements in Guwahati; the process of subdivision, sale and development in housing through alienation of land; and the process through which different institutional actors create and regulate public-sector housing) have important implications for owners' plot/dwelling sizes, tenure security and infrastructure development at the housing submarket level, which in turn has important implications for the development of and nature of rental housing in this submarket. In this section, we discuss these implications for each of the housing submarkets in which rental housing for the urban poor and low-income groups has developed.

Besides these submarket-specific processes and characteristics, this section also discusses how *settlement-specific* processes and characteristics mentioned earlier (such as settlement formation processes, topography, community mobilization and political patronage) impact owners' plot/dwelling sizes, tenure security and infrastructure development, and thus have important implications for the development of and nature of rental housing in a settlement.

Table 1. Housing submarkets created by land & housing development processes

No	Land and housing development process	No	Housing submarket	Case-study settlement	
1	Housing through informal occupation of public and private lands	i	Informal occupation of Railway land	(i) Railway slum between Lakhtokia gate and S.R.C.B. Road, Ward 30	Informal sector
		ii	Informal occupation of State government's Revenue lands (in the plains, on swampy lands and in the hills)	(ii) Bhootnath Milanpath Dolki, Ward 11 (iii) A few plots in Bhootnath area, Ward 11 (iv) Nizarapara, Birubari, Ward 26	
		iii	Informal occupation of State government's Reserve Forest (RF) lands (mostly in the hills)	Not studied	
		iv	Informal occupation of private lands earmarked for acquisition	(v) Part of Bhaskarnagar, Ward 41	
		v	Informal occupation of private lands (including private trust lands and <i>patta</i> lands)	Not studied	
2	Housing through alienation of land	i	Commercial informal subdivisions	(vi) Shahnagar, Hathigaon, Ward 60	
		ii	Commercial formal subdivisions for self-built housing	Not studied	
		iii	Commercial formal housing supply	Not studied	
3	Public sector housing provision	i	Employer-provided housing provision (encroached and unencroached)	(vii) GMC Colony at Fatasil, Ward 14	Formal sector
		ii	Public housing provision	(viii) Assam State Housing Board EWS and LIG housing at Kharguli Hills, Ward 37	

Where relevant, this section also briefly discusses other determinants of rental housing such as *settlement-specific* characteristics like location in the city's social and economic geography and *owner-specific* factors such as the owner's economic background and his/her priorities in terms of developing rental housing. Both settlement-specific and owner-specific factors create variations in rental housing between settlements belonging to the same submarket. As such, it is important to remember that our case-study settlements are not necessarily representative of the extent and nature of rental housing found in a particular housing submarket. Rather, submarket-specific and settlement-specific processes and characteristics as well as owner-specific and even tenant-specific factors (the latter of which we have not studied at all) combine to determine rental housing in a particular settlement.

4.1. Housing through informal occupation of public and private lands

The informal occupation of public and private lands in Guwahati comprises of five housing submarkets defined in terms of landownership (Table 1). The first comprises of the vast tracts of land owned by the Indian Railways in Guwahati, which have been informally occupied. According to a 2009 slum survey, approximately 21 per cent of slums are on Railway lands (GMC 2009).⁴ The second and third housing submarkets are formed through the informal occupation of two kinds of State Government lands: State Government Revenue lands and State Government Reserve Forest (RF) lands. The former are found in the plains, on low-lying marshy lands and in the hills, while the latter, which are under the State's Forest Department, are mostly found in the hills. Although the 2009 slum survey does not reveal the percentage of slums in each of these two categories, it reveals that together they account for approximately 47 per cent of the city's slums (GMC 2009). This survey also reveals that approximately 27 per cent of the city's slums are on State Government lands in the plains. This includes slums on marshy lands as well. Most of these slums are likely to be on State Government Revenue lands. Amongst the 20 per cent of slums that are on State Government lands in the hills, some are on Revenue lands and some on Reserve Forest lands, however, this breakup is not available in this survey. Another survey reveals that the GMC area comprises of 16 hills with a total population of over 65,000 households, of which 71 per cent live on Revenue lands and 17.7 per cent on Reserve Forest lands (AC Neilson 2011). Thus, while the majority of slums are on State Government Revenue lands, there are many slums on State Government RF lands as well.

The fourth housing submarket comprises of the informal occupation of private lands marked for acquisition by the State Government under the Urban Land Ceiling Act (ULCRA). There is no data available on the percentage of slums on such lands in Guwahati. Finally, the fifth housing submarket comprises of informally-occupied private lands. According to the 2009 slum survey, approximately 17 per cent of slums are on private lands (including *patta* lands⁵ and lands belonging to private trusts such as the Kamakhya Temple trust). 8 per cent of slums are on lands with a mix of private landownership and government landownership.

Broadly speaking, each of these six housing submarkets is associated with a particular level of tenure security (for its informal owners) since current tenure policies related to informal settlements are linked to landownership. Under the Assam Land Policy of 1989, an indigenous landless family settled on government lands that are *khas* lands (that is, lands which are not reserved for any specific purpose) may be given 1 *katha* 10 *lechha* (about 400 sq.m.) of land provided they meet certain criteria. These criteria include the condition that they must not already have land elsewhere in an urban area and that they must have been in occupation of the land or living in the city for at least 15 years. Land *pattas* have also been given to many families settled on State Government land. Three types of *pattas* are given, which extend different levels of tenure security. *Miyadi patta* is a lease given for 30 years, and involves paying a one-time fee to the Land Revenue department. It is seen to be as good as permanent land tenure and is transferable through

⁴ These percentages are based on the 2009 survey, which identified 90 slums in Guwahati. Recent surveys for RAY have identified even more slums.

⁵ *Pattas* are not given on informally occupied settlements on private lands. The *patta* lands referred to here probably refer to cases where the State Government is the landowning agency, and has given *patta* to the informal owner-occupier.

inheritance as well as sale/purchase. *Ek sonya patta* is an annual lease which needs to be renewed by paying a fee to the Land Revenue department every year. Not many people, however, seem to be following this renewal practice. *Tauzi patta* does not give any lease, but allows the use of the land, and thus can be said to be the first stage of tenure security.

Informal owners on State Government Revenue lands, including private lands earmarked for acquisition by the State Government, can thus apply for formal tenure through Assam's *patta* system. However, applying for *miyadi patta* requires paying a fee and moreover, as mentioned earlier, owners can apply for *patta* only after occupying the land or living in the city for more than 15 years. This has often resulted in a mosaic of plots with *miyadi patta*, *ek sonya patta* and no *patta* in the same settlement. Furthermore, in recent years, the Assam government has steeply increased the fees for *miyadi patta*, which places this *patta* beyond the affordability of the urban poor. Another unclearly articulated reason for not extending *miyadi pattas* in recent years is the apprehension that Bangladeshi migrants might benefit from it, which is politically unacceptable in the state. Thus, over the past several years, the government has been slow with issuing *pattas* and many applications are currently pending with it.⁶ Nonetheless, settlers on these lands continue to have a high level of *de facto* tenure security because of three main reasons. First, not many evictions have been attempted on these lands; second, there is a policy provision for granting *pattas*; and third, there are powerful mobilizations (by organizations like the *Brihattar Guwahati Bhumi Pattan Dabi Samiti*, loosely translated as Committee for Demand for Settlement of Land Titles in Greater Guwahati) to demand *pattas*.

By contrast, there is no policy provision for granting *pattas* on Railway lands and the Reserve Forest (RF) lands. Evictions are often carried out on Railway lands. Guwahati's RF lands have been settled since the 1970s, particularly by tribal groups who were displaced from the plains in the process of Guwahati's development. Successive governments have accepted the presence of these hill settlers and many have been partly provided with approach roads, electricity and even water connections (Misra 2011). In recent years, however, the government authorities have sought to clear the RF lands. This has been attempted without formulating a proper resettlement policy for the hill settlers. As a result, the level of *de facto* tenure security on these lands is much lower. However, the June 2011 evictions on RF lands were successfully opposed under the leadership of the Akhil Gogoi-led Krishak Mukti Sangram Samiti (KMSS – loosely translated as Committee for Struggle for Peasants Rights).⁷ The State Government stopped its eviction

⁶ According to one newspaper article from 2011, over 15,000 applications for *miyadi patta* – with maximum applicants from Guwahati – have been gathering dust at the State's Land Revenue department despite the Assam Land Policy of 1989 which has a legal provision to give permanent land settlement (TOI 2011a).

⁷ KMSS, whose focus has been to fight for the rights of Assam's indigenous people, argues that the indigenous population has been continually dispossessed while many other groups have captured land and other resources in Assam. While the KMSS struggle against evictions and for land *pattas* has not openly pitched the rights of indigenous people against non-indigenous groups, it is concerned with the question of who should be rightfully given land *pattas* and who should be rightfully allowed to buy land in Guwahati. KMSS has thus demanded that only those who have come to Assam before March 25, 1971, should have the right to buy land in Guwahati and should be given land *pattas* (Conversation with Kamal Medhi, KMSS spokesperson, January 2012). The choice of this date links the question of rightful claims to land (including urban land) to the long history and complex politics around "illegal immigration" from Bangladesh (for discussions on this history and politics, see Baruah 1999). Thus, urban land and housing conflicts are also intersecting with tensions in Assam over identity and "illegal

drive in the face of the resistance and constituted a committee to look into formulating a new land policy. The committee also held discussions with KMSS. According to one newspaper article, the government agreed to grant *patta* as well as implement the Forest Rights Act for those living in forest areas prior to December 2005 (TOI 2011b). This has not happened yet, however this unfolding mobilization has somewhat increased the sense of tenure security amongst the settlers on RF lands. On many private lands in Guwahati, *de facto* tenure security seems to be relatively high although there is no policy provision for granting *pattas* on these lands.

Landownership, with its above-mentioned implications for tenure security under current tenure policies and grassroots mobilizations, shapes the development of and nature of housing, including rental housing. Housing submarkets in which informal owners have been given formal tenure through *miyadi patta* or have a high level of *de facto* tenure security support the development of better quality housing and infrastructure since these owners are more willing to invest in improving their housing and constructing infrastructure. High level of tenure security also supports the development of a high extent of rental housing and also better-quality rental housing as informal owners interested in generating a rental income are more willing to invest in constructing rental units since they are assured that this investment will not be threatened by evictions. The better quality infrastructure that often comes from greater tenure security also makes it more feasible to accommodate tenants in the settlement.

There is of course considerable diversity within each submarket. This is because tenure security and infrastructure development, which shape housing (including rental housing), are influenced not only by tenure policies but also by settlement-specific characteristics and processes such as formation processes for a particular settlement, its topography, political patronage and community mobilization. The processes through which a specific settlement is formed also has implications for owners' plot sizes, which is one factor that determines the potential that an owner has to develop rental housing. There are also variations due to owner-specific factors such as their economic capacity and priorities regarding developing rental housing. Other variations are a result of the nature of rental housing demand in a particular area of the city. To understand some of these variations, it is useful to examine the process through which rental housing is supplied in these submarkets.

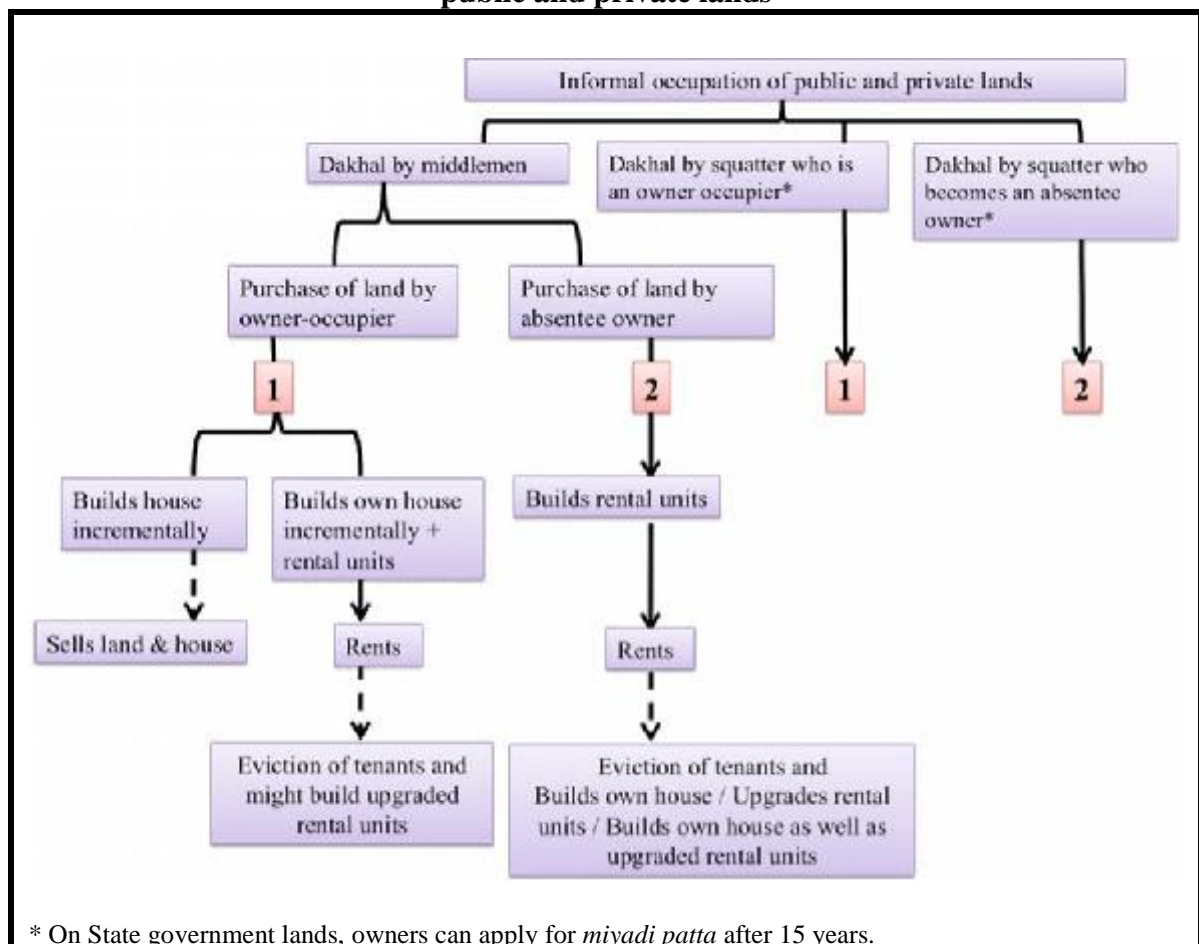
Settlements formed through the informal occupation of public and private lands in Guwahati involve actions by various actors. This includes squatters (both poor and more well-off) who have informally appropriated government or private land themselves. In Guwahati this is known as *dakhal* (intervening forcefully). Often it also involves middlemen who did *dakhal* and then sold off the land to others. The purchasers of land

immigration" from Bangladesh. KMSS has also pointed out that while evictions of poor tribals were carried out on RF lands, the government has been giving rights to develop hotels on forest lands and licenses for quarrying in the hills (Conversation with Kamal Medhi, KMSS spokesperson, January 2012). Scholars have also argued that although the evictions were carried out to "bring back the ecological balance of the city, the actual reason seemed to be to help some private firms set up multistorey housing complexes and hotels" (Misra 2011). Thus, the dispossession of poorer groups in Guwahati seems to be occurring through ecological arguments that hide the illicit acquisition of land by the rich and powerful in the city. These struggles could have an impact on rental housing depending on how they unfold in the coming years.

might be poor or more well-off. Some squatters and purchasers immediately become owner-occupiers, while others remain absentee owners for a varying periods of time. In many informal settlements in Guwahati, since the plot sizes that are squatted upon or purchased are often quite substantial, both owner-occupiers as well as absentee owners often invest in the development of rental housing, provided there is a relatively high level of *de facto* tenure security. Figure 2 illustrates this process.

As this diagram shows, many owner-occupiers build their own house incrementally along with developing some rental units. The rental income may help in the incremental building/improvement of the owner's house. In some settlements, many are also absentee owners and tenancy plays a significant role in protecting their plot of land from others who might want to do *dakhal* in them, as well as in generating some income from the plot until the settlement/area is more developed and thus fit for their own inhabitation or for more profitable development. The settlement often becomes more developed over time through community mobilization in which local resident organizations called *unnayan samitis* (development committees or progress committees) play an important role by raising financial contributions from residents, building collective infrastructures, collectively applying for *miyadi patta*, and petitioning their leaders for support. The settlement also gradually develops through political patronage, in which political leaders and parties support infrastructure provision (for instance, through MLA funds, by pressuring government agencies to extend some infrastructure, etc).

Figure 2. Process of housing supply mechanism through informal occupation of public and private lands



Rental housing is thus a step in the owner's process of consolidating his/her own house or it may be part of a process in which owners gradually seek higher profits from their land. The latter involves the upgrading of rental housing quality so as to generate higher rental income for themselves or transforming the land-use (for instance, by building commercial structures) or selling off the land. The development of the settlement and surrounding area over time is important in both processes and the effects this has on tenure security and infrastructure provision over time, is likely to transform the extent and quality of rental housing in the settlement. Rental housing, both its extent and quality, in any settlement thus needs to be understood as part of a dynamic process. We now turn to each of these five sub-markets and examine them in further detail.

4.1.1. Informal occupation of Railway lands

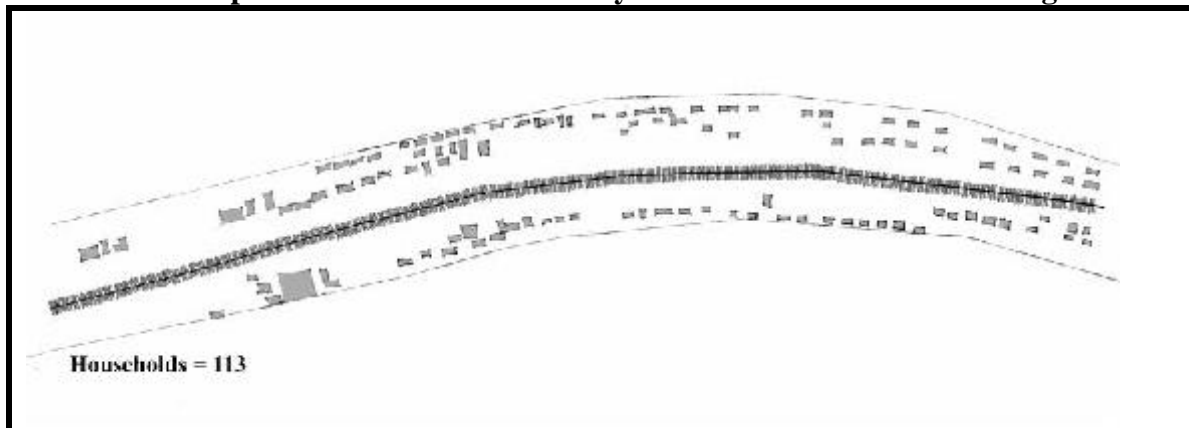
Informal settlements on Railway lands in Guwahati generally have very low *de facto* tenure security and many of these settlements are frequently subjected to demolitions by the Indian Railways. As a result, they generally have poor quality housing and infrastructure as well as scarce rental housing and poor quality rental housing. However, one also finds varying levels of *de facto* tenure security amongst settlements in this submarket. Settlements located away from railway tracks and enjoying some kind of political patronage have not always been threatened with demolition in Guwahati. These settlements have some level of *de facto* tenure security and thus, tend to have better quality housing and infrastructure as well as a higher extent of rental housing and better quality rental housing.

An example of a settlement with very low *de facto* tenure security is our case-study settlement of the stretch of land on both sides of the railway tracks between Lakhtokia Gate and S.R.C.B Road (Map 1). Because of frequent evictions, squatters who have done *dakhla* on this land have built houses out of the most temporary and inexpensive of materials such as plastic sheets and bamboo mats. There is no infrastructure provided by the government authorities and since there are frequent eviction drives, none of the squatters have invested in creating any infrastructure. Many of them obtain water for bathing and washing clothes/utensils from shallow pits dug into the ground. Drinking water is obtained from the nearby market or the nearby mosque. There are no toilets and no drainage. Because of the frequent evictions, it is also untenable for these squatter-owners to invest in constructing rental units. There is, however, land tenancy and what we refer to as an "in-kind tenancy" arrangement created by some of the squatter-owners which requires no investment by them. Small informal *kabadi* shops (shops collecting recyclable waste) are located on parts of this land, and their owners – some of whom are squatters living here – have demarcated areas within which they allow some waste collectors to live as tenants. Here, these waste collectors build their own huts out of plastic sheets and bamboo mats.

Both owners and tenants in this settlement thus have the poorest quality housing, the lowest built-up area and the lowest level of infrastructure access when compared to the other case-study settlements. The rents are also the lowest amongst the case-study settlements. While some of the waste collectors pay a monthly rent of Rs.100-300 to the shopkeeper for building their hut in an area demarcated by him, others do not pay rent but are required to sell their collected and sorted waste to the shopkeeper. This suggests that by allowing a certain number of waste collectors to live on the land they control, the *kabadi* shopkeepers are trying to guarantee a steady supply of collected and sorted waste

to their shops. We call this “in-kind tenancy,” wherein the tenant pays the landlord by selling their collected and sorted waste only to him.

Map 1. Railway slum between Lakhtokia Gate and S.R.C.B. Road, showing ground built-up on both sides of the railway tracks and number of dwellings



An example of a settlement on Railway land with higher *de facto* tenure security is Shakuntala Colony, Kailashnagar. This settlement is not located along the railway tracks. Here, squatter-owners have built houses out of brick walls and tin-sheet roofing. They have formed local organizations such as the Kailashnagar Unnayan Samiti and the Kailashnagar Shakuntala Colony Congress Committee. Through petitions to the municipal councillor and MLA, they have obtained some collective infrastructures such as a road, a tube-well and electricity. Since there is a higher level of *de facto* tenure security and some collective infrastructure provision through community mobilization and political patronage, many owners have invested in constructing rental units of bamboo mats or even of brick walls and tin-sheet roofing.

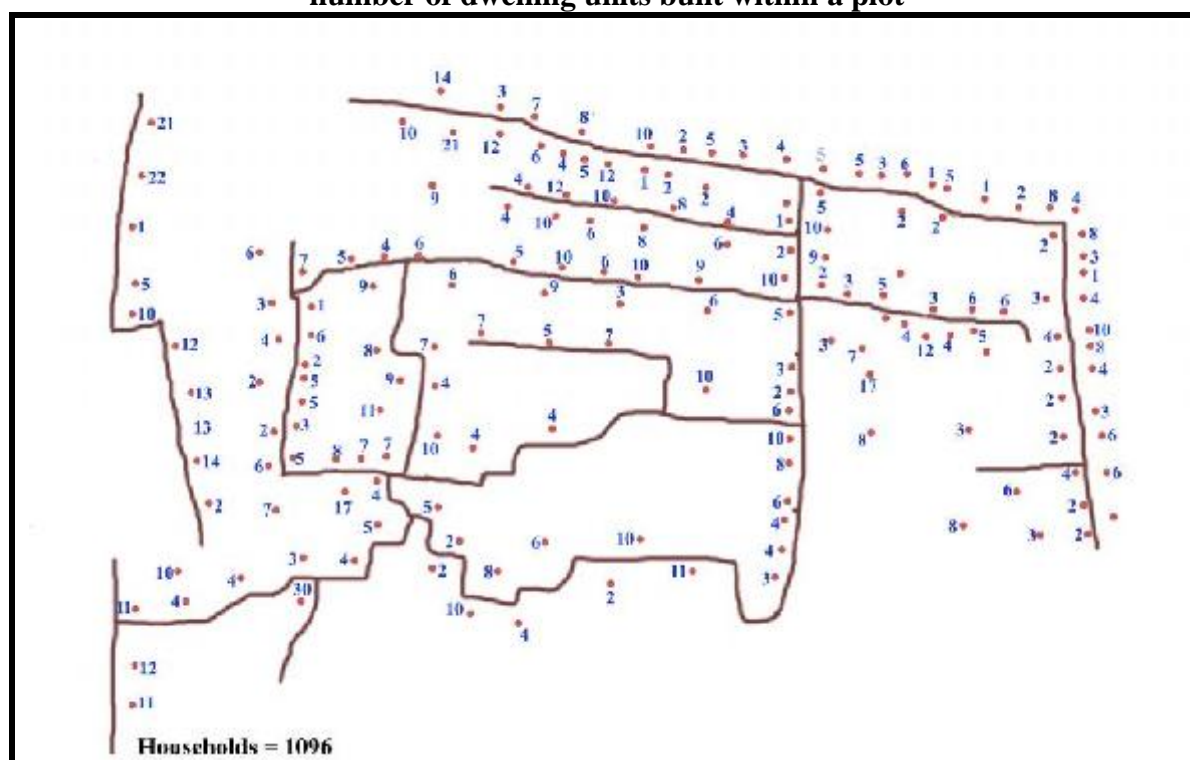
4.1.2. Informal occupation of State Government Revenue lands and of private lands earmarked for acquisition

Informal settlements on State Government Revenue lands and on private lands earmarked for acquisition generally have a high level of *de facto* tenure security as a result of the Assam Government’s *patta* system. Many residents on these lands have obtained *miyadi patta*, while others have got *ek sonya patta*. In many of these settlements, there is a patchwork of three types of plots: plots in which owners have *miyadi patta*, plots in which owners have *ek sonya patta* and plots in which owners do not have any *patta*. The plots with *miyadi patta* bestow a high level of security on the entire settlement. Even in settlements where none of the informal owners have *patta*, the promise of *patta* under this policy and the fact that the government rarely carries out demolitions on these lands bestows a relatively high level of *de facto* tenure security on them. This is true even in the face of the Assam government’s recent sluggishness to give *miyadi patta*.

The high level of *de facto* tenure security encourages owners to invest in both their houses and developing infrastructures of water, roads and pathways, drainage and electricity. Generally, local community organizations called *unnayan samitis* play an important role in infrastructure development by organizing the community, mobilizing labour and financial contributions, and petitioning political leaders, towards this purpose. Many residents have also collectively applied for *miyadi patta* through their *unnayan*

samiti. This tenure security and accompanying infrastructure development also makes the construction of rental housing viable for owners in this housing submarket. One thus finds a relatively high extent of rental housing in these settlements, with many owners having developed a large number of rental units within his/her plot (Map 2). One also tends to find better quality rental housing in these settlements than in settlements on Railway land.

Map 2. Bhaskarnagar: Each dot indicates a plot (or household) and shows the number of dwelling units built within a plot



There are, however, variations within the submarket of informal occupation of State Government Revenue Lands. Most striking are the variations in the extent and quality of rental housing created on account of Guwahati's varying topography and its role in shaping the level of infrastructure development in these informal settlements. In settlements on very marshy lands (which are/were waterbodies or *bils*) and in the hills, the level of infrastructure is generally less adequate. The poorer development of roads and pathways, particularly in the upper reaches of the informal hillside settlements, result in accessibility problems, which drives down the rents, discouraging informal owners from investing in rental housing since it would take a longer time for them to recover their investment before they can begin to earn profits from their rental income. Thus, the extent of rental housing is less in the upper reaches of the informal hillside settlements. Even where rental housing is constructed on very marshy lands and the upper reaches of the hills, it is generally of poor quality since it is difficult to construct here and also better-off tenants would not prefer to negotiate the poor accessibility. This rental housing thus generally caters to poorer tenants.

Settlement-specific factors such as settlement formation processes (which shape owners' plot sizes), community mobilization and political patronage (which shape the level of infrastructure provision) and also location in the city's social and economic geography

(which influences the nature of rental demand) also create variations between settlements within this submarket in terms of the extent and quality of rental housing. Furthermore, owner-specific factors, which shapes owners' plot sizes as well as their economic capacity and preferences in terms of developing rental units also create variations between settlements.

Let us consider Bhootnath Milanpath Dolki (hereafter referred to as Dolki), one of our case-study settlements. This is an informal settlement that has been developing on a waterbody or *bil*. As a result of this topographical characteristic, the majority of owners' houses are built on stilts and are of bamboo-mat walls and tin-sheet roofs (86 per cent of our sample of owners), since building with more permanent materials on marshy land would require incurring very high expenses (Image 1). This is the case even though many owners have good-sized houses. The average built-up area of owners' houses is 45 sq.m. Access into the settlement is very poor since owners are unable to incur the high costs of constructing a proper road on the marshy land, even through collective self-help (Image 2). The government has also not taken any steps to construct a proper road despite repeated petitions by the *unnayan samiti*. This is one reason why better-off tenants do not prefer to live in Dolki.

Image 1 (left). Bhootnath Milanpath Dolki: Houses on stilts
Image 2 (right). Bhootnath Milanpath Dolki: Bamboo weaves used to make pathways on the marshy land



Owners have therefore developed rental units with extremely low built-up area and not very high monthly rents. They have provided basic services like water connections and toilets which are shared amongst their tenants. Some owners do, in fact, wish to and have the economic ability to build better-quality rental housing so as to have higher rental incomes. However, most of them still resort to building small one-room rental units from bamboo-mat walls and tin-sheet roofs (90.7 per cent of our sample of tenants). Since Dolki is located near a busy commercial area, there is high demand for rental housing amongst labourers. This is also why the extent of rental housing is very high (90 per cent of the total households of Dolki are tenants).

Nizarapara, another of our case-study settlements, is an informal settlement on a hillside. Here, many owners have large plots of land and have built good-quality houses of brick walls and tin-sheet roofs for themselves (80 per cent of our sample of owners). The average built-up area of their houses is also quite high at 60 sq.m. However, access into

the settlement is cumbersome, especially as one goes higher up the hill. The roads and paths are narrower and taking a vehicle up to the house is not possible in many cases. Since one has to therefore go by foot up the hill, better-off tenants do not prefer to obtain rental housing further up the hill. As a result of poor accessibility, rents are also lower as one goes higher up. Access to water is also more difficult further up the hill. Thus, despite some owners wishing to and having the economic ability to build more and better-quality rental units, there is relatively less rental housing in Nizarapara (59 per cent of the total households are tenants). For the same reason, this mostly comprises of units built out of bamboo-mat walls and tin-sheet roofs (76 per cent of our sample of tenants) with rents for the same type of unit decreasing as one goes up the hill. In other words, a unit rented out for Rs.600/month in the lower part of the hill fetches only Rs.200/month in the upper part of the hill. As mentioned earlier, since the rents are so low in the upper part of the hill, building rental housing, particularly out of more permanent materials which would be a greater expense, is also not very viable for owners since they would have to wait longer before they can recover their investment and begin to profit from their rental income.

Image 3 (left). Nizarapara: An owner's plot and house

Image 4 (right). Nizarapara: A row of three rental units built by an owner



Contrast this with Bhaskarnagar, another case-study settlement. This land used to be very marshy 25-30 years ago. It had been marked for acquisition under the Urban Land Ceiling and Regulation Act (ULCRA) of 1974. Whereas Revenue lands have been squatted upon or purchased through middlemen, private lands marked for acquisition were often informally sold off by their landowners who sought to make money out of lands they were going to lose to acquisition. While it is not clear if in Bhaskarnagar the landowner informally sold off the land or whether middlemen did *dakhal* and then sold it off, what is clear is that there are few (if any) residents who were simply squatters. Most have informally purchased land. They have done earth-filling in their plots over the years, gradually converting this marshy land into relatively stable flat land. As a result, unlike in Dolki, topography no longer creates obstacles for infrastructure provision in Bhaskarnagar. Through community mobilization and political patronage, proper roads and pathways have been built. The settlement thus has good access.

Community mobilization and political patronage have also led to organized water provision and distribution through a residents' committee called the *JalJal* Committee (Water Committee) that was set up in 2010. The water provision has supported the development of a high extent of rental housing (84 per cent of the total households are

tenants). It has also supported the development of better-quality *pucca* rental housing for better-off tenants by owners who have the economic capacity to invest more (Image 5). The settlement's location near a busy commercial and industrial area also leads to a high demand for rental housing amongst different income-groups. The quality of rental units in Bhaskarnagar is thus shaped by submarket-specific, settlement-specific and owner-specific processes and factors.

Image 5 (left). Bhaskarnagar: *Pucca* rental units

Image 6 (right). Bhaskarnagar: Poor-quality rental units built of bamboo-mat walls



We therefore find that in Bhaskarnagar, the type of rental units constructed are more diverse than in Dolki and Nizarapara. 63 per cent rental units of Bhaskarnagar are built of bamboo mat walls and tin sheet roofs and 34 per cent are built of brick walls and tin sheet roofs. In terms of size and monthly rent also, the rental units are quite diverse.⁸ We also found a gradual process of gentrification occurring in Bhaskarnagar, both with rents increasing because of the desirable location as well as with better-quality rental units and infrastructure developed by some owners over time, both of which are pricing out the poorer tenants.

Large plots, each of which is informally occupied by an individual seeking or having *miyadi patta*, and thus having high level of tenure security, are also found in the Bhootnath area not far from Dolki. Each plot comprises of a cluster of rental houses, and in rare cases, the owner also lives on the same plot. Here, like in Bhaskarnagar, tenure security is high and infrastructure development is not constrained by topography. These plots could be developed by their owners for good-quality rental housing. However, infrastructure development is constrained by the fact that these plots together have not led to a coherent settlement and thus infrastructure provision has been entirely up to the individual owner. Most individual owners have not yet opted for investing in good infrastructure provision. They have provided handpumps and toilets to be shared amongst a large number of rental units and they have built rental units out of bamboo mat walls and tin-sheet roofs. Thus, despite the possibility of developing better-quality rental housing on these plots, the quality is similar to that in Dolki. One reason might be that there is high demand for rental housing amongst labourers working in the area, which

⁸ With increasing development of rental housing, water provided through a certain number of bore-wells is now proving to be insufficient. This is creating difficulties for existing owners and tenants as well as beginning to hamper further rental housing development. Since a few years there have been petitions to political leaders to provide more bore-wells but these have not been successful so far.

means that these units are easily taken despite the poor housing quality and infrastructure. In fact, many of the units are rented by four or even 8-10 sharers, that is, single-male migrants sharing a rental unit. Thus, in this case, a certain combination of settlement-specific (or rather plot-specific) characteristics (high tenure security, plots that do not constitute a coherent settlement thus leading to lack of community mobilization and political patronage and hence lack of adequate infrastructure provision, location in an area of high rental housing demand amongst a labouring class) and owner-specific factors (relatively good economic capacity but low priority for building good-quality rental housing, at least at the moment) has ultimately shaped the high extent but poor quality of rental housing in these plots.

Within these two housing submarkets, that is, of informal occupation of State Government Revenue lands and informal occupation of private lands earmarked for acquisition, we thus find settlement-specific variations in rental housing that are related to topography, community mobilization and political patronage, all of which have implications for infrastructure development in the settlement, which in turn has implications for the kind of rental housing that would be feasible and the kind of tenants likely to seek rental housing in the settlement. Variations are also linked to the settlement's location in the city's social and economic geography and its implications for rental housing demand. There are also settlement-specific factors linked to the owner – for example, in terms of the size of the plots that owners have been able to occupy, their economic capacity to invest in constructing rental units and building water and sanitation infrastructures for their tenants, their preference for developing rental housing for additional income, etc – that play a role in shaping the nature of rental housing in different settlements within this submarket. All these settlement-specific and owner-specific characteristics also influence the extent to which gentrification in rental housing (upgrading to better quality rental housing which thus prices out the poorer tenants) occurs in a particular settlement over time.

4.1.3. Informal occupation of State Government Reserve Forest lands

This housing submarket was not studied through a case-study settlement, however, some general points can be made from our qualitative research. Informal settlements on State Government Reserve Forest lands, which are mostly in the hills, have a lower level of *de facto* tenure security since the inhabitants are not eligible for *patta* under current policies. In 2011 the government also attempted to carry out evictions on these lands. However, this was effectively challenged by KMSS and other activist organizations. These organizations have been invoking laws protecting the rights of tribal groups to forest lands and have been demanding that the government grant *pattas* on these lands. Although the government has not yet responded to these demands, the evictions stopped because of the pressure by these organizations. This mobilization for land rights has therefore led to some level of *de facto* tenure security for the squatters on these lands. Community mobilization through *unnayan samitis* have also been partially successful in obtaining some infrastructure in these settlements through political patronage. Nonetheless, as discussed earlier, there are accessibility problems in the hills, leading to lower demand for rental housing and low rents. This discourages squatter-owners from investing in rental housing construction in the hills. Moreover, as our visit to the hill settlement of Mithangapuri in Garchuk revealed, many squatter-owners belong to tribal groups and work as casual labour. They have little economic capacity to invest in rental housing. All this combined has resulted in less rental housing on RF lands.

4.1.4. Informal occupation of private lands

This housing submarket was also not studied through a case-study settlement, however, some general points can be made from our qualitative research. Many of these settlements are on the lands of private trusts such as the Kamakhya Temple Trust, which had been informally sold off by middlemen, some of whom were priests. In many respects, these settlements are similar to those on State Government Revenue lands. They have high *de facto* tenure security and a relatively high level of infrastructure provision through community mobilization and political (and sometimes religious) patronage. This supports the development of a high extent of rental housing and also better-quality rental housing. However, the actual extent and quality of rental housing also depends on settlement-specific factors as discussed earlier in this paper for other housing sub-markets. For instance, some of these settlements are also on hillsides and while we did not carry out quantitative or qualitative research here, it is likely that because of this topography, there is a lower level of infrastructure provision, which does not support the development of a high extent of or high quality of rental housing.

Many private lands in Guwahati are also *patta* lands. This is similar to the case of informal settlements on certain State Government Revenue lands – such as some of the plots in the Bhootnath area – wherein a large plot of Revenue land is informally purchased by an individual. The informal owner remains an absentee-owner while developing rental units and some infrastructure (a bore-well and a few toilets) for tenants. At some point, he/she obtains *miyadi patta* for his/her plot and this becomes *patta* land. The extent and quality of rental housing developed is dependent on location in the city's social and economic geography (which shapes the type of demand) and on owner-specific factors (size of plot, economic capacity of the owner, owner's preferences for developing rental housing). Many of these *patta* lands are in the central areas of the city, for example, in Kumarpada and Anthgaon. We observed that owners of *patta* lands in these areas have developed a large number of poor-quality rental units from bamboo-mat walls and tin-sheet roofs, and have supplied the settlement with few toilets and little drainage. Yet, these units fetch high rents because of the central location of the settlement and thus high demand. Thus, without too much investment, the owners earn high amounts of rental income. In other words, although high tenure security supports good infrastructure development and development of better-quality rental housing, the very high demand for rental housing in the area assures owners of finding tenants and thus they have not bothered to invest in developing better quality rental housing. The extremely high demand thus influences the nature of rental housing supply on many of the *patta* lands.

4.2. Housing through alienation of land

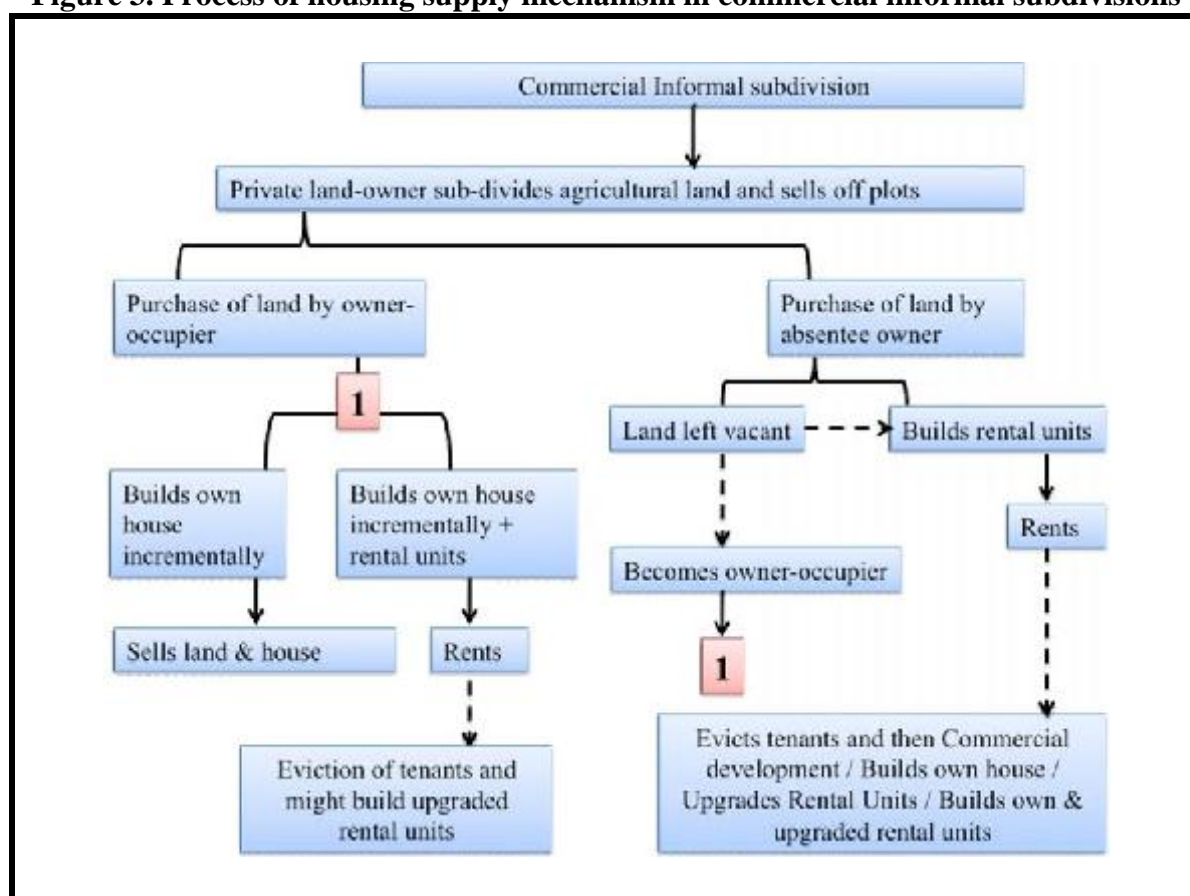
The alienation of land through commercial sale of land and housing shapes three housing submarkets. The first comprises of informal subdivision of agricultural lands by the landowner and their commercial sale. The second comprises of the formal subdivision of land and its commercial sale for self-built housing and the third comprises of the commercial supply of formal developer-built housing. Since rental housing for the urban poor has developed mainly in the first, that is, informal commercial subdivisions, we will examine only this submarket.

4.2.1. Commercial informal subdivision of agricultural lands

Many tracts of agricultural land on the city's periphery have been subdivided by landowners and commercially sold off for residential purposes without their conversion

into non-agricultural (NA) use. However, since the basic sale and purchase is legal, and purchasers usually have legal documents of land ownership, there is generally high tenure security. However, since the land has not been converted to NA, these settlements do not generally follow development control regulations and hence are illegal on this account. Urban infrastructure provision by local authorities is also largely non-existent at first. Nonetheless, with plot sizes in many of Guwahati's informal subdivisions being quite large, both owner-occupiers and absentee owners often invest in developing rental housing and some facilities of water (open wells or bore-wells, connected to a handpump or to a shared water tap through a small overhead water-tank) and common toilets (with septic tanks) for their tenants.

Figure 3. Process of housing supply mechanism in commercial informal subdivisions



To understand the variations between settlements in this housing sub-market, it is important to understand the rental housing supply process. As Figure 3 shows, many owner-occupiers build their own house incrementally, sometimes also developing rental units at the same time. The rental income often contributes to the incremental building/improving of the owner's house. Many are also absentee owners, and some may develop rental units to obtain an income from their plot of land. At this stage of development, where the land is low-lying and prone to water-logging, owners also make large investments in earth-filling for their plots. Collective infrastructures – especially roads, street-lights and drainage – are gradually provided due to community mobilization and political support. The area thus begins to develop and land prices also increase. Then, some owner-occupiers and absentee-owners evict their tenants to build/expand their own houses or upgrade the rental units so as to attract a better-off tenant population and obtain

a higher rental income. Some owners also sell off their land to developers for commercial development.

Thus, rental housing may be a step in the owner's process of building/improving his/her own house or it may be part of a process in which owners gradually seek higher profits from their land. The latter involves upgrading the quality of rental housing so as to generate higher rental income for themselves or by transforming the land-use or selling off the land. The development of the settlement and surrounding area over time is important in both processes and since this impacts infrastructure provision over time, it is also likely to transform the extent and quality of rental housing in the settlement. Rental housing, both its extent and quality, in any settlement thus needs to be understood as part of a dynamic process. Different settlements in this submarket might be at different stages of this process, and also different with regards to their location in the city's social and economic geography, size of owners' plots, and economic capacity and preferences of owners, thus leading to variations.

This process of the area developing and some owners upgrading their rental housing units to cater to a better-off tenant population was in evidence in Shahnagar, one of our case-study settlements. Today, Shahnagar is a patchwork of vacant plots of absentee owners, plots of an absentee owner in which tenants live in low-quality rental units, plots with the landlord's family living in a *pucca* house and tenants living adjacent to them in low-quality rental housing, and plots with the landlord's family as well as their tenants living in *pucca* housing. In our sample of owners, most lived either in houses made from brick walls and tin-sheet roofs (40 per cent of our sample of owners) or brick walls and RCC roofs (46.7 per cent of our sample of owners). The average built-up area of owners' houses is also quite large with the average being 131 sq.m. They also have a high level of basic services provision.

Image 7 (left). Owner's *pucca* house and adjacent *kutcha* rental units in Shahnagar
Image 8 (right). *Pucca* rental units under construction in Shahnagar



About 45 per cent of tenant households surveyed lived in rental units made from bamboo-mat walls and tin-sheet roofs while 49 per cent lived in *pucca* rental units made of brick walls and tin-sheet roofs. 5.3 per cent lived in *pucca* rental units made of brick walls and concrete roofs. Although there is a diversity of rental units in terms of built-up area, the average built-up area is 33 sq.m., higher than the average built-up area of rental units in any of the other informal housing submarkets (where average built-up area varies between 12-18 sq.m.). In fact, 24.6 per cent of the surveyed tenant households live in

rental units of more than 30 sq.m. built-up area. Similarly, while there is a diversity of rental units in terms of monthly rent, the average monthly rent in Shahnagar is Rs.1,100. This is higher than in any of the other informal housing submarkets. There is, however, a poorer tenant population too, with about 16 per cent of the surveyed tenant households paying less than Rs.500/month as rent. Basic services provision in terms of an individual water connection or individual toilet to the tenant is also highest in this submarket. 18.6 per cent of the surveyed tenants were found to have an individual water connection and 22 per cent an individual toilet.

4.3. Public-sector housing provision

One of the processes of land and housing development that shape housing settlements in Guwahati also involves direct provision of housing by public-sector institutions on lands owned by them, vested in them or acquired by them. As in most cities in India, the share of such public-sector housing as a proportion of the total housing stock in the city is very low. In Guwahati, there are two types of institutional actors as a result of which two housing submarkets are created: employer-provided housing and public housing. The extent of and nature of rental housing in these submarkets is determined by the policies and practices of these institutional actors.

4.3.1. Employer-provided housing

In Guwahati, employer-provided housing comprises of rental housing built by public-sector agencies and institutions such as the Indian Railways, Guwahati University, Guwahati Medical College, IIT Guwahati, Guwahati Municipal Corporation, etc, for their employees. The staff colonies built by the Indian Railways are scattered at different locations in Guwahati. Educational institutions provide faculty and staff quarters on their campuses. Both the Indian Railways and the various educational institutions have built rental housing quarters for different classes of employees. For example, the Indian Railways has built five types of rental housing quarters, ranging from 2,500 sq.ft. to 400 sq.ft. units, each for a different class of employee. Similarly, Guwahati University has at least nine types of rental housing quarters, ranging from 1,600 sq.ft. units to 700-900 sq.ft. units. Guwahati Municipal Corporation (GMC) has built rental housing quarters of different sizes and types at several locations for its sanitation employees.

The GMC Colony at Fatasil, which was our case-study settlement, was constructed more than 30 years ago and comprises of three sections known as Andhra Colony, Punjabi Colony and Bihari Colony. These correspond to the ethnic background of the sanitation employees who live in the colony.⁹ The type of rental units constructed by GMC in this colony vary. There are four 3-storey RCC buildings and also numerous Assam-type (AT) units built out of brick walls and sloping tin-sheet roofs (see Image 9 & 10). The AT units are provided with shared water taps and toilets. The maintenance of the housing and infrastructure is very poor. The RCC buildings have damaged or broken balcony slabs and parapets. Basic services such as water, toilet provision, drainage and solid waste management is extremely inadequate, creating an extremely unhygienic environment (Image 10). Even residents of the RCC buildings have to fill water from the shared taps in the lanes because the flats do not get proper running water. Often residents of the colony have to go outside the settlement to get water. In Andhra Colony, 95 families share 6

⁹ Migrants from Andhra Pradesh, Punjab and Bihar first came to Assam during the colonial period to work as sanitation workers.

latrines. Some tenants in the AT units have space to extend their houses and have used this to build an individual toilet and bath.

There are also encroachments in these employer-provided settlements, built of bamboo-mat or brick walls and tin-sheet roofs. These have come up in what were vacant parts of the colony. In some cases, the tenants of the colony have built these informal units as extensions of their house or to sub-rent them, while in other cases, the informal units have been built by squatters. Many residents of this informal housing are self-employed or work as daily-wage labourers, and many also work in the GMC. This informal housing has therefore emerged partly because GMC has not constructed adequate houses for its sanitation employees. All of GMC's permanent employees in the settlement, including those squatting in the settlement, pay rent to the GMC.

Image 9 (left). RCC buildings built at GMC's Fatasil Colony
Image 10 (right). Assam Type units and inadequacy of water and sanitation at GMC's Fatasil Colony



Rent is collected by GMC through deductions from employees' salaries. Different tenants pay different rents, the reasons for which are not clear. Some residents attributed it to the duration for which they have been living in the colony; others attributed it to their salary-level. Many did not know how much rent was deducted from their salary. The GMC was not able to give us any record of its tenants and the rents it collects from them. Families of retired GMC workers continue to live in the colony and no longer pay any rent to GMC. Temporary sanitation workers who live in the colony also do not pay rent. The tenure status of these non-rent-paying families is not entirely clear although GMC has stated that it will resettle all residents of the colony when it is redeveloped under BSUP or RAY. This suggests high tenure security for all the residents of the colony. However, what is noteworthy is that while there is high tenure security, currently this does not translate into adequate access to good quality housing and basic services.

4.3.2. Public housing

The Assam State Housing Board (ASHB) is the only government agency that builds public housing in Guwahati. ASHB was established in 1974. It builds housing for the

Economically Weaker Section (EWS), Lower Income Group (LIG) and Middle Income Group (MIG) to rent to Grade III and Grade IV government employees, including those who have retired from such employment. So far, ASHB has constructed a total of 1,824 rental units across several locations in Guwahati. Approximately 50 per cent of these are LIG units.

ASHB's EWS and LIG housing at Kharguli Hills was taken as a case-study. This housing was built in 1990. Here, tenure security for the tenants is very high, given that it is public housing. The housing was, however, not provided with adequate infrastructure for a number of years after its construction. Tenants had to obtain water from springs and ponds in the hills. ASHB arranged for water supply only in 1996-97, by purchasing water from GMC. Tenants in the EWS units now pay Rs.70/month for water and those in the LIG units pay Rs.100/month. Water is still inadequate and is provided only on alternate days. The Kharguli Hills Housing Building Tenants' Association has been responsible for pressuring the GMC on these matters, however, maintenance of the buildings is poor and ASHB lacks the funds required to meet maintenance costs on account of low rents, which were fixed in the past and have not been majorly revised since then.

Rent for the EWS units, which are 16 sq.m. in area, is Rs.268/month, and for LIG units, which are 20 sq.m. in area, is Rs.544/month. In other ASHB colonies, EWS and LIG units are of somewhat different sizes and rents. There is a high demand for the ASHB rental housing since the rents are so low. Mostly better-off families, and not EWS and LIG families, succeed in getting a unit, showing that ASHB has not been successful in targeting the prescribed income-level. Two members of the tenants' association themselves admitted to being of a higher income group than what is prescribed for the unit they were living in. Since this housing is in the hills, and since ASHB does not provide any other facilities such as schools, health centres and ration stores, tenants have to incur high costs for transportation to access everything.

5. Nature of Rental Housing in Guwahati

This paper has so far discussed rental housing in different housing submarkets, qualitatively examining how submarket-specific processes, settlement-specific processes and characteristics, and some owner-specific factors combine to determine the extent and nature of rental housing in a particular settlement. Certainly there are tenant-specific factors that also shape rental housing in a particular settlement, but these have been outside the scope of our research. We have also quantitatively discussed the resulting extent and nature of rental housing in a particular settlement. In the section below we draw upon our eight case-study settlements to present a broad outline of the nature of rental housing in Guwahati. Although these eight settlements are not necessarily representative of specific housing submarkets (in fact three settlements are of the same submarket and yet quite different from each other) and do not necessarily cover all the submarkets, they cover a fairly wide range of settlements in Guwahati. One can therefore presume that the broad outline of rental housing that emerges from these case-studies is useful for understanding the nature of rental housing in the city as a whole.

The quality of rental housing for the urban poor and low-income groups in Guwahati is generally quite poor. In our sample of rental units in the informal sector (which includes informal occupation of public and private lands as well as commercial informal

subdivisions: see Table 1), 67 per cent were built out of bamboo-mat walls and tin-sheet roofs. 28 per cent of the surveyed rental units were built out of brick walls and tin-sheet roofs. 2.4 per cent were built out of brick walls and concrete slab roofs. Comparing across the different informal housing submarkets, the highest proportion of rental units built out of brick walls and tin-sheet/concrete slab roofs were found in the commercial informal subdivision. In our sample of rental units in the informal sector, 70 per cent were of a total built-up area of less than 15 sq.m. The average built-up area of the rental unit, usually occupied by a family or shared between 3-4 single male migrants, was 18.5 sq.m. Comparing across the different informal housing submarkets, it was only in the commercial informal subdivision that a substantial proportion of the surveyed tenants (24 per cent) lived in rental units of a built-up area of more than 30 sq.m. In our sample of rental units in the informal sector, only a very small minority of tenants had individual water connections and individual toilets (7.6 per cent and 6.9 per cent, respectively). Comparing across the different informal housing submarkets, it was only in the commercial informal subdivision that a higher proportion of tenants had individual water connections and individual toilets (18.6 per cent and 22 per cent, respectively). As discussed earlier in the paper, different settlements in the housing submarket of commercial informal subdivisions may have a different extent and nature of rental housing, however, as such subdivisions develop over time, more and more owners – who are also generally more affluent than owners in other informal housing submarkets – seem to invest in better quality housing, larger rental units and better infrastructure, catering to a much higher income of tenants.

Monthly rents (for a similar sized rental unit, although housing quality might vary) in the informal sector vary widely from Rs.100 on Railway lands with least tenure security to Rs.200 on State Government lands in the upper reaches of the hills to anywhere between Rs.400 to Rs.1,000 on State Government lands in the plains and on marshy lands and in commercial informal subdivisions. There are two main types of tenants in Guwahati: single male migrants who share a unit, whom we call sharers, and family households, in which we include some single-male migrants living on their own (and whose family comes to live with them sometimes). In the informal housing sector, family households pay an average rent of Rs.856/month and sharers pay an average rent of Rs.261/month. Taking into account their income, family households pay an average of 12.9 per cent of their household income as rent while sharers pay an average of 5.9 per cent of their income as rent. Across the formal and informal housing sector, family households pay an average of 11.9 per cent of their household income as rent and sharers pay an average of 4.9 per cent.

Significantly, while a greater number of rental units in the formal sector are built out of brick walls and concrete slab roofs, the level of infrastructure is not necessarily of good quality. In GMC's Fatasil Colony, which is public-sector employer-provided housing, only 85 per cent of the surveyed tenants had individual water connections and only 30 per cent had individual toilets. Drainage and garbage are severe problems in the colony. Employer-provided housing thus does not guarantee a basic level of urban services and infrastructure in Guwahati. In fact, extremely poor maintenance of the housing means that even housing quality is quite poor despite being built of brick walls and concrete slab roofs.

There is not a very high level of tenure security for tenants in the informal sector. Since there are no written rental agreements in the informal sector, tenants are at the mercy of

their landlord-owners. Tenure security often depends on tenants' relations with their owners. However, tenure security is lowest for tenants in informal settlements on Railway lands where demolitions are frequent and owners do not have high tenure security themselves. It is also lowest for tenants in informal settlements which are undergoing development and a gentrification process is unfolding with rental units being upgraded by owners and poorer tenants getting priced out of the settlement.

6. Conclusion

This paper has examined how the extent and nature of rental housing (type of unit, housing quality, infrastructure levels, rents, tenure security) in Guwahati are shaped by housing submarket-specific processes (such as the process of informal occupation and the characteristics of landownership in informally occupied settlements in Guwahati; the processes of subdivision, sale and development in housing through alienation of land; and the processes through which different institutional actors create and regulate public-sector housing), settlement-specific processes and characteristics (such as settlement formation processes, topography, community mobilization, political patronage and location), and some owner-specific factors (such as plot/dwelling size, economic capacity and priorities). These are not the only determinants of rental housing but they are important ones. Moreover, the extent and nature of rental housing, particularly in any informal settlement, needs to be understood as part of a dynamic process, and the above mentioned determinants many lead to changes in rental housing over time. If urban policies and programmes are to pay attention to rental housing and the needs of tenants, then these determinants have to be better understood and addressed.

One of the key issues here is of the tenure security of owners in the informal housing sector. Where tenure security is very low, the extent of rental housing developed by owners is generally lower and of poorer quality. Enhancing tenure security of owners is important for enhancing rental housing as well. For this, tenure policies should improve *de facto* tenure security (Mahadevia 2011). In Guwahati, this will require addressing the tenure issues related to Railways lands and Reserve Forest (RF) lands. Where tenure security cannot be enhanced in-situ, such as in settlements very near the railway tracks, resettlement might be the only option. However, resettlement programmes generally exclude tenants. At other times, tenants are counted as owners and thus become beneficiaries of resettlement programmes, however, this would cut into the income of owner-landlords since they would lose their rental incomes. This is of particular concern when these are small-scale owner-landlords who are themselves quite poor. It is necessary to think about these issues in resettlement.

There are also Railway lands that are not along the railway tracks. Policies to enhance tenure in such settlements would require the cooperation of departments in the Central Government. The Assam Government will also have to resolve its current sluggishness on giving land *pattas* as well as the current deadlock on the RF lands, especially in the context of the powerful grassroots mobilizations against evictions from these lands and demands for land *pattas*. Giving *pattas* could, however, also have negative implications on the tenure security of the poorest tenants in cases where this leads owners to sell off their land for commercial development. Policy consideration should therefore be given to the conditions of the *patta*, which would then have to be monitored.

Moreover, simply extending tenure security is not adequate. While this encourages owners to invest in housing and infrastructure (collective as well as individual infrastructure), policies also need to move towards extending adequate infrastructure in the informal sector. Leaving infrastructure provision to owners and political patronage can be ad-hoc, and dependence on the presence of and success of community mobilization will rarely ensure adequate infrastructure either for owners or for tenants. This is particularly true for informal settlements on swampy lands and in the hills where topographical conditions mean that infrastructure provision is expensive. Moreover, the high demand for rental housing means that owner-landlords do not always bother to provide adequate infrastructure for tenants since they know their rental units will be taken in any case. It is only when they want to attract a higher income group of tenants that owner-landlords invest in the infrastructure aspect of rental housing.

This study also reveals that as infrastructure upgrading takes place in Guwahati's informal settlements, poorer tenants are often priced out as rents increase due to better infrastructure provision. Thus tenure security is, in fact, lowest for poor tenants in many older, developing settlements. Tenure security of the tenant depends on unfolding processes of upgrading and development in the settlement and surrounding area, the economic background of the tenant to cope with the rent increases that development processes often bring, and landlord-tenant relations.

While there have been important suggestions to create new rental housing stock under RAY, it is entirely unclear how the existing rental housing, which is mostly supplied by informal owners in urban slums at a variety of locations favorable to the urban poor and low-income groups, would be improved. Some studies on rental housing have emphasized that upgrading programmes provide an opportunity to improve the conditions of not only owners but also tenants (e.g. Ballesteros 2004). This is certainly true, however, this research also raises questions about whether and how tenants can be protected from the gentrification of rental housing (upgradation of the quality of rental housing and related rent increases) that slum improvement is likely to bring with it. How will tenure security for existing urban poor tenants be improved so that the existing tenants do not get excluded or priced out as infrastructural improvements take place in urban slums under RAY? How can rental housing (especially quality of basic services for tenants) be upgraded while protecting poor tenants from unmanageable rent increases?

The existing rental housing stock in the public-sector is often poorly maintained since it is not financially self-sustaining. It is also often captured by a better-off income group than what it was intended for. This raises questions regarding the regulation and maintenance of any new rental housing stock that might be created under RAY. How will the new rental housing stock be affordable, well-maintained as well as targeted at the correct income-groups?

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