



Mobilizing Communities to Access Better Housing & Infrastructure under Rajiv Awas Yojana

MHT's experience in Ranchi, JharKhand

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Mahila Housing Trust

Mahila Housing SEWA Trust (MHT) is an autonomous organization promoted by the Self Employed Women's Association (SEWA) in 1994, with the vision to realize the right to shelter and dignity for all. Founded with a mission of enabling sound housing and living environment for poor women in the informal sector, MHT's programs address basic civic & infrastructure needs, including water, sanitation, access to affordable energy, housing, and land rights.

This report is prepared for the Oak Foundation. We thank them for their continued support to MHT towards fostering an inclusive habitat development model in Ranchi.

The Oak Foundation commits its resources to address issues of global social and environmental concern, particularly those that have a major impact on the lives of the disadvantaged.

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Abbreviations

CNT: Chota Nagpur Tenancy Act

DPR: Detailed Project Report

JnNURM: Jawaharlal Nehru National Urban Renewal Mission

MHT: Mahila Housing Trust

MoHUPA: Ministry of Housing and Urban Poverty Alleviation

PIU: Project Implementation Unit

PMC: Project Monitoring Committee

RAY: Rajiv Awas Yojana

RMC: Ranchi Municipal Corporation



The City of Ranchi

Ranchi is an important administrative, and educational centre in eastern India. It is the capital city of Jharkhand, an Indian state constituted in 2000, by carving out the Chota Nagpur and Santhal Parganas regions of Southern Bihar, with a predominant tribal population. The key reasons behind the bifurcation of the state were the poor socioeconomic conditions of the tribal population despite the rich mineral wealth in the region, and limited representation of tribal people in the Government.

Ranchi, with a population of 1.1 million, is the third largest city in Jharkhand, after Jamshedpur and Dhanbad¹. With a strong industrial base, and presence of leading educational institutions, it is one of the fastest growing cities in India². Ranchi Municipal Corporation (RMC) is the urban local government that oversees and manages the civic infrastructure of the city as per the provisions of the Jharkhand Municipal Corporations Act, 2001. The 74th Amendment to the Indian Constitution aimed at devolving powers to the local governments is only partially implemented in the State, and hence RMC enjoys limited administrative and fiscal autonomy. State government departments and para-statal agencies continue to provide several municipal services. RMC's role is largely limited to construction of roads, managing solid waste and sanitation, and provision of public amenities. RMC is also responsible for administering Central and State led urban improvement and poverty alleviation schemes such as the JnNURM, Rajiv Awas Yojana (RAY), & Swaccha Bharat Mission.

Urban Poor and slums

The urban poor in Ranchi largely comprise people of tribal communities engaged primarily in daily wage labour activities. 35% of the city's population lives in slums that are interspersed all over the city, and are characterized by poor housing condition with little or no access to basic amenities like water, sewer, and drainage. RMC has identified 52 slum pockets within the city limits³. A number of these slums were originally tribal villages, which are now engulfed by urban development, and have been degraded to being slums in the absence of basic services and infrastructure. Close to 42% slums are located on their own / ancestral land. Ownership of tribal land in Jharkhand cannot be transferred from tribal community to any non-tribal entity as per the Chota Nagpur Tenancy Act (CNT). This limits the poor tribal communities from unlocking the true value of their urban land.

¹ Census 2011

² http://articles.timesofindia.indiatimes.com/2010-10-13/ranchi/28223453_1_

³ Meinhardt, 2007, Ranchi Comprehensive Development Plan

The Rajiv Awas Yojana (RAY)

In the last 10 years, there has been an increasing budgetary support from the Government of India to states and cities to improve housing conditions in slums. The Jawaharlal Nehru National Urban Renewal Mission (JnNURM) launched in 2005, was the first significant program for urban areas through centrally sponsored scheme aimed at improving housing and infrastructure provision in slums (under the Basic Services for Urban Poor (BSUP) sub-mission). However the scope of the interventions under BSUP was limited to specific improvements in a few slums in the 54 mission cities.

In 2009, the Government of India unveiled a more holistic program, the “Rajiv Awas Yojana” (RAY) to address the issue of slums in a more comprehensive manner, and enable all slum residents to access better services and housing. This new program spearheaded by the Ministry of Housing and Urban Poverty Alleviation (MoHUPA) envisioned a two-step implementation strategy: first, cities were required to prepare an overall action plan at the city level, with investment requirements projected and prioritized for improving existing slums, along with provisions for providing housing and civic infrastructure for the urban poor for the next 10-15 years. Second, on the basis of prioritization of slums in these action plans, cities were to prepare Detailed Project Reports (DPRs) for improving housing, basic infrastructure and social amenities in each individual slum. For cities with population more than 5 Lakh, the Government of India, provided up to 50% assistance of the total project costs. In the pilot phase, the MoHUPA invited cities and state level nodal agencies to prepare DPRs for selected slums. The Jharkhand State Urban Development identified 42 slums in cities of Ranchi, Bokaro, Dhanbad and Jamshedpur, for which DPRs were prepared and submitted and for approval and sanctioning. RAY was discontinued in 2015 and was replaced by the “Housing For All” Program. Cities that had received central funding to undertake slum improvement projects under RAY were offered time to complete activities under the previous mission.

Implementation of RAY in Ranchi

The process for implementation of RAY in Ranchi began in 2013. RMC undertook detailed slum level surveys after which it identified five slums— Bada Ghagra, Mahuatoli, Namkom Basti, Loharakocha, Bariatu Basti for improvement in the pilot phase of RAY. All five slums were originally tribal villages, and hence most households in these slums had legal rights to their own / ancestral lands. Altogether, the slums comprised 1,565 households, which were eligible to get permanent houses on their lands. The DPRs for all five slums were approved by the National Government and a sum of Rs. 79 crore was earmarked for Ranchi. While all the five DPRs had been approved and funds were allocated, RMC was unable to start the implementation on ground for almost an year.

Initially, RMC floated tenders for contractors to construct houses in the five identified slums, but the tenders did not elicit any response. After several failed attempts, RMC adopted an alternative approach of beneficiary led construction, towards the implementation of the project. The project cost was estimated to be Rs. 3.8 Lakh per household. 90% of the project cost was to be covered through central and state subsidies, and the remaining 10% through beneficiary contribution.

Under this model, it was decided that the identified beneficiaries would construct a 30sqm house on their own plot, and RMC will pay the subsidy amount directly to them at different stages of completion. This required each family to have a bank account where the subsidy would be transferred. RMC began the process of opening bank accounts in a few slums, but the progress on ground was slow.

Also, since the DPRs were prepared with little involvement of the communities, the slum residents were distrustful of the Government. They were hesitant to demolish their own houses, and were not confident about constructing new houses and accessing the subsidies on their own.

MHT's involvement in RAY

MHT had been working in Ranchi since 2012. It had active presence in 20 slum settlements in the city, where it was facilitating construction of individual toilets, and legal water connections by linking poor households to Government schemes, enabling micro loans, and providing technical assistance for construction of these services. In 2013, when the RAY projects were announced, MHT expanded its reach to the five identified slums, informing the communities about the program, the process of implementation and the benefits it would bring to their communities. MHT also helped slum residents open bank accounts. At this stage, MHT was working independently on ground, largely around building acceptance for the project.

Given its previous experience of supporting implementation of RAY in Ahmedabad, Delhi, Bhopal, MHT was aware of the challenges in the implementation of the program, and the importance of continued involvement for community mobilization and technical support throughout the implementation process. MHT thus approached RMC to discuss avenues to meaningfully engage in the implementation of the program. In, April 2015, RMC nominated MHT as the project management consultant (PMC) to support the implementation of RAY in five slums in the city. MHT was to undertake community mobilization, construction monitoring and project reporting under this agreement at no cost to RMC. These services were offered by MHT through its existing grants and program funds.

MHT's work as PMC focuses on four broad areas:

Community Mobilization

MHT believes that the most effective way of ensuring access to improved housing and infrastructure in slums is through informing and mobilizing communities to demand better services, enable their participation in government programs, build their capacity so they can liaise with the government, and take charge of the improvement projects. Towards this end, MHT carried out extensive outreach activities in all five slums in Ranchi. MHT played the crucial role of building trust between the slum communities and the government by conducting joint meetings and facilitating *area sabhas*. MHT supported the communities in opening bank accounts, complete documentation requirements, devising project timelines and implementation plans. Through the outreach efforts MHT also reassured the communities that they will be able to successfully access subsidies that are due to them.

Through its on-ground work with the communities, MHT was able to get consent agreement from the households to participate in the program. After agreement of 469 beneficiaries (of the total 1565 beneficiaries), RMC released the first installment for initiating construction work.

MHT realized that the beneficiary led construction approach posed many challenges. It was difficult for individual households to undertake the construction of their houses, and administer the whole process, including procurement of materials, manage labour, and monitor construction on their own. Since most of the beneficiaries were daily wage labour workers, spending time to undertake construction of their house posed a big opportunity cost for them. It was inefficient as many of them were not specialized in construction work. Hence, MHT organized the communities and after a few meetings, identified community leaders and individuals with previous construction experience, and encouraged them to act as local contractors or 'cluster representatives' for the project. Each cluster representative was given the responsibility to oversee and manage the construction process of 30 households. All throughout the process, MHT also sought active support of the local elected representatives and involved them in the whole process. Since their first engagement in *Bada Ghaghara* slum, MHT team has continued their its mobilization activities in these communities and intends to carry it forward with other ongoing capacity building and livelihood initiatives going forward.



MHT conducted extensive outreach activities to build trust among communities and enable their participation in the program

Resolving title issues

According to RAY guidelines, implementing agencies are required to provide legal titles in the name of beneficiary households. Despite owning the land on which they live, poor tribal households in Ranchi cannot fully exercise their ownership rights over their properties. Most times there is no documentation of the ownership or the documentation is outdated. Frequently, there are also internal disputes within families regarding lands that were inherited without recorded documentation. Unless these issues are resolved, these households cannot access the housing subsidies.

Acquiring legal land titles in Ranchi is a two-step process. First the households have to acquire “Holding Tax” (tax of property) on their names, and clear all past dues. Once this is clear, the land owner can apply for “Land Mutation” process at the State Revenue Department, and pay the required fees to get the legal land title on one one’s name. This process is long and tedious, and can take up to several months. Hence, in order to speed up the implementation process of RAY, RMC set up an interim arrangement to facilitate a heredity record (*vanshaval*) and domicile certificate approved by local councilor. MHT facilitates the process of completing this documentation process for meeting RAY guideline requirements. Based on this documentation RMC will provide the beneficiary with the “Holding Tax” certificates, which will clear way for the “Land Mutation” process and enable the households to update land titles in their name.

Construction Support and Project Monitoring

MHT’s field and engineering staff provide ongoing construction support to the individual households and cluster representatives and regularly monitor the construction work on site. This task involves one or many of the following activities: clearing of site for commencing construction, line out and marking of construction areas, facilitation in the process of customizing line out of the proposed design in the individual houses. MHT team also prepares documents for application of building approvals with photographs and provides support to RMC in the supervision of construction. Weekly updates are prepared and the MHT Team attends once-a-week meetings with RMC to review updates & hurdles in the project. This is done in coordination with the Project Implementation Unit (PIU) and the Deputy Commissioner of RMC. MHT team also facilitates the monitoring of construction at the level of individual units and facilitates payment certification from RMC.

As per the DPRs, after the construction of all houses in a particular community, RMC will provide community level infrastructure including piped water supply, paved roads, and storm water drainage. MHT will continue to work with communities to facilitate access to these services to beneficiary households.

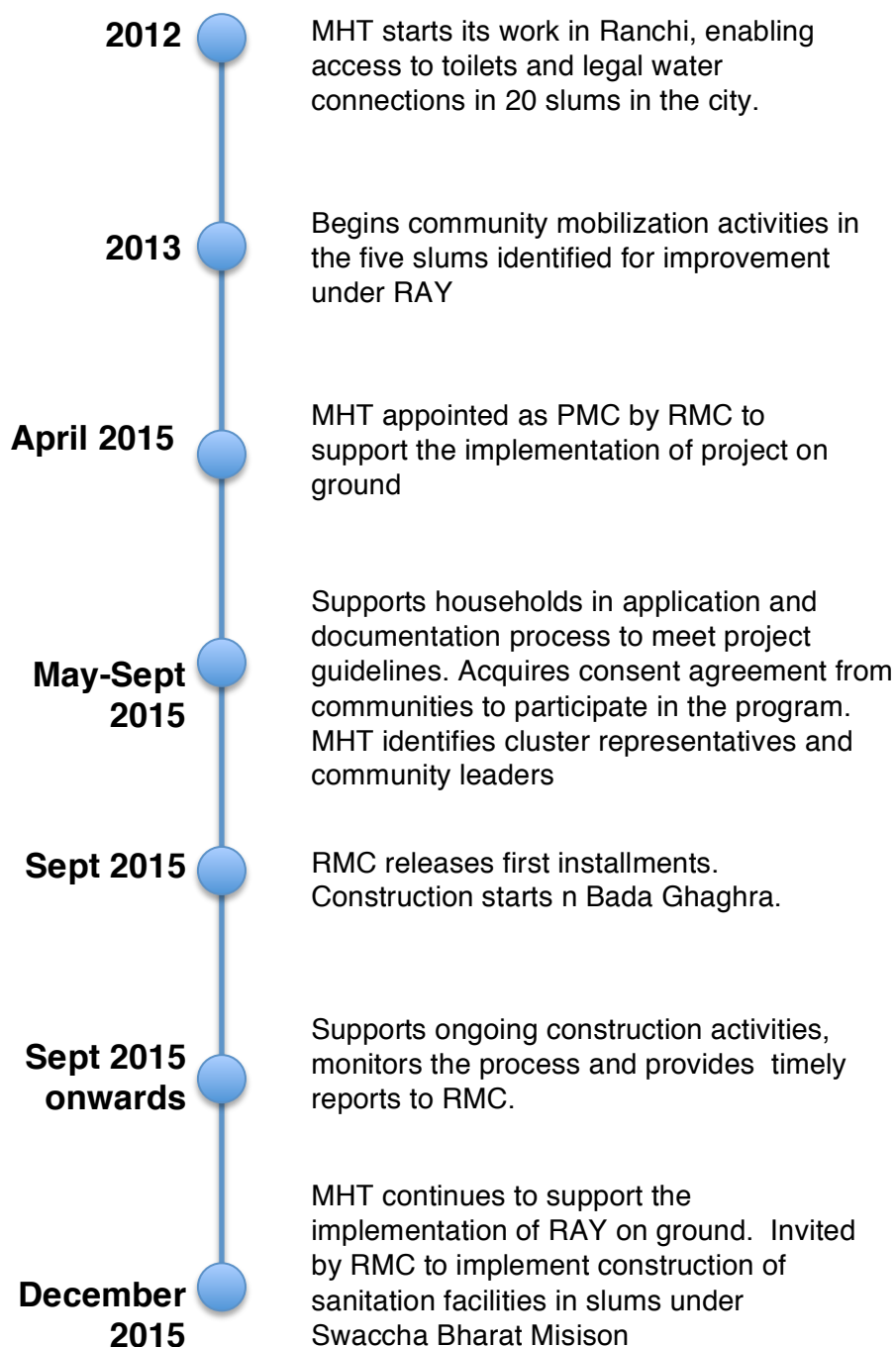


A slum household participating in plinth construction of their house

Ensuring Timely Release of Subsidies

Ensuring release of subsidies from the local government requires intimating the RMC about completion of work at different stages, and completing their documentation requirements. Occasionally it also requires follow up to ensure to release of beneficiary's payment cheques.

MHT's Involvement in RAY: A Timeline



Progress So Far

The implementation work has begun in all five slums, and the construction work is at different stages. Key milestones of MHT's work on ground include:

- MHT has been able to acquire consent agreements from 1004 of the 1565 beneficiary identified in the DPRs
- Organization of communities into clusters and selection of cluster representatives completed in all five slums.
- RMC has released the first installment of housing subsidy for 914 households, and the second installment for 494 households.
- Construction completed up to the plinth level for 589 households. 35 households have completed work till the roof level.



Ram Lakra, a resident of Bada Ghaghra Slum in his new house

Way forward

MHT will continue to support RMC in implementation of RAY in the identified slums. Slums like Lohra Kucha are very dense and pose challenges with respect to temporary relocation of houses, and designing layouts to accommodate all beneficiary families. MHT will prepare a social map, including measurement of land of individual beneficiaries so that plot can be identified and further actions for implementation can be taken. Once the construction is closer to completion, MHT will also enable access to micro-loans to beneficiaries to mobilize resources for the 10% contribution towards their houses. This contribution will be largely used towards final finishing, flooring, painting, and other such enhancements.

MHT also realizes that when it comes to conferring legal titles, women's stake in the property is almost always jeopardized. MHT will advocate for "Joint Titles with Partionable Rights" to encourage asset creation in the name of women, and to ensure that they have a control and real stake in the asset.