



A Study On Perception Of Resettled Urban Poor Towards Policy Factors That Impact Their Socioeconomic Wellbeing In Chennai, Tamilnadu

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ABSTRACT

A slum is defined as an area unfit for human habitation because of dilapidated buildings, overcrowding, faulty arrangement and design of buildings, narrowness or faulty arrangement of streets, lack of ventilation, light or sanitation facilities or any other combination of these factors, as per the Slum Areas Improvement and Clearance Act 1956. A slum is defined by World Bank as a group of individuals living under the same roof, lacking one or more of the basic necessities. Resettlement of urban poor from slums to affordable good quality housing through various schemes is one of the important measures taken by the Government to mitigate urban poverty and improve their livelihood and earning potential. Sustainable Development Goal 11, *inter alia*, aims to, "By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade urban poor habitations". There are over 1.7 lakh storied tenements constructed in Tamil Nadu for resettlement of urban poor. This study aims at taking a look at the factors that affect the quality of life of the resettled urban poor, including access to public transport, awareness of Government schemes, access to sports facilities, placement opportunities and having shops within tenements. A convenience sample of 108 residents of a storied tenement in Chennai were randomly selected as the sample for study and descriptive research design was used to gather primary data for analysis. Percentage analysis, mean scores and anova were used to analyse the results and arrive at conclusions about what factors were perceived as the most impactful for their overall socioeconomic wellbeing – encompassing their quality of life, livelihood and earning potential of resettled urban poor.

INTRODUCTION

As per the 2023 Multidimensional Poverty Index Report, over one third of the poor people in the world live in South Asia, with India having about 4.5-5% of its population living in poverty. The poverty line for rural is at Rs 1622 and for urban it is at Rs 1929 as per the standards adopted by research undertaken by SBI (based on Suresh Tendulkar Committee recommendations), whereas World Bank keeps its poverty line at Rs 181 per day. As per SBI research and HCES, rural poverty is at 7.2% (25.7 in 2011-12) and urban poverty is at 4.6% (13.7% in 2011-12). As of 2022, over 41% of Indian urban population lived in slums. Tamil Nadu is one of the most urbanized states in India, with over 53% of the population being urban as of 2021, and poised to touch 57% in urban population by 2030. The Tamil Nadu Slum Areas (Improvement and Clearance) Act, 1971 (Tamil Nadu Act 11 of 1971) was enacted with the view of improvement in slum areas by way of providing the requisite amenities and also providing access to affordable housing for urban poor, and clearing out the slums where in situ improvement and development are not possible. Currently, the clearing of slums located in objectionable Government Poramboke is undertaken by the Revenue Department whereas Tamil Nadu Urban Habitat Board focuses on the issue of resettlement of urban poor. Over 4.40

lakh tenements / houses were constructed / reconstructed by the Tamil Nadu Urban Habitat Development Board in Chennai and other urban areas of Tamil Nadu. The Madras Urban Development Programme / Tamil Nadu Urban Development Programme has been implemented by the TNUHDB to provide developed plots to 1.31 lakh families in Tamil Nadu. Currently, TNUHDB is maintaining 1,73,607 storied tenements including 1,15,500 tenements in Chennai. Resettlement of urban poor brings with it a share of challenges which goes far beyond the logistics of relocation, and it involves continuous involvement in the lives of the resettled urban poor to ensure they are able to find alternate employment and improve their earning potential. Resettlement often involves relocation from their area of residence to a larger tenement locality and this means loss of livelihood especially for the unorganised sector including street vendors and unskilled labourers. Their integration into the mainstream and continuous improvement in quality of life depends on access to more than just affordable housing and extends to upskilling and access to better employment opportunities. This study was undertaken to identify the factors that the resettled urban poor perceive to be the most critical for their livelihood and earning potential. Through discussions with residents of the tenements, the following factors were identified as impacting their socioeconomic wellbeing – easy access to public transport from relocated area, provision of small shop units within the tenements to allow the residents to sell their ware, access to sports facilities and grounds, better awareness of available government schemes to avail loans and get skilled, and finally placements for the trained youth.

STATEMENT OF THE PROBLEM

The resettlement manual notes that relocation of urban poor results in a variety of losses including physical losses like land and assets, economic losses like livelihood and income, social losses like community and habitat and cultural losses like places of worship and routine; and all these can lead to stress and trauma for the relocated urban poor. In general, resettlement often takes the urban poor from the heart of the city to the fringes of the city, due to land availability constraints for construction of large tenements. Therefore, people are shifted a long distance from their workplaces, and this puts a strain on their livelihood. Total loss of livelihood can also happen to several of the shifted poor. Lack of employment opportunities in the new area can leave the resettled urban poor even more vulnerable and economically weaker. Thus it is imperative that resettlement of urban poor must be a holistic effort involving understanding the shifted community and their needs, and addressing them so as to provide them with the best possible livelihood post resettlement. The stigma of being a tenement dweller is also a larger social problem and improved income is one of the pathways through which it can be slowly addressed. The factors that affect the socioeconomic wellbeing of the resettled populations must be studied in order to understand what are the amenities that must be provided in current and future tenements so as to augment their earning potential and improve their economic condition, thus enabling them to recover from the shock of relocation and assimilate better into the new locality and become engaged and willing contributors to its economy.

OBJECTIVE OF THE STUDY

The objectives of the study are

- To identify the factors which are affecting the perceived socioeconomic wellbeing of resettled urban poor through their perceptions
- To study the perceived impact of each factor with regards to the successful resettlement of urban poor
- To identify the demographic profile of resettled urban poor
- To offer suitable policy suggestions for improving the livelihood and earning potential of resettled urban poor to ensure their socioeconomic upliftment

NEED FOR THE STUDY

Tamil Nadu being one of the most urbanized states in the country, it is imperative that objective data is available for informed decision making when it comes to resettlement of urban poor. The resettlement must not be done based on logistical convenience alone and must take into account the varied factors which will have an impact on the holistic socioeconomic wellbeing of the resettled urban poor. This approach will help identify what factors contribute the most to the welfare of the rehabilitated urban poor and their assimilation into the mainstream of their relocated area with maximum potential for improved livelihood and earning potential.

SCOPE OF THE STUDY

The study was taken up in one of the largest tenements of resettled urban poor in Chennai. A convenience sample of 108 residents was selected and they were questioned to gather primary data. The scope was limited to the perceptions regarding policy factors that would impact their socioeconomic wellbeing, including livelihood and earning potential of resettled urban poor. The factors were arrived at after observation and open-ended discussions with residents. The study aims at identifying potential factors that can affect the livelihood of the residents and as such can be a guide for policy making in the field.

LIMITATIONS OF THE STUDY

A sample of 108 residents who were resettled from various areas of Chennai were studied, from a total pool of around 20000 families in the tenement. Responder bias towards questions cannot be ruled out.

RESEARCH METHODOLOGY

Research Design

Descriptive research design was used with a questionnaire used to identify perceptions towards various factors affecting the socioeconomic wellbeing of the resettled urban poor. Open ended questions were used to gather more insight into the reasonings for the choices exerted by the individuals.

Sampling Techniques

A sampling unit is taken as an individual who is a resident of one of the resettled tenements constructed by Tamil Nadu Urban Habitat Development Board.

Sampling Size

108 individuals residing in a large multistory tenement of resettled urban poor were used as the sample for this study.

Sampling Type

Convenience sampling was adopted for this research. It is a non-probabilistic sampling referring to a sample selected on the basis on convenience.

Data Collection

Primary data was collected by gathering the factors impacting the perceived socioeconomic wellbeing and further interviewing the tenement dwellers with questionnaire schedule regarding the perceived impact of each factor in their socioeconomic wellbeing. Secondary data was collected using Government policy documents, journals, magazines, newspapers, etc.

Sampling Framework

Tools used for the study	Attributes of the study
Percentage analysis	Demographic profile of the respondents
Mean score value and paired test	Access to Public Transport Shops within tenements Sports facilities Awareness of Government Schemes Access to job placements
One way anova	Relationship between access to transport, shops, sports facilities, awareness and placements and the residents' socioeconomic wellbeing

Analysis and Interpretation

Table 1: Demographic profile of the respondents

Demographic Variables	Particulars	Frequency	Percentage
Age	18-35	51	47.2
	36-50	45	41.7
	51-70	12	11.1
	Total	108	100
Marital Status	Single	38	35.2
	Married	70	64.8
	Total	108	100
Education	Below 8 th	39	36.1
	8 th to 12 th Grade	53	49.1
	College Degree	16	14.8
	Total	108	100
Income Level	0-20000	99	91.7
	20000-40000	9	8.3
	40000 and above	0	0
	Total	108	100

Interpretation

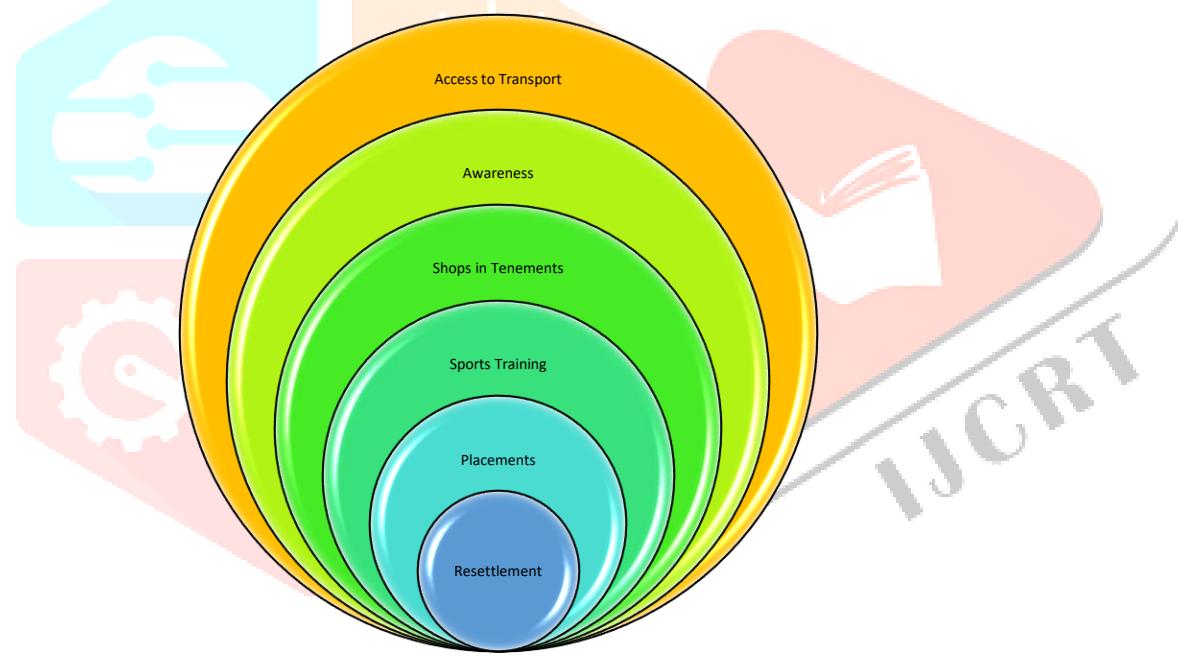
Most of the responding resettled urban poor are below 50 and in their earning age. This shows that the resettled urban poor are a huge human resource with immense potential waiting to be tapped and have a potential to contribute to the economy of the city. Most of the respondents are married and are living with their families in the tenements. There are multiple woman headed households; and widows and elderly constitute a good proportion of the tenement population. While there are no specific schemes for these categories of resettled tenement residents as such, the other general social welfare schemes are extended to these residents and they are availing relevant pension and other benefits. All residents hold Aadhaar and ration cards. All the children are enrolled in schools. The income levels are below 40,000 per month and most are unskilled laborers or skilled workers who are not earning very high wages. The older generations have limited education but there is a greater awareness among the current generations regarding the importance of education, and all the children in the tenements are enrolled in school and the populace takes pride in their youth who are pursuing college or are degree holders. They are very much interested in improving their livelihood and earning potential, and a large majority of them are self-employed petty traders, hawkers, tailors, and so on. Two transgenders stay in this tenement complex but they did not come forward to take part in the study. Three of the respondents were differently abled. There is a strong presence of NGO working for differently abled welfare in the tenement and a resident is one of the leaders of the NGO. Their views were taken into consideration for providing physical amenities and the building is built as per inclusivity norms.

Table 2: Mean scores related to policies affecting resettlement and earning potential

Sl No	Factor	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean
1	Access to Transport	10	29	15	35	19	2.78
2	Shops in Tenements	12	68	23	5	0	3.80
3	Sports Training	6	51	21	28	2	3.29
4	Awareness	16	24	37	31	0	3.23
5	Placements	92	16	0	0	0	4.85

Interpretation

There is a very high correlation between job placements and the perceived socioeconomic wellbeing of the resettled residents as shown by the mean of 4.85. The youth especially feel the sting of relocation severely and they expect to be given placement opportunities after the skilling endeavors and training courses given by the Government in the tenements. They feel that without placement linked to training, they are unable to utilize their newly learned skill, as they don't feel confident to compete in the open job market. Elderly members of the tenements also feel that their children need to be assisted through placements. A large portion of the resettled poor were street vendors or hawkers, and several are self-employed. They feel that providing several small stalls / shops within the tenement campus would enable them to sell their wares to other residents and the general community of their new area, since they are now separated from access to their previous markets in the city center by a much larger distance. Almost all of the responding youth were equivocal in their demand for better access to sporting facilities. They feel that a lot of the youth are skilled athletes but don't have any training ground nearby. They feel that sporting excellence in various competitions will enable them to secure admissions in colleges through sports quota as well as employment. Sports is also seen as an outlet for the youth and a way to engage them and prevent them from falling into vices. There was limited awareness among the residents regarding the various schemes of the Government that will enable them to upskill, get loans for entrepreneurship and education, get scholarships, and so on. They wish to revitalize the community outreach programs by including more awareness generation activities. Some of the respondents felt that access to public transport is a factor that hampers their ability to earn more, as the city is far off and the bus stops are located farther off. They wish to add new bus routes to make it easy for them to go to their workplaces.



This shows that for the resident, employment opportunities are their paramount consideration in resettled environments. A host of skilling initiatives are undertaken by the Government for the resettled community and these should be linked with placements. There should be provision of shops / stalls and a ground where feasible. Awareness of all government schemes must be given to the residents on priority as they are the intended beneficiaries for most schemes aimed for the upliftment of the weaker classes. Also, public transport network must be extended to larger tenements to give them easy access.

Analysis of Variance

One way anova of perceived impact on resettled urban poor's resettlement for each of the 5 factors – Access to transport facilities, Shops in tenements, Sports training facilities, Awareness of government schemes and Job placements is calculated as below:

F-Statistic Value = 80.0513

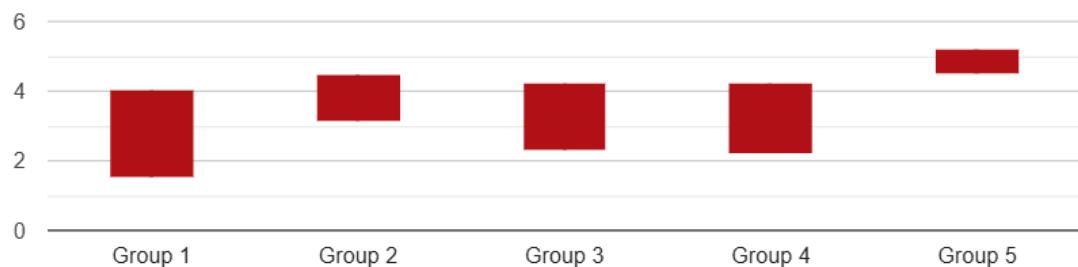
P value = 0

Table 3: Analysis of Variance – One way Anova

Factors	N	Mean	Std Deviation	Std Error
Access to transport	108	2.7778	1.2777	0.1229
Shops in tenements	108	3.8056	0.6898	0.0664
Sports facilities	108	3.287	0.9768	0.094
Awareness of schemes	108	3.2315	1.0286	0.099
Job placements	108	4.8519	0.3569	0.0343

ANOVA Summary						
Source	Degrees of Freedom		Sum of Squares	Mean Square	F-Stat	P-Value
	DF	SS				
Between Groups	4	272.0382	68.0095	80.0513	0	
Within Groups	535	454.5226	0.8496			
Total:	539	726.5608				

One-Way ANOVA [Average ± Standard Deviation]



Group 1 – Access to transport, Group 2 – Shops in tenements, Group 3 – Sports facilities, Group 4 – Awareness of schemes, Group 5 – Job placements

Tukey HSD / Tukey Kramer

Pair	Difference	SE	Q	Lower CI	Upper CI	Critical Mean	p-value	Group	x2	x3	x4	x5
x1-x2	1.0278	0.08869	11.588	0.6845	1.3711	0.3433	4.826e-10	x1	1.03	0.51	0.45	2.07
x1-x3	0.5093	0.08869	5.7418	0.1659	0.8526	0.3433	0.0005388	x2	0	0.52	0.57	1.05
x1-x4	0.4537	0.08869	5.1154	0.1104	0.797	0.3433	0.002999	x3	0.52	0	0.056	1.56
x1-x5	2.0741	0.08869	23.3848	1.7308	2.4174	0.3433	4.825e-10	x4	0.57	0.056	0	1.62
x2-x3	0.5185	0.08869	5.8462	0.1752	0.8618	0.3433	0.0003974					
x2-x4	0.5741	0.08869	6.4726	0.2308	0.9174	0.3433	0.00005752					
x2-x5	1.0463	0.08869	11.7968	0.703	1.3896	0.3433	4.826e-10					
x3-x4	0.05556	0.08869	0.6264	-0.2878	0.3989	0.3433	0.992					
x3-x5	1.5648	0.08869	17.643	1.2215	1.9081	0.3433	4.825e-10					
x4-x5	1.6204	0.08869	18.2693	1.2771	1.9637	0.3433	4.825e-10					

Interpretation

This one way anova calculation was done to find out the effect of the following five factors on perceived resettled tenement resident's socioeconomic wellbeing – access to public transport, provision of shops in settlements, access to sports facilities, awareness of Government schemes and job placements.

One Way ANOVA test, using F distribution df(4,535) (right tailed)

1.H0 hypothesis - Since p-value< α , H0 is rejected. Some of the groups' averages consider to be not equal. In other words, the difference between the sample averages of some groups is big enough to be statistically significant.

2. P-value - p-value equals 0, $[p(x \leq F) = 1]$. It means that the chance of type1 error (rejecting a correct H_0) is small: 0 (0%) The smaller the p-value the stronger it supports H_1 .
3. The statistics - The test statistic F equals 80.05, which is not in the 95% region of acceptance: [0 : 2.3886]
4. Effect size - The observed effect size f is large (0.77). That indicates that the magnitude of the difference between the averages is large. The η^2 equals 0.37. It means that the group explains 37.4% of the variance from the average
5. Tukey HSD / Tukey Kramer - The means of the following pairs are significantly different: x1-x2, x1-x3, x1-x4, x1-x5, x2-x3, x2-x4, x2-x5, x3-x5, x4-x5. (x1 – Access to public transport, x2 – Shops in tenements, x3 – Access to sports facilities, x4 – Awareness of schemes, x5 – Job placements)

SCHEMES

Under the Tamil Nadu Urban Habitat Development Board, various schemes are undertaken for resettlement of urban poor from slums. Wherever slums are located in unobjectionable poramboke, in situ development of storeyed tenements is being done based on the FSI norms. Those living in objectionable poramboke such as watercourse areas and river banks are located to available land and developed as integrated townships with all basic amenities such as water and electricity. Livelihood training and skilling programs are organized in each tenement. Reconstruction of dilapidated tenements is also undertaken by TNUHDB for older tenements. Where the beneficiary is able to contribute a portion of the cost of housing, they are allotted houses under schemes like Pradhan Mantri Awas Yojana. Under PMAY, Affordable Housing in Partnership (AHP) scheme is used for in situ construction of tenements in slums, with 1.5 lakh by Government of India and 7 lakhs by Government of Tamil Nadu given as grant to each beneficiary, with the remaining cost being borne by the beneficiary. Under Beneficiary Led Construction (BLC), grant of 2.1 lakh is given to the beneficiary for construction of houses by the Government. Maintenance of tenements is also undertaken by TNUHDB through schemes such as Nam Kudiyiruppu Nam Poruppu. Affordable Rental Housing Complexes for migrant workers is another scheme envisaged by the board, to provide tenements for rental accommodation of migrant laborers. World Bank and Asian Development Bank are also providing financial assistance for construction of affordable housing for urban poor. Community Development Activities in tenements is undertaken in partnership with TN Skill Development Corporation to impart training in driving, sewing, IT, etc. Through Tamil Nadu Urban Livelihood Mission, skilling is imparted to selected youth from the tenements via empaneled institutions. For participative development of tenements with relocated communities, 6 social work institutions such as Madras Christian College, Madras School of Social Work, etc., have entered into MoU with TNUHDB. Higher education scholarship of 30,000 per head is given to poor students living in the tenements by TNUHDB. Sports training and various coaching and training classes to augment school studies plus awareness campaigns are conducted in each tenement.

FINDINGS

1. The resettled urban poor are located far away from their earlier dwellings and this has impacted their livelihood prospects.
2. The residents of the tenements are aspirational, and they are willing to contribute to the economy by being productive. They aspire for better job opportunities. There are several success stories of skilled tenement dwellers multiplying their income manifold.
3. The residents find that the provision of lift in tenements is useful, but when power drops the lift automatically goes to ground floor immediately and this impacts the elderly and differently abled residents.
4. The resident community has association and representatives, but the larger community is not very close knit or active in the association.
5. Each block in the tenement has formed an identity of its own and talks about the needs of the block, as opposed to the common needs of the entire tenement community, in most cases. Unit of identity is block rather than the large tenement as a whole, which comprises of 20,000 families.
6. The residents are deeply wounded by the stigma that they feel is still attached to them from the neighboring residents.
7. There is a deeper understanding of the merits of education and pride in the achievements of the youth who have cleared competitive exams or gained admission to professional courses.

8. Greater efforts need to be maintained to ensure sanitation and hygiene. Tenement's common property is not looked after by the residents and the Government is expected to provide for all repairs. A sense of ownership needs to be developed in the communities for sustainable long-term management of these tenements.
9. Sports facilities and shops within the tenements are considered as basic needs by tenements. Access to public transport and improved awareness of government schemes are also felt needs.
10. Even though there are a plethora of skilling programs, placements are not linked to them and the community seeks 100% placement for the trainees.

SUGGESTIONS

The resettlement of urban poor from slums, when it involves relocation especially, must be a participative and holistic process which includes a study of the community and an understanding of their needs. Relocated urban poor keenly feel the loss of their livelihoods and long-term involvement in improving their livelihood opportunities is a must. When planning large tenements, public transport network needs to be extended to ensure that the residents have easy access back to the heart of the city, as most tenements are constructed in the peripheries of the city. The residents of tenements feel that sports might be their entry path into admission in colleges and good universities, and strongly advocate for provision of a ground near the larger tenements to give them space for training. The host of government schemes and scholarships must be brought to the knowledge of each resident through continuous outreach and engagement. Where feasible, small shops / stalls maybe provided within the tenement or nearby to be used by the residents to sell their merch, as a lot of the relocated residents used to be street hawkers. Means can be identified to engage the neighboring larger community with the tenements and sensitize them so that the tenement dwellers are accepted into the social fabric of the new area. The most important concern of the relocated urban poor is livelihood, and they look forward to placements to be linked with the variety of training programs that are imparted to them. Even if 100% placement is not immediately possible in each course, marketing and placement assistance can be given to each batch of trainees to enable them to quickly monetize their newly learned skill.

CONCLUSION

Resettlement of urban poor from slums includes both in situ rehabilitation where possible, and relocation to tenements in outer periphery of the cities. The relocation causes losses on many levels including livelihood loss and cultural loss. The community is aspirational and pins a lot of hope on education and skilling programs. In order to assimilate them seamlessly into their new environment, infrastructural and social capital maybe provided to the resettled poor. In terms of physical infrastructure, access to easy public transport will help them quickly travel to their prior place of work, and provision of shops and stalls will enable them to resume the trade that they were previously engaged in. A public sports ground and facilities to train is considered important by the youth. There is a need to continuously engage with the tenement community and provide them with awareness on the latest available government schemes. A host of training programs are successfully conducted in tenements and the residents strongly wish for those to be linked to placements. Private corporations can be roped into provide employment to skilled youth and marketing can be facilitated by the skilling institution in order to engage the trained participants in economic activity immediately. There is a need to inculcate a sense of ownership among the residents to care for their public property and engage in its upkeep. The associations in the tenements need to be strengthened and made more participative. In short, the resettlement of urban poor goes far beyond the physical construction and relocation, and should ideally begin and end with community involvement to ensure complete integration to the socioeconomic fabric of their new location, as active contributors to the larger community and economy.

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