Haque, Ismail; Kotal, Malay; Meera ML

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Demystifying the challenges of low-income housing delivery in urban India: The case of Delhi

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DEMYSTIFYING THE CHALLENGES OF LOW-INCOME HOUSING DELIVERY IN URBAN INDIA:

THE CASE OF DELHI

ISMAIL HAQUE
MALAY KOTAL
MEERA M L

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Abbreviations Used

ARHCs	Affordable Rental Housing Complexes
COVID-19	Coronavirus disease
DDA	Delhi Development Authority
DSIIDC	Delhi State Industrial and Infrastructure Corporation
DUSIB	Delhi Urban Shelter Improvement Board
EWS	Economically Weaker Sections
JJ Cluster	Jhuggi Jhopri Cluster
JnNURM	Jawaharlal Nehru National Urban Renewal Mission
LIG	Low Income Groups
MCD	Municipal Corporation of Delhi
MLA	Members of Legislative Assembly
NBCC	National Buildings Construction Corporation
NDMC	New Delhi Municipal Committee
NSSO	National Sample Survey Office
PMAY	Pradhan Mantri Awas Yojana
PPP	Public Private Partnership
RAY	Rajiv Awas Yojana
RML Hospital	Ram Manohar Lohia Hospital
UCs	Unauthorised Colonies
VAMBAY	Valmiki Ambedkar Awas Yojana

Acknowledgement

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Abstract

Increased urbanisation poses serious challenges to adequate housing in the cities of the Global South. Many have focused on the issues of access to serviced land, housing finance, and public subsidy in augmenting the supply of low-income affordable housing while ignoring the criticality of timely allotment and delivery of possession of houses to intended beneficiaries. Drawing on the data from a mixed method study, this article examined the intricacies of low-income housing delivery in Delhi. The results show that access to completed low-income public housing is primarily constrained due to a prolonged time gap between approval of the allotment letter and delivery of possession to eligible residents, marked by beneficiaries' decades-long struggle, agony, and unending waiting. Pendency in the allotment process has been the greatest impediment to the delivery of possession, contributing to a higher incidence of vacancy in public housing stock across Delhi. There have been several institutional factors (e.g., ownership status of the land, multiple rounds of the survey without tangible outcomes, centre-state conflict over taking the credit of allotments, and the excuse of the Covid-19 pandemic) contributing to the overall delay in allotment and denying the rights of Delhi's low-income residents to get possession of houses. This has indeed made the housing crisis an institutional crisis or 'crisis within a crisis' in Delhi.

Keywords: Housing crisis, Vacant public housing, Rehabilitation, Delivery of possession, Institutional impediments, Delayed allotments.

JEL classification: R21, R38, R00

Author's email: ihaque@icrier.res.in; ismailhaque140489@gmail.com; mkotal@icrier.res.in; mml@icrier.res.in

Demystifying the challenges of low-income housing delivery in urban India: The case of Delhi

Ismail Haque[1], Malay Kotal[2] and Meera M L[3]

1. Introduction

According to the latest UN estimate, India is expected to become the world's most populous country by 2023 (UNDESA, 2022), putting additional strain on existing resources and posing serious challenges to achieving the Sustainable Development Goals (SDGs). Amidst such burgeoning population growth coupled with *messy and hidden* urbanisation in India (Ellis & Roberts, 2016),[4] the provision of adequate, affordable, and decent housing for its low-income citizens has become a pressing urban development challenge.

While the government has implemented a range of housing policies and programmes during successive plan periods, particularly for low-income urban households, the success rate of these initiatives has been minuscule as compared to the total housing needs of the urban population (Sivam & Karuppannan, 2002; Tiwari & Rao, 2016; Sengupta, 2019). Concerted efforts by state and private players have not kept pace with the rising unmet need for housing, particularly housing that is affordable and accessible to the urban poor. Consequently, a high share of urban poor households live in acute housing poverty (Agarwal et al., 2016; Haque et al., 2020). As per the Governments' estimate, during 2012-17, there was a housing deficit of almost 19 million units across Indian cities and more than 95 per cent is accounted for by housing for the low-income groups (LIG) and economically weaker sections (EWS) (MoHUPA, 2012). A recent estimate based on the 76th round of the National Sample Survey (NSS) results, however, suggests that this figure may have increased to 29 million units (Roy & M L, 2020). Nonetheless, the most critical manifestations of state policy and housing market failures are unplanned and haphazard growth of informal settlements characterised by substandard, notoriously congested and socially unacceptable housing conditions with meagre access to essential civic services and amenities across the large cities in urban India. The national capital city of Delhi is not an exception to this harsh reality.

At present, about 30 per cent of Delhi's population live in substandard housing (across 757 basties/ JJ clusters, 1797 unauthorised colonies (UCs) and old dilapidated settlements including 362 villages) lacking adequate housing and minimum level of basic services. An additional 24 lakh new housing units need to be built to address the existing housing backlog in Delhi (Economic Survey of Delhi, 2021-22). Given these conspicuous and massive housing problems, the Government of NCT of Delhi has formulated a plethora of development proposals provided in successive Master Plans and undertaken multipronged housing reforms and urban development measures including land development and construction of new houses by several state (parastatal) agencies *[e.g., Delhi Urban Shelter Improvement Board (DUSIB), Delhi State Industrial and Infrastructure Corporation (DSIIDC), Delhi Development Authority (DDA), and North Delhi Municipal Corporation (NDMC)],* in-situ slum redevelopment/slum relocation (rehabilitation) under public-private partnership and, to some extent, the regularisation of UCs (Dupont & Ramanathan, 2008; Dupont & Gowda, 2019). These housing interventions were part of several flagship schemes introduced by the national government over the decades such as the *Valmiki Ambedkar Awas Yojana (VAMBAY), Jawaharlal Nehru National Urban Renewal Mission (JnNURM), Rajiv Awas Yojana (RAY) and Pradhan Mantri Awas Yojana (PMAY),* among others. These policies, however, mostly focused on the construction of new houses through the public-private partnership (PPP) model. More explicitly, based on the market principle, the state government acts as a facilitator rather than a housing provider and incentivises private players to invest and participate in the housing production and delivery process. While the production of new

1 Fellow, Indian Council for Research on International Economic Relations (ICRIER)
2 Research Associate, Indian Council for Research on International Economic Relations (ICRIER)
3 Research Associate, Indian Council for Research on International Economic Relations (ICRIER)
4 According to the World Bank (2015), messy and hidden urbanisation is a critical manifestation of the failure to adequately address congestion constraints resulting from the pressure that larger urban populations put on infrastructure, basic services, land, housing, and the environment.

housing units has been at the heart of these *'state-enabled but market-driven'* housing strategies, the intricacies of timely delivery of housing stock to intended beneficiaries remain largely unaddressed. Most importantly, as argued by many (e.g., Dupont, 2008; Bhan & Sivanand, 2013; Bhan, 2009; Coelho et al., 2020), the majority of these new stocks are developed in the outskirts of the city and relocation of *basti* dwellers in the periphery adversely impacts their economic, social and employment networks and livelihoods, which in turn aggravates the problem of vacant public housing stock. For instance, in 2018, around 1.68 lakh low-cost dwelling units remained unallotted, consisting mostly of inventories created under erstwhile schemes including JnNURM, and RAY, across urban India. Delhi is an outstanding example of a persistent housing paradox with millions of *basti* dwellers striving for a better home and the simultaneous existence of a large number of unallotted public housing stock (i.e., around 36623 units). The housing crisis thus remains a persistent problem even today in Delhi with a population of nearly 20 lakh (28 per cent) living in 757 *JJ clusters,* requiring urgent housing intervention.

With a sizable number of unallotted housing stock in its inventory, agencies of the Delhi government made several promises to allot these units to the targeted beneficiaries. However, the physical progress of unit allotment has not been very impressive despite several rounds of beneficiary surveys and the finalisation of eligible beneficiary lists. This actually presents a precarious situation where land is made available and houses are constructed, but the delivery of the final products (ready-to-move houses) to intended beneficiaries has not been completed for years. The Delhi government has recently signed an MoU (Memorandum of Understanding) with the union government to convert these unallocated/vacant housing stocks to rental housing under the recently launched *Affordable Rental Housing Complexes (ARHCs)* scheme – a sub-vertical of the ongoing *Pradhan Mantri Awas Yojana (Urban) (PMAY-U)* mission. This move has created a lot of confusion around the usage of already committed housing stocks. Thus, several overlapping commitments and promises have been made regarding houses that are supposedly 'vacant' in absolute terms.

Against this background, the obvious questions that arise are: How can we understand the housing crisis in Delhi when a record number of public housing units remain unallotted for years? What are the bottlenecks that create complexity in the timely delivery of possession of such housing to beneficiaries? How are the enlisted beneficiaries struggling to access the committed housing stocks in Delhi? What are the policy-level considerations to be adopted to effectively construct and deliver affordable housing for low-income residents in Delhi? Drawing on the data from field-based, in-depth interviews and stakeholder consultations, this paper seeks to analyse the intricacies of low-income housing delivery in Delhi while bringing the land question into the debate. Affordable housing faces challenges not only from the demand side but also from the supply side. Thus, a nuanced understanding of the supply-side constraints will aid in future policy formulation and private provisioning of affordable housing.

With this introduction, Section II presents a brief literature review on low-income housing delivery, Section III describes the data and methodology used, and Section IV and V deals with the key findings and conclusions respectively.

2. Challenges of Low-Income Housing Delivery in Urban India: An Overview of Literature

In the last couple of decades, there have been plenty of instances where state-subsidised, formal, low-income housing units, constructed under various national flagship housing schemes (JnNURM, RAY), remain vacant/unallotted for years. For instance, the houses constructed under the ashraya scheme have been lying vacant for over 15 years in Sadarmangala, Bengaluru (Kanan, et.al, 2010). A study carried out in 2009 by Civic Bengaluru stated that the intention of these projects were unclear. Even though the guidelines suggested the inclusion of a beneficiary list in the detailed project report (DPR), the housing schemes of Sadarmangala, Laggere, and Chickabommasandra, among others, lack information on eligible beneficiaries. Similarly, the beneficiaries of the VAMBAY scheme in Hyderabad had to wait over five years for the allotment of housing. In Faridabad (Ahlawat, 2021), houses constructed under JnNURM deteriorated before allotment, demanding additional repair and maintenance work for uptake. The residents of JnNURM houses constructed in several locations in Hyderabad (Hussain, 2021), who were allotted housing units in dilapidated condition, are affected by inadequate basic facilities and civic issues. In Bhopal (Mahadevia, Datey, and Mishra, 2013), houses constructed under BSUP were vandalised as the allotment results were not published by the concerned authorities. Eventually, beneficiary households forcefully occupied these dwelling units. The affordable housing units constructed

under IHSDP in Solan, Parwanoo, Nalagarh, and Dharamsala received very few takers. Extant literature surmised a multitude of issues concerning the delayed allotment of low-income formal housing units or reasons for housing lying unoccupied for a long time. For example, Coelho et al. (2020) in their recent study, argued that increasing emphasis on producing new housing units under the aegis of state-subsidised large-scale housing programmes rather than upgrading existing stock dangerously mirrored the past failures of social housing as evident in many developed economies. Secondly, the majority of these low-income formal housings are developed as multi-storey apartments situated on the outskirts of the city in isolated or poorly connected sites, thereby producing a range of negative externalities, which diminish the inclusive and integrative character of urban affordable housing. According to Mittal and Swamy (2014), the housing delivery process can best be understood in terms of the shelter delivery system, land management system, and housing credit system. They underscored that access to serviced land and housing credits played a critical role in low-income housing delivery in urban Gujarat. Highlighting the role of the state and market in housing delivery for low-income segments, Sivam and Karuppannan (2002) argued that formal housing suppliers, in the public or private sector, are neither producing houses fast enough to meet burgeoning demand nor are they cost-effective enough to reach the urban poor, leading to the emergence of the large informal housing market in almost all Indian cities. Strengthening a supportive environment for private sector participation and encouraging financial institutions in low-income housing delivery by providing incentives (e.g., tax rebates) should be the priority of the government. Monani et al. (2020) studied the paradox of public vacant housing in Ahmedabad city and found that 23.41 per cent of vacancy rates are attributed to lack of documentation, resulting in delayed registry and issuance of possession certificates; 19 per cent due to poor access to infrastructure and public services and 10 per cent units are unoccupied because of the long distance from the workplace. In a similar study, Naik et al., (2021) examined how many government-subsidised housing projects continuously face serious challenges when it comes to occupancy. They found that out of 93000 surveyed government housing units across 11 Indian cities (e.g., Delhi, Mumbai, Bangalore, Hyderabad, Ghaziabad, Bhopal, Indore, Nagpur, Nashik, Mysore, and Guwahati), 39 per cent are lying vacant or remain unoccupied. It has been further surmised that about 60 per cent of houses are empty due to a range of supply-side constraints. To elucidate, 23 per cent are vacant because of delayed allotment or exceptionally long waiting time, 19 per cent because of court order/stay/ruling, 12 per cent because of issues with the beneficiary list, and six per cent because of non-receipt of project completion certificate. This study makes it evident that the processes related to housing construction, completion formalities, and dwelling unit allocation accounted for a larger proportion of the high vacancy rates as compared to other reasons (i.e., 38 per cent unwillingness to move).

What emerges from the foregoing literature review is that the housing debate has always centred on the questions of production of new housing as well as its demand and supply issues but the intricacies of timely delivery of completed housing units to the intended beneficiaries has seldom received scholarly attention on housing research. In this context, the present study attempts to understand the reasons for the delay in the delivery of dwelling units to intended beneficiaries.

3. Data and Methodology

For this study, we use both primary and secondary data. Secondary data include various official statistics on housing and urban development, master plans, economic survey reports, newspaper articles, and online resources, among others. Primary data comes from an extensive, mixed-method field study conducted during February-June 2022 in Delhi's three basties, which have already proven their eligibility to be rehabilitated (Figure 1). Here, our approach is two-pronged: on the one hand, we tried to understand the narratives of the officials on the housing supply ecosystem or the story of the unoccupied public housing stocks, and on the other, beneficiaries' responses to this numeric approach by officials. We apply the ethnographic method to capture the intricacies of the timely delivery of low-income housing in Delhi. It involved the following steps:

- ***Scoping studies:*** We have done thorough desk research to map the literature available on the subject matter, identify key concepts/facts, figures and theories, sources of evidence, and research gaps. Based on this preliminary desk research, we have conceptualised our study design to answer the key research questions.

- ***Pilot survey:*** To understand the housing scenario in Delhi, preliminary fieldwork was conducted to help identify the key stakeholders involved in the delivery process of low-income housing, design

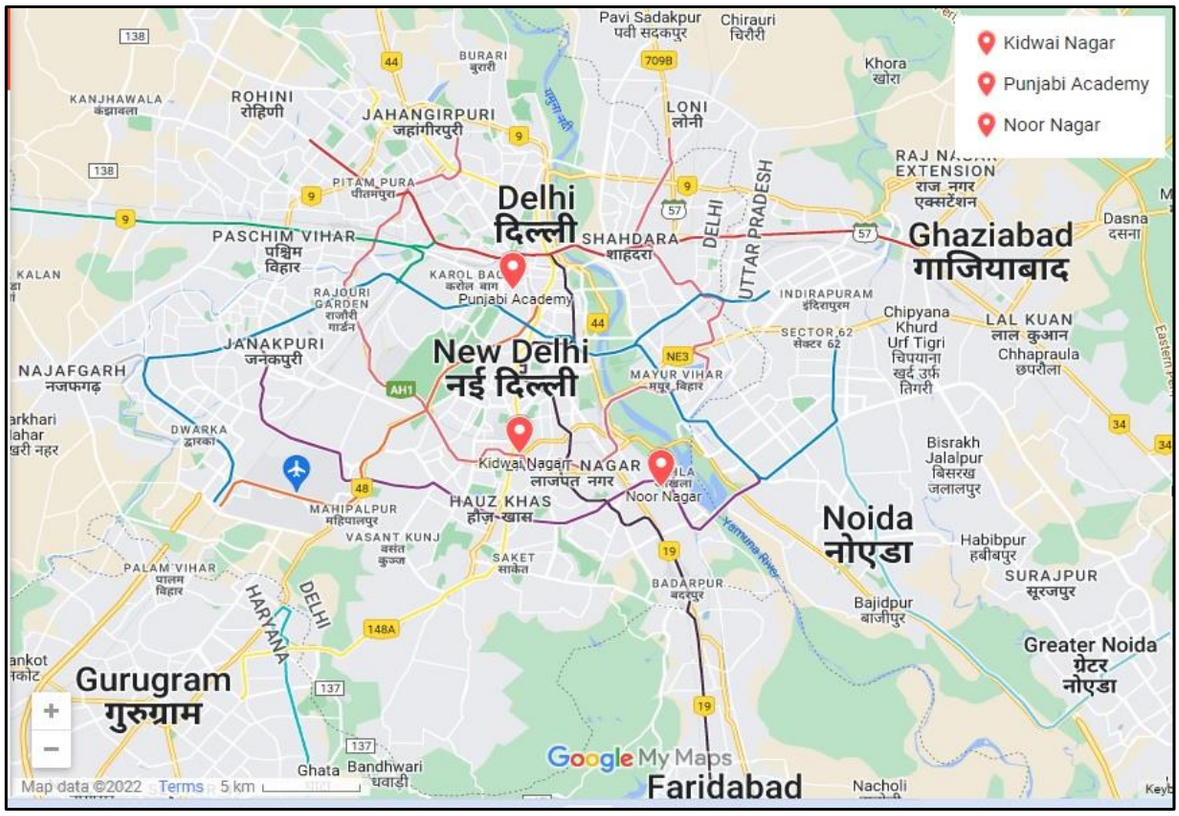
the questionnaires and identify case study sites. For conducting the in-depth fieldwork, we sought assistance from key informants, who facilitated access to local networks in the selected basties.

- ***Conducting in-depth fieldwork in basties:*** To demystify the challenges of low-income housing delivery in Delhi, we have conducted in-depth, semi-structured interviews in three basties in Delhi. These are Kidwai Nagar basti, Panjabi academy (transit camp) and Noor Nagar basti. The interviews were conducted with basti residents and basti Pradhans (informal basti leaders) to understand the complexity involved in the allotment of houses.

- ***Stakeholder consultations:*** We administered customised semi-structured questionnaires to interview government officials, local politicians, lawyers and activists who worked previously with different basties to understand their perspectives.

- ***Data triangulation:*** To ensure that we have recorded correct and reliable information during in-depth interviews and stakeholder consultations, data triangulation was done with the help of available secondary resources (e.g., publicly available documents of previous court cases/stay orders/rulings, among others) and by conducting a few focus group discussions (FGDs).

Figure 1: Location of the studied basties in Delhi



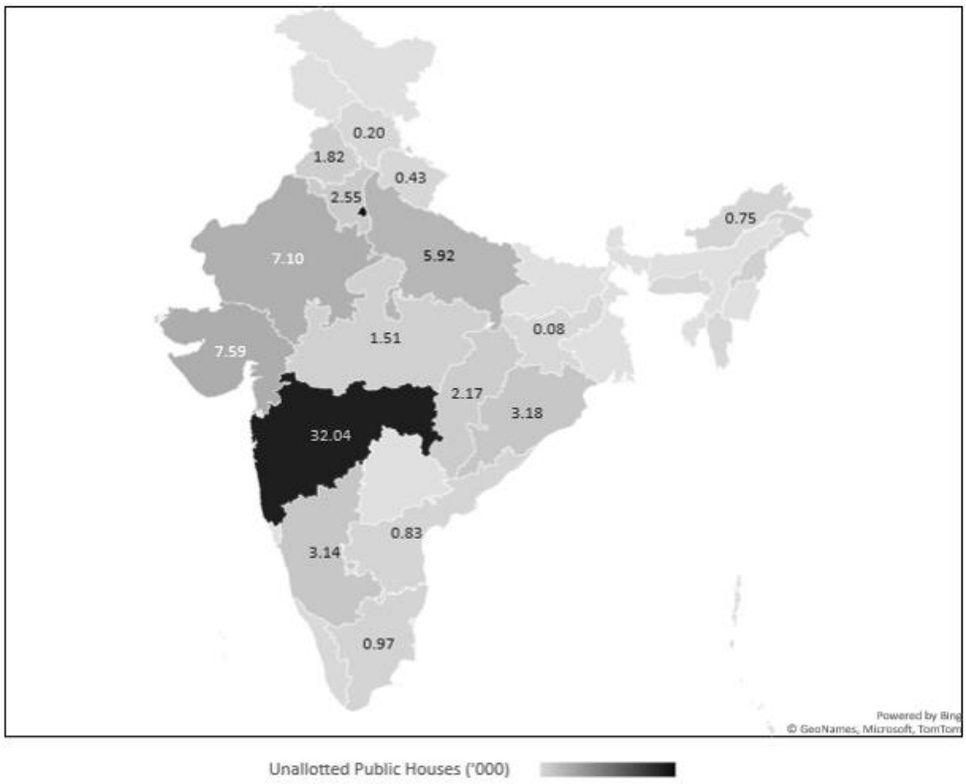
Source: Prepared by the authors.

4. Results and Discussion

4.1 State of Unallotted Public Housing in India

State-wise incidence of unallotted public housing presents a stark geographic variation (Figure 2). For instance, Delhi has the highest number of unallotted public housing in its inventory (34994), which is closely followed by Maharashtra (32041), Telangana (9797), Gujarat (7587), Rajasthan (7095) and Uttar Pradesh (5921). If we take this analysis a little further, a more critical situation will emerge. For example, out of 1.20 lakh unallotted public housing in India, nearly 56 per cent are located in Delhi and Maharashtra, raising serious questions about the effectiveness of the housing allotment process and rehabilitation.

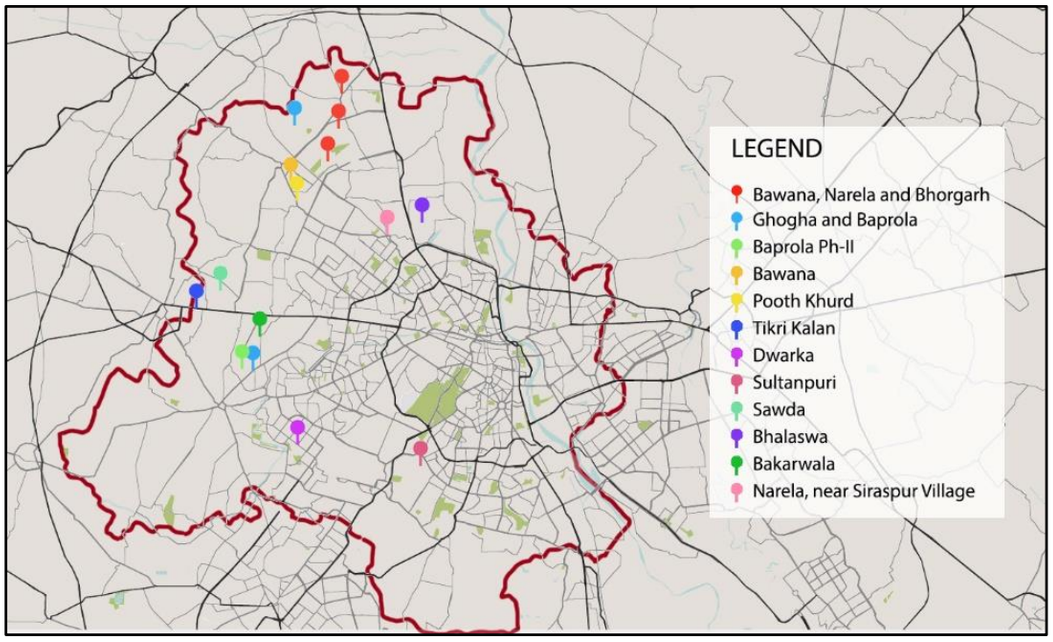
Figure 2: State of unallotted public housings in India, 2020



Source: Prepared by the authors using the data available at MoHUA dated December 12, 2020 (http://www.arhc.mohua.gov.in/filesUpload/Circular-31122020.pdf).

Delhi presents a unique case of an unallotted public housing paradox where most of the housing projects are located in distant peripheral areas from the city centre (Figure 3). While there has been a growing consensus about the unwillingness of eligible beneficiaries to move to such peripherally located houses, concerns regarding the higher incidence of vacant housing stemming from the delayed allotment process remain largely invisible in current debates. The next section presents an analysis of field-based data to shed light on this.

Figure 3: Geography of unallotted/vacant public housing stock in Delhi



Source: Prepared by the authors using Delhi Government official data.

4.2 Delayed Allotment, Denied Housing: Trajectories of Events in Studied Settlements

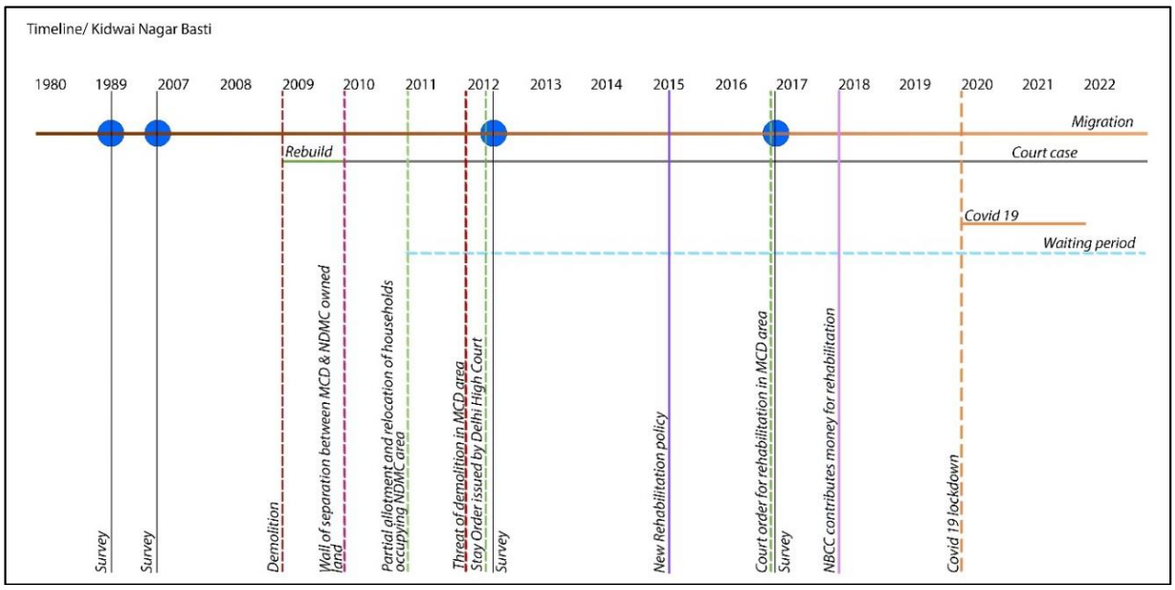
The dominant strategy adopted by the Delhi government to solve the housing problems of the urban poor has been the resettlement and rehabilitation of basti dwellers (Dupont & Ramanathan, 2008). As mentioned earlier, in the last couple of decades, a significant number of houses have been built under various public housing schemes (e.g., JnNURM, RAY) to resettle eligible basti households across the peripheries of Delhi. However, statistics show that a colossal number of such houses have been lying unallotted for years, leaving many poor households in acute housing distress, and a never-ending cycle of poverty and marginalisation.

For a nuanced understanding of the complexity of the rehabilitation process and allotment of public housing, we study the detailed trajectories of events unfolding in the three basties in Delhi (Figure 4, 6, and 7). Analysing the trajectories of events through a well-structured timeline enables us to unravel the structural and institutional impediments responsible for the incidence of allotment delays and vacancy of houses in Delhi in a more nuanced manner.

4.2.1 Kidwai Nagar Basti: From Demolition to Establishing Eligibility for Rehabilitation

The Kidwai Nagar basti is one of the oldest slum settlements in South Delhi, located on an elongated stretch of land beside the 'Kushak Nallah'. This settlement has been under constant eviction threats until it was proven to be eligible for rehabilitation in front of the judiciary. The trajectory of events unfolded abruptly in Kidwai Nagar basti in the context of the larger structural changes occurring in Delhi that it made it one of the important sites for exploration. Field insights revealed that migrants from the neighbouring state of Uttar Pradesh started settling here in the early 1980s to gain a foothold in this bustling city and built small tenements incrementally by fixing bamboo and tying it up with a cloth over the head. Initially, there were around 30 jhuggis (tenements) in the settlement, but this number increased substantially from the 1990s onwards to 500-600 jhuggis.

Figure 4: Trajectories of events in Kidwai Nagar Basti (1980-2022)



Source: Prepared by the authors based on field interview data, February-June 2022.

The growth of the settlement remained unabated until the local authority demolished it in 2009, without serving any prior notice, to build a flyover during the preparation for the Commonwealth Games in Delhi (HLRN, 2011). After this demolition, while some have moved to other parts of the city, the majority of basti residents decided to stay back by incrementally rebuilding their pucca houses. Prior to demolition, the basti was enumerated under the jurisdiction of the New Delhi Municipal Committee (NDMC), but after the demolition, local authorities decided to build a boundary wall (keeping a distance of 10m from the Kushak Nallah) that divided this basti into two segments: one part remained with the NDMC and the other part (area between the nallah and boundary wall) was transferred to the jurisdiction of Municipal Corporation of Delhi (MCD) (Figure 5). This spatial divide of the basti aggravated the complexity of

rehabilitation as one part of it (located in the NDMC area) was rehabilitated[5] but the other (MCD area) is still fighting with authorities.

As a corollary, those who resided in the MCD area moved the Delhi High Court in 2010 and filed a writ petition for rehabilitation. Although they received provisional letters of housing allotment, final rehabilitation did not take place due to lack of clarity on the ownership of the land. In 2012, local authorities again attempted to demolish this basti, which falls under the MCD area. However, the basti leader was able to resist the demolition with the Court's intervention and that provided some interim relief to them although the threat of eviction remained constant. In 2013, there was political change in Delhi and the new government launched a rehabilitation policy (2015) that provided a window of opportunity for basti residents. With the help of lawyers and civil society organisations, they reappeared before the Court for rehabilitation under this new policy. After a long legal battle, most residents have proven their eligibility for rehabilitation and the honourable High Court passed an order in 2017 directing the DUSIB to allot houses to eligible beneficiaries upon receipt of money for rehabilitation from them.

Figure 5: Kidwai Nagar Basti

Source: Retrieved by the authors from Google Earth image.
Note: A and B denote areas that fall under the MCD and NDMC area respectively.

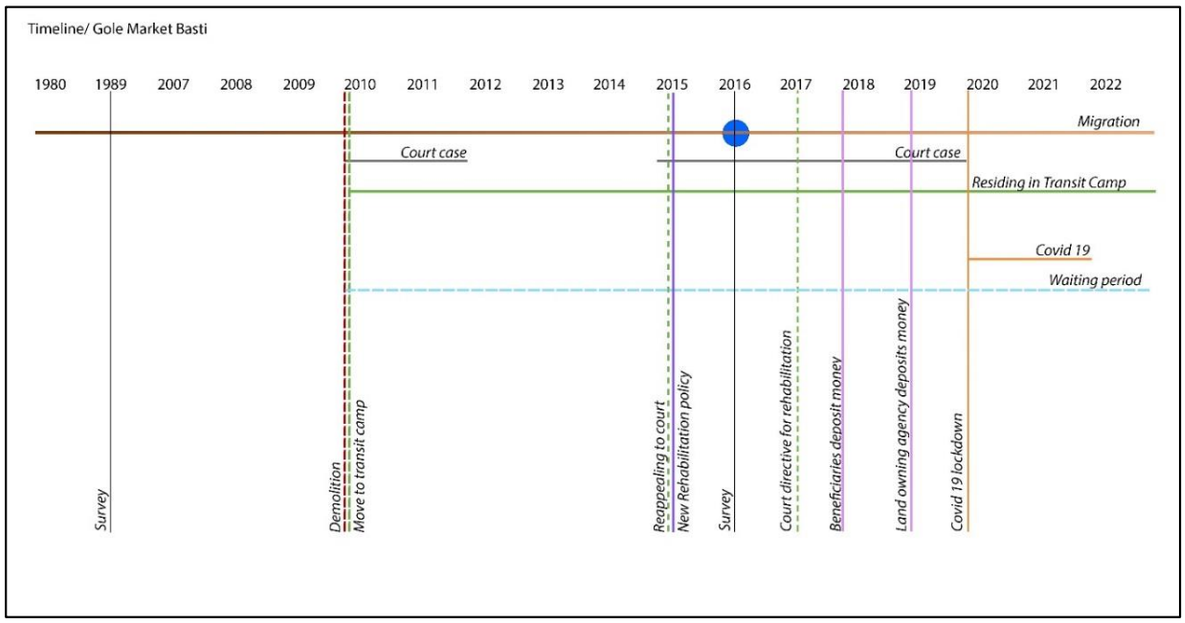
A survey was conducted in 2017 to identify eligible basti households for rehabilitation and it was found that out of 450, only 286 households were eligible. The ineligible basti households re-appealed to the Court. However, they failed to fulfil several criteria to be eligible for rehabilitation. In 2018, following the Court's intervention, the National Buildings Construction Corporation Limited (NBCC) agreed to pay approximately INR40 crore for basti rehabilitation. As per the Court's direction, eligible residents paid their contribution (INR31,000 for SC/ST and INR1,42,000 for general caste households) to DUSIB by March 2019 and DUSIB was supposed to allot houses by March 25, 2019. Unfortunately, due to the nationwide lockdown during the COVID-19 pandemic, the entire process got delayed. Since then, eligible basti residents have been waiting for the allotment of their houses.

5 Basti residents who reside in the NDMC area were rehabilitated in Bawana since the landowning agency (i.e., NBCC) has agreed to pay for rehabilitation.

4.2.2 Gole Market basti: Waiting for Rehabilitation in Transit Camp (Punjabi Academy)

The Gole market basti was previously located in the Gole market area in the Central Delhi. This basti was built by migrants from Bihar and Uttar Pradesh during the 1980s and got demolished by the local authority on November 22, 2010. This demolition drive was carried out to expand the Dr. Ram Manohar Lohia (RML) hospital for the larger public interest, rendering around 250 households homeless overnight. After the demolition, many residents left the site. However, around 80-90 families continued to reside there despite the prohibition imposed by the local authority. During an in-depth interview, one resident narrates to us how she was able to rebuild the jhuggi by using plastic sheets at the demolition site; "guard logo ne bahut koshish kiya, lekin main hati nahi. Main wahi par, lakdi lagwakar, itna bada jhuggi yeh ghar jitna banake, jo waha toilet pehle tha woh bacha hua tha toh waha par paas mein hi khatiya lagwa diya" (Security personnel tried a lot but I did not go anywhere. At the demolition site, I rebuilt a jhuggi with bamboo sticks and attached a 'khatiya' (bed) next to the remnant of a toilet room). While residing at the demolition site for a month, about 16 residents made a group and approached a private lawyer to file a writ petition at Delhi High Court for rehabilitation. This encouraged another group comprising 70 basti residents to organise themselves and seek help from civil society organisations to file another petition with the same demand. After hearing both the cases, the Court directed the DIUSIB to provide a temporary arrangement to them and to submit a casualty survey report within six months. As per the Court's directive, DUSIB officials proposed two places for temporary arrangements to the petitioners, Ajmal Khan Road, and Punjabi Academy. Residents chose Panjabi Academy because it had a relatively single large hall and open space beside the building.

Figure 6: Trajectories of events in Gole Market Basti (1980-2022)



Source: Prepared by the authors based on field interview data, February-June 2022.

Even after six months of the Court's directive, no initiative was taken by DUSIB regarding the submission of the casualty report. In 2015, residents again appealed to the Court to reopen their old petition since no initiative had been taken from the government side. As one resident narrated to us, the reason behind approaching the Court was: "Jab lag raha tha kuch nahi milega, toh phir humne case file kiya" (when we realised that we will get nothing, we filed the petition). DUSIB officials further recommended merging the old petitions and appealing afresh, since both groups belonged to the same basti previously located on land owned by a single landowning agency. With the help of civil society organisation, the residents filed a new case in the Delhi High Court. After filing the new petition, DUSIB submitted the casualty survey report to the Court identifying 52 households eligible for rehabilitation among the second group. However, as the first group found no mention in the DUSIB casualty survey report, they were compelled to appeal again to prove their eligibility and eventually DUSIB officials accepted it. In 2017, the High Court passed the judgement to provide rehabilitation to

eligible beneficiaries and directed the landowning agency as well as eligible residents to deposit their respective contributions to DUSIB. While most of the residents paid their share to DUSIB within a year, the landowning agency (RML hospital) did not, resulting in further delay in rehabilitation.

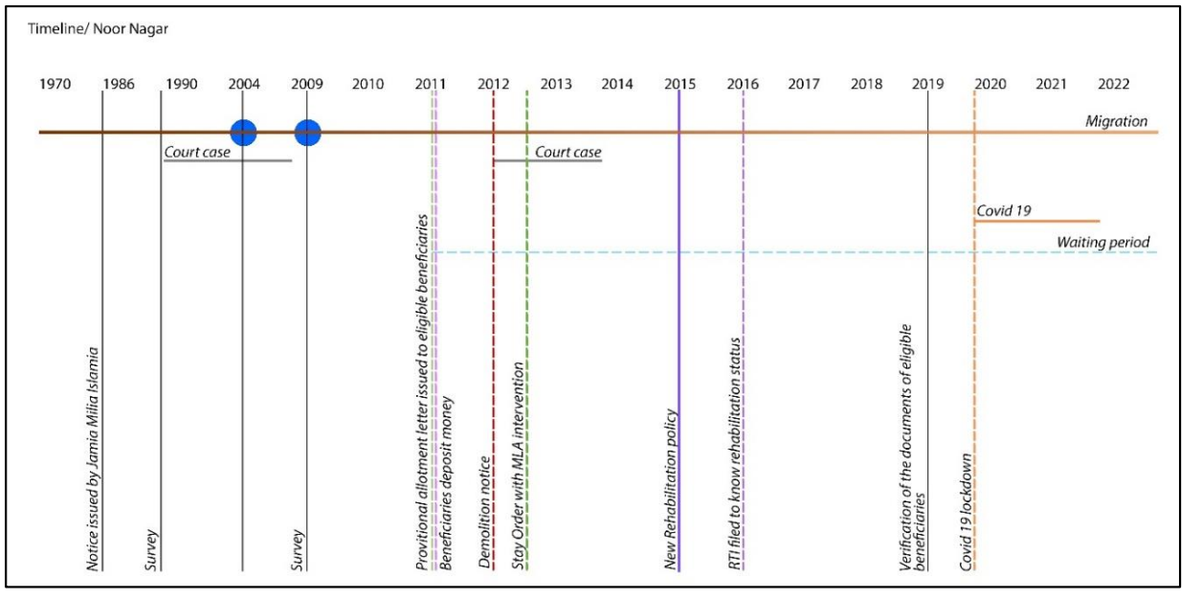
Considering this situation, the High Court has summoned the landowning agency several times, and ultimately in 2019, they paid INR 6 crore and 12 lakh to DUSIB. However, DUSIB officials sought another six months from the Court for completing the due procedures. Before taking any affirmative action on behalf of DUSIB, Covid-19 induced lockdowns derailed the entire rehabilitation process and no progress has been made to date.

4.2.3 Noor Nagar Basti: Waiting for Rehabilitation under Constant Surveillance

Noor Nagar basti is located on a piece of land originally owned by Jamila Millia Islamia University. Most of the basti residents had migrated from Uttar Pradesh during the 1950s and were engaged in agricultural activities in Delhi. As the settlement size gradually increased, the university authorities first sent a notice in 1986 to vacate the land parcels. Since then, basti residents have been facing constant threats of eviction. In response to the eviction notice issued by the university authority, they filed a petition against the university. However, there has not been much progress on the ground. There have been several rounds of surveys conducted by the local authority in Noor Nagar basti for rehabilitation purposes. For instance, the first survey was conducted in 2004 but it got cancelled. Later, in 2010, under the 'slum-free city planning' initiative, another survey was conducted, which led to dividing the basti residents in terms of their rehabilitation decision. Consequently, while some of the basti residents took part in the survey, others opted out. Around 40 households have been found eligible for rehabilitation in this survey and received a provisional allotment letter from DUSIB in 2011. Accordingly, they deposited their contribution to DUSIB in 2012.

Soon after the issuance of the provisional allotment letter, the local authority served a demolition notice in 2012. However, with the intervention of the local MLA, the demolition drive was stopped. Basti residents who did not participate in the survey were automatically excluded from the eligibility list for rehabilitation. As a corollary, they filed a petition in the Court claiming possession of the land as they had been residing there since the 1950s. However, the Court rejected their petition due to lack of adequate documentary proof. In 2013, considering the distant location of the rehabilitation site, some eligible households requested DUSIB to change the rehabilitation site to Dwarka. Accordingly, DUSIB changed the rehabilitation site from Bawana to Dwarka in the revised provisional allotment letter. However, no progress was discerned in the next two to three years.

Figure 7: Trajectories of events in Noor Nagar Basti (1970-2022)



Source: Prepared by the authors based on field interview data, February-June, 2022.

In 2016, the leader of eligible basti residents wrote several letters to DUSIB as well as filed RTIs (Right to Information) to seek information regarding the status of rehabilitation but received no clear-cut response. In 2019, DUSIB again served a notice to eligible residents for document verification for rehabilitation, despite the fact that residents had already paid their contribution long back after completing the due process. Amidst the document verification processes, the Covid-19 pandemic hit the country and the entire rehabilitation process got severely hampered. With this procedural complexity, the struggle of basti residents to get rehabilitation has become extended even as the stringent surveillance by the university authority has put additional strain on them, aggravating their vulnerability, exclusion and marginalisation manifold. For instance, while narrating the gravity of her situation, a basti resident said, "Ek eethh (brick) bhi lagate hai toh Jamia ka guard turant aa jaate hai police ka sath" (when we try to install even a single brick in the structure, Jamia security personnel rush to the place with police force). As a result, residents are caught in a limbo; they are neither allowed to repair or upgrade the existing structures nor have they been rehabilitated.

4.3 Delay in Housing Allotment: Impediments and Contradictions

The case studies of Kidwai Nagar, Gole Market, and Noor Nagar bastis represent three distinct forms of vulnerabilities among basti dwellers in Delhi. However, there is a high degree of commonality among them in terms of prolonged waiting for rehabilitation. The lateral comparisons (Candea, 2016) of the trajectories of events unfolding in these basti settlements make it possible to unravel the structural impediments to timely rehabilitation and allotment of public housing to eligible low-income households in Delhi. This assumes importance in the context of policy discussion, where, traditionally, more emphasis has been given to the production of new houses while ignoring the critical issue of the timely delivery of houses to beneficiaries. As a result, even after waiting for a decade or more, basti dwellers are still struggling to get access to the houses previously constructed for them. This section describes some of the key structural impediments that were brought out during the fieldwork in the studied settlements, delaying the allotment of houses to eligible basti residents and simultaneously inducing a high incidence of vacancy in public housing projects.

4.3.1 Confusion around Ownership Status of Land

In the process of housing allotment under various rehabilitation schemes, land questions become vital for two reasons: firstly, the local authority seeks to clear the land from unauthorised/informal occupation of basti residents for its better utilisation in the larger public interest (Doshi, 2012). Secondly, landowning agencies on whose land a basti has been built have to contribute a stipulated amount to the nodal agency (i.e., DUSIB) for rehabilitation (DUSIB, 2016). Without knowing who the actual landowning agency is, DUSIB cannot proceed to allot houses to eligible beneficiaries. In our case study sites, the confusion around the landowning agency resulted in the delay in the housing allotment process. Kidwai Nagar basti emerges as an outstanding example of this kind of complexity.

In Kidwai Nagar, the basti residents living in the NDMC area got rehabilitated in 2012, as NBCC was identified as the landowning agency for that particular part of the basti and they paid their monetary contribution to DUSIB for rehabilitation. In contrast, NBCC first refused to accept ownership of the basti area that comes under the jurisdiction of the MCD, causing several years of delay in the allotment process. For the sake of clarity over the land ownership, basti residents have made NBCC a party in their Court petition. The pradhan of Kidwai Nagar basti said: "With the help of the court, we pushed NBCC to act on the matter". After the Court's intervention, NBCC sent a letter to basti residents in 2015, stating that they are ready to pay for the rehabilitation of eligible households. However, NBCC took a few more years to pay their contribution to DUSIB. Eventually, they paid INR30 crore to DUSIB in March 2019 for the rehabilitation. Similarly, in the case of Noor Nagar basti and Gole Market basti, the landowning agency took a long time to pay their contribution, leading to undue delay in the housing allotment process.

4.3.2 Multiple Rounds of Survey without Tangible Outcomes

We find that in the three studied bastis, surveys have been conducted several times without tangible outcomes on the ground and that impeded the basti rehabilitation process. For instance, in Kidwai Nagar, five rounds of surveys were conducted in 1990, 2007, 2012, 2015 and 2017 respectively. Some of the surveys have been the part of city-wide surveys while others

were conducted under the stewardship of the High Court or local authorities. These rounds of surveys have caused delays in the allotment of houses in many ways. For instance, in most cases, surveys have been conducted without prior notice to basti residents, which deprived many households of eligibility for rehabilitation. When a group of residents has been excluded from a beneficiary list during such a survey, they had to reappear at the Court to prove their eligibility, which required another survey as happened in the Kidwai Nagar case, delaying the allotment process.

Frequent surveys also affected the housing allotment process by altering the internal power dynamics among basti residents. It created a clear division and rivalry among community members. For instance, in Noor Nagar basti, residents got divided into groups when the discussion about the resettlement started in 2009. One segment of the community strongly backed the government survey as they wanted rehabilitation, while another group who were not interested went against it, culminating in multiple fights within the basti regarding the demand for rehabilitation. One resident in Noor Nagar basti narrated how this contradictory engagement with the local authority alters the internal power equation within the basti: "survey ka wajah se hum logon mein dushmani bhi ho gayi, oonth pad gayi, ladayi-jhagde bahut kuch ho gaya yahan" (Because of the survey, we have been turned into antagonists, which has led to a lot of conflicts and unwanted events). Thus, it can be argued that conducting multiple surveys without any clear vision eventually led to a delay in housing allotment.

4.3.3 Lack of Coherence in Policy Guidelines

Our study finds that the changes in policy guidelines also played a critical role in delaying the housing allotment process. As argued by Tiwari and Rao (2016), India's housing interventions achieved little success primarily because of frequent policy changes and lack of interconnectedness among them. With the introduction of the new policy, the cut-off date for eligibility and the share of the beneficiary contribution that needs to be deposited for rehabilitation have also changed. For example, under the DUSIB's 2010 rehabilitation policy, the cut-off date was fixed as December 31, 1998. The basti that existed before this cut-off date was eligible for rehabilitation; however, under the new rehabilitation policy introduced in 2015, the cut-off date was changed to January 1, 2006. In addition, the beneficiary contribution for rehabilitation was also increased from INR60,000 in the 2010 policy to INR1,12,000 under the new policy.

In fact, policy changes have affected the housing allotment process in many ways. For instance, changes in the cut-off date in the new policy provided a window of opportunity for basti residents who were not eligible under the previous policy to become eligible for rehabilitation. It might also have caused delay by necessitating another round of surveys to count how many basti residents would be eligible under the new policies, and those who were previously qualified for rehabilitation get trapped in the procedural complexity. In addition, the increased amount of beneficiary contribution for rehabilitation exacerbated their difficulties manifold. For instance, in the case of the Gole market basti, demolition has taken place under the previous policy regime (2010), but when the Court judgement came in 2019, a new policy guideline (2015) became operational. Accordingly, basti residents have been forced to pay INR 52000 more than they had to pay previously and are still waiting for rehabilitation.

4.3.4 Conflict on Who Takes the Credit

Complex institutional frameworks and overlapping role of authorities at the national, state, and local levels created formidable barriers in timely delivery of public housing (Malik et al., 2019). Delhi presents a unique case of such a complex governance structure where both the centre and state have played significant roles in providing housing. This has resulted in conflicts between the centre and state government over the allotment of public housing to eligible beneficiaries. The housing stock that remained unallotted for a long time has been built under the JnNURM and RAY schemes, where both the central and the state governments have contributed a certain amount of funds to build the houses. Since 2014, as the union and Delhi governments are run by two different political parties, there has been constant conflict regarding who will take the credit for housing allotments. This conflict has been amplified further with the introduction of the ARHCs scheme, leading to a delay in the allotment of houses to eligible basti residents.

Under the ARHCs scheme, the central government plans to repurpose existing unoccupied public houses into rental accommodation for migrant workers and the urban poor (Model 1) (Harish, 2021). However, the state government has been constantly raising the issue of reserving some unoccupied housing stock for the rehabilitation of basti residents. The central government did not approve the proposal of the Delhi

government to allot these existing houses to eligible beneficiaries, causing further delay in the allotment process. When basti residents visited the DUSIB office to enquire about the status of the allotment process, officials said: "Hum toh dene ko tayyaar hai kendra hi adanga laga raha hai" (We are ready to give possession but the centre has been creating an impediment). Despite completing all the procedural formalities, basti residents have been suffering due to the delay in allotments. As one resident of Gole market basti pointed out, "state government har time centre se ladti rahegi tho allotment kaise karegi. Aur, in dono ki ladai mein hum pis rahe hai" (if the state government keeps fighting with the centre, how will they allot the housing? We are suffering because of their conflicts).

4.3.5 COVID-19 Pandemic - An Excuse for Delay

The Covid-19 pandemic has jeopardized every sphere of city life and delay in housing allotment process is not an exception. During the field survey, it has emerged that the Covid induced nationwide lockdown coincided with the expected date of allotment. While the entire nation struggled to stay indoors to contain the spread of COVID-19, basti residents found it hard to do the same. The situation has been more precarious in the Gole market basti where residents live inside a single hall divided by curtains. In the other two settlements, residents found it difficult to follow COVID-19 protocols like maintaining physical distancing due to the lack of adequate space inside their small tenements. However, the problems was aggravated further by government officials who deliberately started using the COVID-19 pandemic as an excuse to delay the housing allotment process. Even after the lockdown was lifted in a phased manner, and city life gradually returned to a semblance of normalcy, officials kept using the same excuse time and again to defer the allotment process. As one resident from Kidwai Nagar basti said: "Covid kal mai achcha mudda mila hain Sarkar ko allotment taalne ke liye, aur hame bebekuf banana ka liye" (Government got a good excuse in the Covid-19 pandemic to defer the allotment process of housing and make fools of us). It also appears that basti residents were aware of the fact that during the lockdown period, the housing allotment process was not possible; however, they are sceptical about the intention of the government to allot houses after normalcy returned. As one resident from the Gole market basti pointed out, "2020 aur 2021 mein Covid tha uh accept kar liye, lekin uske baad se allotment kyon nahi hua jab court ne allotment ka order de diya tha 2017 mein?" (We can understand that during 2020-2021 there was Covid, but after Covid, why did the allotment not happen despite the Court having already released an allotment order in 2017?).

5. Conclusions and Way Forward

While many of the urban studies and housing economics literature have highlighted the role of access to serviced land, housing credit, and public subsidy in augmenting the supply of low-income affordable housing in Indian cities, they have largely overlooked the criticality of timely allotment and delivery of houses to intended beneficiaries. Drawing on the data from a mixed method study, we sought to analyse the intricacies of low-income housing delivery in Delhi. More explicitly, this study addressed the questions that remain largely invisible in the current policy debate – of how structural and institutional impediments influence the delivery of low-income public housing in Delhi.

The key findings that have emerged from this study are the following. Firstly, this study has clearly brought out the fact that there has been a prolonged time gap between the distribution of provisional allotment letters and delivery of houses to eligible basti residents, marked by their decades-long struggle, agony and unending waiting. Secondly, while there has been widespread speculation that houses built under various schemes remain vacant because allottees are not willing to move into these houses (Naik et al., 2021), our study provided an important alternative narrative in the unoccupied public housing debate in urban India and strongly suggests that pendency in the allotment process has been a major contributing factor to the high incidence of vacancy in public housing projects across Delhi. Thirdly, state authority and its various parastatal agencies have been found to be highly oppressive and have been exploiting their dominant position by delaying allotment and denying possession of houses for over a decade. In this regard, organised activism, led by informal basti leaders and community/civil society organisations, has emerged as a dominant strategy to fight against this. Fourthly, it also shows that the increasing and decisive intervention of the judiciary in the due process has been phenomenal in ensuring the housing rights of many vulnerable basti residents, as plenty of instances reveal how the High Court has intervened in the 'poor blind' and exclusionary housing approach of the state in its efforts to make the city "slum-free". Finally, it appears that there are a range of institutional factors (e.g., ownership status of basti land, multiple rounds of surveys without tangible outcomes, centre-state conflict over credit for allotments, and the excuse of

the Covid-19 pandemic) that have contributed to the overall delay in the allotment process and denied the rights of individuals to get possession of houses. This has indeed made the housing crisis an institutional crisis or a 'crisis within a crisis' in Delhi.

In conclusion, it can be argued that the delayed allotment and denied housing is not a simple function of a demand and supply mismatch but a failure to effectively address the challenges of timely handing over of possession and protecting the housing rights of the urban poor. The onus lies strongly on the state because these are formal ownership housing built for low-income segments under state subsidy. Most importantly, this state failure indicates that the policy focus on scaling up the delivery of affordable housing for low-income households has not been effectively designed within an inclusive agenda of integrating them into the urban mainstream. Therefore, to achieve an inclusive and integrative agenda of urban affordable housing, policy guidelines should focus not only on the construction of new dwellings but also on the time-bound allotment of houses to beneficiaries. In this regard, maintaining coherence among the changing policy guidelines, clearing the existing housing backlog, connecting the peripheries with the city core by expanding affordable and accessible transportation networks, and ensuring strong co-ordination between the centre and states should be useful policy options.

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