'Slum' and the City

Exploring relations of informal settlements comparatively in Chennai, India and Durban, South Africa

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Chapter 5 | Urban Livelihoods in Slums of Chennai: Developing a Relational Understanding\textsuperscript{16}

Abstract: As South Asia urbanizes, urban poverty is becoming more important in the development agenda. Many slums in India have existed for decades, despite multiple policies and programmes for reducing urban poverty. This article reveals the diversity of slums as outcomes linked to their internal development and their relations to the city’s macro-economic policies and institutional landscape. The focus is on the way these relations shape opportunities and constraints of households’ livelihoods over time in two slum settlements of Chennai. The research uses mixed methods to show how outcomes for households are closely linked to the settlement history, institutions and city region of which they are a part of. The article argues that slum development models and policies should promote relational understandings of slum areas to influence policies towards more effective support for reducing poverty among residents.

5.1. Introduction

As South Asia progressively urbanizes, issues of urban poverty are receiving increased importance within urban development policies. Although the proportion of people living in slums\textsuperscript{17} globally has declined in recent years, in absolute terms the number has grown considerably (UN-Habitat, 2014a). Recent debates argue for policy shifts that recognize the diversity of slum settlements (e.g. Krishna et al., 2014; McFarlane & Desai, 2015; Ward, 2015). Disparities between different slum settlements are linked to several drivers: city growth and development policies, the relation of slum settlements to urban policy institutions, and intergenerational differences among slum residents, resulting from the length of time a household has lived in one location. This paper reveals slum diversity as a result of the historical effects of macro-economic policies, the institutional landscape of a city, and the internal development of the slum itself, affecting the ways slum households build up their livelihoods. The central question concerns the ways slum households access opportunities or experience constraints for building livelihoods, focusing particularly on the ways relations within the slum,


\textsuperscript{17}For this paper, the use of term ‘slum’ is limited to the settlements recognized and identified by the Tamil Nadu Slum Clearance Board. Therefore, the term ‘slum’ is used as an administrative category and not in a rhetorical sense.
and with urban institutions and city growth policies affect household in two slum settlements in Chennai.

The physical and social development of city neighbourhoods gains meaning by the political relations that construct and define their trajectories (Massey, 2005). Such political relations are dynamic, depending on the power relations operating within such spaces, the level at which they operate and the forms they take (Gaventa, 2006). Cornwall and Gaventa (2001) distinguish between 'invited and claimed' spaces of political engagement, while Baud and Nainan (2008) suggest a third type of 'negotiated space' dealing with 're-negotiation of construction of space'. In this research, we articulate slums not as an enclosed territorial space, an approach that has dominated slum theory and planning practice for a long time, but as a set of relational spaces, whose quality of life dimensions are continuously renegotiated. This connects to the main argument about slum households’ efforts in building livelihoods and how they are influenced by the relations in which they are embedded at different scale levels, from settlement to city region level.

Many earlier studies on poverty have used a livelihoods approach to analyze the daily realities of the poor. It provides a multidimensional way for understanding poverty and inequality compared to income and consumption analysis (Moser, 1998; Rakodi, 2002). Central to the livelihoods approach are household strategies, analyzed through the asset/vulnerability framework (Moser, 1998). Human capital, physical capital, and social capital are components of the asset portfolio with which the poor reduce their vulnerability (ibid). Longitudinal research linking macro-micro factors to livelihood outcomes has identified shifts in assets for the community over time (Moser, 2009). However, assets alone are not sufficient to promote livelihoods; accessibility is equally critical, which largely depends on contextual factors (Rakodi, 2002). The livelihoods approach emphasizes the agency of the poor, rather than the structural constraints such groups face within the wider context, which we also recognize (Gough et al., 2007; Scoones, 2009). This paper focuses on the macro-economic and institutional contexts and their relations with slum households to show how they significantly shape livelihoods outcomes. Below, we briefly discuss major debates concerning macro-economic and city institutions transforming livelihoods.

The first debate concerns the wider economic policies of a city and their relation to opportunities urban space offers for increasing residents’ wellbeing (Kennedy et al., 2014). Nationally, the liberalization of the Indian economy in the nineties laid the foundation for its leading cities to aspire to global recognition by way of neoliberal agendas set by international institutions (Dupont, 2008). Such global city discourses were reflected in the ways urban infrastructure was built, catering mainly to elite and middle classes (Kundu, 2014a). Because these developments occupied areas growing in economic importance, the dream of global competitiveness resulted in large-scale evictions and displacement of the urban poor across cities in India (e.g. Dupont, 2008; 2011; Ghertner, 2011; Mahadevia, 2006; Raman, 2011).
The competitive cities debate also influenced the spatial urbanization pattern of Indian cities. In the last two decades, spatial growth patterns have been directed towards the urban peripheries, occurring alongside a declining population in central districts (Kundu, 2014a; Shaw, 2012). The declining core and evolving periphery are manifested in physically distinct, yet materially connected parts of the cities, reminiscent of the spatial segregation characteristic of colonial India (Sengupta, 2010). The liberalization of the Indian economy also led to new political constellations, consisting of developers, politicians and landowners who accessed and developed emerging urban commercial land markets, and undermined the ‘dynamics of political society’ by which slums were condoned (Nainan, 2012; Shatkin, 2014). Chatterjee (2004) coined the notion of ‘political society’, referring to the large number of poor Indian residents, involved in informal economic activities and dependent on politicians for favours, contrasting them with middle class residents with entitlements to physical infrastructure following planning standards and seen as ‘citizens’. The urban poor utilized ‘occupancy urbanism’ as a tool to exercise their territorial claims to land through local politicians (Benjamin, 2008).

The second debate deals with urban institutional landscapes and how they influence the opportunities and constraints which households experience in building their livelihoods by structuring slum dwellers’ (lack of) entitlements. Discussions regarding institutions have two main themes: 1) ‘rights to the city’ approaches and their relation to bottom-up initiatives, and 2) how policies, laws and the functioning of institutions deter or support asset-building processes at household and settlement levels. A major concern of the ‘rights to the city’ debate is the issue of access to ‘location’, as disenfranchised residents struggle against state’s eviction policies (Sutherland, Jordhus-Lier, Braathen, & Dupont, 2016). This discourse relates to structural challenges in the context of the ‘rights to the city’ that are negotiated by ‘political society’ (Chatterjee, 2004). The middle classes also actively try to expand their urban area through struggles for greater state accountability in Indian cities (Baud & Nainan, 2008). In the Indian case, the ability of its cities to cater for marginalised residents are eroded by soaring land values and the resultant decline in housing affordability for the urban poor (Zérah et al., 2011). Moreover, institutional exclusion exacerbates constraints for slum households in building livelihoods through the eligibility criteria integral to state programs and policies in India. These eligibility criteria differentiate between households in ‘notified slums’ that often have access to services and tenure in comparison to (more) precarious settlements that are not officially recognized (Krishna et al., 2014; Sutherland, Jordhus-Lier, Braathen, & Dupont, 2016). In addition, the policy vacuum around non-notified settlements results in denial of basic services, and a questioning of their rights and entitlements (Subbaraman et al., 2012).

Here, we explore how such policies and institutions influence households’ long-term building of livelihoods. This links to a third debate concerning the ways households prioritize asset-building as they climb out of poverty. In her
longitudinal study of low-income settlements in Guayaquil, Moser (2009) stated that physical assets were a pre-requisite for building up others. In contrast, Meikle (2002) argued that human assets (labour power) were the most important capital the urban poor have. In another study, ill health was a significant cause of deteriorating financial status among Dhaka slum households, which impacted economic mobility (Pryer et al., 2005). There is no consensus concerning which assets should be given priority nor for whom, as transformation is required along various dimensions (Rakodi, 1999; Krishna et al., 2014). Asset sequencing is also linked to intergenerational changes among slum residents. Building physical assets (mainly housing) is a priority for recent migrants who form first generation households and is less important for second or third generation migrants who seek improvements in human assets (Krishna et al., 2014; Moser, 2009). Urban poverty policy in India has primarily focused on physical infrastructure (Mitra, 2010). Community level trust is also crucial in the initial years, when the nature of social capital is dynamic and can shift with changing circumstances, contributing to either consolidation or erosion of household assets (Moser, 1998; 2009). Bonding social networks based on ethnic and caste links can reduce upward mobility through a lack of information asymmetry and excess supply of labour in sectors common among community residents (Krishna et al., 2014; Mitra, 2012b).

These debates concerning urban economic policies, institutional landscapes and asset building of households in slum settlements feature spatial dimensions, which change with the dynamics of poverty in urban areas. However, visualization of slums is usually a static representation because the research is conducted at a single point in time (Baud, Kuffer, Pfeffer, Sliuzas, & Karuppannan, 2010; Kohli, Sliuzas, Kerle, & Stein, 2012;). Few authors have attempted to capture spatial transformation of slums and their historical development (e.g. Jain, Knieling, & Taubenböck, 2015). The present research takes account of relations between the city and slum as they evolve over time, viewing settlements and households as nodes where such relations come together. This raises the central question of how slum households in Chennai access opportunities— or face constraints— to build livelihoods in relation to their institutional and macro-economic city contexts over time. The following section discusses the research methodology. The third section analyses the opportunities and constraints of asset building and the external influences from city relations by comparing two settlements. The final section revisits the research question, discussing how the linkages between the various scale levels influence possibilities for slum households to build up their livelihoods over time.

5.2. Methodology

This study examines urban livelihoods in two slums in Chennai, the largest urban agglomeration in the state of Tamil Nadu. We explore how slum households access opportunities and experience constraints in their relations with the city in building urban livelihoods. Empirical research focuses on the relations between household,
settlement and city scales. The conceptualization of asset building (Figure 5.1) draws on the asset vulnerability framework (Moser, 1998; 2009). The choice of the contrasting settlements Anna Nagar and Kamaraj Nagar is based on the distinction between ‘undeveloped and developed slum’ category, and their location in the core and the periphery of the city, respectively.

Figure 5.1 Household Livelihood Index (HLI) with Assets and Indicators
Source: Author

The research employs mixed methods approach for data collection and analysis. In 2013 and 2014 data was collected at the city, settlement and household scales. First, city level data, based on secondary sources such as Madras Urban Development Project (MUDP) reports and interviews with staff at Tamil Nadu

18 As per the last census, Chennai has shown a marked increase in its slum population, though this cannot be considered as an absolute understanding of slums in the city. This is mainly because the census data has been criticised for its exclusionary nature and not taking into account settlements with less than 60 households; therefore failing to capture the ground realities comprehensively (for further details, please refer to Bhan and Jana, 2013).

19 The names of the settlements used in the paper are fictitious and have been altered to ensure confidentiality to all research participants.
Slum Clearance Board (TNSCB) and Chennai Municipal Corporation (CMC) was gathered. Second, to construct the history of each settlement, two separate focus group discussions with men and women were arranged on location. Four key informant interviews were conducted with actors who knew the settlement well, such as community leaders, political representatives, senior residents, local councillor and NGO staff to triangulate information on settlement history. These key informants were selected by means of snowball techniques. In addition, enumeration reports commissioned by TNSCB since 1975 provided historical data for the settlements. Third, to measure livelihoods assets, one hundred household surveys were done in each settlement, employing quota sampling for household selection. Each settlement was spatially divided according to local landmarks into grid sections. Within the grids, based on availability, households were selected until the required sample size was reached. Lastly, eighteen follow-up interviews were done with female residents in both settlements to understand the factors that led to asset changes as reported in the survey.

Data analysis was done at city, settlement and household levels. Macro-economic policies and institutional landscapes in relation to the two settlements were analyzed at the city scale. For the settlement history, the narrative was constructed based on reported historical events emerging from the interviews and focus group discussions. In addition, Google earth images from 2000 till 2014 when fieldwork was conducted were compared to aid triangulation of the narrative of spatial changes at settlement scale. Data on household assets collected through the survey were analyzed using descriptive statistics. In addition, a Household Livelihood Index (HLI) was developed, integrating physical, human, social and financial assets (Moser, 2009). Each of the four assets had two or three dimensions, and equal weights were assigned to them. These dimensions were composed of indicators based on the context of Anna Nagar and Kamaraj Nagar as well as the literature. The HLI presents an average of the assets with values between 0 and 1, where 0 signified households having no assets and being in the most deprived condition. Details on the HLI construction are presented in the annex. To better understand household’s livelihood changes over time and across different generations, physical assets (house and services) were analyzed at two points in time from when the households entered the settlement till the present. Other dimensions were not included due to the difficulty of acquiring reliable historical data. Although information referring to two points in time masks what happened in the in-between period (Chimhowu & Hulme, 2006), it does provide a basic frame to contextualise change by evidence referring to two points in time. Themes emerging from the qualitative analysis of individual interviews were clustered according to the dimensions of the livelihoods framework.

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20 Developed and undeveloped slum categories were conceptualized by a study commissioned in 2005 by TNSCB to differentiate between slums that had been improved and the ones that needed interventions.
5.3. Relational Urban Livelihoods in Anna Nagar and Kamaraj Nagar

This section sets out the main relations of the slum settlements within the wider city context and how they influence livelihoods building of households in each settlement. The analysis in the two contrasting settlements Anna Nagar and Kamaraj Nagar (Figure 5.2) explores the relations between three scale levels: relations between the city macro-economic policy and its political institutional framework; and between the city and the settlement level, including the households.

City Development Policies of Chennai: Macro-economics and Urban Politics

The macro-economic policies concerning Chennai city are discussed in relation to its development. Post-independence, the population of Chennai Corporation expanded from 1.42 million in 1951 to 4.65 million in 2011 (Government of India, 2013a). Spatially, the city has expanded from 68 sq. kilometres in 1901 to 426 in 2011 (Krishnamurthy & Desouza, 2015), with a growth corridor towards the southern edge of the city since the British era, because settlers considered the northern part congested and preferred South Madras as an attractive option for their ‘garden estates’ (Arabindoo, 2009). The recent information technology corridor development in South Chennai is emblematic of this trend, compared to the many large and small manufacturing industrial units concentrated in North Chennai. Growing job opportunities have made Chennai attractive to many people and led to the rise of slums (Krishnamurthy & Desouza, 2015). In the last Census decade, the percentage of slum population to total population grew from 19% in 2001 to 28.5%1 in 2011, though urban population grew more slowly in the same period, from 4.34 million in 2001 to 4.68 million in 2011 (Government of India, 2013a).

City development is closely linked to politics of Tamil Nadu state, of which Chennai is the capital. Tamil Nadu has witnessed an upsurge of regional politics since late sixties with DMK and its rival ADMK2 alternatively forming

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22 We use DMK as an abbreviation for the political party ‘Dravida Munnetra Kazhagam’. The ADMK (Anna Dravida Munnetra Kazhagam) political party was formed in 1972 by MG Ramachandran as a result of bifurcation of DMK and later the prefix AI (for ‘All India’) was tagged before the party name. In the paper, ADMK and AIADMK are used interchangeably as both names signify the same political party. For further details of the party history, please refer - http://aiadmk.com/all-india-anna-dravida-munnetra-kazhagam/
governments. DMK came into power during the period of anti-Hindi agitation against the central government. In the early seventies, the dominant discourse of DMK was focused on the Tamil identity coupled with caste politics and urban development through pro-poor policies. ADMK succeeded DMK with M. G. Ramachandran’s charismatic personality and policies, focusing on rural areas and women (Subramanian, 1999). Populist politics of the seventies were replaced by programmatic politics of the alternating Dravidian parties in power since the nineties (Wyatt, 2013a), promoting megaprojects in Chennai with the goal of visibility that characterizes such endeavours (Kennedy et al., 2014). This politics of visibility and infrastructure development through mega-projects was a part of the competitive cities agenda and global city aspirations of other Indian metros (see Dupont, 2011; Kundu, 2014a; Weinstein & Ren, 2009).

Being located in Chennai’s southern periphery in close proximity to the IT Expressway has opened new opportunities for residents in Kamaraj Nagar23, while a high demand for housing has pushed the most vulnerable out of the settlement in recent years. This was mainly because many people engaged in the support-service industries for the IT Expressway rented housing in Kamaraj Nagar. In contrast, Anna Nagar, located in the core of Chennai, did not witness much urban development-related growth or investment in its vicinity. While Kamaraj Nagar does not resemble commonly held perceptions for slum settlements, Anna Nagar shows characteristics of a ‘forgotten’ neighbourhood in dire need of intervention. The geographical location of these two settlements influenced their settlement trajectories as a result of the city’s macro-economic policies.

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23 Detailed discussion on the two settlements will be followed in the next section.
Figure 5.2 Map showing Location of Anna Nagar and Kamaraj Nagar in Chennai
Urban Institutional Landscape for Slums in Chennai

In order to understand how city institutions structure their relations with slum settlements, we discuss the actors and processes that impact asset building in the informal settlements of Chennai. The most important is the state level nodal agency, namely the Tamil Nadu Slum Clearance Board (TNSCB), established in 1970 by the DMK party. In terms of policy, TNSCB built in-situ tenements in the seventies, but since 2000, it has adopted eviction, relocation and large-scale construction of resettlement colonies in the urban periphery of Chennai as its main policy (Raman, 2011). In the eighties, a World Bank project known as ‘Madras Urban Development Project’, aimed at making housing affordable to the urban poor without relying on state subsidies in Chennai, which shifted slum policies from state subsidized in-situ tenement construction to user pay-based infrastructural upgrading sites and service programs (Pugh, 1990). Under the MUDP I and II, provision of basic infrastructure, such as electricity, streetlights, water, drainage and roads and tenure security was made, covering about 313 informal settlements in Madras Urban Agglomeration under both programmes (Economist Group, 1987). The entry of the World Bank in Madras slum programmes not only shifted the focus of local policies from state funded in-situ tenement construction to user paid infrastructural provision, but also curtailed the influence of Dravidian politics on TNSCB’s policies (Raman, 2011).

Legislatively, the Tamil Nadu Slum Clearance Areas (Improvement and clearance) Act 1971 was passed within a year of TNSCB’s inception to ensure statutory power in matters related to slums. The Act made provisions for declaration, improvement, clearance, redevelopment, land acquisition, protection against eviction and rules regarding the Board. While the Act does not touch the issue of categorization, the slum enumeration reports commissioned by TNSCB have elaborated a range of categories over time. After the first Report, each subsequent Report has created new classifications for slum settlements in each of the three consecutive periods. For instance, in the eighties slum settlements were classified as ‘objectionable and unobjectionable slums’, where the objectionable slums were ‘encroachments without land ownership’, tainted with illegality, while the unobjectionable slums consisted of ‘gram natham, cheri natham and town natham’ characterized by legality through land rights (Economist Group, 1987: 27). The 2005 slum enumeration Report introduced new categories, namely ‘developed and undeveloped slums’, to differentiate between slums that had been improved and those that needed interventions (Indian Resources Information & Management Technologies, 2005). The latest slum enumeration Report of 2014 presents distinct categorisations of ‘tenable and untenable slum’ drawing on planning guidelines, with tenable slums situated on areas earmarked for residential use, following environmental standards, and untenable slums as settlements located in ‘unhealthy and environmental risk areas’ (Darashaw, 2014: 73). None of the terminologies discussed above are legally recognized because they are not part of the TN Slum Act 1971. However, in many instances the categorisations are used as justification for eviction of slums without giving due
importance to the 1971 Act (Housing and Land Rights Network, 2014). Therefore, in several instances, the enumeration Reports have overruled the legal apparatus of TNSCB. With respect to the Act, both Anna Nagar and Kamaraj Nagar are ‘declared slums’, though they differ in terms of the categorisations discussed above. While Anna Nagar is classified as an ‘objectionable, undeveloped and untenable’ settlement, Kamaraj Nagar is categorized as an ‘unobjectionable, developed and tenable’ settlement. Due to its proximity to the water body and disputed land ownership with multiple state and central organizations, Anna Nagar did not benefit from any TNSCB slum development policy. However, collective services such as shared water taps, drains, electricity, toilet blocks and streetlights were installed after the nineties, aided by local politicians through the CMC. In contrast, Kamaraj Nagar was upgraded through common services including water supply, drainage, street lighting, roads, foot-paths, refuse collection, pre-school and community centre in addition to home improvement loans of up to Rs. 3500/- under MUDP II. In 2010, the households received tenure provision in the form of ‘pattas’. As a result, many residents who became house owners have now moved out and either sold their land or invested in constructing additional rooms, rented out to migrants who work nearby (Figure 5.3).

Figure 5.3 New Rental Construction in Kamaraj Nagar
Source: Tofin D Pulikkan, 2 October 2013
Different institutional actors helped transform Anna Nagar and Kamaraj Nagar, with distinct impacts on the opportunities for households’ livelihoods building. However, sale of alcohol by state owned company TASMAC\textsuperscript{24} posed a constraint in both settlements. Several households spent a large proportion of their income on alcohol, depleting resources that might otherwise have been spent on health and education (e.g. Amis, 2001). The spatial proximity of TASMAC to the settlements made alcohol easily available, and also led to issues of widespread domestic violence for women and poor health. As illustrated in the interview extract below, alcohol abuse is a sensitive issue, and therefore survey evidence about it is not reliable. However, interviews suggested that it is a fairly widespread problem. It drives poorer households into deeper poverty, whereas slightly better off ones have more flexibility in their consumption patterns.

‘My husband buys one-quarter and drinks for two days. After drinking he often beats me up. Many women from this settlement go to police station to register complaints against their husbands for domestic violence, but I never went there because my husband will beat me inside my house and not publicly’ – (Interview, 2014)

\textbf{Settlement Histories and Urban Livelihoods in Anna Nagar and Kamaraj Nagar}

This section analyses the history of the two slums, followed by the analysis of the household livelihood index (HLI) and its component assets (financial, human, social/political, and physical). Anna Nagar currently has approximately seven hundred households as per official records. Anna Nagar can be traced back to the seventies when 303 families resided in 214 structures (Tamil Nadu Slum Clearance Board, 1975). Official records date it to the 1960s (Indian Resources Information & Management Technologies, 2005). However, many inhabitants associate the neighborhood with the colonial British era. In those days, the settlement served as a shipping dock used for transporting wood, coal and salt from neighbouring Andhra Pradesh. Today, only street names recall its earlier function. Back then, the wood industry flourished in the area and land was primarily used for industrial purposes with a handful of housing units. Now, land use has changed into a labyrinth of housing and polishing and wood factories (Figure 5.4). Anna Nagar is a close-knit community with majority of third-generation households still living there. In terms of basic service provisions, many houses had electricity by 1995 in Anna Nagar. Collective toilets, drainage and roads were built in 2000. This infrastructure development attracted a new wave of

\textsuperscript{24} In Tamil Nadu, alcohol sale is under Tamil Nadu State Marketing Corporation Limited (TASMAC) since 1983. TASMAC is a public company run by the government of Tamil Nadu. Further details are available at - http://www.tasmac.tn.gov.in/
migrants who settled mainly as renters along the waterway in this period. Such differential housing and related services within the settlement caused continuous tension among the residents.

Kamaraj Nagar has nearly six hundred households as per official TNSCB estimates. While a clear date of origin could not be found, many residents estimated the area as older than sixty years. Historically, the land belonged to a temple. In the seventies, the settlement was known for its limekiln attracting many daily labourers. The eighties marked a distinct change in the settlement through MUDP II. The brightly coloured houses of Kamaraj Nagar now exhibit an attractive exterior, though congested development and inadequate designs have led to little light and ventilation in the residences (Figure 5.5). Socially, the settlement is heterogeneous in terms of caste and languages. Recent migrants come from all parts of India, many from the North-eastern region and tend to cluster in certain parts of the settlement.

While both settlements were included in the slum list of TNSCB, the residents of Anna Nagar considered their residential location a constraint for building social and economic assets, whereas Kamaraj Nagar, brimming with new buildings, was a preferred destination by many as a place to live.
Figure 5.5 Street View of Kamaraj Nagar
Source: Tofin D Pulikkan, 20 October 2013

Households' Livelihoods

Survey results showed that households in Kamaraj displayed a higher average level of wellbeing (HLI mean=0.67) compared to those in Anna Nagar (mean=0.52). However, Kamaraj Nagar showed higher levels of inequality in assets, with outliers that represented households with unusual low and high asset values (see boxplot illustrated in Figure 5.6).
The mean values for all assets recorded was higher for Kamaraj Nagar compared to Anna Nagar, except for financial assets, which included access to self-help groups and household commodities. Less than ten per cent of households in Kamaraj Nagar had access to self-help groups because many households had arrived relatively recently compared to Anna Nagar, where one-third of all surveyed households participated in self-help groups. Almost all households in Kamaraj Nagar reported having one or more items of relative luxuries, which balanced out the lack of self-help group membership. Together, financial assets therefore did not lead to variation of HLI at the settlement scale.

In terms of human assets, almost seventy per cent of households had one or more member working in the informal sector in Anna Nagar, most classified as ‘daily labourer’. In contrast, more than fifty per cent of households in Kamaraj Nagar were employed in vocational and soft skilled jobs, in sectors such as car driving, information technology, computer science, and banking. The residents of Kamaraj Nagar had more years of education compared to those in Anna Nagar (Table 5.1).
There was a significant difference in income between households in the two settlements. The average household income was lower in Anna Nagar, with the majority of the residents working in the informal economy without any insurance to cover risks, creating relatively high vulnerability. Prevalence of jobs in the formal sector for the new migrants in Kamaraj Nagar resulted in higher income levels as well as inequalities, as original settlers still worked in informal employment. Health data differed considerably in the two settlements. Members of about three-fourths of the households in Anna Nagar suffered from communicable diseases and visited health professionals more than once a month in contrast to Kamaraj Nagar where less than half reported communicable illness (Table 5.1).

Table 5.1 Distribution of Assets in Anna Nagar and Kamaraj Nagar in 2013/14 (in percentages)

<table>
<thead>
<tr>
<th>Asset</th>
<th>Dimension</th>
<th>Indicator</th>
<th>Anna Nagar</th>
<th>Kamaraj Nagar</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial</td>
<td>Access to SHGs</td>
<td>Households with self-help group membership</td>
<td>31</td>
<td>9</td>
</tr>
<tr>
<td></td>
<td>Commodities</td>
<td>Relative luxuries</td>
<td>59</td>
<td>96</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Basic durables</td>
<td>41</td>
<td>4</td>
</tr>
<tr>
<td>Human</td>
<td>Skill</td>
<td>Low skilled</td>
<td>69</td>
<td>29</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Semi-skilled</td>
<td>9</td>
<td>9</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Vocational</td>
<td>14</td>
<td>29</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Soft-skilled</td>
<td>7</td>
<td>28</td>
</tr>
<tr>
<td></td>
<td>Education</td>
<td>No schooling</td>
<td>2</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Primary education</td>
<td>6</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Middle school</td>
<td>15</td>
<td>9</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Secondary education</td>
<td>48</td>
<td>21</td>
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<tr>
<td></td>
<td></td>
<td>Higher secondary</td>
<td>21</td>
<td>34</td>
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<tr>
<td></td>
<td></td>
<td>Tertiary or university education</td>
<td>8</td>
<td>22</td>
</tr>
<tr>
<td>Health</td>
<td></td>
<td>Households reporting communicable disease</td>
<td>73</td>
<td>37</td>
</tr>
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</table>
Social / Political Asset

<table>
<thead>
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<th>Asset</th>
<th>Dimension</th>
<th>Indicator</th>
<th>Anna Nagar</th>
<th>Kamaraj Nagar</th>
</tr>
</thead>
<tbody>
<tr>
<td>Voting</td>
<td></td>
<td>Household members voting in elections</td>
<td>99</td>
<td>85</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Schedule caste and schedule tribes (SC/ST)</td>
<td>98</td>
<td>15</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Most Backward Caste (MBC)</td>
<td>0</td>
<td>27</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Backward Caste and Other Backward Caste (BC/OBC)</td>
<td>2</td>
<td>49</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Forward Caste or Other Caste (FC/OC)</td>
<td>0</td>
<td>9</td>
</tr>
</tbody>
</table>

Physical

<table>
<thead>
<tr>
<th>Asset</th>
<th>Dimension</th>
<th>Indicator</th>
<th>Anna Nagar</th>
<th>Kamaraj Nagar</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adequacy</td>
<td></td>
<td>Adequate house</td>
<td>41</td>
<td>82</td>
</tr>
<tr>
<td>Ownership</td>
<td></td>
<td>Renter</td>
<td>15</td>
<td>49</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Structure Owner</td>
<td>85</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Home owner</td>
<td>0</td>
<td>51</td>
</tr>
<tr>
<td>Sanitation</td>
<td></td>
<td>Open defecation</td>
<td>58</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Public Toilet</td>
<td>30</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Shared Toilet</td>
<td>3</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Private Toilet</td>
<td>9</td>
<td>80</td>
</tr>
</tbody>
</table>

Note: Household representatives that declined to give data for physical assets are not indicated here.

Source: Original data from 2013/2014 household survey with N= 200

Social assets were a combination of caste affiliation and local politics. Comparing the caste composition of the two settlements, households in Anna Nagar mostly belonged to a Scheduled caste\(^25\) community who had migrated from the district of Viluppuram in Tamil Nadu. Common origins and linguistic ties resulted in relatively high levels of bonding social capital as illustrated below:

\(^{25}\) The constitution of India has defined Scheduled Castes as the population that has been historically discriminated due to ‘social, educational and economic backwardness arising out of age-old practice of untouchability, lack of infrastructure facilities and geographical isolation’. For further details please see National Commission for Scheduled Caste at: http://nsc.nic.in/
‘We can leave our children here and go to any place without them as the settlement is very safe for the children. We know almost everyone and the relations among people in this settlement is strong because we come from the same area.’ (Interview, 2014)

Despite residents’ solidarity, in India’s traditional caste system, scheduled castes rank lowest in the social hierarchy. Therefore, the whole settlement was disadvantaged. Similarly, recent evidence suggested few possibilities of improving earnings through social capital supporting upward mobility in slums of four Indian cities, as information asymmetry and excess supplies of labour are created by only having bonding capital (Mitra, 2010). In contrast, households in Kamaraj Nagar belonged to a range of distinct social groups with different caste affiliation, languages, and regional background. Living together in the same neighbourhood connected these diverse households through bridging social capital. While the social heterogeneity of Kamaraj Nagar served as opportunity for households, mistrust among the households due to cultural and linguistic barriers also acted as constraint for building livelihoods.

Slum residents recognize the potential of politics to address issues concerning their livelihoods. Moreover, linking social capital that focuses on relations between ‘relatively powerful and weak people’ takes into account power and class differences (Harriss, 2002). Anna Nagar remained an excluded community and relied heavily on politicians for both basic service provision and maintenance. Such reliance on political leaders was also linked to the lack of recognition of resident’s rights in informal settlements. In Kamaraj Nagar, a developed slum with land rights, less than one-fifth of the surveyed households ever contacted their political representative. In contrast, residents of Anna Nagar had close contact with the local councilor through a strong patron–client relationship. Almost half of the surveyed households stated having contacted the councilor about service deficits. The settlement was a hotbed of action during election periods, with candidates from different political parties frequently visiting. Almost all surveyed households in Anna Nagar voted compared to the 85% in Kamaraj Nagar (Table 5.1). However, unequal service provision within Anna Nagar divided the settlement politically, and prevented residents from negotiating long-term interests successfully.

The mean values for physical assets varied considerably for the households surveyed in Anna Nagar and Kamaraj Nagar. Most households in Anna Nagar were overcrowded, while the majority in Kamaraj Nagar had adequate living space. Most households in Anna Nagar were structure owners without land titles. In Kamaraj Nagar, about half of the surveyed households were renters, while the

26 During the election period, rumour of the doling out of illegal alcohol to residents free of cost circulated. Few residents also mentioned the possibility of cash distribution by various political parties during discussions, however, it was extremely difficult to cross check these reports.
other half owned their homes with titles to land and buildings. The focus group discussion revealed that residents in consolidated houses felt a strong perceived tenure security with little threat of eviction. When the road was laid in 2000, the settlement started to expand towards the waterway. Existing residents saw an opportunity to construct dwellings, which could either be let out or used as second house. Though the settlement expanded, the perception of tenure security remained limited to houses near the road. This resulted in temporary arrangements in housing with poor investments along the waterway, because of the uncertainty and threat of eviction (see Figure 5.7). The houses along the waterway resembled an edge development, characterized by inadequate wooden and plastic structures and a lack of services. In contrast, Kamaraj Nagar provided tenure security, but land pressure was leading to market-led displacement of tenured residents (Payne et al., 2009).

Sanitation was a serious constraint in Anna Nagar; with only three public toilet blocks for more than 600 households, more than half the households practice open defecation. In Kamaraj Nagar all households had access to private or shared toilets (Table 5.1). Institutionally, Anna Nagar and Kamaraj Nagar were both recognised slums of Chennai. However, the nature and extent of services not only differed between them, but also considerably within sections of each settlement. Although Anna Nagar was provided municipal services, their location was limited to areas near the main road, putting households near the waterway at a disadvantage.

Figure 5.7 Temporary Housing along the Waterway in Anna Nagar
Source: Tofin D Pulikkan, 31 August 2013
Households living closer to open defecation areas near the waterway faced higher health risks because of exposure to human waste. Insufficient maintenance of sanitation and high operational costs were concerns for the whole settlement.

In order to reveal changes over time in asset building, physical assets were analyzed at two points in time: initially, when households migrated to the settlement, and in 2013/2014, when fieldwork was conducted. Ninety per cent of the households in Anna Nagar were early settlers who arrived in 1975 or before, whereas Kamaraj Nagar housed a more dynamic mix, with more than one-third of households being recent migrants from the nineties.

Only 10% of households surveyed in Anna Nagar migrated after 1975. These ten recent households showed declining physical assets. While there was no improvement in their housing and related physical infrastructure since their arrival, increased household size made the physical space inadequate in 2013/2014. These households also had a lower index in human and financial assets. The majority of these households lived along the waterway in temporary accommodations in Anna Nagar. In contrast, the households that migrated before 1975 to Anna Nagar reported a high degree of perceived tenure and invested in construction of permanent structures. In Kamaraj Nagar residents arriving before 1975 increased their physical assets through a change in ownership from only the house, to 'house and land' titles as part of the Madras Urban Development Project II (MUDP II) in 2010. Many recent households had relatively lower physical assets as they were renters. However, they did have higher levels of education, health, occupational skills, and caste (Table 5.2).

Table 5.2 Mean Values in the HLI and Assets across the two Settlements

<table>
<thead>
<tr>
<th></th>
<th>Anna Nagar</th>
<th>Kamaraj Nagar</th>
</tr>
</thead>
<tbody>
<tr>
<td>HLI</td>
<td>0.52</td>
<td>0.67</td>
</tr>
<tr>
<td>Financial asset</td>
<td>0.55</td>
<td>0.53</td>
</tr>
<tr>
<td>Human Asset</td>
<td>0.42</td>
<td>0.63</td>
</tr>
<tr>
<td>Social/ Political Asset</td>
<td>0.63</td>
<td>0.73</td>
</tr>
<tr>
<td>Physical Asset</td>
<td>0.49</td>
<td>0.79</td>
</tr>
</tbody>
</table>

Source: Original data from 2013/2014 household survey

Social norms and cultural factors also impacted opportunities and constraints for building households’ physical assets. Elaborate weddings and funeral ceremonies had a high financial impact and formed adverse events in residents’ life histories (compare Krishna, 2013). Not being able to bear the expenses of these expectations would lead to social ostracism and often took a high toll on household livelihoods. Households with daughters had higher financial costs than families with sons, because of dowry and related expenses for weddings and childbirth. Cultural factors also had direct repercussions on assets. For instance, if a
household was not able to bear the funeral expense, the cost entailed selling physical assets to cover the cost for the ceremony as shown in the quote below:

‘Earlier we were living in the house along the road in a joint family system. When my father-in-law died we did not have money to give for his burial. The others in the family got loan and did the burial function. They spent 30,000/- rupees and later they asked us to give money for that but we could not do so. I do not even work and I am usually at home. My sister-in law came to the previous house and because we could not pay for the funeral we had to leave and come to this rental house along the waterway.’ (Interview, 2014)

5.4. Conclusion

This article focuses on the inter-slum variations in Chennai by comparing two settlements following different development trajectories. It argues for a relational understanding of slums which produces varied outcomes and suggests that policy interventions take into account such a diversity among slums in contemporary India (see also Krishna et al., 2014; McFarlane et al., 2016). Inter-slum variations were explored by comparing the history and present situation of two slum settlements. While Kamaraj Nagar shows visible signs of upward mobility with better services and infrastructure, brightly painted houses, higher asset holdings, Anna Nagar lags far behind, though with greater variability among Anna Nagar households - some households have higher-quality services and infrastructure, but others, established more recently and closer to a waterway, are still very poor tenements. These different trajectories are explained through their relations with the macro-economic contexts in which the settlements are located, institutional landscapes and settlement trajectories.

First, settlement location in two areas of the city with different macro-economic changes results in different development trajectories. Chennai’s city government has made large investments in IT industries as part of its macro-economic policies. Kamaraj Nagar has benefitted from its proximity to the expanding IT industries in Chennai’s southern periphery by attracting new migrants with higher levels of social and human assets. This has, however, contributed to rising inequalities in the settlement, as many original residents have lower educational and skill levels. In contrast, located in central Chennai, Anna Nagar has many small-scale industries where residents work on a daily wage basis. Although polishing and wood industries are a large source of employment, they are also detrimental to their health and safety. Anna Nagar has drawn in poor migrants, who were housed in temporary accommodation with little or no infrastructure, posing higher initial constraints for new households. This confirms Kundu’s (2014a) and Shaw’s (2012) theory of a distinct urbanisation pattern in India with a declining core and evolving peripheral areas. Such differences in core and periphery development are closely related to each settlement’s history, influencing opportunities and constraints for livelihoods building for their respective households.
Second, the research illustrates how institutions construct diverse opportunities and constraints for livelihoods building. Non-recognition by the state can influence residents’ right to the city by curtailing access to infrastructure (Krishna et al., 2014; Subbaraman et al., 2012; Sutherland, Jordhus-Lier, Braathen, & Dupont, 2016). Slum identification by TNSCB should enable the residents of both settlements to access similar opportunities on an institutional level. However, the *de jure* identification differed from *de facto* interventions within the two slums, illustrating complex and ambiguous institutional relations. Partial or no tenure security has led residents of Anna Nagar to negotiate infrastructural services through local politicians, whereas the residents with tenure security in Kamaraj Nagar negotiate directly with the municipal bureaucrats. Tenure provision through MUDP in Kamaraj Nagar escalated investment in housing, supporting the increasing housing demand due to changing economy in the area. Perception of tenure security aided a range of households in Anna Nagar to consolidate their housing while residents in temporary structures along the waterway still fear eviction.

Third, the paper reveals the history of how households built up livelihoods over time. The settlement comparison revealed that asset prioritization not only depends on how long the household has resided in the settlement (Moser, 2009), but also on combinations of factors such as tenure security, locational attributes, level of infrastructure and population mix that shaped settlement trajectories. Both Anna Nagar and Kamaraj Nagar witnessed flux in population; in the former this was limited to Scheduled Caste relations of existing households, while Kamaraj Nagar attracted new households with a variety of socio-economic characteristics. Kamaraj Nagar shows that recent migrants prioritized human over physical assets, focusing on higher education and employment in information technology or related services sector. In Anna Nagar, recent migrants had the lowest average physical, social, and human assets. Long-term residents in both settlements invested in physical assets as a foundation for building other assets.

Finally, by analysing relations of two slum settlements with the wider city, the research shows that over time both slum settlements developed complex and distinct trajectories. This calls for an analytical framework that enables a situated understanding of slums highlighting (1) city-wide economic development practices, and (2) settlement classifications, and (3) differences between households in building livelihoods over time within. The policy implication is that these factors need to be included in slum settlement analysis, and slum development policies should include a relational understanding of slums areas.