

Holistic empowerment and social inclusivity for resettled urban poor

Dr P. Magudapathy¹, Gayathri Krishnan B²

¹Research Guide, Associate Professor, Department of Public Administration, Government Arts College (Autonomous), Coimbatore -18

²Research Scholar, Department of Public Administration, Government Arts College (Autonomous), Coimbatore - 18

ABSTRACT

Approximately 65.5 million Indians live in slums, with unsafe living conditions and limited access to essential human requirements. Tamil Nadu, being India's most urbanised state, is also one of the pioneering states in trying to address the challenges in the resettlement of urban poor from slums. Tamil Nadu Urban Habitat Board (previously Tamil Nadu Slum Clearance Board), is the body tasked with resettlement of urban poor from slums, through in situ redevelopment or relocation to new tenement complexes, depending on the type of land in which the slum is situated. In case of relocation, the resettled residents need to be empowered and socially included in order to become meaningful contributors to the society and economy. A data driven and holistic approach is required to identify the key factors that will aid towards these complex goals. This study aims at identifying the factors that contribute towards the holistic empowerment and social inclusivity of resettled urban poor, and quantifying the perceived impact of each factor. A convenience sample of 148 individual residents of a large multistoreyed tenement constructed by TNUHDB in Chennai was used for this study. Descriptive research design was used, and data was collected using open ended discussions and a questionnaire method designed to elicit the factors and quantify them. Employment and skilling, access to institutionalised credit, distance from city center, ownership and amenities emerged as the key factors that contribute towards empowerment and social inclusivity in resettled urban poor.

Date of Submission: 03-08-2025

Date of Acceptance: 14-08-2025

I. INTRODUCTION

The United Nations Human Settlements Programme (UN-HABITAT) defines a slum household as a group of individuals living under the same roof in an urban area who lack one or more of the following essential conditions: 1. Durable Housing: A permanent structure that protects against extreme climate conditions; 2. Sufficient Living Space: No more than three people sharing the same room; 3. Access to Safe Water: Sufficient amounts of safe water at an affordable price; 4. Adequate Sanitation: A private or public toilet shared by a reasonable number of people; and 5. Security of Tenure: Protection against forced evictions. This definition was established by an expert group meeting convened in 2002 by UN-Habitat, the United Nations Statistics Division, and the Cities Alliance to measure the indicator of MDG 7 Target 7.D. This definition is widely recognized and used by organizations such as Cities Alliance and Slum Dwellers International. Additionally, the Millennium Development Goal Target defines a slum household as lacking one or more of the following conditions: Access to Improved Water, Access to Improved Sanitation, Sufficient Living Area, Housing Durability and Security of Tenure. These definitions show us the complex realities of slums and the holistic approach needed to solving the issues faced by the urban poor residing in slums. Approximately 1.033 billion people live in slums, which accounts for around 30% of the world's urban population. The percentage of urban population living in slums varies globally, but according to the UN-Habitat, it's around 24% to 30% based on different sources. According to the 2011 Census, approximately 65.5 million people live in slums, which is about 5.41% of India's overall population, and 17.4% of the total urban population of all states and union territories. The male-female distribution in these slums is fairly even, with a sex ratio of 929 females per 1,000 males, and the overall literacy rate is 77.72%. Tamil Nadu, India's most urbanised state, has a total of 5.79 million people living in slums, which is 12.04% of its population. Tamil Nadu was one of the pioneering states to address the issues of slum redevelopment and resettlement, and it enacted the Tamil Nadu Slum Areas (Improvement and Clearance) Act in 1971 to provide affordable housing for urban poor, and to improve and clean up the slum areas of Tamil Nadu. In 1970, Tamil Nadu Slum Clearance Board was established (renamed in 2021 to Tamil Nadu Urban Habitat Development Board) as the nodal organisation for improvement of the living situation of urban poor. Wherever the slum is located in unobjectionable poramboke (Government land), in-situ development is done and affordable housing is constructed

for the urban poor living there. But the vast majority of slums are located in objectionable poramboke and they need to be relocated to tenements constructed in vacant lands identified for this purpose. Till 2025, TNUHDB has constructed 2,25,000 tenements, of which 1,34,434 are in Chennai. The relocation of urban poor is a complex and long term process which goes beyond the logistical challenges of identifying and enumerating the residents of the slum and giving them fair allocations in the newly constructed tenements, and shifting them. The resettlement process results in an array of tangible and intangible losses for the relocated urban poor, and there must be a holistic long term effort and handholding to smoothen the transition and absorb them successfully to the social and economic fabric of their new locale. This study aims at identifying factors that can promote long term and holistic empowerment of resettled urban poor; as well as social inclusivity. From the responses of the residents of one of the largest tenements in Chennai studied for this purpose, the following factors were identified as critical - employment and skilling, amenities, access to credit, ownership, and distance.

STATEMENT OF THE PROBLEM

Resettlement of urban poor from slums is a complex and layered issue which goes vastly beyond the mere logistics of shifting the people to a legally approved affordable housing unit from illegal encroachments. This involves the long term effort of integrating the urban poor to the socioeconomic fabric of the new locality. The effort of resettlement will be meaningless unless the holistic aspects of empowerment and social inclusivity are addressed simultaneously. It is therefore vital to understand the pulse of the urban poor and understand the factors that can contribute the most to their empowerment and social inclusivity. Only informed decision making with accurate data can help solve this crucial and complex issue and convert resettlement tenements into vibrant and sustainable urban spaces where people can come out of the vicious cycle of poverty and are empowered to make the best decisions for their lives and find their space in an equitable society, where they can truly partner in nation building. The study aims at identifying such factors and quantifying their perceived impact so as to enable informed decision making to facilitate the reimagining of resettlement tenements as equitable and sustainable urban spaces that are integral part of the wider urban development plans of the city.

II. OBJECTIVE OF THE STUDY

1. To identify the important factors that contribute towards empowerment and social inclusivity of resettled urban poor
2. To quantify the perceived impact of each factor in the empowerment and social inclusivity of resettled urban poor
3. To identify the demographic profile of the resettled urban poor
4. To offer suitable policy suggestions that can contribute toward holistic empowerment and social inclusivity of resettled urban poor.

III. SCOPE OF THE STUDY

The study was conducted in one of the largest resettlement tenements with over 20,000 urban poor in Chennai, Tamil Nadu, India. A convenience sample of 148 individual residents was chosen and they were interviewed to gather their perceptions on the factors that can lead to holistic empowerment and social inclusivity for resettled urban poor. These factors were gathered after open ended discussions, observations and interviews. The study aims at identifying the factors and also quantifying the perceived impact of each factor on empowering the resettled urban poor.

LIMITATIONS OF THE STUDY

A sample of 148 residents resettled from in and around Chennai to a large tenement was studied, from an available pool of 20,000. Responder bias towards questions cannot be ruled out.

IV. RESEARCH METHODOLOGY

1. Research Design

Descriptive research design was used, with a questionnaire designed to draw out the factors that contribute towards better empowerment and inclusivity of resettled urban poor. In order to identify the reasonings behind each choice in better detail, open ended questions were used.

2. Sampling Techniques

A sampling unit is taken as one individual resident of a resettlement tenement constructed by Tamil Nadu Urban Habitat Board in Chennai, Tamil Nadu.

3. Sampling Size

148 individuals residing in a large resettlement tenement constructed by TNUHDB was chosen as the sample for this study.

4. Sampling Type

Convenience sampling was used for this study, which is a non probabilistic sampling method where the samples are chosen based on convenience.

5. Data Collection

Open ended discussions were held to garner insight and gather data on the factors that contribute to the holistic empowerment of resettled urban poor. Questionnaire schedule was used to further interview and capture the importance and impact assigned to each factor by each respondent. Secondary data was collected using Government policy documents, journals, books, magazines, newspapers, and so on.

6. Sampling framework

Tools used for the study	Attributes of the study
Percentage analysis	Demographic profile of the respondents
Mean score value	Employment and skilling Amenities in tenements Distance from city center Access to credit Ownership

Table 1. Demographic profile of the respondents

Demographic Variables	Particulars	Frequency	Percentage
Age	18-35	29	19.59
	36-50	63	42.57
	51-70	56	37.84
	Total	148	100
Marital Status	Single / Widowed	28	18.91
	Married	128	81.09
	Total	148	100
Education	Below 8 th	87	58.78
	8 th to 12 th Grade	56	37.84
	College Degree	5	3.38
	Total	148	100
Income Level	0-20000	136	91.9
	20000-40000	12	8.1

40000 and above	0	0
Total	148	100

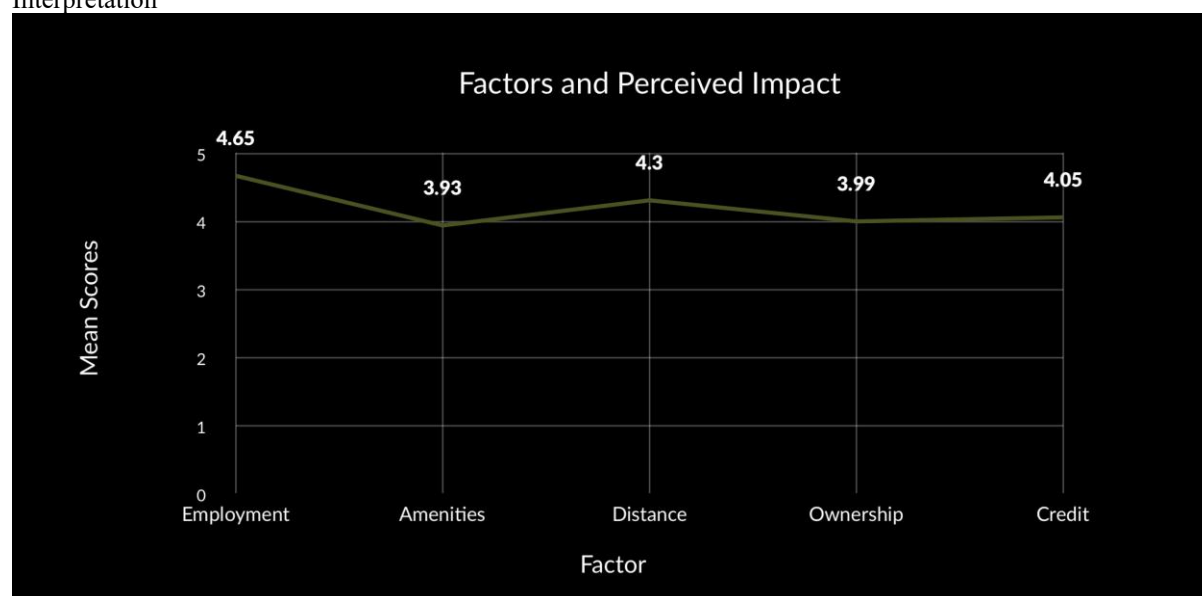
7. Interpretation

From the demographic profile, it is clear that the residents in tenements are low income groups, with most earning below 20,000. About 75% of them are literate and over 40% have studied above 8th grade. Transgenders in the tenements didn't volunteer to be respondents for this study, but roughly half of the respondents are female. Above 80% are married. All the children are enrolled in schools. Documentation such as Aadhaar card, ration card, voter's ID, etc., are available for all the residents and camps are organised by the government to enroll them periodically. Most are engaged in daily wages labour, petty trading, tailoring, or working as household help. They are aspirational and hope for a better future for their children and are interested in getting them college level education and good jobs.

Table 2: Mean scores related to factors affecting holistic empowerment and social inclusivity of urban poor

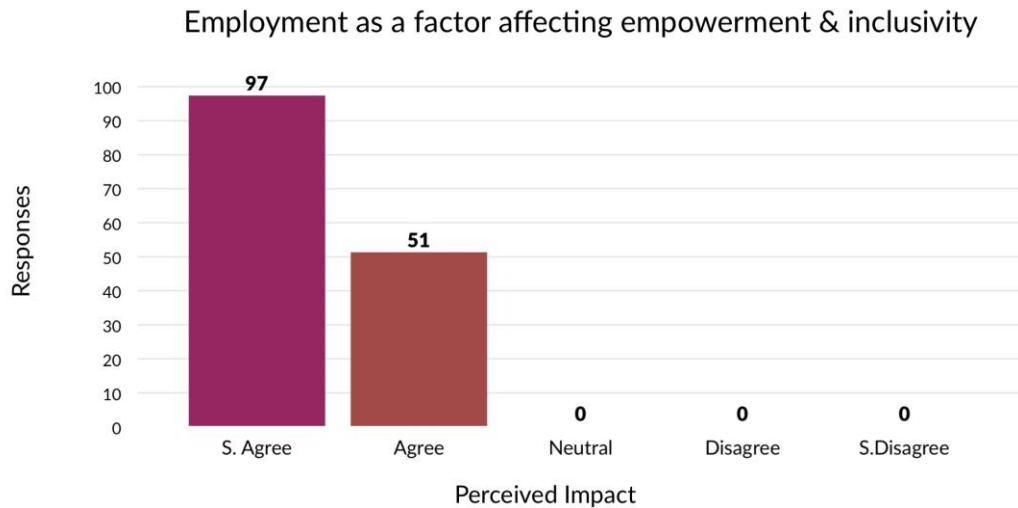
Sl No	Factor	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean
1	Employment	97	51	0	0	0	4.66
2	Amenities	56	37	44	10	1	3.93
3	Distance	76	47	18	7	0	4.30
4	Ownership	43	64	38	3	0	3.99
5	Credit	63	48	21	14	2	4.05

Interpretation



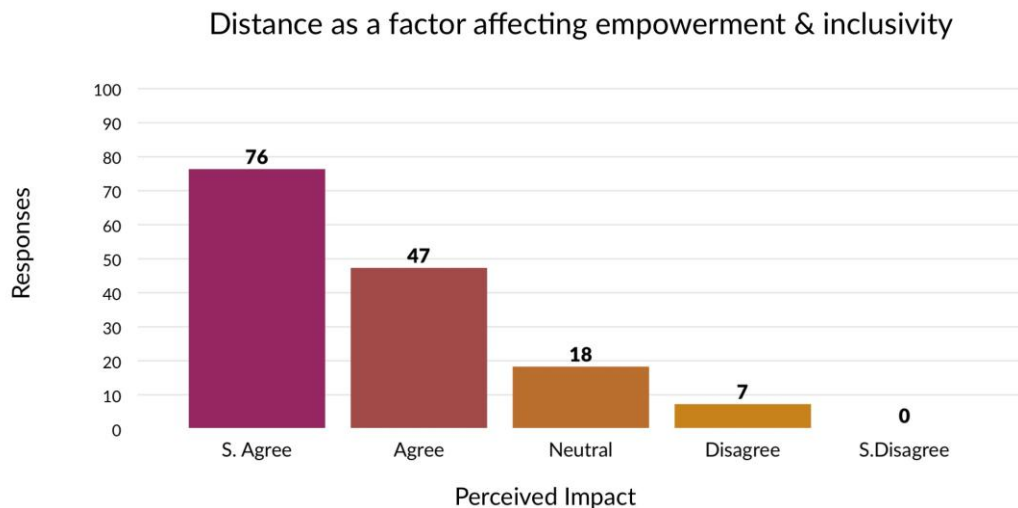
Through mean score analysis, employment and skilling emerged as the most important factor that can be definitive in determining the empowerment and social inclusivity of urban poor. Distance from city center is keenly felt by the resettled urban poor and they ranked this factor as the next highest in terms of perceived impact on empowerment and social inclusivity. Easy access to institutionalised credit emerged as the next high ranking factor that can help empower the urban poor and lift them out of poverty. A sense of ownership through an established complete title was felt as the next highest rated factor that could contribute towards a sense of social inclusivity and empowerment. Lastly, tailored amenities as the tenement complex arrived at through participative design and consultants with prospective residents emerged as the final factor that can help empower the urban poor and give them social inclusivity.

Employment and skilling:



There is a very high correlation between livelihood and empowerment and social inclusivity of resettled urban poor, with a mean of 4.66. Relocation caused most of the urban poor to lose their existing employment by moving to the periphery of the city. Daily commute to the old place of employment was often not practical, and a lot of the resettled urban poor lost their jobs. In order to empower them and include them in the social fabric of their new place, it is important to secure them stable employment. A subsistence allowance is given by the Government to the relocated urban poor until they secure new employment, but efforts need to go beyond that. Various skilling initiatives currently in place are generic - and not tailored to their new location. Skilling programs are also not linked to placements. Residents of the resettlement tenements valued employment highly and felt that it was the key to empowerment. They also requested meaningful skilling which can be tailored to the industries and livelihood opportunities available in the new place of residence.

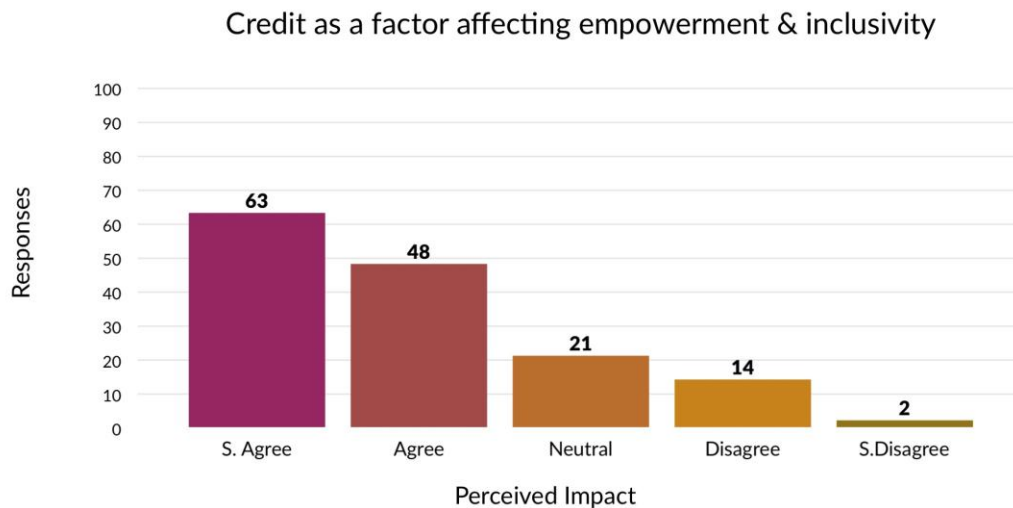
Distance to city center:



Another major factor that emerged as a contributor to empowerment and social inclusivity is the distance from city center, with a mean score of 4.30. Typically, the resettlement tenements are located in the periphery of the city in available government vacant lands. Only in unobjectionable porambokes, in situ redevelopment of slums can be done as per law. Since most slums are located in objectionable poramboke, the majority of urban poor are relocated to tenements in the outer limits of the city where land is available. This is a huge stressor for them socially and financially, because in addition to the tangible loss of livelihood they are also losing out on their social networks, connections, cultural spaces, rites and rituals which are an equally important but intangible loss. In order to empower and include them in the social fabric of the new locality, holistic and concentrated efforts

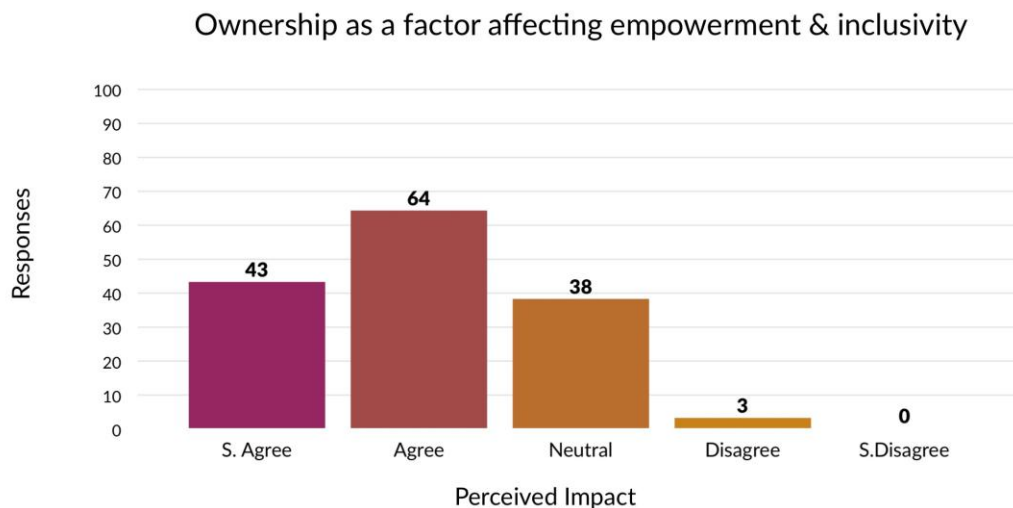
need to be made to integrate them into the new location. Provision of adequate connectivity and transport services to the city center would also go a long way in helping them adapt to the new place faster.

Access to credit:



Access to institutionalised credit also emerged as a factor that contributes towards empowerment and social inclusivity of resettled urban poor, with a mean score of 4.05. This was reflected in two main ways. In order to obtain allotment of the newly constructed tenement units, a small part of the cost is beneficiary contribution. This is encouraged in order to create a sense of ownership and responsibility in the residents. However banks are often not the most enthusiastic in offering such loans since they are afraid of the loan becoming a non performing asset if the individual doesn't repay it. Government could facilitate such loans by mandating that crisil score is not required for such loans. Also the 2 month time frame given by the banks is often insufficient as paperwork of allotment and the process takes much longer for the resident to actually get the unit in hand. The second aspect is that during reconstruction of dilapidated tenements, the amount given by the Government is often not sufficient to get rental accommodation in the city during the period of reconstruction. Even for other requirements, it is felt that easier and guaranteed access to institutionalised credit will go a long way in financial empowerment and social inclusivity. SHG loan system is a good effort towards this end.

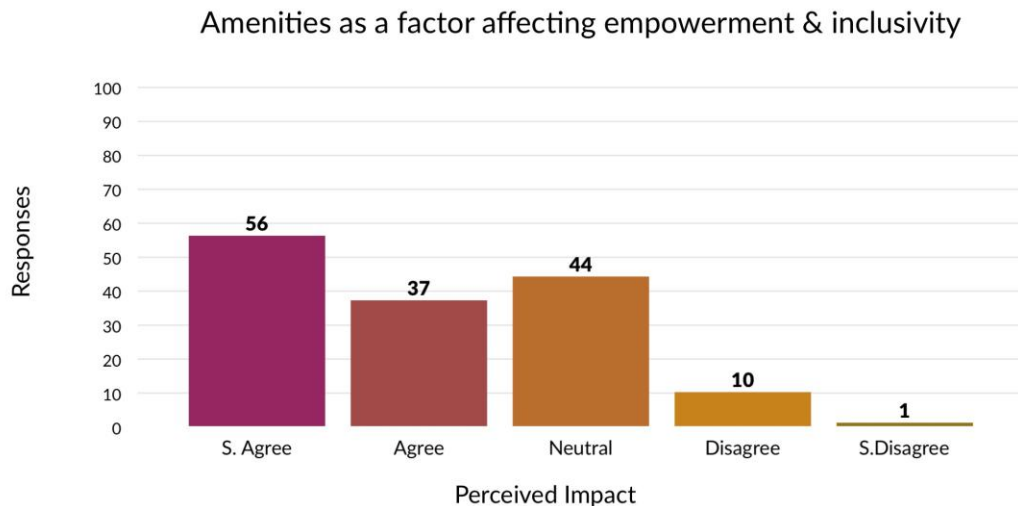
Ownership



It is the average human's dream to own their own house. With a mean score of 3.99, this emerged as an important contributing factor towards empowerment and social inclusivity of resettled urban poor. Giving complete ownership to the resettled individual has the potential risk of sales, and private entities buying out the tenements en masse for their own purposes, thus beating the very purpose of subsidised tenements constructed for resettlement. However, with stringent safeguards and checks and balances, efforts can be made to give UDS to

the residents. Currently the tenements' open spaces and common property were woefully neglected and full of filth. The residents don't feel a complete sense of ownership over the tenement units, and feel that maintenance and cleaning up are not their responsibility. The resident associations though active, are not completely efficient. Giving complete ownership maybe a step towards making the residents contribute towards maintenance and upkeep of the premises and units as well.

Amenities:



Amenities in the tenements, though expressed by the residents largely to be satisfactory, still emerged as a factor in the empowerment and social inclusivity of resettled urban poor with a mean score of 3.93. Several of the younger residents expressed a distinct interest in sports and wished that the tenement complex contained grounds and sports facilities so that they could hone their athletic prowess and potentially land scholarships to good universities through their achievements in sports. The older generation expressed an interest in shops or market spaces constructed within the tenement complex in order to sell their wares to the general public. It is felt that a participative approach where the future residents are given a voice right from the planning and design phases of these tenements would go a long way towards addressing their specific concerns and devoting resources optimally for their empowerment.

SCHEMES

Tamil Nadu Urban Habitat Board is the nodal agency for resettlement of urban poor from slums. They undertake in situ construction of affordable housing for urban poor where feasible, under Beneficiary Led Construction (BLC) scheme for individual houses and Affordable Housing in Partnership (AHP) scheme for multistoried tenements. It also coordinates with World Bank and Asian Development Bank to further affordable housing for urban poor in Tamil Nadu. For those who are living in objectionable poramboke, relocation to multistoried tenements is done and such tenements are constructed by TNUHDB in Government land earmarked for this purpose. Since relocation is a major stressor and often accompanied by loss of employment, a subsistence allowance of Rs. 30,000 per annum is provided until stable employment is found. Skill upgradation and vocational training programs in areas such as IT, tailoring, electronics, etc., are undertaken for the residents of the tenements, and such programs are often taken up in partnership with TN Skill Development Cooperation, TNULM, TAHDCO, various NGOs and so on. Upgradation and maintenance of utilities and amenities is also undertaken by TNUHDB. Youth clubs and educational scholarships as well as sports training are provided to encourage the younger generation.

V. FINDINGS

1. Resettlement of urban poor is done through in situ redevelopment where the slums are located in unobjectionable porambokes, and by relocation to newly constructed tenements in Government vacant lands where the slums are located in objectionable porambokes.
2. Empowerment and social inclusivity are complex issues requiring holistic and long term solutions.
3. Loss of livelihood due to relocation is a crucial aspect of resettlement and finding stable employment for the resettled urban poor will be the core factor that can give financial empowerment to them.

4. The tenement residents don't feel complete sense of ownership, and block identity is more cemented than identity as an entire tenement complex.
5. Premises are not kept clean and the residents feel maintenance is not their responsibility.
6. Resident associations, though established and active, are unable to reach the entire resident community and offer correct guidance to them in terms of loans, scholarships and other schemes available to them - they need to be strengthened.
7. Distance from city center has caused tangible losses like employment loss and also intangible losses like loss of social network, loss of cultural spaces, loss of community and so on.
8. Access to institutionalised credit can be an important enabler for the resettled urban poor, and Government could encourage banks to lend more to these economically weaker groups, while also allaying the banks' fears through suitable policy measures.
9. Skilling efforts are generic and driven more by existing schemes of the partnering organisation rather than by the particular employment opportunities in the newly shifted locality.
10. Residents wish they had more say in the design of the tenement complex and amenities provided.

VI. SUGGESTIONS

1. Employment-linked training would be an excellent way to uplift the resettled urban poor and help empower them. As most of the relocated urban poor lose their livelihood in their original area of residence, and as the new residences are far off from the city and the daily commute to old places of work is often not feasible, the best way to help empower the residents would be to upskill them with assured placement wherever possible.
2. Rental allowance given to the residents during reconstruction should be enhanced to meet the practical realities of life in the city.
3. Skill development schemes are more generic - such as tailoring, etc. This should be customised based on the relocated space as well, such that skill training can be in the form of incubation centers where trained residents can be immediately placed in the industries around their new area.
4. Beneficiary contribution amount is roughly 10% of unit cost (changes based on various factors) and beneficiaries are unable to mete out this amount. Pressure is on the beneficiary to pay and they are unable to pay. This causes them to lose out on affordable housing and results in roughly 58,000 units remaining unoccupied across Tamil Nadu.
5. Banks can be encouraged to lend to these tenants considering them to be Economically Weaker Section (EWS), and not relying on credit score etc. However the bank is also afraid to lend the amount due to high risk of default and policies which reduce this risk may be considered.
6. 2 months is the loan time given by banks but allocation paperwork will often exceed this time, causing the beneficiaries to miss out on credit.
7. UDS may be granted with strict conditions to ensure that private players won't come in and change the original intention of the scheme completely, but with adequate safeguards a suitable policy may be designed that is socially inclusive and economically viable.
8. In situ development of slums may be taken up wherever possible in order to avoid large scale relocations
9. Slum redevelopment should be part of a sustainable and planned urban development effort which takes into consideration the economics, environmental aspects and social justice elements for the relocated urban poor.
10. Participative design of tenements and affordable housing will go a long way to bringing a sense of fairness and belonging to the relocated urban poor.

VII. CONCLUSION

Employment and skilling, access to institutionalised credit, distance from city center, participative decision making with respect to amenities and ownership emerged as core themes that contribute towards empowerment and social inclusivity in resettled urban poor. Tamil Nadu Urban Habitat Board handles both the construction of new tenements as well as the long term task of their integration into the socioeconomic fabric of the new locality. Empowerment and social inclusivity are complex themes that require a sensitive and holistic handling. Data-informed and long-term approaches are critical in creating equitable and sustainable resettlement spaces. Resettlement of urban poor can't be a piecemeal approach - it needs to be integrated within the large scale urban planning in order to ensure that resettlement creates thriving, environmentally sensitive, economically self-reliant and vibrant spaces where urban poor can break out of the vicious cycle of poverty and become key contributors to the country.

REFERENCES

- [1]. <https://databank.worldbank.org/metadataglossary/world-development-indicators/series/EN.POP.SLUM.UR.ZS>
- [2]. <https://unstats.un.org/sdgs/metadata/files/Metadata-11-01-01.pdf>
- [3]. [https://mohua.gov.in/upload/uploadfiles/files/9Slum_Report_NBO\(2\).pdf](https://mohua.gov.in/upload/uploadfiles/files/9Slum_Report_NBO(2).pdf)
- [4]. <https://unhabitat.org/sites/default/files/download-manager-files/The%20Challenge%20of%20Slums%20-%20Global%20Report%20on%20Human%20Settlements%202003.pdf>
- [5]. <https://www.citiesalliance.org/themes/slums-and-slum-upgrading>
- [6]. <https://data.worldbank.org/indicator/EN.POP.SLUM.UR.ZS>
- [7]. <https://ourworldindata.org/grapher/share-of-urban-population-living-in-slums>
- [8]. <https://www.census2011.co.in/slums.php>
- [9]. Housing and Urban Development Department – Tamil Nadu Urban Habitat Development Board Policy Note 2025-26
- [10]. Bouddha Charumitra et al., "Slum Redevelopment Strategy: A Way forward to Urban Environment Management", Research Journal of Engineering Sciences, Vol. 3(7), pp. 28-37, July 2014
- [11]. C.S. Yadav., "Slums, Urban Decline & Revitalization: 7 (Perspectives in Urban Geography)", Concept Publishing Company, 1987.
- [12]. Sumanta Das, Malini Roy Choudhury., "Slum and Slum Redevelopment Strategy in India (As Per RAY's Guidelines)", Lambert Academic Publishing, 2016.