



Implementation of the World Bank-financed Housing Projects in Tamil Nadu and its Impact on the Deprived Urban Communities

September 2023



INTERNATIONAL
ACCOUNTABILITYPROJECT

Table of Contents

S. No	Section	Page Numbers
	List of abbreviations	3
I	Need for evolving a status report to assess the implementation and the impacts of the various World Bank Housing Projects in Chennai, Tamil Nadu	4-5
II	Findings of the Citizens' Report and Participatory Assessments: <ul style="list-style-type: none"> 1. Madras Urban Development Project (MUDP) I & II & Tamil Nadu Urban Development Project (TNUDP) I 2. Tamil Nadu Sustainable Urban Development Project (TNSUDP) and the Emergency Tsunami Reconstruction Project (ETRP) 3. First Tamil Nadu Housing Sector Strengthening Program (TNHSSP) Development Policy Loan 4. Tamil Nadu Housing and Habitat Development Project (TNHHDP) 	5-15 15-18 18- 19 19-20
III	Conclusion and Way Forward	20-21

List of Annexure

S. No	Annexure	Page Numbers
1	IRCDUC's Correspondence with the World Bank and Government of Tamil Nadu and the responses	22-23
2	Media Coverage	24

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September 2023

** [Hyperlinks](#) of the supporting documents are made available in the report for further reference.*

** Please do not print this report unless you really need to!*

List of Abbreviations

CMDA – Chennai Metropolitan Development Authority
DFI – Development Finance Institution
EIS – Environmental Improvement Scheme
ETRP – Emergency Tsunami Reconstruction Project
HR&CE – Hindu Religious and Charitable Endowments Department
GCC – Greater Chennai Corporation
MMDA – Madras Metropolitan Development Authority
MUDP – Madras Urban Development Project
SIS – Slum Improvement Scheme
TNUDP – Tamil Nadu Urban Development Project
TNUHDB – Tamil Nadu Urban Habitat Development Board
TNSCB – Tamil Nadu Slum Clearance Board
TNSUDP – Tamil Nadu Sustainable Development Project
TNHSSP – Tamil Nadu Housing Sector Strengthening Program

Implementation of the World Bank-financed Housing Projects in Tamil Nadu and its Impact on the Deprived Urban Communities

I. Need for evolving a status report to assess the implementation and the impacts of the various World Bank Housing Projects in Chennai, Tamil Nadu

The Government of Tamil Nadu has been receiving grants and loans from the World Bank since June 1958. For more than 4 decades there have been several projects financed by the World Bank with housing components impacting the lives of the urban deprived communities in Tamil Nadu.

Table 1: Projects financed by the World Bank with components on housing in Tamil Nadu.

S. No	Project financed by World Bank	Details of Housing Component	Grant/Loan	Project ID	Amount (million \$)	Approval Date	Closure Date	Project Status
1	Madras Urban Development Project (MUDP) I	Slum Improvement with Land Tenure	Loan	P0009724	24	8 March, 1977	31 December, 1982	Closed
2	Madras Urban Development Project (MUDP) II	Slum Improvement with Land Tenure	Loan	P0009783	87.9	16 December, 1980	31 March, 1988	Closed
3	Tamil Nadu Urban Development Project (TNUDP) I	Slum Improvement with Land Tenure	Loan	P009872	443.7	15 June, 1988	30 September, 1997	Closed
4	India: Emergency Tsunami Reconstruction Project (ETRP)	Resettlement and Ownership over Houses	Loan	P094513	465	5 March, 2005	31 December, 2011	Closed
5	Tamil Nadu Sustainable Urban Development Project (TNSUDP)	Resettlement and Ownership over Houses	Loan	P150395	400	31 March, 2015	31 March, 2023	Closed
6	Tamil Nadu Housing and Habitat Development Project (TNHHDP)	Strengthening Housing Sector Investment	Loan	P168590	50	18 May, 2020	30 June, 2025	Active
7	First Tamil Nadu Housing Sector Strengthening Program (TNHSSP) Development Policy Loan	Policy Reform in Housing Sector	Loan	P172732	200	18 May, 2020	30 June, 2022	Closed
8	Second Tamil Nadu Housing Sector Strengthening Program (TNHSSP) Development Policy Loan	Policy Reform in Housing Sector	Loan	P178329	190	30 June, 2022	30 June, 2024	Active
9	Urban Mobility and Spatial Development Project	Probable Impact - Resettlement of Urban Homeless Families	Loan	P168590	400	N/A	N/A	Proposed

Because of the several ‘unresolved’ and ‘legacy’ issues related to the housing components in the aforesaid projects, highlighted by the affected communities, civil society organisations and the media in various instances, [Information and Resource Centre for the Deprived Communities \(IRCDUC\)](#)¹ - a

¹ **Information and Resource Centre for the Deprived Urban Communities (IRCDUC)** is a community-centric information hub designed to educate and empower the deprived urban communities in Tamil Nadu. The primary objective of the centre is to enhance the capacities of community leaders and community-based organisations enabling them to assert their right to adequate housing and basic amenities. IRCDUC is a consortium of community-based organisations, civil society formations and like-minded individuals who aspire to make a difference in the lives of deprived urban communities.

civil society organisation has taken this initiative to compile the issues with technical support from [International Accountability Project \(IAP\)](#)².

This report is compiled based on the existing information and updates available in the various citizens' reports and participatory assessments that were facilitated by IRCDUC, over a period of time, in its endeavour towards ensuring access to adequate housing for the most marginalised groups and to further strengthen the existing housing projects of the state.

As some of the unresolved issues highlighted by the rightsholders³ of the World Bank-financed projects have continued for nearly four decades, this report is compiled with an objective to avoid any further delays, by identifying the issues/gaps and to propose suggestions for addressing the same in the existing open project/s.

II. Findings of the Citizens' Report and Participatory Assessments:

1. Madras Urban Development Project (MUDP) I & II & Tami Nadu Urban Development Project (TNUDP)

The Madras⁴ Urban Development Project (MUDP) I, which was initiated with World Bank funding commencing from 1977 to 1982, is considered to be the testing ground for urban reforms in Tamil Nadu. The second phase of the project was carried out from 1982 to 1987. These project were implemented in two phases with an objective 'to develop and promote low-cost solutions to Madras' problems in the areas of housing, employment, water supply, sewage, and transportation, and in particular making investments responsive to the needs of the urban poor'.

The housing component for the deprived communities under this project - the 'Slum Improvement Scheme' (SIS) was similar to the Environmental Improvement Scheme (EIS)⁵ that was implemented in Calcutta in 1971 and Chennai in 1972. In Chennai, under the EIS, 48,854 families have benefited from 1972 to 1976, almost twice the number of rightsholders under MUDP I. To curtail the programme of constructing 'expensive tenements' and to improve the existing settlements, the SIS of MUDP was introduced to provide access to basic infrastructure facilities and security of tenure through freehold titles⁶ with a cost recovery component.

The SIS component of MUDP focused on in-situ development and transfer of land rights. In Chennai, both MUDP I and II projects extended to 298 settlements (56 under MUDP I and 250 under MUDP II) benefiting 48,459 rightsholders.

² **International Accountability Project (IAP)** is an international advocacy organization, that wins policy change, boosts local advocacy efforts, and supports local activists and communities to access and exchange information on development that affects them. By opening space at influential decision-making spaces, IAP seeks to advance development principles and projects that prioritize human and environmental rights.

³ IRCDUC is consciously using the word 'rightsholders' instead of 'beneficiaries' or 'allottees' as under the human rights-based approach communities should be recognized as people who are actors and determiners of their own development, rather than recipients of services.

⁴ Madras was renamed as Chennai in 1996.

⁵ The 'Environmental Improvement of Urban Slums' (EIUS) scheme was introduced in 1972 by Government of India, as a Centrally Sponsored Scheme (CSS). The scheme focuses on improving the existing 'slums' by providing basic amenities, like water supply, sewers, garbage disposal, storm water drains, community bath and latrines, paving and widening pathways, street lights, community centre, maintenance etc., This scheme was transferred to the State Sector in 1974. Available at:

https://mospi.gov.in/sites/default/files/reports_and_publication/Twenty_Point_Programme/arr_ttp_chapter16.pdf

⁶ Freehold property can be defined as any estate which is "free from hold" of any entity besides the owner

MUDP II was followed by the implementation of the Tamil Nadu Urban Development Projects (TNUDP) in three phases. Under Tamil Nadu Urban Development Project I, the slum improvement scheme was expanded to 10 cities across Tamil Nadu and 490 settlements (84,000 families) were developed.

After 35 years, IRCDUC conducted an [assessment](#) in the months of August and September 2022 in Chennai and from September to November 2022 in Madurai to understand the challenges faced by the rightsholders in accessing security of land tenure under the MUDP in Chennai and TNUDP in Madurai. The assessment was conducted by IRCDUC because of several requests from the rightsholders to assist them apply for land titles, as they found the process to be complex. The findings of the assessment are mentioned below:

- a. **Delay in issuance of Sale Deeds:** Of the 50 settlements assessed by IRCDUC in Chennai, sale deeds (which will ensure the security of land tenure) have not been provided to the families in 32 settlements. Even in the other 18 settlements, some families have received the sale deeds and not all. The information obtained under the Right to Information Act in November 2022 by IRCDUC reveals that of the 25 settlements under TNUDP in the Madurai Corporation Area, 1490 families have received sale deeds and 3005 families are yet to receive sale deeds. The inordinate delay in issuing sale deeds is despite an order of the Madras High Court in 2012 directing the State government to ensure the execution of sale deeds for the families covered in the project.

The delay in issuance of sale deed has been recorded in the [World Bank's Performance Audit Report of MUDP 1](#) (1986) and [MUDP II](#) (1992). The Performance Audit Report of MUDP I mentions that "the process of issuing lease-cum- sale (LCS) was very slow". The Performance Audit Report for MUDP II also mentions that issuing land tenure for 'slum improvement beneficiaries' was one of the main problem areas encountered in MUDP I and one of the conditions imposed by the World Bank during project negotiations of MUDP II was issuing of land tenure agreements to 2,000 'dwellers of slums' improved under MUDP I.

- b. **Challenges in applying for Sale Deed due to inordinate delay:** Because of the 3-decade delay, some of the original allottees have passed away and the families find it difficult to avail legal heir because of non-cooperation and dispute among family members. In cases where the original allottees are alive, the elderly parents are dependent on their children for finances and hence are unable to make the pending payment. It is further difficult for elderly widowed women to convince their children to make payments.
- c. **Non-availability of documents:** Because of the delay many families do not have the basic required documents because they have lost them in floods, fire, or pests. People pointed out that they did not know that the absence of payment receipts amounts to non-payment. Therefore, many who claim to have paid the amount, do not have the receipts to prove their claims nor does the Board have any documents to verify peoples' claims.

Voices of the rightsholders

"When TNUHDB was unable to maintain the records how are we to do the same? Especially for 40 years and we were not informed about the relevance of these documents and asked to keep it safe."

"We have no pending dues as per the handwritten record maintained by the Board however, we are now asked to make the payments, why should we do so?"

Very few families have all the required documentation for availing sale deeds. An assessment conducted in M.S Nagar (one of the settlements developed under MUDP) reveals that out of the 60 houses that do not have sale deeds, 28 rightsholders acknowledge that they do not have all the receipts of payment. Even those who claim to have all the receipts do not have all the documentation required including the original allotment order, the No Objection Certificates (NOC), Payment Completion Certificates and Legal Heir Certificate.

- d. **Mounting Penalty:** Various reasons including upward revision of prices midway through payment, lack of transparency, and limited access to the right information have deterred people from making the payments on time which has resulted in incurring penalty interest. Because of the mounting penalty, people have expressed they are willing to pay the dues however in two to three instalments. However, it is revealed that people have dues from Rs. 8,000 to Rs. 54,000 and hence they are unable to make the payment in a single instalment as demanded by the TNUHDB. It is also to be noted that the penalty amount will increase even for the period between the instalments which has not been communicated to the rightsholders.

Findings of the [World Bank Project Performance Assessment Report of the first and second Tamil Nadu Urban Development Project, June 19, 2007](#):

“As these revisions (charges to be paid by rightsholders) occurred after the component has begun implementation in several instances after the beneficiary has made some payments, they have resulted in many disputes between the implementing agency TNSCB (now renamed as TNUHDB) and the beneficiary population. There is substantial confusion among the beneficiaries about the amount they are required to pay to obtain tenure. The IEG Mission met one elderly woman who lodged a strong complaint that despite having completed the payments as stipulated she is yet to receive her deeds giving her title to her lots. After a lengthy discussion with TNSCB officials on-site, it transpired that she had made payments according to the prices fixed by the first Government Order (G.O.) in 1993. According to the TNSCB officials she still owed a substantial amount to TNSCB before her deed could be issued.

"The manner of implementing this component also created a disincentive for beneficiaries to make regular payments over a period of time. On the one hand, because of the confusion regarding the amount due, many fear that at the end of the period, they may become embroiled in a dispute over the amount due, rather than receive the title deeds."

“As a result of the inadequately thought-out recovery scheme in the slum improvement component, the project has placed many low-income beneficiaries, most of whom have an income below the poverty line, under a large debt burden. With the frequent upward revision in price midway through the payment, several beneficiaries have stopped regular payments, incurring penalty interest. By inconsistency and lack of transparency, the project has discouraged beneficiaries from making regular payments and exposed them to exploitation, for example by money lenders, and abuse. In some reported cases when beneficiaries are not current with their payments bill collectors have locked them out of their houses ostensibly to frighten them into making payments. In the case of a dispute with the TNSCB regarding payments, the beneficiaries had no third-party mechanism for redress except to appeal to the TNSCB.

“In the case of several schemes, the G.O. vesting the land with TNSCB is yet to be issued, almost 10 years after the project is closed. Without the G.O., TNSCB itself has no title to the land and is unable to issue deeds to beneficiaries even when they complete the payments.”

- e. **Mistrust on TNUHDB officials:** In some cases, the payment details available with the communities and TNUHDB vary, resulting in mistrust. There are no transparent mechanisms for making the people understand the calculation for pending payments. Officials claiming to be representing the Board have demanded bribes further increasing the mistrust.
- f. **Cumbersome Process in applying for sale deed:** The process for applying for a sale deed is cumbersome further contributing to the mistrust on TNUHDB. Even after submitting all the required documents, the officers misplace the document and ask people to come multiple times with the copies of the same. During the process, they provide different information on the pending amount. After people plan to make the payment, there is a revision of the same. In many cases, the amount is revised more than three times making it difficult for people to plan for money in a short duration.
- g. **Unable to register Sale Deeds:** In Madurai, the families who have received sale deeds are unable to register the same because of 'technical issues' in the Registrar's Office.
- h. **Delay in Transfer of Land to TNUHDB⁷:** One of the problems for the delay in issuing sale deeds is the delay in the transfer of these lands by the landowning departments to the TNUHDB. The land, in many of these settlements, belonged to other departments like the Revenue and Disaster Management Department, the Urban Local Bodies, Public Works Department etc. The TNUHDB in these cases have developed the settlements only based on 'Enter upon Permission' and has not completed the land alienation process.

A Government Order (G.O. MS. Number 15.06.2018) was issued in 2018 by the Housing and Urban Development Department for the formation of the Empowered Committee to address the land alienation issue. However, despite setting up an Empowered Committee there is a delay in the process of land alienation from the land-owning department to TNUHDB. The land alienation process is not completed for 35 settlements in Chennai (as of November 2022).

Under TNUDP, in Madurai land alienation process is still pending for 16 settlements, in Salem the land alienation process is yet to be completed for 25 settlements, in Coimbatore the land in pending for 25 settlements and in Chennai the land alienation process is pending for 86 settlements as of November 2022.

Table 2: Number of settlements in some of the cities where the land alienation process is not complete (as of November 2022).

World Bank Project	City	Number of Settlements where the Land Alienation Process is not complete
MUDP/TNUDP	Chennai	86
TNUDP	Madurai	16
TNUDP	Coimbatore	21
TNUDP	Salem	25
Total		148

⁷ The Tamil Nadu Slum Clearance Board was renamed as the Tamil Nadu Urban Habitat Development Board in 2021.

In the month of June 2023, IRCDUC has sent a petition to the District Collector of Madurai to address the issue of land transfer of settlements in the district. The [response dated 4 September 2023](#) reveals that of the 40 settlements developed under TNUDP, government order for land transfer is issued for 25 settlements. Of the 25 settlements, the land transfer is completed for 11 settlements and action is taken for land transfer for the balance 14 settlements.

- i. **Difficulties in accessing 'patta' (Land Titles):** In 2022, IRCDUC has coordinated with the TNUHDB to apply for Sale Deeds for 4 families. However, they were unable to apply for patta as officials cited 'technical difficulties' in the web portal of the Revenue Department. Despite highlighting the issues, the people are unable to apply for 'patta' (Land Titles). The land alienation is pending for nearly 86 settlements under MUDP and TNUDP in Chennai as of November 2022.
- j. **Transfer of ownership by original allottees in some cases and pending policy decision:** Assessments of IRCDUC reveals that in some cases the original allottees have transferred the ownership to others and have moved out of these locations. For example, in M.S. Nagar of the 88 houses surveyed 12 families have moved to other locations after transferring the ownership to others. There is currently no policy decision about the regularisation of the plot for those who have transferred ownership to non-allottees. Before 15 years there were efforts taken by TNUHDB but the Government Order related to the same was not issued till date.
- k. **Legal Disputes between different the land-owning departments result in the delay of issuing sale deeds:** In [Kandha Pillai Street](#), Perambur, Chennai, the rights holders of MUDP Phase II, have not accessed their land titles because of ongoing litigation between the Hindu Religious and Charitable Endowments Department (HR&CE) - the land-owning department and TNUHDB. The 51 families are asked to pay the rent to the HR & CE department in addition to the payment to the Board as the TNUHDB has 'developed' the settlement without completing the land alienation process.
- l. **Delayed policy decision on MUDP settlements in Watercourse Poramboke (Government Lands in Watercourse):** There is no policy decision (available in the public domain) about the issuance of a sale deed for the settlements that are in the Watercourse Poramboke (government lands). There have been instances where these allotments have been cancelled in Chennai to evict the rightsholders of MUDP. However, the documents related to the decision are not available in the public domain. In Chennai, out of the 50 settlements assessed by IRCDUC, 7 are in watercourse poramboke likely to be evicted and resettled. In Madurai of the 14 settlements where the land alienation process is still not complete, 12 settlements are in Watercourse Poramboke.
- m. **MUDP Rightsholders facing continuous eviction threat as they are residing in 'objectionable' lands:** On 23rd August 2023, the process of resettlement of 24 families from [Neduvankarai Pillayar Kovil Street in Arumbakkam](#) (rights holders under MUDP Phase I) was initiated under the Integrated Cooum River Eco-Restoration Project of the Chennai Rivers Restoration Trust (CRRRT). These families were resettled to the alternate site which is located within two kilometres radius from their original place of residence. According to a news report on 24th

August 2023⁸, the lands allotted to these families under the 'Slum Improvement Scheme' of MUDP have been cancelled. In April 2019 the MUDP rightsholders of the same location faced eviction threats for which the TNUHDB has plans to provide monetary compensation. A news article published in April 2019⁹ mentions that the amount paid by the residents towards the land would be returned with a 6% interest, calculated annually. However, the resettled families were not provided the same.

The threat of resettlement is also prevailing for other settlements like the MGR Colony Neduvankarai comprising 297 families was also 'developed' under MUDP Phase I and settlements like Beri Beri Road, NSK Nagar, and Manjakollai developed located on the banks of River Cooum were 'developed' under Phase II of MUDP from 1982 to 1987.

The threat of eviction of rightsholders continues to exist because of the delay from the Government to address the issue at the earliest despite acknowledging the existence of this problem. In 1990, a government order (G.O. Number 742 issued on 4 May 1990) issued by the Revenue Department -renamed as Revenue and Disaster Management Department, states that "the Collectors may send proposals for reclassification of Government Land which falls within the banned categories of land like water course porambores, grazing ground porambores etc., but which are occupied by 'slums' for the past several years for transfer to TNUHDB for implementation of TNUDP with World Bank assistance through Commissioner of Land Administration."

The Government of Tamil Nadu was aware even in the 1990s that 60% of the settlements developed under MUDP/TNUDP are in 'objectionable' lands¹⁰. The Chairperson of the TNUHDB is said to have stated then that the "Slum Improvement Programme is a time-bound programme and shall be implemented within its time frame. He has requested that the collectors may be empowered to permit the Board to enter upon the lands pending the issue of the order for transfer if there is justification to reclassify the objectionable poramboke lands in favour of TNUHDB to implement the TNUDP, that the slum improvement works could be completed in time to avail World Bank credit". Highlighting that the hasty implementation of the scheme is also a reason for many of the continuing 'legacy' issues related to land reclassification.

It is evident that in order to avail the World Bank credit the TNUHDB implemented TNUDP in haste without completing the land classification process but only developing the settlement based on 'enter upon permission' resulting in rightsholders facing eviction threat till date. Why should the people, who have paid for the scheme for their land and services continue to reside in fear of eviction because of Government's fault?

⁸ 60 families from Neduvankarai Shifted to TNUHDB tenements in Thirumangalam, 24th August 2023, The New Indian Express, Available at: <https://www.newindianexpress.com/cities/chennai/2023/aug/24/60-families-from-neduvankarai-shifted-to-tnuhdb-tenements-in-thirumangalam-2608218.html>

⁹ After 35 years, the government decides land allotted to slum dwellers' was 'mistake', 28 April 2019, The New Indian Express, Available at: <https://www.newindianexpress.com/states/tamil-nadu/2019/apr/28/after-35-yrs-govt-decides-land-allotted-to-slum-dwellers-was-mistake-1969857.html>

¹⁰ The term 'objectionable' land covers areas such as government land, poramboke, seashore, canals, waterways, and footpaths on which habitations are not permitted.

In 1998, a Government Order (G.O. Ms. No. 1911 dated 28 August 1998) was issued by the Revenue and Disaster Management Department. The aforesaid Government Order mentions that the Collectors¹¹ and Revenue Officers are requested to permit the right of way to TNUHDB if there is justification to undertake an improvement scheme in banned categories of land on the basis of their personal inspection. They should also send specific proposals to the Government for reclassification of the land for the eventual transfer to the TNUHDB for implementation of the TNUDP scheme with justification through the Special Commissioner and Commissioner of Land Administration for issue of orders with a copy of the inspection report.

A [judgement was issued by the Madras High Court on 30 June 2012](#) (W.P. No. 18999 of 2003) in favour of rightsholders of a settlement developed under MUDP II in an 'objectionable' lands stating that the Government must fulfil its promise to the rightsholders.

"This Court is of the view that they (the rightsholders) cannot be termed as encroachers, as everything done by the Slum Dwellers on the plots allotted to them have been permitted to be done, by the Board. A specific promise has been held out to them by the Board, that the slum dwellers would be issued with sale deeds on collection of land cost and developmental charges. But there is a failure on the part of the respondents in honouring their promise. The principles of promissory estoppel and legitimate expectation squarely applies to the facts of this case. The slum dwellers have been permitted to reside for along number of years. Their houses cannot be pulled down. The education of the children cannot be disrupted and that the slum dwellers cannot be driven to some other place. Their long possession and enjoyment of the plots, have been recognised by the Government and the Board. When the developmental works have been carried out under the World Bank and other financial sources, by identifying the slum areas throughout the State and after receiving the entire cost of the land, from 55,000 beneficiaries, at this juncture, it cannot be said that the project has made carried out in certain banned categories of lands and therefore, they cannot be issued with any sale deeds. As stated supra, the Government and the Board have found that there was good ground and justifiable reasons, to enter into the lands and spent huge amounts for development. On the facts and circumstances of this case and considering the plight of the poor 55,000 Slum dwellers living in 120 slum developmental areas, who have not been issued with the Sale Deeds, even after the receipt of the entire sale consideration for the plots, allotted to them and in the light of the decisions, stated supra, a Mandamus is issued to the Secretary to Government of Tamil Nadu, Housing and Urban Development Department, Fort St. George, Chennai, and the Managing Director, Slum Clearance Board, Chennai, to execute the sale deeds to the petitioner as well as to all the 55,000 slum dwellers, by taking a positive decision, on the proposals, dated 21.06.2012, sent by the Managing Director, Slum Clearance Board, Chennai to the Government, the whole exercise shall be completed within a period of two months from the date of receipt of a copy of this order."

¹¹ Head of the District Administration

Even though, Government Orders were issued as early as 1990, 1998 and the judgement was delivered in 2012, till date there is no policy decision related to the MUDP/TNUDP settlements located in 'objectionable lands'.

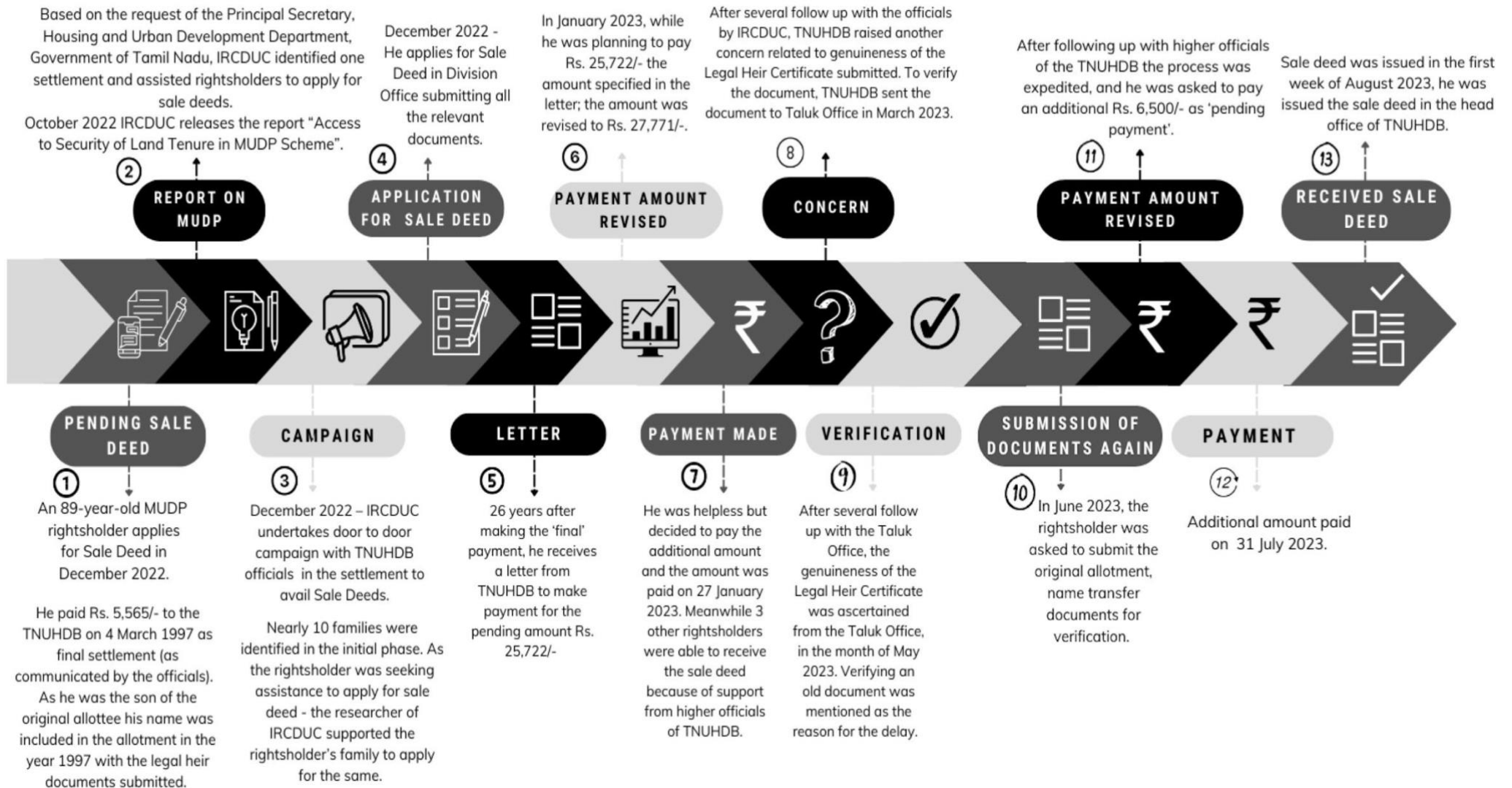
There is a need to resolve this issue through a social justice lens, acknowledging that people have invested their entire lifetime investment in the houses under the assumption that the house and the land were theirs, the government cannot attempt to quantify and compensate their investment by providing alternate housing where they do not have complete ownership over the land. Land is a crucial tool for defining social mobility and in this case just because of the fault of the government in determining land classification and delay in land transfer, people have now lost their claims to the land for which they have paid and their houses which is their entire life's savings.

The Government must also recognise the multiple reasons for the delay which includes the poor collections performance and the weakness in the implementation capacity of the agencies responsible for the project's shelter component as mentioned in the World Bank's Project Performance Audit Report of MUDP II. They must stop blaming communities (as they are now) for the delay in the issuance of sale deeds and make them run from pillar to post to access the same. **The entire burden cannot be placed on the people to address the issue related to the sale deed and the government must take proactive steps to ensure that the rightsholders under MUDP and TNUDP are able to access their right to secured tenure.**

After several formal and informal written communications to the Principal Secretary, Housing and Urban Development, and the Managing Director of the Tamil Nadu Urban Habitat Development Board, IRCUDC has not received any updates till date (August 2023). However, special camps have been organised in a few settlements for issuing sale deeds. Display boards are being placed in some of the division offices of TNUHDB with information specifying the documents required for applying for sale deeds. With support from the senior officers of the TNUHDB sale deeds have been availed for 5 rightsholders in M.S. Nagar.

However, lack of transparency and accountability, complacency of the officials, and corruption at the division office level continue to be a challenge for the rightsholders to avail sale deeds. The picture on page 11 reveals that despite support from senior officials of TNUHDB, the rightsholder having the required document, rightsholder's willingness to complete the payment even after multiple revisions, the process of application and sale deed is highly complicated unless there is a constant follow up and support from the officials. This also highlights the need for having a specific team at the division offices and at the head office to ensure the processing of sale deeds for the rightsholders.

Timeline: Issues in Availing Sale Deeds (based on one of the interventions of IRCUDUC)



The MUDP model of SIS was followed only in TNUDP I where the scheme was expanded to 10 cities across Tamil Nadu. TNUDP brought in crucial changes to the approach of financing. On one hand, TNUDP I had initiated the concept of a financial intermediary and involved the private sector in the urban process, TNUDP II not only promoted private sector participation but also focused on institutional strengthening of facilitating the services beyond financing the projects. The reforms were driven to ensure a return on the investment along with visible changes within the institutional and policy framework.¹²

The second phase of the TNUDP II brought in crucial changes that have continued to affect deprived urban communities since then. Under the World Bank-financed TNUDP II, a pre-feasibility study on ‘Identification of Environmental Infrastructure Requirement in Slums in Chennai Metropolitan Area’ was conducted for TNUHDB in 2005. This study resulted in the evolution of newer nomenclature of classifying ‘slums’ in the state beyond the purview of the Tamil Nadu Slum Areas (Improvement and Clearance) Act, 1971. The 2005 study also pointed out that providing housing at alternative locations is not only 10 times more costlier than upgrading the slums at the same location but also creates disturbance to the social and economic lives of the community. However, in the next few decades resettlement housing programmes dominated the public housing programme for the urban deprived communities. Chennai has around 8 resettlement sites (located in the fringes of the city) that have emerged over a period of 20 years (2000-2020). These resettlement sites comprise of 61,432 families where over 2.5 lakh displaced slum residents are currently residing.

Table 3: Resettlement Sites in Chennai.

S. No	District	Name of the relocation settlement	Total number of tenements constructed by TNUHDB
1	Chennai	Kannagi Nagar – Okkiyum Thoraipakkam	23,704
2	Chennai	Semmenchery	5,164
3	Kancheepuram	Perumbakkam	20376
4	Kancheepuram	Navalur – Oragadam	2,048
5	Thiruvallur	HLL Nagar - Thondiarpet	1260
6	Thiruvallur	All India Radio Land	5,856
7	Thiruvallur	Gudapakkam – Thirumazhisai	1,024
8	Thiruvallur	Athipattu - Ambathur	2,000
Total			61,432

The lauded housing programme SIS, financed by the World Bank, that guaranteed land rights for communities soon faded away in the future projects. SIS was instrumental in shifting the focus from constructed tenements to developing individual plots with tenure rights, however after TNUDP I the focus yet again shifted back to the purpose-built tenement scheme.

The [World Bank’s Performance Audit Report of MUDP 1](#) (1986) mentions that MUDP I through its credit covenant, succeeded in curtaining the very expensive slum clearance/purpose built tenement scheme.

The discontinuity of the SIS in the future housing projects financed by DFIs (Development Finance Institutions) like the World Bank ‘confirms the view that the externally assisted projects have shifted

¹² Joshi, Rutul, An overview of Urban Sector Reforms in India: Changes in the Paradigms of Urban Development, 2003. Available at: <http://www.tnufd.com/ccpbp.asp>

their positions more and more towards neo-liberal thinking that believes that financial and institutional reforms will subsequently create opportunities for addressing the issue of poverty alleviation.’¹³ Even the central government-funded EIS (similar to SIS) was continued under a new name: the Accelerated Slum Improvement Scheme which was also dominated by constructed tenement housing projects. One of the issues that the government is currently grappling with that includes reconstruction of dilapidated tenements, cost recovery for the old buildings as well as the new buildings, and the emergence of hutments around constructed tenements because of no scope for expanding their existing houses could have been considerably addressed if such schemes were replicated and implemented effectively. Over a period of time even the pro-poor legacy of MUDP I, like the Community Development Wing (CDW), set up initially in the Chennai Metropolitan Development Authority (CMDA)¹⁴ (formerly Madras Metropolitan Development Authority- MMDA) now located in the TNUHDB, has lost its prominence and its close association with the community.

The [World Bank’s Performance Audit Report of MUDP 1](#) (1986) mentions that the SIP was built on the existing EIS scheme that had benefitted 48,594 households prior to MUDP I. MUDP I introduced the concept of cost recovery, the notion of security of slums and the idea of using sites and services approach for low-income settlement. One of the objectives of MUDP I was “to ensure replicability, by introducing full cost recovery for key investments for which costs have traditionally not been fully recovered.”

MUDP has successfully placed a price tag for entitlements including land and other basic services for the deprived urban communities. Therefore, there is an emerging need to relook at the market-centric policy changes in the lens of social justice because of the long-term impacts on vulnerable groups.

2. Tamil Nadu Sustainable Urban Development Project (TNSUDP) and Emergency Tsunami Reconstruction Project (ETRP)

The Tamil Nadu Sustainable Development Project (TNSUDP) was implemented from 2015 to 2022 by the Government of Tamil Nadu. Under the subcomponent of the Integrated Storm Water Drainage (ISWD) of Greater Chennai Corporation (GCC) 49 families were shifted from Chennai District and resettled to the site of Gudapakkam, located in Tiruvallur District.

Brief introduction on IRCUDUC’s engagement in TNSUDP:

Accessing information about TNSUDP from the early warning system of IAP,¹⁵ about the resettlement of 330 families under the project, IRCUDUC facilitated a participatory process with the proposed rightsholders of the project and published a [Citizen’s Response](#) highlighting the problems of this project in March 2015.

The Citizen’s Report highlighted the gaps in the Draft Resettlement Action Plan (RAP) that was prepared without adopting the community consultation processes. Discussion with the proposed rightsholders revealed that they had not seen the draft RAP document which was available only in English, not in Tamil, the vernacular language. Moreover, the resettlement plan ignored the fact that

¹³ Ibid

¹⁴ Formerly known as the Madras Metropolitan Development Authority, the Chennai Metropolitan Development Authority (CMDA) was constituted as an ad-hoc body in 1972 in Chennai and become statutory body in 1974 vide the Tamil Nadu Town and Country Planning Act 1971.

¹⁵ The Early Warning System of the International Accountability Project includes a web-based tool to organize, summarize and standardize projects at 13 development finance institutions. The growing database is updated daily and holds more than 7,000 projects proposed since 2016. Available at: <https://accountabilityproject.org/work/community-organizing/early-warning-system/>

almost all of the proposed rightsholders were engaged in some form of informal labour. Many women, for example, were employed as domestic workers in houses nearby, making their livelihoods contingent on where they live.

With the support of the IAP, the citizen's report was shared with all 25 Executive Directors of the World Bank prior to a key decision date for the project. On 31 March, 2015, the World Bank Executive Directors approved the project. Even though the project was approved, the Citizen's Report to the Board of Directors has resulted in increased scrutiny around this particular case. The United States Executive Director abstained from voting and in a [public statement](#), expressed that the United States is "concerned about the environmental and social impacts" of the project. Additionally, the United States has urged "the (World) Bank to closely monitor the implementing agencies at the state and local levels to ensure that the consultation processes are sufficiently robust, that the letter and spirit of the resettlement policies are followed, and that communities are made aware of the grievance redress options.

As an effort to monitor the gaps highlighted in the Citizen's Report, in late April 2015, a team of officials from the World Bank, met the residents of Padi Kuppam (one of the settlements facing eviction threat under the project). The consultations of the World Bank officials with the proposed rightsholders revealed that the consultations with residents did take place in late December 2014 and early January 2015 as specified in the World Bank document did not happen. It also revealed that the information about the consultations in the RAP was far from consistent and unclear. Residents were also unhappy with the two proposed resettlement sites, in the areas of Ezhil Nagar and Gudapakkam, located 35 km and 16 km away from their current homes.

Ezhil Nagar particularly concerned residents who were afraid they would not be able to access the same quality of services and facilities that they do now. It is routine that at this point for official documents to cease accounting for communities' concerns and demands. Communities are rarely considered relevant to project plans beyond displacement and immediate environmental harm. In this case however, local volunteers and researchers were able to verify and challenge some of the Bank's claims, ensuring that communities were fully updated on what was happening and how they may intervene.

As a corrective step, GCC agreed to provide translated resettlement documents in Tamil to every resident who would be affected, conducted door-to-door information drives about the resettlement, conducted community a consultation process and also the resettlement under this project was reduced by 70 percent. As per the request of some of the rightsholders they were resettled to Gudapakkam site instead of the proposed Ezhil Nagar. Since then, IRCDUC has been identifying the issues in the settlement and has also taken it to the notice of the Government for redress.

In August 2018, the [baseline study](#) of the impacts of Resettlement in Gudapakkam and Perumbakkam was conducted along with the Madras Institute of Development Studies (MIDS), Chennai supported by the Tamil Nadu Slum Clearance Board (TNSCB) and the Indian Council of Social Science Research (ICSSR). In February 2022, the gaps in the infrastructure facilities was yet again highlighted through the report '[Life in the Margins](#)' by IRCDUC. Though some of the recommendations of the aforesaid reports proposed during the project period have been accepted and implemented, still the rightsholders continue to face several issues, as follows:

Table 4: Media References of the various issues in the resettlement of Gudapakkam.

Date	Media	Weblink
8 March 2022	Citizens Maters	https://chennai.citizenmatters.in/chennai-resettlement-colonies-ircduc-perumbakkam-semmenchery-study-39031
4 February 2022	The New Indian Express	https://www.newindianexpress.com/cities/chennai/2022/feb/04/expand-scope-of-high-level-panel-to-ease-resettlement-in-chennaiircduc-2415070.html
4 February 2022	The Times of India	https://timesofindia.indiatimes.com/city/chennai/ngo-report-highlights-poor-infrastructure-in-resettlement-colonies/articleshow/89334704.cms
27 August 2023	The Hindu	https://www.thehindu.com/news/cities/chennai/evicted-and-resettled-years-ago-families-in-gudapakkam-continue-to-struggle-for-better-quality-of-life/article67194044.ece

Continuing Issues:

- Quality of houses:** The [assessment conducted by IRCUDC in June 2023](#) reveals that the houses of the World Bank rightsholders were found to be leaking and the plaster in the walls inside the houses were found to be crumbling.

Table 5: Details of the issues in houses of the TNSUDP rightsholders.

S. No	Quality Issues	House & Block Number
1	Crumbling plaster	House number 8, Block 22
2	Crumbling plaster and water leakage	House number 4, Block 22
3	Crumbling plaster and water leakage	House number 20, Block 22
4	Crumbling plaster and water leakage	House number 9, Block 22
5	Crumbling plaster and water leakage	House number 10, Block 22
6	Crumbling plaster and water leakage	House number 15, Block 22



Block 14 – Entrance -Crumbled plaster and steel construction rod exposed.

- b. Registration of sale deed (World Bank – TNSUDP Rights-holders):** As the families who have received sale deed under TNSUDP, mentioned that it takes around Rs. 15,000 to register their sale deed, the research team of IRCDUC visited the sub registrar's office at Avadi. The cost of the house is Rs. 65,000 (as mentioned in the sale deed) and the registration cost is 9% of the same. It takes around Rs. 5,250 to register the sale deed. However, the families who went to register the sale deed were redirected to agents in the sub-registrar's office and they were asked to pay Rs. 15,000 for the same. Some families have also paid the amount and registered their sale deed and other families have asked Government to help them with the registration without having to pay the additional cost demanded by the agents.
- c. Inadequate basic amenities in the settlement:** The families continue to face several challenges including access to health care facilities, clean drinking water, solid waste management, and public transportation facilities. The Primary Health Centre is not functional and there is no teacher appointed in the Anganwadi Centre (day care centre for children). The play material in the park is in bad condition and needs replacement. The Fair Price Shop inside the settlement is open only for 4 days in a month. Sometimes not all the families are able to access all the products. During the discussion women pointed out that a shed could be provided in front of the shop to provide shade.

Likewise, the tsunami survivors resettled under the Emergency Tsunami Reconstruction Project (ETRP) from Chennai to AIR Land in Tiruvottiyur (3616 families) and Kannagi Nagar (2048 families) have also not received sale deeds even after 15 years. Though camps are being conducted there are several issues in the issuance of sale deeds including completion of payment 'maintenance cost'.

Since, TNSUDP the projects related to housing has had a transition from programmatic engagement to support the transformation of housing sector in the state.

3. First Tamil Nadu Housing Sector Strengthening Program (TNHSSP) Development Policy Loan

The TNHSSP I is a Development Policy Loan operation - it is part of the World Bank's programmatic engagement to support the transformation of the housing sector in Tamil Nadu. The loan provides rapidly disbursing budget support to the Government of Tamil Nadu against "Prior Actions" and "Triggers" comprised of policy reform and/or institutional actions as per the agreement with the World Bank as mentioned in the Government Order No 82; dated 23 June 2023; issued by the Housing and Urban Development Department.

The aforesaid Government Order mentions that the "Prior Actions" are the policy and institutional actions that have to be completed before the appraisal of the first Development Operation – First Tamil Nadu Housing Sector Strengthening Program i.e., for the approval of the first Development Policy Loans (DPL). 'The Triggers' are the indicative policy and institutional action that have to be completed before the appraisal of the second Development Operation - Second Tamil Nadu Housing Sector Strengthening Program i.e., for approval of 2nd tranche of loan." However, some of the 'Prior Actions' and 'Triggers' have not been completed as per the aforesaid government order issued.

Table 6: Status of implementation of some of the Prior Action and Triggers that has been partially completed or not completed

Prior Action/Triggers	Status of Implementation
Prior Action 2: Tamil Nadu Slum Clearance Boards adopted environment resilient urban design and social sustainability frameworks and grievance redress systems	Partially completed. The environment resilient urban design and social sustainability frameworks are not available in Tamil in the Public Domain. The details of the grievance redress system is not available in the public domain.
Trigger 1: Government of Tamil Nadu causes the enactment of amendment Acts for the Tamil Nadu Slum Areas (Improvement and Clearance) Act to align the institutions with the new policy objectives articulated in the Urban Housing and Habitat Policy.	<p>The Bill was introduced in the Tami Nadu Legislative Assembly in the month of April 2022 to provide a statutory footing to the change in nomenclature of the Board from Tamil Nadu Slum Clearance Board (TNSCB) to Tamil Nadu Urban Habitat Development Board (TNUHDB).</p> <p>The Bill introduced in the Legislation Assembly in April 2022 for the change in nomenclature, mentions that affordable housing solutions will not be sufficient to promote liveability and quality of life of urban poor residents. The Bill highlights that the housing solutions need to be leveraged with adequate urban amenities such as water, satiation, electricity, mobility, education, health facilities, solid waste management, public spaces, etc., by adopting a holistic habitat development through the Board.</p> <p>However, only the change in the name of the Board cannot make a difference by itself, unless the Act is reviewed and strengthened in consultation with all the stakeholders including the deprived urban communities.</p> <p><i>This amendment does not ensure alignment of the Board with the policy objectives articulated in the Urban Housing and Habitat Policy as mentioned in 'Trigger' 1.</i></p>

The project is to be completed by 30 June 2022. IRCDUC has written letters to World Bank India as well as the Principal Secretary, Housing and Urban Development Department, Government of Tamil Nadu in the month of April 2022 highlighting the issue for which there has been no response till date (August 2023).

4. Tamil Nadu Housing and Habitat Development Project (TNHHDP)

During the inception stages of this project, IRCDUC has reached out to the Country Director of World Bank India about the threat of eviction in the project as mentioned in the Concept Project Information Document (PID) /Integrated Safeguards Date Sheet (ISDS) of the project (Dated 3 December 2018). Though the involuntary resettlement components were present in the Concept PID, the Combined PID and ISDS dated 27 March 2020 did not include resettlement. Also, the World Bank India in two of its formal correspondence has stated that there will be no resettlement under this project.

One of the components of the Tamil Nadu Housing and Habitat Development Project (TNHHDP) is to strengthen the housing sector institutions of Tamil Nadu for increased and sustainable access to affordable housing. Under this project, the World Bank provides support to agencies like TNUHDB to improve their institutional performance and capacity, and to enhance the effectiveness of their programs and sustainability. One of the indicators of the project is the number of units developed through public-private market solutions. One of the concerns of the civil society groups is that of transparency in the implementation of these projects, especially from the private players, and the quality of housing being provided for the residents. In the recent past in Chennai, there have been cases of severe quality gaps in the housing constructed by private players. The recent projects financed by World Bank India have reduced the role of the government to that of a 'facilitator' and the reduced role of government will have a long-term impact on the deprived urban communities for whom, the government is the custodian of their basic rights.

The TNHHDP has several other indicators including a proportion of at-risk households participating in citizens' consultation; livelihood-related activities as per the new social sustainability framework-aggregated by gender, gender auditing of housing and information platforms to improve transparency in the housing sector. IRCDUC was also provided with a space to send their comments for the Social Sustainability and Grievance Management Framework of the TNUHDB.

The Program Information Document (PID) dated May 2022 of the Second Tamil Nadu Housing Sector Strengthening Program Development Policy Loan also mentions that the stakeholders risk is substantial as 'citizens, civil societies, and NGOs may not be fully satisfied with the adopted policies. Even though the social sustainability and grievance management framework is established to mitigate these risks - non-response to the various representations sent by the civil society organisations like IRCDUC is a cause of concern.

Despite the various policy reforms and efforts to strengthen the capacities of institutions such as TNUHDB, these measures will prove to be futile if the 'legacy' issues continue to remain unaddressed further, leading to more complications with further delays. IRCDUC urges the World Bank and the Government of Tamil Nadu to address the various unresolved issues under TNHHDP which has an end date of May 2025.

III. Conclusion and Way Forward

We find that the recent responses have been inadequate from the World Bank asking IRCDUC to coordinate with the Government of Tamil Nadu while we have not received any written responses to any of our communication till date. As civil society organizations with a mission to uphold the rights of the deprived communities, we demand accountability from the World Bank to ensure justice for the rights holders for whom justice has for many years been delayed and denied.

The pending issues related to security of tenure in MUDP and TNUDP projects should not be side-lined as a 'legacy' issue and that of a 'closed project' as there is a direct link between property rights and poverty reduction. Vulnerable families are unable to break free from the intergenerational transmission of poverty as they continue to reside in lands which may not be legally recognised, constantly subjected to threats of eviction. However, access to land titles under schemes like MUDP and TNUDP has enabled families to break the cycle of poverty. IRCDUC urges the World Bank to consider the following suggestions to expedite the process of ensuring access to secure tenure for the most vulnerable groups.

1. World Bank should have a clear position related to closed projects especially when there are continuing impacts on the rights holders (PAFs). There needs to be specific strategies for addressing prolonged adverse impacts on communities in closed projects.
2. The rights holders of the Madras Urban Development Project (MUDP), especially the settlements located near waterways are currently facing eviction and resettlement because of delayed policy decisions from the state. The rights holders of MUDP have invested their entire lifetime investment in the houses under the assumption that the house and the land were theirs because the project was 'guaranteed'. Now they are in the threat of losing their land, housing, and their entire lifetime savings. World Bank needs to continue to monitor the impacts and ensure that the implementing agencies resolve the issues.
3. Considering the unresolved issues and prolonged impacts of the projects on the rightsholders - such as non-access to tenure rights, mounting penalties, and increased debts - the World Bank must propose remedial measures through its ongoing [Tamil Nadu Housing and Habitat Development Project](#).
4. Need for evolving a robust "Responsible Exit Principles" to address issues related to the long-term adverse impacts of projects on rights holders, non-adherence to agreed deliverables of the project and to evolve future courses of action to address gaps in implementation, especially when it is related to inordinate delay or prolonged adverse impact on rights holders. This also calls for evolving mechanisms to assess whether the proposed exit strategy is aligned with the agreed deliverables of the project, identify long-term impacts if any, and explore additional actions to address the gaps in the implementation. The performance audit reports should also have a specific section on exit strategies followed and the future course of action if there are gaps in the fulfilment of deliverables or in the case of pending adverse impacts on the rightsholders

Annexure

IRCDUC's Correspondence with the World Bank and Government of Tamil Nadu and the responses.

Date	Petition sent to	Key issues highlighted	Response
Mar/ April 2015	U.S. Department of the Treasury by IAP and IRCDUC	Citizens report highlighting Issues related to the resettlement of PAFs in TNSUDP	Response from the U.S. Department of the Treasury (U.S. Position on World Bank Investment in the TNSUDP).
Apr 2015	Visit of World Bank Team to meet affected communities of TNSUDP	No consultation with the PAFs and issues related to resettlement sites	Eviction reduced by 80% in the project and revised resettlement action plan evolved.
Jan to Aug 2016	Task Team leader – TNSUDP by IRCDUC and IAP	Forced eviction of PAFs in JJ Nagar under different projects	Action taken and compensation provided under TNSUDP.
Oct 2017	World Bank India by IRCDUC	Eviction threat of rights holders of MUDP in Chennai	The World Bank's association with MUDP ended in 1988 with the closing of the Project. Suggested that the issue of evictions be taken up with the concerned government agency.
Feb 2018	Task Team Leader - TNSDUP and World Bank India	Issues related to the resettlement of PAFs in TNSUDP	Response received and some of the issues in the settlement were addressed by follow-up with the Government of Tamil Nadu.
Aug 2019	Country Director of World Bank India regarding TNHHDP	Concerns regarding eviction of 21,334 families	Response received regarding no resettlement of families under the project in April 2021.
Mar 2020	Task Team Leader- TNHHDP	Issues in the formulation of Tamil Nadu Urban Housing and Habitat Policy	The scope of TNHHDP does not include the preparation of the said Policy.
Mar 2021	Task Team Leader- TNHHDP	Concerns regarding eviction of 21,334 families	Response received regarding no resettlement of families under the project in April 2021.
Mar 2021	Government of Tamil Nadu (Housing and Urban Development Department)	Concerns regarding eviction of 21,334 families	No Response
Apr 2022	Task Team Leader- TNHSSP	Representation regarding the amendment of Tamil	Response received to write to Government of Tamil Nadu and World Bank India says

		Nadu Slum Areas (Improvement and Clearance) Act, 1971 - TNHSSP	Government of Tamil Nadu will response and that reminder will be sent.
Apr 2022	Government of Tamil Nadu (Housing and Urban Development Department)	Representation regarding the amendment of Tamil Nadu Slum Areas (Improvement and Clearance) Act, 1971 - TNHSSP	No Response
Dec 2022	Country Director, World Bank India	Letter regarding land titles for rights holders of MUDP and TNUDP	No Response
Dec 2022	Government of Tamil Nadu (Housing and Urban Development Department)	Land titles for rights holders of MUDP and TNUDP	No formal written response, Only verbal communication with the Principal Secretary, Housing and Urban Development Department who urged IRCDUC to apply for Sale Deeds in settlement for which IRCDUC also facilitated the process in one settlement as a pilot. Support was extended by senior officials of TNUHDB but they only managed to get 6 sale deeds in 6 months because of the complications due to delay.
Feb 2023	Executive Director for the United States, The World Bank Group, Country Director, World Bank India by IRCDUC	Board letter with endorsement from 46 CSOs Land titles for rights holders of MUDP and TNUDP	No Response
Feb 2023	Task Team of TNSUDP and World Bank Officials	Report on the present living conditions of rights holders of TNSUDP	Response stating 'noted'
Jun 2023	Vice President for South Asia, World Bank	Board Letter with endorsement from 46 CSOs Land titles for rights holders of MUDP and TNUDP (same as above)	No Response
Jul 2023	Task Team of TNSUDP and World Bank Officials	Reminder about the report stating that the issues have not been addressed	Response by Task Team Leader TNSUDP for the communication in June 2023 to VP, South Asia and Task Team Leader. All these World Bank-financed projects are closed, and it is recommended to contact state authorities with specific suggestions

Media Coverage – Weblinks.

Date	Issues related to the Project/ Media	Weblink
28 April 2019	Eviction of MUDP rightsholders – The New Indian Express	https://www.newindianexpress.com/states/tamil-nadu/2019/apr/28/after-35-yrs-govt-decides-land-allotted-to-slum-dwellers-was-mistake-1969857.html
8 March 2022	Resettlement under TNSUDP - Citizens Matters	https://chennai.citizenmatters.in/chennai-resettlement-colonies-ircduc-perumbakkam-semmenchery-study-39031
4 February 2022	Resettlement under TNSUDP -The New Indian Express	https://www.newindianexpress.com/cities/chennai/2022/feb/04/expand-scope-of-high-level-panel-to-ease-resettlement-in-chennaiircduc-2415070.html
4 February 2022	Resettlement under TNSUDP - The Times of India	https://timesofindia.indiatimes.com/city/chennai/ngo-report-highlights-poor-infrastructure-in-resettlement-colonies/articleshow/89334704.cms
3 October 2022	Sale Deed Under MUDP/TNUDP – The Hindu	https://www.thehindu.com/news/national/tamil-nadu/four-decades-on-world-bank-funded-beneficiaries-in-city-slums-yet-to-get-sale-deeds/article65967630.ece
4 October 2022	Sale Deed Under MUDP/TNUDP – The New Indian Express	https://www.newindianexpress.com/cities/chennai/2022/oct/04/sale-deed-evades-residents-for-35-yrs-in-chennai-2504708.html
4 October 2022	Sale Deed Under MUDP/TNUDP - DT Next	https://www.dtnext.in/city/2022/10/03/75-families-of-mudp-schemes-yet-to-get-documents
24 August 2023	Eviction of MUDP rightsholders – The New Indian Express	https://www.newindianexpress.com/cities/chennai/2023/aug/24/60-families-from-neduvankarai-shifted-to-tnuhdb-tenements-in-thirumangalam-2608218.html
24 August 2023	Eviction of MUDP rightsholders – The Hindu	https://www.thehindu.com/news/national/tamil-nadu/concern-over-eviction-of-families-from-land-allotted-under-the-world-bank-funded-mudp-scheme/article67231894.ece
27 August 2023	Resettlement under TNSUDP - The Hindu	https://www.thehindu.com/news/cities/chennai/evicted-and-resettled-years-ago-families-in-gudapakkam-continue-to-struggle-for-better-quality-of-life/article67194044.ece



INTERNATIONAL
ACCOUNTABILITYPROJECT

Information and Resource Centre for the Deprived Urban Communities (IRCDUC)

is a community-centric information hub designed to educate and empower the deprived urban communities in Tamil Nadu. The primary objective of the centre is to enhance the capacities of community leaders and community-based organisations enabling them to assert their right to adequate housing and basic amenities. IRCDUC is a consortium of community-based organisations, civil society formations and like-minded individuals who aspire to make a difference in the lives of deprived urban communities.

International Accountability Project (IAP)

is an international advocacy organization, wins policy change, boosts local advocacy efforts, and supports local activists and communities to access and exchange information on development that affects them. By opening space at influential decision-making spaces, IAP seeks to advance development principles and projects that prioritize human and environmental rights.