

IHF's experience on demonstrating Demand Assessment models in Morigaon, Assam

IHF's objective of government engagement is premised on the principle of *bridging the gaps*. IHF sees a key role for a neutral and broad-based organization like itself to assist the government in identifying and acknowledging these gaps. Over the last 7 years, IHF has built an in-depth understanding of the national canvas of housing and has always invested in activities with the potential of a systemic change. Central Government's Pradhan Mantri Awas Yojana – Housing for All (Urban) Mission (PMAY(U)), has assumed great importance in the recent times and the State-level Missions have taken over the reins. IHF believes that Government Missions present opportunities with scale and fertile beds for innovations in the spheres of technology interventions, processes, and partnership models. Hence, Government engagements have taken to the fore at IHF.

The Gap

One of the noteworthy provisions of PMAY(U) Mission that has resonated strongly with development practitioners is mandating housing demand surveys in all towns. The demand assessment exercise must be treated as a foundational step for multiple reasons:

1. All the earlier figures in the country on the housing demand and shortfalls were only estimates and not representative of the actual demand. Hence, the Mission deemed this step imperative.
2. It will influence the implementation strategy tremendously as it will capture the demand across a wide range of required housing interventions.
3. It will serve as a stepping stone to establish a relationship with communities and engage with them as they are a critical link in making the mission a success

As mandated in the Mission, Government of Assam(GoA) had rolled out a demand survey but it was limited to only the top 9 towns of the state. This activity was regarded as a starter for the Mission, however several documentation and process related challenges faced by the state created bottlenecks in implementation. Consequently, GoA was actively seeking a competent entity to help it understand, conceptualise and implement the demand survey in the 97 towns of the state. GoA's keenness on collaboration landed IHF an opportunity!

The Opportunity

IHF was incubating Project Vivartan, the housing initiative of Mushroom Development Foundation(MDF) in Guwahati on establishing a housing facilitation practice in the city. It involved demand aggregation using innovative technology tools and market aggregation to

enable access to housing for low-income communities. As a relevant organization which has contextual experience, IHF was identified and entrusted to demonstrate a robust demand survey methodology in Morigaon, a mid-sized town in Assam. Morigaon is administered by Morigaon Municipal Board and has a population of 29,164 as per 2011 census. The current population is expected to be around 40,000.

The following principles informed the pilot design:

1. Equal opportunity – every willing and eligible household must be presented with this opportunity to become part of the survey
2. Evidence based – weed out the ineligible to the maximum possible extent by adhering to the eligibility criteria as per the Mission guidelines and by efficient collection of required documents
3. Bridging information gaps – educate communities on,
 - ❖ the mission objectives and provisions
 - ❖ the eligibility criteria and options
 - ❖ documentation requirements
4. Technology – demonstrate the merits of leveraging technology based solutions.
5. Collaboration – forge partnerships to strengthen an enabling ecosystem in the town

Preparation

1. The policy provisions were simplified for better understanding of the masses as well as the team. The matrix shown below is one such attempt at decoding the policy.

		Monthly Family Income (INR)			
		0-25,000 (EWS)	25,001 - 50,000 (LIG)	50,001 - 1,00,000 (MIG-I)	1,00,001 - 1,50,000 (MIG-II)
Land owners hip	Own	BLC	CLSS-LIG	CLSS-MIG I	CLSS-MIG II
		BLE			
		CLSS-EWS			
	In Slum	ISSR	CLSS-LIG	CLSS-MIG I	CLSS-MIG II
		CLSS-EWS			
		AHP			

	No ownership/ Renters	CLSS-EWS	CLSS-LIG	CLSS-MIG I	CLSS-MIG II
		AHP			

2. Based on the categories identified above, a checklist of required documents was created for each category.
3. A front-end team of surveyors was put together by collaborating with local NGOs, Masters of Social Work students and interested citizens of the town.
4. Taking inspiration from the application formats (4A and 4B) as given in Mission guidelines, the survey forms were digitized and made available on mobile tablet devices.
5. The team was trained on conducting surveys using Lumstic on mobile tablet devices, the survey process and field engagement.
6. A workshop on PMAY(U) for the ULB staff and ward councillors was conducted to familiarise them with the Mission and call attention to their role in the Mission.




Process

The pilot was an evolution where learning from the previous approach helped inform the next. IHF experimented with three approaches over the entire course of the demand survey. As we were given only one opportunity we wanted to come up with a suite of options that would truly make the solution robust.

Every approach was a combination of the *modes of communication* used and the *methodology for data collection*. The approaches were assessed on the following parameters:

1. Beneficiary Effort – should be as low as possible
2. Resource Efficiency – should utilise the resources (effort, time, materials) most efficiently
3. Degree of Awareness – should create maximum awareness
4. Throughput (form collection) – should fetch maximum number of application forms

A synthesis of the tried survey methodology has been illustrated below:

	APPROACH 1	APPROACH 2	APPROACH 3
Modes of communication 	Town PAS*	Town PAS + Door to Door awareness	Town PAS + Door to Door awareness
Method of data collection 	Door to Door	Door to Door	Congregation at a central venue
 A Quick Review			
Beneficiary Effort	Low	Low	High
Resource Efficiency	Medium	Low	High
Degree of Awareness	Low	High	High
Throughput	Low	Medium	High
*PAS-Public Address System			

Challenges

The two-and-a-half-month exercise was replete with challenges. We soon realised that we were in a very unique position – for once we were inside the system and experiencing the constraints that stifle the system from within.

The foremost challenge was the lack of registered, updated, consistent land ownership documentation with the beneficiaries – Considering more than half the town could be categorised under the Beneficiary-Led Construction component, proving the applicant's rightful land ownership was mandatory as per the Mission guidelines. Since the guidelines and processes in the Mission document were relatively different from the earlier comparable missions IHF took the route of trial and error to find solutions to fill such gaps. We tried to overcome this quandary, by emphasising on the document requirement (voter ID, bank passbook, property tax receipt and land ownership document) for a successful enrolment into the scheme as well as by flagging the lack of ownership (inherited/non-partitioned) cases.

The second critical challenge was to achieve the desired level of awareness and involvement of the ULB staff and the elected ward councillors¹ by assigning clear roles and responsibilities. As per the Mission guidelines, implementation at the local level is the ULB's responsibility and ward councillors' play a very significant role in it. Their involvement in the implementation could shape the outcome of the mission at the respective ward levels. The ward councillors by virtue of being the people's representatives could play a vital role in bridging information gaps, ensuring the survey coverage in their respective wards and voicing concerns on behalf of the potential beneficiaries, if any. With active support from the ward councillors, the awareness campaign would be much more effective and efficient.

The third challenge was education and management of beneficiary expectations – our effort of simplifying the policy provisions was an attempt to communicate the same accurately. Although, in some of our field visits, we realised that people had been misled into thinking that they are entitled to free houses under the beneficiary-led construction vertical of the mission, some were unaware of their own contribution amount that they would have to arrange for. Some were skeptical about timelines as they had been victims of empty promises in the past. Such gaps in understanding skewed the beneficiary expectations enormously. Although, some of these could be managed with some degree of pre-emption and cognizance but eventually this one remained the most challenging to resolve.

Institutionalization

The primary objective of the above exercise was to explore aspects of the executed survey methodology that can be adopted to the pan-Assam survey process as well as ways in which the Urban Local Body can be equipped and empowered to own the overall implementation of

¹ Ward Members/Representatives are referred to as the Ward Councillors in the State of Assam.

the Mission in their respective cities/towns. Hence, IHF earnestly focussed on institutionalization of processes and practices.

The beneficiary categorization and document checklist that had been conceptualized by IHF is now being utilized under all marketing and awareness collateral created for the purposes of the Mission. Also, after we experimented with multiple approaches mentioned above, and analysed them in depth, the Mission was convinced that the survey must be done by the congregation approach as opposed to any of the other approaches. Lumstic with its geo-tagging capabilities had helped us achieve the first authenticity check of whether the family truly owns a pucca house or not. This idea was replicated by the Mission when it developed an exclusive mobile application for house photo capturing and geo-tagging.

IHF's experience in Morigaon, reiterates that a systematic demand assessment truly serves as the premise for a fitting housing development in the town. IHF advocates the need for regular demand assessments independent of Missions and projects that are thorough, taking into consideration the entire housing continuum. It is time that the state housing policies begin giving due importance to the most fundamental aspects such as those discussed above and establish systems and processes that will help in overcoming the challenges on an ongoing basis.

Lumstic is an initiative by Ashoka Innovators for the Public to help Social Enterprises collect, use and leverage data efficiently and more importantly effectively. Useful metrics will help organizations /Governments get insights and help them fund raise, implement social impact programs and measure its impact. It is a product suite that helps organisations/Governments enable positive societal change in a methodical way through a "data ecosystem".