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Governing India's Urban Transition

A Framework For Managing Transitional Settlements

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ABOUT THIS BRIEF

Some of India's fastest-growing urban spaces are still run as villages. Over 10 crore people live in dense, non-farm, often industrial settlements that function like towns but are classified, funded, and governed as rural, driving fragmented planning, weak infrastructure, and fiscal gaps(IIHS Analysis, 2025; See Annexure 1 and 3 for details).

A sizable share of the country's future growth—in people, firms, and investment—will be concentrated in such transitional settlements, which sit on industrial corridors, metro peripheries, logistics hubs, and emerging regional centres (Kundu, 2011). When these places are misclassified or notified late, land use, infrastructure, and labour markets lock into inefficient patterns, undermining productivity gains and dampening the wider macroeconomic benefits that urbanisation can deliver.

Yet urban transitions are treated as overnight decisions across Indian states. Rural institutions are dissolved, urban schemes arrive late, and residents suddenly lose rural programmes, face higher taxes, and see services disrupted—fueling backlash and slowing down investment and job creation.

The core problem: India lacks a continuum-based system to flag, prepare for, finance, and manage urban transitions. States use divergent and discretionary notification criteria; real-time visibility into where and how urbanisation is unfolding is weak. Coordination across rural, urban, industrial, and infrastructure agencies is thin.

The opportunity: this brief proposes a state-anchored, multi-level transition framework that treats urbanisation as a managed process rather than a one-time notification. Drawing on IIHS fieldwork in Bihar, Himachal Pradesh, Karnataka, Maharashtra, and Rajasthan, as well as policy work with state governments, the 16th Finance Commission, and the Union Ministry of Housing & Urban Affairs (MoHUA), it sets out how real-time data systems, clear urban typologies, and structured funding and governance mechanisms can help capture the macroeconomic upside of India's urban transition in a planned, equitable, and fiscally sound way over the next 3–5 years.

THE CHALLENGE INDIA'S HIDDEN URBANISATION

India's urban story is being written in places that do not officially count as urban. Beyond metros, growth is now concentrated in small towns, corridor nodes, peri-urban belts, and 'rurban' clusters that function as urban but remain classified and governed as rural.

At the centre of this mismatch is how India defines 'urban'. Two categories drive the system: Statutory Towns (STs) and Census Towns (CTs). STs are settlements that states formally notify as urban—Municipal Corporations, Municipalities, Nagar or Town Panchayats—each with elected Urban Local Bodies (ULBs), defined urban mandates, and access to urban schemes.

CTs, by contrast, are places that are urban in character but rural in law. They cross tight Census thresholds on population, density, and non-farm work—population above 5,000, density over 400 persons per square kilometre, and at least 75 per cent of the male workforce in non-agricultural activities to be classified as urban, yet continue to be governed as Gram Panchayats (GPs). As Annex I shows, India's estimated urbanisation would be substantially higher if these definitional thresholds were relaxed in line with international practice.

In addition, states apply their own criteria for notifying STs, which vary widely in both thresholds and emphasis, as presented in Annex II. Rajasthan, for example, requires a minimum population of 10,000 and density of 200 persons per square kilometre; Karnataka asks for more than 10,000 people and density of 1,500 persons per square kilometre; and, Haryana allows notification for settlements up to 50,000, with "economic significance" as a key factor, while several other states specify revenue or fiscal benchmarks rather than only demographic cut-offs.

This split between the statistical and statutory urban leads to systematic under-recognition of India's real urban footprint. In 2011, about 37.7 crore people were officially counted as urban across 7,932 settlements (Office of the Registrar General & Census Commissioner, India, 2011). Of these, around 5.4 crore—roughly 14 percent—lived in CTs that met urban criteria without urban governance or funding. Projections for 2026 suggest that around 8,656 such settlements, with nearly 10.4 crore people—over one-fifth of the projected urban population—are still treated as rural in administrative and fiscal terms, with particularly high concentrations in several large, rapidly industrialising states, as presented in Annex III.

This is not just a statistical quirk; it shapes outcomes on the ground. The rural-urban line decides who governs a settlement, what powers and staff they have, which schemes and grants apply, and at what scale infrastructure and services are planned and financed.

When de facto towns are left on the rural side of the line, they run as GPs without urban mandates, lack integrated spatial and economic planning, and receive funds calibrated for villages rather than dense, non-agricultural economies. As a result, roads, water supply, sanitation, housing, and social services lag far behind actual demand. Multiple agencies operate within the same geography without coordination, and when notification finally comes—often long after the transition has already happened on ground—the abrupt withdrawal of rural schemes and delayed arrival of urban programmes creates fiscal shocks, service disruptions, and local resistance to the very idea of becoming urban.

WHAT TRANSITIONAL SETTLEMENTS EXPERIENCE

Evidence from Bihar (Paliganj Nagar Panchayat and Kita Chauhattar West Gram Panchayat), Himachal Pradesh (Shahpur Nagar Panchayat and Averi Gram Panchayat), Karnataka (Tumakuru), Maharashtra (Dehu Nagar Panchayat and Loni Kalbhor Gram Panchayat), and Rajasthan (Bassi, Bhiwadi, and Degana) reveals a recurring set of specific, on-ground challenges that transitional settlements experience.

Urban obligations without urban benefits

In many transitional settlements, residents experience the cost of being urban—new regulation, higher taxes, and loss of rural schemes—before they see any benefits in services or economic opportunity.

Degana's urban notification brought new building regulations and higher taxes into a largely agrarian context. Meanwhile, access to the Mahatma Gandhi National Rural Employment Guarantee Schemes (MGNREGS) stopped immediately, while the replacement urban employment arrived only seven years later. This created a prolonged household income gap, with little visible improvement in water, sanitation, or other basic infrastructure.

Crowded but leaderless institutional landscape

As settlements grow and attract industry, infrastructure, and corridor investments, the number of institutions increases—industrial development corporations, corridor special purpose vehicles (SPVs), parastatals, and others—without clear mechanisms to align planning and decision-making.

In **Tumakuru**, an industrial node on the Chennai- Bengaluru Industrial Corridor, multiple SPVs (Japanese Industrial Township, Machine Tools Park, Food Park) operate alongside the City Corporation, Smart City Company, the Karnataka Industrial Areas Development Board (KIADB), the Urban Development Authority, and several tiers of rural local bodies (RLBs). While local bodies facilitate land acquisition, they have limited influence over how the town grows or how natural resources are managed, leaving residents and firms to face overlapping jurisdictions and no single accountable institution for issues such as water, mobility, or housing.

Infrastructure deficits

Transitional settlements typically carry urban-scale populations and economies with rural-scale infrastructure and service systems. This reflects the absence of a clear transition pathway and predictable funding as places move from rural to urban.

In **Bhiwadi**, an industrial hub within the National Capital Region (NCR) and the Delhi-Mumbai Industrial Corridor (DMIC), groundwater is over-exploited and bulk water, drainage, and sewerage networks are incomplete and unevenly distributed (Greater Bhiwadi Masterplan 2031; CGWB, 2017). Responsibilities for the operation and maintenance of these basic infrastructures are fragmented and ambiguous. Air quality is poor and its monitoring weak despite intense industrial activity.

Migrant workers live in cramped *abadi* (dense and unregulated housing available in nearby villages) settlements near factories, while formal economically weaker section (EWS) housing farther away stands vacant due to its distance from jobs and services. In Bassi, limited local social infrastructure and employment options push residents to rely on Jaipur, undermining the practical value of local urban status.

Loni Kalbhor, located 18 km away from Pune, continues to be governed by a GP despite predominant urban characteristics. Infrastructure, service provisions and sanitation coverage are inadequate. In the absence of a Sewage Treatment Plant (STP), untreated wastewater gets discharged into the environment. Water supply services reportedly cover only about 60 per cent of the population, with peripheral areas largely dependent on groundwater and tanker supply (Dolare, 2025).

Plans that are not grounded or funded

Planning for transitional settlements is often misaligned with economic and fiscal realities, and is not embedded in a real-time appreciation of how urbanisation is unfolding.

In **Degana**, the town plan prepared from Ajmer earmarked land for schools, hospitals, and housing but did not connect these allocations to realistic financial commitments or existing agrarian land-use patterns, leading to conflict and weak implementation. In Bhiwadi, the NCR regional plan, DMIC corridor plans, and the Greater Bhiwadi Master Plan all apply to the same geography, while routine tasks such as street and streetlight maintenance are split between the ULB and the Rajasthan State Industrial Development and Investment Company (RIICO), creating confusion and gaps.

In the case of **Loni Kalbhor**, its rural status means there is no access to Maharashtra's urban capital grants or the state municipal cadre. It relies on limited central transfers and its staff strength of 39 do not include key technical personnel such as engineers, accountants, or town planners.

On the other hand, **Dehu**, located 29 km from Pune, represents a settlement where the administrative transition to urban status has occurred, but the alignment of fiscal flows and functional capacity remains incomplete. Urban notification enabled access to Maharashtra's urban capital grants and led to the sanctioning of 27 posts, including key urban roles such as engineers, accountants, and sanitation experts. However, significant gaps persist. Fiscal transfers continue to be based on outdated population estimates (2011), and staffing levels remain insufficient relative to the scale and service demands of the expanded urban jurisdiction.

Thin local capacity for complex transitions

Newly created ULBs often inherit new territories, new functions, and politically sensitive transitions without the staff, systems, or revenues needed to manage them.

In **Bassi**, when GP *abadi* land was transferred to the new ULB, institutional memory about assets, boundaries, and responsibilities did not transfer with it, leaving the new body unsure of its remit and slowing development activity.

Shahpur, located about 25 km from Dharamshala, was designated a nagar panchayat in 2016. However, its transition has not been accompanied by investments in institutional capacity, and the settlement continues to function with rural administrative arrangements.

Across these challenges, the common thread is that transitional settlements are asked to absorb urban-scale populations and economies without a predictable package of planning support, institutional clarity, financing, and capacity development. Misclassified places remain stuck with rural tools for urban problems, while newly notified towns cross the administrative line without the handholding and resources required to make the transition work.

THREE SYSTEMIC GAPS

The root cause for the challenges transitional settlements are experiencing is structural: urbanisation in India is treated as a binary, overnight shift from rural to urban, not as a managed continuum. Three systemic gaps explain why these problems recur across states and settlement types.

No real-time identification system

Reliance on the Census means emerging urbanisation is effectively invisible during long inter-censual periods. By the time new towns are counted, land use, governance, and infrastructure have already evolved in ad-hoc ways that are difficult and costly to correct. State systems for notifying STs do not fill this gap, as notification is often based on discretionary, outdated, or unevenly applied criteria rather than continuous monitoring of how settlements are changing on the ground.

No structured transition pathway

When a settlement is notified as urban, rural governance systems and schemes are withdrawn quickly, but new urban staffing, institutions, and programmes take months or years to stabilise. In places such as Degana, this has produced multi-year gaps in employment support and basic service financing, even after notification.

No multi-level coordination

State-level notification decisions are often taken in isolation from district and local bodies, which learn of changes reactively. Industrial zones, parastatals, corridor SPVs, and utility agencies then operate as parallel regimes, with limited alignment to local plans or institutions, as seen in Tumakuru and Bhiwadi.

A CONTINUUM-BASED POLICY FRAMEWORK

This brief proposes a three-part solution that treats urbanisation as a managed continuum rather than an overnight change.

See urbanisation in real time and differentiate types of settlements

What needs to change

States need the ability to identify urbanisation as it unfolds, rather than waiting for the next Census or ad-hoc notification proposals. Classification decisions should be grounded in continuous evidence on how people live and work, how land is used, and where economic activity is concentrating. Census results, when available, should provide rolling baselines, with state systems updating the picture between Census rounds.

What states should do

States should establish data cells that integrate administrative records (employment and welfare registrations, industry and utility connections), simple consumption indicators (vehicles, electricity and water use, internet, school enrolment), and remote-sensing products that track built-up growth and land-use change. They should move beyond single, census-style thresholds and adopt notification criteria that reflect real-time changes in built-up area, non-farm work, connectivity to highways and growth centres, and economic dynamism.

What this will deliver

Used together, these tools can flag settlements that are urbanising three to five years before formal notification, allowing proactive planning and budgeting instead of reactive crisis management. Differentiating peri-urban belts, corridor-driven nodes, isolated small towns, and high-growth GPs will enable institution, planning, and funding packages tailored to each type.

Create a transition architecture across state, district, and local levels

What needs to change

Today, transitions are managed in a piecemeal manner. Decisions are taken more centrally, at the state level, while district and local levels respond reactively, and parastatals and SPVs operate in parallel regimes. There is no consistent structure that links identification, planning, financing, and implementation across levels.

What states should do

Transition management should be embedded in existing institutions at three levels. A small state-level transition unit (STU) can track emerging urbanisation, validate typologies, manage a dedicated transition fund, and align parastatal and corridor investments with local transition plans. District transition calls (DTCs) can connect this state function to ground realities by assessing regional trends,

aligning departmental plans and budgets with transition timelines, and supporting local governments in preparing and implementing transition plans. Local transition cells (LTCs) within GPs or new ULBs can manage day-to-day tasks. These include preparing integrated local development plans, sequencing the withdrawal of rural schemes and activation of urban programmes over three to five years, and working with communities on service delivery and grievance redressal.

What this will deliver

This layered architecture will reduce transition time, minimise gaps in funding and services, and establish clear points of accountability without building large new bureaucracies. Experience from states that use hub-and-spoke approaches shows such that structures improve coordination across departments and levels.

Align planning, finance, and capacity with transitions

What needs to change

Planning, funding, and capacity development are currently fragmented and not sequenced around transitions: plans are not grounded or funded, financing collapses in the interim between rural exit and urban entry, and ULBs are expected to manage complex transitions with very little staff or support.

What states and the Union should do

Planning in transitioning settlements should move from stand-alone land-use maps to comprehensive local development plans that integrate audits of land, environmental resources, economies, and social infrastructure into a single, integrated blueprint for public and private investment over a decade.

ULBs and communities need to be central to these processes, supported by reforms to state planning laws so rural plans can plug smoothly into future urban plans, as well as requirements for industrial townships, corridor agencies, and other parastatals align their plans with local transition frameworks.

Financing should be stabilised through state transition funds for newly notified ULBs, phased withdrawal of key rural schemes, timely activation of urban employment, housing, and basic service programmes, and targeted union support linked to transition milestones.

Newly created ULBs will also need early help to build own-source revenues, especially property tax systems. Capacity development must shift from state and parastatal bodies to ULBs, funding additional planners, engineers, finance staff, and community coordinators in transitioning settlements and institutionalising regular coordination forums among ULBs, panchayats, development authorities, industrial agencies, and SPVs.

What this will deliver

Aligning planning, finance, and capacity with the transition timeline will prevent the current 'funding cliff' at notification, ensure investments match real needs, and equip local institutions to manage growth, rather than merely react to it.

TOWARDS IMPLEMENTATION A 3–5 YEAR ROADMAP

Years 1-2: Build Systems and Architecture

What needs to happen

Union and State governments need a shared framework, basic data systems, and a dedicated transition architecture in place before large-scale rollout

Key actions

- MoHUA issues national guidance on urban transitions, outlining state-level architecture (State Transition Units, District Transition Cells, Local Transition Cells), core urban typologies, and indicative transition timelines and funding principles.

- States establish State Data Cells and State Transition Units, and conduct a rapid diagnostic of settlements with urban characteristics, classifying them into typologies using integrated administrative, consumption, and remote-sensing data.

What this delivers

Within one to two years, states have a real-time map of emerging urbanisation, a list of settlements likely to transition in the next three to five years, and basic institutional structures to manage these transitions.

Years 2-3: Pilot and Coordinate Transitions

What needs to happen

Transition frameworks must be tested and refined in a manageable number of settlements before state-wide rollout.

Key actions

- States activate District Transition Cells and Local Transition Cells, and pilot comprehensive local development planning and phased-transition processes in 5-10 diverse settlements.

- MoHUA supports these pilots through targeted funding, guidance on State Transition Funds, and adjustments to central schemes so they align with state transition timelines and typologies.

What this delivers

Pilots demonstrate how real-time identification, phased scheme withdrawal, and coordinated planning can reduce transition shocks, improve service continuity, and strengthen local acceptance.

Years 3-5: Scale and institutionalise

What needs to happen

Transition management becomes a routine, systematised part of urban and regional governance.

Key actions

- States roll out transition frameworks across all districts, adopt regular (annual or biannual) notification cycles grounded in real-time data, and mainstream the use of typologies in state planning and budgeting.

- MoHUA and the Finance Commission incorporate transition support into formula-based grants and urban programmes, so structured transitions are built into the core intergovernmental fiscal framework rather than funded as one-off projects.

What this delivers

Transitions become predictable, better financed, and more widely accepted, with clearer gains in service delivery, planning, and institutional capacity.

PRIORITY ACTIONS FOR MoHUA AND STATE GOVERNMENTS

What MoHUA Should Do

- Issue National Guidelines on Managing Urban Transitions that describe the state-level transition architecture, set out core typologies, and frame indicative transition timelines and funding mechanisms.
- Create a National Urban Transitions Fund to support states that adopt structured transition frameworks, with disbursement linked to demonstrated progress on data systems, architecture, and pilots.
- Make the establishment of State Data Cells and basic transition architecture an eligibility condition for accessing selected central urban development funds, and provide technical assistance for data integration and use.
- Realign existing urban schemes so that transitioning settlements are an explicit priority and ULB capacity development is treated as a core objective, not an add-on.
- Work with the Finance Commission to recognise transitional settlements as a distinct category for intergovernmental transfers during the three to five year transition window.
- Support states in strengthening planning cadres and technical capacity focused on transitional settlements, including planners, engineers, and coordinators.

What States Should Do

- Form STUs with representatives from key departments (urban development, rural development, finance, environment, infrastructure) and empower them to coordinate transitions and disburse resources.
- Establish State Data Cells to integrate administrative, scheme, and remote-sensing data and produce regular (annual or biannual) maps of emerging urbanisation.
- Define state-specific urban typologies and tailor institutional design, planning instruments, and funding baskets to each type.
- Revise urban notification procedures to incorporate real-time indicators, adopt proactive notification cycles, and reduce reliance on ad-hoc, reactive proposals.
- Create State Transition Funds to support newly notified ULBs over the first three to five years, focusing on core staffing, basic infrastructure, and capacity-building.
- Pilot phased withdrawal of key rural schemes (such as employment and housing schemes) in selected transitional settlements, pairing this with rapid activation of corresponding urban programmes, and scale approaches that work.
- Require development authorities, industrial agencies, and SPVs to align their plans and investments with local transition frameworks and ULB plans, rather than operating as parallel regimes.
- Amend Town and Country Planning laws to enable robust rural spatial planning, ensure village plans integrate into future urban plans, and strengthen community participation in planning processes.
- Invest in local capacity by hiring additional planners, engineers, and finance officers for transitional settlements and by offering sustained training in planning, financial management, and cross-sectoral coordination.
- Support own-source revenue mobilisation in newly notified ULBs through technical assistance on property tax assessment, digital collection systems, and realistic multi-year revenue improvement plans.
- Taken together, these steps will allow MoHUA and state governments to move from ad-hoc, binary transitions towards a structured, continuum-based system where settlements are identified early, supported deliberately, and integrated into India's urban and economic trajectory in a planned manner.

CONCLUSION

India's urban transition is not a problem to contain, but an opportunity to harness. Today, that opportunity is being undermined by reactive, fragmented approaches that still treat urbanisation as an overnight administrative change rather than a managed, long-term process.

Over the next 15 years, tens of millions more people will live and work in urban conditions, many in settlements that are currently rural in law but urban in reality. Census results, when available, will sharpen the statistical picture, but by themselves will not resolve how these transitions are governed on ground. The choice is straightforward: continue absorbing the costs of misclassification, governance gaps, infrastructure deficits, and social conflict, or build systems that anticipate and manage these transitions in a planned manner.

This brief sets out a practical path: real-time systems to see where urbanisation is happening; state-anchored transition units; structured funding and phased scheme withdrawal; and, integrated planning and capacity development anchored in local institutions. None of these ideas are speculative—elements already exist in state practice and pilots and in emerging models such as hub-and-spoke transition arrangements.

With sustained commitment from MoHUA, state governments, and Finance Commissions over the next three to five years, India can normalise structured transitions rather than treating each one as an exception. Doing so will mean earlier identification of emerging urbanisation, better-sequenced infrastructure investment, smoother institutional changeovers, reduced community resistance, and more inclusive, sustainable urban growth.

Annexures

Annex I: Urban Population Estimates in India

Table (1): India-Urban Population Estimates						
Year	**No. of Settlements**			**Population (in crores)**		
	STs	CTs	Total	STs	CTs	Total
2011	4,050	3,882	7,932	32.3	5.4	37.7
2026	5,106	8,656	13,762	39.6	10.4	50.1

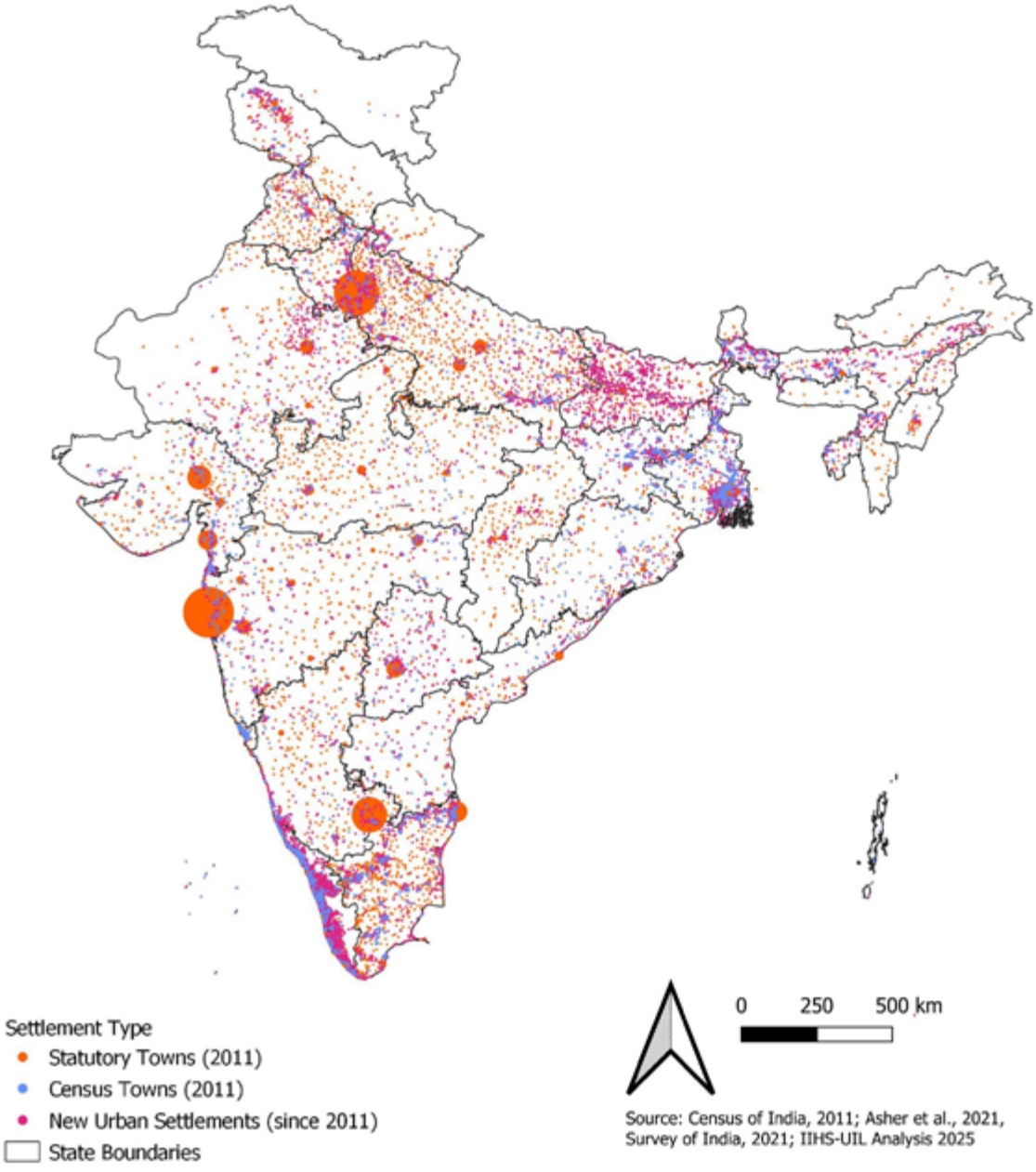
Source: Census of India, 2011; IIHS-UIL Analysis, 2025

Annex II: Differences in Criteria and Thresholds Used to Define Urban

State	Min. Pop	Min. Density Persons/sq kms	Male Non-Agri worker share (%)	Min. Revenue	Other Key Criteria
Census (All India)	5,000	400	75		ST or all 3 criteria
Bihar	>12,000		50		Economic significance
Chhattisgarh					
Haryana	Up to 50,000				Economic significance
HP	> 2,000			Rs. 5 lakh	
Karnataka	>10,000	1,500	50	Rs. 9 lakhs or Rs. 45 per capita	
Kerala					
Maharashtra	>10,000		25 to 50		
MP	> 15,000	200	< 15		
Odisha	>10,000				Economic significance
Punjab					
Rajasthan	> 10,000	200	10 % in non-agriculture	Rs. 10 per capita	
Tamil Nadu	> 5,000			Rs. 50 lakhs	
Uttar Pradesh					

Note: Grey highlights = considered but unspecified

Annexe III: Map with the Distribution of Urban Settlements in India



Note: Bubble Size proportionate to projected population.
New Urban settlements are projected based on growth in built-up and employment.

Annexe IV: References

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Annexe V: Related IIHS Readings

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