

Building Castles in Air

Housing Scheme for Bombay's Slum-Dwellers

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The Afzalpurkar report on housing of Bombay's 40 lakh slum-dwellers fails to take its implications to their logical conclusions. With procedures of transit accommodation not clearly worked out and no commitment on the part of the state towards infrastructural development, the scheme has generated a lukewarm response among the builders and may face opposition from the slum-dwellers themselves.

WILD promises and populist, unimplementable schemes have become a hallmark of electoral politics over the years. But the con of free houses being promised to the 40 lakh slum-dwellers of Bombay by the Shiv Sena-BJP government takes the cake. At first, it came as another of those Bal Thackeray pre-election rantings. Nobody took it seriously. But after assuming power, the SS-BJP government appointed a study group headed by D K Afzalpurkar, senior IAS officer and chairman of the Bombay Port Trust, to propose a scheme for providing free houses to slum-dwellers. In little over two months, on July 21, the study group produced its recommendations. And, the state government, without much ado, has announced that it has accepted what has come to be known as the Afzalpurkar report. In keeping with the culture of using auspicious occasions to launch schemes, Bal Thackeray has declared the Slum Rehousing Scheme (SRS) open on Dussera – October 3. (Memory is short, but let us recall that Sharad Pawar's now derailed earthquake reconstruction scheme also started on Dussera day, 1993).

Slum groups and voluntary organisations, who have organised debates on the Afzalpurkar report, have been sceptical about its implementation. But the repeated announcements by the state government affirming the government's intention of implementing the scheme, has sent the expectations of Bombay's nearly 60 lakh slum population skyrocketing. Notwithstanding the scepticism among housing rights organisations and the media, a large section of slum-dwellers genuinely feel that within a short time they will be proud owners of apartments in multi-storey buildings. Woe betide Bal Thackeray if these aspirations are dashed!

HISTORY OF FAILED SCHEMES

This is not the first scheme to rid Bombay of its slums. And it is unlikely that it will be the last. The 'philosophy' of 'cross-subsidy' – that the builders can be made to

subsidise slum development if they are given additional FSI on slum plots as an incentive in order to increase the margin of profits – is at the root of the new SRS. This was also the basis of Sharad Pawar's Slum Redevelopment Scheme (SRD scheme) which was launched with much fanfare in 1991. In fact, the Afzalpurkar recommendations are nothing but a souped up version of the earlier Sharad Pawar's SRD scheme.

Bombay's population over the decades has leapt from a mere 8.13 lakhs in 1901 to nearly 130 lakhs currently. Slums were virtually unknown in 1961, constituting only 10 per cent of the population then. Today, Bombay is a virtual slum city with 55 per cent of its population living in shanty tenements as 'encroachers' on government and private lands. This does not include another 25 per cent of the city's population living in squalid and dilapidated buildings, where conditions are often worse than slums.

In the first two decades after independence, the official approach towards slums was to clear the hutments and rehouse slum-dwellers in permanent structures. An amendment, Section 354 A was introduced in the Bombay Municipal Corporation (BMC) Act to make this legally possible. The cost of constructing a permanent tenement was fixed at Rs 8,000 in 1954, with the union government and the BMC sharing the costs equally. By the end of the 1960s, with the union government refusing to enhance its Rs 4,000 per hut subsidy, and slum structures growing in leaps and bounds, slum clearance as a policy met its demise. The government realised that as conditions in rural areas became more wretched and industrial expansion in the cities attracted people in search of livelihood, migration into the city would spawn slums at a rate beyond the capacity of the slum clearance programme. Thus, slums would have to be tolerated, and the official policy veered around to 'improving' slums rather than 'clearing' them.

The BMC launched its Slum Improvement Programme (SIP) in 1970. The programme envisaged providing basic civic amenities

such as water supply, toilets, roads, drainage and street lights for slum-dwellers. The union government allocated the meagre sum of Rs 2 crore in 1972 for the purpose. A separate machinery, the Maharashtra Slum Improvement Board, was set by the state government in 1974 to co-ordinate this work. When the Maharashtra Housing and Area Development Authority (MHADA) was set up in 1977, the slum board was merged with MHADA.

A BMC report, written a few years ago by the deputy municipal commissioner (slums), K G Pai, estimated the housing stock necessary for clearing slums in Bombay at 10 lakh tenements. Taking a construction cost of Rs 350 per sq ft, and providing for 150 sq ft carpet area per tenement, the report projected the rehousing cost for Bombay's slum-dwellers at Rs 7,000 crore. In this light, the meagre total of Rs 70 crore spent over two decades on the Slum Improvement Programme shows the casual attitude on the part of the planners to improve the lot of slum-dwellers. The BMC report points out that even basic slum improvement measures would require a minimum of Rs 150 crore a year, and goes on to admit that a whopping 30 lakh slum-dwellers have not been touched by the so-called slum improvement programme.

So far the state government's method of tackling the problem of burgeoning slums has been by wearing the blinkers of 'cut-off' dates. At first, the government defined a 'legitimate slum' – one that was recognised under the Maharashtra Slums Improvement Act, and thus qualified for basic civic amenities and protected against demolitions – as one whose residents were enumerated in 1976, and were provided photopasses. The cut-off date was thereafter extended to 1980, and later, after widespread agitation in 1987, to those figuring in the voters list of 1985. As things stand today, slums which have come up after 1985 do not exist for the state government and the BMC. By this method, 50 per cent of the reality has been wished away.

After the failure of the SIP the state government in 1985 launched the Slum Upgradation Programme (SUP), in collaboration with the World Bank and the BMC. This programme sought to transfer the bulk of the burden of development on the slum-dwellers themselves. While providing some civic amenities, the programme envisaged slum housing co-operatives undertaking slum development in exchange for transfer of land tenure and housing loans to the slum co-operatives. A modest target of one lakh tenements – one-tenth of the total slums in the city – was projected for coverage under the scheme. However, till 1993, only 22,000 households have been covered, and the programme has been virtually given up as a failure.

The government's answer to this string of failures was not greater involvement in the field of housing for the poor, but to withdraw and give the field to the builders and private developers. Significantly, Sharad Pawar's builder-propelled SRD Scheme came in March 1991 in consonance with the unfolding of the New Economic Policy by the newly-installed Narasimha Rao government. Privatisation and withdrawal of government subsidies, the watchwords of the NEP, was sought to be applied with a vengeance to the housing sector too. By that time, Sharad Pawar, as the chief minister of Maharashtra, had also unveiled his plans to convert the city into another Singapore – of slowly shifting out or shutting manufacturing activity starting with the city's 60 textile mills, converting factory lands into lucrative real estate, and making Bombay primarily a commercial and financial centre of the country. Slums, therefore, did not fit into these grandiose plans. Significantly, the first slums targeted for eviction, bearing the approval of the union transport minister, Gulam Nabi Azad, were those surrounding the Sahar airport.

Under the new development control regulations, introduced for the city in March 1991, private developers were invited to rehouse slums in small flats of a minimum of 180 sq ft carpet area. In return, the developer would be granted an FSI of 2.5 on slum plots instead of the 1.0 FSI prevailing in the suburbs, and 1.33 in the island city. (Floor-space index (FSI) determines how high a building can be built, and is directly proportional to the size of the plot. For example, an FSI of 1.0 on a 1,000 sq metre plot means that the total floor space constructed in the building should not exceed 1,000 sq m.) After constructing the slum rehabilitation units on a given plot, the developer was free to construct flats and shops for commercial sale, and the government envisaged that part of the profit would go to 'cross-subsidise' the slum houses. Slum-dwellers were also required to pay the builder a minimum of Rs 15,000 of the projected Rs 75,000 cost of a 180 sq ft tenement. This scheme signalled the virtual withdrawal of the government from its social responsibility in the sphere of housing.

The scheme was a non-starter from the beginning. Builders were sceptical, especially the big houses, of getting into wrangles with the slum-dwellers, and preferred to work on unencroached plots with clear titles even though the land costs were astronomical. Those builders who had plans passed under the scheme found they could not start work in the absence of transit accommodation for the slum-dwellers. And the slum-dwellers were rightly reluctant to give possession of their plots in the absence of the builder

providing alternative accommodation. As a result, in a majority of the schemes approved, even till today, not a single brick has been laid. Statistics released by the state government are a glaring revelation. Only 160 schemes were submitted to the government for approval in the nearly four years of existence of the SRD scheme. Of these, the government accorded approval to 89 schemes involving a total of 17,600 dwelling units. However, only four of these 89 projects have taken off and are anywhere near implementation.

THE AFZALPURKAR SCHEME

The Afzalpurkar recommendations have recognised some of the lacunae in Sharad Pawar's SRD scheme, and, while adopting the same approach of 'cross-subsidy', has tried to make a few improvements. In a major departure from the previous SRD scheme, it has made eligibility to the scheme open to all slum-dwellers who figure in the electoral rolls of January 1995. The previous scheme had adopted the 1985 voters list as the cut-off date, thus, effectively leaving out half of the city's slum population. It has also extended the status of 'slums' to the nearly eight lakh pavement-dwellers of Bombay, thus also making them eligible for housing under the scheme (Chapter 20).

The new scheme also seeks to give a better deal to the slum-dwellers by increasing the minimum carpet area to be provided for rehabilitation from 180 sq ft to 225 sq ft, and does away with the requirement of Rs 15,000 to be paid by slum-dwellers to the developing agency. Houses under the new scheme are to be totally free.

Furthermore, it has strongly advocated rehousing slums on site *in situ* and if the residents have to be shifted in case the plot is reserved for an essential public project, or in the case of pavement-dwellers who have to be moved to 'virgin lands', the new location should be within 10 km of the old site. Making these recommendations in Chapter 7, the Afzalpurkar committee envisages that about 80 per cent of the slums can be developed *in situ*. Besides essential reservations in the developmental plan, the committee seems to have overlooked that a large number of slums are situated right on the sea coast, on hillslopes, in the landing and take-off tracks of airplanes and below high tension wires, etc, where building permission cannot be granted under development control rules. Together with pavement-dwellers, the number of slums which will require to be shifted to 'virgin lands' would be as high as 40 per cent. The report is silent as to where and how these 'virgin lands' are going to be made available.

Private developers and builders will be the engine of development for this housing scheme. There will be no financial

contribution or any other assets by the government, which is required to play only a monitoring role. For a scheme that is tailor made for builders, it is ironic that the word 'builder' does not figure anywhere in the report. Instead, the euphemism – 'developing agency' – is preferred.

The scheme, which seeks to attract builders to develop slum housing, in return for incentives, has broadly kept to the same formula as the Sharad Pawar's SRD scheme. However, while keeping to the 2.5 FSI principle on slum lands, the Afzalpurkar scheme offers a varied incentive of free-sale component depending on the location of the slum concerned. For the island city, for every 10 sq ft of rehabilitation component constructed by the builder, he is offered a free-sale component of 7.5 sq ft. For the suburbs, the ratio of rehab and free-sale component is equal, while for heavily congested Dharavi, for every 10 sq ft of rehab component, the builder is offered a free sale component of 13.3 sq ft (see table below).

The recommendations have proposed the setting up of a central monitoring and clearing agency, called the Slum Development Authority, which will consider and accord permission to applicants, grant concessions if necessary to the developers, monitor the construction and allotment, and co-ordinate between different government departments. Amendments to the Bombay Municipal Corporation Act and other legislation has been proposed to give this authority sufficient teeth.

To circumvent the problem of transit accommodation faced by the old SRD scheme, the Afzalpurkar recommendations has a special chapter (Chapter 8) to provide incentives for creating transit accommodation. It foresees the need to set up about 1.50 lakh units for transit dwellings, and proposes that vacant government land be made available for it. It offers the same 2.5 FSI as incentive for construction of transit accommodation, as well as possession and exploitation of the accommodation by the 'developing agency' after its use as 'transit

TABLE: RATIO OF REHAB AND FREE SALE COMPONENT FOR DIVISIONS OF BOMBAY

Zone/Area	Construction of the Rehab* Component	Construction of Free Sale Component as Incentive
Island City of Mumbai		
A to G wards	10 sq feet	7.5 sq feet
Suburbs and extended suburbs	10 sq feet	10 sq feet
Difficult area... only Dharavi	10 sq feet	13.3 sq feet

* The incentive for rehabilitating pavement-dwellers has a slightly different formula.

accommodation' is over. However, in keeping with the 'philosophy' of the scheme, the state government will not have any direct hand in providing for transit accommodation, and it will be ultimately the builder's headache.

In a nutshell, the Afzalpurkar scheme has identified 2,335 slum pockets having 9,02,015 huts as the beneficiaries of the scheme. It aims to construct 11 to 11.5 lakh dwelling units (excluding the free-sale houses), amounting to about 265 lakh square metres of construction, a rough outlay of Rs 15,900 crore, and to be completed in five to six years. A tall order indeed.

LACK OF BUILDERS' INTEREST

The mathematics of the scheme makes little sense. If 10 to 12 lakh rehabilitation units for slum-dwellers are to be constructed, then another at least six lakh free-sale units will be required to cross-subsidise the rehab units. This means a gargantuan task of constructing 18 lakh dwelling units. Which means rebuilding the city all over again! The report is blissfully silent on the impact this kind of construction will have on the city's real estate prices. If nearly six lakh dwelling units for sale are released in the market, even in a phased manner, the result will be a crash in prices. This will axe the very basis of the whole scheme – the high profits to cross-subsidise slum housing.

The time frame for the project is five years. Today, the city has a construction rate of 15,000 to 20,000 units a year. Even if this doubled to 40,000 a year, it will take 45 years to complete the project!

The initial builder response has been lukewarm. Some big builders like L C Gandhi of Lok Group, Niranjani Hiranandani and Madhav Jog, have been ecstatic about the scheme, and have even floated corporations and public issues to finance their plans. But this group of builders is seen to be close to the Shiv Sena, and were significantly, members of the Afzalpurkar committee. But the rush of the builders for the scheme is visibly absent. This is because a large section of builders see entry into slum plots as full of avoidable imponderables. A slum plot is not a 'clear' one; it comes with its residents aligned with different political groups and shifting interests. Slum residents have been known to oppose a scheme after initially approving it. Or they may demand new terms and conditions. All this may lead to inordinate delays. Big builders are scared of fluid situations and their investments tied up. They want to build quickly, realise their profits, and move on to the next site.

Ranjit Naik, a small builder specialising in slum housing, admitted in an interview (*Asian Age*, July 11, 1995) that though about 60 of his schemes under the SRD project had been cleared, hardly any had been

implemented due to procedural bottlenecks and resistance by the slum-dwellers.

Moreover, the problem of transit accommodation – which builders cite as the previous SRD scheme's Waterloo – has hardly been overcome by the Afzalpurkar scheme. Besides offering some incentives for building transit accommodation, the problem of providing actual space and finance to build these structures has not been addressed. Without proper and accessible transit accommodation, slum-dwellers can hardly be expected to hand over their land to the builders.

For a project involving the construction of 18 lakh dwelling units, the Afzalpurkar scheme has little space dedicated for infrastructure development. Houses cannot be built in the air. They have to come with roads, lighting, drainage, transport systems *et al.* But the report is silent on who will be entrusted with this responsibility – the builders, the BMC or the Slum Development Authority?

The chapter on 'Infrastructure Development' envisages a collection of Rs 75 per sq ft of the rehabilitation component, to be divided on a 1:2 ratio between the Slum Development Authority and the BMC, respectively. Through this method, a total collection of Rs 2,050 crore is projected to finance infrastructure projects. But this kind of budgeting raises more questions than it answers. For instance, why is there no tax on the 'free sale' component for financing infrastructure projects? Second, who will ultimately be responsible for developing infrastructure under the scheme? And where will the money come from? Finally, can the development of infrastructure be left to the collections from the scheme itself? The result of this confusion, which allows the government to abdicate its responsibility in developing infrastructure, could be sheer chaos. For a housing investment of about Rs 33,000 crore (including both the rehab as well as the 'free-sale' component), the necessary infrastructure facilities, taking a low of 50 per cent of the housing investment, will cost at least Rs 16,000 crore. The maximum collection envisaged under the scheme is just about one-tenth of the figure!

Furthermore, the scheme will double the population concentrations on slum plots, which are today already hopelessly overcrowded. This, together with little provision for infrastructure development, will spell virtual environmental disaster for the city if the scheme ever comes up. The report has not even bothered to make provision for the mass migration of construction workers that the scheme will create into the city. At full swing, the projects under the scheme will more than double the existing strength of construction workers, to about three lakhs. Who will cater to their housing and other needs?

RESISTANCE FROM SLUM-DWELLERS

There is likely to be resistance from some sections of slum-dwellers too. While the 'new' slums, which have come up recently, see themselves gaining from the scheme, the 'old' slums, settled before 1980, see it as a losing proposition. Many of the 'old' residents have invested considerable money in their houses, which today are closer to 'chawls' rather than slums. Over the years they have expanded both horizontally and vertically, with most having an upper mezzanine floor. A large section of these 'old' slum-dwellings thus are larger than 250 sq ft, often with a verandah or gallery. For families occupying such dwellings, a boxed-in 225 sq ft tenement in a building would be a step back.

What has not been further realised is that a majority of the 'old' slums in the city are humming industrial estates too. While one part of a slum-dwelling is used as residential accommodation, often one floor is used to conduct some form of industrial or commercial activity. Tailoring and garment units, zari manufacture and a host of other small-scale units abound in the city's slums. This may not be possible, especially where machinery is involved, in small multi-storey apartments.

How quickly this is realised was illustrated by the example of Squatters Colony – a big slum of about 1,200 families situated at Chincholi Phata, in Bombay's suburban Malad area. The local Congress-I corporator, M I Patel, joined hands with a developer called Ambica Builders, and tried to push through a building proposal under the old SRD scheme for the nine-acre plot on which the slum was situated. Initially, a large section of the slum joined in. But then better counsel prevailed and a majority backed out. Leading the war-cry against the Congress corporator in this predominantly Muslim basti were the 300-odd families engaged in 'waraq' production in the slum. ('Waraq' is the silver foil put on sweet-meats and manufactured by extensively flattening silver by placing it between leather plates and beating it with iron lasts.) Somewhere down the line these waraq producers realised that such heavy, noise-making activity would be impossible in multi-storey buildings, and decided to oppose the scheme. They were backed by other families using their dwellings for making trinkets, buckles and cardboard boxes, all of which involve some form of machinery.

Another deterrent seen by the slum-dwellers is the high maintenance costs involved in multi-storey units. Today, a slum-dweller pays between Rs 35-50 as municipal charges. In return, the municipality provides essentials like water and garbage clearance facilities. In the horizontal structures, maintenance is an

easy affair, usually carried out cheaply by the resident family itself.

The Afzalpurkar report tries to mitigate the burden of municipal taxes by reducing the levy to 50 per cent for the first 10 years, and by 30 per cent from the 11th year onwards (Chapter 27). However, the report admits that the minimum outgo per dwelling would be Rs 565 per month for buildings without lift, and Rs 615 per unit for buildings with lift. These charges would not include major repairs required from time to time. With this kind of a maintenance and upkeep budget, which could be half the monthly salary for a large section of slum-dwellers, it is likely that many would prefer to continue to live in easy-to-repair slum-dwellings; and for those who opt for apartments, a mass distress sale and movement back to the pavements could also be a possible scenario.

The Afzalpurkar scheme has found opposition from an unusual quarter. Nilkant Khadilkar, editor of *Navakal* and an inveterate eclectic, who so far has been backing the Shiv Sena's Hindutva campaign, has turned around and is busy delivering broadsides against the state

government's rehousing scheme. His argument is that the Marathi inhabitants, comprising 25 per cent of the city's population, live in run-down, dilapidated chawls in south and central Bombay, for whom Bal Thackeray is offering no schemes. Most of the slum-dwellers are not the Marathi-backers of the Hindutva government but are migrants from other states. So you have a pro-Marathi pro-Hindutva government appeasing outsiders and Muslims (who it had promised to throw out), in preference to the local Marathi populace, mocks the sly Khadilkar.

AUTHORITARIAN PROVISIONS

Chapter 22 of the recommendations provides that the consent of 70 per cent of the slum-dwellers on a particular plot for joining the scheme, as provided in the earlier SRD scheme, would stay. It, however, specifies that (unlike the earlier SRD scheme) the 30 per cent or less who oppose the scheme, would only have the choice of either compulsorily joining the majority, or facing eviction and transfer to some other undefined plot. The forcible

application of this scheme to a dissenting minority is bad enough. Worse still is the possibility of the use of muscle power to obtain the 70 per cent 'consent' that is statutorily required. This is likely to open the doors to the burgeoning real estate mafia in the city, which has not had much stake in the slum sector so far. Those who have taken note of the more-than-a-dozen killings of builders by rivals or unpaid financiers, would realise what is in store for the city's poor if the builder warlords are let in.

For instance, residents of Ganesh Moorthy Nagar, a slum in Cuffe Parade, south Bombay, who opposed a development scheme by a builder, found themselves 'kidnapped' and paraded before Raj Thackeray, nephew of the Sena supremo. They were told in ominous tones to withdraw their dissent. Currently, these slum-dwellers are busy with a civil suit, where they are seeking cancellation of their 'consent letters' as they were allegedly obtained by force and fraud. These kind of situations are going to multiply in the future.

Under the scheme, the police has been called upon to give 'pro-active support' to

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the projects under the scheme, and play a direct role in suppressing dissenters (Chapter 17). Deputy Commissioners of Police will be designated as 'nodal agencies' for their zone to ensure there is no resistance to the projects. This will mean greater scope for harassment and intimidation by builders using the police machinery. Interestingly, at the stage of formulation of the scheme, the top brass of the city police opposed any statutory involvement pleading that law and order should not be mixed up with supervising civil projects. The chief minister, it is understood, overruled these objections.

A trailer of what is in store was seen recently in Shivaji Nagar and Harinagar, two adjacent slums situated in Bombay's communally sensitive Jogeshwari (east) area. Akroti Nirman Builders had been granted permission by the BMC to develop these two slums composed of about 800 huts in 1994. There were, however, allegations that the builder did not have the requisite 70 per cent 'consent', and many had been forced or misled into giving their signatures. The BMC's slum department *prima facie* saw merit in these allegations, and ordered a review of the permission granted as well as a fresh survey of the residents' opinion. As all this was going on, the builder's men, with help of a private demolition squad, demolished several tenements to make way for fresh construction. The demolition was made possible by the protection provided by the Meghwadi police station to the demolition gang, under orders of the deputy commissioner of police. Bipin Bihari and with the blessings of the local Shiv Sena MLA, Sitaram Dalvi. The BMC has denied it had any hand in the demolition. Nor was there any BMC or Collectorate official present on site at the time of demolition. Had it not been for the strong protests of the local residents, and the intervention of the police commissioner, Satish Sahney, to whose notice these illegal police acts were brought by Nivara Hakk Samiti and other groups, the private demolitions would have continued.

To make resistance more difficult, the scheme proposes extensive amendments to the Maharashtra Regional and Town Planning Act, 1966, the BMC Act as well as the Maharashtra Slums Areas Act, 1971 *vide* Chapter 13. These amendments seek to restrict the scope of slum-dwellers or their organisations appealing to the courts of law, or seeking injunctions against the implementation of projects under the scheme.

More worrisome than the legal sabre-rattling is the near-fascist language that has accompanied the Afzalpurkar report. Though not stated directly in the report there are provisions which hint at controlling entry of migrants into the city. D K Afzalpurkar, chairman of the

committee, at a Nivara Hakk seminar, actually spoke of compelling new migrants to report to camping grounds outside the city limits before according entry rights. This could lead to monitoring of the Muslim minority, and evictions could take place in the name of removing Bangladeshis, as has been threatened by Bal Thackeray. Soon after being installed, the SS-BJP government in fact made an abortive attempt to introduce the permit system in the city.

At the inauguration of the scheme on October 3, Bal Thackeray was vituperative. He threatened demolitions of new slums, he promised jail sentences to those members of the city's poor who dared to build fresh huts, and he railed against officials who allowed new migrants into the city.

HIDDEN INCENTIVES FOR BUILDERS

In posing to support co-operative development by slum-dwellers, the Afzalpurkar report has a chapter (Chapter 16) on incentives for co-operatives. If the developer is a co-operative society, one of the incentives offered is sanction for sale of 25 per cent of the 'free-sale' commercial component before the rehabilitation housing is constructed. Knowing how builders masquerade as co-operative housing societies, it may not be difficult for builders to obtain this concession, sell off the commercial units, grab the proceeds, and make off leaving the slum-dwellers high and dry.

The report also recommends giving builders the benefit of transferring their right of commercial development accruing on slum pockets to some other site through the grant of Transferable Development Rights (TDR) certificates (Chapter 15). Creating this form of commercial paper will open up a lucrative trade in TDRs as well as allow builders to mint money in posh areas by using slum development as an excuse.

On the other hand, there are serious disincentives which would prevent slum-dwellers from opting for any other path of self-improvement save the builder-oriented one laid down in the report. Chapter 29 of the report provides that all other slum improvement programmes will be phased out thus limiting the options for slums to decide their development. Already sanction for 20,000 slum toilets, approved earlier by the BMC, has been held up by the state government on the specious plea that it is a waste of money since the new housing scheme will provide toilets and much more.

POSSIBLE ALTERNATIVE

It is obvious that the ultimate solution to overcrowding and expensive housing is to ensure that the socio-economic

compulsions that force mass migration towards cities are ended. However, within the parameters of the system, housing rights and environmental groups have been urging a more rational and people-oriented path of slum development.

The biggest hurdle to people improving their environment in slums is the lack of land tenure. Even photo-pass holders living in slums censused in 1976 pay a 'fine' and not a 'rent' for their 'illegal encroachment', and can, and have been, evicted to make way for supposedly essential public projects. This Damocles sword of demolition and eviction prevents slum-dwellers from investing in the development of their environment. Granted ownership or lease tenure of their land, slum-dwellers are bound to undertake a creative, and environment-friendly path of development. Such grandiose schemes, like the Afzalpurkar scheme, are an expression of faithfulness in the creative power of the poor to manage their own affairs.

Besides land tenure, the state government must also be compelled to make cheap finance available to slum co-operatives. Banks and lending institutions must apportion a sizeable part of their funds for co-operatives slum housing projects; and the only security that should be demanded is the mortgage of the slum houses under construction or renovation. Furthermore, sanctioned slum co-operative housing projects can be provided primary construction items like steel, cement and bricks at subsidised rates, like rations through a well-monitored public distribution system.

Architecturally, the cheapest and most environment-friendly model would be the Ground + one or Ground + two, if necessary. The 'horizontal approach' rather than multi-storey constructions would be most in keeping with the environment slum-dwellers are used to in close neighbourhood; and at the same it would avoid the high construction and maintenance costs that high-rise buildings involve.

Moreover, the government cannot be allowed to side-step its social responsibility in crucial areas touching the people's livelihood. The Afzalpurkar report is nothing short of 'The Great Escape' for the government. Development of infrastructure facilities and services as well as site development must be undertaken by the government. A special authority needs to be set up responsible for developing the site and services required for slums, while giving the actual right of deciding development to the slum-dwellers themselves.

Finally, it must be granted that one big service the Afzalpurkar report has done to the slum-dwellers is the extension of eligibility of slums to January 1995. Slums facing demolition and eviction can now at least grab this proviso in their struggle for existence.

Politics as Property

K Balagopal

The social urge represented by the toppling of N T Rama Rao demands economic and industrial modernisation and development. And for that it demands efficient and quick-acting governance of the type that has made men like Pratap Singh Kairon and Sharad Pawar famous. It is here that NTR is perceived by a substantial segment of Andhra Pradesh's elite as having failed.

ALL political happenings are not significant events. Whether the toppling of N T Rama Rao in his ripe old age by a coterie directed by his own sons-in-law and abetted by his own sons is an event of any significance is a point that needs discussion. It can no doubt be said that it happened at a time when the man least deserved it – which is not saying much, for he has at every point of time abundantly deserved it – and for a reason that carries no great conviction with the people at large. His dear wife was said to have been an 'extra-constitutional centre of authority', which means little because all authority in the Indian polity is in any case extra-constitutional, even when it derives formal sanction from the Constitution. More to the point, the old man's son Hari Krishna, who was a catalyst in the turbulence and has now become minister for transport in the son-in-law's cabinet, is as much an extra-constitutional centre of authority as his much-maligned stepmother, inasmuch as he too has presumed to dictate the shape of political happenings in the state without ever having been elected to the assembly by or in the name of the people, an act of anointment that is evidently accepted by common consent as a good enough entitlement for toppling, subverting or hijacking governments.

A Hindu coparcenary being what it is, all property disputes among Hindu families carry an element of high drama. And castes such as the Kammars who are substantially propertied have a community culture in which this drama is an understood and well elaborated element. The early Telugu films, for instance, were in large measure nothing but the enactment of this familiar drama of peasant proprietor or landlord families on the screen, and NTR has acted in quite a few of them. In most such films the dramatic denouement begins with the aging of the patriarch, and is not uncommonly precipitated by his late infatuation with a young wife, a foster child or some such aberration that the heirs regard as senile delinquency. That by that time the patriarch, whatever his past acts of despotic authority, is usually a mellowed man, a silver haired specimen of contrition, or at least of a certain

desire to make up with all and sundry – including the naxalites, in NTR's case – before quitting this world, generates a certain sneaking sympathy for him in the onlookers. And the heirs look even more villainous than they need to.

It was this drama of painful generational change in the property holdings of a Hindu joint family that Andhra Pradesh witnessed in the last couple of months. But what made it weird was that the property that the family was fighting over was the state of Andhra Pradesh, its people, politics and wealth. This itself, perhaps, is its significance, for Andhra Pradesh is a state that prides itself on its radical history; it can justly boast of a significant political element that is radically critical of the existing and inherited order of things. That radical critique can also fairly claim that it has influenced people's perceptions and ways of looking at things in major measure. And yet the inadequacy of this history is such that a single family – no doubt a rather big and glamorous one – can fight over the state as its joint property, the way such families have fought over home and hearth for centuries in the feudal-patriarchal tradition. And the people at large, including the more politically sensitive among them, are not only not outraged but find it quite amusing; or else, what is even worse, dismiss it as an irrelevant interlude in the grand progress of history.

But it is possible, perhaps, to seek other points of significance as well. Indeed, one can even 'rationalise' the events to reveal a hidden meaning, a rational order disguised by maverick accidents, an analytical practice that radical – especially much of Marxist – thinking has always been prone to. For instance, one may see in the rise and the crisis of the Telugu Desam Party the birth-pangs of a self-conscious regional bourgeoisie, its strategies of consolidation and their crises. Such rationalisation is one of the most fascinating things about radical critiques, and contributes a lot to their enduring attraction notwithstanding repeated practical and predictive failures; but the fascination is in truth a distraction. Such a

mode of analysis is faulty because what is filtered out in this process, and (to mix metaphors) thrown out like the peeled skin of a fruit is thereby surreptitiously rendered irrelevant and insignificant. It is usually not, a point that becomes unpleasantly evident when what is peeled off analytically to reveal the alleged rational core returns later – in real and not analytical time – to stick again to the fruit.

Let us try then to seek a significance of recent events in AP in as non-rationalising a way as possible. It is one thing to recognise order and causation where it exists, and to recognise human subjectivity in history; but quite another thing to seek the working out of a neat pattern of Reason acted out by social collectivities set up as historical subjects. All such thinking leads to overt or covert reification of history, which in turn leads to utopian prescriptions for putting an end to such history. And all utopias are anti-human, even the most humane of them. The human subject – both as an individual and as a collective – is too small to bear the heavy weight of utopias. It can only be crushed by them. A non-utopian radicalism requires a non-rationalising mode of analysis; a mode of seeking truth, for truth must necessarily be sought, that will accept reason but will reject Reason, and will be adequately cautious in identifying patterns of orderliness and causation in history, keeping it always in mind that the history is *human*, and therefore always carries with it a large quantity of contingency, in every sense of that term: finiteness, disharmony, incongruence, accident, whimsicality and so on.

The birth of the Telugu Desam Party 13 years ago was the political consequence of at least two phenomena. One is the dissatisfaction felt by a certain section of Andhra's regional elite with the Congress Party's strategies in dealing with the aspirations for political power in the states and regions. Those sections of the regional landed-financial-commercial elite that possessed the advantage of substantial property, and cohesive homogeneity as well as a standing of social leadership within the caste system – such as the rich among the Kammars of coastal Andhra Pradesh – felt that they deserved more political power than the Congress was prepared to give them. The unwillingness of the Congress was due to many factors, which may not be susceptible to an ordering in terms of historical significance or decisiveness. One was the negative factor that the Congress Party, with its unitary vision of India, did not like strong and self-assertive elites to develop in the states, which in its language would lead to 'fissiparous tendencies'. There were, however, less negative reasons too. There was a felt need to accommodate the aspirations of backward regions and socially weak