Presented in Seminar of 85 Lyulois L

"REHOUSING SLUM-DWELLERS OF BOMBAY"

- Shri. S.S. Tinaikar

Nobody took Mr.Bal Thackerey seriously when he presented a two page cryptic note to the erstwhile Chief Minister Mr.Sharad Pawar, in August 1991, containing his basic proposal that slumdwellers in Bombay be provided apartments without receiving any payment. His bare idea was that builders and developers would provide this if they are given certain concessions, including relaxation of building rules, to enable them to exploit the land so as to sell the surplus tenaments, after accommodating the shanty households in multistoreyed apartments.

The Building Regulations were then being reviewed. With a Secretary in the Urban Development Department, who was new and knew nothing about urban problems, much less about urban housing, and a Municipal Commissioner, who was equally new and remote from a City in his administration career, jumped at the idea, and with the active support of the Chief Minister, who was wedded to the new philosophy of Privatisation, withdrawal of Government from the responsibility of shouldering public service in as many sectors as possible, evolved a scheme incorporated in the Building Regulations to enable slum-dwellers and builders to jointly develop slum property.

The assumption was that :

- a) The locating of a slum was such where high rise apartments can be constructed.
- b) The density of existing shanty houses is low enough to permit squeezing them into high rise buildings of one room apartments, and the land so cleared of horizontally spread shanties, could be built over with adequate number of apartments for middle and

high income group families who will have the capacity to pay enough to cross subsidise the single room apartment buildings built to rehouse the shanty householders.

- c) the developers were to be the driving force and financial managers the slum dwellers being described as beneficiaries and a weaker party, it was in the public interests to control and regulate such a development by examining which proposal, demanded relaxation of normal Building Regulations by those who were authorised to grant such relaxations, i.e. the officers of the B.M.C.
- d) A large number plots or lands which were under reservation for public purposes or utilities gardens, schools playground, hospitals, roads, etc. were heavily encumbered, precisely because the private owners, if such lands were held privately, or Government housing board or BMC had ignored them, would be allowed to be developed for "private housing" only on the ground that "public housing" (slum-dwellers rehousing) was a part of such housing. In any case, change of Development Plan, for such a so called "public housing" would be required, and sacrifice of such public utilities would be required to be justified, by due process of law.
- e) The owners of land, it was assumed, would be willing to support the proposal. The private land owners, on whose lands slums had sprung up, constituted more than half the area under slums. Government of India, had refused permission earlier even to improve the environment of the slums on their lands, under the government's scheme for environmental improvement of slums, started in 1972. So have other public authorities like the Airport Authority, Port Trust, Defence department, etc. opposed every attempt to create permanent or long term interests of slum dwellers in their properties.

- f) Every such proposal, necessarily implied increase in the density, and increased pressure on the basic infrastructural services like water supply, sewerage, roads and also open spaces in the neighbourhood for recreation and relaxation. The basic assumption of the development plan would be undertaken in the context of such increase in planned densities.
- g) Above all, at each stage, in any slum pocket where a proposal to redevelop it on the above lines is submitted, the intervation of a public authority is required. If it is a private land, then acquisition of such land will require the consent of 70% of inhabitant of slum colony, and then to form them in a cooperative society, to ensure that their rights to rehabilitation are protected, and to ensure that the builder developer does not disappear after constructing highvalued apartments, and without fulfilling his basic obligation to rehouse the slum-dwellers in apartments built of good quality.

It is not surprising that not one building is built and occupied under, this scheme so far. Upto the end of 1994-95, as stated by the Municipal Commissioner, 65 proposals have been sanctioned which are expected to rehouse 16,243 slum-dwellers. We have no details as to how many non-slum high middle class families or apartments for them are going to be accommodated and the prices at which those flats are allowed to be sold, the market value of those flats etc. In any case, the Government has declared it has no patience with such a slow moving scheme of rehabilitaion of slum-dwellers where the slum dwellers have to put in their own marginal contribution of upto Rs.25,000/- per family. And to repeat, no single building is complete and occupied in the last three years.

And now, free houses apartments in high rise buildings for forty lakh slum dwellers in five years. At no time anywhere in the

world has the citizens' gullibility been taken for granted to this extent. Even the high priests of Liberalisation and the Market Economy have not conjured up such a miracle anywhere in the world, nor the appointment of a committee of top civil servants and a few private contractors and architects to formulate the details of a scheme which has put to test their competence, ingenuity and credibility. But we must await their Report, which is expected in a few days.

However it is evident that the pendulum has swung to another extreme. From a policy of "no humanitarian sympathy for rank encroaches", "demolish their dirty shanties and strike terror in their hearts", which was the inspiring spirit behind the demolitions carried out in 1980, under former Chief Minister Antulay's behest, with zes by Mr.D.K.Afzalpurkar, the then Secretary to Government of Maharashtra, Housing Department, to another extreme under the same official to giving apartments, without ecovering any compensation, in high rise buildings. This is a classic example of the Indian bureaucracy on whom our democracy rests.

The sudden abnormal growth of a village into a town, or of a town into a city or of a city into a metropolis has as its inevitable conconitance, the growth of shanty colonies which are the shelters for the immigrants. Nowhere has any public authority or private enterprise been able to provide houses built as per official Building Regulations for accommodating in the same restricted area the immigrants, most of whom are either at subsistence level or even without regular employment, and who are entering the city in hundreds of thousands every year. Housing and environment are the most visible casualties in all the countries which have set on rapid path of industrilisation and have global integrated into the global market, where production at the lowest possible cost is the primary aim.

The U.N.ESCAP report of 1993 observes "who the city belongs to is an issue of primary importance. It has been seen for too long a centre of accumulation for a few rather than as a habitat for the majority. If the poor are contributors to the city's wealth, must also share its benefits. But too often, systamatically denied access to land and proper housing. Facing problems like low wages and other forms of exploitation, cannot support themselves adequately. Unfortunately, many poverty oriented efforts contravene the spirit of structural adjustment. This has lent inordinate importance to privatisation and cost recovery as the twin mechanisms to spar economic Strangely omitted from the agenda is the fundamental question of social insjustice that once was considered of extreme importance but which has now been pushed to the back of the political stage.

Phenomenal appreciation of value of land and properties is a universal consequence of skewed urban growth, whether it is in "Socialist 'market economy" of China or liberated free market economy of Monaco, Argentina or South Korea. In India, apart from Bombay and Calcutta, which have been competing with each other in their abnormal size, over the last several decades Bangalore, at one time described as the Garden city, is the fastest growing city in India at the rate of 4.20% per year, followed by Delhi (3.93%) Pune (3.58%) and Madras (2.86%).

At a special seminar held in November 1991 in London where Indian experts and officials debated with World Bank officials and UNDP representatives, the extent of success of various schemes of housing the growing number of houseless in the cities of the Third World, There was candid admission of the failure of the World Bank Scheme of housing in Bombay, which aimed at conferring household rights to slum-dwellers in order to legitimise their encroachments, providing soft loans to them to repair and

renovate their existing dwellings as in the "Sites-and-Services Project" in Madras or the "Bustee Improvement Project" in Calcutta. It was found that only a marginal impact was achieved, and the plight of a majority of slum dwellers remained unaffected.

Over the last forty years, various attempts have been made in Bombay by the govenment to provide houses as relief to the miserable living conditions of shanty dwellers. In the fifties and sixties, and till 1972, heavily subsidised one-room self-contained apartments in five storeyed buildings, with rents as low as Rs.15 per tenament, were built for slum-dwellers whose huts were demolished from public lands which were to be used for public purposes, or for housing the Higher income group people. Since the rate of such demolition was much higher then the rate at which such houses could be erected, and the inability to find budgetted resources for such construction, the slum dwellers were physically removed to the outskirts of the city on undeveloped low lands at Malavani, Mankhurd, Dhindoshi and Deonar, till 1980. The source of inspiration was intense during the emergency.

Special legislation was thereafter passed to authorise public authorities to protect slum-dwellers against slum lords who extracted protection money or even rent or compensation to license the shanty dwellers to continue on a temporary basis in the existing degraded conditions, and to marginally improve the environmental sanitation and give them basic public amenities like water, electricity, drains and pathways, without recovering any charge.

Then came in 1985 the World Bank sponsored "Slum Upgradation Scheme (SUP)" aimed at legitimising 1,00,000 slum dwellers by conferring on them lease-hold rights of the land on which they had encroached and also by giving them soft loan, repayable over

fifteen to twenty years to renovate their dwellings and make them more durable. Only about 20,000 slum dwellings could be involved in this scheme. The inability of the official agencies to explain and streamline the procedure to organise the slum pockets into cooperative housing societies as a pre-requisite for conferring the household rights and to bring them within the normal fold of legitimate citizens were the reasons for the failure.

Meanwhile, the slum population is increasing. The estimates officially quoted by the BMC varies from 55 lakhs to 68 The surveys of the land occupied, the densities and amenties provided and of the state of environmental degradation voluminous information about the majority of slum pockets. is the demographic and social-economic data presented in respect of about 42,00,000 slum dwellers living sizable big pockets of slum, by the census of India 1990. who has even a elementary knowledge of the location situated on the slopes of hillocks, on the periphery drain channels on lowlying lands, under high tension electric cables under the line of descent of air crafts, and who face opposition and obstruction of litigation by private property who oppose even amenities to encroached slum dwellers government cost on their lands, would have ever announced their rehabilitation in high rise apartments. Even if financially that was possible, and administratively the bureaucracy was capable, can the civil engineers and contractors muster building material resources to construct one million apartments in five years, when the present construction activity is not likely to be more than about 20,000 apartments of all types per year ?

Further, in order to put up one million tenements for slum dwellers at least one third or 3,00,000 tenements of high denomination would also be required to be built during the same period for sale in the market, which now takes over ten years to build.

But we must reserve our judgement till the experts in the Government Committee appointed to work out to full details of the feasibility of the scheme is finalised and presented to the slum dwellers, builders and property owners.

Nowhere in the world, much less in the developing countries, where the urbanisation is concentrated in a few towns, has the private house building industry been able to meet the demand of a majority of citizens, And nowhere has the Government depended almost exclusively on the free market in property and land, and estate agents and builders to build houses for the slum dwellers, the weaker section and those who want cheap rental houses. The Government cannot shelve its responsibility. The problem has defied solution when imbalanced economic development, which measures prosperity in gross terms of GDP or GNP, ignores equity and the greatest good of the greatest number.

Dated: 8th July, 1995.