

Un-locking the Processes and Practices of Informal Settlements

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The informal city is often viewed as an aberration with an undeserving population living in uninhabitable conditions. Housing is built by the dwellers with their own resources and the private need for space often competes with public space. By not including the poor or anticipating their growth in numbers, water access, drainage and sewerage are not laid in these locations as the rest of the city is planned to within an inch. Each year the costs and differentials between the informal settlement and the formal city expand. City life requires the planned allocation of public space, amenities and services. For slum dwellers, there are other needs also; the proximity to ration shops (fair price shops), markets, health centres, schools and transport provide the key support systems.

Yet, informality is deeply embedded in cities. Informal livelihoods support the formal city, particularly so in the developing world. The debate on how to transform these 'informal' habitats yet how to retain their self-sufficiency and social capital while improving other amenities that bring better hygiene and connectivity begins to be explored both by these networks as well as those who are reflecting from a policy standpoint. Maintaining these strengths then demands that we first be able to understand and identify those strengths – those processes and practices that work within the community.

Slum neighbourhoods that emerge organically often demonstrate strong social capital and resilience, when faced with external challenges in the form of evictions, insecure land tenure and lack of access to basic amenities. From the slum clearance programs of the 1950s to the slum improvement programs of the 1970s, policies for the urban poor have seen a giant transformation. Yet the underlying politics of slum upgrading has left the marginalized largely excluded in the decision making process or led to a co-option of communities to serve the development interests of cities.

Networks and collective actions begin with the inability to seek change as an individual and over time produce social and cultural processes and practices that bind poor neighbourhoods and their inhabitants. There are several insights that emerge from strategies that challenge the exclusion and the impact it has on the organisations of those within the excluded city. Exclusion, from the lens of governance, is seen here as the inability of the government to produce inclusion. Yet, it is also recognized that the pursuit of inclusion in the city's governance is crucial for the urban poor.

There are communities of resilience, that resist change to the rules of the system and those that are transitory, allowing a transformation of internal structures, institutions and relations between actors. Variations in the incremental consolidation of settlements are indicative that the nature of community networks and leadership both impact how the settlement develops.

This paper seeks to reflect on the connection between these survival strategies that emerge from the response to exclusion from the city's formal governance mechanisms. We use stories from the work of the Alliance comprising SPARC, the National Slum Dwellers Federations and Mahila Milan. Although it operates at a national level, the work presented in this paper will cover Maharashtra, with a focus on Mumbai and Pune, tracing the challenges, strategies and outcomes between 1986 and 2012 as it evolves into the next phase.

Through this, we begin to unravel the strengths and weaknesses of these strategies. For instance, we can begin to identify the values and practices that were present in informality and survival mechanisms that get eroded when transition takes place. We believe that there is a deep linkage between governance and strategies of the poor, the understanding of which may produce rules and capacities to support the next phase of growth.

1 Response to the in-active State

1.1 Local Practice and Governance

An early settler finds a place to live in the city through access to livelihoods or kinship networks. Settlements emerge from the necessity of coping with the lack of resources or access to city amenities or with being migrants. In the 1970s, when Mumbai received a large number of migrants, most households squatted near potential livelihoods. Some households began to squat alongside railway tracks and on pavements, others on areas that were low-lying, unhygienic and vulnerable in many ways. In many instances, kinship networks led to locational choices, in other instances, politicians soon realised that slum dwellers were vote banks and tacitly directed squatting in certain constituencies.



Figure 1: Informal habitats along the railway, drainage lines and pavements, Mumbai

Ongoing evictions further expanded such patronage and in many squatted, with stolen water and electricity also being paid to middle men. Neighbourhoods grew as infrastructure deficits grew even more. Local leadership played dual roles. Slum dwellers needing assistance of the police station, hospital or school admissions found the local leader link with the politician, the only means of entry. In return, they were committed to support the patronage it produced. Clearly and paradoxically, the elected representative voted for by the residents in slums became their patron rather than representative and those who did not vote for the patron, paid a price. Interestingly, as is seen in Mumbai, slums on private lands were the first to be protected. There is often speculation that the land ceiling act in 1974 which gave the state the right to confiscate land owned beyond 1500 square meters led to an arrangement where slum leaders were encouraged to bring in several households to large tracts of land, which were subdivided and given on rent (informally), thus protecting the owner from losing hold over the land he owned.

The structure of an early migrant to the city will comprise of recycled wood or bamboo that form the support on which tin or plastic sheets will form the covering. The temporal quality of materials and often, the structure itself, reflects the perception of tenure security and access to finance by these residents. Settlements created under hostile circumstances find that households will often respond to evictions by setting up basic structures that can be rebuilt after a demolition with minimal effort. Other settlements that have a perceived security of tenure owed to a period of time without evictions will have slightly more permanent houses.

Public space in the form of paths between these ad-hoc structures and open areas develop over time to form a consolidated settlement with a discernible character and defined by a set of 'informal' practices. It is the access to amenities such as water, drainage, sewerage and sanitation that is the toughest challenge for informal habitats.

In the absence of state provision of basic amenities and services to slums, local leaders fill the void to facilitate norms of creating community collectives, obtaining access to amenities, ration cards, health centres and so on. The leaders are usually men and their exposure to the outside world gives their selection legitimacy. Some leaders govern for the respect and honour they receive but increasingly they seek in return cash or kind for delivering access to services. For some, it becomes a livelihood which we may refer to as agents. This system is now increasingly vitiated by politicians, who with the local leaders develop a quid pro quo. Politicians become patrons and provide support to the slum leadership to get support where none was there before. A parallel governance structure thus runs through the informal settlements creating a complex process that becomes difficult in which to intervene. As a result, even universal entitlements become favours brought to the settlement by the patrons for whom slums are vital vote banks.

Yet despite this trend, many slums were defended by local leaders and clearly in every informal settlement there are some diverse forms of organisation to assist the residents in maximising ways to survive in a hostile city. Kinship networks, religious groups, language connections are all part of how this networking is undertaken. Many of these processes and some of the physical aspects of the settlements are demonstrations of the potential of innovative and inventive aspects of what communities can produce.



Figure 2(left): Dharavi, an old settlement in Mumbai that has grown over a period of time, (right): House typology in a 'slum' in Puri, Odisha that belongs to a village recently absorbed into the city limits

Older settlements have a different story. These settlers have occupied the land over three decades and generally have larger houses to begin with. Over time, as families grow, the house gets continually subdivided to accommodate new households and sometimes even renters. A structure may begin with trying to imitate the village house but within the limitations of location, available space and access to materials, it takes on a mutated form in the city. It has been observed that where the state intervened early, the settlements have benefitted from access to water, sanitation, pathways and drainage. Thus, even as densities increase, it does not compete with public space requirements. If, however, the state intervention is one of demolition and no provision of amenities, then households end up taking in more public space into their homes. Should the vigour of the demolition drive be persistent, then the households scatter to locate other spaces to reconstruct their houses and in many instances this destroys much of the social capital and collective strength.

2 Response to evictions: An 'Organized' Collective, its processes and practice

2.1 Response to Evictions: Formation of the National Slum Dwellers Federation

The new Indian administration, formed post-independence, continued the trend of the colonists in evicting slum dwellers. In 1952, slums and pavement dwellings in the island city were demolished and households were dumped in two suburban areas of Mumbai, Janata Colony, Chembur and Janata Colony, Goregoan. Some households were moved to areas such as King Circle, Matunga and Dharavi which were outside the city limits until 1956.

In the 1970s, Janata colony, Chembur, by then a thriving settlement of 10,000 households, received an eviction notice because the Bhabha Atomic Research Center (B.A.R.C) needed that land for recreational purposes of the scientists working with them.¹ Resistance from within the settlement finally produced relocation to Cheetah Camp in Mankhurd. It was the organised nature of the resistance that ensured that the city gave them alternatives, even through those dark days of the Indian nation which was in a state of emergency.

Out of the leadership within the slum, that organized the resistance and negotiated the relocation, was born, the Slum Dwellers Federation. This group began to reach out to other slums facing evictions, formed the Bombay Slum Dwellers Federation and began linking through kinship networks with another 8 cities across India to form the National Slum Dwellers Federation in 1975.

2.2 Counting the invisible: eviction of pavement dwellers, 1985 and formation of the SPARC alliance

The government of Maharashtra in 1980-81, in one of its several attempts to beautify Mumbai, demolished pavement dwellings on Senapati Bapat Marg (Dadar). In the midst of the monsoon, buses and trucks were filled with residents under police protection and dumped them outside the city limits. NGOs in the city took a petition to the High Court, demolitions were suspended and most of the residents eventually returned and rebuilt their dwellings.

¹ Arputham J., 2008, Developing new approaches for people-centered development, In *Environment & Urbanization*, Volume 20, pp 319-337



Figure 3: Demolition of pavement dwellings, Mumbai

The final judgement by the chief justice of the Supreme Court was announced in July 1985. While it demonstrated sympathy for the plight of pavement dwellers, it also pronounced that the obligation of the municipality to keep the pavement clear was its duty for the good of the city and this superseded the claim for the life and livelihood of pavement dwellers. The city was to give a prior notice and evict the pavement dwellers after 1st November 1985.

Faced with this impending crisis, SPARC and the women's collectives it worked with as well as other NGOs in the city now had a crisis to face. Two strategies emerged as a response. NGOs in the city working with representatives from various pavements sought to produce defiant oppositions to the demolition squads. In contrast, the SPARC alliance was in dialogue with the city to seek reconciliation. The women living on the pavements were clear that confrontation would lead to arrests of their husbands and sons for whose release they would have to then find money to bribe the policemen. It was these women that encouraged the SPARC alliance to facilitate engagement with the city and produce a solution that allowed them to relocate rather than keep facing evictions.

Upon engaging with the city, the SPARC alliance realized that let alone the city government, even research and social work organisations had little data about pavement dwellers. The city deemed that once it had conducted evictions, the pavements would be free of occupants, when in fact the dwellers actually came back within a week or relocated nearby. Both city and academicians believed that pavement dwellers were transient migrants and neither the government of India nor the planning commission considered the possibility of including pavement dwellers amongst slums. They were clearly invisible in the eyes of the state.

Frustrated by the lack of knowledge about pavement dwellers and resigned to the fact that no other research or academic institution wanted to do the survey, the SPARC alliance took on the task of collecting data. SPARC, the collectives of women from the pavements and volunteers undertook a survey of E ward and the arterial roads of Mumbai, identified as areas that would face the biggest threat of evictions. In 1985, this survey and its findings were published in a document known as *We the Invisible*. The advocacy work of SPARC and several organizations in the city had temporarily stopped the evictions and the communities who had participated in the survey now demanded that SPARC work with them to seek a long term solution.

Mahila Milan, the collective of women from slums, was formed from the network that emerged from seeking to organise women on pavements who wanted to go beyond fighting evictions to a safer neighbourhood. Neither SPARC staff nor Mahila Milan were in any way able to see the road ahead and began to explore ways to build their capacity to explore a path towards secure tenure and access to basic amenities. Having observed the manner in which the issues of pavement dwellers were being undertaken in this newly formed partnership between SPARC and Mahila Milan, the NSDF leadership began to explore working with them. This came at a time when issues for secure housing for pavement dwellers were being explored and NSDF had both the knowledge and skill set to facilitate this process.

The NSDF leadership facilitated the formation of an association of pavement dwellers, built networks of their leadership and walked SPARC and Mahila Milan through a process of understanding the politics of land allocation and to build a strategy for pavement dwellers to obtain houses in the absence of a city and state policy for this purpose.

The alliance required NSDF to treat Mahila Milan as a sister organisation and facilitate women's representation within NSDF and for SPARC to facilitate and manage the legal face of the alliance. This is since both NSDF and MM did not wish to be registered formally as they saw themselves as a social movement rather than as a legal entity. Thus, SPARC became the registered and legal face of the alliance which signed off on agreements, acquired projects or funding for projects, facilitated documentation and developed strategies with MM and NSDF which their members would eventually take upon themselves. For instance, slum surveys initially carried out by all three organisations would eventually be undertaken by NSDF and MM. SPARC facilitated formal report writing and digital data management. Mahila Milan created women's collectives in slums which undertook savings and built women's capacity to manage loans, undertake local activity that helped their neighbourhoods and take up projects. NSDF facilitated dialogue and negotiations, occasionally taking up public protests if needed and assisting federations to seek land security and basic amenities.

2.3 From forced relocations to negotiated relocation, 1986

In 1986, several dwellings on the pavements and other slums in the island city of Mumbai were being demolished. Households were taken in trucks to the outskirts of the city, beyond the airport in Dindoshi, Goregaon. Here they found themselves on bare land with nothing but chalk lines outlining a 150 square feet plot for each household. The entire site, which was to house 1800 households, was demarcated into sectors where different sets of evicted households from several pavements across the city were placed. Since the pavement dwellers on E Moses Road, hugging the Mahalaxmi racecourse, were part of the census of pavement slums in the 1985 survey done by SPARC, the alliance decided to work with these households. Between 1986 and 1990, the households were surveyed, Mahila Milan established savings groups, assisted residents with obtaining transport and ration shops and other amenities and began to explore ways to support households to form cooperatives and construct houses in their new location. The households selected from E-sector were self-decided by the community and led to the formation of the Adarsh Nagar Housing Cooperative, a resettlement colony in Goregaon.



Figure 4 (from left to right): House Model exhibition, Adarsh Nagar Co-operative Housing, Goregaon in 2010

A strategy of house model exhibitions was developed to display in human scale, the size and layout of a residential unit. This was in large part a response to the general view that professionals often told communities what to do rather than seeking their insight in producing appropriate house designs. The house model provided the opportunity to open the space for discussion between professionals and communities to arrive at design solutions together rather than from individualistic standpoints. From the pavement dweller house model exhibition emerged a 14 feet tall household unit with a mezzanine floor that in 1990 cost INR 16,000. SPARC facilitated negotiations with a Bank to get a five year loan for the pavement dwellers for houses they would build themselves. Costs were reduced through the wholesale purchase of material such as bricks, cement, contribution of unskilled labour of the residents working with the masons and the use of funicular roofing tiles that the women learnt to fabricate themselves in order to reduce the cost of the roof and mezzanine. It is important to note that the success of Adarsh Nagar lay in a strong Mahila Milan leadership that was committed to taking loans and building their homes. With neither SPARC, Mahila Milan nor NSDF experienced to manage this project (as it may be today) and no financial mechanism for slum dwellers to get loan (a situation that continues presently) all the breakthroughs were vital in the collective learning of all three organisations.

Even though forceful evictions and unprepared relocation could not have been stopped at the time, the experience demonstrated that advocacy to demand household needs were met. Assisting very vulnerable households helped the alliance to understand a wide spectrum of roles that it needed to develop if pavement dwellers sought relocation. Further, although the hardships were terrible, after five years, the process of consolidation was possible and those who lived for 15-30 years in 35 square feet houses on pavements could upgrade their homes incrementally.

In 1987-88, the alliance undertook its second slum survey when the Government of Maharashtra commissioned SPARC to undertake a survey of slums within 80 feet of the railway track. Out of that survey came a report called *Beyond the Beaten Track* and a new federation of slum dwellers living along the central and western railway tracks. Through meetings with the federation of pavement dwellers, the newly formed railway federation about setting up Mahila Milan, exploring relocation away from the tracks and possible housing options. This learning through other federation groups became known as community exchanges and forms an integral part of exchanging lessons, challenges and strategies amongst the community of slum dwellers.

The negotiations between the Railway slum dwellers federation and the railway authorities remained unsuccessful in those initial years and the railways did not want to have anything to do with these dwellers. Railways did not give permission to the Municipality to either build toilets or to collect garbage from the railway slums as this would be seen as “recognising their presence”.



Figure 5 (from left to right): Jan Kalyan Housing Co-operative Housing in its various phases of growth

Then around 1990, the Mankhurd Railway Station was to be built to connect the city to New Bombay. Around 900 households of Bharat Nagar had to be relocated to build this vital connecting station and were offered government housing at a certain cost. About 160 of the residents could not pay for government provided houses so the state government’s housing department asked NSDF and MM to find a solution to relocate these households and facilitated households to move to state government land in Mankhurd, 15 minutes from the site of their original home. As only 118 households could be fit on the allocated land, the remaining households were provided temporary accommodation elsewhere. Using the same arrangement as the pavement dwellers Adarsh Cooperative Society, the railway dwellers were also facilitated to build their own homes. This project came to be known as Jan Kalyan.

In both these instances, NSDF and MM, had created federations of slum dwellers facing similar land issues and created demonstration and precedent setting projects that showed by actual projects what communities could do if they were given land, and could leverage their savings with loans from banks.

2.4 Beyond Relocation: In-situ slum redevelopment, Dharavi, 1987-88

On the 100th anniversary of the formation of the Indian National Congress party, the then prime minister of India Rajiv Gandhi gave Mumbai INR 100 Crores to upgrade slums in the city. This was called the Prime Minister’s Grant Project (PMGP) and was housed within the Maharashtra Housing and Development Authority (MHADA). INR 35 Crores from this fund was given to Dharavi. Pamphlets announcing the details about the project alarmed the residents because it said that there were 55,000 structures in Dharavi of which 15,000 would have to be relocated to make Dharavi habitable and that along with some infrastructure improvements some housing was to be constructed. When the residents associations approached NSDF, they first took up a survey and announced that there was a huge discrepancy between the government data and that of the residents. According to the residents there were 80,000 structures that housed 120,000 households and many businesses. Out of this discussion was formed the residents associations and associations of Businesses in Dharavi.



Figure 6: Markandeya Housing Co-operative, Dharavi, Mumbai

Having participated in various housing model exhibitions on railway and pavement slums, one housing society from the Rajendra Nagar area of Dharavi, called Markandeya Society asked NSDF to facilitate negotiations so that they could have the right to take on their own construction. The households wanted to use the mezzanine concept in a three storey building. HUDCO partly financed the project, construction began in 1991 and after many challenges and difficulties remained for some time, the only society in Dharavi which had its own tenure and lease agreement.

A re-energised NSDF began to connect and regroup with its slum network including the slums on Airport land and building an all Mumbai federation with new rituals, practices and capacity to negotiate. It also drew in its contacts in another 8 cities and introduced them to creating Mahila Milan, undertaking surveys and participating in exchanges that would build aspirations for changes beyond fighting evictions.

On reflecting back on this phase, one sees the potential for creating networks and federations of neighbourhoods that build institutional identity and capacities needed to serve its constituency as well as begin to dialogue with the state. At the time, there were no policies to address the demands and expectations of these households or federations. Solutions and strategies developed were crafted from possibilities that seemed accessible and within the scope that communities could take on. Opportunities were seized where collective networks supported those facing challenges through risk sharing and exploring solutions that benefited the community and sought to negotiate deeper intervention by the state.

By then, the rituals that the alliance had developed were the surveys of households with similar land issues. Based on this, the NSDF, MM local leadership began to federate households of slum settlements facing the same land issues. NSDF promoted the formation of Mahila Milan and through the savings groups facilitated women's collectives to be acknowledged for roles they played, encouraging them to be part of the leadership at the neighbourhood and federation level. House model exhibitions were now facilitated by NSDF and MM in various cities and federations and each exploration would lead to newer house model exhibitions through which they sought dialogue with city and built aspirations for change within communities. The savings culture was strengthened because it served to bring people together and help day to day financial needs through loans. But most importantly, by linking savings to seeking land from the state and loans from banks for self-construction, it showcased the bankability and commitment of communities towards what became precedent setting projects.

3 New federation rituals: working within a policy framework

3.1 Creating the demand for a slum policy

Between 1990 and 1994, the alliance came up with a strategy to negotiate an alternative for those households and neighbourhoods that could not get any secure tenure on their present dwelling such as slums on pavements and railway tracks. Through reflections of what communities themselves could do, housing designs were explored and model houses built, costs worked out for core houses and savings undertaken to demonstrate that households could design and construct houses and repay loans for them. Land and access to basic amenities was identified as those needed from the state.

Exchanges between the slum federation leadership within and between cities created a national movement of slum dwellers which sought dialogue with land owners to obtain secure tenure and the right to construct their own homes. Most initial projects were seen as vital precedent setting activities which would

not only test these explorations and refine strategies but begin to demonstrate the need for changing in-state policies for slum dwellers. The absence of policies to facilitate scalable solutions in which communities of slum dwellers could improve their situation was not in place.

In 1995, two very significant task forces set up by the Government of Maharashtra shifted the policy framework for slum dwellers. One was the task force for slum dwellers access to housing and the other, was to develop a policy to produce relocation for households affected by a city infrastructure plan known as the Mumbai Urban Transportation Project.

The recommendation of the task force for slum rehabilitation produced a major change for slums in Mumbai. It produced the Slum rehabilitation Authority or SRA which allow slum dwellers with proof of an election card as of 1st Jan 1995, security of tenure and a right to claim redevelopment with a market subsidy. For those who could not be given security of tenure in-situ, the scheme provided an option for relocation. Its significance was that, through this policy all slum dwellers including pavement dwellers, railway, airport and other slums were given the same entitlement.

3.2 Community-managed, Market financed slum redevelopment



Figure 7: Rajiv Indira Co-operative Housing, 2001

Rajiv Indira Housing Co-operative in Dharavi became the first slum dwellers housing co-operative to design and construct their own housing using the market subsidy of SRA. Unlike other SRA projects, this in particular demonstrated the potential of a community managed project. The process forms a case study that was documented as a case study and is taught to the real estate division of the Harvard Business School.

In the initial draft of the SRA policy, the state was committed to facilitating the financing of community driven projects. Banks and financial institutions were asked to produce incentives to undertake the financing of community driven projects and even today, the policy gives additional incentives to slum dwellers to take on projects. Yet, banks did not get involved and the Shivashahi Punarvasan Prkalp was set up with an initial strategy for slum dwellers to plan projects which the state would finance through this venture. However, like all such incentives, the projects were all given to private developers.

Despite limitations, the goal of the SPARC alliance and that of slum dwellers it worked with, was to facilitate a community-driven process within the policy framework of the SRA. However, as SPARC was a registered trust and could not take either loans or construction projects, a not-for profit company called SPARC Samudaya Nirman Sahayak was set up by the alliance in 2001. This organization met the administrative requirements and appropriate compliances to be able to assist and facilitate construction for and with slum dwellers. This process was supported by an international facility called CLIFF which provided both capital and guarantees to get bank loans and through this many projects under SRA have been taken up by SSNS.

SRA's biggest contribution to slum dwellers was to bring into the governance process the communities that were previously invisible and facilitate ways by which they could get options. It also provided a relocation option for slums that could not be upgraded at the original location. SRA sought to provide alternatives for in-situ upgrading through market-financed subsidies and densification.

However, as with all policies, there are many direct and indirect unintended consequences. The most vital and over-arching is that the SRA, a policy set up in 1995, needs to be reviewed to examine whether it has served the purpose for which it was set up. Other than the "abuse" of the SRA that has made an increased Floor Space Index (FSI) work for real estate businesses, the elements that were vital for the poor remain unattended.

In a city growing constantly, the year of eligibility for slum dwellers to benefit from a scheme (such as SRA) is repeatedly contested. Yet, the upgrading of the eligibility year has still not caught up to the present, thus leaving behind several households and presenting an unsustainable solution in the long term. Households present in the slum prior to 2000 are eligible under vital projects and those present prior to 1995 are eligible for all other projects.

Projects are often medium-rise buildings and pack poor households from slums into poorly ventilated units which need light and fans all day and night with very poor water and sewerage access. Under the SRA, the

developer puts in his own financing and recovers it through incentive FSI or TDR (Transfer of Development Rights) that can be sold at market value. The SRA is often called a 'free' scheme for slum dwellers as they have to make no financial contribution. But this fails to recognize that housing built by slum dwellers itself, however temporary or of bad quality materials, has a market value, that it has been constructed with substantial financial resources and sweat equity over a period of time. On the other hand, by not creating ways by which slum dwellers are incentivized to save money and to participate actively in these projects, they become passive 'beneficiaries' whose only choice is to illegally sell what they believe they do not want.

More SRA projects in Mumbai and poor governance makes it a real estate capitalisation of land values rather than slum upgrading. Organisations of the poor cannot get access to the financial requirements of projects and therefore cannot manage community projects. Informal settlements on high value land also face new challenges as under the guise of redevelopment informal settlements face upgrading options that can destroy their habitats and livelihoods.

The Dharavi redevelopment Project, set up in 2004, still languishes because it was never designed and planned for residents but to capitalise on land values using the SRA model. Residents want development and to participate in the development of their neighbourhoods but somehow the state seems incapable of developing planning protocols in which the residents can also participate. Even today, we have not come up with valuable regulatory suggestions that can change the process to finance reconstruction but retain the focus on giving the poor alternatives.²

3.3 A policy for Resettlement and Relocation

In 2000, the Milan Nagar society of slum dwellers obtained land in the Mankhurd area of Mumbai from the Maharashtra Housing and Development Authority (MHADA) to demonstrate how SRA could work for the relocation of pavement dwellers.

A year later, the Mumbai Urban Transportation Project II (MUTP) went further, to state that all households and structures affected by the project investments in improving public transport in the city of Mumbai, would get a structure for structure replacement of a 225 square ft unit, as close to their original location and identified lands which the state could use for constructing these houses. It also defined the manner in which communities would be involved in developing the baseline survey to identify who was entitled to relocation.

The work of the alliance and its federation activities influenced many features of these two policies for resettlement and relocation that provided organised communities to move forward in their strategy using this newly emerging policy framework.

As part of the MUTP II, the railway slum dwellers federation designed and executed the relocation of 18,000 households along the railway track and subsequently are assisting other railway projects relocate households along the track. Dwellers along the railway tracks undertook the baseline survey, identified potential relocation sites and managed the relocation and post relocation activities.

In current times, as the Mumbai airport is being privatized, approximately 90,000 slum structures surrounding the Mumbai Airport are locked in a serious crisis. The government has handed over the project to a private developer to build tenements for the slum dwellers in another location to clear the airport land where various commercial and other structures will be built. Interestingly, many of the slum dwellers work in the airport and are willing to concede that airport infrastructure requires more space but do not agree to being relocated to make space for hotels, convention centres and shopping malls that do not need to be next to the airport.

Cities want to run efficiently and make investment for improved transport, better amenities and connectivity but at times, this may come at the expense of communities not organized to take on a more active role in negotiating a different outcome. Due to the efforts of the alliance and work of the federations, almost all the infrastructure projects in Mumbai now follow certain processes for relocation and seek to provide a structure for structure replacement to slum dwellers affected by policy projects. Over time, the rigor of collective supervision is essential to ensure that relocation is followed by poverty alleviation through secure housing and amenities.

² SPARC and KRVIA, 2012, *Re-Dharavi*, Published by SPARC and KRVIA, Mumbai

3.4 Participation in government subsidized housing and infrastructure

The Jawaharlal Nehru National Urban Renewal Mission, announced in 2005, remains the first serious acknowledgement of the need for investment in cities. Under a sub-scheme of JNNURM known as Basic Services to the Urban Poor, the strategy outlined linked reform and improved governance in 63 cities to support for major infrastructure projects and habitat improvement for the poor. Much has been written about the positive and negative impacts of this investment but all agree that such investments must continue for at least the next several decades and expand to cover more urban centres, building strategies, capacities and investments that move beyond central and state subsidies.

Intrinsic in this strategy was to build the capacity of these cities and towns to acknowledge the presence of slums, allocate substantial budgetary investments to improve their amenities, provide secure tenure and stop evictions. The BSUP focused on this particular aspect and while some interventions have been attempted, there remains an inability and lack of serious commitment on part of state governments and municipalities leading to several deficits. The failure to develop the kind of processes that would facilitate participation and build engagement within a much ignored constituency of the city led to a conventional strategy and a public housing construction project contracted out to developers. The projects did not even cover 5 % of slum dwellers in most cities; several projects remain seriously behind schedule and have not been able to absorb half of the allocations made by the government. Many projects where houses were built outside the city to relocate slum households remain vacant several years after they were constructed and most cities have shifted households into buildings with incomplete amenities and services.³

In all instances, BSUP projects were acquired by private contractors or public centre construction entities due to the procurement requirements that made it difficult for smaller companies or NGOs to participate. The larger construction companies proceeded to intervene in slum areas with little community engagement and inevitably had to abandon projects half way due to resistance and a lack of commitment to the communities. In some cities, it is at this stage that NGOs were permitted to take on projects and during this phase, the SPARC alliance was contracted projects in Pune, Bhubaneswar and Puri. By then, costs had escalated and the original project reports containing the infrastructure plans, house designs and cost estimates were found to be works of fiction. Several proposals contained settlement plans that looked remarkably different from the original settlement and house designs that did not meet the requirement of slum households. In one project report, of the many amenities being proposed, a jogging track was planned to be provided in the slum. The alliance had to redo the settlement plans and house designs with a rigorous community consultation but at its own expense as this was a scope of work for which no funds were allocated by the government.⁴



Figure 8: Community meetings with Mahila Milan, Federation members and architects to develop designs, 2009

These projects demonstrate that the organisations of the poor can and must be involved in upgrading their own settlements. Although a participatory process would entail time to produce consensus, communities take charge of their assets and neighbourhoods and see the project through to its completion. More often than not, these interventions require concessions on norms and standards that are not part of the regulatory framework of the city. Serious investment and negotiations with senior officers is the only way to achieve concessions yet without long term change in the norms, these projects remain ad-hoc breakthroughs and never achieve scale.

³ SPARC, 2012, *Study of BSUP projects in 11 cities to examine the potential for community participation*, Study commissioned by the National Technical Advisory Group, Government of India

⁴ Patel S., 2012, *Community Participation: Myths and Realities in Slum Upgrading Projects Undertaken in BSUP/JNNURM Projects 2005-2012*, *SHELTER*, October 2012 pp.24-30

4 Conclusions

Slums are formed because the city neither sought to acknowledge nor did it want to plan for their presence. Even after knowing that people live in risk-prone, vulnerable conditions, the city struggles to provide secure tenure and basic amenities. The longer the neglect, the deeper is the sense of alienation and more difficult it becomes to engage with slum dwellers. With time, the residents live in a precarious balance of gradually upgrading their homes, subdividing and increasing encroachment into the public realm. The private desire for more space cuts into the public space, increasing densities, narrowing pathways and eventually, making it harder and harder to retrofit amenities into the settlements. Settlements in which early investments are made by the city in the form of a collective land lease or amenities enable households to form cooperatives. This often is the step that pushes households to begin investing in upgrading their houses. The city and the cooperative can agree to the extent of construction that is permissible and suggest some norms for safety, light, ventilation and public spaces.

In the absence of banks or reasonably affordable finance available to the poor, most households build incrementally. Government rhetoric that banks should give loans to the poor is one the poor no longer believe in. Banks on the other hand fear lending to the poor who are often exhorted by their local politicians not to repay loans as a part of election strategies. No serious attempt to help banks manage risks without increasing the interest rates are undertaken by the government and banks find they earn more by focusing on high end customers instead.

Capitalisation of land values and the influence of the real estate industry are clearly the major levers for choices that the state makes in cities. Rather than developing a governance structure that balances the interest of communities in slums with the expectations of the real estate industry, communities of the urban poor remain marginalized. Several medium and smaller cities that are now part of metropolitan regions, find themselves in the same predicament as large cities.

Collective organisational processes often emerge from the inability of the individual or household to ensure their rights and entitlements from the city. The need to federate beyond neighbourhoods and form city wide federations demonstrates deep crisis in governance when the city and state fail to respond to the demands and expectations of smaller groups. Mobilisation which should be focused on facilitating participation for internal improvements is increasingly focused on defending their right to reside where they are and not be relocated. Not all community processes are inclusive and often not everyone wants to be involved to the same degree for a variety of reasons. However, it is vital to ensure that the gains made by those who initiate a movement benefit all those facing the crisis.

Strategies of the collective outlined in this paper include forming organized community groups, setting up savings groups, developing women-led collectives and carrying out surveys. These form out of a response to the lack of governance and are the tools for negotiation with a governance structure that often has little information or desire to engage on the issue of informal habitats. Once a relationship is established with the city, there begins the process of negotiating for tenure, access to better housing, infrastructure and finance. Tools used by the alliance at this stage include house model exhibitions, community exchanges and capacity building for communities to take on construction. Yet, all processes are time consuming because the community demands for inclusion also require changing internal rules which are a difficult transition for many households. Change and transition produces fear for those who live in survival mode and rarely have evidence that change has worked well because it never occurs at a pace that works for them.

The experience of the SPARC alliance shows that men and women look at change differently. Choices depend on who is involved and how processes are explored. For instance, with the pavement and railway slum dwellers in Mumbai, women made a choice to relocate as they saw the adjustment a lesser problem than continuing to face evictions. This is one of the many such stories indicating that another example is that of surveys, an important strategy but also a double-edged sword as it can produce inclusivity or can become the basis for exclusion. The poor have a dilemma about participation in data collection if they are not organised. Often their protests are because they assume it will be used against them. Surveys driven by communities however can produce a reflection on priorities and exploring the implications of choices.

Thus, governance demands from the city have to be accompanied by governance inclusion and equity within organisations of the poor. This engagement produces, over a period of time, a set of evolving processes and practices for the urban poor.

Literature review

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