

Slums Improvement and Development Schemes & Policies

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1] The greatest bluff (Introduction)

The Shiv Sena – BJP Government in Maharashtra came into power in March 1995. One of the promises given in the 'WachanNama' or Charter of Commitments of the Shiv Sena – BJP alliance in Maharashtra was the promise of providing free houses to 40 lakh slum-dwellers in Greater Mumbai. This was the greatest bluff ever perpetrated on the city's poor. While a small section of the slum-dwellers, mostly the slum-lords, (a) large number of elected representatives and the highly opportunistic self-styled leaders were excited by the offer, the majority realized from the very beginning that this was merely a political gimmick. In many interviews and discussions both in the press and otherwise, Mr. Bal Thackeray, founder and leader of the Shiv Sena who was also the architect of this scheme of free houses to the slum-dwellers, could not elaborate or how this target would be achieved, nor did he have any definite program to do so. After coming to power, the program was pursued by the Government for implementation. But it failed miserably and as expected, led to serious violations of land and housing rights, including the abuse of human rights. The slum-dwellers have been subject to greater abuse and threat of displacement. This policy is being proudly continued by the present government led by the Congress and Nationalist Congress coalition. This government has further introduced a host of new concessions to facilitate and appease the developers and reinforce the earlier governments' oppressive plans and programmes. These do not benefit the slum-dwellers.

The tragedy in housing in the city has all along been the fact that the plans and policies have continuously alienated the people. The capability of the slum-dwellers and their co-operatives in undertaking (direct) responsibility for the development of their own housing has been denied. Instead, the Government has continuously resorted to violent attacks on the slum-dwellers and demolition of their houses, refusing to recognize the people's right to housing and the denial of slum-dwellers participation in the drafting of the various policies and programs for them. The planning process and the experience with development projects so far indicate that citizens have been totally excluded from the discussion about the location and nature of development projects, their size, their socio-environment impact, the distribution of their costs and benefits, and course, the magnitude of displacement and the procedures of rehabilitation. Such denial of people's right to participation in the decision-making process betrays the spirit of the Indian Constitution'. (Fernandes and Paranjpye, pg.11 – Rehabilitation Policy & Law in India) (-Baxi 1989). The government has always addressed the issue of housing by promoting real-estate interest(s) and major construction plans rather than the development of social and environmental conditions. The state itself has also come to threaten its own citizens, often as a direct consequence of its commitment to the project of development, which has regularly placed enormous burdens on those people least able to defend themselves'. (Khilnani, 1997:11 – The Idea of India).

For Mumbai, in an area of 437 sq. kms. having a population of around 11 million, conservative estimates put over fifty-five percent as slum population. This slum population spread over around 2,500 settlements occupies 2,525 hectares, which constitutes merely 6% of city's total land area. The slum settlements have come up on private lands (50%), State Government lands (25%), and Municipal Corporation lands (25%). The balance (5%) is spread over various Central Government and State Housing Board lands. The housing situation in Mumbai is tragic. Approximately 5.5 to 6 million live in slums in the most unhygienic and filthy conditions, and, approximately another one million live on the pavements. It is also estimated that nearly 2 million people live as tenants in rented premises, a large number of which are old and dilapidated structures, including what are popularly known as the 'chawls' of Mumbai. As a result, we find that nearly 8.5 million of the city's population lives in sub-standard and/or unsafe housing conditions under abuse and continuous threat of displacement. About 82% of the population live in one room abode (including slums). This housing situation blatantly exposes the continuing indifference, neglect and lack of will of the Government towards housing and living conditions in the city.

2] Recognition fraud & the announcements in the name of the poor :

Citizens oppose slum-dwelling:

As is well known the larger the announcement in the name of the poor, the greater is the attack on them. The same has come to be true under the Slum Rehabilitation Scheme (SRS) hunched by the Sena-BJP Government. This has been proven through several examples of forcible attempts by the Government for implementation of the SRS. This scheme is clearly an exercise towards establishing control over slums' land and drawing rapid profits from such access to their redevelopment. As a means of achieving the objective of providing free houses, a principle of cross-subsidization at each project level was promoted. Unreasonable incentives and Floor Space Index (FSI) bonus were offered to developers and builders to undertake such schemes, whereby the philosophy of housing in which people must be directly in control of their development, was subverted. The slum-dwellers have been pushed further into a state of uncertainty, being constantly under the threat of displacement due to the combination of persuasion and force by the developers and other opportunists. Caught as the victims of politics, bureaucracy and self-interest, the slum dwellers were left with no option but to wage struggle to establish their rights for housing.

Recognition Fraud- The SS-BJP Government was not the first to launch a scheme to rid Mumbai of its slums. In the first two decades after independence, the official approach towards slums was to clear the hutment's and re-house slum-dwellers in permanent structures. An amendment, Section 354A was introduced to the BMC Act in 1954 to make this legally possible. However, the program was never implemented, and demolition continued unabated. In 1970 the Slum Improvement Program was introduced. As conditions in rural areas became more wretched, and industrial expansion and job opportunities in the city attracted people in search of livelihood, slums spawned at a rate beyond the capacity of the slum clearance program. Simultaneously the slum dwellers began to organize themselves and the city saw a number of demonstrations and struggle waged by them. This forced the official policy to 'improving' slums rather than clearing them.

The Slum Improvement Program (SIP) was launched in 1970 to provide water supply, toilets, roads, drainage and streetlights for the slum-dwellers. A BMC Report in the early 90s by Deputy Municipal Commissioner (Slums) K.G. Pai pointed out that even basic slum improvement would have required Rs.150 crore a year, whereas, 'the scheme had a provision of Rs.151 crores for the entire Sixth Plan period'. The report goes on to admit that 30 lakh slum-dwellers in Mumbai alone, had not even been touched by the SIP. 'A survey of 4,000 households in 9 slums

revealed.....no household had a private toilet, a quarter did not have access to community toilets, a third had no drainage facilities, while 40% had only open drains. The per capita investment norms and the suggested scale of amenities were unrealistic. After the failure of the SIP, in 1985 the State Government launched yet another scheme for slum improvement with new outfits, namely the Slum Upgradation Program (SUP), in collaboration with the World Bank and the BMC. The SUP, while providing some civic amenities, envisaged slum co-operatives undertaking slum development in exchange for transfer of land tenure and housing loans. But, due to the lack of drive and commitment on the part of the authorities and due to the influence on the government by real-estate developers against transfer of land tenure to the slum dwellers, only 22,000 households were covered in a period of 8 years upto 1993.

Under the guise of privatization, it was convenient for the Government to answer this string of failures not with greater involvement, but by withdrawing and giving the field to private builders and developers. Thus, Sharad Pawar's (then Chief Minister of the ruling congress government) Slum Redevelopment Scheme (SRD) was launched in 1991. The scheme was a non-starter from the very beginning. Firstly, this scheme did not provide sufficient business opportunity to the investors, secondly the builders were skeptical of getting into wrangles with the slum-dwellers whereby their profits would not materialize within calculated periods. Even if they did have plans, work could not be started due to the lack of transit accommodation. Also, slum-dwellers were reluctant to give possession of their plots in the absence of alternative accommodation. They feared losing possession of their sites permanently since they did not trust the builders. They already had horrid experiences of attacks on them and forcible evictions led by a number of builders at many places in the city.

The Slum Rehabilitation Scheme (SRS) launched with much fan-fare by the SS-BJP Government, was merely a souped-up version of the SRD launched by the earlier congress government. Both the schemes depended on private investments and increased the role of developers and builders in providing housing to the poor, the method generally being to allow 'Incentive FSI' to the developers who could then make profit by selling the surplus FSI as tenements or in the form of Transfer of Development Rights (TDR) in the open market. A part of this profit could thus be utilized to cover the cost of housing for the slum-dwellers. The Congress Government however had maintained a contributive share of Rs.20,000 per slum-dweller's family in the financing for slum redevelopment, while the Sena Government made it completely free, thus making it the greatest bluff till date perpetrated on the slum-dwellers in Mumbai.

In order to formulate a comprehensive rehabilitation scheme for slums, as promised in the election manifesto, a high powered study group under the chairmanship of ex-Chief Secretary Mr.Dinesh Afzalpurkar, IAS was set up by the SS-BJP Government soon after it came to power. The Committee, popularly known as the Afzalpurkar Committee, recommended the Slum Rehabilitation Scheme. The Government of Maharashtra accepted the recommendations made by the Afzalpurkar Committee in the State Legislative Assembly and amended the Maharashtra Slum Area (Improvement, Clearance and Redevelopment) Act, 1971. A Slum Rehabilitation Authority (SRA) was then constituted to put this plan into action by the Government Notification dated 16 December 1995 to function with effect from 25 December 1995.

Cut-off dates - The NHSS along with many other slum-dwellers organizations attacked the policy of cut-off dates and demanded that all slum and pavement dwellers be recognized and given alternative accommodation. This policy was discriminatory and perpetuated a sharp division in the slum-dwellers movement for land and housing rights. It was also a major weapon for subjugating the slum-dwellers to the authorities, which exercised enormous discretionary powers to grant recognition as to the eligibility of slum-dwellers. Surveys were corrupt and influenced by

vested interests. The Government carried out the census in an arbitrary and negligent manner. Also, there was a close nexus between the slumlords, the municipal officials and the police, and these were the people who benefited from such policies. There was large-scale land-grab by the slumlords, and genuine slum-dwellers were threatened to pay huge sums illegally for living in the slums and or are forcibly evicted anytime. Today very large numbers of slums in the city, particularly the new settlements, continue to exist under the direct patronage of government officials or by the slumlords that are in nexus with the concerned officials. The authorities still do not accept that to prevent such manipulations, forgery and corruption transparent and collective surveys with the active participation of the slum-dwellers and their representative organizations must be carried out.

Various policies & proposals:

Another major factor, which is continuously being refused recognition, is the fact of people, ability to positively contribute to housing development. `Despite limited resources and adverse conditions, low-income individuals, households, and communities have been responsible for a high proportion of new housing units and for a large proportion of investments in the housing stock and in housing-related infrastructure and services. The scale and nature of their investments is rarely recorded and is not reflected in official statistics. But in most cities or at least in the poorer areas of cities, the annual investment made by low-income house-holds who are de facto owners of their homes is many times the average investment per house-hold made by city and municipal authorities. This is especially so if a realistic monetary value is given to the labour time they put into improving or extending and reconstructing their homes.' (Hardoy and Satterthwaite, 1997:267 – Building the future city.). On an average a sum-dweller family in Mumbai spends Rs.30,000 to Rs.50,000 in constructing their house, often several times due to continuing demolitions.

This investment is not accounted for and not considered in the capital outlay for housing development. If recognized, it will exceed the combined capacities of all financial institutions that offer loans and investment for housing in the city. In a population of ten lakh slum-dwellers families, nearly Rs.5,000 crores is mobilized as investment directly by the slum-dwellers themselves. But governments do not recognize these people as city builders. They usually refuse to recognize that they are citizens with legitimate rights and needs for public infrastructure and services. `Inevitably, one turns away from the knowledge, resources and capacities of the tens of millions of people who are already the most active city builders. At present, the sum of their efforts is the major influence on how cities develop. But government's failure to support and help co-ordinate such efforts represents an enormous and unnecessary loss both to themselves and to these citizens'. (Hardoy and Satterthwaite pg.142 & 273 Building the Future City).

The key issue is therefore the question of recognition of the slum-dweller's capabilities and rights and their placing as an integral part of the development process.

3] Mega construction syndrome and the Real Estate agenda:

Housing today is looking upon merely in real estate terms. This is what the building industry wants so as to monopolize and control land and development. The real-estate agenda is encouraged today due to the privatization thrust in housing and corporatization of the various development and construction activities. Housing projects are evaluated in terms of size, the built-up area, the FSI consumed, the financial turnover, and various other business and marketing merits. The bigger the project, the better it is and the greater the attraction for developers in undertaking the scheme. A huge network is thus established between the developers, the landowners, and the financial institutions wherein the slum-dwellers find no place.

The SRS policy highlights in its introduction that priority will be given to slum-dwellers co-operatives, but creates a situation whereby the slum-dwellers cannot complete nor function. The business proposal in the SRS is contrary to the interests of the slum-dwellers. They are expected to compete in the open market to raise capital by building vast multi-storied apartment buildings for the middle and high-income groups as well and then to sell them in the open market. Under this scheme, the builder will undertake the development program, house the slum-dwellers on a part of the land in multi-storied apartments, and thereby generate surplus vacant land. This surplus land could then be put to business (built thereupon or sold as Transfer of Development Rights). Various economic arrangements (including the market mechanism) are of central importance to the presence or absence of 'social opportunities', and there is, thus, a deep-seated complimentary here. On the one hand, the opportunities offered by a well functioning market may be difficult to use when say, illiteracy or ill health handicaps a person. On the other hand, a person with some education and fine health may still be unable to use his or her abilities because of the limitation of economic opportunities, related to the absence of markets, or overzealous bureaucratic control, or the lack of access to finance, or some other restraint that limits economic initiatives. Social opportunities are, thus, influenced by a variety of factors-among other things, the state of educational and health services (and public policies that deal with them), the nature and availability of finance (and policies that affect them), the presence or absence of markets (and policies that promote or restrict them), and the form and reach of bureaucratic control in general (including the barriers to enterprise imposed by such control). It is right to rail against bureaucratic controls and other barriers that stifle economic activity and individual initiative, but that line of reasoning, which has been rightly aired a great deal in India recently has to be seen as one part of a much bigger story about the determination of social opportunities, we propose a perspective that is substantially broader than the narrow view that concentrates simply on promoting markets and competition, as well as the similarly narrow 'contrary' view that just wants to debunk liberalization' (Amartya Sen and Jean Dreze – Beyond the goals of the Free Market – in Human scope).

Land and its development are thus open to manipulation and can be utilized in the speculative market like any other commodity. In many instances by using force, the development agencies and their lumpen partners, unleash terror and violence on the helpless slum-dwellers. 'Even the elected representative have joined hands to terrorize the people and benefit from transactions in slum-lands. Electoral volatility has foreshortened the horizons of political time: the mere capture of power rather than its responsible exercise has become the exclusive aim of politicians. New entrants saw electoral triumph as necessary means to gaining power of patronage over the resources accumulated by the State through several decades of State regulated economic development; their main intention was now to draw rapid profits from such access.' (Khilnani, 1997:49).

Land Mis-use Plans -Today the Government is stripped of land for housing and other development projects. As a result, launching housing projects for the poor has become even more difficult. Land in the city has been systematically captured by private builders by even changing land records and land-use plans over the years, and is being developed for various commercial projects as well as for housing of high income groups. The authorities see land occupied by slums as most convenient source of land for public works and new commercial developments. Under the present policy of privatization of all developments, the Government is further encouraged to give land and development opportunities to giant companies and big investors. Since these investors and developers are not interested in undertaking projects for housing of the poor, the condition of housing as well of social amenities in the city is worsening. Even when some areas have to be cleared of slums for the larger interest of the city for development of services,

amenities and infrastructure, the Government fails to do so for want of vacant land and alternate sites.

There is a euphoria for everything mega. These mega-schemes not only alienate the people, but also destabilize and displace them. A major obstacle to any such evaluation is lack of awareness of the situation among the urban middle class. The extent and seriousness of displacement is not known to them and is, therefore, neglected by both the policy makers and urban dwellers.

The overwhelming thrust to promote mega-schemes is for promoting easy and effective control of vital resources by the promoters. These schemes are a weapon for subjugating the poor and a system, which dines the rights of people to plan for and participate in their own development. Mega schemes also divert attention from the real issues and completely neglect the existing services, transportation, infrastructure, and amenities, thereby, in all cases, leading to further deterioration of existing conditions. This is glaringly visible and realized today in all the slums in the city. Due to the SRS, the existing conditions have further worsened. Slums are denied the supply of services and amenities. Deterioration of environmental conditions and health is alarming today. Instead, of augmenting and building the internal efficiency of what already exists, major new and ambitious reconstruction schemes are undertaken which lead to displacements of the poor by way of forced evictions and land acquisitions. Also, since these mega-schemes require investments of large sums for its launching and implementation, the government turns to Corporations and financial institutions including the World Bank and International Monetary Funds for financial support. As a result, a network of mega-operators takes over not only the responsibility, but the controls of decision-making and implementation as well. This has been experienced in several schemes of infrastructure and services development wherein the cost escalations have led to large sections of population then unable to access and use them.

As opposed to the market trends and the real-estate development programs, the issues concerning the development of improved conditions has been given a low priority. This trend is most manifest in the slums where inadequate toilets and electricity, and lack of water supply, sewage outflow, and garbage disposal has led to serious deterioration in the health and living conditions. Also, inadequate availability of open-spaces, accesses, and convenient and affordable transportation have led to unhealthy relationships and social tensions among communities. Due to these appalling conditions, the NHSS has demanded State intervention for environment development. Rather than look at housing as merely a real-estate scheme for profiteering, it is necessary for the Government to first implement schemes that can promote healthier living conditions. An environmental development plan and a concerted effort in fighting the slum-like conditions would enable and encourage the slum-dwellers themselves to participate more actively, including investing in programs for construction of their houses and the development of their neighborhoods. One of the fundamental objectives of the housing program would have to be establishing people's control over their living environment. Instead of the skewed privatization thrust in housing and the increasing dependence of the Government on private builders and developers for providing housing to the poor, a direct partnership needs to be established between the Government and the communities of slum-dwellers in a truly public-private initiative.

4] Undermining Planning & the land misuse plan:

Also, under the guise of slum redevelopment in the city, private developers and builders with the active support of the Government, are trying to build houses along the coastline of Mumbai in violation of your CRZ notification. The slum-dwellers and the NHSS demanded that if the Government is serious about improving the conditions of slums along the coast on the sea-ward side of existing roads, then they should aid the slum-dwellers to reconstruct their housing within CRZ guidelines, with services and infrastructure development to be carried out by the

Government. This will lead to the improvement of environmental conditions along the coast. Several slum organizations along with environmental groups and citizens' forums, under the banner of Mumber Nagrik Vikas Manch (MNVN) attacked the Government for its attempt to further densify the coastline of Mumbai. They demanded stricter implementation of the CRZ notification and the environmental protection of the coastline. The Manch is campaigning against the very notion of 'Incentive FSI being freely offered by the Government to the developers, as being gravely against the city's interest, particularly in a situation where the city's amenities, services and infrastructure are inadequate and fragile. The policy of 'Incentive FSI' will unjustifiably enright certain influential sections of society since land is free in the developments under the SRD scheme. It will therefore encourage forcible evictions and demolitions of slums occupying prime property by the real estate Mafia. Low-density slums will be largely targeted by the builders so as to derive a larger surplus for sale in open market of upper income groups. A serious fall-out of this process will be the large-scale displacement of the slum dwellers and social unrest.

The ULC Act, 1976 was passed during the emergency to prevent concentration of urban property in the hands of few and speculation and profit therein, to subserve the common good by ensuring equitable distribution of urban land, to discourage construction of luxury houses leading to conspicuous consumption of scarce building materials, and to secure orderly urbanization. In order to achieve these objectives, a ceiling was placed on ownership and possession of vacant land in urban areas, and the excess land was to be acquired by the government for a nominal payment. 'In Mumbai, 1360 hectares of land were identified a surplus under the ULCA, out of which only 213 hectares was acquired by the government. Also, most of the acquired land was not put under effective use and was encroached upon in due course'. Instead of implementing ULCA more stringently, the National government decided to repeal, saying that the repeal would release large tracts of land and depress the inflated property prices. But they failed to mention that the repeal would lead to consequences contrary to the very objectives of framing the Act i.e., ownership in the hands of few, and therefore, speculation.

LEGALISATION OF SLUMSLAND

Land occupied under slums must be legalised and reserved in the Development Plan (DP) as sites for housing of the urban poor.

Necessary amendments in the DP must be carried out for this purpose. Surveys of slums be conducted and their boundaries demarcated.

The present DP is irrelevant to the needs and demands of our city's majority people, particularly the poor and the working class. There is no exclusive reservation of land for housing of the urban poor. A miniscule reservation for housing of the dishoused (HD) is inadequate. Moreover, the housing requirement of people being displaced from old dilapidated buildings or because of infrastructure projects etc is also not met under the present reservation. Reservation of land for project affected persons (PAP) as provided in the development plan is also inadequate given the number of slum dwellers who are being displaced due to various projects.

Slums occupy a mere 8% land in the city and that too illegally. Nearly 5 million people living in slums occupy about 2500 hectares. Land having residential reservation in the development plan is on an average 50%. In relation to this residential area the land occupied by slums would therefore be approx.16%.

It is not possible to relocate or rehabilitate the 5 million slum dwellers on alternate sites. Therefore, it is necessary that their present sites are recognised as sites reserved for housing of the urban poor in the DP thus legalizing them.

“Rights to stay”

‘Right to stay’ has been sadly reduced to merely an act of negotiating space in the city. This act has come into being as the most important programme for a majority of housing rights organizations. Unfortunately, most movements begin and end with demands against eviction. While opposing and stopping eviction is necessary in the interim period, to consider that as the only programme in our housing struggle is a setback to the future of housing rights movement. While the right to stay is an important step in the democratic rights movement its impact on the planning and development for our cities has been counter-productive particularly in the development of housing and living environment.

The point that is important for our discussion is not about the right to stay, but about altering our city’s development plans and land-use designations for equitable distribution of land amenities and infrastructure. Our movements have lacked vision in planning for our cities in which the urban poor and the working class can equitably benefit from planned developments.

We have to challenge the present land-use maps, development plans, nature and priority of schemes, infrastructure and transport proposals, etc, that all individuals shortly and together are against the poor people’s interest. But what are our alternatives? Alternatives in which cities can be better planned for the vast majority of the working class and the Urban poor and a plan in which adequate and desirable housing can be promoted.

How do we intervene and stop the on going colonization of space and misappropriation and misutilisation of vital resources. Can we create our own database that will help our activist. A good data-base will help us in planning movements and give insight into various strategies for interventions. It will also help us in the redrawing of the development plan of our cities, our way. Can our demand for equity in urban space and equal access to cities’ resources lead to a planned reconfiguration of urban land?

Limited demand for mere regularization and right to stay is the same principle and approach that our land-sharks and real-estate developers use for their interest. They are constantly trying to regularize their own illegal occupation of land and resources. If both the ruling elite and the working class including the urban poor follow the same path for their individual interest our cities will die due to unplanned growth.

“Violation of urban laws become not just the accepted but the expected way of city life. Right to stay is also a popular slogan of opportunist politicians. These people do not even remotely relate the right to stay with to long term development or planning for the city. The constant uncertainty arising out of this short-term outlook has contributed immensely to the underdevelopment of the city in general and of housing for the working class in particular.

Responsible activists contributing to mass movements have to be careful and answerable to long term city development vision and objective, while tactically dealing with immediate need of the right to stay.

How do we promote and plan for this dual process. What is our capability and preparedness? Along with the larger number of social and political activists engaged in our organizations we need to on urgent basis mobilize professionals participation. Most of our movements lack

adequate knowledge about physical planning, construction, land-use, sanitation, water-supply etc. We need to involve architects, planners, geographers and others in our organization to evolve a new and radical vision of development. Even though not many architects and planners have the ability and commitment to learn about and grow with social movements, we still have to get them in to enrich our struggle and develop our practices.

While I have argued that we need to understand city planning and development work in the working class interest and work towards a fair implementation of the same, we need to simultaneously question the development plan that sets out corrupt and unbalanced reservation and demands. Most development plans are mere physical mappings but reflect a strong social and political agenda contrary to the interest of the working class.

Right to stay has also led to a convenient nexus between the encroachers, land grabbers, opportunists and the various authorities including politicians. Growing nexus of these groups has led to anarchy in planning and development. It has also led to the growth in criminalization in all spheres of urban life including in the housing sector.

Our struggle for Housing:

A radical shift is needed in the attitude of the government and the elite towards slum-dwellers. Program for slum redevelopment must primarily be seen as an environmental scheme and not merely as an agenda for real-estate development and construction turn-over. An environmental thrust will enable the improvement of quality of life of the people. It is the slum like conditions, i.e. lack of drinking water, inadequate toilet facilities, garbage, heaps, lack of sewage disposal, absence of open-spaces, and inadequate, unsafe accesses, are of primary concern. Simultaneously, it is important to recognize and accept the slum-dwellers as an active participant in the planning and development process. It would then be possible to utilize the enormous human resource that is available and stop centralized and corporate forces from controlling the housing programs for the poor. Integration of the slum-dwellers themselves is needed to democratize the process of development. It is fundamental to establish people's control over their own environment with the active support of the Government. Government would have to undertake direct responsibility in enabling and facilitating the co-operative efforts of the slum-dwellers. Thus a **government slum-dwellers partnership** is essential to the successful planning and implementation of slums redevelopment program.

In the immediate context, indiscriminate and violent demolitions and evictions must be stopped. Sites having important reservations that are occupied by slums and are required for the larger interest of the city needs to be vacated, but only after adequate rehabilitation measures have been undertaken and implemented. It is necessary to formulate an urban rehabilitation policy, which does not exist today. The Rehabilitation Policy must include a fair assessment of the actual loss to the people who are displaced and the additional cost of reconstruction of houses, schools, community centers, medical facilities, water and drainage system, transport etc.

REHABILITATION POLICY

We agree that not all slums can be regularized in their present sites. Many slums exist in dangerous locations and many others are situated in areas that are harmful to health. Besides this, certain sites have to be cleared in order to carry out important infrastructure work. Slums on such locations and sites have to be, therefore, relocated. A comprehensive rehabilitation policy thus has to be formulated for this purpose.

There will be need for vacant land for these rehabilitation projects. The ULC Act must be strengthened and implemented for this purpose and its loopholes plugged. Vacant NDZ land must be considered as sites for rehabilitation along with infrastructure development. We consider NDZ land as contingent land, made available for development as required, but with the development of infrastructure for it.

Rehabilitation cost must be included in the budget of the primary project for which the slum sites have to be cleared.

REDEVELOPMENT ALTERNATIVES

A. **SRD Amendments**-Necessary amendments to the present Slum Redevelopment Policy regulated by the SRA should be carried out to plug the various loopholes and make it more slum dweller friendly.

B. **SUP**-Slum dwellers be given the option to upgrade or improve their slums if they so desire. Particularly where people are opposed to SRD schemes led by the builders.

C. **Reconstruction Plan**- Reconstruction of slums can be carried out by the slum dwellers co-operatives in partnership with the government (and not with the builder). The government's contribution will be in the form of infrastructure development while the slum dwellers pay for the construction of their houses.

Government and its various agencies like MHADA must play a pivotal role in steering and facilitating the projects, including its planning.

Any new housing constructed will be under the possession of the government and it may be used for the relocated slums and/or made available for new demands.

D. **Ward Based Redevelopment**- Relocation, rehabilitation and reconstruction of slums must be under taken on ward basis. This means a comprehensive review of slums within each ward is undertaken to minimize the dislocation of the slum dwellers and to integrate them in the development of the ward itself.

E. **Finance/ Loans** - Once the government legalizes slum land and provides the slum dwellers with tenurial rights they can individually and/or through their co-operatives take loans from housing banks to pay for the construction cost of their houses. The slum dwellers will then be able to mortgage their houses against the loan.

F. **Planning/ Designing**- the slum dwellers' co-operatives will along with the government agencies like MHADA etc steer the projects. The government agencies may provide professional services and assistance to them in planning and designing. Government agencies may constitute a panel of architects and planners to provide professional services.

BUILDING AFFORDABLE HOUSING STOCK FOR THE EWS

A. **Government Initiative**- The government and its various agencies must give priority to the building of houses for the economically weaker section in proportion to its population. Today MHADA and other agencies have stopped building houses for the poor but they promote housing in the upper segments for profit thus competing in the market along with the private developers and builders.

B. Employee Housing - It must necessarily be a condition with large industries and/ or agencies generating large employment to plan and provide housing for its employees including the working class. Governmental sector including BMC, Port Trust, the state government, police etc must also provide housing to all its employees. Housing for the employees must be seen as an integral aspect of their planning and investment.

C. Reservation for EWS housing - Every housing project in the city particularly in the HIG and MIG segment by rule must provide a certain percentage of the area for housing of the poor.

Similar reservation for housing of the EWS must be a condition in the development of land reserved for public housing. The proportion of this reservation must be consistent with the ratio of the population of different economic categories.

While conditions for reservation for housing of the EWS exist today in certain developments, they have been manipulated and sold to MIG and HIG by combining several units. It is important to, therefore, carry out an effective public audit and scrutiny where such conditions are imposed in various projects.

D. Transit Housing - The State Government must develop transit housing to deal with displacements due to emergencies, repairs and reconstruction, redevelopment projects, etc.

E. Rental Housing - The policy to promote development of rental housing in the city must be framed. Necessary incentives and benefits to the developer for rental housing must be considered.

F. Informal Sector Housing - It is necessary to promote housing schemes for the working class population in the informal sector. As we know large number of construction workers are employed in the city in various projects. Similarly, there are also very large working class population in other informal sectors. Housing of this population must be seen as a part of the infrastructure development cost. Thus the responsibility for this housing will rest on the government as well as the promoters of various projects in the city.

6] Housing a democratic rights movement (conclusion)

The struggle for housing has to be closely integrated with the larger struggle for democratic rights in the city and its forum with other struggles and their organizations. Organizations of the slum-dwellers will have to critically evaluate their failure in developing and sustaining leadership from amongst the slum-dwellers and fight the short-term opportunism of vested interests. Growth of a stronger and more committed local leadership will help in the building of a conscious political community in the slums.

Slum-dwellers organizations need to oppose speculation, the take-over of land and resources by the developers and builders, and fight the powerful nexus that is fast growing between the lumpens, the financial interests and the State power – State Administration, police, and local municipal officials – who together ménage to subvert social priorities and deny social opportunity to the poor and the working class. Dissemination of information, the building-up of a authentic data-base about all aspects of slums and participation of the slum –dwellers for effective utilization of land and resources in the city is crucial to construct a development agenda that is at once in the interest of a majority of people and of the city's environment.

With the end of Bombay and the beginning of Mumbai, the most frightening and visible political trend is the reinforcement of fascist forces and its appearance in all walks of public life in the city. In this situation it has become even more important for the slum-dwellers and their organizations to not only wage struggles for housing with a limited framework of immediate needs and conveniences, but also direct it to a larger political struggle against fascism and to demolish the authority that continuously strangulates and subjugates the majority people under the guise of development. Duty threat to the life in the slums would have to be fought simultaneously at two levels, from within by a united and concerted effort of the slum-dwellers and as well from the outside by uniting with other people's organizations that include industrial workers, the majority of whom are constantly under the threat of losing their jobs due to the illegal closures of the various industries, the two million tenants who are being threatened of displacement from their houses due to anti-tenant and archaic rent-control policies and other oppressed as well as minority communities. A broad based peoples' organization has to address and organize around questions relating to the quality of life in the city that includes issues of city planning, land-use, housing, public -spaces, infrastructure, services, etc.

'Public action can play a central role in economic development and in bringing social opportunities within the reach of the people as a whole'. (Sen and Dreze, 1998: 38). 'In India's cities, democratic equalization confronts the actual disparities of economic and social opportunity. The evident urban disjunction's have enlivened distinct political sentiments, and released unanticipated, sometimes dark potentialities, but they have also generated inventiveness and experimentation. Only a fragment of India's population has direct access to the cities, but images of them have spread throughout the society and have fired the imagination of all Indians.' (Khilnani, 1997: 12). Therefore the constitution of Mumbai Nagrik Vikas Manch – a forum of several city based organizations that includes, slum-dwellers, industrial workers, fish-workers, urban planners, architects, environmentalists and neighborhood citizen's committees is a significant step for mobilizing forces against the various ill-conceived and anti-people development programs of the government and to propose alternatives. The State Governments vision for the city has now been to change it from industrial and manufacturing activity to trading and financial center, in which the working class will be replaced by professionals and white-collar work force. What an illusion and a skewed view about the city in which there will be no place for the toiling masses? An idea that would completely destroy the inherent strengths and the historical significance of this great and pulsating city of hope. Marginalisation and displacement of the working class and the poor, who today constitute more than 85% of the city's population, from both their work places as well as their homes and attempts by the ruling class along with slum-lords and Mafia to capture State resources including land is a critical issue against which a united and concerted political struggle would have to be intensified. 'What the government ends up doing can be deeply influenced by the pressures that are put on the government by the public' (Sen and Dreze, 1998: 39). Various struggles for housing and other city-development issues critical to the quality of life in Mumbai are significant instruments for political and social change.