
UNIT 2 INFORMAL SETTLEMENT AND URBAN POOR

Structure

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2.1 INTRODUCTION

The economic geography of cities is inherently uneven. There is considerable variation in housing quality, public services, local amenities, and household characteristics among neighbourhoods, as well as within neighbourhoods. We observe segregation and ethnic clustering almost as commonly as seeing high-rise apartment developments located next to slum and squatter settlements. Aggregate phenomena of sorting and mixing are intrinsically driven by residential location choices at the household level. Cities face unprecedented population growth and with limiting fiscal constraints, many new entrants are likely to locate in these under-serviced sites within the city.

2.2 INFORMAL SETTLEMENT: MEANING AND TYPOLOGY

In many cities of the developing countries, heterogeneity in land management practices allows different patterns of development (on both public and private land) across parts of the urban landscape. This leads to under-developed or undeveloped land parcels in many parts of the city. These parcels of land often become home to numerous poor residents in the form of slum and squatter settlements, with limited public services. These settlements are often subject to natural hazards (such as flooding), as well as negative environmental (such as illnesses from nearby sewerage sites) and transport externalities (such as the consequences of being located next to railway tracks or roads with polluting and dangerous traffic). The World Bank (2001) estimates conservatively that more than 300 million urban poor in developing countries live in slum and squatter settlements, most of them being squalid, unsafe environments that create health scare and security problems. These settlements are termed 'slum', 'squatters' and 'informal settlements' and are used interchangeably.

2.2.1 Typology of Urban Informal Settlement

Different types of informal settlements seen in the cities are follows:

i) Slums

Slums are an urban phenomenon and they represent an imbalance between migration into cities and economic growth within the city itself. The definition of “slum” varies from country to country. In India, each state has its own definition of slum. The National Definition of ‘Slum areas’ was set by the Slum Areas Improvement and Clearance Act of 1956. It defines them as places where buildings:

- a) are in any respect unfit for human habitation; and
- b) are by reason of dilapidation, overcrowding, faulty arrangement and design of such buildings, narrowness or faulty arrangement of streets, lack of ventilation, light, sanitation facilities or any combination of these factors which are detrimental to safety, health and morals.

The Census of India defines a slum as “a compact area of at least 300 population or about 60-70 households of poorly built, congested tenements in an unhygienic environment usually with inadequate infrastructure and lacking proper sanitary and drinking water facilities.” The characteristics and politics associated with slums vary from place to place. Slums are usually characterized by urban decay, high rates of poverty, illiteracy, and unemployment. They are commonly seen as “breeding grounds” for social problems such as crime, drug addiction, alcoholism, high rates of mental illness, and suicide. In many poor countries they exhibit high rates of disease due to unsanitary conditions, malnutrition, and lack of basic health care. However, some like Dharavi, Mumbai, are a hive of business activity such as leather work, cottage industries, etc.

A UN Expert Group has created an operational definition of a slum as an area that combines to various extents the following characteristics: inadequate access to safe water; inadequate access to sanitation and other infrastructure; poor structural quality of housing; overcrowding; and insecure residential status.

ii) Jhuggi-Jhompri Clusters

These are the slum clusters or squatter settlements, which have come up illegally on public or private lands all over the city to accommodate the poor migrants from the rural areas. The numbers of such squatter settlements have consistently been on the rise despite the efforts made to demolish and/or resettle them. As per the last survey made by the Slum and JJ Department of Municipal Corporation of Delhi (MCD) in 1994 there were 4,80,000 household in 1080 slum clusters in the capital. The MCD has not conducted any survey after 1994 to discourage fresh registration of new slums, but unofficial surveys indicate that their numbers have increased nearly by double in last six years. Unlike in Kolkata or Mumbai, Delhi does not have large slum settlements in specified areas. Historically slum pockets in Kolkata and Mumbai have developed near large factories and mills during the colonial period and over the years these have got further extended and density of population has enhanced, but in Delhi these are scattered all over the city in

small settlements, usually along the railway tracks and roads, river banks, parks, public places and other vacant lands. 75% of the slum clusters in Delhi have 500 or less households and only 10.5% have more than 1000 households.

As per the survey conducted in 1996, 83.54% slum shelters are made of mud wall with thatched roof, 14.40% with brick and mud wall with asbestos roof and 1.47% with brick wall and tin roof. In addition to typical squatter settlements and encroachments, privately owned land is illegally subdivided in many countries, indicating the emergence of a flourishing informal land market. In cities such as Bogotá, Rio de Janeiro and São Paulo (Brazil), Mumbai (India), Cairo, and Lima, land is acquired, secured and developed regardless of existing legal and planning frameworks.

iii) Resettlement Colonies

Resettlement colonies are those colonies developed for the settlement of slum dwellers. Resettlement colonies in Delhi have been developed mainly on the outskirts of the city to resettle about 2,16,000 squatter families, each provided with a plot of land measuring 18 sq meter at a highly subsidized price of Rs. 5,000 (US \$ 106). These colonies suffer from various infrastructural inadequacies like water supply, sewerage, drainage, garbage disposal, electricity, schools, hospitals, roads etc. A survey conducted by the Council for Social Development indicate that half of the families do not have individual water connections or toilet facilities and have to depend on community latrines and bath rooms which are either so inadequate or maintained so poorly that many of the residents defecate in the open. The system of solid waste disposal is extremely unsatisfactory and hardly 30% of the waste is collected for disposal.

The experience of rehabilitation of squatter families from the city heartlands to these outskirt settlements has not been uniform. The proximity of some of the colonies to the new work centres made them success stories, but most of these colonies are so far away from the places of work that about thirty to forty percent of the squatters returned to the slums for employment. 'Livelihood rather than habitation' was a priority for the poor squatters who found it more convenient to sell their plot at a premium and come back near their places of work in new slum settlements. In some of the resettlement colonies fresh squatter settlements have come up on the open and public land, giving rise to a phenomenon that has been described as 'slums within slums'.

iv) Unauthorised Colonies and *Harijan Bastis*

The unauthorized colonies in Delhi are the residential pockets, which have come up generally on private land in an unplanned manner in violation of the Master Plan and Zonal Plan regulations. The *harijan bastis* are those unauthorized colonies, which are inhabited by the low caste families. The buildings in these colonies are concrete structures which have been constructed without approved plans and therefore the planning norms of land use restrictions and building norms of height and front and rear setbacks have not been followed. Besides road networks, drainage and sewage system, parks, playgrounds, community centres and other common facilities have

not been developed in such colonies. The approach of Government towards such colonies has been *ad hoc*. Over the years, a large number of such colonies have been regularized, usually on political compulsions, on consideration of betterment levy for redevelopment of such colonies, but either the rate of such charges or the recovery of the same have been far too inadequate to actually implement such redevelopment plans which have lagged far behind the pace of growth, making most of such colonies only marginally better than many slum resettlements.

v) Legally Notified Slum Areas

The notified slums are those, which have been declared/notified as slum areas under section 3 of the Slum Areas (Improvement and Clearances) Act, 1956. Under this Act those areas of the city where buildings are unfit for human habitation by reason of dilapidation, overcrowding, faulty arrangement and design or where due to faulty arrangements of streets, lack of ventilation, light sanitation facilities, or any combination of these factors the living environment are detrimental to safety, health or morals. The major proportion of such notified slums are found in the medieval walled city in Delhi for example in Shahjahanabad and its extensions, which was originally meant to accommodate 60,000 population, but where an estimated 2 million population is now living. Neither the provisions of Slum Areas Act nor of the Master plan for the walled city have been implemented since the city was overtaken by problems of a different magnitude, which were created by the unending waves of fresh migrations nor therefore was the old city left to fend for itself, leading to further deterioration of its living conditions.

vi) Pavement Dwellers

It is estimated that about 70,000 people live on the pavements in busy market places in the city where they work as wage earners. They are mostly adult male workers who have left their families back in their villages. They cannot afford to commute from a distance since their livelihood depends on the places where they have to work from morning till late in the evening. They are mostly load carriers, porters, shoe-shine boys, rag pickers and other types of odd workers. They are mostly concentrated near the railway stations, inter-state bus terminus, wholesale markets and transport depots.

vii) Urban Villages

There are about 106 villages on the outskirts of Delhi, which have become urbanized in a haphazard and unplanned manner. These are not notified urban areas and are outside the jurisdiction of Municipal Corporation. Therefore, these areas are devoid of the facilities of assured potable water, surface drainage system and sanitation arrangement. The rural character of these villages in terms of land use pattern and occupational structure has undergone drastic changes. The real estate speculators have acquired large tract of land in these villages, displacing their original habitants, who have either migrated to the city or switched over to the tertiary occupations, while new settlers have started constructions in an unplanned manner, making the future planning of these prospective urban areas even more difficult.

In this section, you studied meaning and typology of informal settlements. Now, answer a few questions related to these aspects in Check Your Progress 1.

Check your Progress-1

Note: a) Write your answer in about 50 words.

b) Check your answer with possible answers given at the end of the unit

1) What is an informal settlement?

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2) Define 'Slums'.

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3) What are legally notified slum areas?

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2.3 CAUSE AND FORMATION OF INFORMAL SETTLEMENTS

Slums are not a new phenomenon. They have been part of the history of most cities, particularly in the early years of urbanisation and industrialisation as populations boomed. Slums are generally the only type of settlement affordable and accessible to the poor in cities, where competition for land and profits is intense.

Some of the reasons for the growth of informal settlements in urban areas are follows:

i) Population growth

Countries around the world are urbanising rapidly as more people migrate from rural areas to the cities and natural population growth continues to occur. Today, more than half the world's population resides in urban areas. More than 90 percent of this urban growth is taking place in the developing world.

Urban migration happens for a number of reasons as given below:

- The pushing and pulling forces of migration- Some people migrate because they are pushed out of their place of origin by factors such as natural disasters or sustained ecological changes. Others are pulled to a new destination by better job prospects, education, health facilities, or freedom from restrictive social or cultural realities.
- Low incomes from agriculture- Most people in rural areas work in the agricultural sector, which is highly dependent on weather. Also, rural land is limited, its fertility sometimes low or declining, land holdings are small, farm debts are high, and many households have become landless. As a result, overall rural incomes are low.
- Better job prospects- In comparison with rural areas, urban areas offer dramatically increased job opportunities. In addition, because urban cultures are often less constrained than those in villages, cities can also offer greater prospects of upward social mobility.
- People know what cities can offer them- Most migrants make a deliberate choice to stay or leave in rural areas. Improved transport, communications and links with earlier migrants have all made rural populations much more aware of the advantages and disadvantages of urban life, especially regarding job opportunities and housing.
- Urban migration is often a survival strategy for rural households- Sometimes, rural households split into several groups located in different places—rural areas, small towns, and big cities—in order to diversify their sources of income and be less vulnerable to economic downturns.

Low incomes and limited household ability to pay for housing are part of the problem, but increasingly it is not only the poor who live in slums and informal settlements. Poverty is therefore not the sole cause of the growth of slums. Growing numbers of people with relatively high incomes are resorting to housing outside the formal and official systems. They find that slums are the only housing alternative outside the formal market, which shows that there are shortcomings in housing markets and in policies that hamper the delivery of affordable housing opportunities.

- ii) **Poverty:** When the formal land delivery system does not satisfy requirements of housing and other related infrastructure, the poor are forced into informal settlements. These informal settlements include both irregular occupation and irregular rental tenancy. While in the short run these informal settlements are cost-saving arrangements for the poor, in the long run the poor suffer several blows to their already precarious economic standing. In the first place, insecure tenure has a negative impact on the provision of urban services, and consequently on the economic situation of the urban poor. Governments are frequently reluctant to provide basic services in informal settlements because they view such actions as a first step toward legal recognition of the settlements and tenure regularization. Slum-dwellers have no choice but to rely on informal service providers at a cost that is much higher than that which other urban households pay, leading to distorted prices: both of land and services.

iii) Crucially, **lack of secure tenure** discourages household investments and investments in home-based activities. In short, when people are uncertain about their future in a particular settlement, they are far less likely to invest in it. This has a detrimental effect on poverty alleviation. It exacerbates the problem of irregular settlements since it reduces much needed investment in the household sector, and fails to improve living standards. From the point of view of governments, insecure tenure also has a negative impact on the rate of tax recovery through local taxation on property and on economic activities. In addition, without proper identification of urban services beneficiaries, cost recovery for services and infrastructures is made difficult or impossible. Above all, the insecurity of tenure and the associated poverty reinforces social exclusion and makes squatters, particularly women and children, vulnerable to harassment. The flipside, however, of this vicious cycle of poverty, is that security of tenure is one of the most powerful tools of poverty alleviation. According to the World Bank, land, for the urban poor, is the primary means for generating a livelihood and the main vehicle for investing, accumulating wealth, and transferring it between generations. Land is also a key element of household wealth. Providing poor people with access to land and improving their ability to make effective use of the land they occupy is central to reducing poverty and empowering poor people and communities.

iv) The **lack of investment in infrastructure** by local government is another obstacle to be considered, as this restricts the supply of housing opportunities and hinders economic activities. It is clear that drawing up city plans and putting in place sanctioned land-use planning systems are not alone sufficient to guide urban development and produce slum-free urban spaces. Formal land and housing delivery systems exclude large numbers of people as the land and housing prices increase at breakneck pace and individuals trade land and property rights regardless of legal status as a way to gain access to a place to live and legitimise their right to the city and thus a growth of informal settlements which are plagued by overcrowding, inadequate sanitation, poor housing conditions and, in some cities, urban violence.

In this section, you studied cause and formation of informal settlements. Now, answer a few questions related to these aspects in Check Your Progress-2.

Check Your Progress-2

Note: a) Write your answer in about 50 words.

b) Check your answer with possible answers given at the end of the unit.

1) Why 'Security Tenure' is one of the most powerful tools of poverty alleviation.

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2.4 GOVERNMENTAL MEASURES ON HOUSING FOR ECONOMICALLY WEAKER SECTION

Some of the measures taken by the government of India at different points of time for providing housing to the urban poor are narrated below:

The 1950s-60s: Clearance of Settlements

This period was characterized by the clearance of settlements. The Slum Areas (Improvement and Clearance) Act, 1956 facilitated re-housing in subsidized projects. Informal settlements were provided basic minimum services as a temporary measure.

The 1970s: Slum Improvement

Slum improvement was recognized as a long-term solution to informal housing. The Environmental Improvement of Urban Slums (EIUS) was launched by the central government in 1972. Indirect security of tenure provided by a pre-condition that municipalities would not clear settlements in which improvements were made for at least 10 years. The Urban Land Ceiling Act (ULCA, 1976) was introduced to allow vacant lands and land in excess of stipulations to be available for housing the poor. The Act was eventually repealed in 1998. The Urban Basic Services for the Poor (UBSP) scheme was initiated in 1977 and was implemented successfully for two decades.

The 1980s: Security of Tenure

The importance of security of tenure in solving the problems of informal settlements was recognized, largely due to the international developments in the understanding and articulation of housing rights. Recommendations for increase of supply of land for housing in cities were made by the Task Force on Housing and Urban Development (1983). The Land Acquisition Act was amended in 1984 and was extensively used to acquire lands for public housing. The Draft National Housing Policy was formulated in 1988, which attempted to reflect the international perspective on housing.

The 1990s: National Housing Policy and Programs

Increase in land supply, review of land use norms, provision of basic services and role of government in increasing access to land and housing for the poor were key themes of this decade. The National Housing and Habitat Policy were adopted after long debates and mobilization by civil society to reflect housing as a human right. It commits to the prevention of forced eviction, promotion of in-situ up gradation and slum renovation, conferment of occupancy rights were feasible and selective relocation. The policy due to vigorous campaign also provided, for the first time, the joint ownership and entitlement of land/housing between men and women. The attempt in the 1990s to involve the private sector on a land-sharing basis (private land owners were encouraged to build apartments for slum dwellers on one part of the land, in exchange for greater flexibility in developing the remaining portion for market purposes) in facilitating housing for the poor introduced a new, though only partially successful, approach to resolving the economic contradictions governing the availability of land and housing in the city.

The draft National Slum Policy of 1999: reflected a more comprehensive understanding of the housing issue. It advocated the integration of informal settlements with the rest of the city and the right of residents to participate in decision-making. It indicated that tenure could be collective, such as group tenure or co-operative tenure and restricted the practice of slum clearance only in exceptional cases. Further, it outlined steps for the government to acquire private land on which ‘tenable’ slums exist, and recommended measures like land use classification and the comprehensive listing of informal settlements. What was left out was a comprehensive definition of a ‘tenable’ – and, hence, permissible slum.

The power of civil society organizations in advocating the human right to housing emerged in the second half of the eighties, in response to various large-scale violations through forced evictions and displacement across the country. Their significance dramatically increased in the first half of the nineties, primarily through the formation of national networks such as the National Campaign for Housing Rights (NCHR) as well as regional and global alliances such as the Asian Coalition for Housing Rights (ACHR), Centre on Housing Rights and Eviction (COHRE) and Habitat International Coalition (HIC).

The details of the various programmes and schemes launched by the government are narrated below:

- i) The Subsidized Industrial Housing Scheme, which targeted the industrial workers employed in factories and mines in the public and joint sector, was responsible for the construction of 282,829 dwelling units at a cost of Rs. 1701.24 crores. 50% of the housing cost was subsidized and loans were available for the other half of the cost. Employers providing housing facilities for their workers were given financial assistance up to 75% of the cost.
- ii) In 1952, a scheme for Economically Weaker Section (EWS) Housing was implemented. Approximately 11 lakh plots were distributed since 1980. 65,432 shelter units were constructed during the Sixth Five Year Plan. Houses and plots of 25 to 30 sq mts were provided at cost price. By 1992, construction loans up to Rs. 19,500 became obtainable and so did repair loans of up to Rs. 9500. These were repayable in 20-25 years at concessional rates of interest. The Average cost of a EWS house is currently Rs. 35,000. This scheme was sponsored primarily by HUDCO, which raised almost Rs. 800 crores annually.
- iii) The Low Income Group Housing Scheme (LIGHS) came about in 1954. HUDCO allowed construction loans of Rs. 55,000 and repair loans of Rs. 37,500. The average cost of a LIG house is currently Rs. 100,000. 1/3 of these LIGHS houses were to be reserved for the EWS.
- iv) The Slum Areas Improvement and Clearance (SAIC) Programme was launched in 1956. Class III and IV government employees including scavengers, gardeners and sweepers. Kolkata, Delhi, Madras, Bombay, Kanpur, and Ahmedabad were prioritized along with towns with a population of above 100,000. The Central government provided a subsidy to the State governments to facilitate a classification of slums into slums that must be cleared and redeveloped and slums that must be up graded, provide separate

washing platforms and provide housing and skeletal housing. Following this scheme, the Land Acquisition and Development Scheme (LADS) allowed the government to acquire land for public purposes. The Delhi Development Authority was founded in 1958. It has a 'Slum Wing' to take care of minimum amenities to be provided to the slum dwellers, up gradation, resettlement and the Environmental Improvement of Urban Slums (EIUS) according to the SAIC.

- v) HUDCO-Housing and Urban Development Corporation was founded in 1970 as an apex national techno-finance agency in the housing sector. It has been involved in financing the construction of EWS, LIG houses and EIUS Schemes. It is responsible for the implementation of National Housing and Habitat Policy and it has established a Habitat Polytech in New Delhi to train NGOs and engineers in habitat planning and management.
- vi) The Minimum Needs Programme (MNP) was introduced in the Fifth Five Year Plan initially as a Rural Poverty Alleviation Programme. By 1980, its focus shifted to urban affairs targeting landless labourers and BPL families. It provided Basic Minimum Services like slum up gradation to include health facilities, water supply, electrification, road connectivity, housing, elementary education and nutrition. In the 6th Five Year Plan, adult education was also included and in the 7th, domestic energy and sanitation were provided as well. The State Governments are the implementing agencies.
- vii) The National Housing and Habitat Policy were brought about by the MoUDPA to provide low cost housing technology, appropriate materials, information and skill up gradation to artisans and footpath dwellers. The National Network of Building Centres (NNBC) was founded to create a decentralized delivery system for the training and up gradation of skills for housing technology, use of low cost but high quality materials and those produced out of agro-industrial waste, training of local artisans and unemployed youth.
- viii) The Night Shelter Scheme came about in 1988. It targeted 2 lakh footpath dwellers in 12 metros and set up 56 schemes to provide 19,366 beds, 5258 pay-and-use toilets, 64 baths and 145 urinals. It was a part of the National Housing Policy, 1988. Community night shelters with minimal sanitary and water supply, and a place to park rickshaws were constructed. The cost of construction was a maximum of Rs. 5000. The Centre subsidized Rs. 1000 and the voluntary construction agency could take the rest of the money as a loan from HUDCO. For pay-and-use toilets, the Central subsidy was limited to Rs. 350 a user. This was a joint project of GoI, MoUDPA, the State Governments, the ULBs and HUDCO.
- ix) In 1990 the Building Materials and Technology Promotion Council (BMTPC) took over the functions of the National Building Organisation-NBO. An Urban Poverty Alleviation Fund was created in each Municipality. The President is the Union Minister for Urban Development. It is comprised of representatives from the Union, States, NHBs, HUDCO, IDBI, IFFCO and ICICI.

2.5 SLUM UPGRADATION: MEANING, IMPORTANCE AND MEASURES

2.5.1 What is slum upgrading?

Slum upgrading is a process through which informal areas are gradually improved, formalised and incorporated into the city itself, through extending land, services and citizenship to slum dwellers. It involves providing slum dwellers with the economic, social, institutional and community services available to other citizens. These services include legal (land tenure), physical (infrastructure), social (crime or education) or economic. Slum upgrading is not simply about water or drainage or housing. It is about putting into motion the economic, social, institutional and community activities that are needed to turn around downward trends in an area. These activities should be undertaken cooperatively among all parties involved—residents, community groups, businesses as well as local and national authorities. The activities tend to include the provision of basic services such as housing, streets, footpaths, drainage, clean water, sanitation, and sewage disposal. Often, access to education and health care are also part of upgrading.

In addition to basic services, one of the key elements of slum upgrading is legalising or regularising properties and bringing secure land tenure to residents. Ultimately, upgrading efforts aim to create a dynamic in the community where there is a sense of ownership, entitlement and inward investment in the area.

2.5.2 Why is slum upgrading important?

The main reason for slum upgrading is that people have a fundamental right to live with basic dignity and in decent conditions. On the other hand, it is in a city's best interest to upgrade slums and prevent the formation of new slums. If slums are allowed to deteriorate, governments can lose control of the populace and slums become areas of crime and disease that impact the whole city.

i) Slum upgrading benefits a city by:

- **Fostering inclusion-** Slum upgrading addresses serious problems affecting slum residents, including illegality, exclusion, precariousness and barriers to services, credit, land, and social protection for vulnerable populations such as women and children.
- **Promoting economic development-** Upgrading releases the vast untapped resources of slum dwellers that have skills and a huge desire to be a more productive part of the economy, but are held back by their status and marginality.
- **Addressing overall city issues-** It deals with city issues by containing environmental degradation, improving sanitation, lowering violence and attracting investment.
- **Improving quality of life-** It elevates the quality of life of the upgraded communities and the city as a whole, providing more citizenship, political voice, representation, improved living conditions, increased safety and security.
- **Providing shelter for the poor-** It is the most effective way to provide shelter to the urban poor at a very large scale and at the lowest cost.

ii) **In addition, slum upgrading is:**

- **Affordable-** Slum upgrading costs less and is more effective than relocation to public housing. Developing land with basic services costs even less.
- **Flexible-** It can be done incrementally by the city and by the residents at a pace that is technically and financially possible for both.
- **Viable-** The poor can and are willing to pay for improved services and homes.

2.5.3 What Factors are Needed for Slum Upgrading to be Successful?

There are many factors that are needed for a slum-upgrading programme to be successful. The two most important ones are strong political will on behalf of government and strong buy-in on the part of communities. There must also be a sense of partnership among all parties. Moreover, the slum upgrading initiative must meet a real need; people must want it and understand why it is important. It is also beneficial if upgrading activities are city-wide and involve partners beyond the slums themselves, which is especially important in implementation. There must be incentives for agencies to work with the poor; good communication and coordination among stakeholders; and clearly defined roles for the various agencies involved.

To keep slum upgrading going, it should be a priority in financing, institutions and regulations.

2.5.4 Ten Principles that Shape the Policy Framework for a Successful Slum Upgrading Programme are as Given Below:

a) Accept and acknowledge slums and their importance.

Achieving a city without slums begins with a shared understanding that slums and their residents are an integral part of the city, and that slum residents have a right to the city and to its services.

b) Political will and leadership makes slum upgrading possible.

Both national and local governments must provide the vision, commitment, and leadership required to sustain nationwide upgrading. Government authorities at all levels and other stake-holders make and uphold the commitment to upgrade slums because it is in the best interest of the city and nation.

c) Include the slums in the city's plans.

Create a strategy and plan how to transform slums as part of the core business of managing and improving the city and its economy. An effective tool to define these plans is to carry out a City Development Strategy (CDS) to identify city priorities, lead to producing a workable plan for the upgrading programme

d) Mobilise partners.

Partnership is important to successful upgrading. Successful slum upgrading is a highly participatory endeavour. It is also very comprehensive and

complex, needing coordinated inputs from many local government agencies as well as those from outside the public sector.

e) Provide security of tenure.

Secure tenure is at the very centre of slum upgrading. Without some form of legal tenure security the situation of slum residents and their neighbourhoods is uncertain: they could be removed at any time. People who fear eviction will not invest in their houses. They will invest, however, once they have a sense of permanence and realise that they can sell their house and recoup their investment. Furthermore, illegality and informality make them susceptible to exploitation, corruption and extortion.

f) Plan with, not for, the slum communities.

Residents are the main partners of slum upgrading programmes. Because their futures are directly affected by the decisions, and because they can help in the upgrading process, it is necessary that they be fully informed and actively involved.

g) Ensure continuity of effort over time and institutionalise the programme.

Upgrading is an incremental, but sustained process. When slum upgrading is a core operation of a municipality, it produces cohesion, coordination, and increases efficiencies in service provision.

h) Allocate budget, design subsidies, mobilise public and non-public resources.

Stable and consistent national and local budgetary allocations are needed for slum upgrading. Large-scale upgrading programmes need central government support backed by corresponding national budgetary allocations, subsidy policies and human resources.

i) Find alternatives to new slum formation.

Upgrading existing slums and preventing new slums are twin objectives of cities without slums policy. Until land and housing policies are changed to eliminate barriers for the poor, new slums will continue to occur. Therefore, cities need to introduce proactive measures for producing viable alternatives to slums.

j) Invest in community infrastructure.

It is important to invest in a community infrastructure that helps build community cohesion. Investing in infrastructure demonstrates a government's commitment to an area and brings dignity back to a neighbourhood. If a government invests poorly, people will not respect the infrastructure.

2.5.5 Recent Initiatives in Slum Upgradation

With an aim of creating a slum-free India, government has approved the phase-1 of Rajiv Awas Yojana (RAY) to facilitate affordable housing for slum dwellers. The Centre would provide financial assistance to states willing to assign property rights to slum dwellers for provision of shelter and basic civic and social services for slum re-development and for creation of affordable housing stock under the RAY scheme. The scheme is expected to cover about 250 cities, mostly with population of more than one lakh across the country by the end of 12th Plan

(2017). The scheme will progress at the pace set by the states. In order to encourage private sector participation in slum redevelopment, Central assistance can be used by the states and cities towards viability gap funding. Credit enablement of the urban poor and the flow of institutional finance for affordable housing is an important component of the scheme. The government has agreed to establish a mortgage risk guarantee fund to facilitate lending the urban poor for housing purposes with an initial corpus of Rs 1000 crore.

In this section, you studied past efforts of government regarding housing for economically weaker section, tackling informal land development and slum formation

Now, answer a few questions related to these aspects in Check Your Progress-3.

Check Your Progress-3

Note: a) Write your answer in about 50 words.

b) Check your answer with possible answers given at the end of the unit.

1) What is slum upgrading?

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2) What factors are important for slum upgradation to be successful?

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3) What is the main objective of 'Rajiv Awas Yojana'?

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2.6 LET US SUM UP

The World Bank (2001) estimates conservatively that more than 300 million urban poor in developing countries live in slum and squatter settlements, most of them being squalid, unsafe environments that create health scare and security problems.

These settlements are termed 'slum', 'squatters' and 'informal settlements' and are used interchangeably. Informal settlements are an integral part of the cities of the many of the developing countries. The government of various nation states have initiated various measures to control slums in the cities. This unit has covered various aspects of informal settlements.

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2.8 CHECK YOUR PROGRESS – POSSIBLE ANSWERS

Check Your Progress 1

1) What is an informal settlement?

Ans. These are parcels of land which is home to numerous poor residents in the form of slum and squatter settlements, with limited public services. These settlements are often subject to natural hazards (such as flooding), as well as negative environmental (such as illnesses from nearby sewerage sites) and transport externalities (such as the consequences of being located next to railway tracks or roads with polluting and dangerous traffic).

2) Define ‘Slums’?

Ans. The definition of “slum” varies from country to country. In India, each state has its own definition of slum. The National Definition of ‘Slum areas’ was set by the Slum Areas Improvement and Clearance act of 1956. It defines them as places where buildings:

- 1) are in any respect unfit for human habitation;
- 2) are by reason of dilapidation, overcrowding, faulty arrangement and design of such buildings, narrowness or faulty arrangement of streets, lack of ventilation, light, sanitation facilities or any combination of these factors which are detrimental to safety, health and morals.

2) What are legally notified slum areas?

Ans. The notified slums are those, which have been declared/notified as slum areas under section 3 of the Slum Areas (Improvement and Clearances) Act, 1956. Under this Act those areas of the city where buildings are unfit for human habitation by reason of dilapidation, overcrowding, faulty arrangement and design or where due to faulty arrangements of streets, lack of ventilation, light sanitation facilities, or any combination of these factors the living environment are detrimental to safety, health or morals.

Check Your Progress 2

1) Why Security of Tenure” is one of the most powerful tools of poverty alleviation.

Ans. In the absence of legal recognition of the settlements and tenure regularization, slum-dwellers have no choice but to rely on informal service providers at a cost that is much higher than that which other urban households pay, leading to distorted prices: both of land and services. Crucially, lack of secure tenure discourages household investments and investments in home-

based activities. This has a detrimental effect on poverty alleviation. Land is also a key element of household wealth. Providing poor people with access to land and improving their ability to make effective use of the land they occupy is central to reducing poverty and empowering poor people and communities.

Check Your Progress 3

1) What is slum upgrading?

Ans. Slum upgrading is a process through which informal areas are gradually improved, formalised and incorporated into the city itself, through extending land, services and citizenship to slum dwellers. It involves providing slum dwellers with the economic, social, institutional and community services available to other citizens. These services include legal (land tenure), physical (infrastructure), social (crime or education, for example) or economic.

2) What factors are important for slum upgradation to be successful?

Ans. The two most important factors are strong political will on behalf of government and strong buy-in on the part of communities. There must also be a sense of partnership among all parties. To keep slum upgrading going, it should be a priority in financing, institutions and regulations.

3) What is the main objective of 'Rajiv Awas Yojana'?

Ans. With an objective of creating a slum-free India, the government has approved the Rajiv Awas Yojana (RAY) to facilitate affordable housing for slum dwellers. The Central Government would provide financial assistance to states willing to assign property rights to slum dwellers for provision of shelter and basic civic and social services for slum re-development and for creation of affordable housing stock under the RAY scheme.