ROLE OF SLUM CLEARANCE BOARD IN KARNATAKA - AN ASSESMENT

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Introduction

Growth of slums in India is primarily due to inadequate infrastructure (world Development Report-1994) st further says that through proposition of population living below the poverty line has shown declaimed number of people living in slums have however, increased thus growth of slums cannot be visualized has the product of poverty alone, in fact number of other factors or responsible for the growth of slums. Government of India has launched a new scheme of poverty the growth of slums has urban area. New scheme provides alternate sights to existing slum dwellers EWS families living in cities with population ranging between 5 to 10 lakhs, 30 square mtrs for population range between 14 to 20 lakh. However scheme does not provide for slums in cities dwellers belonging to EWS category get special emphasize people below the poverty line these schemes are operational on few selected towns.

Growth of slums have become faster over the years and this problem has spread over all the settlement. Major problem in solving shelter related issues of EWS are shelter less in the availability of land it is proposed to create a land book for the poor is all the urban areas. The number of population of slums are always on the increase. Even many areas in urban town are become so congested and short of basic services that we can also call them slums.

Provisional data relating to slums in the 2001 census through some interrelating on the slum population. Nearly 28 million persons lived in the 1981 accounting for 17.5 percent of the urban population the estimate for 1991 were 45.7 million slum dwellers accounting for 21.1 percent of populations. According to the 2001 census there are 40.6 million person living in slums 6.06 towns/cities and they account for 22.8 percent of the population of these cities.

The urbanization causing innumerable problems in the economy. This has resulted in resulted in the manufacturing of most of the urban settlements. Leading to emergence of number of imbalance and problem thus most of these settlement suffer from improper and haphazard development absence of basic infrastructure and services uncontrolled unchecked growth of slums lack of housing high degree of visual and environmental degradation of quality of life in urban settlement and use amount of subsidies in required to maintain them these factor are more evident in case of longer cities especially Metros and super Metros in the above context the present papers intend to examine the role of slums clearance in Karnataka in improve in the slums in Karnataka.

The Karnataka State Slum Clearance Board

The Karnataka State Slum Clearance Board was founded in 1975 by the then Government of Karnataka State, following the enforcement of the Karnataka Slum Improvement and Clearance Act in 1974. The major objectives of the SCB under the provisions of this Act are broad and ambitious and reflect the thinking on slums at the time. These are:

- To undertake environmental improvement, clearance and redevelopment of slums;
- To improve the hygienic conditions of the slums by providing water, drainage, roads, lights etc.;
- To construct tenements for slum dwellers from loan assistance from external agencies;
- To protect bonafide slum dwellers from eviction by landlords;
- To clear unauthorized huts and to prevent new slums; and
- To take up socio-economic studies of slums to get a better understanding of the socio-economic conditions of the slum dwellers.

These objectives resemble those of the BCC in its approach to the four slums under its authority. The Corporation also aims at providing basic infrastructural amenities to these slums, and constructing multi-storied buildings on the sites of cleared slums in which former slum dwellers are re-housed. Moreover, it allots sites (beyond the municipal borders) in order to resettle slum dwellers from the central city. The BDA also clears slums in the areas under its control, improves slums and has programmes for resettlement and re-housing slum dwellers.

Activities of the Slum Clearance Board

Over the years, the SCB has been clear in expressing its preference for slum clearance in combination with the building or single-storied row houses or multi-storied (up to 3 or 4 stories) tenements. Slum improvement was considered at best a temporary 'relief' measure, which should not be a substitute for the final objective which was to remove slums from the city and prevent new ones from coming in. The SCB has, however, in practice largely confined itself to modalities of slum upgrading. In addition, the SCB, the BCC, and the BDA are all engaged in clearing of 'unauthorized' slums, without providing evicted dwellers with proper alternatives.

Construction of Houses

Although, the SCB was established in 1975, it started re-housing projects to be distinguished from slum upgrading activities) from 1981 onwards, Before 1981, the SCB was not able to develop projects, as it lacked the man power qualified to design these projects. Similarly, the BCC started building multi-storied buildings for re-housed slum dwellers very recently. Between 1981 and the end of 1991, the SCB delivered approximately 2300

dwelling units in Bangalore i.e., 210 or so per annum. House construction means, for instance, replaced huts in 15 slums. In all these slums, houses have been built for the identified original slum dwellers who had to manage till then near the construction site, sometimes with some support for transit arrangements, sometimes without.

Often, the number of new houses (or even 2-3 storied apartment blocks) which could be accommodated on the slum site could not cater for all the identified households. Hence, a small number had to be re-housed in peripheral housing project by the SCB. During the last few years, the SCB has given more attention to peripheral housing.

In a large new residential area, in the north-western periphery (Laggeri), the SCB has (end 1992) about 2,500 houses under construction, part of them for general assignment to eligible slum dwellers (Terhorst, 1992). The construction activities of the SCB are 80 per cent financed through cheap loans from the National Housing and Urban Development Corporation (HUDCO), and additional Karnataka State finances.

The cost of construction is presently between Rs.25,000 and Rs.35,000 a unit, while occupants are charged a monthly Rs.150 to Rs.200, for a period of 20 years. After this period (and after proper payment) house ownership is registered in the name of the first occupant. If he or she moves out, the unit is again at the disposal of the SCB. Technically, the SCB can evict households with arrears in monthly installments, but such evictions are rare or even non-existent. In a re-housing complex at Laggeri, respondents quoted as overall costs of hire-purchase of a single room apartment without out facilities as Rs.33,000 but with relatively low monthly installment charges of Rs.138.

These monthly charges of Rs.150 to Rs.200 appear to be too high for many of the re-housed dwellers. In Venkateshnagar slum, a SCB survey brought forward that 54 per cent of the households had monthly earnings of less than Rs.600, and another 29 per cent between Rs.600 and Rs.900. Terhorst found that in two slum-re-housing projects, which she researched about one-third of the households in both projects had to pay more than 25 per cent of their monthly income for rent (Terhorst, 1992: 51). Generally, for urban India, Kundu, (1993) argues that the urban poor are not in a position to spend more than 10 per cent of their income on housing.

Achar observes that commercial rents are even higher at Rs.295 a month for houses costing Rs.33,000 (1992:12) and puts forth the following question: Are slum people, struggling for two meals a day, capable of bearing this burden or willing to accept such a responsibility?

Apparently, Achar also questions the sustainability of the high rate of subsidy on housing. Against a commercial rent of almost Rs.300 per month, often one-half to tow-thirds of this amount is levied on the inhabitants of such schemes. One may indeed conclude that this sizeable subsidy actually prevents massive low cost housing.

Although the SCB has recently accelerated its housing programme, it is quite obvious that its efforts have failed to make any serious impact on the large majority of slum dwellers in Bangalore. The SCB has catered to about 12,000 former inhabitants of slums during the decade 1981-91. But during the same decade, 10,000 more slum dwellers were added to the local population every two months. Moreover, it is doubtful whether most slum dwellers can afford this minimal solution offered by the SCB. It is this perplexing that the SCB continues to pursue a policy which is so utterly insignificant for the majority of slum dwellers in Bangalore.

The SCB policy is even more surprising in view of experiences gained in other Indian cities, where, from the late 1970s, attempts to re-house slum dwellers have been largely abandoned in favour of sites and services schemes and slum improvement measures, including some sort of recognition that no-short term solution to the substandard habitat conditions faced by most slum dwellers was feasible.

Some influential observers (Rajagopalachari 1991; Somesh, 1987) and activist voluntary organizations (such as the Karnataka Kolageri Nivasigala Samyukta Sanghatana), have repeatedly called attention to this unacceptable and exceptional state of affairs in Bangalore; yet there is no evidence of any sort of official reflection on public policies.

Re-housed former slum dweller, expressed mixed feelings with regard to their new and upgraded living environment, and their new houses. Terhorst, (1992:12) found in her survey quite a number of positive opinions among residents, varying from the physical and environmental advantages to cognitive aspects.

Among hut dwellers who are to be re-housed, uncertainties play a particularly important role, often compounded by lack of information from relevant authorities, thus giving rise to all sorts of rumors. In one slum where dwellers were to be re-housed by the BCC, it was generally believed that rents asked would be around Rs.200 per month, but many, fearing they could not raise this rent at all, speculated on the worst case scenario. Terhorst, (1992:39-41) notes a similar lack of information on the many aspects relevant to prospective house dwellers in the re-housing projects done the SCB and the BCC.

Clearance of "Unauthorized Slums

The SCB, BCC and BDA occasionally demolish 'unauthorized' slums as per their stated objectives. This situation is in principle distinct from the problems faced by the poorest slum dwellers who fear they cannot pay monthly rents in re-housing projects, or who have not been allotted a dwelling unit in such a re-housing project. Under re-housing projects, the aim is to re-house all slum dwellers, and this, replace the existing housing stock. The demolition of unauthorized slums implies a decline in the housing stock, since more often than not, only minimal provisions are made to resettle dwellers in cleared areas. In some cases, basic provisions, such as the demarcation of a plot, and provision of a few very basic infrastructural facilities - such as a few hand pumps, some open drains, and

one to two public latrines - are done in huge areas, normally used as dump sites for cleared slums (such Koramangala and Bagalur). In other cases, no attempts whatsoever are made by public authorities to assist evicted slum dwellers in resettling in designated areas (often on the urban fringe). Demolitions have gone on for quite some years now, with the greatest emphasis on slums in the municipal area (where pressure on land and land values are the highest). Dwellers from these areas are driven out towards the urban periphery.

Improvement of Existing Slums

The bulk of the activities of the SCB is related to 'slum improvement; even though the ultimate aim of the SCB is to eliminate slums from Bangalore and other cities in Karnataka. Moreover, this programme does not aim at increasing the housing stock in Bangalore, but tries to improve existing residential environments. Between 1975 and 1991, the Board reached approximately 1,08,000 slum dwellers by improving 92 slums, out of the 273 under its control, i.e., less than six on average per annum. These figures by themselves are, however rather meaningless, unless some additional information on the magnitude, the nature, the quality, the relevance, and the sustainability of these improvement activities is included. And even then, additional questions have to be asked, such as who benefits and who does not; from these activities. These dimensions of slum improvement activities by the SCB as well as, more fundamental questions regarding the societal nature of habitat improvement for those who require such assistance, and are entitled to it are discussed further.

Dimensions of Slum Improvement

Slum improvement activities undertaken by the SCB should not give rise to too many expectations. Slums are basically sub-human living areas, both in physical and in legal terms, irrespective of whether they are being improved or not. This is even more true to Bangalore, where local and state authorities are strict in adhering to tenure land rights and hence control security of tenure of slum dwellers. Slum improvement in Bangalore does not include the basic condition that slum households in the city expect, namely security of tenure, and, so, according to them, all such measures fall short.

This does not imply that security of tenure can only be obtained through landownership. On the contrary, formal landownership may become such an attractive asset, that poor landowners may be tempted to market their piece of land in exchange for cash. The experience of Madras with regard to slum improvement including the distribution of land title documents (patta) showed that illegal 'sales', or sub letting of huts in earlier projects in which tenants rented their land (Schenk, Ten Holder and Mulders, 1989, passim); Thus, in terms of quality, sustainability, and even quantitatively, slum improvement measures fall short as we shall see later.

Financial Inputs

Slum improvement is financed through various government schemes both at the central and state level. As a general rule, slum improvement includes the provision of basic amenities which in 1991 was to a maximum amount of Rs.250 per head. For the fiscal year 1991-92 it was raised to Rs.525 per head.

Rajagopachari observes that sanctioned central government grants are not always received by the SCB (1991:22). He suggests that this might be the major reason for an observed shortfall in improvement activities by the SCB. The Annual report of the Slum Clearance Board for the year 1991 shows indeed that for 7 out of the 11 years between 1979-80 and 1989-90, the received grants were below those provided in the budgets. The then secretary of the SCB added a poser, by stating that not much could be done below the Rs.250 per head ceiling.

The Slum Board functions to improve the environmental activities based on the norms that spending an amount not exceeding Rs.250 per head of the population of the respective slum works such as water supply, light, drainage, roads, sanitation; etc., may be done... If for water supply, some bore wells are sunk, the amount available for that slum is over, calculated at the rate of Rs.250 per head (Somesh, 1987, n.p.).

The claim by Somesh that the per capita sanctioned amount is insufficient is fair enough. However, it is difficult to understand how the SCB having improved 92 slums, spent less than Rs.107 per head, even allowing for inflation. The Annual Report of the SCB for 1991 reveals that during 8 of the 11 years between 1979-80 and 1989-90, the Board has spent less than the provided budgets (Karnataka State Slum clearance Board 1991, n.p). The SCB clearly under spent with regard to slum improvements. In the next section possible reasons for this under spending will be discussed.

The Nature of Improvement Inputs

What are the features included in slum improvement activities? From the 92 slums improved by the SCB the following Table 1 emerges. A 'full' package of improvement activities includes the installation of street lights, the provision of lavatories, water taps and drainage facilities, the digging of wells and the paving and /or improvement of roads and footpaths, in addition to one or two other minor activities. Such full packages do not occur frequently; on average a package consisting of four to six out of the mentioned items is delivered (61 per cent), while in some cases, a minimum package consisting of one to three items only is offered (33 per cent). As can be expected the emphasis is on 'water and sanitation', but road improvement and street lighting score high as well.

Table 1: Items Included in Slum Improvement Activities by the Slum Clearance Board in 92 Improved Slums between 1975 and 1991

Parameters	1975	1991
Absolute numbers		
Street lights	50	54
Lavatories	60	65
Bathrooms	21	23
Water taps	49	53
Road improvements	37	40
Drainage	58	63
Wells	55	60
Road paving	55	60
Miscellaneous	9	10

Even superficial observations made during visits to slum easily lead to questions regarding the quality and sustainability of improvement activities, and their relevance. Hand pumps are more often than not out of order, due to lack of maintenance (such as periodic greasing) or lack of minor repairs; bore wells produce polluted water when are drilled close to sanitary units, or no water at all when corrupt contractors and SCB inspectors arranged for too shallow a drilling; toilets are in a terrible conditions hence unused as a result of non-existent regular cleaning; etc'

Chandy and Bhasker, (1992:15) write: In G. Bypanahalli, a slum housing 1000 families, even bore wells were installed but only two were working. Sometimes, taps were fixed but there was no access to water. A voluntary agency which raised funds to install eight taps in a Koramangala slum, found to its dismay, that the residents had not received a drop of water through these taps. It is relevant that these observations are shared in even stronger terms by the (then) secretary of the SCB, who was responsible for slum improvement:

It is also noted that even after improving, the slum still remains as '[a] substandard human dwelling area. This is because, (a) whatever improvement is done, is not adequate; (b) there is no maintenance of what is done. The sanitary systems provided to the slums are very inadequate. They provided four or five latrines for about 100 families which show an inadequate and discomfort to use it on health point of view. Therefore, one unit for two houses is ideal at least for time being and further it should be enhanced. Other wise, the sanitary system fails shortly after it is commissioned and the entire areas become stinks and people live there with full of insects (Somesh, 1987, n.p.).

'Not enough, not properly done and not properly maintained' seem to be the catchwords of slum improvement by the SCB. Officers of the Board agree with these conclusions with regard to its functioning in the past. Improvements are labeled as 'incremental; by them. But they add that from 1989 onwards, new and better attempts have been designed.

The SCB has indeed prepared a number of documents pertaining to more integrated improvement packages to be implemented in slums. In addition, the Board has collected basic socio-economic data on slum dwellers, in a first attempt to consider the possibilities of matching public investments in slums with financial recoveries.

The new approach was chosen to accommodate World Bank policies regarding recovery rates of on-site investments in slums, during the period of preliminary project formulation of a sizeable slum improvement programme, co-financed by the Bank, which however, has failed to materialize.

A major characteristic of the improved slums is that every improvement activity however, incremental - is a one time thing. No budget allocations for maintenance and repairs are made., If hand pumps are installed, it is recorded in the books, and statistics, that a slum has access to water, regardless of whether the pump is in working condition or not. The residents from one of the slum said: "the Board has lost its interest towards development of our slum after improvements were being made; they do not come anymore, it is useless to complain.'

Beneficiaries and Victims

Slum improvement measures do not easily allow for preferential treatment. The contents of improvement packages are of a collective nature, and no attempts are made to charge slum dwellers for improvement measures. As has been seen earlier, the preliminary and subsequently aborted World Bank sponsored activities in Bangalore would have included cost recovery of on-site investments. Such measures would certainly resulted in victims, since many inhabitants in many slums in Bangalore would have found it impossible to comply with monthly charges at all.

Evidence from other cities shows that victims of re-housing and slum improvement projects tend to be hut tenants, since they are not necessarily identified as eligible for re-housing, or have to face increased rents in improved slums (Schlkwijk,1989). Although no research has been done in Bangalore on this subject, Hartog and Poort, in their study on tenants in slums in Bangalore, report that slum improvement is expected to lead to higher rents (Hartog and Poort, 1991: 42).

From a survey conducted by the BCC in 15 slums, it appears that approximately 30 per cent - a sizeable proportion - of Bangalore's slum dwellers - actually rents a hut or house (Bangalore City Corporation: 2), and hence (potential) vulnerability among tenants may not be an isolate phenomenon. Slum dwellers seldom go directly to the office of the SCB, or to the officers of other agencies involved in slum improvement when they face problems regarding their habitat conditions.

Conclusion

Thus the present chapter focused on the emergence and the prevalence of slum in Bangalore. The information rightly pointed out, that how the irrigation takes place and where these poor people settled in Bangalore and what are the strategy adopted by Bangalore City Corporation, Bangalore Development Authority and the State Slum Clearance board is providing the basic facilities with a decent housing to these slum population. At present the state government takes a serious step in constructing apartment to these slum people through various state government and central government housing schemes. In order to know more about the slum population with regard to their socio-economic background, present living conditions and the facilities provided by the government a detailed analysis has been presented in the seventh chapter.

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