RESETTLEMENT AND REHABILITATION OF THE URBAN POOR: THE STORY OF KANJUR MARG

SUNDAR BURRA

Sundar Burra
SPARC
(Society for the Promotion of Area Resource Centres)
P O Box 9389
Mumbai 400 026, INDIA
Tel: +91 22 285 1500/283 6743 Fax: +91 22 285 1500
Email: admin@sparc.ilbom.ernet.in

Resettlement And Rehabilitation Of The Urban Poor:
The Story Of Kanjur Marg

Sundar Burra

PROJECT PROFILE

Name of Project/initiative: Voluntary resettlement at Kanjur Marg, Mumbai

Location: Mumbai

Sectors that initiated the project:
· Indian Railways; the State Government of Maharashtra;
· CBOs: Railway Slum Dwellers Federation (RSDF), National Slum Dwellers Federation (NSDF)
· NGO: the Society for Promotion of Area Resource Centres (SPARC).

Other sectors involved:
· Municipal Corporation of Greater Mumbai
· Slum Rehabilitation Authority of Mumbai
· The World Bank

Issues/problems addressed: Resettlement and rehabilitation of the urban poor

Start date: 1998 onwards

Types of information disseminated:
· The nature and extent of encroachments by slum-dwellers living along the railway tracks in Mumbai using cadastral maps;
· Socio-economic surveys of slum-dwellers affected by the Mumbai Urban Transport Project – II;
· Information about the wishes of the community of slum-dwellers in the matter of slum rehabilitation and resettlement.

Main dissemination channels:
· Meetings and training and exposure visits to Kanjur Marg by slum-dwellers from other areas of Mumbai, other towns and cities in India and other countries;
· Meetings and correspondence with State agencies and the World Bank and site visits for officials of these organizations

Main learners:
· CBOs RSDF, NSDF and slum-dwellers from different places as also the NGO SPARC
· State Housing and Urban Development Departments, Railways and other para-statals
· World Bank

Main lessons:
· The importance of the policy environment,
· The importance of women-centred community participation,
· The importance of a two-phase resettlement strategy,
· The importance of partnerships,
· The importance of a realignment of roles between State agencies and NGOs/CBOs
· The importance of flexibility and negotiating skills, and
· The importance of institutional networks for replication.

Resettlement And Rehabilitation Of The Urban Poor:
The Story Of Kanjur Marg

CONTENTS

SECTION 1 BACKGROUND

1.1 The Actors

The public agencies and departments involved are the Central Government through the Indian Railways, the State Government through the Housing and Urban Development Departments the Slum Rehabilitation Authority and the Municipal Corporation of Greater Mumbai.

The people's organizations and NGO involved are the Railway Slum Dwellers Federation (RSDF), the National Slum Dwellers Federation (NSDF), Mahila Milan and Society for Promotion of Area Resource Centres (SPARC).

The Society for the Promotion of Area Resource Centres (SPARC) is an NGO founded in 1984 by a group of professionals who had previously worked with more traditional and welfare-oriented NGOs in the neighbourhood of Byculla in central Mumbai. Prior to forming SPARC, much of the work of the founder group was with the pavement dwellers of Byculla area, and once established, the women pavement-dwellers became SPARC's main constituency. These women had repeatedly born the brunt of demolitions of their homes and loss of their meagre belongings, and observing the failure of welfare-oriented NGOs to deal with the demolitions, SPARC began to work with the women pavement dwellers to better understand the effects of the demolitions and how they could be countered. Training programmes were then established so that the women could learn how to survey their own settlements and start to use the data generated to campaign for secure title to land. From this work, the CBO Mahila Milan (*see below*) was formed and its alliance with SPARC was expanded through the formation of an alliance with the National Slum Dwellers Federation (*see below*). Within this alliance, the role of SPARC is to design and develop strategies to enable its partners to undertake administrative tasks and raises funds needed for its work. Currently operating in over 20 cities throughout India, the SPARC/NSDF/Mahila Milan Alliance now works with similar NGOs and CBOs in Asia and Africa helping to build up effective networks in Cambodia, Thailand, Philippines, South Africa, Namibia, Kenya, Nepal and Indonesia.

The National Slum Dwellers Federation (NSDF) is a CBO whose membership is made up of slum-dwellers. Established in 1974, NSDF has a history of organising the poor against demolitions, as well as attempting to secure the basic amenities of water, sanitation and such like for the urban poor. While the Federation was initially a male slum-dwellers' organisation, in 1987 it began working in partnership with Mahila Milan and SPARC, and since then the number of women members has grown, with around half of NSDF's community leaders now being women. Within its alliance with SPARC and Mahila Milan, NSDF is mainly responsible for the organisation and mobilisation of slum-dwellers and homeless families throughout India as well as in Africa and Asia. Membership of NSDF remains restricted to slum-dwellers, and currently the Federation spans 21 cities in 5 states in India. The NSDF has constituent federations: the Railway Slum Dwellers Federation, the Airport Authority Slum Dwellers Federation, the Pavement Dwellers Federation and so on.

Mahila Milan (Women Together), the third partner of the alliance, is a CBO made up of collectives of women pavement and slum-dwellers whose central activity is the operation of savings and credit activities. Set up in 1986, as a result of SPARC's work with the Muslim pavement dwelling women of the Byculla area of Mumbai, the rationale behind the formation of Mahila Milan lay in the recognition of the central role of women in the family as well as the enormous potential that women's groups had in transforming relations within society and in improving the lives of poor families. Mahila Milan now conducts informal training and support activities, as well as savings and credit groups, and aims to empower women to play a greater role in community management and to work with NSDF on broader policy issues at state and city levels. Mahila Milan thus represents both an opportunity to satisfy the credit needs of poor women and a strategy to mobilise them towards taking a more pro-active role in relation to their own poverty. The organisation lays less emphasis not so much on concrete achievements and outputs as on the learning process and the building of confidence among poor women. In the Byculla area, approximately 600 women are members of Mahila Milan, but together with NSDF, Mahila Milan now has a total of over 300,000 households as members across the country.

The Railway Slum Dwellers Federation (RSDF) is a constituent unit of the National Slum Dwellers Federation (NSDF) and is made up of families living along the railway tracks in Mumbai. One of the organizing principles of the federating units of NSDF is that they are developed according to who owns the land. In this case, the land occupied by the RSDF members belongs to the Indian Railways, a department of the Central Government, and negotiations to secure entitlements of this group would have to be primarily conducted with the Railways. In keeping with this organizing principle, slum-dwellers living on lands belonging to the Airport Authority have

formed a federation of their own, pavement-dwellers who live on pavements owned by the Municipal Corporation of Greater Mumbai have a separate federation, and so on.

1.2 Historical and administrative context

Mumbai (earlier Bombay), the commercial hub of India, is also the capital of the western Indian State of Maharashtra and has a population of over 11 million people. The suburban railway system of the city is crucial to its daily functioning because of the geographical configuration of the city: most offices are in South Mumbai and most of the population lives towards the north of the city. In a day it is estimated that 7.4 million passenger-trips are made on the suburban railway at an average distance of 25 kms per trip. The vast majority of the city's commuters use the railways and most of the rest use buses. There are those commuters who own their own vehicles as well. The poorest sections of the city's population walk to work as they cannot afford public transport of any sort.

For a variety of reasons, the land market in Mumbai, as in other major Indian cities, is highly skewed and it is not only the poor but also sections of the lower middle and middle classes who cannot afford to buy housing in the open market; governmental efforts to provide housing for those who lack effective demand are minuscule in relation to the size of the problem. Over a period of time but more particularly in the nineteen-sixties and 'seventies, there had been considerable migration into the city both from other parts of the State of Maharashtra and from the rest of India. Studies have shown a pattern to the migration: places of origin have been areas of drought and poverty and those who migrated had few or no assets and opportunities of earning a livelihood were severely limited. Census data show that in later years the rate of migration decreased, one explanation being that the kinds of work opportunities in the city changed as Mumbai started to de-industrialise.

Slums in Mumbai are located both on land belonging to government and private landowners. With its colonial past and the State-centred paradigm of development that India adopted at independence, large tracts of land in the cities are owned by para-statal agencies such as the Airports Authority of India, the Port Trusts, Indian Railways and the Armed Forces through Cantonment Boards: these are all bodies owned or controlled by the Government of India. In addition, local bodies such as Municipal Corporations, Housing Boards, Development Authorities and Improvement Trusts are also owners of land. Both the Central and State Governments have vast powers to acquire land for public purposes as well as powers to control its use through Town Planning Acts and similar legislation. Instruments such as Development Plans for cities are used for purposes of zoning and reservations can be made on different tracts of land for different uses: industry, public housing, commerce, and so on.

When India became independent in 1947, its birth as a nation-state was marked by the violence and bloodshed of Partition. There were strong fissiparous tendencies fueled by religious extremism, sectarian conflict, ethnic movements, regional aspirations and caste divides. Jawaharlal Nehru, who, for more than two decades, molded the direction of India's development, had been influenced both by Fabian socialism and Soviet-style planning processes. The mixed economy that emerged with the State controlling its commanding heights concentrated power in government. Specifically, in the Constitutional scheme of things as also through the agency of central planning, the Central Government was far more powerful than State Governments. Public sector undertakings of the Government of India such as the Railways and the Port Trusts were accountable only to their headquarters in New Delhi, even though they functioned within the geographical jurisdiction of different States. Centralized party politics accentuated the unequal division of powers between the Centre and the States. It is with this backdrop that the present study looks at the problem of slum-dwellers living along the railway tracks in Mumbai and an initiative to deal with it.

1.3 The railway settlements

There are three suburban rail lines in Mumbai: Central, Western and Harbour that link the central business districts of Bombay Island with the so-called 'suburban' areas in the North of the city: the Central line from Victoria Terminus (VT) to Thane has about 8,000 families living on the reserve alongside the track; the Western line from Churchgate to Dahisar has about 3000 slum families and the Harbour line from V.T. to Mankhurd around 13,000.

These families have been living along the tracks for more than two decades. In some cases, their huts are hardly a metre away from the tracks and the passing trains. One consequence of their location is the number of accidents that take place, particularly affecting young children, who cannot be kept on a tight leash throughout the day. But injury and death is not confined to children. Neither is it the only consequence of the location. The constant anxiety to parents and partners for the safety of their families has a severe and demonstrable impact on the railway slum dwellers. Yet, they are forced to continue to live where they do in the absence of any affordable alternative.

The presence of a large number of slums along the tracks also has an effect upon the speed of trains. The Commissioner of Railway Safety has stipulated that trains must not travel at more than 15 kilometres per hour when traveling through these densely inhabited sections of track. This restriction must be viewed in the light of the fact that trains are normally capable of running at more than 40 kilometres per hour. Simple arithmetic tells us that the productivity of the system is severely affected in terms of the frequency of trains. In turn, the number of passengers who can be transported in a day drops sharply. When commuters do not reach their places of work on time, the productivity of all those establishments where people work is affected as is the economy of the city as a whole. According to a Report prepared by the Slum Rehabilitation Authority, because of slow movement of trains in slum areas, daily trips have been were reduced by 40%; the productivity of the city is reduced proportionately.

The motormen, who drive the trains day in and day out, are under severe psychological pressure. When an accident takes place, the train is stopped, the injured person assisted if possible and the journey is then resumed. Bodily harm or death might result but another consequence is more delay. The motormen at the driving seat take home these images and find it difficult to deal with them even when they are not at fault. Their confidence is impaired as they live with the damage they have caused, albeit unwittingly.

For the families living along the tracks, injury or death are the worst things that can happen to them. But daily life is also made difficult in the absence of the basic amenities of water, sanitation and electricity. The women spend long hours fetching water and the entire family faces the repeated indignity of having to relieve themselves in public, in the full view of commuters in passing trains. What stands in the way of civic authorities providing the basic amenities of public toilets and bath houses?

The answer lies in the fact that the land is owned by the Indian Railways, a department of the Central Government. Even though the Government of Maharashtra has a policy for providing basic amenities to slum-dwellers under certain conditions, since the ownership of this land is vested in the Central Government, the local civic authority -the Municipal Corporation of Greater Mumbai- cannot provide any services or construct any amenities without the permission of the landowner. And the Central Government, as a matter of policy, decided that it would not issue *No-Objection Certificates* (NOCs) for such works within 30 feet of the railway tracks. The reason for its reluctance lay in the fear that the giving of such permissions would be a tacit acceptance of the legitimacy of the occupation of its land by encroachers. As a result of this obstructionist attitude, there are hardly any basic amenities and where these do exist, they are usually illegally obtained and at a high cost.

The stance of the Indian Railways was ironical insofar as another arm of the Government of India, the Ministry of Urban Development, had for decades been giving financial assistance to State Governments under a scheme called the Slum Improvement Scheme for the environmental improvement of urban slums. Each year, grants were made available to provide water supply, sanitation, electricity, pathways and drainage according to a formula based upon a per capita sum. This scheme has never been implemented on any lands belonging to the Central Government in Mumbai, the Railways being only one of the landowners to refuse NOCs. Thus the slums on the lands of the Airports Authority and the Port Trust in Mumbai have also been denied these services. As a result, the condition of people living in slums on Central Government lands in Mumbai is much worse than that of those slum-dwellers on lands belonging to the State Government of Maharashtra or the public agencies it controls. (For a more detailed account of evolution of slum policy in Mumbai, see Appendix I).

This background has been sketched in some detail because it brings out the attitude of many Central Government agencies both towards slum-dwellers and the narrow legalism of its approach to the land it owns. It is a similar attitude that informed its stance towards the issue of resettlement and rehabilitation of the slum-dwellers living along the railway tracks. For years, the Railways have argued that they have no part of the responsibility to shift slum-dwellers: it was urged that since these persons were encroachers, it was the job of the relevant authorities -such as the demolition squads of the Corporation or the Government- to remove them

from railway land. In fact, there was a certain contrariness in their stand: on the one hand, they would not agree to implement the local government's policy for slums on the grounds that it was their land but, on the other hand, they sought State Government intervention to clear their lands of encroachments. Officials of the State Government of Maharashtra argued that it was the responsibility of the Railways, in the first place, to protect its land.

Legal hair-splitting aside, the attitude of the Railways was in part conditioned by the remoteness of its top management from the pulls and pressures of political or community mobilization at the city or state levels. Noises from the street reverberate louder in the meeting halls of Municipal Corporations and the chambers of State Legislatures than in the distant offices of the Railway Board in New Delhi, the highest executive forum of the Railways. Access to Members of Parliament or the high-ranking officials of the Railway Ministry is more difficult than approaching corporators, members of the State Legislative Assembly or municipal officials in the city. The compulsions of proximity and local accountability explain the greater responsiveness of local and State administrations. The voices of the poor become muted as they are filtered through different layers of authority and traverse the terrain from the slum to the seat of power.

Yet, the pressures on the suburban railway system in Mumbai continued steadily to mount. The late running of trains would ignite the short fuses of weary, long-distance commuters and their ire would even take the form of setting fire to, or otherwise vandalizing, railway property. There was urgent need to improve the functioning and efficiency of the system and also to lay new lines. Improving the turn-around time of trains would by itself lead to huge gains and be far less expensive than the capital cost of laying new tracks. But the turn-around time could be bettered only if those families living close to the tracks could be shifted farther away. If that were done, the speed restrictions imposed by the Commissioner of Railway Safety would be lifted. However, the Railways disclaimed any responsibility and pointed a finger at the State Government, whilst the latter would argue that the responsibility had to be shared by the Railways because the State Government by itself did not have the resources or the land to resettle all the slum-dwellers on railway land.

SECTION 2 THE PROJECT

2.1 The Objectives

The objective of the Kanjur Marg resettlement and rehabilitation project were:

a) To ensure resettlement and rehabilitation of 900 families of slum-dwellers along the railway tracks to facilitate the laying of new tracks between Thane and Kurla;

b) To perform the above task in a low-cost, participatory manner with the willing consent of the community and the cooperation of the relevant governmental agencies;

c) To demonstrate a model of resettlement and rehabilitation that addresses the needs of affected communities at the same time as supporting, even enhancing, the economic, transport and engineering objectives of the Indian Railways and the World Bank, the project funders.

2.2 Historical Development

The history of resettlement and rehabilitation policy in Maharashtra suggests that while it was well-developed and had a statutory basis with respect to persons affected by irrigation projects in rural areas, in urban areas it was neither statutory nor comprehensive. If slum-dwellers had to be relocated because the lands they occupied were needed for public purposes, they would be given small plots of land at locations selected without any consultation and with a minimal infrastructure. Not surprisingly, the disruption of community social and economic ties often resulted in resettled people going back to the same or nearby locations.

In the late eighties and early nineties, the construction of a rail link between Mumbai and New Mumbai was held up because of a slum in the way of the tracks at Mankhurd. New Mumbai, conceived as an alternative magnet to

Mumbai, could not take off without the rail link being completed and expensive infrastructure remained unused. The Maharashtra Housing and Area Development Authority (MHADA), a public agency, proposed resettling some of the slum-dwellers in walk-up apartments but not all could afford them. RSDF and NSDF had been working in this area and proposed that a piece of land be given for poor slum-dwellers to build their own houses by taking loans from a housing finance company. This alternative was accepted and the Jan Kalyan Housing Cooperative Society was born and served as an exemplar of people-controlled, women-centred, self-help housing. The experiment, however, did not lead to policy change, despite demonstrating a viable option.

For nearly a decade, the World Bank and the Government of Maharashtra (GOM) have been negotiating the Mumbai Urban Transport Project II (MUTP-II), which has a number of rail and road sub-projects involving the displacement of 25-30,000 households in the city. The World Bank, after international attention focused upon the plight of Project Affected Persons (PAPs) in different countries, made resettlement and rehabilitation (R&R) a necessary component of MUTP-II and the GOM appointed a Task Force, under the chairmanship of a retired Chief Secretary (Mr.Sukthankar), to formulate a policy. SPARC and NSDF representatives were associated with the Task Force and its sub-committees. The recommendations of the Task Force were accepted by the GOM in 1997 and a comprehensive, progressive R&R policy was worked out. (*see Appendix*).

For a variety of reasons, there was a delay by the World Bank in clearing MUTP-II so that by the time of writing (May 1999), negotiations between the Bank and GOM were still in process. Since the sub-projects for the upgrading of the suburban railways were getting delayed, and in view of public impatience, it was decided by Indian Railways to lay the fifth and sixth corridors between Kurla and Thane on the Central Railway using its own budgetary resources. For these lines to be laid, 1980 families living along the railway tracks would have to be rehabilitated. Since this project was originally included in MUTP-II, it was decided to follow the R&R policy so that retroactive financing would be possible as and when MUTP-II was cleared. There was also the feeling amongst some officials that if R&R was not taken care of, the MUTP-II sanction itself might be jeopardized.

According to the World Bank's directives, all PAPs have to be resettled before any engineering work on the project can begin. Thus when a particular piece of land is cleared by getting people to relocate, it is handed over to the Railways whose task is then to protect it from new encroachments and begin work.

A plot of government land measuring about 2.28 hectares was identified at Kanjur Marg in the suburb of Ghatkopar on which to temporarily relocate 900 families. With the approval of the community to be resettled, the Task Force sub-committee on land, that included the President of NSDF, identified and selected this plot, which was ideally located only a few minutes away from the railway land to be cleared. It was a condition of R&R policy that communities should be associated with the process of selecting the site for their relocation. As NSDF/SPARC had been instrumental in conducting the base-line survey of communities and households affected by MUTP-II, they were in an ideal position to mobilize the community, particularly the women, and to secure their approval for the site for relocation. In view of this and its long-standing involvement with issues affecting the urban poor, GOM issued an order in March 1998, appointing SPARC as facilitator for the R&R operations.

Box 1
Community Base-line Surveys

Hut counting
When the community gets visited for the first time, a large number of NSDF and MM men and women hold meetings with the residents, and talk about themselves, their work and what they have come for. In most cases, the communities know of or have heard of the Federation's work, and credibility is generally easily established. To trigger the process of participation, the Federation leader, together with community residents, take pieces of chalk and begin to mark the doors of houses, marking each and every house door and area. Very quickly the community becomes discerning and suggests that criteria should be established to number the houses. All the structures have developed incrementally and there is no clear-cut demarcation of the completion of one house and the starting point of the next. So, often what might be two houses can be marked as one and what are two sections of the same dwelling can be marked as two. By encouraging a dialogue to occur about the numbering, the foundation is laid for communities to participate in the redress of any future grievances or disputes concerning property rights and entitlements.

Rough mapping

Then the group together with involved residents begins a rough mapping of the settlement. This is as much to help the plane-table surveyors later, as it is to help communities understand what surveys represent, and while this is done, much of the community and slum profile is also completed. Toilets, water taps, balwadis, services, amenities, etc. are all accounted for and how people get their goods and services, where they shop, etc, is also observed. This also creates a direct link between the investigators and the active members of the community, and in preparation for the formation of a nucleus of women's collectives, which later can be strengthened as part of the on-going process of community strengthening.

Numbering

Next house numbers are matched with the map and the chalk numbers on each dwelling are re-done in more permanent paint. Communities are informed that government and city officials will be checking on this process, and ensuring accuracy is essential to establish good faith and the credibility of the communities.

Cadastral survey

With numbers in place, the surveyors take over and mark and measure the sites. In most settlements community leaders, especially those individuals who feel threatened by this process or wish to obstruct it for political or other reasons step forward. Normally, surveyors just leave if obstructed and do not attempt tackle the situation or to defuse it. Hence, NSDF/SPARC workers of that area, whose presence brings reassurance, but tends to slow down the surveying process, normally accompany the surveyors.

The household survey

The survey begins using the painted numbers as an interview schedule number, which from this stage onwards is a useful identification number. This information is fed into the computer and rough check registers are prepared for communities to check again and fill in incomplete data.

Settlement profile

Based on the more accurate information emerging from the survey of houses, the settlement information is refined and up-dated.

Group formation

Using the registers, wherever the communities are willing, households are grouped into units of 50 and another round of data checking is undertaken. From this stage the group work begins in earnest and much of the qualitative information collection and capacity building is done in these groups.

The first stage had been hut counting and numbering when people started asking why this was being done, and details of the project were explained to them. Several of the male leaders of the community generally volunteer to take part in this exercise in order to make sure no one is left out. Many female leaders take part in the household and community surveys. During the repeated interaction with the local people, rapport is established and people became more knowledgeable about the issues of community control and management and approach to working with government agencies. The household group size of 50 has been found to be optimal for the sharing and validation of the information collected during surveys and to facilitate easy communication in general. During the meetings, charts and registers displaying comprehensive information about the settlement as a whole, and about the particular group, are prepared and given to the group for study and validation.

Regrouping

Although initially households are grouped together by numbers and numbers are given consecutively to households next to each other, each resident has the freedom to move from one group to another. Ultimately, these groups will be sub-units which, when they are relocated, will live next to each other and their natural gravitation to each other will be strengthened by the things they are assisted to do together.

Women's participation

Special mention needs to be made that women's groups are encouraged. While men are not excluded, the information sharing is encouraged between women and communities are generally encouraged by the NGO alliance to allow women to take the lead. Later these groups will begin saving and credit groups, start developing skills to access municipal and state government services, get involved in house and settlement design and hopefully supervise and manage the transition phase of resettlement.

> **Family photographs**
> Once the rechecking is completed, registers are finalised, the communities are encouraged to take family photos, create ID cards for themselves and along with the registers of the households, keep this record for themselves while the NGOs and relevant official agencies will get their identical copies of these records.

2.3 The Project

Under the conditions of the project, land was to be formally transferred to co-operative housing societies of slum-dwellers as and when they were registered. The Mumbai Municipal Corporation was to provide infrastructure and the site was to be developed by SPARC, all of which was to be paid for by Indian Railways. The money (Rs.13.8million) was to be funneled through the Slum Rehabilitation Authority (SRA), a quasi-government agency set up in 1996 (*see Appendix*). SPARC along with NSDF, RSDF and MM undertook to shift all 900 families in the first phase before the end of May 1999. Land for the remaining 1000 families is (at the time of writing: May 1999) in the process of being identified and when it is, all the families on land needed by the railway extension project will be shifted.

Following on from the base-line survey, the 900 first-stage slum-dwellers grouped themselves into 27 housing cooperative societies. Each group visited the site, selected where they would stay, fixed a date for the shifting and planned how they would organize the move. On the appointed date, they took their belongings and locked their old houses and moved to the relocation site, where they were given the keys to their new homes. The transition was smooth and did not involve any municipal or police officials nor lead to any problems of law and order
that have tended to become the hall-mark of the eviction/resettlement cycle in Mumbai.

Eighty per cent of the leadership of the co-operative societies were women who had been saving towards their future permanent and secure housing for several years. By the time that they moved, each family had already saved Rs.3,500-5,000 towards down payment for a housing loan of Rs.20,000 from Housing and Urban Development Corporation (HUDCO), routed through SPARC, to cover the cost of the temporary accommodation.

The housing at Kanjur Marg provides temporary accommodation for the resettled families while they, with the support of SPARC/NSDF, negotiate, organise, design, and construct their permanent housing. The necessity for this transit stage was solely occasioned by the 2-3 year time span needed to procure permanent housing, even through the Maharashtra Slum Rehabilitation Authority (SRA) programme (*see Appendix*).

The Kanjur Marg temporary houses provide only 12m^2 per family (as against the norm of 2.3m^2). When the SRA approves plans to construct multi-storeyed buildings to accommodate everybody in permanent housing, in part on the same site at Kanjur Marg, the temporary housing will be dismantled. There has been some criticism that the space available is extremely small in the transit phase. However, larger temporary units would have meant that the site would only have accommodated half the number of families. Moreover, from the people's point of view, they have moved from conditions of extreme hardship in shacks made of tin and plastic, without water, sanitation or electricity and under a constant threat of demolition, to, albeit small, but secure brick-built accommodation with all basic amenities.

The most significant aspect of Kanjur Marg is the fact that people are moving <u>voluntarily</u>. Experience has been that in other resettlement initiatives in Mumbai, people have neither been consulted nor involved in decisions regarding relocation or the planning and implementation of housing and infrastructure at the new site. More often than not, demolition squads of the Municipal Corporation supported by a police presence are instructed to clear land and shift the people with little or no reference to them. At Kanjur Marg, the 27 organised housing co-operative societies have been closely involved with the project ever since 1995-96 when SPARC took up the base-line socio-economic survey for all railway projects under MUTP-II. In addition to approving the site for relocation, they were involved in decisions regarding the size of the houses to be constructed, given the loan amount of money and the space available.

Since Indian Railways had set a time limit of 10 months, direct participation in the construction process was not possible, as this would have involved training and preparation over a substantially longer period of time than was available. However, the people did have responsibility for managing many important aspects of the process, for

instance buying materials and supervising the work of the labour contractor. They were also involved in securing the basic infrastructure, water, and electricity and they provided manual labour for the contractor.

Permanent housing consisting of 1500 apartments of 2.3m^2 are being planned and will be built in four storey buildings on the Kanjur Marg site. The co-operative society members will occupy 900 of these. The sale of the other 600 apartments on the open market will, it is anticipated, recover the cost of construction, making the apartment free for the co-operative society members.

When the more permanent buildings get under way, people's participation in the overall planning for the infrastructure and the lay-out, provision of community facilities, road networks, open spaces and building design will ensure that the project reflects their needs and aspirations. All the housing co-operative societies will have to come together to decide on the allocation of land for different buildings, prioritize the construction schedule, and so on. Members of each housing cooperative society will have to go through all the necessary steps of participating in designing their buildings, approving their plans and submitting them for official sanction. Four committees have been formed: Finance, Municipal, Labour and Purchase. These committees will have to implement the project and secure the necessary approvals, etc. Those in need of unskilled or skilled work on site will be employed.

SECTION 3 THE INFORMATION, COMMUNICATION AND LEARNING PROCESS

3.1 Knowledge and Information

From the point of view of the concerns of this case study, the nature of information, knowledge and skills used, varied over time. For more than ten years, the Railways Slum Dwellers Federation (RSDF), a unit of NSDF, has been systematically collecting data on slum-dwellers living along the railway tracks. The publication of Beyond the Beaten Track in 1988, when a joint survey was made with Indian Railways and the State Government, was a milestone. Detailed cadastral maps showing encroachments at each location along the entire suburban rail system were prepared. This information was collected by slum-dwellers themselves and processed by SPARC into a report. Up to that time, no agency of government, neither State nor Central, had any systematic data on the actual situation on the ground. The possession of this information was a source of power and credibility for SPARC, NSDF and MM. The data also included information on land belonging to both the Railways and State agencies, that was potentially available for resettlement: with the diversity of both public and private sector land-owners in the city, no single organization had a comprehensive picture of alternative sites.

The power of information and knowledge systematically collected and collated by the SPARC/NSDF/MM Alliance became apparent. At one level, it strengthened the communities and helped to mobilize them to articulate their situation and consider alternatives approaches to changing it. At another level, state agencies were forced to contact the Alliance, if for no other reason than it was the only body with information on the number and extent of railway land encroachments and complete and up-to-date maps of their location. The conventional order of the control of knowledge had been reversed: it is more common for public agencies to have information and knowledge to which citizens cannot easily get access. Typically, government agencies tend to function under a cloak of secrecy, often withholding information even from legislators in parliamentary sessions. Yet, in this case they had to approach the alliance of non-governmental organisations to get an accurate picture of reality on the ground. This position had important implications for the relative balance of power between the state and communities, and the ability of the latter to negotiate on a reasonably level playing field.

When the Mumbai Metropolitan Regional Development Authority (MMRDA) commissioned base-line socio-economic surveys for MUTP-II, it was appropriate -even inevitable- things that SPARC and its partners were asked to prepare the surveys for all railway sub-projects. It was expected by the MMRDA and the World Bank that trained professional investigators would do the survey. But the philosophy of the Alliance was that surveys must be participatory and done by slum-dwellers themselves because the process of deciding what information is needed, for what purpose, and collecting and processing data about a community by the community itself gives self-knowledge to the community and helps to develop the understanding that many problems can only be dealt with only through collective effort. Thus, data gathering and analysis are not detached, mechanical exercises to be done by third-party professionals but they become important activities in the process of building the self-awareness of community groups and strengthening bonds amongst them. At the same time, since the

surveys were undertaken in the context of MUTP-II, they brought knowledge to the community about the government's project, the sub-projects and rehabilitation strategies. The seeds of participation began to flower at this stage.

3.2 Transfer and Dissemination

The transfer and dissemination of the information and knowledge relating to the Kanjur Marg experiment has two significant aspects: 1) relating to the data generated by the RSDF and 2) the actual resettlement experience itself. It has already been noted how the participatory surveys of slum-dwellers living along the railway tracks played an important role in community mobilization. The information so collected went back to the community, both at the level of the particular railway sub-project, and at the macro-level of all communities affected. Since the whole Mumbai RSDF meets regularly, the information was shared in these meetings.

The socio-economic surveys of the communities affected by the project were also given to the commissioning agency, the MMRDA, and through them to the World Bank. Extensive discussions with MMRDA and World Bank officials about the form and content of data presentation took place. In this way, the raw data collected by slum-dwellers took acceptable shape to MMRDA and the Bank. These surveys were also given to the Indian Railways, who gained a comprehensive picture of the use of their lands and the nature and extent of the slums upon them. Thus we see that the transfer and dissemination of data took place 'horizontally' at community level and also 'vertically' from the communities up to the level of state and central agencies and the World Bank.

The transfer and dissemination of the lessons of the Kanjur Marg experiment mainly took place through visits to the site. RSDF members, NSDF members and international visitors have all been taken to Kanjur Marg to discuss various aspects of the experiment. Officials of government departments such as the Indian Railways and MMRDA have also been to the site, in particular, Railway officials visited regularly throughout the process of resettlement. Again, World Bank officials from the New Delhi office have also looked at the Kanjur Marg experiment and held extensive discussions with the SPARC/NSDF/MM Alliance, State agencies and the community about it.

3.3 Learning

It will be useful to categorize the different types of lessons learnt by different stakeholders in this exercise. At the level of the community of slum-dwellers -ranging from RSDF, NSDF units in different Indian cities and members of the alliance's international networks- Kanjur Marg demonstrates both the power of information and knowledge and that of community mobilization.

As an exercise in partnership amongst a wide range of agencies and institutions -RSDF, NSDF, Mahila Milan, SPARC, the Indian Railways, the Municipal Corporation, the Slum Rehabilitation Authority and others- it was an experience from which all gained. The people's organizations, learnt how to deal with public agencies whether it was for the provision of water supply, electricity or any other amenity; the NGO, SPARC, improved its understanding of its role as mediator and facilitator between people's organizations and State agencies; the Indian Railways officials, used as they were to dealing with engineers, commuters and contractors, had a prolonged exposure to civil society organizations and the benefits of engaging with them; the Slum Rehabilitation Authority honed its skills in arbitrating between the urgent needs of project efficiency and the slower pace of people's initiatives, and successfully forged a consensus amongst the different parties. The World Bank came to see the importance of a locally evolved solution that took into account both the on-the-ground realities of people's circumstances and the capabilities of public agencies rather than its more traditional approach of imposing externally derived formulae for project management and constraints to local initiative.

The SPARC/NSDF/MM Alliance had never participated in such a large survey before. Moreover, the statistical data, the formats and the degree of precision required presented new challenges. On several occasions, the Mumbai Metropolitan Regional Development Authority was critical of the quality of the reports, as was the World Bank office in New Delhi. Certainly, mistakes were made, particularly in relation to statistical correlations and presentation. But after corrections and revisions, the reports finally passed muster even if there were delays. In retrospect, that delay was of little consequence in the context of the hold-ups to MUTP-II as a whole. But from the point of view of the alliance, doing the base-line survey and preparing these reports enhanced its capabilities

enormously. The skills required in collecting, processing and analysing data improved vastly and are being shared through training and exchange visits with other communities.

Engagement with civil society organizations is stipulated by the Maharashtra R&R policy. Though the GOM is relatively progressive in terms of recognising the role of NGOs, here the engagement became a part of policy rather than the result of an arbitrary decision. State central institutions such as the MMRDA, the Municipal Corporation of Greater Mumbai and Indian Railways developed a relationship with different NGOs and their officials became familiar with something new in their experience. In turn, because of this engagement, the Alliance and other NGOs developed fresh insights into the working of different agencies, including the World Bank. Even as resettlement work progresses, it is evident that Indian Railways in particular, accustomed as they are to dealing mainly with official hierarchies and contractors, are making an institutional effort to understand NGOs, their values, functions and ways of working.

A significant aspect of the Kanjur Marg resettlement is the partnership that is developing. The Chief Executive Officer (CEO) of the Slum Rehabilitation Authority (SRA) chairs the project co-ordination committee and representatives of the Railways, the Alliance and different government departments are members. The CEO of the SRA, a senior and experienced IAS officer, is sympathetic to people's causes and arbitrates fairly between the Railways' concern for timely implementation and the delays that are an inevitable part of participatory community-led processes. He invites community representatives to the meetings, particularly when issues relating to their slums were being discussed. This was a progressive step, which enhances the community's confidence and allows their voices to be heard at very senior levels of the bureaucracy. The role of the CEO as arbitrator is of signal importance in keeping the partnership together. Formally, the Municipal Corporation is responsible for providing infrastructure; Indian Railways for funding it; and the SPARC/NSDF/MM Alliance for organising loans and relocating the people through community participation. Without the mechanism of the project co-ordinating committee with a senior chairperson, it is doubtful how far the project would have progressed.

3.4 Impact and Use

The impact and use of the information, communication and learning process can be delineated at community, governmental and World Bank levels. For the community, information became power in the course of its engagement with the State. For the government, information about available land, about the communities' readiness to shift and the nature and extent of encroachments helped both provide a data base as well as the outlines of the solution. Since there was no other organization or agency armed with the kind of information that RSDF/NSDF/SPARC had, State agencies and the World Bank had incentive to deal with the alliance and work with it.

Translated into the experiment at Kanjur Marg, this information and knowledge gets converted into a real-life demonstration of what is possible when there is a successful partnership between the stake-holders. The State Government and the Bank are interested in using Kanjur Marg as a model for MUTP-II.

3.5 Replicability

There are a number of factors that make many aspects of the Kanjur Marg project replicable. The demonstrable success of the first phase of the project in terms of low costs, the satisfaction of resettled communities' needs, and the freeing of the land occupied by them for the Railways in record time all point to its viability as a model for rehabilitation and resettlement, indeed, the World Bank and State agencies have recognized it as such and are attempting to make it the blue-print for MUTP-II R&R as a whole.

The existence of local, national and international networks of the SPARC/NSDF/MM Alliance has helped disseminate the messages of Kanjur Marg both in India and abroad through a series of site visits. Kanjur Marg offers both concrete lessons in terms of a methodology for of R&R as well as an example of what can be done when communities, NGOs and State agencies work together around a common problem and develop a consensus.

The broad acceptance of the Kanjur Marg strategy both by state agencies and the World Bank presage well for its replicability in other contexts where partnerships amongst stake-holders can be forged.

SECTION 4 LESSONS

4.1 The importance of the policy environment

The policy environment ushered in by MUTP-II in respect of urban resettlement and rehabilitation is progressive and favourable to the cause of communities affected by resettlement projects and mandates the involvement of civil society organizations. The World Bank, after sustained criticism for neglect of the plight of such communities, has made R&R an integral component of projects involving displacement. As a result, the GOM and Indian Railways were compelled to formulate and agree to such a policy as a conditionality of the loan. Since there was a positive atmosphere given GOM's experience with R&R in rural areas, there was active co-operation on the part of agencies of the State Government in the working out of policy.

4.2 The importance of women-centred community participation

The central role that women played in the Kanjur Marg experiment is justified not only on the grounds of gender equity but also upon the demonstration of their skills as managers of the family. With their experience of running households on inadequate budgets, poor women take easily to managing projects when given exposure, training and opportunity. Representative community organizations are crucial for developmental initiatives that target the poor and a significant women's presence not only makes the representation more even but more effective as well. Without people's participation, the goal of resettling and rehabilitating 25-30,000 families under MUTP-II will be difficult to achieve.

4.3 The importance of a two-phase resettlement strategy

The advantages of a two-phase resettlement strategy are two-fold: firstly, project authorities get access to their cleared lands in a short period of time, thereby avoiding often very extensive cost over-runs; and secondly, when people move on to the new land, albeit only temporarily, but with assurance of security tenure, they identify with the resettlement process and willingly become full participants in the next phase of resettlement, when regular buildings are built.

4.4 The importance of partnership

The Kanjur Marg experiment brings out the necessity of partnership amongst key players: the state, NGOs and CBOs. By itself, the State would not have been able to successfully enlist the co-operation of the people and by themselves, SPARC, RSDF and NSDF would have been unable to complete R&R, as land, infrastructure and finance are all in the domain of state agencies. If, as it is hoped, Kanjur Marg becomes a model for R&R in MUTP-II, it will be all the more necessary for this partnership to be formalised and expanded, in order to ensure an impact on a very large scale.

4.5 The importance of a realignment of roles between State agencies and NGOs/CBOs

There are many models of relationships between State agencies, NGOs and CBOs. Most frequently NGOs and CBOs are no more than the deliverers of services for public sector agencies and thereby perpetually in conflict. In the instant Kanjur Marg case, the model is one of a critical engagement where there was always a spirit of co-operation between the stakeholders, sometimes more close than at others. To a large extent, this spirit was built upon mutual respect borne out of the recognition of inter-dependency in which the NGO Alliance played a pivotal role as intermediary.

From another perspective, Kanjur Marg is a model of interaction where the State restricts itself to providing land and infrastructure and being an arbitrator, and the NGO/CBO play the proactive roles of organizing people, administering finance and facilitating the building of houses. Kanjur Marg, is an example of a partnership in which the role of the state is that of 'facilitator' –a role to which much lip service as recently been paid, but with few such instructive examples in practice.

4.6 The importance of flexibility and negotiating skills

In engaging with state agencies and the World Bank over various stages of MUTP-II, the SPARC/NSDF/MM Alliance brought to bear more than a decade of work with communities and the information, knowledge and credibility. As a result, the Alliance could participate both at the level of policy formulation and implementation. At both these levels, the importance of flexibility and negotiating skills has been demonstrated. Had the Alliance taken a rigidly dogmatic or uncompromising position, cooperation with the other players would not have been possible. In turn, the civil society organizations would have been left out of all the processes and therefore unable to influence change in policy or implementation practices.

EVOLUTION OF SLUM POLICY IN MUMBAI

Mumbai, the capital of the State of Maharashtra and the commercial centre of all India, has a population of over 11 million people. More than half the city's population lives in slums, characterized by the illegal occupation of land and the absence or shortage of basic civic amenities such as water, sanitation and electricity. Nevertheless, until the 1970's, the powerful lure of work in the textile mills, the factories, the construction industry, domestic service and in various petty trades kept drawing people to the metropolis.

The 1950s and 60s
The Government of Maharashtra and the Municipal Corporation of Greater Mumbai, up until the 1970s, sought to demolish slums and clear the land of encroachments. It soon became apparent that this policy did not work because people would simply re-build their huts after some time at the same location or, if there was too much harassment, shift to another unoccupied piece of land nearby. Vast tracts of land in the city were under the ownership of different kinds of public agencies: departments of the Central Government like the Railways, the Port Trust and the Airport Authority, the State Government and its agencies like the Housing Board and the Municipal Corporation as well. The estate management divisions of these agencies were not equipped to police their lands and their lower officials often connived with middlemen to allow encroachments. The public perception of slum dwellers – in elite governmental, professional and media circles – was that they were a nuisance and lived in filthy conditions. The contributions of slum dwellers to the city's economy – as industrial workers, construction labour, domestic servants, rag-pickers and in a whole range of petty trades like vegetable and fruit-sellers – remained unacknowledged by the administration in general.

Though the Government of Maharashtra had a well-developed law and policy in regard to persons affected by irrigation projects in rural areas, that was not the case with respect to urban resettlement. Comprehensive resettlement and rehabilitation packages had evolved over a period of time for project-affected persons (PAP): these included alternative agricultural lands in the command areas of the new irrigation projects, a developed village site with infrastructure, plots of land for housing, loans and subsidies for setting up afresh and reservation of jobs for PAPs in government service. Consultative processes at the level of the district (the basic geographical unit of administration) included mandated representation of PAPs, local elected representatives and so on.

In sharp contrast, there was no law regarding entitlements of those affected by public projects in urban areas. Policy, such as it was, had evolved through practice and local pressure. At best PAPs in Mumbai were theoretically to be offered small plots of land in distant suburbs -selected without any consultation- and with a modicum of basic amenities such as water and sanitation. Even these meagre facilities were rarely made available and without any representative community organization. Resettlement proceeded erratically according to the whims and fancies of local municipal officials. Not surprisingly, when people were forcibly relocated without concern for their social and economic networks, they returned to their original locations or to nearby ones in their quest for economic survival and their need for community and kinship ties.

The 1970s
However, in the 1970s, for a variety of reasons relating both to equity and practical considerations, slums began to be viewed as housing solutions. Legislation and policy were forged to provide civic amenities in slums and it began to be recognized that when slums were demolished, some form of resettlement was needed. In 1976, a census of huts on public lands was conducted and photopasses issued to all those found eligible according to certain criteria. For those with photopasses there was, for the first time, a modicum of security. The programme of providing water, sanitation, electricity and other amenities to recognized slum dwellers was to continue. These works were carried out by engineering departments of different public agencies with no element of popular participation. Slums on lands belonging to the Central Government did not get any of these amenities because the concerned authorities did not give permission.

The 1980s
In the middle-eighties, there was a change in thinking. The World Bank supported a Slum Upgradation Programme (SUP) which consisted of giving a thirty-year renewable lease of land to cooperative societies of slum dwellers, providing civic amenities on a cost-recovery basis and giving loans to upgrade people's houses. Even if the SUP was an advance on earlier policy insofar as it gave security of tenure, conditions on the ground

did not change significantly because the tenure was granted on an 'as-is, where-is' basis. Existing inequalities in the area of land to be given to different families were frozen and the scope for reconfiguration and improvement remained limited because of high densities. Moreover, SUP could be implemented only on lands belonging to public agencies of the State Government where reservations for public purposes (like schools, hospitals, etc.) did not run counter to public housing.

The 1990s and the Slum Rehabititation Authority
At the beginning of the nineties, a slum redevelopment scheme was formulated. Slums could be redeveloped and an incentive offered by way of extra buildable space. The theory was that by selling the extra space in the open market, tenements for slum dwellers would be cross-subsidized and made affordable to them. It was expected that the private housing and construction industry would join the programme in a big way. Guidelines spelt out the limit on profit (25%) and also the extent of incentive Floor Space Index (FSI). A group headed by the Municipal Commissioner had to clear each proposal. But the programme did not take off in any significant manner.

When a new government came to power in Maharashtra in 1995, one of its principal election promises was to provide 800,000 free houses for 40,00,000 slum dwellers in the city of Mumbai. A study group was appointed under the leadership of a senior bureaucrat. The group had amongst its members government officials, representatives of the housing industry, architects as also the Director of SPARC. Its recommendations were approved by the State Government. The innovative use of land as a resource, pioneered by the slum redevelopment scheme, was extended further and a Slum Rehabilitation Authority was established as an autonomous body. All slum dwellers whose names were on the electoral rolls of 1995 (or any roll prior to that) and who were presently residing in those structures were protected.

Three recommendations of the study group, which have become part of government policy, deserve special mention. Pavement dwellers in the city, hitherto denied any rights or amenities, became equated with slum dwellers in the matter of a right to rehabilitation if they met with the eligibility conditions. Secondly, those slum dwellers who could not be rehabilitated in situ because the lands they occupied were required for public purposes had the right to be rehabilitated at alternative locations and incentives to build transit tenements were offered as well. Thirdly, owners of private lands could also participate in the scheme and were given benefits if they did so.

The Slum Rehabilitation Authority is conceptually an important advance upon earlier administrative and policy perspectives. For a variety of reasons, including a precipitate fall in prices by 40% in Mumbai's real estate values, its achievement has been limited to less than 50,000 tenements as compared to a target of 800,000 at the time of writing (October 1999). But the idea of using land as a resource, the entitlements secured by pavement dwellers, the space created for the participation of civil society groups like NGOs and housing cooperatives of slum dwellers were important gains in the evolution of housing policy.

The World Bank and the Government of Maharashtra R&R Policy

In the early 1990s the World Bank, having come under international criticism from NGOs and others for its apparent indifference to persons affected by large dams all over the world, was persuaded to make resettlement and rehabilitation an integral component of project planning and implementation. Perhaps the single most important cause for the Bank's new policy was the plight of people affected by the Narmada Dam in India, which was systematically highlighted all over the world by Medha Patkar, a social activist, and her organization Narmada Bachao Andolan (Movement to Save the Narmada).

A positive result was a decision of the Bank to the effect that no project could be cleared without the resettlement and rehabilitation component. This policy change was to have an impact upon the MUTP-II and the Government of Maharashtra (GOM) was requested to formulate a Resettlement and Rehabilitation (R&R) Policy. A retired administrator, D.M.Sukthankar, who had been variously Chief Secretary to the GOM and also Secretary in the Department of Urban Development in the Government of India (GOI), was appointed chair of a Task Force for this purpose. The Task Force drew upon the assistance of different GOM departments as well as NGOs and people's organization. SPARC and NSDF were closely associated with the deliberations of the Task Force and its sub-committees. The recommendations of the Task Force were accepted by the GOM and formed the basis of the MUTP-II resettlement and rehabilitation programmes. Insofar as this was the first time that the GOM had

an R&R policy in urban areas, this could be well described as a major advance in securing the entitlements of the urban poor.

The Task Force's recommendations were accepted by the Government of Maharasthra by a Resolution of March 1997. To quote from the Resolution, the policy objectives were:
(a) to minimise the resettlement by exploring all viable alternative project designs, and to prioritise various elements of the project by treating this as one of the important considerations,
(b) where displacement is unavoidable, to develop and execute resettlement plans in such a manner that displaced persons are compensated for their loss at full replacement cost prior to the actual move, displaced persons are assisted in their move and supported during the transition period in the resettlement site and displaced persons are assisted primarily in the restoration and improvement of their family living standards, income earning capacity and production levels; and to pay particular attention to the needs of poor resettlers in this regard,
(c) to develop the details of the resettlement programme through active community participation by establishing links with the community based organisations; and
(d) to make efforts to retain existing community networks in the resettlement area; wherever this is not feasible to make efforts to integrate the resettled population with the host community, and to minimise the adverse impact, if any, on the host community.

An important aspect of the Government Resolution was to identify PAPs on the basis of social and economic networks rather than on the basis of the land required for the project. If there were persons who were not affected physically by the project but whose social and economic networks were disrupted, they would also be entitled to resettlement. The Resolution also specifies various procedures for implementation of the policy including measures to redress grievances. Even if it is a policy restricted to persons affected by the MUTP-II project in Mumbai, it represents a progressive evolution in the matter of resettlement and rehabilitation of the urban poor. It now remains to be translated into reality as and when MUTP-II gets off the ground.

It is appropriate to conclude with a quote from the study group (cited on page 2 of the booklet on Guidelines):
"The slums and hutment dwellers of unauthorized structures form an integral part of this vibrant metropolis. All of them undoubtedly have a share in the growth, status and prosperity of this great city. They have had and continue to have a share in building up and maintaining the commercial, industrial and economic importance of Brihan Mumbai. A large percentage of them belong to the scheduled castes and scheduled tribes. We cannot be oblivious of the fact that slum dwellers have not willingly chosen their shanty structures and unhygienic environment but have been driven to this option due to compelling circumstances as they were thrown out of the formal housing sector, the latter being unaffordable and much beyond their income levels. It is imperative to enhance their standard of living and for which an authorized dwelling unit is a first step in the right direction.....The slum dwellers deserve this preferential-probably unequal treatment to bring them into the mainstream of social, cultural and economic fabric of this pulsating City."