

THE STRUGGLE FOR HOUSING: A PEOPLES' MANIFESTO



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***T**his paper emerged out of the struggles of the working class in Bombay for housing during the last decade. Starting with the eviction of slum dwellers of Janata Colony to Cheetah camp, to the eviction of the railway workers and textile workers families from their homes during the heroic strikes of 1974 and 1982, the working classes have faced sustained oppression.*

Through these struggles the demand for housing has come to the forefront.

The National Housing Policy (Draft) prepared by the Ministry of Urban Development, Government of India, is a further step to oppress and deny housing rights to the working class.

This paper articulates the view point of the trade-unions and unorganised workers.

This document would not have been possible without the encouragement and support of all the members of *NIVARA HAKK SURAKSHA SAMITI*, who actively participated in the discussion of this draft and who developed the basic structure and perspective.

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REGIONAL PLAN FOR BOMBAY METROPOLITAN REGION

OSHIVARE DIST. CENTRE
KANJUR DIST. CENTRE

BANDRA-KURLA COMPLEX
TEXTILE MARKET

Churchgate Station
BACK-BAY
BEAUTIFICATION SCHEME

ARABIAN SEA

R.C.F. Factory Site

R.C.F. Town Ship

To Ahmedabad

To Ahmedabad,

Vaitarna River

Tansa River

Vasai

Bassein Creek

Bhiwandi

Dombivli

Ulhas River

Ulhasnagar

Ambernath

Kalyan Complex

TURBHE

New Bombay

Uran

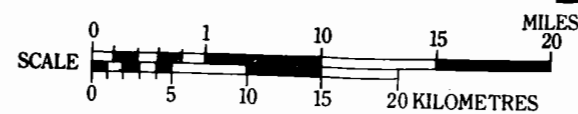
Dharampur Bridge

NORTH

Rhopoli

To Fune

Alibag



8

INTRODUCTION

Government officials always say that there are too many people staying in Bombay, that there is too much migration from villages and that there is not enough land in the city. So according to the government the solution lies in reducing the population and massive eviction of the working class from slums and other areas to far away places.

Is the government correct in saying that the main problem is too many people? No. It is clearly established that the amount of migration from the villages to the cities is not high compared to the migration in other developed and developing countries of Africa and Asia. Also statistics show that in the past few years there has been a drop in the rate of migration to Bombay. Secondly, it is not true that there is not enough land in the city of Bombay. The government's own figures reveal that there are about 50,000 acres of vacant land. Of this about 7,500 acres of private vacant land is already vested with the government of Maharashtra under Urban Land (Ceiling and Regulations) Act. Again according to the government's own admission, Bombay can accommodate up to 20 million people without congested housing schemes.

Therefore the real problem is not too many people or too high migration or too little land, but the unequal distribution of urban land between various classes of people. The rich have 90% of the land to live on in great comfort, with plenty of open areas whereas the poor, who are the majority of the population, live crushed together on 10% of the land. **The question that arises therefore, is not of eviction, but of how to fairly distribute land so that all can get their proper share.** After all, workers came to the city to earn their livelihood and this great and wonderful city of Bombay has been built by workers. **Therefore, evicting them from their own city is intolerable. Workers should oppose any such attempt.**

We now set out to provide another way of city planning that could reflect the interest and perspectives of the working class.

This is not the usual planning document. We have consciously avoided the conventional planning format and language. This draft document is based on discussion with workers about their housing situation. This document will be translated into Hindi and Marathi and distributed to Trade Unions and slum

organisations. Hopefully, debate will begin and revisions will be made incorporating the suggestions of various organisations as well as their demands, leading to a final and more thorough document.

Although this study concentrates on Bombay, much of what is said here is valid and relevant for other cities. The specific experiences of the working class in the city of Bombay is also similar in many ways to the experiences of the working class in other cities. This study will therefore be circulated all over the country and it is hoped that over time, a truly national policy document will emerge.

Hitherto, all government policy studies have been secret. The persons affected by such policies are neither consulted nor informed. At best they may come to learn of such resolutions when the policy is put into force.

Whereas in all government plans the working class are deliberately kept away from participating, in this paper they have been at the centre of it from the beginning. This is because we believe that the working class has a right to be creatively involved in policies that directly affect them, and to participate in the formulation of these policies.

Government officials deal with representatives of the working class with such contempt that workers now naturally assume that governmental documents will never be given to them. We will no longer accept this state of affairs. **We say that the struggle for information and the right to know is as crucial to our struggle as the final objective of the struggle itself, i.e. housing for all.**

Our central focus is to campaign within the Indian working class to expose the falsehoods spread by government and other private bodies and to spread awareness of the actual situation and their rights. Also the common man may then clearly understand the oppressive policies and devious functioning of the government.

If the government were to be influenced by this paper and pass laws to protect our rights, we would be overjoyed. Frankly speaking, however, we are extremely

sceptical about this happening. Looking at the record of the government, we have little hope that progressive policies will be introduced and implemented.

The working class have a long struggle ahead of them. **Only a protracted and militant fight will result in any gains on the questions of housing.**

Our central demands in this paper are as follows:

- A.
 - 1. Stop all evictions.
 - 2. Regularise and legalise all slums.
 - 3. Strictly implement the Urban Land (ceiling and regulations) Act.
 - 4. Nationalise ownership of all land.
- B.
 - 1. Implement "Sites and Services" scheme for housing the economically weaker sections.
 - 2. Nationalise the production of all building materials.
 - 3. Nationalise the marketing and distribution of building materials.
 - 5. Subsidise the costs of building materials used for housing the economically weaker sections.
- C.
 - 1. All basic services must be provided and subsequently maintained by the state. These services include provision of water, electricity, toilets, sewage, drainage and garbage clearance.
 - 2. Amenities like schools, hospitals, ration shops, creches and playgrounds should be provided and maintained by the state for the economically weaker sections.
- D.
 - 1. People must have access to all information with government, must have the right to participate in all forums and have the right to decide all issues that affect them.
 - 2. Priority to women and the aged in housing.
 - 3. Census must cover all and Ration cards must be given to all.
 - 4. Rejection of cut-off dates for recognition of slums

BASIC INFORMATION ON GREATER BOMBAY AND BOMBAY METROPOLITAN REGION

I) Geographical Area

1. Greater Bombay	.. 437.71 sq. km.
2. B.M.R.	.. 4363.55 sq.km.

II) Bombay in National Economy—1981

	Bombay	India	Share of Bombay %
1. Factories	7357	1415.31	5.2
2. factory jobs (lakhs)	6.03	70.17	8.6
3. Mfg. Value-Added (Rs. crores)	1725	119.29	14.5
4. International air passenger traffic (lakhs)	34.59	59.66	58.0
5. Value of foreign trade through port (Rs. crores)	7543	216.25	34.8

III) Population—1981

	Figs in Lakhs	Annual Growth Rate 1971-81%
1. Gr. Bombay	82.43	3.3
2. Thane Municipal Corporation	4.74	6.4
3. Kalyan Municipal Corporation	5.67	4.2
4. New Bombay	2.32	4.0
5. Virar-Bhayandar	2.51	1.5
6. Bhiwandi	2.06	5.0
7. Rest of BMR	10.76	4.5
	110.49	3.6

IV) Transport and Communication (Gr. Bombay) — 1983

	Figs in Lakhs	Annual Growth Rate 1971-83 %
1. Motor Vehicles	3.73	7.8
2. Daily Bus Passenger trips	36.38	3.7
3. Daily Suburban Rail Passenger trips	39.12	4.4
4. Port Traffic (Tonnes)	232.20	3.9
5. Airport Traffic (Passengers)	64.48	10.5
6. Telephones	3.24	8.25

Last census — 1981 Source: BMRDA

A REVIEW OF NATIONAL HOUSING POLICY (DRAFT)

We have studied the draft policy dated January 1987 of the Urban Development Department, Government of India. It reads like the directive principles of State policy as found in part VI of the Constitution of India; grand ideas but not enforceable in any law court.

Just as most policies are launched in the name of the poor, this too pretends to be in favour of housing the poor. In fact our experience is that the more oppressive a policy the more pretensions it has of helping the poor. While stating this as the objective, policy formulations skillfully avoid putting into practice such professed aims. The draft National Housing Policy of January 1987 is so blatantly anti-working class that, it hardly bothers to speak of housing the poor and even when it does, it is in a token manner. Shockingly, there is no mention of either the Urban Land (ceiling & regulation) Act or of Sites and Services schemes. It makes no mention of the existing slums or of the need to improve them. It does not talk of tenancy rights. It does not deal with services for the urban poor. It ignores the question of decentralisation, population densities, transportation and environment. It does not comment on the failure of public housing schemes.

The overwhelming thrust of this policy is to shift the responsibilities of the government for housing the poor, completely on to the private sector. Consequently, housing is to be declared an industry not so that increased government funds may be available for housing the poor, but so that the private sector can get increased outlays for building houses on a clearcut commercial basis for the middle and upper income groups. Nowhere is this more clear, than in clause 5.5. of the draft policy where it is stated that, "greater emphasis will be laid on corporate development". What the government is saying is that, they do not have land in the city, that they have limited resources for housing and that they have not succeeded in improving the housing situation, whereas the private sector, i.e. the developers, builders and industrialists, have vacant land and capital to invest, so why not give them the opportunity to take over responsibility for building more houses. By doing this, **the government is shirking its own responsibilities of providing houses to the poor and is further encouraging and legitimising the exploitation of the poor by the rich.** It amounts to a formal surrender by the government to the builders. raj.

Naturally, since the Policy envisages a total private corporate takeover of the housing sector, the picture that emerges is one of high-rise buildings and congestion. Not surprisingly it bemoans the "excessively low densities", prescribed in the "Development Plan".

Finance is to be made available to the propertied sections so they may construct the houses. Schemes are worked out for them so that while obtaining loans from the government they would get incentives by way of wealth tax, gift tax etc. At the same time, section 7.8 of the Draft Policy speaks of withdrawal of subsidy programmes so that the use of scarce resources can be controlled by the industrialists and the rich for their use. **Private credit and loan schemes for potential house buyers are being encouraged by the government so as to help these financiers to make more money.**

The government's policy paper also ignores the question of urbanisation completely and treats housing purely as a profit-making exercise with no reference to land-use pattern and environmental issues. It encourages pre-fabrication technology and production of building materials through large industries that are and can be controlled by a handful of businessmen. Finally, the Policy hopes to convince voluntary agencies to help the government in their dirty work.

PLANNING

DECENTRALISATION:

Bombay's development is based on giving priority to a single business area called the Central Business District (CBD) which is owned and controlled by the propertied classes and the government. In Bombay, for example, this zone has a radius of about two kilometres having Flora Fountain as its centre. This is the zone where a large part of business and administration and politics of the city is concentrated. Jobs too, are concentrated here. Naturally, the price of land and buildings in this area is the highest going as high as Rs.4000/- a sq. foot. As a result of this the poor are pushed out while big business takes over. The land and building prices keep decreasing with its distance from the CBD, thus the basic pattern of urban development emerges. Workers and even the middle class live in far flung areas and travel for long hours to the main business areas by train and bus, arriving at work tired and returning home exhausted.

This is not a pattern of development that is either desirable or tolerable. **It is in the interest of the working class not to have a single business district which dominates the life of the city.** On the contrary, there should be many developed areas whereby industries and commercial activities are decentralised. We therefore support the plan for the development of the Bandra-Kurla complex, the Kalyan complex, Vikhroli-Oshiwara (Kanjur Marg) complex and the development of New Bombay and the shifting of the onion and potato market, the iron and steel market there, as well as the proposal to build a truck terminus at Kurla thereby minimising movement of trucks to docks and into the city. Several such developed areas will lead to a dispersal of the population thereby cutting down distances between work and home and drastically reducing time spent in travel.

We also support the recent government proposal for the development of Bandra, Mankhurd, New Bombay, Panvel (east west) railway corridor as that would lead to the development of New Bombay, its surrounding areas, and also the North-South extension, Kalwa to Nhava Sheva.

We emphasise, that the problem is not one of space but of its effective and just utilisation.

DEVELOPMENT PLAN:

Nowhere is this inequality in the use of land more obvious than in the Development Plan of the government. With every successive Development Plan the builders and developers through bribery and corruption get the changes they want, so that by bits and pieces the land formerly used for housing the working class is made available for commercial use. Furthermore in these development plans the housing areas of the poor are marked illegal or temporary thus permitting the government officials to reassign them for commercial exploitation. We want an end to all this. **All existing slums must forthwith be legalised and regularised.** The majority of the population, must get the major share of the land which should not be used for vulgar exploitation and business but for providing just and humane living conditions.

DENSITY/FLOOR SPACE INDEX (F.S.I.):

Once we follow this new way of looking at things, we will realise that it is not at all necessary to have skyscrapers and large structures. These are very expensive and moreover cause enormous damage to the environment. Once we have equitable distribution of land, the entire population can be housed in moderately sized buildings whose construction and subsequent maintenance will remain under control of the residents. We therefore support the recommendation of the planning authorities at restricting the F.S.I. to 1.00; in fact it can even be reduced further. To those who are not familiar with the term F.S.I., it is a formula according to which the area of construction allowed on a given plot of land is restricted. For example when the F.S.I. is "1" of a plot measuring 10,000 square feet, the construction allowed can have a maximum area of 10,000 square feet.

Unfortunately, our ministers and businessmen see to it that in practice the laws are violated. In recent times we have knowledge of many scandals related to the violation of F.S.I. where architects, builders and government officials have got together to falsify the plans so that on paper the F.S.I. appears much lower than what it is. We have the famous Pratibha building as one of the examples. The High Court has held that there is a F.S.I. violation and ordered the demolition of its top floors. Till today it has not been demolished. In recent times the government has come out with several ideas for helping the builders and developers on the question of F.S.I. Ideas such as,

'floating of F.S.I.', 'transfer of F.S.I.' and 'larger F.S.I.' for allotting a small portion of the building for the economically weaker sections, are a few of the *modus operandi*. These ideas help only the developers and ensure their business and profits. **We therefore oppose any such relaxation of F.S.I.** Also, we oppose the construction of skyscrapers and large buildings as they are expensive in terms of materials and equipment and are ultimately controlled and used by the rich. Workers and the poor are thus deprived of scarce building materials for the construction of their houses.

HOUSING LOCATION:

We have already indicated how current urban planning results in large distances separating work places and residences. The effect of this is that working class family life is completely disrupted. The worker leaves home in the early hours of the morning when the children are still asleep and he returns home when they are again asleep. The workers, therefore, do not have a proper family life. His house is a place to sleep for a few hours at night and not a place where he brings up a family. Also a considerable part of his wages is spent on travel, especially since public transport is very expensive.

Thus workers must demand houses close to work places. Moreover, if the workers spent long hours on travel, they should be compensated for that. For example, some unions have put forward a demand that a part of the commuting time be adjusted against the working day.

However, houses being close to factories raise other problems. Environmental pollution and disasters such as the one that happened in Bhopal threaten the lives of workers. It is important, therefore, that the location of houses near factories be carefully planned so that when any accident takes place in the factory those living near them are not affected. This requires two things: first, that the environment around factories should be carefully planned and developed, with trees and landscaping; and second, **industries must be compelled to introduce and maintain the most advanced pollution control measures.**

Of course this issue raises a larger question, about why the government should

permit multinational and other companies to produce poisonous and dangerous materials in the first place, which in other countries are banned. Moreover, the same corporations which in developed countries use advanced pollution control technologies, do not bother to have proper safety and anti-pollution measures in our country.

AMENITIES:

By amenities we mean things such as schools, hospitals, ration shops, sport complexes, playgrounds and markets. Obviously the government is responsible for providing and maintaining them.

While the government provides abundant amenities in middle and upper class areas, they show no such concern when it comes to providing amenities in slums and workers' colonies. Children have no places to play, except on and alongside roads and on garbage dumps. Pavement dwellers have now got used to their children getting killed in road accidents. There are very few playgrounds and open spaces where the poor are allowed. Most of the fancy gardens are being built by industrial houses for beautifying Bombay and have iron barricades preventing the poor from even entering them.

Schools are generally far-away and overcrowded and very poorly maintained. Recently the government has changed its policy in two ways in regard to education. Firstly, the budget for municipal schools is being cut and some schools are even being closed down. Secondly, the subsidies previously given are being cut down. As a result there is a regular rise in fees in municipal schools, resulting in a large number of dropouts.

Medical facilities are also appalling. Here again the government policy has changed. Subsidies are being done away with. The amount the poor have to pay to hospitals has become exorbitant, whereas earlier, the treatment was free. Now the poor find hospital doors slammed in their faces. Also very high prices of medicines keeps the poor away from any kind of treatment. Women in particular lead a wretched life.

Ration cards are being routinely denied to the poor, purely on the grounds of their

poverty and their inability to show that they have a permanent residential place in their name. This is completely illegal. Ration shops must be opened in all slums and managed and controlled by co-operatives of the people. Middlemen and traders must be totally done away with. Ration cards must be given to people so that they can get their basic essentials at a normal rate. **Just because a person does not have a permanent residence, there is no reason to deny him or her access to food.**

Workers must therefore demand that the system of subsidies be re-introduced. A government which calls itself socialist is duty-bound to provide the basic necessities of life such as education and medical treatment, either free or at highly subsidised rates. Otherwise the majority of people will suffer greatly.

TRANSPORTATION:

We have already discussed earlier the effects of the present transportation system on workers. We have pointed out that the concentration of business activity in the city centre, results not only in congestion and high levels of environmental pollution but also in long hours of travel between home and work. We also pointed out that the World Bank and other finance agencies which are lending money to the government and to organisations like the BEST and suburban railways have stipulated that subsidies be done away with and that the agencies aim at generating their own profits to repay loans and cover all expenses. As a result the poor have to pay exorbitant rates. Unfortunately, the rises in bus and rail fares are not accompanied by an equivalent rise in wages and thus the standard of living of the working class is adversely affected with every increase. **The conditions imposed by foreign financial agencies are, therefore, directly opposed to the workers' interest and should be strongly opposed.**

The transportation system should be geared towards the masses of people and not towards car owners. We stand for the establishment of a large, efficient and cheap mass transport system. A bus system like the BEST and the suburban railways must be expanded and modernised. There should be a restriction on the movement of cars and trucks in the city. Roads must be widened by doing away with encroachment of shops and commercial institutions which have managed to do this by bribing the authorities.

Special provisions must be made to allow free and easy pedestrian movement. Large pedestrian zones should be created where cars should be banned. **In short, the roads in the city centre must be now taken over by the public transport system and by pedestrians; movement of private cars should be severely restricted.**

ENVIRONMENT:

In the areas where workers live, we find the most unhealthy and inhuman living conditions. **This is due to poor sewage, drainage and irregular garbage clearance.**

It is common to see sewers choked because of over-use and lack of water. Often toilets built in slums are not even connected to the city sewer systems; septic tanks are subject to such excessive use that they overflow. The number of toilets built are grossly inadequate and most of them do not even function. It is ironic that a country that claims to be honouring women does not bother to even provide toilets for them. They are forced to relieve themselves in congested areas before sunrise and after sunset. The government standard of one toilet for every twenty family is grossly inadequate. Actual performance of course is much worse. Nallas and drains are likewise inadequate and in a completely run-down condition. As a matter of fact the government does not build any drainage system. People dig the ground and make some nallas and outlets which obviously get choked. Moreover they are not connected to the city's central drainage system. Waste water therefore spills on to open areas creating large surface pools. Sometimes the sewer and drains meant to extend out to the sea, discharge their contents onto the beach, destroying them completely and polluting the environment. Treatment of such waste is hardly ever done.

Garbage clearance particularly in working class areas is infrequent. This leads to the common sight of mountains of garbage around the houses of people thereby affecting the health, particularly of children, who even play in these dumps. It is obvious that the discrimination of the government in respect of drainage, sewage and garbage is not because the working class cannot pay for increased and better services but **because the government due to its class bias does not want to improve the conditions of the working class.**

Workers will have to organise and agitate for clean and proper toilets. It is their right that the government keep areas free of garbage as it does in the residential areas of the upper classes. For the general good, the waste of the city flowing through drains and sewers must be chemically treated and renewed before it is discharged into the sea so that the marine life and the shores of the city are also protected. The reckless expansion of commercial activity must be curbed and replaced by larger greener areas. The working class lives in communion with nature. Unlike the profiteer, he does not seek to exploit and therefore destroy nature for a pocketful of coins.

The intermingling of residential and industrial areas is most common in the working class districts. Increased pollution from industries leads to a further decline in the standards of life. In these areas, greenery is almost totally absent. No beautification of the city takes place in these areas, but places already beautified are further dressed-up.

While the government pretends to take up the issue of urban pollution seriously by setting up pollution control boards, the actual performance of the boards is deplorable and they are hand-in-glove with industrialists. There has been over the years not a single successful and significant prosecution of any factory owner. And this is happening in a situation of numerous deaths of industrial workers due to industrial accidents and pollution and also due to serious contraventions of safety acts. Two major killer plants, i.e. the Rashtriya Chemicals & Fertilisers (RCF) in Trombay and the Tata Thermal (Chembur) are expanding despite the fact that their existing plants have caused untold misery to the entire city.

If the city is to survive, there has to be a healthy balance between work activity, green areas, animal, plant and marine life. If this balance is maintained, the air will be purified and all forms of life will remain healthy. If, as today, the balance is upset by pollution, deforestation and total destruction of soil condition and reckless developmental activity, then the consequences are terrible. Firstly, animal, plant and marine life wither away, the city turns from green to grey, the fish catch begins to decline and even becomes dangerous to consume. Rainfall decreases leading to drought and shortage of drinking water. Also, the city temperature begins to rise. The standard of health drastically declines.

SELECTED SOCIO-ECONOMIC INDICATORS OF SLUMS — 1979

1. Average size of households:	6 persons
2. Workers per household — average	1.32 persons
3. Single workers holders	70%
4. 2 workers per household	20%
3 workers per household	5%
No workers per household	3%
3. Average no. of children	2.14
4. Unemployment rate	21%
5. Duration of stay	
more than 15 years	75%
less than 15 years	25%
6. Labour-force (above 10 years)	33%
informal sector	24%
formal sector	56%
7. Household income per month	
Less than Rs. 500	66%
Rs. 501 and above	33%

Source: MHADA

DENSITIES IN SELECTED AREAS OF ISLAND CITY

Locality	Ward	Density/Acre	(1971/census gross density sq. mile)
Fort/North	A	400	2,56,000
Chakala	B	567	3,62,880
Umarkhadi	B	792	5,06,880
Kumbharwada	C	1,083	6,93,120
Bhuleshwar	C	1,468	9,39,520
Second Nagpada	D	555	3,55,200
Kamathipura	D	944	6,04,160

Source: Kerkar Committee Report, August 1981.

SELECTED SOCIO-ECONOMIC INDICATED SLUMS-1976

1. Average size of households	6.00 persons
2. % of workers to total persons	32.68 %
3. Average No. of workers per household	1.47
4. Average Income per month	
i) per household	Rs. 419.00
ii) per person	Rs. 94.00
iii) per worker	Rs. 285.00
5. Average rent paid per household	Rs. 15.02
6. Females per thousand males	754
7. % of households giving rent	47.92%

STANDARDS OF AMENITIES

Sr. No.	Facility	Standard	Per Capita Expenditure
1.	Latrine	1 Seat for 20-50 people	100/-
2.	Water tap	1 Faucet for 150 people	9/-
3.	Street Light	Depending on site-	4/-
4.	Pathways	conditions.	22/-
5.	Drainage	(Only within the slums)	15/-
			150/-

Source: MHADA

SUB-REGIONWISE POPULATION IN THE BMR

('000)

Sub Region	1961	1971	1981	1991	2001
1. Greater Bombay	4,152	5,970 (3.7)	8,243 (3.3)	10,382 (2.3)	12,236 (1.7)
A. Island City	2,772	3,070 (1.0)	3,285 (0.7)	3,250 (-0.1)	3,243 (-0.1)
B. Suburbs	1,036	2,167 (7.7)	3,512 (4.9)	3,801 (0.8)	4,263 (1.2)
C. Extended Suburbs	344	733 (7.9)	1,446 (7.0)	3,331 (8.7)	4,730 (3.6)
2. Virar-Bhayandar	165	216 (2.7)	251 (1.5)	416 (5.2)	834 (7.2)
3. Bhiwandi (Standard urban area)	68	126 (6.4)	206 (5.0)	413 (7.2)	688 (5.2)
4. TMC	134	254 (6.6)	474 (6.4)	627 (2.8)	885 (3.5)
5. KMC	265	374 (3.5)	567 (4.2)	1,224 (8.0)	2,105 (5.6)
6. New Bombay	109	156 (3.7)	232 (4.0)	729 (12.1)	1,710 (8.9)
7. Rest of BMR	491	693 (3.5)	1,076 (4.5)	1,005 (-0.7)	1,346 (3.0)
8. Total BMR	5,384	7,789 (3.8)	11,049 (3.6)	14,796 (3.0)	19,804 (3.0)

Note : Figures in brackets show growth rate in percentages per annum.

Source: BMRDA, Regional Investment Plan for BMR, March 1985.

LAND

Land, unlike other commodities, is fixed in supply. Therefore it is most prone to speculation and profiteering. This is the major reason why it is so seldom made available for housing the working class. Speculation today has pushed-up the combined price of land and buildings to about Rs. 4000/- a square foot. **The poor are pushed out of the city not because of shortage of land but because the land on which their slums have settled is needed for making further speculative profits.**

From the working class standpoint we demand that all urban land be nationalised. Moreover we demand that land be justly distributed so that the majority of the population that have so far lived on a small fraction of the land available can get their fair share. This is our major demand. We know it challenges the very basis of society as it exists and that the property owners and the government will fight tooth and nail to oppose this.

LAND-USE PATTERN:

The existing land-use pattern of Bombay is highly irrelevant to the needs and priorities of its people. In spite of the housing shortage being acute and millions living in slums and pavements, large amounts of land are grabbed by a few and kept for commercial exploitation. Apart from private developers & builders, large industrialists such as Godrej are in possession of huge vacant lands. Even governmental institutions such as Bombay Port Trust have cornered disproportionately large lands and have been leasing them to various business and corporate houses for commercial use. Also a large part of its land is utilised for godowns and warehouses for goods that not only the city of Bombay requires but for the entire country. Often these godowns are under utilised and are even lying empty. Obviously with such use, land will never be available for housing the millions of poor.

Green spaces and no development zones: Although large areas are marked as 'no development zone' in the Development Plan of the city, there are evidences of regular grabbing and takeover of such areas by speculators, businessmen and industrialists by bribing government officials and ministers. Also there are regular encroachments and takeover of public spaces — such as gardens, playgrounds,

beaches, etc. We demand that all such encroachments be declared illegal and these land and properties be taken over by the state. **Strict laws and vigilance be enforced for the protection of public spaces and no development zones**'.

Reclamation: Thousands of acres of land have been created in Bombay by filling up the sea and marshy lands. Due to very high cost of reclamation these areas are sold by the government to developers for commercial and business exploitation. Skyscrapers and expensive buildings such as built in Cuffe Parade and Nariman Point have been cornered by the rich. We all know the ill-effects these developments have on the entire city of Bombay. Besides affecting its services such as water supply, roads, transport, etc. and causing enormous traffic congestion, reclamations have affected the natural patterns of tide formations and movements creating ecological imbalances. Shores in Versova and Bandra are being eaten up by the sea due to reclamations in South Bombay. **All reclamations must stop immediately.**

Mill land: In Bombay the textile mills have proposed to the government that they be permitted to close down their production and move out of the city. As part of this proposal they want the right to sell the substantial urban land that they occupy. These areas are very large and occupy almost the whole of central Bombay. The land is to be sold for commercial and other business use. The Mills say that they want to set up new modern facilities outside the city and for this purpose need to sell this land. The real reason, for this demand is that Millowners want to make huge speculative profits through selling such prime properties or through commercial building ventures to house middle and higher income groups.

Our demand is that this land be taken over and used exclusively for housing the E.W.S. and used for open spaces and amenities where necessary.

Docks: We support the construction of the new port at Nhava-Sheva to decongest the ports of Bombay. Shifting of major activities from Bombay's ports to Nhava-Sheva is necessary. This will considerably reduce the movement of goods through the city. Also, the shifting of major port activities result in the shifting of many business

and commercial activities and offices. Substantial land now occupied under warehouses, godowns, and offices will be released. This land should then be used for housing and for open spaces required in the neighbourhood.

Conservation: Due to excessive pressure on land in the city and due to very high land prices, business houses and developers attempt to take-over the ownership of buildings. These are mostly old buildings having tenants. These owners then try to push the tenants out by unfair means and obtain vacant possession. When they fail to do this through negotiation, they go to the extent of systematically harassing the tenants. They even burn down the buildings to then construct new 'modern buildings' that would sell at very high prices. We are against all such commercial and business interests. There should be strict regulations for the conservation of these buildings. The state must take-over those buildings that reflect our heritage and are architecturally important. We condemn the demolition of buildings such as the old Stock Exchange building and in whose place a new monstrous mega-structure is being put up. Conservation and preservation of all old buildings is vital for the city unless these buildings are structurally unsafe.

Change of User: Through barbaric acts our builders and business houses take over buildings and also change their uses. As a result there is a rapid growth of commercial and business activity in the city. Fountain area, i.e. the central business district of Bombay is a glaring example of this. At one time many buildings in this area were built as houses for people working in the neighbourhood. Gradually due to increasing commercial pressures and rising real estate values, these buildings have been converted to commercial and office premises. **We strongly oppose any change of use, and in particular, oppose the growth of commercial and business activities in the city centre.**

TENURE:

Slum dwellers live under constant threat of eviction as they have no tenurial rights whether they occupy private, municipal or even government land. Their houses are demolished at regular intervals completely disrupting their family and social lives.

As a result people are never able to settle down and improve their housing conditions. They even hesitate to use better building materials and to strengthen their houses. There is constant uncertainty. **We demand unconditional land tenure and laws to protect tenurial rights.** This will allow workers to settle down and make regular efforts to build a better and healthier living environment. The common argument against this is that even if people are given land tenure, they would sell their homes and return to the pavements. This common complaint of the middle class is nothing but blind prejudice.

First of all this opinion is not based on factually correct information. People who are given plots reasonably close to their workplace hardly ever sell them. On the contrary, they make their homes better and bigger. It is true that in certain areas they do sell. This happens firstly due to extreme poverty and economic distress where they have to sell their homes to fill their bellies. Or, secondly where the relocated site is far from their workplace and travelling becomes so difficult that should they stay at their relocated site, their income would be greatly reduced.

The question of tenure is directly linked to the question of family size and the census. **Now the census is a major weapon of oppression against workers and slum dwellers.** The government carries out census in an arbitrary and negligent manner. Millions of people are deliberately left out only because they are poverty stricken and have no place to stay. The municipal officers refuse to issue them ration cards because they don't have a house in their name. Because they don't have ration cards, they are not recognised by census officials. Likewise their names will not figure in electoral rolls. **Thus a large section of the urban population are not recognised as inhabitants of the city.** Because they are not on the electoral rolls and in the census, the courts refuse to see them as citizens of India. This is a brutal system of denying the very existence of workers. Secondly, the government must be challenged when it says that the average family size is five. The average is greater than this. Moreover due to extreme poverty and distress in villages, relatives and friends migrate to the city. The number of people living in such homes is greater than the government is prepared to recognise.

Apart from land tenure for the existing population, tenurial rights must be given to

migrants to the city. Government officials and fashionable planners often make statements to the effect that if tenurial rights are given then there will be massive migration to the city. This is not borne out by history. Nor is it logical for the simple reason that **people do not come to the city in search of small and dirty houses but for employment and to feed themselves and their families and to earn what cannot be earned in their villages.** In addition, tenurial rights must also be granted to those who come to the city as victims of natural calamities, riots and oppressions.

URBAN LAND (CEILING & REGULATION) ACT:

Though the Act has been introduced since 1976, land actually taken possession of has been very small. There have been inherent weaknesses in the conceptual and legal framework of the Act which came in the way of acquiring land under it. Besides **there is also administrative apathy, legal loopholes and most important, the lack of political will and commitment to implement the Act.**

It is this lack of political will that raises many important questions. A capitalist government will always be opposed to the idea of nationalisation of land and such measures. It will never want the rich land owners and industrialists to be adversely affected since they share the same beliefs and support each other. We also demand that land taken over under this act be utilised for housing the E.W.S. only. There should also be provision for housing new migrants and to accommodate the natural growth of the already existing population. This land should also be utilised for housing the population displaced by riots, natural calamities etc. and also to rehouse people from slums where densities are too high.

Under this Act any person having vacant land in excess of approximately 5000 square feet must be forced to hand over the excess land to the government at the rate of Rs.1/- a square foot. **This is a proposition which we support** particularly in a context where land in the market is sold at the rate of Rs. 500/- to Rs. 3000/- a square foot. Naturally, since the urban landlords were affected, government officials were bribed not to implement the Act. So from 1976, when this Act came into force, till today, very little land has been taken over.

The implication for the slum dweller is obvious. The average slum dweller occupies about 150 square feet. With the urban land ceiling price of land at Rs. 1/- a square foot, he would pay a maximum of Rs. 150/- to own the land on which his hut is built. Since 1976 he has been paying a fine of Rs. 20/- a year which the slum dwellers usually calls "rent". Half of this, i.e. Rs. 10 is for land. If the slum dweller has been an occupant for 10 years, it means he has paid Rs. 1200/- for land by now, which is about eight times the price of land he would have to pay for owning the land under this Act. Even after paying eight times the price, his occupancy is still illegal and he can be evicted at any time.

OPEN STATE GOVT. LAND IN BOMBAY

1. Firms	 328 acres
2. marshy Lands	 6400 acres.
3. Hilly Lands	 1272 acres
4. Tank Lands	 88 acres
	8088 acres

Source: Kerkar Committee Report, August 1981.

WARDWISE PERCENT DISTRIBUTION OF TOTAL POPULATION AND SLUM POPULATION IN GREATER BOMBAY (1976)

Ward	% Distribution of Population		
	Total Population	Slum Population	Employment
A	2.72	0.66	18.62
B	2.57	—	6.02
C	4.48	—	7.17
D	5.78	0.91	5.18
E	7.73	0.91	9.25
F	10.29	7.03	9.89
G	13.17	11.59	17.52
Island City	46.74	21.11	73.65
H	9.34	10.93	2.67
K	10.28	7.94	5.56
L	4.68	10.94	3.69
M	5.79	11.83	2.55
N	8.78	9.76	4.96
Suburbs	38.87	51.40	19.43
P	7.09	7.44	3.56
R	4.98	7.08	2.68
T	2.32	12.98	0.68
Extended Suburbs	14.39	27.50	6.92
Total	100.00	100.00	100.00

Source: MHADA

DISTRIBUTION OF SLUM POPULATION ACCORDING TO OWNERSHIP OF LAND

Ward	Land Owned By				Total
	Municipal Govt.	MHB	Central Govt.	Private	
A	—	5815	8725	1310	15850
B	—	—	—	—	—
C	—	—	—	—	—
D	6790	10570	—	4080	21440
E	5505	875	—	9485	15865
F	109325	39120	21645	10455	180545
G	246965	4900	9425	19965	281255
Island City	368585 (59.02)	61280 (8.27)	39795 (20.75)	45295 (2.81)	514955
H	10525	59420	77515	102235	249695
K	57655	60640	22085	202415	342795
L	6300	40310	30350	160735	237695
M	121870	59500	10510	78850	270730
N	27895	64000	6275	120475	218645
Suburbs	224245 (35.91)	283870 (38.34)	146735 (76.53)	664710 (41.24)	1319560
P	19570	80025	2300	114820	216715
R	6075	78455	2610	115840	202980
T	6040	92500	305	268900	367745
Extended Suburbs	31685 (5.07)	250980 (33.89)	5215 (2.72)	499560 (30.99)	787440
Details Awaited	—	144420 (19.50)	—	402390 (24.96)	546810
Total	624515 (100.00)	740550 (100.00)	191745 (100.00)	1611955 (100.00)	3168765

Source: MHADA

SERVICES

Provision of all services must be made a mandatory responsibility of the state. Subsequent maintenance must also be its responsibility.

These include:

WATER SUPPLY:

Fifteen children of Shanti Nagar died due to infection of drinking water. A population of 15,000 and there is not one water tap. This slum is now over 13 years old. All other slums in the city are in a roughly similar situation or have grossly inadequate water supply. In places where there are taps, water comes for only a couple of hours and that too at 4 or 5 am. Sleepless nights, long queues and fights over water are a part of their lives. The water situation is equally bad in chawls and workers' colonies.

In contrast, flats in the middle and higher income housing units are permitted to have many taps with uninterrupted water supply. Adequate water taps must be provided by the government in all slums and supply of water must be regularly provided at hours convenient to the users.

TOILETS:

The municipality has built some toilets, though grossly inadequate, in a few slums. Generally toilets are grouped together having a common septic tank built underneath. No provision is made to connect these to the main sewer system of the city. As a result of this and due to excessive use because there are so few of them, these toilets overflow and become unusable. Inadequate water supply further adds to the filth and renders the entire toilet useless. As a matter of fact, it is a nuisance having such toilets. The number of persons who use these toilets is so high it becomes difficult even to maintain basic health and hygiene conditions.

Adequate toilets must be built in all slums and workers' colonies. These must be connected to the central sewer system of the city. Regular repairs and maintenance of all toilets must be carried out by the municipality. Minimum health and hygiene conditions must also be maintained.

DRAINAGE:

Total absence of drainage in slums causes the most unhygienic and unhealthy living conditions. Waste water and rain water accumulates giving rise to mosquitoes and many other insects. Even the stink affects the general health of the children.

GARBAGE CLEARANCE:

Very rarely municipal trucks collect garbage from slums and workers' colonies. As a result they accumulate for days causing an unhealthy environment. The aged and children fall ill due to this pollution. Rats and other animals thrive while the housing environment deteriorates.

ELECTRICITY:

Provision of electricity must be a mandatory responsibility of the state. Besides providing electricity to every house, the government must undertake the responsibility of providing and maintaining general lighting for roads and common open spaces. Electricity should be provided to all existing slums for general lighting and for existing community centres, balwadis, health centres, creches, schools, etc.

ROADS:

As most slums are considered illegal and irregular, roads are seldom provided. Public transport services are also kept away. During monsoons people walk through knee deep water to reach their houses. Storm water drainage cannot be provided, resulting in the water stagnating for days causing health and environmental problems. There can be no general lighting, causing immense problems particularly for women and children, who hesitate, therefore to move about at night.

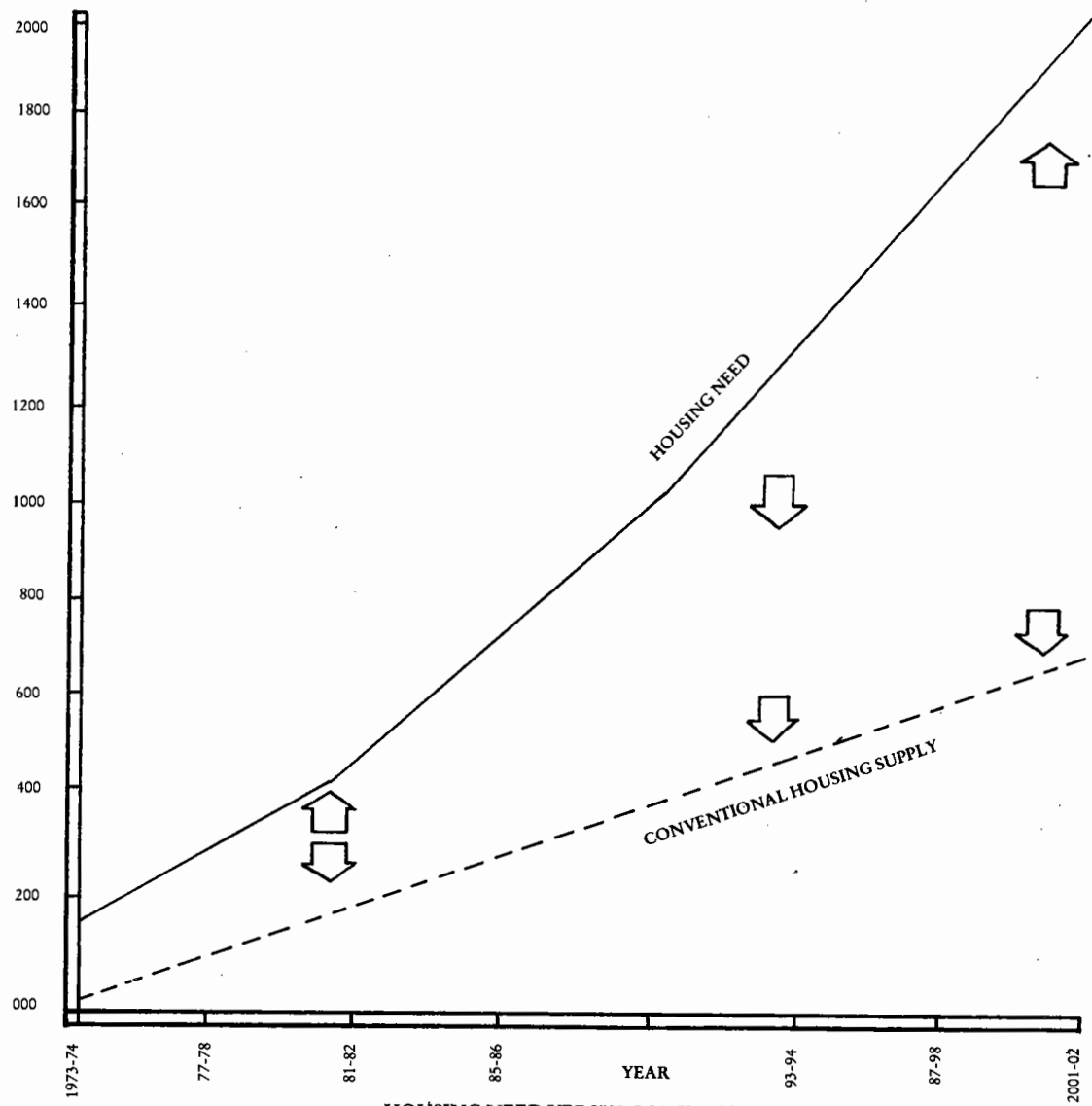
SIXTH FIVE YEAR PLAN — PUBLIC SECTOR OUTLAYS

Sector	(Rs. in crores)		
	India	Maharashtra	Maharashtra VII Plan Proposed outlay
A. Total Plan outlay	97,500.00	6,175.00	10,500.00
B. Sectors	1,137.37	86.35	330.03
1. Urban Housing	997.53	70.00	110.00
2. Urban Development	1,767.78	374.00	983.52
3. Urban Water Supply and Sanitation	12,411.97	440.60	779.69
4. Transport and communications	371.42	12.07	16.00
5. Fisheries			
Central Govt. Grant for Bombay Development (Road works in BMR)			50.00
6. Sub-total of 'B'	16,686.07	983.02	2269.24

ANNUAL EXPENDITURE OF SLUM IMPROVEMENT

Year	Investment (Rs. in million)	Population covered (In lakhs)
1974-75	10.72	2.94
1975-76	45.30	5.85
1976-77	38.36	4.79
1977-78	33.17	2.95
1978-79	21.19	n.a.
1979-80	10.36	2.25

Source: MHADA



HOUSING NEED VERSUS CONVENTIONAL HOUSING SUPPLY

HOUSING

It is pertinent to note that while the government often says that there is not enough money for housing the poor, in every successive five year plan the outlays for defence and other sectors rises steeply while the outlay for housing declines sharply. This means that the government is consciously reducing the money spent on housing. Thus according to our planners, housing appears to be a trivial and irrelevant subject.

It is also interesting to note that even this budget for housing is never fully used and governmental bodies receiving grant for housing try to keep as much of the housing grant unutilised so that at the end of the year they may use the money for something else. The Bombay Port Trust (BPT) is one such example. It is the biggest landlord in south Bombay owning one third of all the land. Yet hardly 5000 of its 50,000 employees are housed in quarters. The rest live in chawls and slums. It is ironic that in the demolition drives carried out by BPT of slum dwellers, the victims are often employees of the BPT themselves. The BPT gets large grants for housing but deliberately does not use it. It may come as a surprise to some to learn that the reason given by this powerful landlord for not building enough quarters and for not utilising the housing grant is — 'NOT ENOUGH LAND'.

It is crucial therefore that housing should no longer be treated in this casual fashion. The prevalent idea that the government should leave the business of housing to the private sector can only lead to lopsided development whereby the builders become rich and the upper class corner all the land while the poor are left to rot.

Housing, therefore, should be nationalised. It is as important a sector of the economy as banking or railways. In fact it is more important and **ought to be declared a priority sector.** The private builders and developers ought to be pushed out completely.

The nationalisation of housing should also include nationalisation of the production of building materials. This is necessary so that the quality and price of these materials are maintained at proper levels and their availability to the working class ensured. This means that **the marketing and distribution of building materials should also be nationalised.**

Housing, must be made a fundamental right enshrined in the Constitution. Today fundamental rights include freedom of speech and expression, freedom to form associations and unions, to move freely and settle in any part of India, to engage in any profession, occupation, trade or business, to be treated equally by all laws, and freedom not to be discriminated against because of religion, race, caste, sex or place of birth. There is also a fundamental right to equality of opportunity in public employment. Fundamental rights also protect one's life and personal liberty, guards one against forced and child labour, allows one the right to freedom of worship and also cultural and educational rights. But nowhere in this list does one find included the right to housing. Over the years since the Constitution was enacted, India has become a powerful nation, economically, politically and militarily. There is absolutely no justification for keeping housing out of the purview of fundamental rights.

By making housing a fundamental right, what would happen is that for the first time, workers would be able to ask for housing not as a favour but as a right. They would also be able to organise, agitate and litigate for housing. The state would then be forced to lay down appropriate norms and standards which can also be challenged by workers if found inadequate or improper. Today the situation is that if a case is filed for housing, the court rejects the petition.

Housing also includes the question of housing loans. In these loans the World Bank and other foreign agencies actively participate. The government makes this out to be a big favour done for workers. But is this really? By introducing the concept of commercial loans what the government is actually doing is shirking its own responsibilities. Almost half of the population lives below the poverty line. It is shameful to expect or demand that these people pay for their housing. The government is therefore duty-bound to provide housing to the poor either free or at very highly subsidised rates. By introducing the question of loans, the government has done away with free and subsidised housing altogether. It tells the poor, "I will give you some money now, you can pay it back later" and thereafter proceeds to extract that amount from the poverty stricken person together with interest. How many of the poor will get these loans in the first place? Very few, probably only the well-to-do workers. How many will be able to return the loans with interest? Only a

fraction of the working class. **We therefore reject the whole question of loans as basically being against the interest of the working class as a whole.** This loan system is essentially another way in which private developers and builders and also the government seek to make profits from the poor and downtrodden. **Those giving loans are doing so not because they want to help the poor but because it helps them to make further profits through interest payments.**

Cross Subsidies: Instead of going to the root of the housing problem and nationalising the housing sector, the government seeks ways and means of lessening its responsibilities and of shifting it on to the private sector. One such method is the cross subsidy scheme. For example, the government instead of taking over excess land under the Urban Land Ceiling Act, allows the landlord to retain the excess land on a mere assurance that the landlord would use a small part of the excess land for housing the poor. Thus the government argues that the landlord is forced to use his land and his finance for housing of the economically weaker sections of our society.

This approach never works for several reasons. First of all the houses built are unsuitable for the E.W.S. and are also too expensive (priced at Rs. 80,000 or more) and therefore these houses are bought over by the rich. Moreover these buildings are designed in such a manner that a buyer can purchase a number of adjacent flats, break down walls and join them together. To add insult to injury, the government's cross subsidy schemes even say that loans ought to be provided to the poor to purchase such flats. We have already discussed the evils of the loan system.

We see housing as a right and as an essential need. Therein lies the crucial difference. In this context one more thing must be noted. In Europe and America and other developed countries an average person spends a fairly high percentage of his income on housing and a relatively small percentage on food. In India the situation is completely reversed. The poor spend almost all their meagre income on food, health care and education of their children and very little is left for housing. It is essential therefore that the government subsidises housing.

As far as the construction of houses are concerned we are totally opposed to high-rise and big buildings for the following reasons. It is generally believed that space is most

effectively utilised by high-rise buildings but architects have shown that this is not true. Well designed low-rise and small buildings can accommodate an equal number of people achieving the same density levels. Secondly, construction and maintenance of a house is an intensely, personal and creative experience. Individuals build, repair, maintain and develop their houses in unique ways giving full expression to their cultural and religious leanings. Mass concrete jungles stifle the creativity of people and make them impotent and totally reliant on outside agencies for repair and maintenance. Where these agencies fail the houses rapidly decline. As a result the working class becomes more and more dependant and experiences a sense of helplessness and frustration.

The house is not simply a commodity. It is a part of collective human existence and dear to the family. It is as crucial as life itself. It is necessary therefore that the working class at all times maintain a control over the design, construction, maintenance, repairs and expansion of their own houses. Moreover houses do not remain the same over time. As the family grows and as the community changes houses begin to change. The initial construction, therefore, must always bear this in mind.

If this is done the colonies of the poorest of the poor can be aesthetically the most beautiful because people are in charge and their free expression is visible everywhere.

At this point we want to warn against two traps we ought not to fall into. The first is "low-cost housing" and the second is self-help labour. We fully support inexpensive housing for the poor but inexpensive housing should not necessarily mean low quality and sub-standard housing. We have explained how, once the speculation price of land is removed and the people are in control of design, construction and maintenance, that it is possible to have high quality yet inexpensive houses.

It has become fashionable now for many social work organisations and elite professionals pretending to work for the poor to talk about "low-cost housing". By this they mean a reduction in the price of the house, not because speculation in land

and housing is done away with, nor because control is vested in the people, but solely because substandard materials and improper designs are used. It is like urging the worker to reduce the cost of pyjamas by wearing langots. Such organisations and planners want to maintain the overall system of profiteering as it is and merely tinker with the house itself, as if the house exists quite independent of the rest of the world.

A similar problem is faced with self-help labour. Of course we stand for working class control over the labour used in housing. But when these organisations and professionals speak of self-help they want to keep the overall exploitative system and merely want to reduce the labour cost to zero. By doing this they are helping the present system and the government to avoid their responsibility for providing houses.

The speculation in land will continue, they will design the workers' house, they will control the whole show. Without any say in the matter the workers are expected to provide free labour and the entire credit goes to government. What the agencies and experts do not realise is that the workers will provide free labour only when they are in control. Why should the worker lose so many days' wages just to enhance the reputation of some ambitious expert? To conclude, **free labour must go hand in hand with control by the working class of their housing.**

Communalism and housing: Communal organisations are a handy tool for builders, developers and industrialists in destroying the homes of the working class and disrupting their family lives. They are often financially supported and encouraged precisely in order to promote strife along communal lines. This leads to an overall decline in the capacity of the community as a whole to organise itself in building a more stable living environment and to unitedly resist demolitions. Also in these riots the focus is invariably on the breaking of homes and forcible clearing of areas. No sooner is the area cleared, the land is immediately taken over by the communal elements and their supporters for building and profiteering. It is thus not religion alone which accounts for communal riots but also the forcible acquisition of land and property. As these riots proliferate the working class is forced to live constantly in segregated neighbourhoods, thus completely destroying the fabric of the working

class unity and strength. Communal riots are therefore a part of the political weaponry of the builders lobby.

We strongly oppose communalism and other social issues that are used as a tool by the ruling class to destroy completely the houses of the working class and their family lives. Workers must unitedly oppose any such issue that divides and weakens them.

Women's Rights in Housing

No where is the close nexus between housing rights and general law more obvious than in the determination of women's rights. Women face a battery of hostile laws which though articulated in a seemingly gender innocent manner, directly and substantially denude women of all rights. Personal laws, family law and sexual discrimination in employment heighten the powerlessness of the women in the community.

Enlightened planners have ignored this. Liberal males grudgingly concede the point in a general and formalistic manner. The time has come for women toilers to forcefully put forward their gender specific demands.

The time has come also for planners to question the basic tenets that have hitherto taken for granted. Why are tenurial or ownership rights routinely granted in the name of the male member to the exclusion of the female? Why are documents of ownership/possession not made out in the name of the woman? Should not family property be treated as joint notwithstanding the fact that it may stand in the name of the husband? What protection should be extended to the divorced woman so that she is not pushed out of her matrimonial home?

The close nexus between the housing question and the broad spectrum harassment of women, implies that it is not merely urban planners who will have to do rethinking. Personal laws in particular need drastic overhauling. Much of domestic violence is linked to the powerlessness of the woman at home. And a change in employment

laws may create the economic ground for increased participation by women on the housing question.

The organisation and mobilisation of women toilers may also press for special housing facilities to be made available to the most vulnerable among them — the working woman, the single woman, the battered woman and so on.

INDUSTRIAL HOUSING:

First of all, a law must be introduced so that anyone running an industry is forced to provide reasonable housing for all the employees including contract workers. These colonies must be close to the place of work. The maintenance of the land, services and building is to be done by the company. The union must have a right to participate in the construction and maintenance of their colonies. On retirement the employees have to be suitably re-housed at the cost of the company. We don't want a situation where, on retirement after long years of service, the employee has to leave his quarters and move into a slum. This is common today in the case of companies which provide housing to its workers such as the BEST (Bombay Electric Supply & Transport), BPT and many other private and multinational companies. After having worked for many years for the company the worker has nothing to show for his efforts but for his house in the slum. Whatever savings a workman has on retirement, is meant for his continued existence thereafter, particularly in food and health care and also for the maintenance of his family. Very little can be spent on housing. It must be remembered that even a 10' × 15' house in a slum costs about Rs. 30,000/- Thus, in the housing colonies built for the workers, the government must provide land, services, and infrastructure and materials at subsidised rates.

PRIVATE HOUSING:

There are two types of private housing — cooperatives and tenant schemes.

Cooperatives:

The situation in cooperatives is that there is large scale cheating of the innocent

purchasers by promoters, developers and builders. Most purchasers put their entire savings into a small flat. They are unable to take legal advice. They often do not understand that the terms of agreement are against their interest. They are at the mercy of the promoters, developers and builders who thereafter take back their flat if the purchaser does not toe their line. Right of ownership is transferred from the builder to the cooperative society through what is called a conveyancing agreement. Conveyancing agreements are not made for years even after the registration of the society with the Registrar of Coop. Societies.

Therefore, new laws must be introduced and strictly enforced to protect the members of cooperative societies against promoters, developers and builders.

Very often slum dwellers register cooperative societies under the law. Although they are properly registered the government refuses to recognise them and provide services even on payment simply because the members of the societies are slum dwellers.

When we talk of cooperative societies we are basically championing the cause of the societies of the poor. However we must be alert to certain promoters who under the guise of low income cooperatives obtain large areas of land in collusion with government officials.

Tenancy Schemes:

We are basically in support of the existing laws which protect the rights of tenants and we are in favour of expansion of these rights. Firstly tenants must be permitted to form cooperative societies and take over the building completely and thus eliminate the landlords. Landlords often complain that they are unable to maintain their buildings because they receive very little rent. Why is it then that there is such a high turnover of landlords of buildings? This is obviously because of the pugdi system where a tenant pays large sums of money in black to the landlord on becoming a tenant. **Infact we strongly propose that all such tenanted buildings be nationalised and the landlord be done away with and the building handed over to a cooperative, formed by the occupants.** After handing over the buildings to the cooperative, the

government must provide low-interest loans to the societies for repairs and renovation. In cases where the building is to be substantially repaired or demolished and reconstructed, the government must provide interim accommodation.

PUBLIC HOUSING:

We have already said that the government outlays for public housing have been deliberately reduced in every Five Year Plan. Now let us see how these existing finances are being used. They are predominantly used for what are called Low Income Group (L.I.G.), Middle Income Group (M.I.G.), and High Income Group (H.I.G.) housing. Thus the economically weaker sections are supposed to get only a quarter of the available finance for public housing. Let us see how this amount is spent. It is used for the construction of 250 square foot tenements. The book value of such tenements is approximately Rs. 40,000/-. The black market value is of course at least twice that. Even if we take only the book value, can a person from the economically weaker section (E.W.S.) afford such a place? How much can a poor person save to buy a house? The rule of thumb is one year's total wages. For example if the family income is Rs. 1000/- per month, then over his life time a worker will be able to save specifically for housing, a sum of Rs. 12,000/-. He will save other amounts also but that will go for the education of his children, health care etc. This means even a person earning Rs. 1000/- a month will comfortably be able to set aside Rs. 12,000/- to purchase a house. The cheapest public housing available is Rs. 40,000/- and twice that if purchased in the open market.

Now if a worker is to take loans from friends to purchase such a house, he will come under tremendous pressure to repay them. Moreover the outgoings of such places, such as taxes and charges are prohibitive. Maintenance cost is found to be too high. **The combined pressure of all this, is that the worker is forced to sell and move back to a slum. When this happens people say that workers love to live in squalor and filth and make money on the side. They do not understand or choose not to understand, that the whole capitalist market system operates against the working class.**

To conclude, very little money is spent by the government on public housing. Very little money spent on public housing actually benefits the working class. In the next

section we will indicate the solution and show how even within the present financial outlay, all the poor in the city can be housed.

Whatever public housing is built for the poor must first of all be allotted to the most deserving sections such as, divorced, deserted and widowed women, single working women, the physically and mentally retarded, orphans, the aged and the sick.

SLUMS:

Although slum dwellers and industrial workers are crucial to the economy of the country, the government treats them as outcasts. Although they have often been here for generations, they are denied basic services, amenities and housing. Their photo passes specifically state that they are illegal encroachers and are liable to be evicted any moment. Rs. 20/- taken from them every month is no more called a rent but a fine (dund or punishment). This is the indignity our working class is subjected to.

We will not tolerate this anymore. The government forgets that we have grown from 10% of the population in 1961 to 55% in 1986. This is only the slum population and does not include workers in chawls and other industrial housing. If we count the entire working class, it comes to 75% of the population.

We demand unconditional land tenure. Evictions must stop forthwith. Services and infrastructure and a healthy environmental climate maintained, sufficient water taps and toilets based on the same calculations for middle and upper class housing should be provided in all slums. People need not get up at four in the morning and stand in line for water that comes for only one to two hours a day. Also women should not have to relieve themselves in open and congested places.

Facilities and assistance such as easy availability of building materials and professional and technical skills must be provided for housing in slums. Also financial assistance must be provided.

PAVEMENT DWELLERS:

The main demand on behalf of the pavement dwellers is suitable alternative

accommodation close to the place of work. Contrary to what most people think we have never demanded that people live on pavements. **All that we have said is that if the government does not give suitable alternative accommodation then they ought not to evict them. They have a fundamental right to life.**

We condemn in the strongest possible terms the judgements in the Olga Tellis case. The Supreme Court admitted that the majority of pavement dwellers were living below the poverty line. Most of them were employed on petty wages. If they were evicted and moved to far-away places the nexus between work and residence could be broken. The pavement dwellers would not be able to afford to travel to their work sites. Their income will be lost and they will become total desititutes. The Supreme Court admitted that it would almost be as if life were extinguished. But such a Court felt it necessary for nice middle class people to walk on the pavement thereby justified the extinguishing of life. This shows that the Supreme Court defends the interests of the upper classes. We therefore demand that there should not be evictions of pavement dwellers unless suitable alternative accommodation is first provided.

SITES AND SERVICES:

If there is one immediate solution whereby all the 5 million homeless workers can be housed, it is by way of 'Sites and Services' schemes.

We have already shown that there are approximately 50,000 acres of vacant land in the city of Bombay. One acre can take a minimum of 100 tenements of 500 people according to the Development Control rules of the government. Actually there could be an even higher density. By way of comparison it may be noted that the population count of Dharavi is about 3000 persons an acre (total area of Dharavi is 150 acres and total population is 4.5 lakhs). We are calculating now at the rate of 500 persons an acre which is a low density and which allows for a better living environment.

Now, although there are 5 million people in slums, let us estimate that the number of people actually requiring alternative sites are about 2.5 million. This will include all the pavement dwellers, construction workers and slum dwellers who will be displaced from areas having extremely high densities and unhealthy living conditions.

The remaining 2.5 million are in settled slums that only need to be improved, so they don't require any additional land.

Now how much land do these 2.5 million need if they are to be settled at a population density of 500 persons an acre? We require only 5000 acres of the available 50,000 acres of vacant land. Even this the government is unwilling to give.

With this land, we say that implementation of the "Sites and Services" scheme would be the correct thing to do. First of all the land is taken over under the Urban Land (Ceiling and Regulation) Act at the rate of Re. 1/- a square foot which is virtually free, or if the land is already in the possession of the government it can be used directly. This land is neatly subdivided into thousands of small plots. Then no construction is actually done in the beginning as is the case in the conventional schemes. But water supply, sewage, drainage and electricity is provided to each plot. Then, depending on the financial capacity of each person the worker can build his house. Some will build small houses, others large. Some will use tin sheets, some brick. The advantages of this are many. Even a person with a budget of Rs. 2000/- can go ahead. Secondly, the house can be developed over time. Thirdly and most important, the worker has control over his house.

If the financial implications of such a scheme are worked out, and even if we accept the false statement of the government that the money currently being spent on housing is the maximum possible, it is still possible to show that all two and a half million can be housed without increasing the financial outlay.

In this scheme the government is totally responsible for providing all the services such as water, electricity, sewage, drainage and toilets, for providing technical knowhow and skills, interest-free loans and also for providing building materials at highly subsidised rates.

This is not a scheme we have dreamt of overnight. Certain government planners have already proposed this but the government, pressurised by the builders lobby, has never released land for this scheme. By way of propaganda, a small Sites and Services

scheme was started with World Bank aid at Charkop. These plots were meant for the poor, but the World Bank officials and the government cleverly turned it into a project for the rich. Instead of giving plots to the workers, only one fourth was reserved for them and the rest for upper classes. Even the one fourth reserved was illegally taken over by petty traders and businessmen. Those plots were grabbed at a very low price and were later sold in the black market.

If our proposals are adopted then the image of our cities will change dramatically for the better. Large areas will develop for housing based on "Sites and Services" schemes. **Our cities will allow for individual freedom and expression in housing, resulting in tremendous variety of form, structures, colours and framework of an ever-evolving and living aesthetic.** We could overcome the ugliness of apartment buildings and eliminate the exploitation by developers and financiers who today control housing, who have turned it into a commodity where design is irrelevant and has no reference to the cultural and living pattern of our people. **In this new situation, people will establish control over their housing environment. This indeed is our central objective in resolving the housing problem.**

SIXTH PLAN OUTLAY ON HOUSING

Scheme	Fifth Plan 1974-79 (outlay)	Plan outlay 1980-85
(1)	(2)	(3)
A. States and Union Territories	55.00	353.00
1. Rural House Site-cum-House Construction Scheme (MNP)		
2. Social Housing Schemes	450.56	837.37*
Total: States and Union Territories	505.56	1190.87
B. Central Sector	14.00	50.00
3. Housing and Urban Development Corporation (HUDCO)		
4. National Buildings Organisations	1.68	2.00
5. Hindustan Prefab Ltd.	0.15	0.05
6. General Pool Office and Accomodation.	51.12	142.00
7. Subsidised Housing Scheme for Plantation Workers.	5.00	10.00
8. Housing Scheme for Dock Labour	0.26	0.20
9. Housing Building Advance to Government employees.	—	93.25
10. Science and technology	—	2.00
11. Police Housing Scheme	23.00	—
12. National Building Materials Corporation	0.15	—
13. Training Institute for C.P.W.D.	—	0.50
Total: Central Sector	95.36	300.00
Grand Total States/UT and Central Sector.	600.92	1490.87

* Includes Rs. 200.02 crores for departmental housing and house building advance.

@ Transferred to the State Sector w.e.f. 1-4-1979

INVESTMENT AND PHYSICAL TARGETS IN SOCIAL HOUSING
1980-85

Scheme	Unit Cost Rs.	Investment envisaged		Targets (In lakhs dwelling units & sites)		
		Plan HUDCO (Rs. crores)		Plan	HUDCO	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
A. Social Housing						
1. EWS Housing (upto Rs. 350 p.m.)	3000 (6000)	485.70	180.00 ^a	16.19	3.00	19.19
2. L.I.G. (Rs. 351-600 p.m.)	15000 (15000)	97.10	150.00	0.64	1.00	1.64
3. M.I.G. (Rs. 601-1500 p.m.)	25000 (33500)	51.80	150.00	0.20	0.45	0.65
4. H.I.G. (above Rs. 1500 p.m.)	4000 (80000)	12.95	120.00	0.03	0.15	0.18
5. Rural Housing	500	183.50	..	36.70	..	36.70
Total A.		831.05@	600.00	53.76	4.60	58.36
B. Rural House Sites	250	170.00	..	58.00	..	63.00
C. Departmental Housing	35000	246.00	..	0.70	..	0.70

^a Includes provision for rural housing also.

@ Includes Rs. 637.35 crores of social housing in the State's sector and Rs. 10.2 crores on account of Plantation and Dock Labour Housing in the Centre.

Notes: Unit costs in brackets represent average ceiling costs of HUDCO.

ANNUAL HOUSING NEEDS

Period	Incremental Population (million)	Annual Housing Need
1961-1971	1.82	40,000
1971-1981	2.39	50,000
1981-1991	3.05	60,000
1991-2001	3.78	80,000

PERFORMANCE OF THE BHADB

Period	No. of units constructed	Total Expenditure (Rs. in millions)
1973-1974	1165	29.73
1974-1975	2331	24.97
1975-1976	8820	32.11
1976-1977	1660	63.70
1977-1978	1796	57.71
1978-1979	2112	77.88
1979-1980	2080	65.12

PERFORMANCE OF PRIVATE SECTOR

Period	Private Sector	Co-operative Societies	Housing for Employees	Total
1973-1974	8059	5046	736	13841
1974-1975	9763	5503	801	16667
1975-1976	8611	5170	718	14499
1976-1977	10557	5029	462	16048
1977-1978	9128	4083	547	13758
1978-1979	9282	2936	61	12279

Source: MHADA

WARD-WISE AND OWNERSHIP-WISE DISTRIBUTION OF SLUM POCKETS AND HUTMENTS IN GREATER BOMBAY

Ward	SGL		BMC		CGL		PL		BHADB		TOTAL	
	Pockets	Hutments	Pockets	Hutments	Pockets	Hutments	Pockets	Hutments	Pockets	Hutments	Pockets	Hutments
D	1	1,019	1	1,300	—	—	—	—	—	—	2	2,319
F/N	—	—	2	4,111	1	1,511	—	—	—	—	3	5,622
F/S	—	—	3	3,983	—	—	—	—	—	—	3	3,983
G/N	—	—	6	9,286	—	—	—	—	—	—	6	9,286
G/S	—	—	2	3,262	—	—	—	—	—	—	2	3,262
H/E	—	—	—	—	4	7,053	2	4,147	1	5,541	7	16,741
H/W	—	—	—	—	—	—	—	—	1	1,460	1	1,460
K/E	—	—	2	7,223	—	—	12	21,621	—	—	14	28,844
K/W	2	4,313	—	—	1	1,132	2	2,209	—	—	5	7,654
L	—	—	—	—	—	—	9	18,482	2	4,660	11	23,142
M	1	1,504	7	15,847	—	—	3	4,594	—	—	11	21,945
N	—	—	2	2,378	—	—	9	12,666	—	—	11	15,044
P	—	—	1	1,906	—	—	2	3,175	—	—	3	5,081
R	1	5,317	—	—	—	—	5	8,756	—	—	6	14,073
T	—	—	—	—	—	—	15	21,331	—	—	15	21,331
TOTAL	5	12,153	26	49,296	6	9,696	59	96,981	4	11,661	100	179,787

Source: N. Rao: Migrants in Bombay

INCOME GROUPWISE NORMS USED TO ARRIVE AT AFFORDABILITY IN THE BMR

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Types of Norms	Monthly Income Group					
	Upto Rs. 435	Rs. 436- 875	Rs. 876- 1,315	Rs. 1,316 1,750	Rs. 1,751- 2,600	Rs. 2,600+
1. Mean Income (Rs.)	400	655	1,095	1,533	2,175	3,000
2. Saving Rate (%) for housing/month	10	10	15	20	25	30
3. Down Payment (%)	10	15	20	25	25	30
First alternative						
4. Interest rate	12%	12%	12%	12%	12%	12%
5. Repayment Period (Yrs)	20	20	20	20	20	20
6. Loan possible (Rs.)	3,585.3	5,871.0	14,722.0	27,517	48,738	80,670
7. Affordability/unit (Rs.)	3,943.9	6,751.0	17,667.0	34,397	60,923	1,04,871.0
Second alternative (HUDCO Terms)						
8. Interest rate	7%	8%	10.5%	11.5%	12.5%	12.5%
9. Repayment period (Yrs.)	20	15	12	12	10	10
10. Loan possible (Rs.)	5,085.1	6,727.8	13,107	23,259	36,125	59,793
11. Affordability/unit (Rs.)	5,593.6	7,736.9	15,728	29,198	45,157	77,730
Third alternative						
12. Interest rate	18%	18%	18%	18%	18%	18%
13. Repayment period (Yrs.)	10	10	10	10	10	10
14. Loan possible (Rs.)	2,157.2	3,532.4	8,857.8	16,556.0	29,324.0	48,536.0
15. Affordability/unit (Rs.)	2,372.9	4,062.2	10,629.0	20,695.0	36,655.0	63,097.0

Source: BMRDA Regional Investment Plan to BMR, March 1985.

AN INCOME-WISE DISTRIBUTION OF SLUM HOUSEHOLDS

Sr. No.	Monthly income group (Rs.)	% of slum households
1.	less than 200	12.12
2.	200 - 350	28.01
3.	350 - 600	38.58
4.	600 - 1000	14.14
5.	1000 - and above	3.86
6.	Not recorded	3.29

INCOME-WISE DISTRIBUTION OF HOUSEHOLDS

Income Group	Monthly Household Income in Rupees	Ability to pay for shelter	% of Households
EWS	0 - 200	15	7
	201 - 350	30	12
LIG	351 - 600	50	35
MIG	601 - 1000	115	25
	1001 - 1500	250	12
HIG	1501 - and over	400	9

Source: Slum Census 1976

HOUSEHOLD CONSUMER EXPENDITURE IN GREATER BOMBAY

Item	Monthly Household Rs.	Expenditure %
Food	446.40	57.31
Clothing	47.05	6.04
Fuel and Light	44.40	5.70
Other non-food items	241.10	30.95
TOTAL	778.95	100

Source: N.S.S. 32 Round, 1977-78.

SLUM DWELLERS SAVING LEVELS

Savings			DHARAVI %	JOGESHWARI %
NIL			5	38
Upto Rs. 3,000	..	..	60	31
Rs. 3,000 to Rs. 5,000	..	..	15	15
Rs. 5,000 to Rs. 7,000	..	..	8	3
Rs. 7,000	..	..	6	6
Not Specified	..	..	6	17
Total	..	..	100	100

(Source: Kirloskar Surveys)

INCOME DISTRIBUTION OF SLUM HOUSEHOLDS COMPARED TO ALL BOMBAY

Monthly Household Income			% of slum households (1976)	% of all households (1976)
Less than Rs. 200	..	..	12	7
Rs. 200 - Rs. 350	..	..	28	12
Rs. 350 - Rs. 600	..	..	39	35
Rs. 600 - Rs. 1,000	..	..	14	25
Rs. 1,000	..	..	4	21
Not recorded	..	..	3	..
			100	100

(Source: Slum Census)

EMPLOYMENT PATTERN IN BOMBAY AND SLUMS

		1971 All Bombay*	1976 Slums +
1. Textiles	..	13.04	12.64
2. Other Manufacturing Industrial	..	30.83	29.94
3. Wholesale/retail trade	..	18.46	17.69
4. Financing insurance, real estate and business services.	..	12.27	0.71
5. Transport, storage communication	..	8.29	8.25
Public Administration and defence services	..	6.06	14.26
Personal/community services, other not recorded	..	11.05	16.51
Total		100.00	100.00

* Population and job profile

+ Slum Census

PERIOD OF STAY IN HUTMENTS

Arrived in	percent
Pre 1956	9.00
1956-61	11.19
1961-66	22.20
1966-71	28.91
1971-76	28.29
Not Recorded	0.41
	100.00

Source: Slum Census

PERCENTAGE OF EMPLOYEES PROVIDED WITH ACCOMMODATION

	1974-75	Maharashtra	All India	
Public Sector	..	..	12.00	18.18
Private Sector	..	..	6.46	18.15
Total	..	..	11.40	18.17

HOUSING BUDGET PROFILE

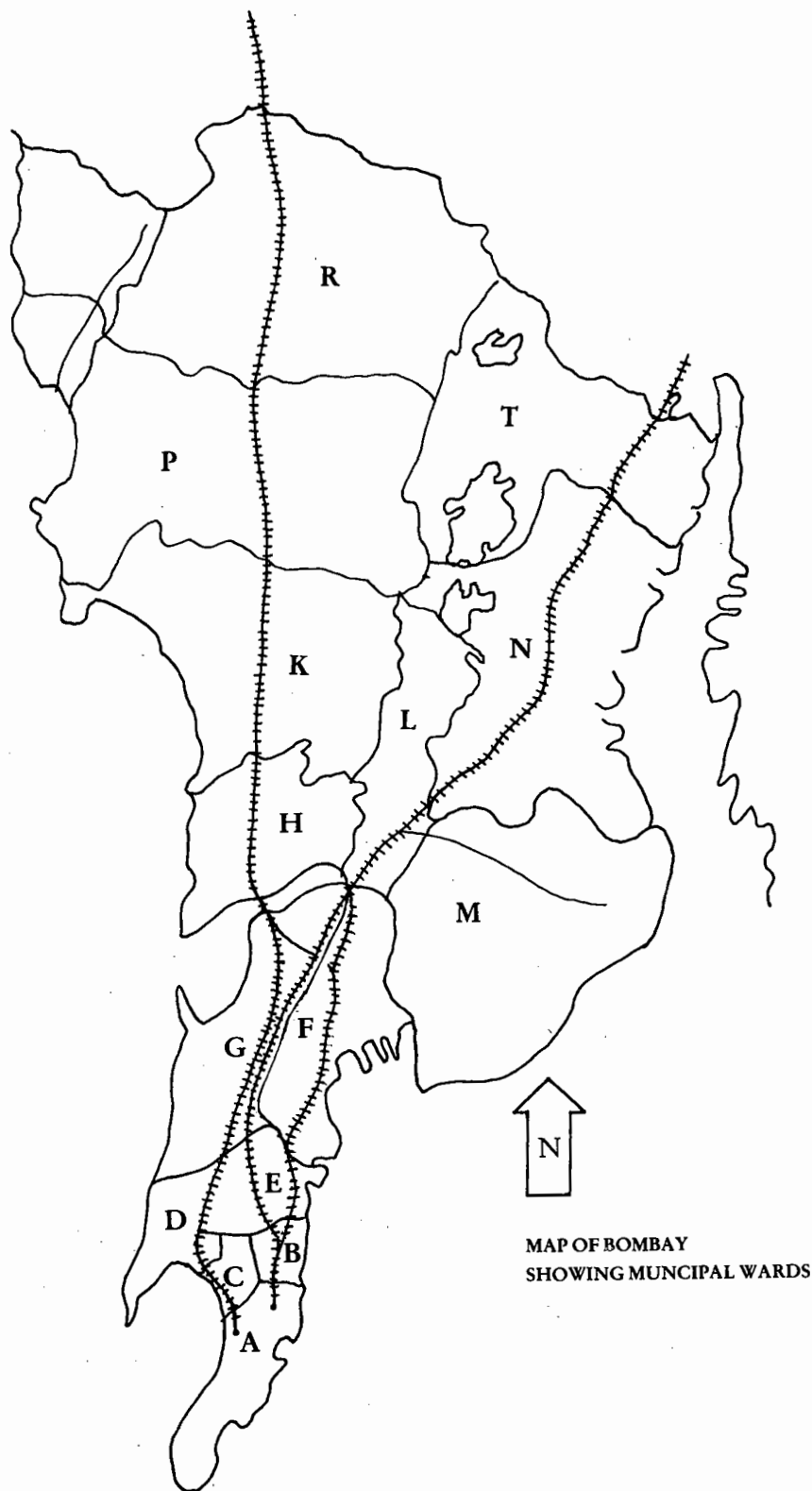
Monthly Income Rs.	Monthly Repayment Ability Rs.	Credit Possible Rs.	Cost of Affordable House Rs.	Type of shelter possible	% of Household
0- 200	15	2,200	3,200	Serviced site	7
201- 350	30	4,500	6,400	Serviced site with core house	12
351- 600	50	5,400	8,300	Services site with core house	35
601-1000	115	9,600	16,000	One room con- ventional house	25
1001-1500	850	21,000	42,000	Two room con- ventional house	12
1501+	400	28,000	56,000	Three room con- ventional house	9

Source: MHADA

SITES-N-SERVICES
PLOT OPTIONS, INDICATIVE CHARGES AND AFFORDABILITY

Sr.No.	Types of Residential Plots	A		B		C	
		1	2	1	2	1	2
1.	Size of Plots (m ²)	25	25	30	30	40	40
1. (a)	Percentage of Plots	10	15	19	16	15	13
2.	On-site infrastructure per plot (Rs.)	4,350	4,350	5,200	5,200	6,960	6,960
3.	Construction Cost including Interest, DSM Charges and Physical contingencies (Rs.)	1,400	2,297	2,800	5,422	7,700	18,072
4.	Price charged per plot	1,400	1,400	2,800	2,800	7,000	7,000
5.	Total price per plot (Rs.)	2,800	3,697	5,600	8,222	14,700	25,072
6.	Downpayments	560	560	1,120	1,120	4,400	4,400
7.	Loan balance (Rs.)	2,240	3,137	4,480	7,102	10,300	20,672
7. (a)	Optional Home improvement loan	1,000	800	500			
8.	Monthly Instalments on loan balance (Rs.)	25	35	50	79	115	230
8. (a)	Monthly Instalments on 7 (a) above	11	9	5			
9.	Monthly maintenance charges (Rs.)	5	5	10	10	15	15
10.	Total Monthly Instalments (Rs.)	30	40	60	89	130	245
10. (a)	Inclusive of 8 (a) above	41	49	65			
11.	Monthly Income (Rs.)	201-300	301-350	351-450	451-600	601-800	801-1,000
12.	Income spent per month on shelter (%)	15-10	13-10	17-14	20-14	22-16	31-25
12. (a)	Inclusive of 8 (a) above	20-14	16-14	18-14			
13.	Percentiles	5	5-13	13-24	24-35	36-49	49-63

Source: MHADA, January 1982.



A REVIEW OF J.B. D'SOUZA REPORT

What is popularly known as the J.B. D'Souza committee has recently come out with a report; another one in the endless series of vague, superficial statements that serve as nothing else but mouthpieces of the builders' lobby while doing lip-service to the poor.

Once again there is no serious consideration of the Urban Land Ceiling Act and no move to implement the provisions of takeover by government. There is no serious attempt to suggest large scale sites and services schemes for the poor. No reference is made in respect of amenities for the poor.

The committee begins by confessing the sins of past committees and government. The past development plans were unrealistic. The 600 page report of the BMC discloses no objective. It has no direction or focus. Too much is spent by the BMC on salaries of its employees, implying that they are too fattened and their wages should be controlled and that would lead to an improvement in the BMC's work.

Reliance on F.S.I. was wrong. The Public sector has tried to bite more than it could chew. Excessive burdens were placed on the private sector. The public sector has failed to build houses for the E.W.S. By the BMC policies the poor have been excluded from certain localities. Banning increases in employment in south Bombay was a mistake. Authorities have preferred to look the other way when direct infringements of the law have taken place. The ULCRA has been administered in an arbitrary and capricious manner. The BMC approved the new development plan in a most irregular and suspicious manner in a couple of minutes.

Now let's take a look at Mr. D'Souza's recommendation. Briefly stated they are:

- a) Forget decongestion. Do away with no-development zones or else squatters will take them over. Let the private sector have a go at the commercial/industrial exploitation of these zones.
- b) F.S.I. was a pretty bad idea from the beginning. F.S.I. is what caused high prices for housing. Increase it. Grant other concessions to builders such as

transferrable development rights. The builders' lobby is best suited for building houses for the poor!

- c) The BMC requirement that landlords construct houses for those dishoused by slum clearance, and surrender 50% of the built-up area to the BMC free is too high. It should be reduced to 10% and the price paid by the government to the builders should be increased.
- d) The ban on new business activities in South Bombay ought to be relaxed. Instead of a ban there should be a tax on businesses set up in South Bombay.

It's time Mr. D'Souza and his associates understood that if as he says "public confidence in plans have been shaken" it is also because of committees such as these that openly serve the interest of the builders' lobby. People who do not choose to see the suffering of the urban poor are quick to spot "T.V. sets in otherwise miserable slums". The problems of housing neither stems from F.S.I. nor the "indulgence" of the BMC in respect of its employees but from the racketeering of the builders' lobby. And despite what Mr. D'Souza calls the "pernicious" and "excessive" burdens placed on the builders by the government, no one can deny that they (the builders) have turned into an overwhelmingly rich and despotic lobby.

Further if the authorities are corrupt as Mr. D'Souza says, who pray are those corrupting them? And does the solution not lie in eliminating corruption rather than eliminating the public sector itself from the field of housing?

Once again the Committee raises the bogey of in-migration swamping the city. The supposedly expert committee relies on some inexpert statistics. The in-migration is not 300-600 families daily but 300 persons per day or 60 families. Further out-migration is now considerable but has not been considered. The net in-migration is not known to the committee.

And is the committee not being naive when it says "if private sector house building activity could somehow be channeled into providing for a lower income clientele

than has hitherto engaged its attention, the city's housing gap will begin to close.

And is the committee not being downright reactionary when it says "without any question the first of (the serious obstacles to a really effective housing programme) is the ULCRA" In our paper we have shown how the Act if implemented fearlessly would have resulted in housing for the entire squatter population with an F.S.I. of 1 and without any increase in the existing financial outlay for housing. The builders' lobby scuttled the Act. If it was implemented as the committee tells us, in an arbitrary and capricious manner, it was because of the pernicious intervention of the builders. And now the spokesman of the builders tell us that the Act itself is the obstacle to housing for all!

You are right Mr. D'Souza. As you yourself say, "Municipal reserves show (that), there is no real shortage of money. This has been the case for some time, more so during the current decade". The problem is not money but its equitable distribution. **The problem is not money but those who seek to corner it all. Accordingly we have no hesitation in condemning the J.B. D'Souza committee report as being patently upper-class and directly opposed to workers' interest.**

NIVARA HAKK SURAKSHA SAMITI

When former chief minister A.R. Antulay on July 21, 1981, initiated 'Operation Eviction' by rounding up thousands of slum and pavement dwellers and deporting them to far away places in buses and trucks, the need was felt for setting up a mass front to fight the demolition policy of the government. Though the People's Union for Civil Liberties (PUCL) obtained a stay order from Justice Lentin of the Bombay High Court, mass activists of various democratic and revolutionary organisations were aware that unless the workers and the poor were organised to struggle for the defence of their homes, the bulldozing of their huts would continue. Legal remedy was no answer. Thus, nearly 26 organisations representing youth, students, slum mandals and workers came together to form Nivara Hakk Suraksha Samiti in 1982.

As was expected, the Bombay High Court stay order did not prevent the state government from continuing demolitions. At that time the main drive of the government was against the pavement bastis. During the rain and heat the uprooting of the weak and the poor continued heartlessly. That was the time — in 1983 — when the Footpathvasi Kruti Samiti, one of NHSS' constituents, mobilised the threatened pavement dwellers of Nagpada, E. Moses Road and other central Bombay localities and led a mass occupation of the race course at Mahalaxmi. Symbolically, a hut was built in the centre of the vast maidan. The message was clear — "You the rich, want to maintain hundreds of acres for the pleasure of holding horse racing; but you want to deny us the shelter of our little huts. Beware! Our flood is irresistible"! The battle for the home was both fierce and bitter. A shining example was that of Rahul Nagar, a basti on the Sion-Trombay highway that must have been demolished at least a dozen times. If this basti has survived it is because of their sheer determination. They fought the police every time they came — with chilli powder and stones. After each demolition they rebuilt their huts. Today, the basti still stands and the demolition squads have stopped coming.

Meanwhile, four years after Justice Lentin's stay order, the Supreme Court pronounced judgement against the slum dwellers in June 1985. The judgement held the pavement dweller to be a criminal trespasser and authorised the state to remove him when it deemed fit. The judgement held the right to walk on the pavement to be more important than the right to life and livelihood. The judgement exposed what Nivara Hakk had been saying all along — "Courts are a sham; they are part of the

same state structure that attacks the poor in the interests of the rich. There is no alternative to mass struggle and mass organisation." After June 1985, Nivara Hakk set about its own campaign. Mammoth morchas and railway station demonstrations were organised. The street play — **Zopadpattivasi ko gussa kyon ata hai?** — was performed. All with the message — We, the toiling millions, have built this city with our sweat and blood. The mammoth concrete structures are built by us, the industrial machinery hums with our labour. This city belongs to us. Nobody is going to evict us from here.

Soon after the Congress centenary session, held in Bombay, were over by December 31, 1985, demolitions of slums were carried out with renewed vigour. As a sop the Maharashtra government announced that those who came before 1976 would be given alternative accommodation, while those who had proof of residence before 1980, would be given temporary alternative accommodation. Nivara Hakk attacked this policy of cut-off dates and demanded that all slum and pavement dwellers be given alternative accommodation near their former residence. 1986 saw two important struggles in this regard. Sanjay Gandhi Nagar, a slum colony on Nariman Point, was demolished in March 1986. The residents were refused alternative accommodation. Entreaties and proof of residence refused to budge the government. Nivara Hakk decided on a course of agitation to expose the government and force its hand. The demolishing authority, the additional collector (Encroachments), had his office occupied. Angry mobs of slum dwellers stormed into the housing minister, Dr V. Subramaniam's building compound. Shabana Azmi and Anand Patwardhan started a hunger strike at the site of the demolition to focus attention on the issue of demolitions. Finally, in May, 1986, the slum dwellers' struggle was victorious and a 3.5 acre plot in Dindhoshi, Goregaon, was given to the displaced persons for resettlement. The Sangay Gandhi Nagar struggle was hardly over, when the Nariman Point builders association in cooperation with the Bombay Municipal Corporation decided that Rajiv Gandhi Nagar, another slum on a small stretch of Nariman Point land was an eyesore and was affecting the real estate values in the vicinity. In December, 1986, the slumdwellers were driven out to make way for builder Ranabir Maker's beautification plan. But Nivara Hakk decided that builder Maker must be made to pay for the people's plight and the whole slum colony forced its way into his Nariman Point office complex. Entreaties and a lathi charge refused to budge the angry hutment dwellers and by the evening, Ranabir Maker agreed to rehouse the people on an alternative piece of land at Dahisar.

But the story of struggle is endless! In December 1986, a slum below Nepean Sea fly-over was demolished to make way for the Priyadarshini Park. After Nivara Hakk's intervention, and after the struggle that ensued, the displaced people were taken to Chembur with the promise of an alternative plot. They were instead dumped on the pavement there. Their struggle is still on. Sangharsh Nagar, a small slum colony at Mankhurd, had half-a-dozen demolitions in the last six months. They have forcibly occupied a strip of swamp land and were determined to fight it out to secure the right to live and exist. Annabhau Sathe Nagar, a pavement colony on Tulsi Pipe Road, Central Bombay, had fought four years ago when their huts were demolished by squatting on the road and carrying out "Rasta Roko". Now they have been demolished again in September 1987. But they have decided to rebuild their huts. The struggle goes on ...

Gurbir Singh

**C.G. SHAH
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The publication of the booklet "The Housing Struggle: A Peoples' Manifesto" by NIVARA HAKK SURAKSHA SAMITI and supported by C.G. Shah Memorial Trust in the "International Year of shelter for Homeless (IYSH) 1987 is a welcome event for a number of reasons."

1. One of the important functions of C.G. Shah Memorial Trust is to publish booklets on vital issues affecting life of the vast mass of toiling poor in India. The low cost publications attempt to provide scientific and informative material to concerned individuals, institutions and associations, who are actively involved in conscientizing and organising various sections of exploited and oppressed toiling masses of Indian people. This is done with a view to helping them to assert and organise struggles, with clearer perception, to change the present situation. The Trust has published upto now 16 booklets. One of the booklets is entitled "Trends of Urban Development in India and the Proliferation of Slums and Squatting (publication No.11). It provides an all India macro picture of the type of urban development that is taking place in India, since independence, as a consequence of the capitalist path of development pursued by the rulers of Independent India. The booklet also points out how the pattern of urbanization consciously pursued by the rulers is generating hellish conditions for overwhelming sections of urban population consisting poor and working masses, leaving no options for them excepting either to perish or revolt."
2. The present publication provides an illustration of what is portrayed in general terms in the earlier booklet. It gives in rich, concrete and vivid details, the picture of the life conditions of urban poor working class in the context of Bombay, the sprawling urban monster of India. It also contains a thorough going incisive analysis and scathing critical evaluation of the government housing policy, enactments, plans, and false propaganda carried on by the public authorities to mislead the public. This booklet is prepared by Nivara Hakk Suraksha Samiti on the basis of the living experience of the activists and organisers of various struggles in Bombay, associated with heroic struggles of working masses dealing with the problems of housing. It, therefore, evokes a profound, deeply humane resonance, of the feelings of actively fighting working people.

3. The booklet, I am sure, will provide a useful model for organisations fighting in various towns and cities to prepare similar factual and analytical studies to help develop appropriate methods of propaganda and struggle based on the specific situation in their respective urban areas.

I wish to booklet "The Housing Struggle: A Peoples' Manifesto" published by NIVARA HAKK SURAKSHA SAMITI and supported by C.G. Shah Memorial Trust, is translated in various languages, in the same manner as some of the publications of C.G. Shah Memorial Trust. I thank NIVARA HAKK SURAKSHA SAMITI for publishing this valuable booklet.

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