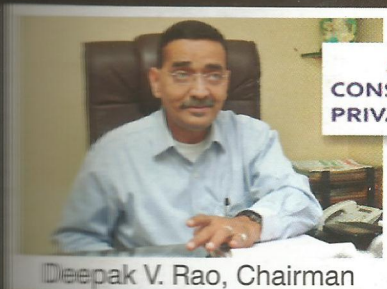


# ECONOSTAR

Mumbai's rising slum troubles

## SOLUTIONS WITHIN

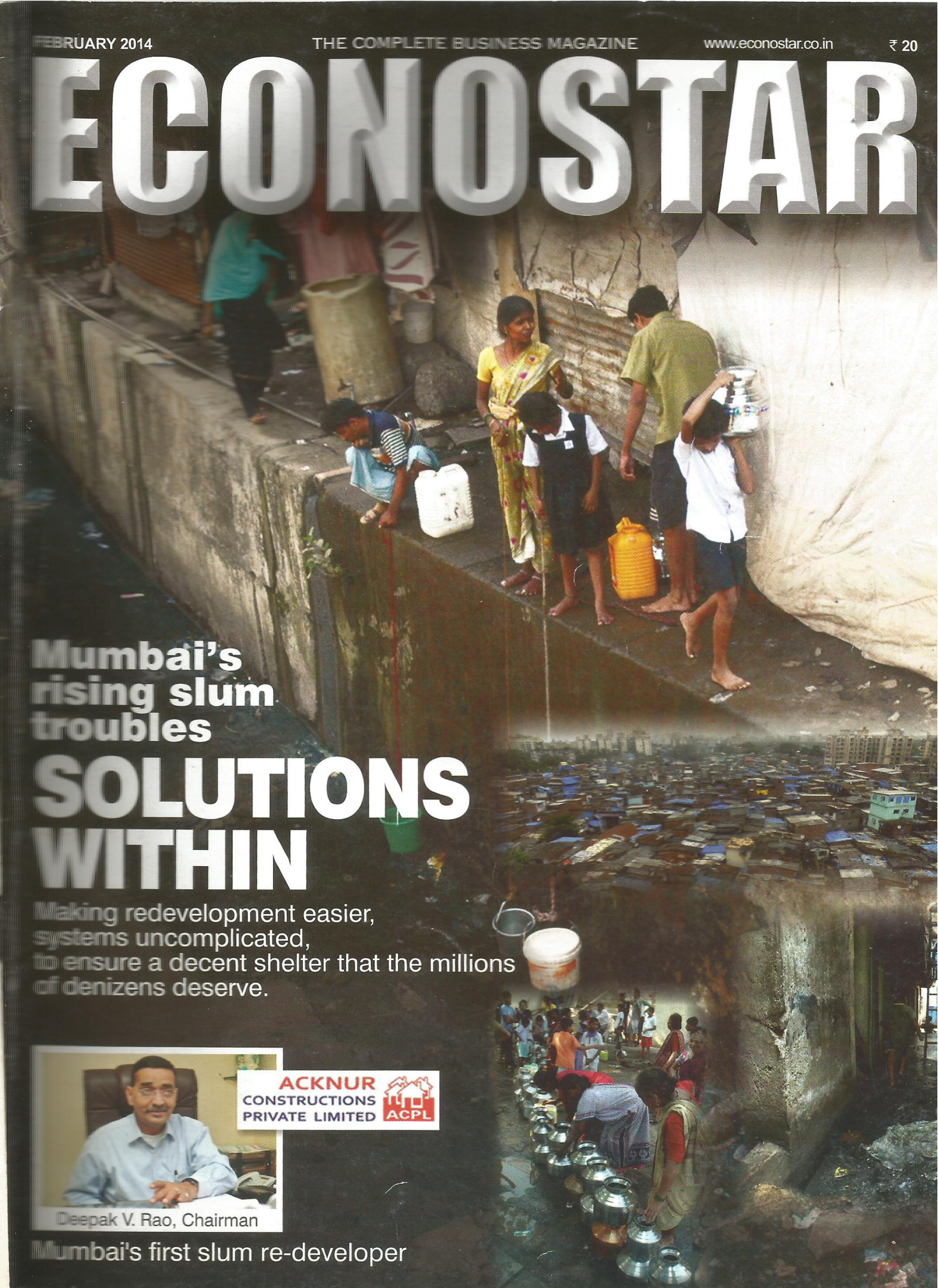
Making redevelopment easier, systems uncomplicated, to ensure a decent shelter that the millions of denizens deserve.



Deepak V. Rao, Chairman



Mumbai's first slum re-developer



# Mumbai's rising slum troubles **SOLUTIONS WITHIN**

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**A**re Mumbai's slum troubles going to end or at least recede to a greater degree? Can millions of slum dwellers in this city of economic-superpower find an end to their life-time anguish? Will the developers be persuaded to get in to the task of helping people come out of their shanties? The questions are neither so easy to answer nor can be answered so firmly. One can only be optimistic. Mr Nirmal Deshmukh, Chief Executive Officer (CEO) of Slum Rehabilitation Authority (SRA) and his team of surveyors, planners and engineers are now seemingly clutching for a gear-shift as they find that the changing rules and policies ensure immense relief to a large number of slum-dwellers. But redevelopers are yet to have something to cheer about.

SRA was created by the Government of Maharashtra in December 1995 with a mandate to rehabilitate then estimated four million slum dwellers. SRA can declare any area as slum rehabilitation area for the rehabilitation of people

living in shanties. It has the power to survey and review the existing position of slum areas in greater Mumbai and formulate schemes for implementation.

By the end of December 2013, SRA officials said that it could build 1.56 lakh houses for accommodating around six lakh people, 15 % of the then estimated number of people locked in shanties. Over the years, the number of slums escalated rapidly as a result of the proliferation of slums and colonization in half a dozen new locations, which are bigger than the once notoriously biggest Asian Slum - Dharavi at the heart of Mumbai. The additions of other slums in island city and suburbs over the years have made Mumbai the slum capital of the world.

"We are doing what we can do at our best," Mr Deshmukh tells ECONOSTAR amidst meeting too many visitors, delegates of slum dwellers, redevelopers and co-operative societies, who come up with their woes, demands and requests for assistances. He hears every visitor so patiently and passionately that gives each one some reasons to carry home a ray of hope. Still, slum dwellers know

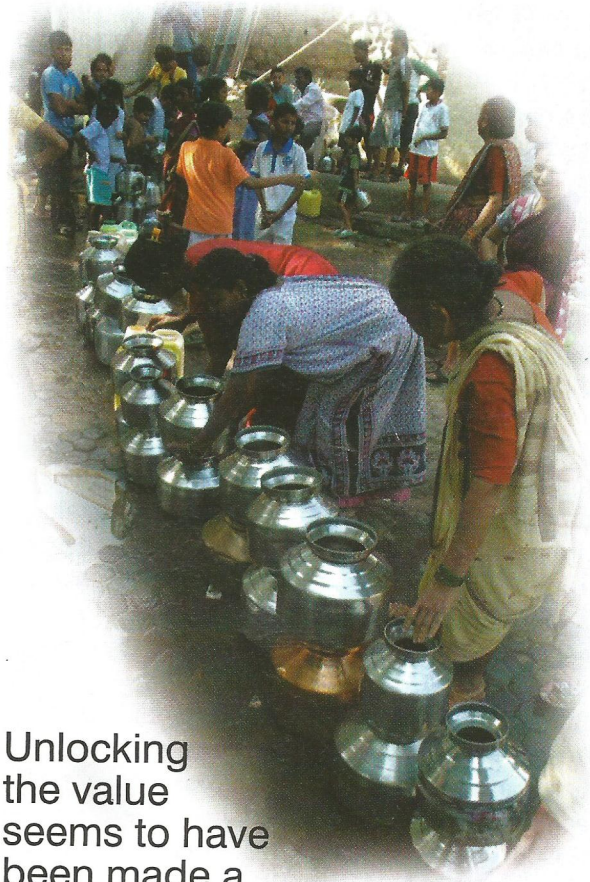


that they have a long way to go, even if they keep only a reasonable expectation.

Now, on the ground, what make the matters tougher are the over-expectations of slum-dwellers, their unfounded claims and tenuous arguments. One can pass it up as a matter of frustration of people living in pitiable conditions in their entire life. This is where there is a need of practical and sustainable solution. This is where exactly the State government, SRA and Municipal Corporation of Greater Mumbai (MCGM) need to act discreetly and candidly, which should create a win-win situation for slum dwellers and redevelopers. Today, the sprawling stretches of land in Mumbai's exorbitantly costlier geography are no more a goldmine, which would have been so otherwise. Of course, it is decaying property or a frozen capital worth billions of rupees. The cost of rebuilding slums, uncertainty over getting necessary approvals from various authorities for it, sometimes even unforeseen court verdicts and misinterpretation of certain clauses and policies may throw projects into a limbo. Redevelopers, who are willing to take a task on their shoulder, have to factor all these possibilities.

Mumbai's 600 plus acres of slum land – at the very heart of the throbbing metro - is the single largest goldmine in the country by virtue of the sheer size and cost of lands, as one views it commercially in true sense of the term. But it is an equally staggering trouble for 60 % of people in the metro who are holed up in dingy shanties and stinking conditions for many generations. Yet we cry about shrinking lands in India's otherwise flourishing metro and consistent migration of job seekers from villages. A modern city with sensible rulers cannot be expected to embark on excuses of shrinking lands for the congestion and deteriorating conditions. In 2006 the World Bank came out with a grim picture. Its study found that almost 54 % of the metro's inhabitants lived in shanties; another 25-30 % lived in chawls and on footpaths. Only 10-15 % lived in flats, mansions and skyscrapers. It estimated that 22.5 million people would be living in slums in Mumbai by 2025.

Today, only one-third of Mumbai city's 603 square kilometers is habitable. Half of Mumbai's



Unlocking the value seems to have been made a tougher task, incidentally, as the city has become a watertight compartment. Maybe, a task is made tougher to prevent a spill of exploitation that hapless slum dwellers are usually susceptible to. Then, what about the necessity of faster rehabilitation?

If the result is not forthcoming, State government, rehabilitation authority and local governing body must find some new judicious ways, for which our bureaucracy and rulers are not incapable.

population lives in less than nine % of the landmass – in damningly dense slums. Worse, unwarrantable regulations further control the utilisation of even available lands for developments. Roughly a quarter of Mumbai's land is under various Central government authorities with restrictions of development in the neighborhood. The Census 2011 showed there were 31 million people in the island city and 93 million in the suburbs. As much as 78 % of the city's population lives in slum conditions. In suburbs roughly 21,000 persons live in one sq km area. In the island city also the number is more or less the same.

As the migration increases and house prices break the roofs, working class people have no option but to seek shelter in shanties. As a result slums proliferate and habitable places become denser. While influxes of migrants are unpreventable, shortage of land with the metro for development only adds to the woes of people, especially those in the middle and lower strata.

But now SRA seems to be confident and says it is keen to ensure housing for the poor, which has now become easier as some of the issues are being addressed proactively. There are ways to resolve this most serious issue of Mumbai city, SRA officials admit.

Through the Development Control Rule (DCR), the State government had earlier protected all hutments prior to the date of 1st January, 1995. An estimated eight lakh structures were in existence as on that date, of which SRA has said half of them have already got clearances. Now the Rule has been amended to accommodate more people. As per the new rule, all those residing in slums up to 1st January 2000 are eligible for free housing. This will help roughly six lakh more slum-dwellers get their right of rehabilitation even though they have moved in after the cut-off date. Under the SRA, if a shanty is built before the cut-off date and a person moves into a slum before the same, both are protected. But those who started staying in pre-'95 slums after the cut-off date are not eligible for free housing. But under the DCR, the occupier of a rented property gets free housing when the structure is redeveloped. This is an aberration, which the officials are correcting by charging the

tenants a nominal transfer fee. This will be applicable only for Dharavi and slums on airport land where both the structures and residents came after 2000.

In 1976 The Government of Maharashtra had its first official census of slums; by which it identified nearly a million huts in 2335 slum pockets. The Maharashtra Slum Area (Improvement, Clearance and Redevelopment) Act was in force since 1971 that had laid down procedures and authorities. The introduction of Slum Upgradation Programme and Slum Redevelopment Scheme (SRD) brought about the radical changes in redevelopment of slums with private participation. In 1984 Mumbai had its first slum redevelopment, which was undertaken by Accanoor Associates, much before many of the guidelines came into place. That was also the first instance of how slum dwellers can reciprocate with a builder satisfactorily, proving every notion and bias against slum dwellers wrong. Slum dwellers also could understand that there were builders whom they could rely on.

After tormenting trails for many official perusals and for procuring clearances Accanoor redeveloped M N Koli Co-operative Housing Society at Mahim, a prominent central Mumbai with large presence of slums. "Though massive legwork was involved in this challenging job, I found immense satisfaction at the end as we could provide decent houses for those very deserving people," he recalls.

A developer does not need to be a shark to understand the woes of slum dwellers and work for them, Accanoor Associates has proved the facts in the last three decades. When more than 2000 families smile, what gives the builder in return is the satisfaction that is greater than everything. The group understands the pains of people at the bottom of the pyramid, their mindset, fundamental rights and what they require for a decent living. "We don't mind taking on an extra effort, if it can translate in to slum dwellers' contentment in their life," he points out. Every human being deserves quality life, he avers. That is the reason, he says, wherever the group has projects and whenever it initiates a redevelopment, it primarily looks into maximizing of client satisfaction. Slum dwellers

“Now more than half the population of Mumbai lives in shanties and miserable conditions. Yet they throwback substantially to the economic muscle of India’s most advanced metro. They deserve rehabilitation from their miserable living conditions”

- Mr Deepak Rao,  
Chairman of  
Accanoor Associates.

always get a fair deal from the Accanoor group. Even uneducated slum dwellers are deservedly enlightened about their rights and how to sort out their issues, if there are such issues. Many times in the past, it helped bona-fide residents to get their residential rights. Today Accanoor has become a reliable name among slum dwellers. They don't need to fear about exploitation. In most cases, slum dwellers fear mistreatment from builders, which makes them more overcautious and leads them to refuse redevelopment proposals.

The group is currently having different projects at different places in Mumbai, which include redevelopment of Fardoon Co-operative Housing Society, an SRA rehab project named Anna Nagar LBT CHS at Dharavi and green-field project called Akanksha Heights in Worli. It is now developing M N Koli CHS under SRA Scheme comprising of a tower of 23 storeys for rehabilitation and a commercial tower of 24 storeys. The towers would be implemented as green buildings. It also has many other projects in hand under various stages of development.

Mr Rao's contribution to the slum redevelopment segment has been duly recognized by the industry and slum rehabilitation authorities. The Indian Economic Development and Research Association (IEDRA), New Delhi had admired his group's developmental initiatives and bestowed on him the Indian Achievers Award for Construction and Design award for outstanding contributions to national



Mumbai, with around a quarter of the land under Central government control – by virtue of land holding by various departments and various other constraints like airport at the centre and other strategic locations, a redeveloper has to run to various departments and go through severely straining procedures, though SRA says it has a single window system.



development. This is a recognition of Accanoor's passionate initiative in slum rehabilitation with a sense of mission ultimately for ensuring a comfortable living environment for the under-privileged segment.

Redevelopment is possible only if one takes it as a mission with a determination to overcome hurdles, says Mr Deepak Rao, Chairman of Accanoor Associates. Noting comes easy and one cannot overlook the fundamental needs of slum dwellers. "They deserve a decent shelter with basic amenities and good living environment as they constitute the largest working class of Mumbai whose huge contribution to the economic growth of this city is indisputable," he points out.

Mr Rao and his team set a standard for future

initiatives in slum rehabilitation that could encourage many builders and force many offices and officials to work on rationale while dealing with various acts and procedures pertaining to slum redevelopments. Accanoor is also the first developer in Mumbai to build toilets for slum-dwellers and the only one to keep its door always open for their needs. "We treat them with equal respect that we show to our other property buyers," he says.

At the same time, the elements of over-ambition, greed, rigidity and indecisiveness at various levels need to be shunned. There had been a growing lethargy also over this humanitarian subject mainly for the reasons of the governing authorities' poor understanding of the troubles



faced by the underdogs. Perhaps, the State government, SRA) and MCGM are the only best set establishments, which can to depute Good Samaritans – honest private developers who are not greedy, to take care of them. It is authorities' onus to make their delivery easier and ensure a good life to the deprived denizens of the flourishing city.

Too many windows for various clearances and laws after laws that govern slum rehabilitation create larger space for massive corruption and menacing slow-progress of the so called rehabilitation process. Everyone knows about the lacunae; yet no one seems to be bothered about the urgent need of dismantling the complicated system and grease the wheels so that the slum redevelopment can be brought on a fast track. The system must be streamlined and rationalized considering the gigantic task and the urgency of ensuring a habitable house for people - both as a lifesaving proposition and process of rebuilding the city with a modern outlook.

In fact, process of slum rehabilitation is a gigantic task, especially as the procedure is tormenting and the profit margin and time frame for completion are not certain. Redeveloper needs huge money to bankroll, equally large hearts to serve the deprived segment, besides lots of patience, determination and readiness to sweat. Many rehabilitation projects are found to be stuck on papers. Many developers face litigations and are served show-cause notices. Issues like the coastal zone regulations (CRZ), environmental clearances and

court orders for leaving free-space for roads have brought in heavy adverse impact on every redevelopment processes. Builders are spending huge time and money on litigations and slow follow-ups. December last year, the Supreme Court (SC) ruled it mandatory for developers in Mumbai to set aside a substantial portion for road and recreational spaces. The Court said that a passage of minimum six meters is necessary on plots up to 600 sq.mt, unless the plot is adjoining a road. This means area with less than 600 sq mts will have space only for the allocation of roads. Such anomalies bring sudden shocks to developers and



weaken many projects. The ruling also insisted that chief fire officer must certify the accessibility for every redevelopment. His will impact roughly one-thirds of real estate project in Mumbai, builders worry.

Only simplified procedures and realistic approach can trigger developers' enthusiasm and ensure large scale initiatives. There should be a lucrative proposition in every task. The State government, SRA and Municipal Corporation jointly ensure all these, if they have a will to rehabilitate the slum dwellers and change the profile of Mumbai into being a modern city.

A willing developer should have an unfettered structure for fast implementation of slum rehabilitation and redevelopment, says Mr Rao.

|| All concerned should bear in mind that slums are not subsidized sinks, but investment multipliers.



# Slums colonies proliferate

Mumbai faces a huge risk, if massive redevelopment process is put to a delay on procedural entanglements and policy ambiguities.

**T**he sprawling Dharavi alone has close to 560 acres of land to house roughly half a million people, which was once considered the largest in Asia. While Dharavi is steadily losing its position as being the largest in the continent, Mumbai is gaining notoriety for alarming slum proliferation, as there are much bigger-size Dharavis emerging within the city. The slum pockets of Mankhurd-Govandi, Kurla-Ghatkopar, Yogi-Yeoor hill-slants on the edge of Sanjay Gandhi National Park, tucked along Bhandup-Mulund stretch and Dindoshi belts have come up to be much larger than the unpopular Dharavi. Some like Mankhurd-Govandi belts at the base of Deonar waste dumping ground are ghastlier. Even those so-called island cities, which were largely free from slums, now have large slum pockets in the perimeters - like Antop Hill, Geeta Nagar, Ambedkar Nagar, Worli village etc. More menacingly, even faraway suburbs and satellite cities have begun to see asbestos and tin-sheet roofed huts built on the banks of large gutters and on the fragile terrains of hill-slants, where densely flocked human being and flies hum en bloc. Very soon, some of the faraway locations of Mumbai city will see slums popping up in the vast stretches of marshes.

The release of lands occupied by textile dinosaurs, at one point of time, was found to be a relief for the land strapped city. The sky-scrappers and flamboyant edifices built on the flattened mill lands did not change the look of modern Mumbai. In fact, that helped the high

profile Mumbai changers to have a direct glance on the enormity and vastness of the slum and enough stink with it even without an air trip.

According to a Municipal Corporation of Greater Mumbai (MCGM) data on slums and total population projection presented in Environmental Status Report (ESR) 2004-05 as many as 6.5 million people out of 12.94 million people of Mumbai were locked up in 1.1 million slum houses as in the year 2010. That showed a fall in the official numbers recorded in the year 2001. The data projected further fall in slum population to 6.03 million and number of slums houses down to one million even when the total population goes up to 15.04 million by the year 2020. But the numbers seem to be far from a desirable level or even the projection. On the other hand, eight years ago, the World Bank estimated that as many as 22.5 million people will stay locked in Mumbai's increasingly dominating slums by the year 2025. This is roughly four fold the numbers estimated for the year 2020 in the ESR Report 2004-05.

In any manner both the reports are deeply depressing. The reports throw out many concerns for slum dwellers and huge challenges for the government as well as slum rehabilitation authorities. The slum trouble will only worsen to stain the city's image. That may interpret as the insincerity of the local and state level authorities, though they say they are doing everything possible to ensure rapid redevelopment and rehabilitation.

