

THE PROMISED LAND:

PAVEMENT DWELLERS' QUEST FOR LAND IN MUMBAI

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Mumbai (Bombay) is a city of 12 million people. 60% of its population live on 10% of its land. From the early 70s to the 90s the city spent considerable time and money in demolishing what it defined as “illegal encroachments”.

However, over the last 25 years the city has learnt that ad hoc demolitions are not the solution, and that it must develop a comprehensive, long-term strategy to address the land and housing needs of the poor.

The National Slum Dwellers Federation, Mahila Milan and the Ngo SPARC have created a partnership primarily to help urban poor communities develop the capacity to negotiate with the city to obtain land and secure tenure. “Mahila Milan” or “women together” is an organization of women pavement dwellers in Mumbai and over 40 cities in India. It was created outside of the National Slum Dwellers Federation to allow women to determine their own path of development without getting sidelined by traditional leaders.

Pavement dwellers of Bombay

Today 25,000 families live on the streets of Bombay. Pavement dwellers are of no interest to any political party. After facing years of insecurity and frequent demolitions of their homes, the communities realized this fact, so they decided to do their own homework to find land in the city. It took 20 years of negotiations with the city for the first pavement families to move into permanent homes.

THE PAVEMENT DWELLERS OF MUMBAI HAVE DEVELOPED TOOLS THAT ARE USED BY FEDERATIONS IN OTHER CITIES OF AFRICA AND ASIA. THIS INCLUDES: THE CREATION OF BASELINE SURVEYS AND CADASTRAL MAPS, STUDY OF VACANT LANDS, HOUSING SAVINGS SCHEMES AND AFFORDABLE SETTLEMENT AND HOUSE DESIGN. THESE TOOLS USED BY A CAPABLE AND MATURE FEDERATION, FORM THE INGREDIENTS NECESSARY FOR LAND NEGOTIATIONS WITH CITIES.

Developing Tools for Land Negotiations: Baseline Surveys

In 1985, soon after the Supreme Court ordered the demolition of pavement structures in Mumbai, SPARC conducted its **first survey of pavement dwellers** on all the arterial roads of the city. For the first time data became available on pavement dwellers, which form a group distinct from slum dwellers. This research was our first lesson in understanding the power of information. It broke many myths about pavement dwelling and proved that these families were gainfully employed in the informal economy and paid considerably to live on the streets. They paid for use of public toilets, water and electricity. Today, Mahila Milan has household data and cadastral maps of 25,000 pavement families. The federation has assigned every structure a number that is marked on every door. This number on the door, on the household survey, the cadastral maps and the family's identity card all match. Mahila Milan has won the trust of city administrators and planners. The city today has verified the data and now uses it as its official data on families living on the streets.

Quest for land in the city

Pavement dwellers could not expect to get land from a city that is unable to provide sufficient affordable housing to its middle class. The response of city government officials to any request for land was that there was no vacant land available. Hence, women decided to systematically look for vacant lands and they travelled in groups all over the city documenting land that was vacant. When they identified a possible site, they determined its ownership status, the existing job opportunities, the cost of commuting, available health and market facilities, proximity of schools, sewer lines, electricity and water. During this exercise they learnt that, in some cases, lands reserved for low cost housing on the city's master plan were in fact going to alternative uses. Ultimately, the pavement dwellers identified 70,000 hectares of land. They prioritised 10 pieces of land not reserved for any specific purpose or that were marked for low cost

housing. These first lessons slowly equipped the women to begin negotiations with the city over land.

THE WOMEN LEARNT THAT IT IS NOT THE SHORTAGE OF LAND BUT A LACK OF POLITICAL WILL THAT CREATED THE PRESENT SITUATION.

Developing Tools for Land Negotiations: Savings

The women realized that obtaining land was not good enough. They need money to construct their houses, but financial institutions would not lend to them. This prompted Mahila Milan to create savings schemes where woman saved daily for their future homes. The discipline of daily savings and of small-scale borrowing from their pooled savings demonstrated their capacity to repay loans and thus to take on medium and long-term loans for housing. This would also create the track record needed to prove their credit worthiness to financial institutions when needed.

Designing Tools For Negotiations: Housing Models

When planning new homes for the urban poor, the biggest challenge is to make maximum use of available land and thus to achieve maximum density while maintaining both quality and affordability. The first exercise for the women was to make life size models of their dream houses, to allow accurate costings and to experiment with different sizes and designs. Initially, the women relied on their creativity to plan their homes. For example, they used their saris as a measure of scale when making house models. These models were made of cloth on bamboo frames and helped the community get a sense of space and size. House model exhibitions today are used as a tool to mobilize communities and as a way to begin a dialogue with city officials and other housing professionals. Part of the exercise is to help women understand available low cost technology and sources of cheap building material.

When organized communities do their homework and offer solutions that work for both them and the city, showing what land can be used and what houses can be built at low cost, civil servants and politicians find it more difficult to ignore them. In city after city, the federation has learnt that access to land and housing is not just a management and technical challenge, but also a political one. We had to re-examine the relationship between poor communities and the city. Why do cities find it difficult to give land to their poor? Who controls the distribution of land? How do these decisions get made?

THE ISSUE OF FINDING LAND FOR THE URBAN POOR IS NOT JUST A MATTER OF CREATING OF NEW TOOLS FOR LAND MANGEMENT. IT INVOLVES CHANGING THE RELATIONSHIP BETWEEN POOR COMMUNITIES AND THE CITY.

The pavement dwellers in Mumbai began mobilizing other groups of slum dwellers once they realized that their quest for land would be a long, drawn out affair. In doing so, they proved to themselves and the city that they were committed to find a solution for other groups among the urban poor. This pragmatic move broadened their bargaining capacity, as they formed a relationship with the slum dwellers federation. They worked closely in mobilizing slums dwellers living in Dharavi and on lands belonging to the railway, airport and port trust. Today NSDF and MM have detailed records for most of the slums on these lands and over two million people continue to save daily for their future house.

BUILDING A CRITICAL MASS WITH OTHER SLUM DWELLERS IN THE CITY INCREASED THE BARGAINING CAPACITY OF THE PAVEMENT DWELLERS.

In 1995, SPARC was invited to participate in the Afzalpurkar committee; a high-powered committee set up by the Government of Maharashtra (the state in which Mumbai is located) to develop an implementation plan for the city's slum

rehabilitation programme. For the first time, pavement dwellers were recognized as having the same rights of slum dwellers to resettlement and so today Mumbai has a policy for the resettlement of pavement dwellers.

Scaling up Internationally

In 1996, the Indian alliance of Mahila Milan, the National Slum Dwellers federation and SPARC and the federation of the urban poor in South Africa decided to create an international network of slum dwellers. This was supported by a small umbrella organization in which all Slum /Shack Dwellers Federations are represented **Slum/Shack Dwellers International (SDI)** which works in many cities of Asia and Africa.

Exchanges are an important method through which communities learn from each other and transfer the skills needed for surveying vacant lands and doing enumerations and mapping. These exchanges take place nationally and between countries and regions. Federations have used the skills learnt to build their capacity to begin a dialogue with the city for land. Over time some savings groups and the federations have evolved into urban poor funds. These funds are used for financing both medium term and long-term loans like housing and infrastructure. The aim is to locate the fund at the city level to help redefine the relationship between the city and its poor.

Many country federations have used similar set of tools to those used in India for identifying land and preparing maps and plans, with all this underpinned by the savings groups.. In Kenya, for example the federation along with Pamoja Trust are involved with systematically collating data on settlements in the city of Nairobi and Kisumu. Community savings and designing house models have given the federation the confidence to dialogue with the city for an alternative resettlement for families at the Toi market affected by the railways. The

federation has constructed 100 housing units and two public toilets and have also purchased land for 3 groups at a total of 160 acres for 1000 households.

In Srilanka, the federation has an evolved savings and credit program. After the Tsunami they have successfully negotiated with the city of Moratuwa to create the Moratuwa Urban poor fund, which has \$ 120,000. The federations have constructed 50 temporary houses, 500 toilets and are in the process of constructing the next 100 houses as part of a citywide slum upgrading strategy.

The Nepal federation has a strong savings culture. They have created the Urban Community Support Fund for Kathmandu. The City has contributed \$60,000 to the fund with a matching amount from donors. The Fund has financed the construction of 44 houses with \$150,000.

The Malawi Federation is very well organized. They save daily and have successfully negotiated with government for land. They have housed over 1000 families and have got the permission to construct another 2000 houses.

In Zimbabwe, the federation savers contribute 5,000 Zimbabwe dollars per month towards the National Urban Poor Fund called the Gungano Fund The Fund is meaningless in Zimbabwe because it is severely eroded by inflation. For example, people repay housing loans in building materials. The Fund has financed the construction of 1000 houses. It has also revolved these finances for livelihoods/crisis/consumption.

In the Philippines the federation has the community fund, created from community savings, which is \$150,000 and a separate fund created from donors and government grants, which is \$ 2 million. Land has been secured for 18,201 families. This Fund has provided for 106 temporary housing units and has also revolved for livelihoods/crisis/consumption.

Namibia has a national fund: The Twahangan Funds. The Fund is used to build houses, infrastructure, open markets and for income generation. Total funds available for infrastructure are \$1.7. The Fund has financed over 1500 houses, and infrastructure for 5 communities (800 families), Income generation loans for 1000 families and subsidised land (25 lots) for 3,500 families.

The South African homeless peoples federation have walked through the same rituals of savings and surveys in all the regions. Today they have a community-based Urban Poor Fund of about \$35,000 and the uTshani Fund (capital from government and donors) of R88 million. The Fund has financed over 13,000 houses and Land tenure opportunities for an additional 7,800 families, Infrastructure for 600 families and 12 community centres.

In India the federation has built has 5,000 houses and relocated another 30,000 families. 600 community toilet blocks at a total cost of \$11,5 million have been constructed in Mumbai alone. In works

Changing Policy plus taking responsibility

SDIs experiences in different cities have shown that no one city or national government have come out to make land available to the poor. It is only the organization, perseverance and patience of poor communities to sustain a dialogue on land with the government, which includes leaving no option unexplored that has brought about the changes that have happened from the side of the community. Real change does not come by just a change in policy but by redefining these critical relationships between those living in Slums/Shacks and the city government. In addition, demanding rights without taking responsibility for developing viable solutions does not bring about the change required.