

FOR BETTER SLUM POLICIES

Relevant for: Indian Society | Topic: Urbanization, their problems and their remedies incl. Migration & Smart Cities

A slum behind Ragigudda Temple, in Bengaluru. File photo. | Photo Credit: [G.P. Sampath Kumar](#)

India's rapid urbanisation has been proceeding apace for decades, but policy solutions have been shots in the dark. For the thousands who come to the cities every day, cheap housing in slums is often the springboard to better lives. However, studies show that these migrants often get stuck in a vicious cycle of debt and socio-economic stagnation.

First, India must get its numbers right as there are no concrete figures on these temporary and semi-permanent settlements. Slums have a fluid definition and legal pedanticism leads to exclusion of people. The 2011 Census estimated 65 million people in slums, a marked shortfall from the UN-HABITAT's 2014 estimation of 104 million.

Current slum policies primarily focus on housing, relocation or in-situ development of multi-storey complexes, which free up swathes of prime real estate. But in doing so, they miss out on the brewing socio-economic distress in slums. This was revealed in two projects conducted in Bengaluru and which could apply to other Indian cities too.

A long-term, multi-institutional survey by researchers from the Netherlands, the U.S. and a local NGO, Fields of View, reveals that over 70% of families in slums live in debt. The difference between their monthly earnings and expenses is less than 1,000 leaving them vulnerable in case of educational, vocational, social or health emergencies. Moreover, with no access to formal financial systems, any borrowing comes from private money lenders at high interest rates. For many, even water and electricity are disproportionately more expensive as they are forced to rely on the grey market rather than on formal, subsidised channels.

The cumulative effect is that residents end up staying in the same slums for an average of 21 years, according to a seven-year exploratory study helmed by Duke University, U.S. Seven out of 10 households have stayed in slums for at least four generations. These families earned only marginally more than "newer" migrants. When families did move out of their slums, it was towards "cheaper," worse-off slums. This is in contrast to the rapid upward mobility among other urban sections. Disturbingly, both studies show that there is little upliftment despite better education levels. This is perhaps due to the rapidly changing profile of entry level jobs. Undergraduate or technical certificates can only provide low-paying jobs. Much like their parents, the youth earn less than their more-educated peers who don't live in slums.

A case can be made for a nuanced slum policy, rather than a one-size-fits-all approach. In many established slums, political patronage has produced concrete houses, title deeds, piped water and regularised electricity. Here, economic opportunities and employment are key. On the other end, slums resembling tented refugee camps need housing and basic amenities. Until these nuances are considered, ambitious but slow-to-implement housing schemes will do little for the welfare of slum dwellers.

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