THE URBAN SLUMS SCENARIO IN KARNATAKA

Karnataka is one of the most urbanised states in India with 37% of its 6.11 crore people living in urban areas. According to official statistics from the Karnataka Slum Development Board (KSDB), the state has 2,796 slums housing 40.5 lakh people. With the expansion of Bangalore, the slums have also increased, taking the official number of slum from 473 in 2003 to 597 in 2013.

Officials say 13.86 lakh out of 84.25 lakh people in Bangalore, which is 16.45%, live in slums. Experts dispute the figure and term it as 'gross underestimation.' They peg the figures in Bangalore between 25% and 35%. The urban poor are living on government, private and railway lands. Most slum dwellers work as drivers, domestic helps, cooks, construction labourers, vegetable and fruit vendors, watchmen etc.

Bangalore is followed by Hubli-Dharwad with 105 slums and Mysore with 81. However, Mangalore is exceptional and has the least number, with the existing ones having basic facilities. Bangalore district has 21.5 per cent of the total slum population of Karnataka, and every fifth person in the Bruhat Bangalore Mahanagara Palike (BBMP) limits lives in a slum, said R. Vasudevan, Assistant Director, Directorate of Census Operations, Karnataka.

(Hindu, 2013)

Astonishing upsurge in the real estate prices is one of the significant reasons for the mushrooming of slums. Even the government's low-cost housing has become unaffordable for the poor in Bangalore. For example, the flats Bangalore Development Authority is building. The agency issued a notification on October 12, 2011, to construct 13,172 flats in 13 places on the outskirts of the city. It fixed Rs 7.5 lakh for a two-room flat. The response was so poor that the agency had to advertise several times calling for applications. Recently, BDA has hiked the cost from Rs 7.5 lakh to Rs 17.60 lakh, making it much more unaffordable. Another reason for the poor response to the housing programme is that they were outside the city, which meant the bureaucrats had failed to take into account the employment option of the poor.

Former Hubli-Dharwad Urban Development Authority chairman Mr. Lingaraj Patil blames vote bank politics for the increasing slums. "Many politicians support and help formation of slums because it helps them get votes," he said. (Kumar, 2013)
However, the case for Bangalore is unique as it has many temporary (migrant workers living near construction sites) and scattered slums, which are hardly counted by the officialdom. The underprivileged migrants from various parts of the country are flowing into the city.

Issac Arul Selva, convener of Slum Jana Andolana, said: "The official figures are a gross underestimation. About 50% of city's population lives in single rooms. They can be classified as urban poor, but the government doesn't want to accept this. Many servants live in cars and houses of rich people, but they are not counted as urban poor."

Kaveri RI, neuroscientist and member of People's Democratic Forum, has a word of caution. She said: "Demographic shifting of rural population to urban areas and zero planning by the government to control migration to urban areas is leading to the increase in the number of slums. If the government fails to plan at least now, the situation in the coming years will be worse. The poor will have no choice, but to live on the streets by 2017." (Kumar, 2013)

THE HOUSING CRISIS IN BANGALORE

In Karnataka, the urban poverty rate (at 32.6%) is higher than the rural poverty rate and also higher than urban poverty rate of several other States. According to 2001 census there is a shortage of 1.76 lakh housing units in urban Karnataka. Even though there is a massive housing shortage for the poor, there is not much effort to fill the gap. Bangalore’s urban local body plans to spend 320 crores on housing in 2009-2010, all of these for redeveloping just 13 slums under the centrally funded JNNURM scheme. An analysis by the National Institute for Urban Affairs has shown that Bangalore Municipality, on average, has spent just 9 percent of their slum development budget from 2001 to 2007.

The BDA, another para-statal agency in Bangalore, is currently developing 5 layouts with 1.74 lakh sites. The sites measure 20 feet X 30 feet and cost 1,050 per square foot – which works out to 6 lakhs for just the land, thus keeping them out of reach of majority of the city’s poor. As a result of such development, the urban poor are forced to a life in substandard slum dwellings (if they can afford it!) or a life of homelessness otherwise. (Kuruganti, 2011)
weaker sections. This uneven growth is not new in Bangalore. In fact the State itself has had a hand in making it uneven too. For instance, even before Independence, when new layouts were formed after the plague of 1898, the biggest plots were reserved for upper-castes and new areas like Malleswaram were made unaffordable for the poor. Thus, even as Bangalore began to get well-developed layouts for the well off, the poor got short-changed. This is perhaps why we see that first slums were established in Bangalore much before Independence. (Rajani S.S., 2010)

The construction boom in Bangalore has meant that there has been a lot of migration to meet the huge demand in the labour market. Even though laws like the Building and other Construction Workers’ (Regulation of Employment and conditions of service) Act, 1996, the Inter-State Migrant Workmen (Regulation of Employment and Conditions of Service) Act, 1979 and the Contract Labour (Regulation and Abolition) Act, 1970 require for employers to provide housing for the people they employ, such laws are rarely followed. Developers, if at all provide housing will supply only tin sheds / plastic sheets to the workers. (Rajani S.S., 2010)

The smallest parcel of residential land in all new layouts created by the local planning authority (Bangalore Development Authority) is approximately 54 square metres. At market values prevailing in 2007, this smallest piece of land would amount to over half a million rupees in an outlying location, and at more central locations would fetch three to four times that value. The National Council of Applied Economic Research (2007) reports the average per capita income in Bangalore as 29,394 per annum. At an average household size of 4.13, the average household income would amount to Rs 121,397 per annum, out of which 72% is spent on day to day expenses.

(Rajani S.S., 2010), (Schenk, 2001)

These are average figures, and indicate that to at least the bottom three quintiles of Bangalore’s population the capital worth of obtaining the smallest parcel of new residential land recognised by the master plan, as well as the rental values that would ensue from these capital values, places them below the threshold of affordability that would allow them to participate in the official urban plan’s social scheme. Therefore, they have no choice but to resort to informal forms of tenancy that do not have recognised authorization in the city master plan.
Even though there is a huge housing shortage for the Economically Weaker Sections, there is not much effort to plug the gap. Bangalore’s urban local body planned to spend 320 crores on housing in 2009-2010, all of these for redeveloping just 13 slums under the centrally funded JNNURM scheme. An analysis by the National Institute for Urban Affairs has shown that BMP / BBMP, on an average have spent just 9% of their budget on slum development over a period of 2001 to 2006-07. (National Institute of Urban Affairs, Appendix 1, 2008)

**SLUMS AND THE CITY**

As per data found in the IGSSS Invisible City makers report, 2010; below is a table indicating the growth of slums in the city:

<table>
<thead>
<tr>
<th>Year</th>
<th>No. of Slums</th>
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<tbody>
<tr>
<td>1972</td>
<td>159</td>
</tr>
<tr>
<td>1982</td>
<td>287</td>
</tr>
<tr>
<td>1992</td>
<td>444</td>
</tr>
<tr>
<td>2006</td>
<td>614</td>
</tr>
</tbody>
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*Although the official figure is 614 slums, the NGOs and Slum Leaders estimate that there are at least 1000 slums in Bangalore. In fact, a survey done by a Governmental NGO, Bangalore City Saksharata Samiti (BASICSS) in the 1990s identified more than 700 slums in Bangalore.*

What is compounding the issue is that existing housing options too are being destroyed and people are being pushed to the streets. In the last three years there have been slum demolitions and evictions. Slum dwellers have also been evicted for transport projects like the Metro, flyovers etc. In some of these cases, people in the slums have been given alternate locations, which are far away from their current location, thereby making it difficult for them to carry on their livelihoods. This may make them come back to the core for the city and live on the streets.

Case of Ejipura: Over 1500 families were uprooted in less than a week from EWS Quarters, Ejipura- Bangalore in January, 2013. In 1992, the Ejipura Quarters were built for policemen but were rejected by them as the quality of construction was very poor and even basic facilities like water and sanitation were not provided. The civic agency then allotted the quarters to the EWS. Many allottees continued to live in those poor conditions while some of the allottees rented it out to others who were in a worse off position than them. Thus, these buildings housed a number of poor people who were allotted the house and some very poor
families, who stayed on rent in these blocks. Due to poor quality of construction of the EWS quarters, some of the blocks started cracking and collapsed in 2003, killing 3 people. Later, all the blocks were demolished after experts ruled they were not safe for living. Since then, many have been living in common tin sheds by the side of the demolished quarters. These were evicted in early 2013 in lieu of an upcoming joint venture project by BBMP and Maverick Pvt. Ltd. The project was to develop half the land into EWS housing and the other half into a mall. But the EWS housing would take at least another two years and the number and criteria for allotment is disputed. (Governance by Denial, 2013)

FIELD SURVEY

B K Nagar slum, 1st main road, BK Nagar

The BK Nagar Slum is 45 to 50 years old. It was officially registered by the government agencies in 1985. Estimated population is about 3500 with 700 households of average family size 5.

BK Nagar is in Yeshwanthpur area of Bangalore. Yeshwantpur is an industrial-cum-residential area located in the north western part of Bangalore City in the Indian state of Karnataka. It is close to the areas Malleswaram and Mathikere and is about 6 kms from the Bangalore city railway station.
The slum is a typical case in Bangalore's scenario and is one of the oldest ones. Lifestyle and livelihood options followed by the inmates are similar to that of other slum dwellers in the city.

As per official records there is a proposal for EWS housing in the area, tenders for which were released in 2011. No action has been taken so far.

**House 1**

No. of members: 4

Mr. Maridas (50), Mrs Gracy (42) and their two children- Amul (21) and Arakya (22)

Maridas is a painter, Amul is a contractual labour at the parcel office at Yeshwanthpur Railway station

Gracy is a house wife and Arakya helps her mother at home.

Maridas came here 40 years ago with his parents who are no more. They are natives of Tamil Nadu, but the family came to Bangalore about 50 years back.

Amul and Arakya have completed their 1st PU. Their parents are not educated but can sign their names in English and Kannada.

Combined Income of the household: Rs 15,000 per month.

This is their own house and they do not have to pay rent.

Expenditures:

- Rs 300 on electricity per month
- Rs 5,000 on food per/month- includes daily non vegetarian meal and chapatis

They have a gas connection and are able to get claim the subsidies since they own a ration card.

Water connection: Every 4 homes in the neighbourhood share a water tap which is not potable. For potable water this neighbourhood of more than 700 families share 7 taps which are on the main road. They call it Kaveri water, probably because of the source river.

The house: I hall, a kitchen, small backyard which is also the bathing and washing area and has an open WC.

They aspire to move into a flat which is larger than this. The local councillor had promised building of EWS flats about four years back. No action has been taken yet.

Drinking water is one of the major challenges as they have to fetch it from community taps which are not adequate in number and are about 100 to 200m away.

The children do not even know the name of their native place, neither do the mother. Theirs is a family who migrated to the city even before it began to become the IT hub of the country. Better employment and income in the city (comparatively) is what attracts them.
Images clockwise: Amul and Gracy in front of their home; Amul and Gracy with the neighbour kids; the hall- only room in the house; the shared tap of the alley; During the survey.
House 2

No. of members: 5

Father (41) - Labourer with the Kurlon factory in Yeshwanthpur, It's a major mattress company in India

Mother (39) - a house maid, works in the nearby wealthier homes

Children- Two boys’ 16 and 14 years old and 11 year old girl. They are in PU 1st year, 7th grade and 5th grade respectively and go to Mata English School which is about 1 km away.

Combined monthly income: Rs 10,000 per month

Father has studied till SSC level and mother till 5th standard.

They are staying as tenants in this house. They pay Rs 50,000 annually and are staying since the past 5 years.

Natives of Arrakonam district in Tamil Nadu. The children were born and brought up in the city itself and used to live to live in Mathikere area earlier. They aspire to have a house of their own in the city.

The children wish for a bigger house with better water facilities preferably a private connection.

Images clockwise: The children in front of their home as their parents are away; watching TV in their single room is what they relish the most; the kitchen which seems to be relatively well equipped.
ALTERNATE DWELLINGS

There are very limited affordable options for this strata of the society when it comes to housing in Bangalore. They have the possibility of either moving to a rented dwelling in another slum which is similar to their present condition or even worse sometimes. The EWS housing provided by the government agencies mainly BDA- Bangalore Development Authority and Karnataka State Slum Development Board are inadequate to cater to the large numbers and is either inaccessible because of its eligibility criterion or unaffordable.

Applicant for a BDA EWS flat should be a domicile of Karnataka for not less than ten years. Though this applies to many slum residents, sometimes lack of proof documents render them helpless.

The current prices for a 1BHK EWS flat constructed by the BDA is between Rs 7.25 lacs and Rs 10 lacs. This excludes the registration and application fees.

There was the basic model of 250 sqft, premium model of 350 sqft and deluxe model 450 sqft meant for EWS category. The price was 3.75 lakh, 5.5 lakh and 7.5 lakh. These were upgraded later after issuing a notice that the costs were wrongly estimated, such that EWS category flats were priced between 7.5 lakh to 8.2 lakh in various areas, while for general quota, 1 BHK flats were priced between 9.5 lakh and 11.2 lakh.

An image snipped from the BDA notice regarding application for EWS flats released in early 2014.
Other slum areas near the BK Nagar area where rented dwellings can be found by the residents are Gouthamnagar Slum; Laggere, off Outer Ring Road near Peenya; Shariff Slum in Yeshwathpur; Sahakarnagar Slum etc. to name a few.

The rent in these slums for a single room dwelling varies between Rs 35,000 to Rs 60,000 annually depending on the facilities available such as water supply, electricity connection, vicinity of schools and jobs etc. Similar accommodation with slightly better facilities and amenities is also available in urban villages like Doddabomasandra near Vidyaraipura area in North Bangalore.

A 600 sq.ft plot in Yeshwanthpur would cost at least Rs 9 lacs as per the property agents in the area. Prices in neighbouring areas vary from Rs 750/sq.ft to about Rs 2000/ sq. ft.

Firstly, most slum dwellers are unable to afford these EWS flats built by BDA. Secondly, the allotment system for these is highly disputable and corrupt. Recently a local MLA was accused of letting his supporters take over the flats in one such housing complex and play mafia, in spite of genuine persons having paid registration fees for the flats. Thirdly, even if some slum dwellers are able to afford it, they eventually sell off the flat for a higher amount and end up living in another slum of the city.