

## **Urban Slums and Housing Administration in Kerala: A Study on Urban Slum Dwellers in Kollam Municipal Corporation**

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### **Abstract**

*The sprouting of slums in an urban centre is a multidimensional issue and it will continue to exist and grow further till the existence of mankind. Various philanthropic studies are conducted all over the world to improve the conditions of slums and slums people but the condition of the same was deplorable. Housing is an essential necessity for human beings along with food and cloth but it is something that's not usually discussed in the discourse on human development. The state of Kerala is quite capable of representing the overall achievement in the indicators of human development index like life expectancy, education and per capita income, etc and at the same time, it is also important to assess other equally important basic needs like housing and sustainable development. The result of the study emphasizes the need for measures to improve the housing conditions of slum dwellers in Kollam Municipal Corporation.*

Governance is introduced as a broad construct and detailed reflection of coordination in an organization or body to enhance prosperity and viability. The concept of governance deals with rule, authority, and domination. To ease the transparency and viability of governance, local governance is introduced to deliver the deliberative level of administration and partnership among different actors from the centre to the local level in a hierarchy. Local-level governance bridges the gap between public administration and local citizens in coordinating or building a partnership with day to day administrative activities. The industrialization process and growth of population classify the governance process into rural governance and urban governance. Urban areas as a centre of attraction is also emerging as a centre of issues viz., employment/job creation, waste collection and disposal, urban poverty, shelter and housing, water and sanitation, public transport and traffic, health and education services, civic engagement in development process, etc. Cities are the centres of technology, innovation, creativity and economic growth and employment, reservoirs of skills, knowledge and pull factors for migrants from rural areas. India is witnessing an increased pace of urbanization and it is emerging as one of the fastest urbanizing countries in the world. It is the

second-largest urban system in the world with an urban population of about 340 million and 35 metros, despite its population is predominantly rural. One of the major issues faced by urban areas i.e. the slums. The world is too materialistic and the term slum synonymously used to represent the typical lives of people in the downtrodden of urban areas. Slums are poor, overcrowded, communities lacking adequate access to safe water, sanitation public services basic infrastructure and housing. Slums are the neglected parts of cities where housing and living conditions are appallingly lacking. Slums range from high density, squalid central city tenements to spontaneous squatter settlements without legal recognition or rights, sprawling at the edge of cities. Some are more than fifty years old; some are land invasions just underway. Slums may be called by various names. Favelas, Kampongs, Tugunos. The sprouting of slums in the urban areas is the direct outcome of greater economic opportunities available in the cities and towns. The demonstration effect of improved standard of living prevailing in the urban area has also attracted not only the population from smaller settlements, but also the rural migrants to almost all the major urban centers resulting in the emergence of slums even in the heart of the cities These slums occurred due to various factors, namely the shortage of developed land is beyond the reach of urban poor; large influx of population, rural migration to cities in search of jobs and inadequate provision of basic services and infrastructural facilities in the urban areas. In general, slums are the products of failed policies, bad governance, corruption, inappropriate regulation, dysfunctional land markets, unresponsive financial systems and a fundamental lack of political will (Gurumurthy K T 2000). The United Nations Conference on Housing and Sustainable Urban Development which will take place in 2016, reveals that one billion people live in slums that are one in six of us. Unless urgent action is taken 1.4 billion people will live in slums by 2020 (UN Habitat 2016).

A quantum growth of Kerala urban population from 26%(census 2001) to 47.75%(2011) is one of the fastest urbanizing states in India. The steady urbanizing statistics of a developing country indicates the growth of informal settlements and economies. The informal settlements can be termed as Slums and the importance of the informal settlements of the poor got only limited attention by the government and authority. Kerala has achieved applaudable progress in Human Development, which was reflected in the high level of education and health of its population Crude Death Rate, Infant Mortality Rate and Life Expectancy in Kerala are comparable even to those in the developed countries (World bank

2003). Notwithstanding the advanced level of Kerala, the question arises that whether the fruits of human development were fairly allocated to each section in the society. Studies held in this regard revealed that all section of population has not benefited fully out of the development process (Ganghadharan K., 2005). Among the urban population, slum dwellers were the poorest. Literacy and education were the hallmark of Kerala Social Development, on this count also, slum population lag behind. They have remained poor, deprived of the basic nutrition, rudimentary shelter, minimally competent medical attention and basic education posing a great challenge to Kerala model of development. Data released by Housing and Urban Poverty Alleviation indicates that housing shortage in Kerala was 5.4 million, i.e., 2.90 per cent of the total housing shortage of India in 2012. The total housing shortage in India was estimated at 18.78 million. Out of this, Economically Weaker Groups (EWG) and Lower Income Groups (LIG) need more houses (17.96 million) (Government of Kerala, 2011). Housing is an essential necessity for human beings along with food and cloth but it is something that's not usually discussed in the discourse on human development. The state of Kerala is quite capable of representing the overall achievement in the indicators of human development index like life expectancy, education and per capita income, etc and at the same time, it is also important to assess other equally important basic needs like housing and sustainable development. In Kerala the demand for housing by EWG and LIG is proportionately much greater than that of middle-income group and high-income groups. Housing demand for EWG and LIG can be met through community housing projects (CHP). Community housing projects like Indira Awas Yojana, EMS Housing Project and M.N Laksham Veedu Punarnirmana (MNLP) scheme are being implemented in Kerala with the objective of enabling the houseless. But the Community Housing Projects, it is noted that the projects have been generally efficient in terms of macro and micro-level indicators but not the people in the slums of Kerala. Hence in this scenario, an affordable housing project is necessary to improve the living condition of the slum dwellers. Here the prime motto of this study is to analyze the efficacy of the community housing projects and slum clearance projects implemented in Kerala by the various tier governments and to introduce an affordable housing scheme for the slum dwellers in the state of Kerala.

### **Review of Literature**

Various philanthropic studies have examined various aspects of slums and come out with diverse findings. Almost all the studies have concluded the impact of government Programmes to be ineffective or moderate in reducing the growth of slums.

Retnaraj D (2001) examined the growth of urban slums in Kerala in recent years and the consequences on the hike in the price of pucca shelter and land in urban centres. The study concludes that there is a heavy concentration of population in class first cities in Kerala. Like all urban centers, the hike in rent of houses and prices of land urban people in Kerala was forced to live in slums. There is a complex relationship between urbanization and land prices. The major factor, which led to a rise in land prices and real estate markets in Kerala in the 1980s and at the beginning of the 1990s was the inflow of enormous foreign funds. This also led to growth of slums in Kerala. As a notable feature in every slum, Drinking water facilities, latrine facilities and electric connections are inadequate among the slum dwellers in Kerala.

George (2002) made an evaluation of housing conditions in Kerala. In his study, he made use of secondary data and pointed out that the housing condition in Kerala shows signs of improvement quantitatively and qualitatively. There is substantial increase in the number of houses constructed per year. Qualitative parameters also are comparatively better than that of the all-India level. He suggested that more attention should be given in providing houses with electricity, safe drinking water and toilet facilities.

George and Abu (2005) made a study on the Lashamveedu scheme of Kerala State. It was revealed that the present condition of the houses under this scheme is unsatisfactory. They suggested that the Government with the help of other organizations should take steps to renovate the houses, and financial assistance should be provided at the earliest for repair and renovation. Secondly, educational campaigns should be conducted for the residents in these colonies. Thirdly, easy access to drinking water should be made available to these families.

Many studies present socio-economic problems of the slum, environmental condition, and slum upgrading related policy analysis. Among the very few concentrated on the basic issue that's their housing. Only there are very few studies related to the housing conditions of urban slums in Kerala. In this backdrop the present study concentrates a detailed analysis of the efficacy of community housing projects in the urban slums and to innovate affordable housing for the poor.

## **Objective**

- To analyze the socio-economic conditions of the urban slum dwellers in Kollam Municipal Corporation.
- To evaluate the transparency of beneficiaries from slums included in the Community Housing Projects.

### **Methodology**

The methodology adopted is mainly descriptive and analytical in nature. Analytical researches use facts or information already available and analyze them to make a critical evaluation of the material. While descriptive research, also known as statistical research, describes data and characteristics about the population or phenomenon being studied, descriptive research answers the questions i.e. who, what, where, when and how. Both primary and secondary data has been used for the study. The study basically relied upon the primary data directly collected from the field. For the collection of primary data a direct observation method and Questionnaire method has adopted among the selected sample inhabitants in slums during the course of the data collection.

Secondary data were to be collected from Economic Reviews, Information from Kerala State Housing Board (KSHB), Department of Economics and Statistics, State Planning Board. The available historical records from various government offices and official websites were utilized. An attempt has also been made to put the historical information in an analytical framework which contributed to on understanding the urban slum situations in Kerala. Statistical tools like percentage, graphs, and diagrams are to be used.

### **Conceptual Framework**

#### **(a) Conceptual Analysis**

This research study is related to the evaluation of community housing projects implemented in the Slums in Kollam Municipal corporation. To understand the research topic better it is important to understand the concept of Slum – it's Meaning and Definition, Characteristics of Slum, Types of Slum, Community Housing Projects, Slum Improvement, Clearance, and Redevelopment, etc. Let us look at the concepts in brief.

#### **Slum – Meaning and Definition:**

The word slum has been used to define the poorest quality housing, and the most unsanitary conditions; a refuge for marginal activities including crime and drug abuse; a likely source for many epidemics that ravaged urban areas, a place apart from all that was

decent. UN-Habitat 2003 has stated its description to refer to the term slum based on the first urban forum paper “Cities without slums” as “a wide range of low-income settlements and/or poor human living conditions”, and with the traditional meaning. The traditional meaning of slums is “housing areas that were ones respectable even desirable, but which have deteriorated as the original dwellers have moved to new and better areas of cities” has come to include also “vast informal settlements that are quickly becoming the most visual expressions of urban poverty, having varied quality of settlements with limited access to water electricity and sanitation”.

**Types of Slum:**

Slums have been mainly categorized into three types as notified slums, recognized slums and identified slums as given below:

- **Notified Slums:** All notified areas in a town or city notified as Slum by the State, UT Administration or Local Government under any Act including a “Slum Act”
- **Recognized Slums:** All areas recognized as „Slum“ by State, UT Administration or Local Government, Housing and Slum Boards, which may have not been formally notified as slum under any act.
- **Identified Slums:** A compact area of at least 300 population or about 60-70 tenements, in the unhygienic environment usually with inadequate infrastructure and lacking in proper sanitary and drinking water facilities (identified).

**Community Housing Projects– Meaning:**

Government-aided housing schemes for economically weaker sections are the EMS Total Housing scheme, Tribal Housing Scheme, New Suraksha Housing Scheme, Schemes of SC and ST departments, Fishermen Housing Scheme, Bhavanasree, Araya and M.N Laksham veedu Punar Nirmana Padhathi. Centrally sponsored housing Schemes such as Indira Awas Yojana, Valmiki Ambedkar Awas Yojana (VAMBAY) Integrated Housing and Slum Development Project (IHSDP), Basic Services to Urban Poor (BSUP), National Fishermen Welfare Fund (NFWF), Interest Subsidy Scheme for Housing and Urban Poor (ISHUP) and 173 Affordable Housing in Partnership (AHP) are also aimed at providing financial assistance for constructing houses for the poor economically weaker sections in the state. Jawaharlal Nehru National Urban Renewal Mission (JNNURAM) targets acceleration of supply of land, shelter, and infrastructure with special emphasis to provision of basic service to urban poor and up-gradation of slums. The newly introduced scheme of Rajiv Awas

Yojana (RAY) also focuses on resolving the emerging needs of poor people in slums due to urbanization (Government of Kerala, 2011).

### **Major Findings**

In the present study, housing administration of slum dwellers in Kollam Municipal Corporation is an attempt made to portray the housing condition of family respondents in the urban slums of Kollam Municipal Corporation. The study also sketches the socio-economic profile of slum dwellers presents a vivid picture of factors such as caste, religion, education, marital status of head of family, etc. Direction Observations and empirical data directly collected from is essential to make a study about society more scientific. For data collection from the field, random sampling method is used and a total number of 300 Inhabitants from the slums of Kollam Municipal Corporation are used for this study.

- 300 samples (inhabitants) are collected for the study; among that 54.1 per cent were males and 45.9 percent by females.
- The rate of literacy for males and females was 82.5 per cent and 67.9 percent respectively.
- A majority ((43.2%)) of the slum population in Kollam Municipal Corporation belongs to Muslim community, and 32.2 percent of the population belonged to Hindu communities. 24.6 per cent of the population belongs to Christian community.
- A majority (73.2%) of the slum dwellers came under the income slab of 500rs per day, 24.7 percent of slum dwellers had their wage up to 1000rs per day. Only 2.1 per cent of the dwellers had wage more than 1000 per day. Almost all the samples denote that their monthly expenses are higher than those of their monthly income.
- Considering the housing conditions, 21.6 per cent of the slum population lives in a pucca house and majority (58.3%) of the houses in the slums were semi pucca. Most of the household has only one room.
- As regards other amenities, it has been noted that 76.4 percent of the population had a good useable and hygienic latrine facility and 23.6 percent of population didn't have a latrine facility or unhygienic in condition.
- It has been observed that the majority (95.7%) of the household had an electricity connection.

- 86.2 per cent of the slum population depends on public tap for their need for water and only 13.8 percent of population had well or bore well facility.
- 82.5 per cent of the slum population responds that they didn't avail of any aid from governmental organizations rather than food grain ration.
- 33.2 per cent of the population owns their land and houses in the slums, 66.8 percent are in rented houses or with relatives or unauthorized settlements.
- Among the 66.8 per cent of the houseless population in the slums, only 12.2 percent of the populations are considered for the community housing projects under the jurisdiction of Kollam Municipal Corporation.
- The major finding of the study is that the Kollam Municipal Corporation didn't consider the entire houseless population in the slums for the community housing projects under various schemes like PMAY, Life Mission etc.
- The local self-government machinery and the bank authorities mention technical reasons like lack of monthly stated income in banks, owned lands below 3 cents, etc. to ousted the slum population from the beneficiary list of community housing projects under various schemes like PMAY, Life Mission, etc.
- The terms and conditions in the community housing projects under various schemes like PMAY, Life Mission doesn't favour the slum population to be considered as a beneficiary.

### **Suggestions**

The following are the major Suggestions for the study :

- Local self-government should include houseless population in slums while introducing community housing projects.
- The governmental authorities and banking sectors should resolve the technical issues in PMAY & Life mission programmes that adversely affect the slum dwellers as beneficiaries from community housing projects.
- The local self-government must develop strategies to prevent the formation of new slums.
- The government provide access to affordable land, reasonably priced materials, employment opportunities and basic infrastructures, especially to slum dwellers.

### **Conclusion**

The greater economic opportunities in the cities and towns provide employment to the rural migrants as well as the local urban population and this led to the growth of slums in the urban areas. In the absence of adequate shelter, these low-income migrant population led to the formation of unauthorized settlements in the urban centres and finally characterized into slums. To resolve the housing shortage, government introduced various community housing projects but the solutions won't benefit the slum population. The study reveals that only a few populations (12.2%) from slums are the beneficiaries of the community housing project in Kollam Municipal Corporation. The local self-government machineries and the bank authorities mention technical reasons like lack of monthly stated income in banks, owned lands below 3 cents etc. to ousted the slum population from the beneficiary list of community housing projects under various schemes like PMAY, Life Mission etc. In short the government has to introduce multi prolonged strategies access to affordable land, reasonably priced materials, affordable housing, employment opportunities and basic infrastructures to slum dwellers.

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