

Lack of Inclusivity of Migrant Communities in Housing Policies

-A case of the Bangalore Metropolitan area

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Abstract

¹With 1.2 billion people India is the second most populous country in the world, second only to China. There has been a gradual shift with a massive amount of the population migrating to urban areas in search of better livelihoods and living conditions. Unfortunately, the lack of infrastructure in Indian cities coupled with increased costs has created an exacerbating problem of homelessness within the urban poor.

Migrant communities are temporary in nature, and hence require short term rental housing that are affordable, and near livelihood opportunities. The Prime Ministers Awas Yojana is a national level program introduced in 2014 that aims to provide “Housing for All” by 2022. However, the policy does not address the lack of affordable rental housing in central urban areas. Migrant groups continue to squat in empty plots of land, and set up temporary homes made of tarpaulin sheets. They have no access to basic infrastructure like water, electricity and toilets, and are an invisible population in the eyes of government schemes and policies.

This paper provides an in-depth analysis of housing requirements of three migrant communities in Bangalore at different stages of permanency. A comparative analysis is then conducted against the PMAY to understand the lack of inclusivity of housing needs of these groups under government schemes. Under the hypothesis that a large percentage of the requirement is of affordable rental housing (established through secondary research), the paper then analyses the Draft National Urban Rental Housing Policy and the National Urban Livelihood Mission, and aims to provide recommendations for inclusivity under the analysed schemes.

Keywords: Housing, Migrants, Urban, Policy

1. Phenomenon of Migration

Migration is often referred to as a reality that may be triggered due to unfavourable conditions – both natural and man-made. India being a largely agrarian economy, the consequences of climate change and the seasonal nature of agriculture is majorly responsible for large scale

¹ United Nations Department of Economic and Social Affairs/Population Division, World Population Prospects: The 2017 Revision, Key Findings and Advance Tables, viewed 12th November, 2017

rural to urban migration.² For many marginalized rural families, it is the dream of making it big in the city that encourages migration. However, such dreams remain short-lived as large urban centres in India are not equipped with sufficient infrastructure to accommodate this large dynamic population.

Today the need for basic services has outgrown the availability, particularly in the urban scenario. For a low-income urban migrant, squatting remains the cheapest option for accommodation as they require temporary settlement spaces due to constant relocation from place to place in search of livelihood opportunities. It may not meet the paper standards of planning norms immediately, but almost all these slums become neighbourhoods, of given time and support.³ Recognizing diversity as a premise and working with it as an ongoing process or series of activities are the two pillars of sustainable planning.⁴ However, current housing and planning policies in the Indian context do not incorporate the varying housing needs of different low-income communities, thus creating a huge gap between demand and supply.

2. Diversity of Urban Migrants

For the purpose of this paper, the low-income migrant population of society has been largely classified into three sectors based on status of housing, and levels of permanency in urban areas.

a. Permanent/ Semi-Permanent (Least Vulnerable)

The first category is that of communities that have achieved a high level of permanency, and have been settled in urban areas for a minimum of 10-15 years. Communities of this nature usually are provided access to basic infrastructure such as water and electricity supply, and have permanent/semi-permanent houses constructed using brick, mortar or metal sheets.

² Mohandas, Meghna, 2017, *Shades of Yellow – Inclusivity in Urban Geographies*, Vowels India

³ Bhan, Gautam, 2015, *From Slums to Neighbourhoods*, The Hindu

⁴ Sen, Joy, 2013, *Sustainable Urban Planning*, New Delhi, TERI



Figure 1: Footprint of Old Baiyyappanahalli community in the urban context

An example of one such community is located in the Old Baiyyappanahalli area of Bangalore city. Located behind the Swami Vivekananda metro station, the residents of this community mainly consist of migrants from Tamil Nadu who had initially squatted on the land due to the absence of affordable housing in the city. Over the years, the community, with the help of various CSOs (Civil Society Organizations) have been successful in attaining allotment rights over the land occupied, and accessing basic infrastructure such as water and electricity. Although they do not hold possession rights over the land, members of this community have been provided with stable tenure, and hence are able to construct permanent houses without the constant fear of eviction. Income levels of members of this community range between Rs. 25,000 – Rs. 50,000 per month, and hence they can be qualified under the EWS category, as per definitions of the Government of India.⁵

⁵ Ministry of Housing and Urban Poverty Alleviation, Pradhan Mantri Awas Yojana, 2015, viewed 6th March, 2018



Figure 2: Permanent Migrant Slum Community (Old Baiyyappanahalli)

However, the quality of such houses are very poor, and lack basic ventilation and lighting, due to the small areas of land allotted to each household. The lack of technical knowledge on house construction is one of the major challenges that members of this community face while constructing houses. The second major gap in housing in permanent slum communities is the lack of access to affordable housing finance, due to lack of proper income and land documents. The general trend observed in this community was lending from local moneylenders at exorbitant interest rates that largely resulted in lifelong debts.

b. Temporary (Averagely Vulnerable)

The second category being discussed in this paper is that of temporary communities who have migrated to urban areas more recently in search of livelihood opportunities. A large percentage of members of this category are employed in the construction industry as informal workers. The nomadic nature of their work (based on location of construction sites) results in temporary houses constructed in close proximity to livelihood opportunities, and are made using materials such as plastic sheets. The lack of affordable rental housing results in squatter settlements that can be mapped to peri-urban areas of Bengaluru city where a large amount of construction is underway due to recent development.⁶

⁶ Datta, Pranati, 2006, Urbanization in India, Regional and Sub-Regional Population Dynamic Population Process in Urban Areas, European Population Conference



Figure 3: Footprint of Thubrahalli community in the larger urban context

One example of a temporary migrant community can be found in the Thubrahalli area located near Marathahalli in Bangalore. The community consists of about 300-400 households who have constructed temporary houses on an empty plot of land. This particular community is an example of a low-cost rental housing model, as the landowner collects a rent of about Rs. 250-400 per month from every household. This results in a mutually profitable agreement, and the risk of eviction is mitigated to a certain extent, when compared to pure squatter settlements. Monthly household incomes of members of this community was documented to be between Rs. 12,000 – Rs. 15,000 on an average.



Figure 4: Temporary Migrant Slum Community (Thubrahalli)

The housing requirements of temporary migrant communities can be narrowed down to two categories. The first requirement pertains to the recognition of squatter settlements as legal holdings. This will help in formalizing rental agreements between private landlords and slum dwellers. This would then enable such communities to gain access to basic infrastructure such as water and electricity, as was the case in Ahmedabad, Gujarat.⁷

The second issue is regarding the lack of rental housing in urban areas that are affordable to low-income groups. Rental rates in Bangalore urban areas start from a minimum of Rs. 3000, hence families would have to manage the remaining monthly household expenses with Rs. 9000 – Rs. 12,000, which would be a difficult task considering expenses in the city. Additionally, there would also be the burden of an enormous upfront deposit that house owners in Bangalore collect from their tenants, which is usually an amount equivalent to 10 months of rent. Thus, the lack of regularization of the rental market, particularly in the interests of low-income families who have temporarily migrated is another issue that would have to be addressed by the state at the policy level.

⁷ Mahila Housing SEWA Trust, a CSO headquartered in Ahmedabad, Gujarat, was successful in approaching the Ahmedabad Municipal Corporation to convince them to provide slum communities with basic infrastructure such as water and electricity.

c. Homeless (Most Vulnerable)

The third category of urban migrants is that of homeless people who typically live in very vulnerable conditions, usually on footpaths and pavements. The sources of income for this group are highly unpredictable, usually generated from begging or other informal sources, resulting in extremely temporary living spaces. An example of this can be seen in the Kalasipalaya market located in central Bangalore, where hundreds of people can be found living in pavement settlements. The average income of a family living in such extremely vulnerable conditions was documented to be about Rs. 3000- Rs. 6000 per month.

With an income that is less than the minimum required for a family to run a household in urban Bangalore, the housing needs of this group of migrants need to be addressed on priority. Considering that these families live in extremely vulnerable conditions, there is an additional responsibility of rehabilitation and skill development on the government, which would enable such households to increase their income. Hence, affordable temporary shelters in central areas, which are in close proximity to livelihood opportunities are the need of the hour.

3. Policy Interventions

This paper shall provide an overview of 3 schemes/policies, namely, Pradhan Mantri Awas Yojana (PMAY), Draft National Urban Rental Policy and the National Urban Livelihood Mission, which respectively aim to address issues of permanent, temporary and homeless communities in India.

a. Pradhan Mantri Awas Yojana, 2014⁸

The PMAY scheme aims to address housing issues in India by enabling house ownership through 4 verticals. Through the In-Situ Slum Rehabilitation (ISSR) vertical, slums that have been identified by the Urban Local Body (ULB) shall be reconstructed into high-rise buildings, and the project shall be cross-subsidized through commercialization of the remaining land. The second vertical (Affordable Housing in Partnership) is a supply-side intervention that aims to construct affordable housing in urban areas that shall be sold to LIG and EWS beneficiaries at a subsidized rate, through a PPP model. The 3rd vertical of the PMAY is the Credit-Linked Subsidy, which is a demand side intervention. Eligible LIG and EWS beneficiaries receive an interest subsidy of 6.5% on a maximum loan of Rs. 6 lakhs, which can be used either for housing construction or purchase. The fourth vertical, Beneficiary-Led Construction provides a gap funding of Rs. 1.5 lakhs for beneficiaries to construct houses on their own plots of land.

Analysing the needs of a permanent community such as Old Baiyyappanahalli under the lens of the PMAY provides the following insights:

⁸ Ministry of Housing and Urban Poverty Alleviation, Pradhan Mantri Awas Yojana, 2015, viewed 6th March, 2018

1. The community would be unwilling to go ahead with the first vertical, as incremental expansion of houses has already occurred over the past 30 years, and 1BHK units would not be sufficient to accommodate the large families.
2. The community is not eligible under the second vertical to purchase subsidized housing.
3. The financial needs of the community are not getting addressed through the CLSS vertical, as Housing Finance Institutions are unwilling to provide funding due to lack of land ownership. Hence, members of such communities are forced to access alternative and significantly more expensive sources of housing finance.
4. The lack of land papers makes communities such as Old Baiyyappanahalli ineligible for subsidy under the BLC vertical of the PMAY.

b. Draft National Urban Rental Policy, 2015⁹

The Draft National Urban Rental Policy has rightfully identified the migrant population as the one that requires maximum housing in cities. It has also addressed the link that is significantly missing from the earlier PMAY – not all migratory households look to own houses in the city. Most migrant families own land/property in rural areas, and are only looking at migration as a temporary means to earn income. Thus, the significance of rental housing becomes all the more prominent in the context of supply of affordable housing. The provision of affordable rental housing close to livelihood opportunities can curb the formation of future slums to a large extent.

The policy also addresses issues of rent control, and the need to develop a profitable market around rental housing. It also states that poor households in urban areas pay an average of 30% of their incomes towards housing, and receive no incentives for the same, which is not the case with middle and higher income groups. The policy aims to address the issues of migrant households through various interventions such as developing social rental housing, provision of need based housing for various vulnerable groups such as trans genders, widows, students, etc, and also by addressing the issues of vacant houses that could be bought into the rental housing market. However, the policy remains at the draft stage, hence implementation issues cannot be assessed at the moment.

c. National Urban Livelihood Mission¹⁰

The Draft National Urban Rental Policy provides directives to the NULM for provision of housing for the homeless. The mission document provides guidelines for ULBs to set-up and operate night shelters that could accommodate the homeless population in their respective jurisdictions. However, the document focuses majorly on the guidelines for construction of night shelters, rather than the sociological factors associated with it. Homeless families at this

⁹ Ministry of Housing and Urban Poverty Alleviation, National Rental Housing Policy (Draft), 2015, viewed 6th March, 2018

¹⁰ Ministry of Housing and Urban Poverty Alleviation, NULM Mission Document, 2015, viewed 6th March, 2018

level of vulnerability would require assistance and an elaborate hand-holding process that would enable them to enter the mainstream livelihood and housing market, and night shelters should ideally act as a temporary space for accommodation. Also, the location of night shelters, particularly in large urban centres such as Bangalore, is crucial. Although this has been addressed to a certain level in the document, it does not provide details on process of rehabilitation of the homeless population in the case where shelters are located at a distance from their current place of stay. Additionally, it has been observed that the mission has not yet been implemented in Karnataka, and the money for the same is yet to be released.

4. Conclusion

The first step towards addressing issues of housing within low-income migrant communities is to understand the heterogeneous nature of the group. Although the 3 policy side interventions aim to address the needs of the 3 groups of migrant communities that have been identified in this paper, there is a lack of understanding of the on-ground realities and difficulties faced by the target segment.

There is an urgent need to provide formal tenure rights to migrant communities that have been allotted land in urban areas, and are nearing permanency. This would enable them to access affordable housing finance, and avail subsidies under government policies. With regard to rental housing, the demand exists undeniably, and governments need to push the policy towards implementation on a priority basis. With regard to the homeless population, the document needs to be revisited from a sociological perspective, to incorporate the actual needs of beneficiaries, and implement a sustainable process of rehabilitation.