

Informal And Formal Settlements

Submitted by

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ABSTRACT:

Many of the significant urban transformations of the new century are taking place in the developing world. In particular, informality, once associated with poor squatter settlements, is now seen as a generalized mode of metropolitan urbanization. This article focuses on urban informality and challenges of dealing with the "unplannable" exceptions to the order of formal urbanization. Policy epistemologies are useful for urban planning concerned with distributive justice. The article also talks about the stereotypes associated with urban informal dwellers and the spatial distribution of slums in Delhi.

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KEYWORDS: Informal settlements, Urbanisation, J.J clusters, Slum dwellers, formal settlements, planned development

Typology is an important aspect of study of residential settlements especially in urban area of the developing world having varied type of house structures and the availability of basic amenities in them. The scheme of typology may differ from one person to another depending upon the purpose of the study.

Rapid growth of informal settlements in developing countries constitutes one of the most intriguing forms of urbanization. Current urbanization in developing countries (DCs) is mostly characterized by the proliferation (rapid increase) of slums and informal settlements. Unfortunately, existing strategies and policies have done little to mitigate their expansion. The UN-Habitat (2003) reports that 78.2 % of the urban population within developing cities currently live in informal settlements (IS). Moreover, IS are growing at least twice the rate of planned settlements (Choguill, 1996).

Urbanisation ('push' and 'pull' mechanism) and an ever increasing number of informal settlements (INSEs) are among today's most serious challenges to sustainable urban development. While, in the past, urban areas have been - and still are - places of opportunities, today, they are described as hotspots of crime and numerous challenges (Wamsler & Brink, 2014). The urban environment is highly complex in terms of growth and development (Bolay, 2006). In the developing world, there is a high rate of migration to urban areas which has further worsened the situation. The people who relocate from rural to urban areas in search for better economic opportunities such as employment often choose to settle in informal areas (Tsenkova, 2010) because of high cost of living in the cities. These people are often faced with extreme poverty and social exclusion (UN-HABITAT, 2003). Traditionally, formal and informal settlements were distinguished based on administrative definitions or socio-economic indicators (Divyani Kohli et al., 2012) such as 'the number of people who live on a dollar a day' (Gulyani, Bassett, and Talukdar, 2014).

These approaches of using spatial-social data have proved to be inaccurate and inconsistent because they lack a uniform global availability (Herold, Goldstein, and Clarke, 2003). Again, they tend to generalize poverty based on indicators within the administrative units. There is lack of agreed definition of slums. The terms such as 'unplanned', 'illegal', 'squatter', and 'shanties' 'ghetto' testify imprecise connotations. The informal settlements are defined as unplanned settlements which are setup illegally either on the public or private land in a haphazard manner without following norms or planning regulations (Ishtiyag & Kumar, 2011). On the other hand, UN-HABITAT (2003) defines slums as urban areas where inhabitants lack one or more of the following: durable housing, sufficient living space, easy access to safe water and adequate sanitation; and security of tenure. Slums differ in size, shape, pattern and population size (Taubenbock & Kraff, 2014). Separately, informal settlements are often reviewed in the context of informality and high density housing, recognizing the fact that they incorporate predominantly informal housing developments (UNECE, 2008).

The **Census of India** defines slums as residential areas where dwellings are unfit for human habitation for reasons of dilapidation, overcrowding, faulty arrangements and design of such buildings, narrowness or faulty arrangement of street, lack of ventilation, light, or sanitation facilities or any combination of these factors that are detrimental to the safety and health. The poorer section of slum dwellers suffer disproportionately from catastrophic illness costs despite the existence of free public health services. I would like to suggest that interventions targeted at slums should look beyond official definitions and include current living conditions to effectively reach the most vulnerable (poorer section of slum dwellers).

The Registrar General of India (RGI) has categorised and adopted the following definitions of slums for the purpose of the Census of India 2011:

1. **Notified slum:** All notified areas in a town or city; Notified as 'Slum' by State, UT Administration or Local Government under any Act including a 'Slum Act'.
2. **Recognized slum:** All areas recognised as 'Slum' by State, UT Administration or Local Government, Housing and Slum Boards, although these might not have been formally notified as slum under any Act.
3. **Identified slum:** A compact area of at least 300 population (or about 60–70 households) living in poorly built, congested tenements, in unhygienic environment, usually with inadequate infrastructure and lacking in proper sanitary and drinking water facilities.

The above observations highlight two very important points:

1. Slums are not a phenomenon that is noted uniformly in all states.

2. It is more of big city-centric problems, especially those that are notably far ahead of others in terms of economic activities.

With these points, it is more pertinent to understand the future growth of slum population so that the threats to these big cities can be envisaged with further clarity.

Informal housing is a type of non-conventional low-cost housing. 'Mostly it is constructed with non-conventional building material that is obtained in an informal way, i.e. beyond the formal channels' (Urban Foundation 1991a: 24). Furthermore, one can recognize an evolution. Originally the shacks were built out of unconventional building materials like (sheets of) corrugated iron, carton, plastic, wood. Depending on the means and the needs of the inhabitants, some dwellings have been expanded and improved after a while. The result is a mix of constructions and housings in various stages of improvement. Informal housing is a world-wide phenomenon and in many developing countries it is the most common residential context for urban families. It is housing for the 'urban poor' who have been forced into this way of living because of the deficiencies of official social housing (Urban Foundation 1991a: 40) and its limited economic possibilities. However, informal housing can be legal as well as illegal and not all low-cost housing belong to the informal sector.

Informal settlements have become an important urban form only since the beginning of this century when the inhabitants became more socio-economically bound to the city. The design of the areas is usually chaotic: an obvious street pattern is lacking, and space for community services (schools, green areas, etc.) is absent. Basic resources and services such as drinking water, sewerage and electricity are lacking at first. Since the dwellers in informal settlements can't afford the huge sums of money needed for transport, these areas are mostly situated as close as possible to places with employment opportunities, such as strategic places on the rural-urban fringe or zones in the urban agglomeration. Since a strategic location is expensive (taking into account the bid-rent curve) and because the inhabitants are poor, the conflict of interests is solved by using those zones with physical disadvantages (e.g. flooding areas) in such a way that they are of little interest for any other form of urban space use. Another solution is to compensate for the higher land value by saving on space by accepting high densities. This may imply the use of the open space around existing dwellings.

Occasionally, the informal settlements tend to cluster in inner cities and expand towards peri-urban areas. The centrality of location implies formations close to the city centre or industrial areas. This is beneficial to residents as they access employment opportunities with ease, but often the substandard housing on sites exposed to hazards is unfit for urban development (UNECE, 2008). Although some of these settlements are being upgraded over time, accommodating the haphazard and rapid movement to urban areas from the past has created a number of challenges. These challenges are often manifested in inadequate infrastructure, shortages in water and electricity supply, and limited access to basic services such as security, education and health services.

The informal settlement **development** undergoes various stages during its growth; that is, infancy, consolidation and saturation. *Infancy* is the initial stage where vacant lands often along the river banks, road reserves, and hazardous areas are occupied by slum dwellers. *Consolidation* is the stage between infancy and saturation. It is normally characterised by increased outward expansion, subdivision, construction, and tenancy (Sliuzas, 2008). At *saturation* stage, expansion stops and empty spaces get filled up with new structures. This stage is normally characterised by high overcrowding which exacerbate living conditions of slum dwellers (Sori, 2012). The figure 1 below shows three distinct and overlapping means of informal settlements growth that is, expansion, densification and intensification (Abebe, 2011). The INSE expansion can either be inward, outward or independent from an existing settlement. The key feature of the expansion process is that the

settlement increases in size. The densification entails horizontal infilling of empty or unoccupied spaces within an existing boundary (increased roof coverage area). The terms such as population density and residential density are used to describe densification process. To illustrate this process, let's consider this as: At time (t1), the residential density of a given INSE is (d1) and at time (t2), the residential density is (d2). If $d2 > d1$ then densification has taken place assuming that there is no change in boundary of an existing Settlement. Lastly, intensification refers to vertical increment of built-up structures and it is often an internal growth along with densification i.e. the increase in floor area ratio.

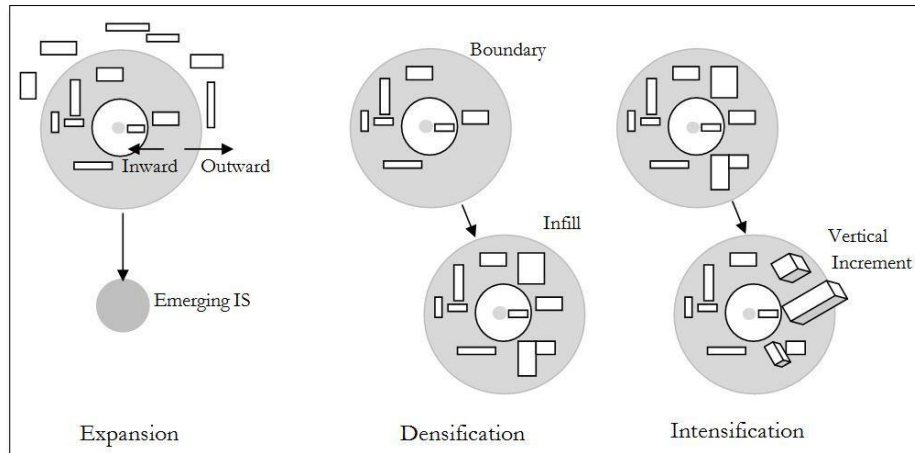


Figure 1: Concepts of INSE expansion, densification and intensification - Adapted from Abebe (2011)

Research shows that IS flourishes marginal or less valuable urban land such as riverbanks, steep slopes, dumping grounds, abandoned or unexploited plots, along transportation networks, near industrial areas and market places, and in low lying areas or wetlands (Blight & Mbande, 1998). Research also indicates that IS dweller have similar socio-cultural backgrounds (Malpezzi & Sa-Adu, 1996). Moreover, there is now sufficient evidence to argue that IS dwellers tend to have previously lived in informal settlement (probably nearby) or they are planning to move to a future informal settlement (UN-Habitat, 2003). This suggests that established IS duplicate themselves and serve as a stepping-stone for the emergence of future settlements on the nearest available land.

Rural-urban migration gives birth to poverty stricken squatter settlements that tend to become permanent, establishing themselves as unmovable communities with adverse planning implications. Apart from social and economic factors, weak urban regulatory framework and political appeasement of the constituencies also contribute to formation of squatter colonies and their eventual perpetuation into permanent slums. The economic interests of governments lead to development of such policies that increase economic opportunities of individuals in metropolitan areas, thus providing an incentive for migration to the rural population in search of better sources of livelihood. Also, due to higher government investments in urban areas to develop and support, it becomes somewhat necessary for the rural population to migrate in order to have a better quality of life. Since migrant affordability of formal residences is very low, they have to create more affordable informal settlements on unoccupied government land. Public budgets for enforcement tend to be relatively lower compared to investments in inducing industrial growth, thus making it easy for the development and growth of informal settlements. Another interesting fact which is worth mentioning is that in the political process, the vote bank of the informal settlements is resulting in the promotion of a populist political culture. Arif Hasan (Hasan, 1998) suggests that it is in the interest of political leaders to see growth in informal settlements because the infrastructure demands of squatters can be met with relative more ease as compared to the demand of formal

settlers, therefore ensuring temporary public satisfaction at lower costs. In the case of informal settlements, often households are not able to afford to pay these local taxes to receive these local public services like open space maintenance, road maintenance etc., therefore choosing to settle with similar households under similar unwelcoming conditions.

Informal urban settlements have a poor reputation as **hotspots of social unrest, squalor and crime**. Yet there is another side to them: as communities that are determined to lift themselves out of poverty via jobs in the city. In a society marked by severe social and spatial inequalities, these places may be useful vehicles for upward mobility. The ambivalence of government policy towards informal settlements needs to be replaced by a more positive approach.

A popular stereotype is that these are isolated enclaves or ‘no-go areas’ occupied by squatters who are anti-social, uneducated and generally desperate. Another is that people opportunistically invade hazardous sites in order to leapfrog others on the waiting list for free RDP housing (Tissington et al. 2013). Such perceptions encourage a hostile response, or at least policy neglect that is based on the assumption that squatter settlements will gradually disappear as people find better housing options. One needs to identify the main drivers and dynamics at work to make sense of the phenomenon and inform good policy. This requires careful analysis of the interactions between people, places and economic activities. In particular, one must understand the relationship between household aspirations, their choice of settlement and the availability of jobs.

Contrasting perspectives on the role of informal settlements:

	Ladder out of poverty	Poverty trap
People and community	<p>People migrate to urban areas with high hopes, resourcefulness and determination.</p> <p>-Social networks support individual endeavour and enterprise, leading to enhanced human capital.</p>	<p>People migrate to urban areas under duress.</p> <p>-Lacking education and skills, they are at the back of the queue for jobs.</p> <p>-Shack dwellers struggle to progress beyond dead-end, precarious jobs.</p>
Place and location	<p>-Informal settlements are well-located. Shelter is affordable and appropriate for low incomes.</p> <p>-Hence these places function as low-cost gateways to economic opportunity.</p>	<p>-Informal settlements are on marginal land, exposed to hazards and are unauthorised.</p> <p>-Insecurities and vulnerabilities limit people’s attachment to the place and discourage investment.</p>
Economy	<p>-Aspiring entrepreneurs generate energy, creativity and dynamism.</p>	<p>-Employers and investors discriminate against shack settlements and their residents.</p>

As a conclusion to this aspect, it can be said that living in the city seems to help people in informal settlements to gain access to economic opportunities, but the quality of these jobs is modest. Few shack dwellers appear to progress beyond entry-level or low-skilled jobs. Such limited upward mobility could be a reason why there is so much frustration and social unrest in these communities.

A **divide** can always be observed between urban informal settlement dwellers and other urban classes. One of the reasons is that non-informal settlement dwellers would like to maintain a difference because of socio-economic dissociation between these two groups. This section talks about the role of informal settlement dwellers within a city ecosystem. One view is that informal settlements have a negative impact on the cities that they are located in. The reasons cited for the same are reflective of the deep-rooted prejudices in the minds of people, which are being mediated through caste and class machinations. The negative perceptions seemed to be influenced by safety concerns as many believed that informal settlements were repositories of anti-social and criminal behavior in the city. Apart from these concerns, many believe that this section of population affected the growth of the country and city by adding unnecessary burdens on “development.” This negative impact was not attributable to the residents of informal settlements and it was either due to municipal oversight or negligence, or that it was an undesirable situation whose status quo was deliberately maintained by political powers for their own benefits. However, another perception is that informal settlements play a **positive role in the functioning of a city**. There are many important roles and tasks that are absolutely essential to the functioning of a city, and that these jobs have traditionally been undertaken by poor people who live in slums. These households also recognized the role played by informal settlements in terms of providing affordable housing to the large masses that make up the urban poor. Informal settlements are the chief source of “cheap labor” and this is essential to the effective functioning of many a commercial enterprise. Last perception is that informal settlements had both positive and negative effects on city life. The reasons were similar to the ones mentioned earlier. The jobs performed by informal settlement dwellers were essential and that the rest of the city had become used to these services and often took them for granted. As a caveat, safety, sanitation and hygiene concerns while talking about the negative impacts of informal settlements.

Based on the morphology, living condition and legal status, **housing in Delhi** can be classified into **SEVEN** types– Homeless; JJ Cluster; Resettlement Colonies; Regularized & Unauthorized colonies; Urban Villages; Walled city and extension; Planned colonies. Since these six types of settlements do not qualify to be classified as formal settlement because of lack of basic amenities, they may also be called as slums in one way or the other. The study reveals that smaller size of slum clusters is more in number and thus a major chunk of slum population live in them. As far as zone wise distributions of slums are concerned the Central Zone witnessed having the lowest number of slums i.e. 127 constituting 9.95% to the total slums in the Capital Territory as against the South Zone in which maximum number of slums i.e. 389 contributing 30.49% of the total slums in the NCT, Delhi. Distribution of slums is influenced by factors like availability of government open land, nearness to workplace, access to transport facilities, etc. According to the survey conducted by the Slum Wing of the Municipal Corporation of Delhi in 1994, it was found that about 75% of the slum clusters in the Capital Territory have 500 or less jhuggies and only 10.5% have more than 1,000 jhuggies. A unique characteristic of the slum squatter settlements in the NCT, Delhi is that the majority of them are small in size and they are scattered all over the Capital Territory. The type of house people live in is an important determinant of the quality of life (Methew, 1987). The type of materials used in the construction of houses, they are classified into *pucca*, *Semi-pucca* and *Kutchi*. Information regarding the housing of squatter settlements in NCT, Delhi reveals that more than half (52.6%) of the juggies are kutchi, one-fourth (25.5%) are semi-pucca and only 22% are pucca houses (Nangia and Thorat, 2000).

The NCT, Delhi being a metropolitan city, its economy is likely to be affected by the globalization and liberalization and subsequent increase in the employment opportunity which will further accelerate the pace of rural migration. This, in turn would lead to further increase in the population living in slums as the slums are often the first stopping point for the poor rural migrants that provide low-cost affordable housing. Although slum cluster perceived as socio-economic and environmental menace to the urban habitat, it plays an important

role in building the city economy, particularly through their works in the informal sector, which is a vibrant support to the city economic system. They should not be considered merely the victims of dire poverty but should be seen as dynamic agents capable of accepting challenges posed by urban environments (Dupont, 2000). Thus, urban policy needs to find ways of integrating slum clusters into the city's formal settlement system and ensuring that these settlements have access to basic services.

An assumption that planning regulations and standards do not only guide formal planning, but that informal urban development is also regulated by customary standards and locally negotiated rules. The term 'planning standards', therefore, applies to legal and technical norms defined by the statutory planning system as well as to rules and standards that have emerged in informal urbanization processes. Formal planning standards are static and codified while informal planning standards are flexible and subject to change according to demand and supply, market forces, cultural and socio-economic conditions, and development stage of a settlement. Standards of informal settlements can, therefore, only be traced empirically with reference to case study settlements representing different development stages. One that rejects the notion of an informal sector and instead views informality as a *mode* of urbanization. The term *urban informality* is to indicate an organizing logic, a system of norms that governs the process of urban transformation itself (Roy & AlSayyad, 2004). Against the standard dichotomy of two sectors, formal and informal, it is suggested that informality is not a separate sector but rather a series of transactions that connect different economies and spaces to one another. Squatter settlements formed through land invasion and self-help housing can exist alongside upscale informal subdivisions formed through legal ownership and market transaction but in violation of land use regulations. Both forms of housing are informal but embody very different concretizations of legitimacy. The divide here is not between formality and informality but rather a differentiation *within* informality. Metropolitan informal urbanization is made possible through the particular regulatory logics of agricultural land that exist at the rural/urban interface of many Third World cities. This in turn means that informality must be understood not as the object of state regulation but rather as produced by the state itself. The key element of today's paradigm of "Sustainable Human Development" is the idea of enablement, helping the poor help themselves. To this end, there has been considerable emphasis on urban upgrading strategies. However, it is also important to note the limitations of urban upgrading. The limitations of urban upgrading are the limitations of the ideology of space. In such policy approaches, what is redeveloped is space, the built environment and physical amenities rather than people's capacities or livelihoods.

Informality at first glance seems to be a land use problem and it is thus often managed through attempts to restore "order" to the urban landscape or to bring it into the fold of formal markets. However, borrowing Krueckeberg's important insight, it can be argued that the more fundamental issue at stake in informality is that of wealth distribution and unequal property ownership, of what sorts of markets are at work in our cities and how they shape or limit affordability. In this sense, the study of informality provides an important lesson for planners in the tricky dilemmas of social justice. Informality resembles what Timothy Mitchell (2003, p. 210) calls the object of development, a seemingly natural phenomenon that is external to those studying it and managing it. However, Ananya Roy has argued, Informality, and the state of exception that it embodies, is produced by the state. This is apparent in all its various forms, from the gated, high-end informal subdivisions to squatter settlements. Planning is implicated in this enterprise. To deal with informality therefore partly means confronting how the apparatus of planning produces the unplanned and unplannable. Finally, international planning today is constituted through models and best practices. These blueprint Utopias are seen to be the key to the universal replicability of "good" planning. Confronting the failures and limitations of models provides a more realistic sense of politics and conflicts, and also forces planning to face up to the consequences of its own good action. Such outcomes must be seen as something more than simply "unintended consequences." This

vocabulary of planning not only has the flavor of a casual shrug but also implies the inability to think about the complex social systems through which plans must be implemented. These three pressing issues—moving from land use to distributive justice, rethinking the object of development, and replacing best practice models with realist critique— are not just policy epistemologies for dealing with informality. Rather, they indicate that **informality is an important epistemology for planning.**

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