

## **Definition of a Squatter Settlement:**

A squatter settlement therefore, can be defined as a residential area which has developed without legal claims to the land and/or permission from the concerned authorities to build; as a result of their illegal or semi-legal status, infrastructure and services are usually inadequate. There are essentially three defining characteristics that helps us understand squatter settlement: the Physical, the Social and the legal with the reasons behind them being interrelated.

*Physical Characteristics:* A squatter settlement, due to its inherent "non-legal" status, has services and infrastructure below the "adequate" or minimum levels. Such services are both network and social infrastructure, like water supply, sanitation, electricity, roads and drainage; schools, health centres, market places etc. Water supply, for example, to individual households may be absent, or a few public or community stand pipes may have been provided, using either the city networks, or a hand pump itself. Informal networks for the supply of water may also be in place. Similar arrangements may be made for electricity, drainage, toilet facilities etc. with little dependence on public authorities or formal channels.

### *Social Characteristics:*

Squatter settlement households belong to the lower income group, either working as wage labour or in various informal sector enterprises. On an average, most earn wages at or near the minimum wage level. But household income levels can also be high due to May income earners and part-time jobs. Squatters are predominantly migrants, either rural-urban or urban-urban. But many are also second or third generation squatters.

### *Legal Characteristics:*

The key characteristic that delineates a squatter settlement is its lack of ownership of the land parcel on which they have built their house. These could be vacant government or public land, or marginal land parcels like railway setbacks or "undesirable" marshy land. Thus when the land is not under "productive" use by the owner, it is appropriated by a squatter for building a house. It has to be noted here that in many parts of Asia, a land owner may "rent" out his land for a nominal fee to a family or families, with an informal or quasi-legal arrangement, which is not however valid under law.

In general, there are several attributes that act as generative forces and determine the quality and size of a settlement. Such attributes could be either internal to the settlement or external:

Internal Attributes	External Attributes
Religion/Ethnicity Work place Place of origin Language Length of stay in settlement Investment in housing Construction activity Presence of renters	Land owner Tenure security Municipal/city government policies Length of stay in city

## **The Squatter**

A "squatter" (in The Concise Oxford Dictionary) is a person who settles on new especially public land without title; a person who takes unauthorized possession of unoccupied premises. Therefore, a residential area occupied by squatters becomes a squatter settlement. But the narrow generalization, especially of settlement type is evident: everything from a brick-and-concrete multistoried house to an "occupied" cardboard carton become "squatter settlements". The need is so much more necessary to understand such settlements so that a concerted action can be taken.

### **Squatter Settlement - Alternative Names:**

- Informal settlements
- Low-income settlements
- Semi-permanent settlements
- Shanty towns
- Spontaneous settlements
- Unauthorized settlements
- Unplanned settlements
- Uncontrolled settlements

### **The Development Process of a Squatter Settlement**

There are two reasons for this: one is internal to the squatter, and the other is external. Internal reasons include, lack of collateral assets; lack of savings and other financial assets; daily wage/low-income jobs (which in many cases are semi-permanent or temporary). External reasons include, high cost of land and other housing services; apathy and antipathy on the part of the government to assist them; high "acceptable" building standards and rules and regulations; loop sided planning and zoning legislation.

## **Approaches towards Squatter Settlement.**

Considering the magnitude and scale of the housing deficit and the lack of concerted action or inadequate response of government agencies, there is no doubt of the positive role that squatter housing plays in housing the millions of poor families. The main question of land ownership and over utilized infrastructure and services will, however, always remain unanswered. Successive generation of governments have recognized this and a number of approaches have been adopted in finding a solution to the dilemma of squatting. The two popular approaches used by the public authorities have been settlement up gradation and sites-and-services. Settlement up gradation has been an option where a compromise has been reached by the land owner and on a sharing basis, the squatter has been allowed to continue on the land parcel, but with a significant up gradation of the settlement's infrastructure and services, including, in some cases, land leases or ownerships. Where such land compromises or sharing has not been possible, the squatters have been relocated to another location, where varying levels of "sites"-and-"services" have been provided, with, again land lease or ownership. Land sharing is an approach which has brought about considerable settlement improvement by the initiative of the people themselves. The squatter, after having organized themselves into a viable organization, have initiated negotiations with the land owner and have "shared" the land, giving the prime locations of the land (for example, the side facing a road) to the owner and using the remaining for their housing, but in a more organized and improved manner. The role of non-governmental and voluntary organizations has to be emphasized in this respect, in mobilization of the people into an organization, in training and educating them, in forming a link with the authorities, and in various other catalytic ways. As a complement to this, the participation of the community of squatters, in improving the quality of their settlement is also an important resource that has to be tapped for improvement. Commonly, community credit programmes, for example, are used as a rallying point for bringing the squatters not only because money itself is important, but also because of the externalities that it can generate.