# Dispossession without displacement: Producing property through slum redevelopment in Bengaluru, India

## Carol Upadhya
National Institute of Advanced Studies, India

## Deeksha M Rao
Independent Research Consultant, Bengaluru, India

## Abstract
The paper examines the role of slum redevelopment in the production of private property in land in a fast-growing city of southern India. Drawing on an in-depth case study in Bengaluru, we show that the tenurial rights of slum residents were eroded when the contested land on which they lived – which was layered with multiple rights and claims of various actors – was confirmed by the court as the sole property of an individual who claimed to be its owner. The transformation of the plot into private property and therefore into a fungible asset, free of encumbrances, allowed the landowner, the political entrepreneurs who spearheaded the redevelopment project, and various intermediaries to capture most of the rapidly escalating value of the land. The exchange of recognized land tenure rights for small flats carrying conditional titles further excluded slum residents from 'proper' urban citizenship based on property ownership and exacerbated the precarity of their lives in the city. In this case, in-situ (on the same site) slum redevelopment is shown to operate as a modality of enclosure in which the urban poor are displaced even while remaining in place – or a process of dispossession without displacement.

## Keywords
Slum redevelopment, property, urban land, dispossession, Bengaluru

The reinvention of Bengaluru,[1] India's fifth largest urban agglomeration with a metropolitan population of 11.5 million, as India's 'Silicon Valley' in the 1990s led to rapid demographic and spatial

**Corresponding author:**
Carol Upadhya, National Institute of Advanced Studies, Indian Institute of Science Campus, Bengaluru 560012, India.
Email: carol.upadhya@nias.res.in

growth. The city's transformation was driven by a shift from an industrial to a globalized service economy and an attendant real estate boom. This paper explores the consequences of these changes for informal settlements in a former industrial area of the city that has become a real estate 'hot spot'. The transformation of this locality from a congested industrial and working-class neighbourhood to a landscape of gleaming high-rises mirrors the 'worlding' of cities across the global South (Roy and Ong, 2011).

We had just begun research in a small slum in this locality,[2] 'RP Colony',[3] in early 2017 when it disappeared, seemingly overnight. We initially assumed that this was a typical case of slum demolition by a municipal government intent on creating 'world-class' infrastructure (Roy, 2014). But we soon discovered that the residents had not been forcibly evicted – rather, they had reached a negotiated settlement with the landowner to vacate their homes in exchange for apartments in new multi-storey buildings proposed to be constructed on the same site ('in-situ'). While following the slum redevelopment process, we discovered that several similar in-situ projects had been undertaken in the area, promoted by local political representatives and formulated through negotiations with the residents.

In this paper, we examine slum redevelopment as a manifestation of an important dimension of 'speculative urbanism' (Goldman, 2011) – the creation of private property in land. Looking beyond the large-scale 'land grabs' (Zoomers et al., 2017) that have facilitated Bangalore's reinvention as a key node of the global information economy, we examine smaller-scale and less visible processes through which slum residents are dislodged from land they have inhabited for several generations so that it can be rendered into real estate. We trace the transformation of the small plot of land on which RP Colony stood from its early life as an agricultural settlement to a slum, and then into 'private property' carrying enormous value in the urban land market. The story highlights the gradual unravelling of the recognized tenurial rights built up by the slum residents over several decades, as the claimed 'owner' of the plot successfully deployed legal strategies to consolidate his property rights. Although the residents agreed to vacate their houses and plots of land in exchange for new flats, in-situ redevelopment effectively exacerbated the precarity of their existence in the city while enriching the 'owner' as well as the political entrepreneurs who spearheaded the project.

In the next section, we situate our case study within recent debates on neoliberal urbanization, informality, and questions of land and property in postcolonial cities. The section 'From slum to private property: negotiating redevelopment' describes the redevelopment of RP Colony and a neighbouring slum, highlighting the actors and fraught negotiations that led to the housing projects and their adverse consequences for residents. The following section 'Capitalizing on slum redevelopment' describes the modalities through which the landowner and political intermediaries extracted value from the 'freed-up' land and the construction of new tenements, in contrast to the dilution of the slum residents' tenurial rights and their increasing indebtedness. We conclude by reflecting on speculative urbanism as a mode of accumulation centred on the enclosure of land, one that occurs at multiple scales and often through quotidian and 'informal' strategies and processes.

## Neoliberal urbanization and land in the global south

Since the 1990s, southern cities have been transformed by the transnational circulation of neoliberal policy models (Peck, Theodore, and Brenner, 2009), global finance capital and 'spectacular imaginaries' (Goldman, 2021). In India, economic and urban governance reforms introduced in the 1990s diluted the central role that municipal governments and state agencies had played in the control and development of urban land since the late colonial period (Ghertner, 2014; Nair, 2005).[4] The opening of the real estate sector to 100% foreign direct investment in 2005, and the monetization of public lands to facilitate infrastructure development, provided a larger role for private developers

in shaping urban development and ushered in 'global forms of land speculation' (Goldman, 2011: 576; cf. Goldman and Narayan, 2021; Halbert and Rouanet, 2014; Searle, 2016). A key dimension of speculative urbanism is the transformation of urban land – often marked by multiple uses, claims and values – into assetized real estate capable of producing spectacular financial value (Goldman, 2021).

However, the story of land in India's cities is not a simple linear one of public control to private ownership or 'real' property to financialized asset (Ranganathan, 2018). Forms of property and land tenure have been shaped, unevenly across different regions, by colonial and postcolonial histories of municipal governance and urban planning (Ghertner, 2014; Nair, 2013) alongside the creation of private property rights and speculative land markets (Bhattacharyya, 2020). In addition, multiple trajectories of settlement by migrant workers produced the ubiquitous 'slums' that have been the target of efforts to beautify and 'world' cities to make them attractive to global capital.

Processes of neoliberal urbanization have often entailed the demolition and displacement of informal settlements as municipal governments remove squatters from 'underutilized' public land, which is then monetized or allocated to private developers (Roy, 2014). In India, Mumbai and Delhi have seen the most extensive and violent evictions, carried out in the name of infrastructure improvement or in response to court orders aimed at 'cleansing' the city of unsightly 'encroachments' on public lands (Bhan, 2016; Dohi, 2018). In Bengaluru too, urban poor communities have been forcibly displaced from core city areas (Selva et al., 2020) in the name of 'improvement'.

While slum evictions have received much academic attention, researchers have also documented the strategies that have enabled informal settlements in Indian cities to 'stay put' (Weinstein, 2014) – through the accumulation of tenurial rights and official documents, by gaining access to public services, or cultivating political patronage (Björkman, 2014b; Ranganathan, 2014; Rao, 2013). This capacity reflects what Benjamin (2008) terms 'occupancy urbanism' – an understanding of southern cities as 'multiple, contested territories inscribed by complex local histories' (2008: 720). Variegated and often long histories of settlement incorporating diverse communities and forms of land tenure and use have created 'layered histories of claims' (Benjamin and Raman, 2011: 49) that can be invoked to resist eviction or press for other entitlements (Jonnalagadda et al., 2021). In India, the state has been a central actor in the creation of these complex urban landscapes by conferring tenurial rights or other forms of recognition on residents of colonies otherwise deemed 'illegal' or 'unauthorized'. The 'messiness' of land tenure, property rights and documentation often allows slum residents to assert 'a politics of emplacement' (Jonnalagadda et al., 2021: 14). Yet, the story of slum redevelopment presented in this paper suggests that the space to sustain such claims may be shrinking, as the logic of neoliberal urbanization takes hold across different social classes and urban spaces.

Urban restructuring in southern cities is sometimes viewed as 'gentrification' (Lees, 2012), an equation that Ghertner (2014: 1555) critiques, arguing that gentrification refers to the reinvestment of capital in already capitalized urban spaces with well-established property regimes. In contrast, recent developments usually reflect the 'initial rounds of the capitalist production of space' in postcolonial cities which have distinct 'property and planning systems, legal frameworks, and histories of land development' (Ghertner, 2014: 1555). Indeed, in many Indian cities property regimes are still in a process of production – a condition much lamented by investors and policymakers because the lack of clear property rights creates 'distortions' in land markets. As Pati (2019) points out, in India the 'regime of documentation' is distinct from the 'regime of property' as a legal and social entity, but these domains intersect in complex ways, creating (among other things) a quasi-legal category of 'possession' different from 'ownership'.

Postcolonial and critical legal scholars have shown that private property in land is a 'fiction' (Ghertner and Lake, 2021), one that has been unevenly instituted across the world through

mechanisms such as title registration (Keenan, 2017). Moreover, property relations – always multiple, political and contested (Blomley, 2004) – are intricately entangled with racial and colonial governance regimes (Bhandar, 2018). In this paper, we use the terms 'property' and 'possession' in the same spirit, to refer to malleable and diverse forms of tenurial rights rather than the narrow liberal model of exclusive individual ownership. However, much of this scholarship focuses on settler colonialism, while the history of property in India is more complex. British colonial administrators in the 18th and 19th centuries encountered long-standing political systems based on control over land, which they attempted to rationalize to extract revenue from cultivation – interventions that led to the gradual introduction of private property rights in rural land in several regions (Washbrook, 1981). Although the evolution of property rights and land tenure systems has been well documented for the agrarian context (Guha, 1996), histories of urban land and property are just beginning to be written. Building on the postcolonial critique of urban studies (Hart, 2016), Ghertner (2020) argues that metropolitan urban theory has tended to dismiss the significance, or even existence, of non-privatized land tenures and ongoing processes of enclosure in southern cities – restricting the mainstream understanding of urbanization to a narrow, Eurocentric frame (cf. Gillespie, 2020).

Further, as scholars from Marx onwards have argued, the destruction of other (often collective) forms of land tenure, the creation of private property, and the reconstitution of land as a 'fictitious commodity' (Polanyi, 2001 [1944]) were foundational moments for capitalism. Harvey (2003) expanded Marx's work on enclosures to develop the concept of 'accumulation by dispossession' (ABD), which he argues continues to be central to capitalist accumulation today. Although the ABD thesis has been hotly debated, it has framed debates on contemporary land grabs in the global South (Hall, 2013; Levien, 2018). Writing on Jakarta, Leitner and Sheppard (2018) suggest that 'contested accumulations through displacement' more accurately captures the diverse dislocations seen in postcolonial cities. They argue further that displacement cannot be reduced to dispossession, while in this paper we suggest the reverse – that dispossession may occur without physical displacement.

## Making and unmaking of slums

As several scholars have noted, 'informality' is not a characteristic of slums alone but of urban development and governance in southern cities generally (McFarlane, 2012). Indian cities have developed largely through 'violations' of master plans, 'unauthorized' constructions and illicit land use changes (Ghertner, 2015; Sundaresan, 2019). In Bangalore, for example, an important mode of producing urban property has been through the formation of housing layouts on 'unconverted' agricultural land (Upadhya and Rathod, 2021). Many such unauthorized 'revenue layouts' have subsequently been 'regularized' (Benjamin and Raman, 2011) – a practice that has become institutionalized. Transforming plots of land from 'illegal' to 'legal' requires time, money and the accumulation of documents – much like the strategies employed by slum residents to establish their legitimacy (Bhan, 2016; Ghertner, 2015; Krishna et al., 2020).[5] Yet, the possibility of 'marketized regularization' (Ranganathan, 2018) is open to illegitimately created residential settlements populated mainly by middle-class residents, while 'slums' are marked as fundamentally 'illegal' and therefore beyond the scope of such regularization.[6] The fundamental question, then, is 'why some forms of informality are criminalized and thus rendered illegal while others enjoy state sanction or are even practices of the state' (Roy, 2009: 83)?

This question is partly answered by recent urban histories that track how informality was instituted through colonial planning regimes as cities were produced as sites of capital accumulation, by demarcating 'planned' and 'illicit' spaces as a mode of control over workers – especially Dalits (Chhabria, 2019; Shaikh, 2021). The figure of the 'encroacher' – a dehumanized person who has

no legitimate place in the city (Bhan, 2016) – was 'lifted from British property law and mapped onto slum-dwelling Dalit labourers to justify eviction' (Ranganathan, 2021: 7). Similarly, Ranganathan (2018) traces the story of urban 'improvement' in Bangalore from the late colonial period, when the focus was on slum clearance in the name of public health, to the continuing segregation of the city into classed 'planned' and 'unplanned' spaces as the city industrialized from the 1930s. The City Improvement Trust Board (CITB) created residential colonies and housing for public sector industry workers as well as white-collar government employees between the 1950s and 1970s, leaving informal economy and migrant workers (mostly from lower castes and marginalized communities) to fend for themselves (Ranganathan, 2018: 1397). The CITB was replaced by the Bangalore Development Authority (BDA) in 1976, inaugurating the current regime of 'marketized improvement' which targets some 'unauthorized' spaces while regularizing others (Ranganathan, 2018: 1398–99). The BDA has created many residential layouts for middle-class and affluent citizens, largely on land acquired compulsorily from farmers, while failing to meet the growing demand for low-income housing – leading to the proliferation of informal settlements in the city. These planning and urban development processes placed slums outside the domain of property ownership and 'proper' urban citizenship (Ranganathan, 2018: 1398), underlining the unequal social power of the groups that occupy these spaces. Yet, the category of slum is unstable and shifting – settlements and forms of shelter were 'transformed from nonlegal to legal and then illegal as it served the needs of those in power' (Chhabria, 2019: 18; cf. Björkman, 2014a).

Slum improvement programmes vary across states and cities, reflecting their distinct histories of urbanization and planning (Coelho, 2016). However, the inclusion of ambitious low-income housing policies in the national urban reforms agenda during the 1990s brought about an overall shift from 'slum clearance' to 'slum development'. The Sub-Mission for Basic Services to the Urban Poor (BSUP) – a central plank of the JNNURM – promoted subsidized housing in multi-storey buildings rather than sites-and-services schemes, often leading to the relocation and 'rehabilitation' of slum residents in poor quality housing on urban peripheries (Dupont and Gowda, 2020). Public–private partnerships and other market-based models for slum redevelopment were subsequently introduced. The flagship scheme of the current government (led by the Bharatiya Janata Party, BJP) – Pradhan Mantri Awas Yojana (PMAY, or Prime Minister's Housing Programme, 2015) – encourages private sector participation in slum redevelopment 'to leverage the locked potential of land under slums' (GoI, 2015: 2–3). These policies created new avenues for real estate developers to acquire land occupied by informal settlements, an approach first pioneered in Mumbai's Slum Rehabilitation Scheme (Doshi, 2018). This programme turned 'slums into gold' (Weinstein, 2014: 99) as developers receive land or development rights in return for creating rehabilitation housing.

The national slum policy framework mandates 'security of tenure' for beneficiaries of housing programmes, but the type of title or rights given under specific programmes is decided by state and local governments – leading to wide variations in the rights created by slum redevelopment across India. Most state and municipal governments have avoided granting outright ownership rights; instead, beneficiaries receive possession certificates for dwelling units stipulating that they cannot be transferred, sold or rented out – restricting their capacity to generate income or wealth from the new houses (Kamath, 2012: 77; RoyChoudhury, 2021: 152).

In the state of Karnataka (where Bangalore is located), an affordable housing policy introduced in 2013 (revised in 2016 as the Karnataka Slum Areas Development Policy) also embodied the new approach to slum improvement.[7] However, in Bengaluru most slum rehabilitation and redevelopment schemes have been planned and implemented by government agencies seeking to recover 'public' land for infrastructure projects (Selva et al., 2020),[8] with less private sector participation. Slum redevelopment has often entailed relocation and rehabilitation in projects on the outskirts of the city (Joshi and Selva, 2018: 53), cutting off beneficiaries from access to employment and

government services. In this paper, we discuss another (and possibly atypical) model – in-situ slum redevelopment on privately held land.[9]

The new Karnataka slum policy was strongly criticized by slum rights and Dalit organizations (Selva et al., 2020).[10] Narasimhamurthy, President of Slum Janandolana-Karnataka, explained that slum residents would prefer house sites and financial support to build a *'house of their dreams'*, but *'… this dream has been taken away by the government. We ask for a site, they insist on giving us flats. Why? Because they have profits to make'*. He argued that government officials, developers and middle-class residents can extract value from land, while only slum residents are unfairly prevented from participating in the urban land market in the same way.[11]

The demand by activists for access to land instead of conditional titles to small flats suggests that the 'frame of possession', or a politics of (individualized) property, has shaped (collective) struggles by slum residents (Roy, 2017). This 'politics of formalization' (McFarlane, 2012: 92) echoes De Soto's (2003) influential argument for land titling as the route to 'inclusive growth'.[12] However, as critics have noted, this model draws on a narrow liberal notion of property – what Blomley (2004) terms the 'ownership model' – ignoring myriad other forms of 'non-property' or tenure rights in land (Pierce, 2010) that have existed across time and space, 'historically embedded in different layers of social and legal relationships' (Benjamin and Raman, 2011: 39; cf. Ghertner, 2020). Nonetheless, scholars recognize the significance of a subaltern politics of titling because it engenders negotiations between state and citizen on the terrain of law and rights, possibly enhancing recognition (Jonnalagadda, et al., 2021; Roy, 2017). But as the case described below shows, slum residents may lack the political or social power to negotiate successfully with powerful others with strong interests in 'developing' the land on which they reside (Mahadevia et al., 2018). In the next section, we turn to our case study, tracing the negotiations and strategies that enabled the transfer of land to a redevelopment project.

## From slum to private property: negotiating redevelopment

Our field site is a microcosm of Bangalore's colonial and postcolonial history of industrialization followed by a shift to a service economy and real estate-led growth, producing a variegated urban landscape of high-rise apartment complexes and office towers, shopping malls and new transportation infrastructure, interspersed with local manufacturing economies, lower middle-class residential colonies and informal settlements. Once a mix of villages, agricultural fields and open grazing or forested lands, what is now western Bengaluru began to industrialize in the 1930s as the government of Mysore allotted land for the establishment of factories and educational institutions as part of its modernization programme – a process that accelerated after independence with the setting up of public sector industries and scientific organizations, making it the most industrialized area of the city by the mid-1970s (Nair, 2005: 89). Housing colonies for factory workers and middle-class citizens, as well as several resettlement colonies for people evicted from slums elsewhere in the city, were created by the CITB (established in 1945). Sandwiched between factories and planned residential layouts were small pockets of informal settlements that housed the poorest residents of the area.

From the 1990s, the municipal government targeted this locality for redevelopment by allocating public lands for major infrastructure projects and permitting industries to close or relocate. As industrial land was sold to real estate developers, factories gave way to high-end commercial and residential properties. Bengaluru's first 'integrated township' – encompassing a large apartment complex, high-rise towers housing major international corporates, and an exclusive mall – was built here on 20 acres of land acquired from a relocated industry. These processes of 'gentrification' extend to older working-class colonies where residents have added floors or rebuilt their houses to create rental units, catering to the influx of middle-class service sector employees (Gupta and

Medappa, 2020). However, as we show below, the consequences of these changes for informal settlements have been quite different – because they do not align with the 'world-class' imagination of the city they have been targeted for redevelopment.

Research in RP Colony and a second informal settlement, 'Kalanagar', began in 2017 and ended in early 2020, when fieldwork was disrupted by the Covid-19 lockdown. Research on several other slum redevelopment projects in the area was carried out mainly during 2019. During the research period, only one of the projects (Kalanagar) was completed while the others were still under construction.[13]

## Claiming land, asserting rights

RP Colony was a settlement of 120 houses built on an acre of prime land. The slum has existed for more than 70 years, we were told – one of the oldest in the city. The original settlers were agricultural workers employed on the farm of the grandfather of 'Manjunath' – the person who claimed that the land belonged to him. 'RP' (the grandfather) had allowed them to construct houses on the land. Thus, unlike many slums in Indian cities, RP Colony is not a squatter settlement created by urban migrants on available land – rather, it began life as a rural labour colony. After the area was incorporated into the municipality in the 1960s, RP Colony was officially designated a 'slum'. This genealogy partly explains the contested nature of property rights in the land, described below.

Before it was demolished, RP Colony consisted mainly of small auto-constructed 'sheet houses' without indoor toilets or water connections.[14] Most residents are employed or self-employed in the informal economy – the men as auto-rickshaw or taxi drivers, 'delivery boys', 'coolies' (manual unskilled workers), or in other service or manual jobs, while the women work as street vendors selling vegetables or flowers or as domestic help in nearby middle-class homes. The colony housed mainly Tamil- and Kannada-speaking Dalits.[15] Many of our interlocutors belong to the third generation of their families to reside in the colony, but over the years new migrants from rural Tamil Nadu and neighbouring districts of Karnataka also settled there.

Manjunath, and his father before him, had spent years trying to dislodge RP Colony and reclaim the land – as well as several other plots which (they claimed) were originally part of RP's farm. Manjunath, a lawyer, spends most of his time pursuing court cases he has filed to recover 'encroached' properties totalling some 29,000 sq.ft. of land. Speaking about this struggle, Manjunath focused on his rights as the 'owner' of the land: *'Why should I keep the land like this* [occupied by a slum] *when I have private property rights and pay taxes?* Manjunath's efforts to recover the RP Colony land were complicated by a convoluted history of claims and counterclaims – including a notification from the BBMP (Bruhat Bengaluru Mahanagara Palike, or Greater Bangalore Municipal Corporation) in the 1980s to acquire part of the land for an infrastructure project, and a plan floated later by the Karnataka Slum Development Board (KSDB) for a slum redevelopment scheme. In addition, in 2015 a local charitable organization filed a lawsuit saying that some of the land had been allocated to them. Manjunath had to contest all these claims in court, a lengthy and expensive process. Finally, he received a court order vacating the other claims and confirming the land as his property, which allowed him to resume his efforts to evict the residents.

In our early conversations with RP Colony residents, they did not seem concerned about the possibility of eviction. They had lived in the settlement for a long time (as had their parents and grandparents before them) and had withstood periodic efforts to dislodge them: *'No matter how many court cases were put on this area, no one could do anything to us!'* The fact that RP Colony was a 'notified slum' provided a measure of official recognition and security.[16] Moreover, the residents said they had 'hakku patras' (occupancy papers) issued by the KSDB – the strongest form of tenurial rights for

informal settlements. However, Manjunath contested this claim, and indeed when we asked to see their papers they could only produce '*parichaya patras*' (literally, identification paper) issued by the BBMP in 1994 – a less powerful type of document. Nonetheless, the residents of RP Colony clearly had sufficient documentary evidence to forestall any move to forcibly evict them.

Since the RP Colony residents had established fairly firm tenurial rights, Manjunath, over the years, proposed various compromise solutions, but (according to him) these attempts were always stymied by local politicians pursuing their own agendas. He complained about this interference in his 'private property':

> Many years ago, the MLA [Member of Legislative Assembly] began work [for a housing project] on the site without procedure and without my knowledge. This is my land! How can he make a project on private land? All this was done to appease their vote bank.

Indeed, the residents expressed faith in the earlier generation of political leaders who had promised to 'develop' the slum, especially the same MLA, 'Santosh'. 'Ganesh' (a resident of RP Colony) showed us the foundations that had been laid for new houses by the Slum Board 15 years earlier, for the project that had been initiated by 'Santosh'. But their hopes were dashed when he lost the election and work on the project was halted.

At one point, Manjunath tried to convince the residents to enrol in a KSDB resettlement and rehabilitation scheme on the outskirts of Bengaluru. When they refused to move into these '*free, beautiful houses*' he was very bitter, blaming the 'ungrateful' slum residents for blocking 'development':

> Bangalore is a fast-developing city, everyone must do their part. How is it possible that people [slum residents] can be allowed to stay in these central places just because they insist on it? People should make way for development and be happy with whatever they are given by the government…

Over the course of several interviews, Manjunath articulated similarly negative views of the people occupying 'his' land, calling them 'unclean, petty criminals' (echoing a common casteist perception of slums; Ranganathan, 2021) but also framing them as hapless victims of political manipulation. In contrast, he represented himself as a benevolent patriarch who was 'allowing' the residents to stay on his land and who was trying to 'help' them by providing new houses.

Although Manjunath blamed this impasse on political interference, in the end it was a politician, 'Narayana', who managed to 'settle' the matter. Narayana was the local Corporator (elected representative at the ward level)[17] and the key mover behind several slum redevelopment projects in the area. After he was elected in 2015, he had decided to 'develop' all five slums in his constituency and provide the residents with 'proper houses' in multi-storey buildings, as part of his larger vision for 'improving' his ward which retained pockets of informal settlements that spoiled its 'global' look. By replacing the '*poor huts*' of the slum residents with modern '1 BHK' flats (1 bedroom, hall (living room), kitchen) with indoor toilets and bathrooms, his poorer constituents would be better aligned with the ward's new image. As Narayana excitedly described his plans, he repeated the mantra '*swaccha, sundara, aarogya*' (clean, beautiful, healthy).

Narayana's first redevelopment project was taken up at Kalanagar, a small slum of 45 households situated on land belonging to Narayana's family and located just across the main road from BH Colony. All the families in Kalanagar are Dalits, and most are employed as contract municipal sanitary workers (sweeping roads and collecting garbage). To finance the project, Narayana drew 2.5 crore rupees[18] from a special BBMP fund for Scheduled Caste/Scheduled Tribe (SC/ST) social welfare schemes.[19] He claims that he also contributed money from his own pocket to

help complete the project and gave Rs 20,000 to each family to help them cover their living expenses while the building was under construction.

Obtaining the consent of the Kalanagar residents was relatively easy compared to RP Colony, where Narayana had to intervene in the long-standing dispute between Manjunath and the residents. Narayana claimed that he succeeded in convincing the RP Colony residents to agree to the project because they had 'faith' in him, for two reasons: first, they could see the completed Kalanagar project (where many also had social and kinship ties), and second, he had the support of the newly elected MLA, 'Anand', who shared his 'dream' of creating a 'slumless constituency'.

With these politicians acting as intermediaries, negotiations between the RP Colony residents and Manjunath resumed in 2016, with the former represented by a self-proclaimed slum leader, 'Rajiv'. Rajiv was instrumental in persuading the community to accept the deal, although several residents had resisted it. Several residents were sceptical that the project would materialize, but they were under pressure to compromise: '*Oppilla madam, oppsidru* [We did not agree, madam, we were made to agree!]'.

Under the agreement that was finally reached, Manjunath handed over 15,000 sq.ft. of land to the BBMP for the in-situ redevelopment project while retaining a portion of 22,000 sq.ft. adjoining the main road for his own use. As in the Kalanagar project, he drew 2.5 crore rupees from BBMP SC/ST welfare funds, and Anand also contributed money from his special 'MLA fund' (earmarked for development projects in his constituency). The plan provides for two buildings of four floors each, with a total of 120 flats of 280 sq.ft., an *anganwadi* (day care centre), ration shop, bore wells, and water filtration plant. The project was supposed to be completed within two years at a total cost of 8 crore rupees, but construction was delayed due to the Covid-19 lockdown in early 2020.

## Dislocation, dispossession and debt

When we last visited RP Colony in mid-2019, construction was still underway and the residents were scattered in different places, living in rented accommodation and waiting impatiently for their allotment letters. Although they had been assured that they would receive *hakku patras* for the flats, they were uncertain about this promise and very worried about the lack of paperwork. Kalanagar residents too had not received their allotment letters or other documents, even after moving into the new houses. Narayana however informed us that the beneficiaries of both projects would be given *hakku patras* with the condition that the houses cannot be sold or rented out – they are '*meant only for their use*'.[20] Thus, the prior tenurial rights of the residents were replaced by conditional rights in new flats in multi-storey buildings.

Many residents of both RP Colony and Kalanagar experienced this exchange as a 'loss' (the English word is often used in Kannada speech). Although they anticipated that living in 'proper' houses would erase their negative 'slum' identity (Gupta and Medappa, 2020), and looked forward to amenities such as indoor toilets and piped water, most pointed out that the flats are too small to accommodate their extended family households (married adult sons and their families usually reside with the parents). They pointed with envy to other slum redevelopment projects where beneficiaries are provided with government support to build or rebuild independent houses on their existing sites. Our interlocutors spoke about their earlier plans to expand their houses incrementally over time, constructing additional floors to create rental units or to accommodate family members as the household expands – an arrangement that would also save on rent for married sons who have to move out. Indeed, several RP Nagar residents had already built up on their houses and were earning income from rent – investments that were lost when the slum was demolished.

Thus, redevelopment not only erased the tenurial rights that the slum residents had built up over several decades, but also limited the scope for monetizing their new homes or creating a secure asset to pass on to future generations – undermining their quest for full citizenship through property ownership (Roy, 2017). While it is true that an informal market in the new flats will likely emerge, the

potential to extract value from such transactions is much less compared to the value of the land that was retained by Manjunath as his 'private property', which he can develop or sell on the open market. In contrast, redevelopment left the residents with flats too small to house their families, such that some household members are forced to live elsewhere in rented accommodation – imposing an additional financial burden on the families.

In addition, many 'beneficiaries' were thrown into financial crises because they had to spend Rs 5000–6000 per month on rental housing while the projects were under construction – a cost that was barely covered by the Rs 20,000 given to them as support during relocation. Many were forced to take out private loans at very high interest rates to cover these expenses. Kalanagar residents were also driven further into debt because of the additional expenses of living in the new flats – higher electricity and water charges as well as a monthly 'maintenance fee'. When we asked Manjunath about this issue, he was dismissive, suggesting that the need to earn additional income would make them more responsible: '*This is a good lesson, finally they are learning the values of life…*' This statement echoes Ranganathan's (2018: 1402) observation that slum redevelopment '… seeks to impart values of financial responsibility on informal subjects…'

Thus, for most residents of both settlements, redevelopment diluted their officially recognized claims to place and land while entangling them in debt, thereby sharpening the precariousness of their existence in the city. In contrast, the land 'owners' and politicians who acted as intermediaries extracted substantial profits from these projects, as we elaborate in the next section.

## Capitalizing on slum redevelopment

As discussed above, one aim of slum redevelopment policies in India is to unlock the financial value of 'underutilized' or 'encroached' land by monetizing it or transferring it to private developers. The case of RP Colony, although unusual in several respects, uncovers another route through which redevelopment does this, by eroding the tenurial rights of slum residents and narrowing property rights to a singular concept of individual 'ownership'. This shift is highlighted by the long legal battle pursued by Manjunath to establish the plot as his private property. While RP Colony had long been sustained by political backing and bureaucratic recognition, skyrocketing land prices in the area gave him the means and motivation to pursue his cases more vigorously. As the courts dismissed other claims on the land, his ownership claims were strengthened, placing him in a stronger position from which to negotiate with the residents. Moreover, once the land was confirmed as his private property, Manjunath could strike a deal with the BBMP for redevelopment – one that allowed him to recover over half the land (although not the entire plot – a settlement that underscores the prior tenure rights of the residents). The RP Colony residents also lost their political leverage when their elected representatives decided to undertake in-situ, multi-storey redevelopment project in several slums in the ward. When they realized that Manjunath's property rights would prevail over theirs, and that the MLA and Corporator had financial (and political) interests in the project, they had little choice but to accept the deal.

The significance of the conversion of a highly contested piece of land into private property was very clear to the residents. During one conversation, Ganesh and 'Samuel' (his friend) said that it was the erasure of their prior claims that enabled Manjunath and others to profit enormously from the land. They calculated that the RP Colony site was worth 56 crore rupees, adding that Manjunath also owns several house sites and other properties in the vicinity, bringing his total '*worth*' to 100 crore rupees, in their estimation. Indeed, Samuel's assessment of the value of the land was quite accurate – in late 2020, rates for residential plots in this area were around Rs 10,500 per sq.ft. Thus, Manjunath stood to reap a windfall profit of 23 crore rupees, or over 3 million US dollars, from selling the remaining portion of the land. Of course, part of the money would be shared with the intermediaries who helped negotiate the deal – the Corporator, the MLA, the slum

leader and others – the officials who were incentivized to issue clearances and release government funds, the 'touts' in government offices who facilitate these transactions, and the builders or speculators who purchase the 'freed-up' land.

While the role of 'fixers' and local political leaders in brokering negotiations between slum residents and state agencies has been well documented (Piliavsky, 2014), in this case politicians also become small-time real estate entrepreneurs, extracting value from redevelopment by capturing land. The stories of RP Colony and Kalanagar suggest that the motivations of these actors for engaging with slum communities has shifted from 'vote banking' (Björkman, 2014b) to a more entrepreneurial interest in 'development' through participation in the real estate market. However, they also continue to engage in ordinary forms of rent-seeking: Narayana's brother won the BBMP contract to construct the new buildings at both Kalanagar and RP Colony, while the MLA was 'selling' the extra flats at RP Colony (120 units were constructed but only 100 families were allotted flats). However, the fact that Narayana and his family turned slum redevelopment into a private business is a noteworthy variation on an old practice of extracting rents and building political power by mediating between poor citizens and the state.

The central roles played by local politicians in these projects reveal new routes that have become available to profit from development schemes. While political entrepreneurship operates at larger scales in forging alliances between state and capital in neoliberal India (Weinstein, 2014), here even local politicians have become small-scale political and real estate entrepreneurs, privatizing low-income housing projects by operating at the interface of government programmes and the land market. The growth of a speculative land market means that control over even a small parcel can yield spectacular profits, once it is freed of 'encroachments' and rendered into private property. The Kalanagar and RP Colony projects were very small compared to the massive slum and chawl redevelopment projects undertaken by major developers in Mumbai, but these examples suggest that processes of urban restructuring reverberate at other scales, as political actors and landlords collaborate to create new avenues of accumulation in the backwash from the mega-real estate projects that have visibly transformed the city.

## Conclusion

RP Colony and Kalanagar were long-established informal settlements whose residents had, over the years, built up tenurial rights and successfully resisted attempts to dislodge them. Eventually, under pressure from local politicians, they negotiated redevelopment schemes that allowed them to stay in place rather than being removed to the outskirts of the city – on the surface, a positive outcome that highlights the strength of their claims to land. Yet these projects were premised on a narrow notion of private property which superseded their recognized rights.

As our interlocutors pointed out, land tenure rights in informal settlements are not equivalent to flats in multi-storey buildings carrying conditional titles: First, redevelopment limited residents' scope for creating a household asset that can be expanded or improved over time. Second, the conditional titles attached to rehabilitation housing foreclose opportunities for accumulation by confining beneficiaries to informal property markets – in contrast to 'legitimate' owners of property such as Manjunath. As slum residents are nudged along the continuum from 'informal' to 'formal' in this way, they lose the flexibility to build up their own assets, even as political entrepreneurs create and profit from a lively informal market in rehabilitation housing.

By exchanging their 'poor huts' for modern flats, slum residents may have expected to become proper urban citizens, yet the move has reproduced their status as 'unauthorized' residents of the city who are entitled only to 'subaltern' forms of property (Jonnalagadda et al., 2021). Their expressed preference for redevelopment schemes that provide independent houses and clear property rights to land reflects their recognition that this form of redevelopment represents a kind of

dispossession – not through eviction or physical relocation but by replacing their tenurial rights with inflexible, small dwelling units carrying conditional titles. Such 'in-situ displacement' excludes the urban poor from the opportunities offered by the burgeoning real estate market by confining them to informal (and illicit) property transactions. In addition, slum residents were pushed further into debt, and by forcing households to split up also weakened the ties of kinship and community that had provided a measure of economic security. As Ghertner (2020) points out, this form of redevelopment dilutes the collective claims to land that sustain informal settlements. In this case, it also destabilizes the infrastructure of political patronage and bureaucratic recognition that had enabled them to retain a foothold in the city, while assigning them a larger share of the risks of speculative urbanism. At the same time, slum redevelopment creates new avenues for accumulation for other actors, especially those with the means to establish their property rights in the same land.

The story of RP Colony and Kalanagar reveals dimensions of speculative urbanism that operate beyond its more visible manifestations in spectacular real estate and infrastructure projects. In unravelling how value is generated and captured even through small projects, we have tried to look beyond the usual forms of rent-seeking to uncover other processes of displacement that exacerbate the marginalization and precarity of slum residents. The reconstitution and 'formalization' of informal settlements through slum redevelopment illustrates the multiplicity of actors, relationships and negotiations, and the less visible, quotidian and conflicted processes, through which the 'worlding' of the city is unfolding. Elected representatives usually act as intermediaries to help slum residents access services and welfare benefits from the state, but in this case they intervened to convince them to accept the redevelopment plans with diluted tenurial rights. Although political leaders such as Narayana, and urban elites such as Manjunath, pushed redevelopment as a sign of global urbanity, closer analysis reveals that such projects of 'improvement' work as yet another form of dispossession of the 'unauthorized' urban poor. The significance of this micro-study also lies in uncovering the multi-scalar and multi-dimensional processes and structures of power through which land is transformed from a place of living and dense sociality into a fungible asset whose only imaginable use is speculative investment or real estate development.

This example points to the increasing hold of speculative urbanism, which generates and capitalizes on ever-widening ripples of risk and instability induced by the financialization of land. While the provision of low-income housing is intended to enhance the livelihood prospects and welfare of the 'beneficiaries', here we find that it compounds the precarity of their existence in the city (despite the importance of their labour to its reproduction), while providing new opportunities for accumulation to the propertied classes and the politically powerful. For the latter, the speculative land market is certain to yield returns and so is not 'speculative' at all – pointing to the unequal distribution of the rewards and risks of speculative urbanism (Goldman, 2021) – while slum residents are forced to enter riskier informal circuits of finance and relations of debt simply to sustain themselves. Like the processes of 'dispossession by financialization' described by Goldman (2020: 1254) for Bengaluru's periphery, where agricultural land is forcibly acquired from farmers only to become a 'tradable liquid asset that circulates within expanding capitalist circuits', the land on which centrally located informal settlements once stood enters a speculative property market driven by the logic of finance capital. Thus, slum redevelopment can be viewed as a mode of accumulation in which the urban poor are displaced even while remaining in place – housed in new apartments that seem to signify legitimate citizenship, but which reinforce their marking as peripheral to Bengaluru's world-city aspirations – revealing a process of dispossession without displacement.

## Acknowledgements

Goldman, University of Minnesota. We thank our colleagues Hemangini Gupta, Kaveri Medappa, Revathi Kondur and other members of the research team for their contributions to the project, and our colleagues in the Speculative Urbanism project and the anonymous referees for their constructive critical comments on the paper.

## Declaration of conflicting interests

## Funding

## Notes

1. Bangalore was renamed Bengaluru in 2014, but the old name is also still popularly used. We use both names in this paper, depending on context.
2. The term 'slum' is used in official parlance in India.
3. Names of respondents and places are anonymized, except for public figures.
4. The Jawaharlal Nehru National Urban Renewal Mission (JNNURM), introduced in 2005 by the United Progress Alliance (UPA) government led by the Congress Party, was the cornerstone of India's liberalization agenda. This large debt-financed programme pumped some 20 billion US dollars into urban renewal and infrastructure projects – most implemented through public-private partnerships – with the aim of attracting global capital investments.
5. 'Revenue layouts' are residential colonies formed on land in the records of the Revenue Department – mainly agricultural land. These may be authorized housing developments created by agencies such as the Bangalore Development Authority (BDA) on land converted to non-agricultural uses, as well as layouts formed illegally on 'unconverted' land. In 2013 the state government floated the 'Akrama Sakrama', ('illegal-legal') scheme to facilitate the regularization of illegal constructions on payment of 'improvement charges'.
6. Indeed, all urban properties in India lack title deeds; the legal framework is one of 'presumptive ownership', which is established by a range of other documents such as the sale deed and the 'khata' (property tax paper). Due to the absence of title registration and the 'messiness' of property records, a large proportion of civil suits in Indian courts are property disputes – most to establish ownership. Several programmes have been initiated to clean up and computerize India's complicated land record system and create 'clear titles' for property owners (both rural and urban), but none have been fully implemented.
7. Reflecting this shift, the Karnataka Slum Clearance Board was renamed the Karnataka Slum Development Board (KSDB) in 2014.
8. Slum rehabilitation projects are implemented mainly by the Karnataka Slum Development Board (KSDB) or the BBMP (Bruhat Bengaluru Mahanagara Palike, or Greater Bangalore Municipal Corporation), but other agencies are also involved in slum upgradation and provision of services.
9. This refers to land recorded in the names of individuals, companies, families, trusts or non-governmental organizations, rather than government or public bodies such as the BBMP or Railways. According to the 2011 Census, around half of the 246 declared slums in Bangalore Urban district were situated on privately owned land.
10. Because a large proportion of slum residents are Dalits (RoyChoudhury, 2021; Smitha, 2017), Dalit organizations have been at the forefront of housing rights movements in the city. The term 'Dalit' is popularly used to refer to groups at the bottom of (or outside) the caste hierarchy – primarily the 'Scheduled Castes'

(SC), which are granted special protection and positive discrimination measures under the Constitution of India.

11. While informal markets in redevelopment flats do emerge, as in slums (Jonnalagadda et al. 2021; Krishna et al. 2020), such properties fetch much lower prices because of their 'irregular' or illicit character. The Karnataka slum policy is mostly silent on the nature of tenure/ ownership rights to be given to beneficiaries of housing schemes (GoK, 2016).

12. While this strategy has been pushed by the World Bank and other international agencies as a means of creating fungible assets to facilitate economic mobility, critics argue that the formalization of property rights may instead lead to displacement and increased marginalization of slum residents (Payne et al. 2009).

13. The research process was primarily ethnographic and utilized standard qualitative methods. We conducted numerous (and often repeat) unstructured interviews and informal group discussions with slum residents and more formal interviews with the key actors involved in the redevelopment projects. This paper also draws on other key informant interviews (such as with slum rights activists) and documentary material. Given the complex negotiations behind these projects and the conflicted nature of the redevelopment process, the narratives we collected provide diverging accounts of what happened, largely reflecting the social locations and roles of the interlocutors in the projects. While we have tried to triangulate the material to construct a straightforward account of how the RP Colony project unfolded, we also follow the norms of ethnographic writing by giving voice to different actors. Retaining contradictory accounts highlights the complex politics of urban land and the unequal social power of slum residents and those who drove the redevelopment process.

14. 'Sheet house' refers to the use of corrugated metal or asbestos sheets for roofing.

15. Kannada is the official language of Karnataka and Tamil of the neighbouring state of Tamil Nadu. Since the colonial period, many Tamil-speaking workers have settled in Bangalore.

16. In Karnataka there are three official categories of slums: (1) 'notified slums' – declared under the Karnataka Slum Area Improvement and Clearance Act, 1973; (2) 'recognised slums' – recognized by other government bodies for various purposes; (3) 'identified slums' – informal settlements recorded in the Census as slums but not 'notified' or 'recognised'. https://censusindia.gov.in/2011-Circulars/Circulars/Circular-08.pdf. Notification of a slum does not necessarily provide security of tenure, but it does entitle residents to compensation in case of eviction. While only the Karnataka Slum Development Board (KSDB) has the power to 'notify' slums, the BBMP (the municipal governing body) can grant tenurial rights to slum residents, while the BDA has the authority to regularize slums under its jurisdiction (built on BDA land) and issue land tenure documents. The multiplicity of authorities with power to provide some official recognition to slums complicates the already complex land tenure situation for informal settlements.

    Consequently, security of tenure falls on a 'continuum', depending mainly on the type of official recognition and documentation held (Krishna et al. 2020). Residents of notified slums located on government land may hold possession certificates, lease-cum-ownership papers, identity cards, or other such documents. *Hakku patra* (literally, 'Document of Rights') is a certificate of occupancy given to beneficiaries of housing schemes or residents of notified informal settlements which provides conditional tenurial rights. *Parichaya Patra* is an identification certificate issued by the KSDB which provides proof of residence and therefore eligibility for rehabilitation schemes. It does not create tenure rights but provides some protection against eviction.

17. The ward is the smallest administrative unit in Indian cities, and each ward is represented in the municipal council by an elected Corporator.

18. In the Indian numbering system, 1 lakh = 100,000, 1 crore = 100 lakh. In 2019, 1 crore INR was equivalent to around 100,000 GMP.

19. The Corporator could avail of these funds because most of the residents were Dalits. The BBMP allocates 2.5% of its annual budget for the development and welfare of people belonging to 'deprived communities'. In our study area, housing projects were sanctioned under different schemes earmarked for SC/ST

communities and Backward Classes, Minorities and Economically Weaker Sections. See: http://www.vigeyegpms.in/bbmp/?module=public&action=projectinfo&wardid=90

20.  In Karnataka, beneficiaries of housing schemes are generally given the same kind of document that they held prior to redevelopment. Thus, if they held a *hakku patra* they would receive a fresh *hakku patra* for the new house. Since no papers had been issued at the time of our fieldwork, we could not verify what kinds of rights the residents would have in the new houses.

## References

Benjamin S (2008) Occupancy urbanism: Radicalizing politics and economy beyond policy and programs. *International Journal of Urban and Regional Research* 32(3): 719–729.

Benjamin S and Raman B (2011) Illegible claims, legal titles, and the worlding of Bangalore. *Revue Tiers Monde* 206: 37–54.

Bhan G (2016) *In the Public's Interest: Evictions, Citizenship, and Inequality in Contemporary Delhi*. Athens: University of Georgia Press.

Bhandar B (2018) *Colonial Lives of Property: Law, Land, and Racial Regimes of Ownership*. Durham: Duke University Press.

Bhattacharyya D (2020) Speculation. *Comparative Studies of South Asia*, *Africa and the Middle East* 40(1): 51–56.

Björkman L (2014a) Becoming a slum: From municipal colony to illegal settlement in liberalization-era Mumbai. *International Journal of Urban and Regional Research* 38(1): 36–59.

Björkman L (2014b) 'Vote banking' as politics in Mumbai. In: Piliavsky A (ed) *Patronage as Politics in South Asia*. Cambridge: Cambridge University Press, 176–195.

Blomley N (2004) *Unsettling the City: Urban Land and the Politics of Property*. New York: Routledge.

Chhabria S (2019) *Making the Modern Slum: The Power of Capital in Colonial Bombay*. Seattle: University of Washington Press.

Coelho K (2016) Tenements, ghettos, or neighbourhoods? Outcomes of slum-clearance interventions in Chennai. *Review of Development & Change* 21(1): 111–136.

De Soto H (2003) *The Mystery of Capital: Why Capitalism Triumphs in the West and Fails Everywhere Else*. New York: Basic Books.

Doshi S (2018) The redevelopmental state: Governing surplus life and land in the 'urban age'. *Development and Change* 50(3): 679–706.

Dupont V and Gowda SMM (2020) Slum-free city planning versus durable slums. Insights from Delhi, India. *International Journal of Urban Sustainable Development* 12(1): 34–51.

Ghertner DA (2014) India's urban revolution: Geographies of displacement beyond gentrification. *Environment and Planning A: Economy and Space* 46(7): 1554–1571.

Ghertner DA (2015) *Rule by Aesthetics: World-Class City Making in Delhi*. Oxford: Oxford University Press.

Ghertner DA (2020) Lively lands: The spatial reproduction squeeze and the failure of the urban imaginary. *International Journal of Urban and Regional Research* 44(4): 561–581.

Ghertner DA and Lake RW (eds) (2021) *Land Fictions: The Commodification of Land in City and Country*. Ithaca: Cornell University Press.

Gillespie T (2020) The real estate frontier. *International Journal of Urban and Regional Research* 44(4): 599–616.

Goldman M (2011) Speculative urbanism and the making of the next world city. *International Journal of Urban and Regional Research* 35(3): 555–581.

Goldman M (2020) Dispossession by financialization: The end(s) of rurality in the making of a speculative land market. *The Journal of Peasant Studies* 47(6): 1251–1277.

Goldman M (2021) Speculative urbanism and the urban-financial conjuncture: Interrogating the afterlives of the financial crisis. *Environment and Planning A*. https://doi.org/10.1177/0308518X211016003

Goldman M and Narayan D (2021) Through the optics of finance: Speculative urbanism and the transformation of markets. *International Journal of Urban and Regional Research* 45(2): 205–401.

Government of India (GoI) (2015) Pradhan mantri awas yojana: Housing for All (urban): Scheme guidelines. New Delhi. Ministry of Housing and Urban Poverty Alleviation. https://pmaymis.gov.in/PDF/HFA_Guidelines/hfa_Guidelines.pdf (accessed 6 December 2020).

Government of Karnataka (GoK) (2016) Karnataka Affordable Housing Policy 2016. http://mohua.gov.in/upload/uploadfiles/files/Karnataka-Affordable-Housing-Policy-2016-06-17_FINAL.pdf (accessed 6 October 2020).

Guha R (1996) *A Rule of Property for Bengal: An Essay on the Idea of Permanent Settlement*. Durham: Duke University Press.

Gupta H and Medappa K (2020) Nostalgia as affective landscape: Negotiating displacement in the 'world city'. *Antipode* 52(6): 1688–1709.

Halbert L and Rouanet H (2014) Filtering risk away: Global finance capital, transcalar territorial networks and the (un)making of city-regions: An analysis of business property development in Bangalore, India. *Regional Studies* 48(3): 471–484.

Hall D (2013) Primitive accumulation, accumulation by dispossession and the global land grab. *Third World Quarterly* 34(9): 1582–1604.

Hart G (2016) Relational comparison revisited: Marxist postcolonial geographies in practice. *Progress in Human Geography* 42(3): 371–394.

Harvey D (2003) *The New Imperialism*. Oxford: Oxford University Press.

Jonnalagadda I, Stock R and Misquitta K (2021) Titling as a contested process: Conditional land rights and subaltern citizenship in South India. *International Journal of Urban and Regional Research* 45(3): 458–476.

Joshi S and Selva IA (2018) Review of the Policy and Schemes Related to Housing for Urban Deprived in Karnataka 2007–2017. Bengaluru: Janasahayog, Human Rights Education and Urban Slum Resource Centre.

Kamath L (2012) New policy paradigms and actual practices in slum housing: The case of housing projects in Bengaluru. *Economic & Political Weekly* 47(47-48): 76–86.

Keenan S (2017) Smoke, curtains and mirrors: The production of race through time and title registration. *Law and Critique* 28: 87–108.

Krishna A, Rains E and Wibbels E (2020) Negotiating informality – ambiguity, intermediation, and a patchwork of outcomes in slums of Bengaluru. *The Journal of Development Studies* 56(11): 1983–1999.

Lees L (2012) The geography of gentrification: Thinking through comparative urbanism. *Progress in Human Geography* 36(2): 155–171.

Leitner H and Sheppard E (2018) From kampungs to condos? Contested accumulations through displacement in Jakarta. *Environment and Planning A: Economy and Space* 50(2): 437–456.

Levien M (2018) *Dispossession Without Development: Land Grabs in Neoliberal India*. Oxford: Oxford University Press.

McFarlane C (2012) Rethinking informality: Politics, crisis, and the city. *Planning Theory & Practice* 13(1): 89–108.

Mahadevia D, Bhatia N and Bhatt B (2018) Private sector in affordable housing? Case of slum rehabilitation scheme in Ahmedabad, India. *Environment and Urbanization Asia* 9(1): 1–17.

Nair J (2005) *The Promise of the Metropolis: Bangalore's Twentieth Century*. New Delhi: Oxford University Press.

Nair J (2013) Is there an Indian urbanism? In: Rademacher AM and Sivaramakrishnan K (eds), *Ecologies of Urbanism in India: Metropolitan Civility and Sustainability*. Hong Kong: Hong Kong University Press, 43–70.

Pati S (2019) The productive fuzziness of land documents: The state and processes of accumulation in urban villages of Delhi. *Contributions to Indian Sociology* 53(2): 249–271.

Payne G, Durand-Lasserve A and Rakodi C (2009) The limits of land titling and home ownership. *Environment and Urbanization* 21(2): 443–462.

Peck J, Theodore N and Brenner N (2009) Neoliberal urbanism: Models, moments, mutations. *SAIS Review of International Affairs* 29(1): 49–66.

Pierce J (2010) Reinvigorating the concept of land tenure for American urban geography. *Geography Compass* 4(12): 1747–1757.

Piliavsky A (ed) (2014) *Patronage as Politics in South Asia*. Cambridge: Cambridge University Press.

Polanyi K (2001) [1944]. *The Great Transformation: The Political and Economic Origins of Our Time*. Boston: Beacon Press.

Ranganathan M (2014) Paying for pipes, claiming citizenship: Political agency and water reforms at the urban periphery. *International Journal of Urban and Regional Research* 38(2): 590–608.

Ranganathan M (2018) Rule by difference: Empire, liberalism, and the legacies of urban "improvement". *Environment and Planning A* 50(7): 1386–1406.

Ranganathan M (2021) Caste, racialization, and the making of environmental unfreedoms in urban India. *Ethnic and Racial Studies* 45(2): 257–277.

Rao U (2013). Tolerated encroachment: Resettlement policies and the negotiation of the licit/illicit divide in an Indian metropolis. *Cultural Anthropology* 28(4): 760–779.

Roy A (2009) Why India cannot plan its cities: Informality, insurgence and the idiom of urbanization. *Planning Theory* 8(1): 76–87.

Roy A (2014) Slum-free cities of the Asian century: Postcolonial government and the project of inclusive growth. *Singapore Journal of Tropical Geography* 35(1): 136–150.

Roy A (2017) Dis/possessive collectivism: Property and personhood at city's end. *Geoforum* 80 (March): A1–11.

Roy A and Ong A (eds) (2011) *Worlding Cities: Asian Experiments and the Art of Being Global*. Malden, MA: Blackwell.

RoyChowdhury S (2021) *City of Shadows: Slums and Informal Work in Bangalore*. Cambridge: Cambridge University Press.

Searle LG (2016) *Landscapes of Accumulation: Real Estate and the Neoliberal Imagination in Contemporary India*. Chicago: University of Chicago Press.

Selva IA, Siddharth KJ and Adavi L (2020) Keri in Village, Kolageri in the City, Marginalization Continues: A Study of the Long-Term Impacts of Evictions in Bangalore. New Delhi: Housing and Land Rights Network.

Shaikh J (2021) *Outcaste Bombay: City Making and the Politics of the Poor*. Seattle: University of Washington Press.

Smitha KC (2017) Spatial reproduction of urban poverty in entrepreneurial city: Bengaluru, India. In: Smitha KC (ed), *Entrepreneurial Urbanism in India: The Politics of Spatial Restructuring and Local Contestation*. Singapore: Springer, 193–220.

Sundaresan J (2019) Urban planning in vernacular governance: Land use planning and violations in Bangalore, India. *Progress in Planning* 127: 1–23.

Upadhya C and Rathod S (2021) Caste at the city's edge: Land struggles in peri-urban Bengaluru. *South Asia Multidisciplinary Academic Journal*, Special Issue on Urban Peripheries. https://doi.org/10.4000/samaj.7134

Washbrook DA (1981) Law, state and agrarian society in colonial India. *Modern Asian Studies* 15(3): 649–721.

Weinstein L (2014) *The Durable Slum: Dharavi and the Right to Stay Put in Globalizing Mumbai*. Hyderabad: Orient BlackSwan.

Zoomers A., van Noorloos F, et al. (2017) The rush for land in an urbanizing world: From land grabbing toward developing safe, resilient, and sustainable cities and landscapes. *World Development* 92: 242–252.