

# CITY RÉSUMÉ MUMBAI

Hussain Indorewala, Shweta Wagh, Uttara Ramakrishnan,  
Omkar Nandlaskar – 2017



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## ABSTRACT

This profile of Mumbai and its regional setting provides a short historical overview of the city's physical and demographic growth, economic and social geography, institutional-administrative structure, and urban planning and development policy. The paper also aims to set up the necessary context to understand the formation and position of self-built (informal) housing and settlements, and their role, especially in the provision of low-cost housing for low-income residents. It provides a critical-historical perspective on the social and spatial evolution of Mumbai, with an emphasis on the highly contested process of spatial production, and the centrality of relations of power and politics in shaping the city. ♦

“This profile of Mumbai and its regional setting provides a short historical overview of the city's physical and demographic growth, economic and social geography, institutional-administrative structure, and urban planning and development policy.”

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## CONTENTS

Abstract	4
List of Abbreviations	7
<b>PART 1</b>	
<b>Introduction</b>	<b>9</b>
<b>Historical Outline</b>	<b>10</b>
Trade and Commerce: Bombay as a Colonial Port City	10
Rise of Industrial Capitalism: Late Colonial Bombay	11
Restructuring of Industrial Production: Bombay post Independence	12
<b>PART 2</b>	
<b>Economy and Labour Markets</b>	
Crises and Restructuring of the Textile Industry	13
Growth of the Service Sector	14
The Informal Settlement Economy	15
<b>PART 3</b>	
<b>Demography and Migration</b>	<b>17</b>
Mumbai in the Context of India's Urbanisation	17
Greater Mumbai in the City Region	18
Demographic Growth of Mumbai	19
Migration in Greater Mumbai	21
<b>PART 4</b>	
<b>Planning Regulations and Policies</b>	<b>23</b>
Early Precedents	23
Planning post Independence	24
Planning post Liberalisation	26
<b>PART 5</b>	
<b>Situation of Informal Settlements</b>	<b>28</b>
Chawls, Patra chawls, and Zopadpattis	28
Informal Settlements: Population and Demographics	30
Slum Policy and Legislation	33

## CONTENTS

<b>PART 6</b>	
<b>Future Development Plans</b>	<b>37</b>
Maharashtra Housing Policy	37
Mumbai's Draft Development Plan	39
The MMR Draft Regional Plan 2017	40
<b>PART 7</b>	
<b>Conclusion</b>	<b>36</b>
References	38
Author Bio	42

## ABBREVIATIONS

BCIT (also BIT)	Bombay City Improvement Trust
BDD	Bombay Development Department
BEAG	Bombay Environmental Action Group
BKC	Bandra-Kurla Complex
BMC (now MCGM)	Bombay Municipal Corporation
BMRPB	Bombay Metropolitan Regional Planning Board
BUDP	Bombay Urban Development Project
CAG	Citizen Action Group
CAGR	Compound Annual Growth Rate
CDP	City Development Plan
CIDCO	City Industrial Development Corporation
CRISIL	Credit Rating Information Services of India Ltd.
CRZ	Coastal Regulation Zone
CT	Census Town
DCRs	Development Control Rules
DP	Development Plan
EDDP	Earlier Draft Development Plan
EWS	Economically Weaker Sections
FSI/FAR	Floor Space Index/Floor Area Ratio
GDDP	Gross District Domestic Product
GDP	Gross Domestic Product
GoI	Government of India
HIG	High-income Group
INR	Indian Rupees
JNNURM	Jawaharlal Nehru National Urban Renewal Mission
LIG	Low-income Group
LISP	Low-income Group Shelter Programme
MbPT	Mumbai Port Trust
MCGM (earlier MCGB)	Municipal Corporation of Greater Mumbai
MHADA	Maharashtra Housing and Area Development Authority
MIG	Middle-income Group
MMR (earlier BMR)	Mumbai Metropolitan Region
MMRDA (earlier BMRDA)	Mumbai Metropolitan Regional Development Authority
MR&TP Act	Maharashtra Regional and Town Planning Act, 1966
MRTS	Mass Rapid Transit System
MTSU	Mumbai Transformation Support Unit

## ABBREVIATIONS

MUIP	Mumbai Urban Infrastructure Project
MUTP	Mumbai Urban Transport Project
NCEUS	National Commission for Enterprises in the Unorganised Sector
NDZ	No Development Zone
NGO	Non-governmental Organisation
NSDF	National Slum Dwellers Federation
NSS/NSSO	National Sample Survey/National Sample Survey Office
OSD	Officer on Special Duty
PIL	Public Interest Litigation
PMGP	Prime Minister's Grant Project
RAY	Rajiv Awas Yojana
RDDP	Revised Draft Development Plan
RP	Regional Plan
SPARC	Society for Promotion of Area Resource Centers
SRA	Slum Rehabilitation Authority
SRD	Slum Redevelopment Scheme
SRS	Slum Rehabilitation Scheme
SUP	Slum Upgradation Programme
TDR	Transferable Development Rights
TPS	Town Planning Scheme
UA	Urban Agglomeration
ULCRA	Urban Land Ceiling and Regulation Act
WB	World Bank
YUVA	Youth for Unity and Voluntary Action

## PART 1 INTRODUCTION

Mumbai<sup>1</sup> arrived on the urban scene as the most visible symbol of India's modernity. And despite its staggering contrasts and contradictions, it still exists in the Indian imagination as a city of opportunity. To its perennially nervous elite, the unflattering sight of migrant settlers has always posed a demographic problem. But almost no other city has drawn so many people from some of the most remote parts of the country, by offering them the alluring promise of a better life, a livelihood and a new beginning. It is these divergent dreams, and the social conflicts that have emerged over their realisation, that has produced the city.

Over the years, Mumbai has fascinated both academic and popular writers, who have helped comprehend its deeply ambiguous reality as well as its powerful mythical significance. The enormous body of literature and scholarship on Mumbai challenges anyone who seeks to write about it. This account relies on this extremely rich academic literature, from which it freely borrows, and hence must be read as a work of synthesis rather than of original research. What may seem novel, however, is the critical-historical perspective of looking at the city's physical and demographic growth, economic and social geography, institutional-administrative structure, and urban planning and development policy. This is a perspective that explores the highly

contested *process* of spatial production, and the centrality of relations of power and politics in the shaping of the city. This paper also attempts to bring together national and regional urban trends with a finer-grained analysis of the urban process. These approaches are ultimately meant to provide the necessary *context* to understand the formation and position of self-built (informal) housing—of urban settlement and occupation in Mumbai.

This paper attempts to highlight two persistent features of Mumbai's social-spatial history. The first has been the constant subordination of social policy to the unrelenting desire of officials, managers and business magnates to build and maintain the city as the leading centre for commerce and industry. The second feature has been the violent and disruptive consequences of urban transformation on the city's working poor, most often on those living in its informal settlements. While official policy continues to characterise informal settlements as an urban pathology, informal dwellers continue to build their own tenements simply because they have been priced out of the formal city. Besides, in an urban economy that has failed to produce large-scale formal employment, the enterprising urban poor continue to carve out their own means of livelihood. This paper will discuss why informal settlements are likely to remain—notwithstanding the ambitions of making cities “slum free”—a structural feature of the Indian urban landscape for a long time to come. The paper will begin by providing an outline of Mumbai's political-economic history. This outline will be presented in three broad chronological phases: the first phase beginning with its growth as a colonial port town, the second phase charting

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1 This paper will use 'Bombay', 'Mumbai', and 'Greater Mumbai' interchangeably to refer to the Megacity of Mumbai as the area administered by the Municipal Corporation of Greater Mumbai (MCGM—earlier called MCGB or sometimes BMC). Bombay, the city's original name, was changed in 1995 and, in general, this name is used while discussing the period before the mid-1990s. Its regional-administrative context or the Mumbai Metropolitan Region (MMR) was first delineated in 1967, and today encompasses an area of 4,355 sq. km. Apart from the core city of Mumbai, the MMR consists of 7 Municipal Corporations, 9 Municipal Councils, 35 Census Towns (together constituting 52 urban centres), and 966 villages.



the rise of industrial capitalism, and the third phase sketching out the gradual restructuring of its industrial economy. The part on economy and labour markets will focus on the decline of its formal manufacturing sector, the expansion of the informal economy, and the nature of the informal settlement economy. This will be followed by an analysis of demographics and migration, beginning with an examination of the Indian urban context, and then looking at migration trends in the recent decades in Mumbai.

The part on planning and urban development policy will examine the early planned interventions in colonial Bombay, the post-Independence local and regional plans, and explore the more recent, gradual shift towards a neo-liberal planning orientation. A discussion on informal settlements will follow, first by looking at a historical overview of slum discourse, demographics, and policy. The part on the city's future plans and policies will take up three recent documents: the Maharashtra state government's Draft Housing Policy, the municipal corporation's Draft Development Plan, and the Metropolitan Regional Planning Authority's Draft Regional Plan.

### Historical Outline

In the first all-India census of 1872, Bombay appeared as the largest city<sup>2</sup> in the Indian Subcontinent, and the second largest of the British Empire (Kosambi 1986, 15). Thirty years later, a British civil servant would describe it as “one of the most splendid of Imperial Cities” (Edwardes 2011, iii). A Portuguese colonial possession since the early 16th century, the sparsely inhabited cluster of marshy malarial islands was granted to the British Crown,<sup>3</sup> and was subsequently handed over to the East India Company.

### Trade and Commerce:

#### Bombay as a Colonial Port City

Although its natural deep water harbour was an attraction, it was Bombay's isolation,<sup>4</sup> and proximity to the prosperous port of Surat that aroused the Company's interest (Kosambi 1985). Bombay soon emerged as an important port city during the period of “imperial globalization”, a vital mechanism for extracting economic surplus through the movement of manufactured goods and raw materials between the imperial core and its colony (Hazareesingh 2007, 12). It also served as an important military base for extending the Company's control over western India, and by the early 19th century, the conquered western territories were united into the Bombay Presidency, with Bombay as its provincial capital (Kosambi 1986, 16).

Up until the closing years of the 18th century, Bombay was perceived as a drain on the Company's revenues, “just a small factory”, according to the Company's military governor Lord Cornwallis (Farooqui 2006). Meanwhile, the growing appetite for Chinese tea in Europe and the relative absence of demand for European goods in China created a growing trade deficit for Britain. The decline of Maratha power in the region, and the expanding trade in narcotic Indian opium from Daman and Bombay changed the city's fortunes, and it soon emerged as the centre of economic activity in western India. Indigenous enterprise took the lead in this endeavour, and the city's merchant class rapidly developed the opium<sup>5</sup> and cotton-supplying areas of western and central India as the city's hinterland. Accumulation through the China trade and spatial concentration of capital during the first half of the 19th century provided the foundation for the development of industrial capitalism in the second half (Chandavarkar 2002, 65; Farooqui 2006, 41).

2 The population count, according to the 1872 Census, was 6,44,405 persons. Within the British Empire, only London was more populous than Bombay.  
3 As part of a dowry settlement, on the occasion of the marriage of the King of England Charles Stuart with the Portuguese *Infanta* Catherine of Braganza, in 1661. Inevitably, the treaty became a land dispute, with the British claiming the entire Bombay group of islands, while the Portuguese insisted that only the largest of the seven islands had been awarded (Dossal 2010, 6).

4 Bombay's insularity was ensured by its poor integration with overland routes, and due to Maratha control over the northern land mass of Salsette. The British acquired it from the Marathas in 1782 (Farooqui 2006, 3).

5 As Farooqui (2006, 3) acidly remarks, Mumbai's greatness had its roots in the “drugging of countless Chinese with opium”—a venture in which the Indian business class showed “great zeal” alongside the East India Company.

### **Rise of Industrial Capitalism:**

#### **Late Colonial Bombay**

The availability of surplus capital in the hands of an indigenous entrepreneurial community,<sup>6</sup> cheap labour from Ratnagiri and the Deccan, and supply of raw cotton from interior areas like Gujarat and Khandesh facilitated by newly built railways and shipping and port expansion created the conditions for growth of the cotton textile industry in Bombay (Kosambi 1986, 34). The first textile mill was set up in 1854, and by 1925, the industry employed 1,48,000 workers—about one tenth of the city's resident population (Sherlock 1996).

With a handle on substantial portions of the city's economy and industry, the indigenous elite of Bombay could maintain considerable autonomy from colonial domination. Their wealth and influence opened up space for political collaboration and, in contrast to Calcutta and Madras, a significant share of local power (Chandavarkar 2009, 16). One of the defining features of the city, as a consequence, has been the nature of elite politics which—since the mid-19th century—has operated based on class and wealth, as opposed to caste and religion. Although racial segregation was a reality in early Victorian Bombay as well, it was not as conspicuous as in the other major colonial cities. In fact, by the second half of the 19th and the early 20th century, the city's socio-spatial patterns were quite distinctly defined along class lines. Following the plague of 1896, which was itself a result of municipal failure (Ibid., 52), state interventions<sup>7</sup> established social segregation as the favoured approach to address the city's problems.

Conditions of work, wages, living conditions, and housing rents were the sites of intense struggle and conflict since the development of industry in

Bombay. The hours of work continued to increase—by 1908, almost 60 mills were demanding 14.5 hours of actual work per day. In the same year, around 50 per cent of workers were reported to be in debt (Upadhyay 1990). Despite rents as proportion of income being highest for the labouring population, living conditions remained grossly inadequate; poor sanitation and overcrowding combined with occupational diseases and frequent accidents in the workplace to produce frighteningly high death rates and infant mortality rates (Kumar 1987; Ibid. 1990). These conditions became the source of militancy and political unrest among workers. The period between 1918 and 1938 saw numerous general strikes, over a thousand in individual mills and departments (Lieten 1982). Consequently, the city's mill district, Girangaon, came to be seen by the city's ruling class as an insurrectionary centre (Chandavarkar 2009, 23). Industrial employers benefited from the colonial apparatus of repression and discipline, but despite this, the working class became a formidable political force and, in its most ascendant phase, contributed to the shaping of Bombay's distinctive urban character and cosmopolitan culture (Ibid., 29).

### **Restructuring of Industrial Production:**

#### **Bombay post Independence**

The period of sustained industrial growth in India declined in the mid-1960s, and the crisis led to a gradual restructuring of Bombay's textile industry. Subcontracted production for larger units became a general feature, and employment in textile mills declined. The textile strike of 1982–1983—one of the biggest labour actions witnessed in Independent India—hastened capital flight and diversification of investments, resulting in a mass retrenchment of over 1,50,000 workers. The closure of industry was also a process of spatial reorganisation, a relocation of decentralised units (especially of high-volume, low-value goods) out of the Island City<sup>8</sup> into suburbs

6 Almost exclusively composed of Parsis and Bhatias.

7 Such as those of the Bombay City Improvement Trust (BCIT) that undertook a programme of road widening, slum clearance, and suburban schemes. Also significant was the report of the Bombay Development Committee that recommended segregation along function and class. Both the BCIT as well as the Development Committee reflected the interests and aspirations of the city's landowners, merchants, and industrial bosses (Arnold 2012; Gordon 1978, 119; Rao 2013, 25).

8 The Island City today is the pre-Independence City of Bombay, south of the Mithi River on the western side and Wadala on the eastern side. See **Part 3: Demography and Migration**.

and satellite centres. Specialisation and informalisation broke down large workplaces, making work contractual and unregulated, thereby reducing the bargaining power of workers (Sherlock 1996; Patel 2003, 10–11).

Meanwhile, the anti-communist and sectarian Shiv Sena, which was founded in the mid-1960s, now peddled a communal politics and began to transform the energy and frustrations of the unemployed youth into nativist aggression (Hansen 2001, 70). Its active and systematic involvement in the riots of 1984 in Bhiwandi, and later in the Bombay riots of

1993, established its image as a champion of Hindus, and helped register victories in municipal elections for the first time in 1985, and again in 1995 (Ibid., 77). A government report investigating the Bombay riots of 1993 identified the decline of formal-sector employment and social inequality as important socio-economic factors for the riots (Srikrishna 1998). In the early 1990s, the state government reshaped land usage and development control rules; textile mill lands that were leased to mill owners in the 19th century solely for purposes of industry, for as little as a rupee a square yard, were now open for commercial exploitation (M. R. Menon 2012). ♦

## PART 2 ECONOMY AND LABOUR MARKETS

### Crises and Restructuring of the Textile Industry

Mumbai is by far the richest city in India in GDP terms, and the financial centre of India. It has a large number of domestic and international banks, financial firms, as well as the country's largest stock exchange. It has the most number of foreign collaborations, trade, and the largest share of Foreign Direct Investment in the country. The city accounts for 23 per cent of Maharashtra's Gross State Domestic Product, (MCGM 2014); its Gross District Domestic Product (GDDP) has grown at an average rate of 8 per cent at constant prices since 2000, while its per capita income has grown at 191 per cent between 2000–2001 and 2008–2009. The Mumbai Metropolitan Region (MMR) accounts for 40 per

cent of Maharashtra's GDP, and Greater Mumbai in turn provides 76 per cent of the employment and contributes 67 per cent of MMR's GDP. Mumbai is therefore hardly representative of India as a whole, and is quite extreme in terms of average incomes, cost of living, as well as the gap between the rich and the poor (Nijman 2006). Mumbai's economy is also a unique mix of pre-industrial, industrial, and post-industrial modes of production that can miraculously coexist in one of the most densely inhabited landmasses of the world. However, the city's economy has undergone major changes over its relatively short history, with dramatic effects on the labour market and serious consequences for the city's working classes and labouring poor.

**Table 1**

Factories and employment in Mumbai, MMR, and Maharashtra

	GREATER MUMBAI		MMR EXCLUDING MUMBAI		MAHARASHTRA	
YEAR	FACTORIES	WORKERS	FACTORIES	WORKERS	FACTORIES	WORKERS
1961	4,064	5,05,390	569	38,342	8,233	7,87,379
CAGR %	3.50	1.61	6.46	11.60	2.21	2.40
1971	5,732	5,92,646	1,064	1,14,850.00	10,241	9,97,675
CAGR %	3.09	0.19	2.76	2.23	4.94	1.8
1981	7,770	6,03,785	1,397	1,43,248.00	16,594	11,92,129
CAGR %	0.08	-2.95	5.62	0.57	3.81	-0.2
1991	7,832	4,47,492	2,414	1,51,638.00	24,119	11,68,570

In 1925, 1,48,000 workers were employed in the textile industry in Bombay. During the Second World War, the industry diversified into basic metals and engineering, and industrial employment grew as a consequence by nearly 150 per cent (Sherlock 1996). The decade after Independence witnessed a period of growth and optimism, and by the early 1960s,

manufacturing supplied 41 per cent of the city's jobs and 50 per cent of its income (Harris 1995). Post-Independence Import Substitution policies,<sup>9</sup> however, meant that employers had little reason

<sup>9</sup> Import Substitution focuses on industrial production for the domestic market to reduce dependency on imported goods, also providing protection to domestic industry from foreign competition.

to upgrade plant and machinery, resulting in the ‘sickness’ (or unviability) of a large part of the textile industry. Decline in growth since the mid-1960s prompted a period of restructuring of industry and consequently the wider economic and spatial remaking of the city (Sherlock 1996; D’Monte 2005, 78). While the private and state-run mill sector became unviable, profitable new units emerged and many mills began subcontracting part of their production to smaller units.

**Table 1** shows the steady growth of industrial units in Greater Mumbai between 1961 and 1981.

**Table 1**

Growth of the Service Sector

	1993–1994		1995–2002		2003–2004		2009–2010*	
SECTOR	GDDP	% SHARE	GDDP	% SHARE	GDDP	% SHARE	GDDP	% SHARE
Primary	36,253	1.26	85,898	1.67	1,00,038	1.27	1,99,562	1.02
Secondary	11,24,222	39.10	19,46,740	37.95	25,42,215	32.19	49,05,603	25.04
Tertiary	17,14,758	59.64	30,97,612	60.38	52,54,096	66.54	1,44,83,139	73.94
TOTAL	28,75,233	100.00	51,30,250	100.00	78,96,349	100.00	1,95,88,304	100.00

Soon after the textile strike, macroeconomic restructuring began in India. In spatial terms, the deregulation of transnational corporate activity began an unprecedented transformation of the city’s space-economy (Nijman 2007). As Nijman (Ibid.) shows, the city’s newly assumed role in the global economy had now begun to reproduce some of the class-based segregation patterns that were formed during the colonial period but had blurred somewhat after Independence. In the post-liberalisation period, distinct areas of the city began to get linked differently to the global economy. Corporate leaders even suggested ‘reserving’ the global business district (Fort) in the Island City exclusively for multinational corporations (Ibid.).

The share of the tertiary sector (transport, information technology, hospitality, banking, real estate, financial services) in Mumbai’s GDDP has increased substantially since the 1980s, from 60 per

cent in 1993–1994 to 66.5 per cent in 2003–2004 to a provisional 74 per cent in 2009–2010 (MCGM 2014). As **Table 2** shows, during the period between 1993 and 2010, the share of the secondary sector (manufacturing and construction industries) as well as the primary sector (agriculture, fisheries, mining, and quarrying) declined. This transition has had significant impacts on employment generation as well as the conditions that govern employment; the service sector has been highly dualistic, and created on the one hand low-income contractual work in the informal sector, and on the other hand a low-employment-generating, highly specialised, and skill-based segment that excludes a large majority of the working population (Aggarwal 2012). So, while formal employment in the service sector grew at a CAGR of 0.69 per cent between 1992 and 1997, informal service employment grew much faster at 6.44 per cent in the same period (MCGM 2005).



### The Informal Settlement Economy

One obstacle to an understanding of the scale of the informal sector—also sometimes known as the unorganised sector—is the problem of definition. It is commonly assumed as a sector *outside* the formal economy, observed in practices such as street vending or household manufacturing. However, there is significant informal employment within the formal/organised sector—if, by informal work, one means the nature of employment *relationship*<sup>10</sup> rather than simply the economic activity—that many surveys fail to capture. Furthermore, the term ‘unorganised’ suggests a state of disorder that requires correction through formalisation or planning and conceals the often fairly well-organised nature of dealings and practices of owners of informal enterprises.

The National Commission of Employment in the Unorganised Sector (NCEUS 2007) highlighted the lack of clarity about the concept and defined it as “unincorporated private enterprises owned by individuals or households producing goods or services with less than ten workers”. Harris-White (2010) identifies two features of the informal economy: (1) the persistence of small firms; (2) regulation by social institutions rather than by the state.

Ninety-three per cent of livelihoods and 98 per cent of self-employed livelihoods in India are in the informal economy (Ibid., NCEUS 2007). Though precise figures are unavailable, estimates suggest that 65 per cent of employment in Mumbai is in the informal sector (Bhowmik 2010) and that it grew from 49 per cent in 1951 to 66 per cent in 1991 (Sita & Bhagat 2007). Mumbai has an estimated 2,00,000 street vendors, of whom about 20 per cent were earlier permanently employed in the organised manufacturing sector (Bhowmik 2010).

**Table 3** shows the declining annual growth rate of overall formal employment in Mumbai’s public and private sectors, implying a corresponding increase in informal employment. The informalisation of the city’s workforce has had far-reaching implications. Most crucially, it has diminished the organised power of labour to improve living and working conditions, and in most cases lowered the standard of living for most working families. For many lower-middle-class families, mobility has been downwards, and with an increase in the wealth and number of upper-middle- and upper-income sections, social polarisation in the city has increased significantly (Nijman 2006).

**Table 3**

Formal employment in Greater Mumbai by Sector: 1981–2007 (in thousands)

		1981	1991	1996	2003	2007	1981–2007
Formal Employment	Public	645	718	719	686	660	
	Growth Rate*		1.13	0.03	-0.66	-0.95	0.09
	Private	629	463	439	351	339	
	Growth Rate*		-2.64	-1.04	-2.86	-0.85	-1.77
	Total	1,274	1,181	1,158	1,038	999	
	Growth Rate*		-0.73	-0.39	-1.48	-0.94	-0.83

<sup>10</sup> Here, one refers to the nature of agreement between the employer and employee, where the employee is not employed on a permanent or regular basis and does not appear on the employer’s books (Bremán 2001).

Social regulation of work and absence of formal protections also tend to weaken the status of disadvantaged groups. Women’s work and working conditions in the informal economy, for example, is reported to be often invisibilised, precarious in terms of employment status, with low or no remuneration, little or no access to social security, and limited ability to organise (Chant & Pedwell 2008; Harriss-White 2010).

Female worker participation in Mumbai, at 16 per cent is less than a third of the male worker participation at 56 per cent. Furthermore, out of the total privately owned enterprises in the MMR, only 3.4 per cent are owned by women (MMRDA 2003). These point towards various invisible and hidden forms of work and subordinate roles of women, especially in the informal labour market.

**Table 4**

Growth of population, resident workers, and employment in Greater Mumbai

YEAR	POPULATION	CAGR*	WORKERS	CAGR*	EMPLOYMENT	CAGR*
1971	59,70,575		21,98,098		15,28,264	
1981	82,43,405	3.28	29,02,503	2.82	21,99,381	3.71
1991	99,25,891	1.87	34,98,876	1.89	24,25,882	0.99
2001**	1,19,14,398	1.84	45,27,926	2.61	26,25,748	0.99

**Table 4** shows the annual growth rate of population, workforce, and employment in Greater Mumbai. Employment growth stagnated between 1981 and 2001 at 0.99 per cent, and manufacturing employment declined (**Table 1**). Despite the country’s slow rate of urbanisation, the percentage of population living in informal settlements—assumed to be an outcome of rapid and not slow urbanisation—has remained high. This apparent anomaly, Nijman (2015) argues, is the result of the country’s lethargic formal manufacturing sector that “impedes rapid industrialization while simultaneously fuelling small scale manufacturing within urban environments”. Informal settlements, though inadequate as residential environments, sometimes function as sites of economic production, and as generators and incubators of production and employment. Nijman’s study of Dharavi’s economy shows that almost half of Dharavi’s private-sector

workers work inside Dharavi, and most of the residents who work outside are public-sector employees. Of all its households, 29 per cent are self-employed and less than 10 per cent are engaged in daily-wage work. Furthermore, job stability even in the private sector within Dharavi is quite high. The settlement provides employment to at least half of its total population, making it a place that combines social, residential, and economic functions, and is far from being a mere reservoir of surplus labour. Though Dharavi is not representative of all informal settlements in Mumbai, it does illustrate the nature of an economy that provides small-scale productive activity as a substitute in the absence of growth in the formal manufacturing sector. In the absence of a large-scale generation of formal-sector employment, ‘slums’ are likely to remain a permanent structural feature of the Indian urban landscape (Ibid.). ♦

Source: (Pendharkar 2003)

\*CAGR: Compound Annual Growth Rate

\*\*Employment figures for 2001 are actually for the year 1998, and the CAGR is computed accordingly

## PART 3 DEMOGRAPHY AND MIGRATION

### Mumbai in the Context of India's Urbanisation

For all the enthusiasm about India's urban "awakening" (MGI 2010), the pace of urbanisation in the country has been sluggish and is likely to remain slow in the following decades (Kundu 2011). Despite a slight increase in the decade between 2001 and 2011, India's urban population stands at 31.16 per cent of its total population, lower than the African and Asian averages (UN 2014). Of its 377 million urban inhabitants, 70 per cent live in towns with a population greater than 0.1 million (or in Class I cities), while 42.6 per cent live in Metro cities with populations greater than 1 million. Metro cities have registered higher growth rates than Class I cities, and both together are growing faster than smaller urban centres.<sup>11</sup> In other words, urbanisation in India is oriented towards larger cities (Sivaramakrishnan et al. 2005).

The Mumbai UA—with a population of 18.41 million—is the most populous of the 53 Urban Agglomerations (UA)<sup>12</sup> in India. The Megacity of Greater Mumbai with a municipal area of 458.2 sq. km. and 12.44 million inhabitants is the most populous Indian city. Its regional administrative area, the Mumbai Metropolitan Region (MMR),<sup>13</sup> comprises

4,354.5 sq. km. of land and a population of 22.53 million. The growth of the Mumbai UA, however, has registered a sharp decline in the past three decades, with the intercensal growth rate falling from 52.8 per cent in the 1981–1991 period to 30.5 per cent in the 1991–2001 period, and further down to 12 per cent in the 2001–2011 period (Sivaramakrishnan 2015). In Maharashtra, which has the largest urban population in the country, the share of Mumbai UA's population is 31.6 per cent; Maharashtra's three biggest agglomerations—Mumbai, Pune, and Nagpur—contribute to 51.1 per cent of the state's urban population.

### Greater Mumbai in the City Region

At the time of Independence, the Bombay Municipal Corporation administered the area that is now called the Island City, an area covering 67 sq. km. The northern landmass of Salsette consisted of numerous administrative units, and the first extension of the Municipal Corporation boundaries annexed 176 km. of the suburbs in 1950. The Corporation of Bombay became the Municipal Corporation of Greater Bombay (MCGB). A second extension was undertaken in 1957 to include more of the suburban areas, and some smaller areas were included in 1965 to constitute what is now the area of Greater Mumbai, covering 458.28 sq. km. The city today is spatially subdivided into 24 municipal wards. However, from the perspective of revenue administration, the city is subdivided into the Mumbai City District that coincides with the area of the Island City and the Mumbai Suburban District that coincides with the suburban areas.<sup>14</sup>

11 Class I Towns/UAs, according to the Census, are cities with a population greater than 1,00,000 (the Census enumerates 468 such cities) that are governed by municipal councils. Metropolitan cities (also called Million Plus Towns/UAs) are cities with a population greater than 10,00,000 (53 such in India); and, megacities are those with a population of 1,00,00,000 and above (3 such in India). Urban areas with a population larger than one million are governed by municipal corporations.

12 The Urban Agglomeration (UA) does not have an administrative boundary, but is a term adopted by the Indian Census as a continuous urban spread consisting of a core town and its adjoining outgrowths (OGs). For the 2011 Census enumeration, it required the fulfilment of additional criteria, such as being a Statutory Town with a population that the 2001 Census showed to be greater than 20,000.

13 An Urban Agglomeration must be distinguished from a Metropolitan Region (MR), which is an area defined by state governments based on various administrative, economic, physical, and planning considerations, and may include urbanising and urbanisable areas as well. An MR is notified under an existing or separate state law, with a specification of its various administrative boundaries.

14 The Mumbai City and Mumbai Suburban District are under the jurisdiction of the District Collectorates, further subdivided into talukas and revenue villages. The collectorate oversees the national- and state-level elections and maintains the city's land records. The *revenue city*, the older agrarian administrative structure, still coexists with the *municipal city*, the urban administrative structure (Rao 2013, 204).

Despite these extensions in the decades after Independence, the city's northward growth spilled into Thane and Bhiwandi, and even onto the mainland along the national highways. In the late 1950s, a study group had suggested that the mainland be integrated with the city by bridging the Thane creek. In 1965, another study group under S. G. Barve recommended setting up a regional planning board for Mumbai; and, in 1967, the Bombay Metropolitan Region (BMR) was established, covering 3,965 sq. km. with 943 villages and 19 urban centres. Today, the MMR covers an area of 4,355 sq. km. and consists

of 8 municipal corporations, 9 municipal councils, 35 Census towns<sup>15</sup> (a total of 52 urban centres), and 966 villages. **Table 5** shows the constituent units of the MMR and when these were established. The MMR consists of towns and villages that are disconnected from the urban spread of Mumbai, referred to as the Mumbai Urban Agglomeration. The Mumbai UA consists of the six municipal corporations of Greater Mumbai, Mira-Bhayandar, Thane, Navi Mumbai, Kalyan-Dombivli, and Ulhasnagar. It also consists of the two municipal councils of Badlapur and Ambernath.

**Table 5**

Institutions/local bodies of MMR

CONSTITUENT UNITS	No.	Sub-classification	Name of Local Body	Year of Establishment
MUNICIPAL CORPORATIONS	8	Class A	Greater Mumbai	1863
		Class B	-	-
		Class C	Thane	1982
			Navi Mumbai	1983
		Class D	Kalyan-Dombivili	1983
			Mira Bhayandar	1990
			Bhiwandi-Nizampur	2002
			Ulhasnagar	1996
			Vasai-Virar	2009
MUNICIPAL COUNCILS	9	Class A	Panvel	1852
			Ambernath	1959
		Class B	Khopoli	1970
			Kulgaon-Badlapur	1992
		Class C	Alibaug	1864
			Pen	1865
			Uran	1867
			Matheran	1905
			Karjat	1992

<sup>15</sup> *Statutory towns* are settlements that are given an urban civic status by the state government—urban development is a state subject—and are administered by a city corporation, municipality, nagar panchayat, notified area committee, industrial township, or a cantonment. These may or may not fit into the criteria of a town as defined by the Census for non-statutory towns. A *Census Town* (CT) is a settlement satisfying the following criteria: (a) a population of 5,000 or more; (b) at least 75 per cent of the male working population is engaged in non-agricultural pursuits; (c) a population density of 400 per sq. km.

Source: (Sivaramakrishnan 2015, 258–259)

Note: The sub-classification of municipal corporations was introduced in 2006, on the basis of criteria such as population, area, revenue sources and collection, and infrastructure, etc.

### Demographic Growth of Mumbai

Already in 1872, Bombay was one of the largest cities in the world by population. Greater Mumbai, with 12.44 million people according to the 2011 Census, is the most populous city in India, and the Mumbai Urban Agglomeration with 18.39 million people is one of the world's largest and densest urban agglomerations. Except for the Census of 1901, where Bombay recorded a negative population growth after the plague of 1896, the city's population has grown rapidly in each decade. The biggest spurt in population growth was after Independence, where the population showed an increase from 1.80 million to 2.99 million in one decade.

The population of Bombay's suburbs exploded after Independence and doubled every decade between 1941 and 1971. Since 1971, the growth rate of the suburban population has rapidly declined—from 71 per cent in 1981 to 8.3 per cent in 2011. In the decade 2001–2011, the Island City registered the highest negative rate of growth at -7.57 per cent. So, while the population growth rate of Greater Mumbai for the 2001–2011 was 3.87 per cent, the growth rate for the Mumbai UA was 12.38 per cent, indicating that population growth in the city was occurring predominantly outside the boundaries of Greater Mumbai. This suggests that migrant workers find employment and low-cost housing in the peripheral areas, where employers and developers can take advantage of cheaper land, unorganised labour markets, and less stringent environmental regulations.

**Table 6**

Population and growth rate of the Island City, suburbs, and Greater Mumbai (Bombay) 1780–2011

Year	ISLAND CITY	GROWTH RATE	SUBURBS	GROWTH RATE	GREATER MUMBAI	GROWTH RATE
1780	1,13,726	-	-	-	-	-
1814	1,80,000	-	-	-	-	-
1836	2,36,000	-	-	-	-	-
1872	6,44,405	-	-	-	-	-
1881	7,33,196	-	-	-	-	-
1891	8,21,764	12.08	-	-	-	-
1901	7,75,968	-5.57	1,51,988	-	9,27,956	-
1911	9,79,445	26.22	1,69,312	11.40	11,48,757	23.79
1921	11,75,914	20.06	2,04,534	20.80	13,80,448	20.17
1931	11,61,383	-1.24	2,36,429	15.59	13,97,812	1.26
1941	14,89,883	28.29	3,11,473	31.74	18,01,356	28.87
1951	23,29,020	56.32	6,65,424	113.64	29,94,444	66.23
1961	27,71,933	19.02	13,80,123	107.41	41,52,056	38.66
1971	30,70,378	10.77	29,00,197	110.14	59,70,575	43.80
1981	32,85,040	6.99	49,58,365	70.97	82,43,405	38.07
1991	31,74,889	-3.35	67,51,002	36.15	99,25,891	20.41
2001	33,38,031	5.14	86,40,419	27.99	1,19,78,450	20.68
2011	30,85,411	-7.57	93,56,962	8.29	1,24,42,373	3.87

Source: Figures for 1780–1891 (Edwardes 2011); 1901–1991 (MMRDA 1995); 2001–2011 (MCGM 2015)



The population of the MMR, as per the 2011 Census, was 22.53 million, 4.13 million more than the population of the Mumbai UA. Among the metropolitan regions in the country, Bengaluru has grown by 49 per cent, Hyderabad by 35 per cent, and Chennai by 32 Per cent. Growth in the MMR has been comparatively less at 16.3 per cent, but it still remains the largest among these in terms of absolute numbers (Sivaramakrishnan 2015, 9).

Since the delineation of the MMR, the proportion of built-up land area of the MMR to that of Greater Mumbai has increased from 22.1 per cent in 1971 to 48.2 per cent in 1991 and later to a proposed 78.9 per cent in 2011. Between 1971 and 1991, 202 sq. km. were added to the MMR's built-up land area; another 723 sq. km. were added between 1991 and 2011. The proportion of population distribution of the MMR to Greater Mumbai, on the other hand, has increased from 22 per cent in 1971 to 31 per cent in 1991 and later to 45 per cent in 2011 (Acharya and Nangia 2004). In other words, in 1971, Greater Mumbai contributed to 88 per cent of the MMR's

total population, as well as 88 per cent of its total built-up land area. After 40 years, it contributes to 55 per cent of the MMR's population, but only 21 per cent of its total built-up land area. This is a significant divergence of urban growth from demographic trends and indicates the nature of suburban growth in the Metropolitan Region, largely focused on transforming rural economies into urban real estate (Goldman 2011). Land speculation and dispossession of those living and working in peri-urban fringes of the city to make way for 'world-city projects'—such as a new airport, Special Economic Zones, tourism zones, and luxury residential townships—reflect this trend. Ghertner (2014) explains this process as the absorption of areas in urban peripheries that are once used for primary activities or other purposes, not defined based maximising ground-rent, into formal property markets. While urban renewal and redevelopment in the core city of Mumbai provides the main site for capital to find productive investment, capitalisation of once protected lands in the fringes also provide lucrative opportunities for accumulation.

**Table 7**

Population in Mumbai Metropolitan Region and Mumbai Urban Agglomeration

REGION	MUMBAI METROPOLITAN REGION		MUMBAI URBAN AGGLOMERATION	
	Units	Population	Units	Population
Municipal Corporations	8	1,98,99,266.00	6	1,79,67,211.00
Municipal Councils	9	8,01,952.00	2	4,27,701.00
Census Towns	35	6,30,841.00	0	0.00
Villages	966	11,98,088.00	0	0.00
<b>Total</b>	<b>1,018</b>	<b>2,25,30,147.00</b>	<b>8</b>	<b>1,83,94,912.00</b>

Source: (Sivaramakrishnan 2015, 3)

### Migration in Greater Mumbai

As pointed out above, urbanisation in India is anything but rapid, and rural–urban migration in India, in terms of proportion of population, is fairly low. As K. C. Sivaramakrishnan (2015, 17) notes, rural–urban migration has not been the dominant factor in urban growth in India. In fact, of the 97.6 million migrants in India during the 1991–2001 period, 53.5 million was rural–rural migration; 20.59 million was rural–urban migration; and, 14.39 was urban–urban migration. However, for metropolitan cities, migration has been a significant component of population growth. Mumbai UA received 2.48 million migrants in the 1991–2001 period. While for most other metropolitan cities, migration is largely from within the state, Mumbai is an exception where 63 per cent of migrants are from other states and 36 per cent are from within Maharashtra (Sivaramakrishnan et al. 2005, 164). Meanwhile, in Greater Mumbai, of the total increase in population between 1991 and 2001, 61.08 per cent was the result of natural increase, while only 38.92 per cent was due to migration.

It must be noted that during the four decades between 1901 and 1941, natural growth of the city’s population was negative, and migration was the only contributor to the increase in population. In the decade between 1961 and 1971, natural growth and migration contributed equally to population increase; since then, the share of migration has declined (D. P. Singh 2010). In other words, the perception that an uncontrolled influx of migrants is the cause of the city’s innumerable problems has little basis in reality.

Sex ratio in Mumbai has historically been low and it has remained lower than the national average throughout the last century. Mumbai’s sex ratio hit a low in 1921, with a ratio of 561 females to 1,000 males; however, it has shown steady improvement ever since, with 616 females per 1,000 males in 1941, 663 females in 1961, 772 females in 1981, 811 females

in 2001, and 853 females in 2011. This is still lower than the national average of 940 females per 1,000 males. A clear pattern emerges when this data is disaggregated: among the non-migrant population in the city, the sex ratio was recorded as 903 females in the 2001 Census. Within the immigrant population, sex ratio among migrants from Maharashtra was 854:1,000, while for those from other states it was 615:1,000. Sex ratio also tends to be lower among rural migrants compared to urban migrants; urban intra-state migrants in Mumbai recorded a sex ratio of 1,011 females to 1,000 males, while rural inter-state migrants recorded 535 females (MCGM 2010, 30). And while the sex composition among the non-slum population in Greater Mumbai is 859:1,000, as per the 2011 Census, it is 770 females for the slum population (Ibid., 69).

This data can be contextualised by looking at the factors that cause migration. While much of the rural–rural migration in India is due to non-economic factors,<sup>16</sup> migration to urban agglomerations is directly linked to economic factors. Employment is seen to be the main reason for migration from rural regions compared to those coming from urban areas (D. P. Singh 2010). Migrants looking for ‘work’ account for 39.6 per cent of the total immigration into Mumbai UA during the 1991–2001 period. This is in contrast to the national average of 14.7 per cent that migrates for ‘work’ (Sivaramakrishnan et al. 2005, 172). Shifting of the household and marriage are other significant reasons. ♦

<sup>16</sup> Most of the migratory movements in India are not over long distances. Most rural–rural migrations are largely a consequence of women having to shift to other villages after marriage (Sivaramakrishnan et al. 2005, 161).

**Table 8**

Percentage of migrants from rural and urban areas to Greater Mumbai

	1961	1971	1981	1991
Total Lifetime Migrants	<b>Total</b>	<b>64.24</b>	<b>56.46</b>	<b>51.46</b>
	Rural	58.13	64.17	66.03
	Urban	33.16	31.51	31.28
Intra-state migrants	<b>Total</b>	<b>41.64</b>	<b>41.94</b>	<b>42.47</b>
	Rural	74.82	78.74	76.33
	Urban	24.92	20.95	23.64
Interstate migrants	<b>Total</b>	<b>53.07</b>	<b>54.50</b>	<b>54.87</b>
	Rural	50.83	57.14	61.27
	Urban	42.93	41.69	38.68
International migrants		5.25	3.56	2.65

**Table 9**

Reasons for migration: Comparison between Mumbai UA and the national average

	NUMBER OF IMMIGRANTS	REASON FOR MIGRATION						
		WORK	BUSINESS	EDUCATION	MARRIAGE	AFTER BIRTH	HOUSEHOLD	OTHER
Mumbai UA	24,89,552	39.6	0.7	1.9	16.3	9.0	21.6	10.9
National Average		14.7	1.2	3.0	43.8	6.7	21.0	9.7

Source Table 8: (Sivaramakrishnan 2015, 3)

Source Table 9: Handbook of Urbanization in India, 2005 (Sivaramakrishnan et al. 2005, 172)

## PART 4 PLANNING REGULATIONS AND POLICIES

### Early Precedents

The physical geography of the city—which originally comprised a cluster of islands, with vegetated hilly cores that were surrounded by low-lying tidal marshes and estuarine mudflats—was substantially transformed over three centuries through a series of land reclamations. As the city expanded from the Fort and Native Town<sup>17</sup> areas northwards along its transport corridors, natural, cultivated, and undeveloped areas in the hinterland were gradually replaced by residential, industrial, and commercial uses. **Maps D and E** show broad land use transformations in the city and its various phases of growth—from a colonial port city into a city region. In the late 19th century, the basic components of the city’s spatial configuration consisted of the European town or Fort, Esplanade, Native Town, European suburbs, European military cantonment, and later, the industrial core. The suburbs were then almost entirely rural fringes and were sparsely inhabited (Kosambi 1986).

The first comprehensive legal instrument for planning in Bombay was the Act XXVIII of 1839 that included a range of provisions, such as compensation for land acquisition and development control norms. Private property was, for the first time, accorded legal status, and the value added to the properties by improvements could be estimated by a Land Revenue Surveyor (Dossal 2010, 108). The Bombay Municipal Corporation Act of 1888, listed “Obligatory and Discretionary Duties” of the Corporation, and the Bombay Town Planning Act

of 1915<sup>18</sup> provided the early legal basis for urban planning.

The devastating plague of 1896<sup>19</sup> evoked the first large-scale intervention in the physical transformation of the city. The Bombay City Improvement Trust (BCIT) was set up in 1898 to carry out slum clearance and construct sanitary dwellings for the poor; to open up east–west boulevards to bring ‘healthful’ sea breeze into insanitary areas; and, to improve infrastructure for commerce and industry. The BCIT was created as a parallel organisation to the Bombay Municipal Corporation. Apart from representatives of the Corporation, the BCIT’s board was dominated by industrialists and commercial magnates (Gordon 1978, 119; Arnold 2012). The Corporation itself, at this point, had a very limited franchise, with voting being restricted to ‘rate payers’ or property owners, who constituted about one per cent of the population.<sup>20</sup> The work undertaken by the BCIT, as a consequence, was oriented towards the interests of its members.

The BCIT’s planning strategies were developed through a questionnaire issued to the city’s propertied class in 1907, where they expressed the desire to retain the western shores for the wealthy, northern

17 The Fort area gets its name from the East India Company-built fortified port town. The Native Town was the area to the north of Fort and Esplanade where the Indian mercantile communities resided.

18 The Municipal Corporation’s representative Dinshaw Vacha, a prominent landowner, had opposed the Town Planning bill since it would “destroy all just and fair rights and interest in private property”, and should “in no way apply to the City of Bombay”. Consequently, when passed, the Act was not made applicable within the municipal limits without the request of Corporation itself. Thus, the Town Planning Act of 1915 was legislation, in effect, solely for city extension and suburbanisation (Rao 2013, 215).

19 About 5,00,000 inhabitants fled the city, including 20–30 per cent of mill workers. The plague claimed 44,984 victims—about 5.8 per cent of the city’s population between 1897 and 1899 (Arnold 2012).

20 This was based on the Bombay Act of 1888, the restricted franchise making the Corporation “a close borough of landlords and capitalists” (Kidambi 2007, 48). The municipal franchise was subsequently extended in 1922 to include rent payers, i.e., about 7 per cent of the population. The first election based on adult franchise was held in 1948.

areas of Mahim and Matunga for the middle class, land reclamation for Back Bay and Colaba, and development of arterial roads cutting through the congested areas of the Native Town (Gordon 1978, 122). The survey became the basis for the formulation of a 20-year urban-development policy in 1909. For all its ambitions, the Trust *worsened* the housing crisis and sanitary problems. By 1920, despite a shortfall of 64,000 tenements in the city, the Trust had constructed just 21,387 tenements, and demolished 24,428 (Arnold 2012; Kidambi 2007, 112). The housing crisis had reached alarming proportions in 1918, and the new Governor of Bombay, Lloyd George, drew up a plan to build middle-class housing in the north, 50,000 tenements to house labour, and the Back Bay reclamation to expand the business sector. To implement the plan, he set up the Bombay Development Department (BDD) as an executive organ of the provincial government. The BDD, however, achieved little due to poor planning and financial problems, and was wound up by the late 1920s.

### Planning post Independence

The Bombay Town Planning Act of 1954 empowered the Corporation to prepare master plans, define land uses, and enforce development controls. The preparation of Development Plans began with this legislation—the first Development Plan was submitted to the state government<sup>21</sup> in 1964. The major concern of post-Independence planning in Bombay was to limit population growth and congestion in the city. The Modak Mayer plan of 1948 set a population limit of 3.5 million to 3.7 million for Greater Bombay, which was breached in 10 years (Sivaramakrishnan 1978). Similarly, the 1964 Development Plan sought to limit population to 8 million, which was transgressed in 1981. The 1964 Plan also proposed density zoning, decentralisation of commerce and industry, and land reclamation of 70 sq. km. of low-lying areas to accommodate a growing population and redis-

tribute densities. In addition to these, it proposed a public housing programme to supply 33,000 units each year,<sup>22</sup> combined with slum clearance, social infrastructure development, and improvement and comprehensive development of a road system for Greater Bombay (BMC 1964).

This plan was systematically opposed by commercial and industrial lobbies and a proposal to build a ‘counter-magnet’ on the mainland, or New Bombay,<sup>23</sup> was proposed as an alternative (Verma 1985, 34).<sup>24</sup> Under pressure, and despite sanctioning the 1964 Plan, the state government set up the Gadgil Committee to formulate broad principles of Regional Planning for Bombay (Gadgil 1966). The Committee submitted its recommendations, in response to which the Maharashtra Regional and Town Planning Act of 1966 (MR&TP) was passed in 1967,<sup>25</sup> and the Bombay Metropolitan Regional Planning Board (BMRPB) was set up under the Act to prepare a regional plan for a delineated area of the then Bombay Metropolitan Region (BMR).

The first Regional Plan for the BMR was sanctioned in 1973, with the City Industrial Development Corporation (CIDCO) Ltd., a state-owned company, as the planning and New Town Development Authority.<sup>26</sup> The Regional Plan’s focus was to limit population growth of Greater Bombay by restricting industrial growth, defining areas to be reserved as forests or green zones for conservation and agriculture, setting out clear industrial zones through an Industrial Location Policy,<sup>27</sup> developing New Bombay on the mainland for a population of 2

21 The state government is the final approving authority for all area development plans in Maharashtra.

22 For a demand of 40,000–50,000 units annually. The plan also prayed to the various agencies to “take in their stride additional responsibility” to breach the deficit (BMC 1964).

23 Now Navi Mumbai.

24 However, the idea to expand the city to the mainland was first suggested by Foster King in 1945 and later proposed by the Barve Study Group in 1959.

25 This now forms the legal framework for urban and regional planning in the state.

26 The choice of a state-owned company as the organisational form for developing New Bombay, Verma (1985) argues, was a deliberate attempt to create an institution that could be influenced more easily as compared to a conventional urban planning department of the state government.

27 The 1973 Regional Plan proposed three zones: Zone I being Greater Bombay, Thane, and Mira-Bhayandar, where only non-polluting, hi-tech industries were permitted; Zone II included Vasai-Virar, Bhiwandi, Kalyan, Ulhasnagar, Ambernath, Badlapur, New Bombay, and Uran, where non-polluting industries could be set up; and Zone III comprised industrial areas, where polluting and hazardous industries could be set up.



million, abandonment of the Back Bay Reclamation Scheme,<sup>28</sup> and new growth centres at Bandra-Kurla Complex (BKC) and Kalyan. Soon, the need for a new body to co-ordinate the activities of various agencies within official circles was felt. So, in 1975, the Bombay Metropolitan Region Development Authority (BMRDA) Act—which set up the first federative body at the metropolitan level—was passed. When formed, it had a metropolitan jurisdiction over 3,666 sq. km. with 19 urban centres and 943 villages (Sivaramakrishnan 1978, 129).

### Planning post Liberalisation

With the introduction of macroeconomic reforms since the mid-1980s, there was a predictable shift in metropolitan planning in favour of a market orientation, also referred to as the “liberal approach” to planning (Raje & Patel 2015). The shift called for moving away from the earlier “restrictive regime” of planning to one that could allow for the play of market forces in determining the scale and location of economic activity, and by adopting planning instruments that can unlock land values to finance development (Ahluwalia 2013).

The 1996 Regional Plan for MMR that reflected this shift recommended a market-oriented approach to land, where, in the fringe areas, only a structure plan with road infrastructure and some important uses be indicated, and land development would be left to the market (Phatak 2007). For instance, the plan revised the old zoning scheme to introduce a new “Urbanisable Zone 2”, which was defined as areas that “have a potential for urban development”. In this zone, development would “almost entirely depend on the response from the private landowners and developers”. No Development Plan was prepared for this zone and the only regulatory device was the broad network of roads and standard building regulations.

28 Curiously, while one of the main objectives of the Regional Plan was to relocate offices to New Bombay and decongest the Island City, the state government simultaneously pursued the Back Bay Scheme that would create more office space in South Bombay. Banerjee-Guha (1994) points out that the two incompatible plans were backed by the same business interests, as they stood to profit from both.

Assembly of larger tracts of land was incentivised, with progressively high development rights (FSI).<sup>29</sup> The plan also introduced tools such as Accommodation Reservation,<sup>30</sup> Transferable Development Rights (TDR)<sup>31</sup> and land adjustment models such as Town Planning Schemes. In addition, it planned to develop BKC as an International Financial Centre, encouraged urban renewal and redevelopment of older dilapidated areas, and made provisions for in-situ upgradation of and tenure for slums that were eventually meant to be redeveloped (MCGM 2015).

The first revision of Bombay’s 1964 Development Plan began in the mid-1980s, and after considerable controversy and conflict, was sanctioned in 1991 (Nainan 2014). Like its predecessors, the 1991 plan aimed to restrict the city’s population to 9.8 million in its 20-year plan period; it prescribed a low and uniform FSI of 1.33 for the Island City, and 1.0 for the suburbs. The plan incorporated tools such as Accommodation Reservation, where development rights were granted to the private sector as incentives to fulfil what are essentially public functions. However, the Development Control Rules (DCRs) for the 1991 plan were amended several times to accommodate market-based policies for slum redevelopment, redevelopment of dilapidated buildings, redevelopment of old public housing stock, redevelopment of textile mill land, and for the creation of social infrastructure. These amendments undermined the very purpose of restrictive development controls, making the tweaking of development rules the “distinct and primary modality of urban devel-

29 Floor Space Index (FSI), or Floor Area Ratio (FAR), is the ratio between the built-up floor area of a building and the area of its plot.

30 Accommodation Reservation is an incentive tool for developing a public-use amenity (hospital, school, etc.) by allowing the landowner to develop part of the property for private use, with the full FSI of the plot or more on part of the plot, on the condition that the public amenity is constructed as well and is handed over to the relevant authority.

31 TDR is a market-based technique of “moving” development rights from one place to another, especially from places where these cannot be implemented due to regulations, or if they can be used more profitably elsewhere.

opment” (Björkman 2015, 70). The marketisation<sup>32</sup> of development rights, on the other hand, made it impossible to anticipate future needs in terms of infrastructure and services (Ibid., 78), undermining the very purpose of development planning.

Since the introduction of India’s New Economic Policy in the 1990s, the role and influence of international financial institutions, interest groups and think tanks, and non-statutory plans and reports on urban policy increased significantly. An ideological shift was evident by the time MMRDA published its Regional Plan of 1996. In 1993, a case for developing Bombay as a Global Financial Centre was made by the international consultancy firm McKinsey (Banerjee-Guha 2009). A consortium of the city’s industrial and business houses called Bombay First was formed in 1994,<sup>33</sup> and began to play a major role as a pressure group. Mumbai began to be positioned as a “world-class city”. In 2001, Bombay first commissioned the Credit Rating Information Services of India Ltd. (CRISIL) to prepare a roadmap for the city’s transformation into an International Financial Centre (CRISIL 2000). In 2003, McKinsey released its well-known brochure *Vision Mumbai: Transforming Mumbai into a World Class City* (Bombay First and McKinsey 2003), which triggered an uncharacteristic flurry of state activity, such as the formation of a Citizen Action Group (CAG) and the Mumbai Transformation Support Unit (MTSU),<sup>34</sup> among others. The modality of urban planning was beginning to be reconfigured

from detailed master plans to one based on broad strategic frameworks and key infrastructure projects, and an expanded role and scope for the private sector in planning and implementation.

The largest post-Independence planning initiative of the Government of India, Jawaharlal Nehru National Urban Renewal Mission (JNNURM), was launched in 2005. The programme provided central government funding to cities conditional on urban reforms,<sup>35</sup> and expected half the funds to be raised from private sources (Birkinshaw & Harris 2005; Mukul 2009). Cities were required to formulate City Development Plans (CDPs) as a 25-year vision document; although these were to be formulated through public participation, Mumbai’s CDP was prepared in a hurry in just two months, and its Vision Statement virtually paraphrased the one prepared by McKinsey earlier.<sup>36</sup> The CDP listed the estimated cost of urban infrastructure in Mumbai at Rs.58,160 crore, out of which Rs.32,151 crore was identified for urban transport. Perhaps the highest priority of the Mumbai transformation agenda, transportation projects such as the World-Bank-funded Mumbai Urban Transport Project (MUTP) and the Mumbai Urban Infrastructure Project (MUIP) have displaced tens of thousands of hutment dwellers in the city. The MUTP displaced 19,847 households (World Bank 2011), making it the largest urban displacement caused by a World-Bank-aided project in India. The combined number of households displaced by the MUTP and MUIP is about 25,000 (Bhide 2014, 53). Estimates suggest that the MUTP and MUIP, along with the Metro Rail Project or Mass Rapid Transit System (MRTS) and the Airport Modernisation Project will result in the displacement of 1,36,000 households (Modi 2009), making it one of the largest forced relocations in recent times (Nainan 2008). ♦

32 Development rights in the form of TDR, which became a sort of ‘currency’ since the 1990s, were offered to landowners as compensation for lands surrendered for roads (‘Road TDR’) or amenity reservations (‘Reservation TDR’). These development rights could then be used on another plot, on the condition that the other plot is outside the Island City and to the north of the site where the TDR is generated. Since 1997, TDR certificates were issued for slum redevelopment projects as well (‘Slum TDR’). The Slum TDR proves to be the most profitable as its value at the source of generation is low, while it can be used in high-value areas of the city for larger profits. Mumbai’s M Ward has generated some of the highest Slum TDR in the city, most of which has been loaded in the western suburbs (Nainan 2008). TDR can also be generated from heritage buildings, dilapidated buildings, and hotels.

33 Following a seminar organised by the Bombay Chamber of Commerce and Industry and the British Council.

34 The MTSU is an initiative of the World Bank, the Cities Alliance, the Government of Maharashtra, and the All India Institute of Local Self-Government (AIILSG). Its Task Force combines heads of government agencies with heads of business groups. Its Empowered Committee consists of government officials, headed by a bureaucrat, reporting directly to the Chief Minister, and eight members from the Citizen Action Group. It plays the role of a think tank, providing administrative and logistical support to the Secretary of Special Projects of the Government of Maharashtra to ensure collaboration and co-ordination between various implementing agencies.

35 The JNNURM enlisted a range of mandatory reforms such as double entry accounting, e-governance, reform of property tax with GIS, levy of user charges, earmarking of budgets and provision of basic services for the urban poor, rationalisation of stamp duty, repeal of the Urban Land Ceiling and Regulation Act (ULCRA), reform of rent control laws, and enactment of public participation laws.

36 The CDP’s Vision Statement was “Transforming Mumbai into a City of the Millennium”.

## PART 5

# SITUATION OF INFORMAL SETTLEMENTS

### Chawls, *Patra chawls*, and *Zopadpattis*

In 1917–1918, 97 per cent of the working-class housing in Parel (near the mills) was single-room tenements. There was serious overcrowding in the city’s mill district, with sometimes as many as six families sharing a room of 3 m. x 4 m. Burnett-Hurst, who studied working-class housing in Bombay in the early 19th century, identified three kinds of dwelling: (1) chawls, in which a majority of the working class lived; (2) *sheds* constructed out of corrugated iron by the Improvement Trust or private enterprise; (3) *zavli sheds*, constructed out of flattened kerosene tins, occupied mostly by the Dalit community,<sup>37</sup> who found great difficulty in obtaining accommodation due to caste-based segregation. There were also smaller huts made of clay and roofed with coconut leaves called *cadjan*.

Chawls, or single-room tenement housing designed to accommodate a maximum number of labouring people “in as cheap a manner as possible” (Burnett-Hurst 1925, 20), were of three kinds:

- (a) The first type comprised those built privately for single families and extended vertically and horizontally over time to become four- or five-storeyed tenement blocks with little light and air, and sanitation in the form of basket privies that were manually serviced through narrow passages between buildings.
- (b) The second type included tenement blocks built by private enterprise for profit, often

two-storeyed, and mixed-use when facing main thoroughfares.

- (c) The third consisted of the buildings erected by the Improvement Trust and other public bodies on “sanitary lines” albeit with little sensitivity to the preferences of the inhabitants. Almost all housing for the labouring classes, except the ones built by public bodies, were reported to be inadequate. While Mumbai was well equipped with a modern sanitation system in areas inhabited by the British and the native elite, in its poorer quarters, no sewers were laid (Ibid., 21).

Until the early post-Independence decades, chawls remained the dominant form of low-cost dwelling for the city’s working poor. Informal settlements had not yet become a prominent feature of the city’s landscape. It is important to note that the meaning of ‘slum’ was quite different in these early decades; informal settlements were referred to as ‘hutment colonies’, ‘squatter colonies’, or ‘*zopadpattis*’.<sup>38</sup> The Municipal Corporation identified three kinds of slums in the 1950s: (1) areas with old single- or multi-storeyed blocks, with outdated building standards or deteriorated conditions; (2) authorised but temporary or semi-permanent structures, built of corrugated iron sheets that were deteriorating fast—these were called *patra* chawls;<sup>39</sup> (3) and, areas consisting of “unauthorized and insanitary huts put up by vagrants and homeless people on vacant lands not necessarily their own,” built with an assortment of materials such as zinc sheets, gunny bags, mud, hardboard, etc. According to the Corporation, 4,15,875 people lived in slums in the Island City,

37 The chawls that Dalits found accommodation in were often chawls that were set apart for them. Caste-based discrimination was not restricted merely to the housing market; it found its way into the workplace as well. ‘Untouchables’ were kept out of the weaving sheds by caste Hindu workers, and this segregation was happily exploited by employers. As the Dalit leader Bhimrao Ambedkar bitterly remarked in his *Annihilation of Caste*, the caste system is not just a division of labour; it is a “division of labourers”.

38 *Zopadpatti* loosely translates as a “patch of land with huts”.

39 *Patra* chawl translates as “tin-sheet single-room tenements”.

i.e., about 15–18 per cent of its population, of which 21,000 people lived in hutments—less than one per cent of its population (BMC 1970; BMC 1964). The population of the suburbs, by this time, was exploding at an unprecedented rate, having reached approximately one million inhabitants. The Corporation did not carry out a survey in the suburbs that had a large population of hutment dwellers; instead, it argued that any such survey would become obsolete by the time it gets ready to implement a slum clearance scheme. Some estimates suggest that in the mid-1950s, hutments provided accommodation to about 5 per cent of the city’s population (A. M. Singh & De Souza 1980). And by 1968, people living in hutments constituted 18 per cent of the population, almost equal to the total number of people living in chawls and *patra* chawls combined (R. N. Sharma & Narender 1996). Interestingly, in 1956, the Municipal Corporation had considered the first two of these three types (obsolescent buildings and *patra* chawls) as the ‘main problem’ and not the city’s hutments.

By the time the first Slum Census of 1976 was undertaken, the city’s burgeoning hutment population transformed both the usage of terms as well as the attitude of the state. ‘Slums’ now refer only to squatter colonies, and not the unserviced, obsolescent, overcrowded, poorly designed, or unsafe structures. The ‘*zopadpatti*’ became synonymous with all of these at once, only on account of the tenure, type, and manner of construction. A slum was no longer a settlement *condition* to be addressed by municipal intervention; instead, it became a term indicating the mode of building, type of dwelling, and often the legal or social status of a settlement.

**Informal Settlements: Population and Demographics**  
The 1976 Census enumerated 1,680 slum pockets, with 6,30,003 hutments and a population of 28,31,385 dwellers. All households were given photo-passes (Bhide & Dabir 2010). The state government decided that all further ‘encroachments’ would be stopped,

and only those included in the enumeration would be considered eligible for government schemes. This was the first time the concept of a ‘cut-off date’<sup>40</sup> was introduced (IPTEHR 2005).

**Table 10**

Slum Census 1976: Distribution of total and slum population in Greater Mumbai

	DISTRIBUTION OF POPULATION (%)		
	TOTAL POPULATION	SLUM POPULATION	EMPLOYMENT LOCATION**
ISLAND CITY	46.74	21.11	73.65
NEAR SUBURBS	38.87	51.40	19.43
EXTENDED SUBURBS*	14.38	27.50	6.92
TOTAL	100.00	100.00	100.00

**Table 10** shows the distribution of hutment dwellers as per the 1976 Slum Census, and where they found employment. While 78.99 per cent of dwellers resided in the suburbs, 21.1 per cent lived in the Island City. This pattern of spatial distribution would persist and get further polarised: in 2011, 16.5 per cent of the city’s hutment dwellers lived in the Island City and 83.5 per cent in the suburbs, while the overall population distribution for these regions was 24.8 per cent and 75.2 per cent respectively. What is also interesting to note in the 1976 Census is that spatial distribution of employment was an inverse of residential location—three quarters of hutment dwellers found employment in the Island City. In 1980, a new ‘cut-off date’ was introduced on the basis of the electoral rolls held that year in the city. Since then, the dateline has been pushed periodically; and in 1995, under the Slum Rehabilitation Scheme, the deadline was set as January 1, 1995, for eligibility under the scheme. This was later moved to the January 1, 2000.

40 A cut-off date becomes the basis for determining the eligibility of a beneficiary under a slum rehabilitation/improvement scheme. If the beneficiary can ‘prove’ that she/he has been a resident of that settlement from before the cut-off date, she/he can avail of the relevant entitlements under the scheme.

Source: 1976 Slum Census (Kerkar et al. 1981)

\*Extended Suburbs are P, R, and T Wards. Suburbs are H, K, L, M, N, and S Wards.

\*\*Indicates where slum dwellers find employment.

**Table 11**

Slum population in Greater Mumbai 1961–2011

	1961*	1971*	1981**	1991°	2001	2011
MUMBAI POPULATION	41,52,056	59,70,575	82,43,405	99,25,891	1,19,78,450	1,24,42,373
SLUM POPULATION	4,98,000	10,00,000	36,76,000	45,10,075	58,23,510	52,07,700

**Table 11** shows the growth of slum population in Mumbai between 1961 and 2011. The sharpest increase has occurred immediately post-Independence, along with a spike in the city’s overall population, and later in the 1970s, when droughts in the Deccan region caused large-scale distress migration to the city (Bhide 2009). The first time that the Census collected detailed demographic data about slums in the country’s large cities was in 2001.<sup>41</sup> Mumbai recorded a slum population of 5.8 million, 48.6 per cent of its total population. A slum area, according to the Census is an area that is (1) *notified* as a ‘slum’ by the state or local government under any relevant Act; (2) *recognized* as a ‘slum’ by the state or local government, even if it is not formally notified as such; (3) *identified* with at least 300 people or 60–70 households living in congested tenements in an unhygienic environment, having inadequate infrastructure and lacking proper sanitary and drinking water facilities. The rather stringent cut-off criteria of 60–70 households adopted by the Census does risk a significant under-counting of slum households; the National Sample Survey Organisation (NSSO) and the Planning Commission have both adopted a criterion of 20 households (Bhan & Jana 2013; GoI 2010). A survey undertaken in the same period for MCGM (MW and YUVA 2001) reported a slum population of 6.2 million, or 54.3 per cent of the city’s population. It is likely that the ‘60–70 household’ criterion may have contributed to this discrepancy between its own count of 42 per cent in 2011 and that of the MW-YUVA count of 54.3 per cent slum inhabitants.

41 The coverage was restricted to cities with a population of 50,000 and above, as reported by the 1991 Census. Amitabh Kundu (2013) points out that the focus on making large cities attractive for business is behind this large-city “bias” in enumeration, as well as in government programmes such as the JNNURM and RAY.

In 2011, the Census reported a slum population of 5.2 million; quite incredibly, for the first time since Independence, the city’s hutment population registered a decline by 0.6 million residents. The 2001 MW-YUVA survey also provided data on the legal status of slums, land ownership, and house condition. Out of a total 1,959 slum pockets in the city, 1,822 pockets comprising 5.72 million people were notified,<sup>42</sup> while 137 slum pockets covering 0.57 million people were not notified. The survey indicated that 43.8 per cent of the population resides on public land, 33.15 per cent on private land, and 23.04 per cent on mixed-ownership land. A majority of the slum pockets, or 62 per cent consisted of predominantly *pukka*<sup>43</sup> structures; about 11 per cent had *kutcha* houses; the remaining 27 per cent had a mix of both. The report noted that slum dwellers tended to invest in and improve their homes where there was a low threat of eviction and a better perception of security. *Pukka* houses also indicate the age of the settlement, dwellers having incrementally upgraded their homes over a period of time.

The MW-YUVA report also indicated the poor levels of service provision in informal settlements. Of the settlements surveyed, residents in 75.9 per cent depended on public toilets, while 5.6 per cent did not have any toilet facilities. The average ratio of persons per toilet seat was as low as 81:1. The MCGM reports that only 36 per cent of informal settlements have

42 As per the Slum Act of 1972, once a slum is notified, its residents are protected from eviction and works of improvement may be undertaken in the area. If a slum is not notified, its status is extremely vulnerable, making residents susceptible to evictions, almost always without any resettlement.

43 *Pukka* literally translates as “cooked” or “strong”, while *kutcha*—a term for newer informal settlements—means “raw” or “weak”. The term ‘pukka houses’ largely indicates the material of construction—brick or stone with mortar; concrete; in some cases, steel. ‘Kutcha houses’ indicate houses constructed out of materials such as bamboo, plastic sheets, mud or unburnt brick, wood, stone or brick without mortar, etc.

\*Slum population for 1961 and 1971 are estimates provided by R. N. Sharma and Narender (1996).

\*\*Slum population for 1981 is extrapolated from the 1976 Slum Census (Kerkar et al. 1981, 34).

°1991 slum population actually for 1985 (Afzulpurkar 1995, 110–111).

Slum population for 2001 and 2011 based on the Indian Census.



access to an organised system of garbage collection (MCGM 2005). Although informal settlements tend to be some of the most vulnerable settlements in Indian cities, slum statistics are far from being a singular measure of urban poverty or inequality. In 1981, about 22,600 households, i.e., about 1,13,000 people, lived in pavement dwellings in Mumbai. Besides, not all housing that is ‘formal’ is adequate; chawls,

or single-room working-class accommodations still provide housing to a large number of people, and many are today in a dilapidated condition. According to some estimates, in 1991, about 73 per cent of the city lived in single-room tenements (Mukhija 2000; Afzulpurkar 1995). The 2011 Census reports that 65 per cent of households in Mumbai live in houses without an exclusive room, or in one-room tenements.

**Table 12**

Spatial distribution of slum population in different parts of Mumbai (%)

	1976 Population	1976 Slum Population	2001 Population	2001 MW-YUVA Slum Survey	2011 Population	2011 Slum Population
INNER ISLAND CITY	23.28	2.48	11.50	4.05	9.79	3.62
OUTER ISLAND CITY	23.46	18.62	16.37	12.92	15.00	12.89
NEAR WESTERN SUBURBS	19.62	18.87	20.28	22.41	19.59	16.63
NEAR EASTERN SUBURBS	19.25	32.53	20.76	35.80	22.06	25.70
EXTENDED WESTERN SUBURBS	12.07	14.52	22.56	23.05	24.83	28.68
EXTENDED EASTERN SUBURBS	2.32	12.98	8.52	9.30	8.72	12.48

### Slum Policy and Legislation

The 1964 Development Plan combined slum clearance with an ambitious public housing programme and expected support from the co-operative sector and the “unreliable” private sector to address housing shortage in the city. The Plan estimated an annual housing requirement of 50,000 and 45,000 units for the first and second decade respectively of the 20-year plan period for Greater Bombay. Formal housing supply, however, has not been able to keep up with the demand since the 1950s. Between 1956 and 1966, the average annual housing supply amounted to just 17,572 units, of which 45 per cent was produced as public housing or employee housing.<sup>44</sup> Between 1973 and 1982, the average annual supply was 19,626 units, of which just 19 per cent was public housing or employee housing (MMRDA 1995, 170).

<sup>44</sup> Public housing was typically built by the Maharashtra Housing Board, or later MHADA, and was opened up through a lottery system. Employee housing was built for public-sector employees, often by their respective employer agencies (such as BMC, MbPT, etc.)

In the late 1960s, two important initiatives signalled a shift in the standard approach to slum clearance and relocation. The BMC set up a Slum Improvement Cell in 1969, and a centrally funded Slum Improvement Programme (SIP) was launched in 1970 to improve basic amenities in slum areas. In 1974, the state government set up the Maharashtra Slum Improvement Board to co-ordinate work under this programme.<sup>45</sup> By 1975, the Improvement Board had spent Rs.85 million and improved 200 slum pockets, covering half a million slum dwellers (Sivaramakrishnan 1978, 90). However, the Act under which this Board was founded considered slums “generally a source of nuisance to the public” that needed to be serviced “until such time as these...are removed and persons settled and housed in proper buildings”. Slum improvement was conceived as a holding action, with the expectation that informal settlements will eventually be redeveloped into formal housing.

<sup>45</sup> The Slum Improvement Board was later merged with MHADA when it was formed in 1977.

Source: Based on Kerkar et al. (1981); MCGM (2015); MW & YUVA (2001).

Note: Inner Island City – Wards A, B, C, D, and E; Outer Island City – Wards F and G; Near Western Suburbs – Wards H and K; Near Eastern Suburbs – Wards L, M, and N; Extended Western Suburbs – Wards P and R; Extended Eastern Suburbs – Wards S and T.

And there was also a parallel effort to prevent further slum growth through new laws that gave the government more powers to evict squatters, as well as through devices such as cut-off dates.

One of the most significant legislation for informal settlements in the city was the Maharashtra Slum Areas (Improvement, Clearance and Redevelopment) Act of 1971, which empowered the government to notify slums and carry out clearance schemes. The Act did not define a ‘slum’ but gave powers to the local authorities to notify and declare a ‘slum area’ if it satisfied the following conditions: (1) an area that may be a source of danger to the health, safety, or convenience of the public in the area or nearby, by reason of lack of amenities, insanitary condition, overcrowding, etc.; (2) the buildings in an area that are unfit for habitation due to dilapidation, overcrowding, faulty arrangement or design, lack of ventilation, light, sanitation, etc. The Slum Act was amended in 1978 to provide some protection to occupants from “eviction and distress warrants”. In 1975, the state government enacted the Vacant Lands Act,<sup>46</sup> under which all lands occupied by squatters were assumed as vacant, and dwellers could be evicted and accommodated on alternate sites. Slum dwellers were required to pay compensation for unauthorised occupation of land. A large number of demolitions were carried out in different parts of Bombay using this law.

The slum improvement approach aligned well with the World Bank’s policy advice that focused on environmental improvement and security of tenure; in 1985, after a series of consultations between the World Bank and government officials, the Rs.282 crore Bombay Urban Development Project (BUDP) was launched with two programmes—the Slum Upgradation Programme (SUP) and the Low-Income Group Shelter Programme (LISP). Under the SUP, land was given on lease to slum dwellers’

co-operatives; amenities—for which costs were recovered from dwellers—were provided; loans were also offered for the upgradation of their houses. The LISP involved making state-provided serviced land available to low-income group (LIG) and economically weaker section (EWS) households for self-build housing. The programme included households that had been enumerated in the 1976 and 1980 surveys, but left out those that arrived in the city later (Panwalkar 1996; IPTEHR 2005; World Bank 1985). Simultaneously, the Prime Minister’s Grant Project (PMGP) was launched in 1985, with a focus on redevelopment of Dharavi, where it was argued that upgradation would have limited benefits due to high densities. Based on a report prepared by urbanist Charles Correa,<sup>47</sup> a master plan was prepared for Dharavi, and the Maharashtra Housing Area Development Authority (MHADA) was appointed as the planning authority. The PMGP encouraged beneficiaries to form co-operatives and contribute financially towards the project. The survey for the project identified 55,000 families to be rehoused in 15–40 sq. m. walk-up apartments. According to the plan, only 35,000 households could be rehabilitated; the remaining 20,000 would require relocation.<sup>48</sup> The PMGP, which was the first partially implemented model of an in-situ redevelopment with increased FSI and a cross-subsidy component, became an important precedent for slum redevelopment schemes of the 1990s (Mukhija 2000).<sup>49</sup>

After attempts at regularisation of squatter settlements and policies to supply serviced land to the urban poor for housing during the 1980s, the 1990s

46 The Vacant Lands (Prohibition of Unauthorised Structures and Summary Eviction) Act, 1975.

47 The Correa committee recommended a comprehensive survey of the area, a bottom-up approach to planning, relocation of polluting industry and storage functions, reduction in amenity reservations made by the Development Plan, de-densification, and in-situ rehabilitation and provision of land tenure (Mukhija 2000).

48 The NGO SPARC, which had then created an alliance with the National Slum Dwellers Federation (NSDF), carried out its own survey in Dharavi after the PMGP was announced. It discovered that 65,000 families would require relocation. SPARC would eventually become a very influential actor in Dharavi.

49 Vinit Mukhija points out that slum redevelopment as a strategy evolved gradually since the early 1970s. The first such proposal was made by Ford Foundation in Calcutta, but it was never implemented. Variants of the redevelopment model with and without a cross-subsidy component were proposed by various committees through the 1980s.

saw the introduction of the ‘enabling markets’ strategy, which was in line with the broader shifts in development policy around the world. According to this strategy, housing was to be reconceived as an economic good; governments were meant to refrain from intervention in land and housing markets to allow the private sector to meet housing needs more efficiently. A stress on deregulation and decentralisation also meant a greater involvement of NGOs<sup>50</sup> and community co-operatives in the development process (World Bank 1993; Mukhija 2001). Responding to the new policy context of privatisation and deregulation—as well as the possibilities offered by redevelopment, as opposed to slum clearance and upgradation—the state government launched the Slum Redevelopment Scheme (SRD) in 1991. As against the city’s FSI of 1.0 for the suburbs and 1.33 for the Island City, the SRD allowed an FSI of 2.5 for slum redevelopment projects. This was to invite private developers to rehabilitate slum dwellers in 18 sq. m. tenements onsite in mid-rise or high-rise buildings. Beneficiary contribution was limited to Rs.25,000 or 40 per cent of the cost of rehabilitation, and the rest was to be financed through the sale of additional floor space constructed on land freed up after rehabilitating slum dwellers (R. N. Sharma 2007).

In 1995, the Shiv Sena-BJP<sup>51</sup> alliance came into office with a campaign promise to provide ‘free houses’ to four million hutment dwellers in Mumbai. The new government set up a committee to implement the promise, while ensuring that “the finances of the government are not unduly burdened and judicious utilisation of land values is fully realised” (Afzulpurkar 1995). Based on the Afzulpurkar

Committee’s recommendations, a scheme (SRS) was announced under a new agency called the Slum Rehabilitation Authority (SRA). The earlier SRD scheme aimed to increase the value of lands occupied by informal settlements by increasing intensity of development permissible on them. The SRS pushed the market-led redevelopment logic further, and the much-maligned *zopadpatti* now became an economic opportunity. The cap on FSI was removed, although only 2.5 could be built onsite and the rest could be claimed as TDR. Developers would get FSI not as a limit but as an incentive linked<sup>52</sup> to the amount of floor area they produced for rehabilitation. The minimum house size for rehabilitated dwellers was increased to 21 sq. m.<sup>53</sup> The electoral rolls of January 1, 1995, were considered the basis for determining eligibility under the scheme. Many of the SRD schemes in early stages of implementation were absorbed by the SRA (R. N. Sharma 2007). The most controversial aspect of the scheme was the promise of a ‘free house’ based on a full cross-subsidy. The fact that slum dwellers often made uninhabitable lands tenable and were being provided a formal unit in exchange of their existing one—contributed as equity for the project to become possible—is usually forgotten in the often grudgingly used term ‘free house’ (Mukhija 2000). Although the impact of the SRS on housing discourse and policy has been enormous, its housing output has been meagre. In 1995, the SRS promised to build 8,00,000 ‘free houses’ in five to six years. After 19 years in operation, it has managed to produce only 1,57,402 houses (Praja 2015).

In 2007, the state government repealed the Urban Land (Ceiling and Regulation) Act (ULCRA) of 1976. ULCRA was enacted during the national Emergency<sup>54</sup> as a measure to fulfil the Congress

50 The growth of NGOs—progressive and well-meaning as they often seem—has not been free of problems. Lacking comprehensive accountability mechanisms, often territorial in operation, and showing a preference for ‘trustworthy’ individuals, they sometimes get deeply involved in the highly complex and conflictual development process (Nijman 2008). Mukhija’s (2000) study of SPARC shows how NGOs—far from being distinct from the state and market institutions—tend to, when they can, behave like market actors, and advance their interests by working with state agencies as partner members to influence the direction of state policies.

51 The BJP or the Bharatiya Janata Party (Indian People’s Party) is currently in power across levels—the centre, state, as well as the municipal corporation. It is in alliance with Shiv Sena at the state and city levels. Despite differences, both are conservative political parties that champion a sectarian and cultural-nationalist ideology.

52 Ratios of rehabilitation area to free-sale area are as follows: 1:0.75 for the Island City; 1:1 for the suburbs; 1:1.33 for Dharavi (Afzulpurkar 1995, 44).

53 This was later revised to the current 25 sq. m. or 269 sq. ft. carpet area.

54 The third prime minister of Independent India, Indira Gandhi, declared a state of emergency between 1975 and 1997 to dodge allegations of electoral fraud and to clamp down on growing labour, student, and peasant agitations.

Party's quasi-socialist commitment to alleviate poverty through land redistribution. The Emergency was a period of extreme brutality for the urban poor, and demolitions were carried out across the city to clear the way for infrastructure projects (Björkman 2014); the Act seemed as a populist move to assuage the repression of the Emergency. ULCRA was the object of much controversy—it was blamed for constricting land supply and contributing to the city's high property prices and therefore, quite paradoxically, for being anti-poor.

The JNNURM made a repeal of the ULCRA, one of its “mandatory reforms” for assistance from the central government. However, the social-welfare elements of ULCRA were “incapacitated at birth by a battery of lobby-driven and vaguely articulated exemption clauses and inadequate definitions” (Narayanan 2003). ULCRA placed a ceiling on land ownership and possession; the excess vacant land was to be acquired by the government and handed over to MHADA for the purpose of building subsidised housing units. MHADA thus gained possession of 65 hectares of land in Greater Mumbai, of which 10 hectares were ceded to the World-Bank-funded BUDP. On the remaining land that was not encumbered or distributed to other agencies, MHADA managed to build only 4,500 units in 20 years—these were eventually bought out by middle-income owners. Large landowners, big developers, industrialists, and the state and central governments became the real beneficiaries of ULCRA. Despite its misuse, however, the Act did have symbolic significance. Its repeal was eased by an official shift to a neo-liberal ideology, as well as through a sustained campaign about its negative consequences on land and property markets and thereby on affordable housing (Ibid.).

The eviction of hutment dwellers in Mumbai has a long history—since the late 1950s, several large-scale demolitions have been carried out in the city. Clearance and relocation was the

official approach towards informal settlements in the 1950s and 1960s (IPTEHR 2005). Since the first Slum Census of 1976, this approach shifted towards improvement of surveyed settlements and to ‘prevent proliferation’ of slums (Panwalkar 1996). Demolitions continued through the 1980s. Between 1994 and 1998, more than 3,60,000 houses were razed—about 200 huts a day (Mahadevia & Narayanan 2008). In 1999, the MCGM bulldozed, on an average, 500 huts each day (Ibid.). Since the 1990s, middle-class groups sought the intervention of the judiciary to evict hutment dwellers and street vendors. A Public Interest Litigation (PIL) filed against “encroachments” in the Sanjay Gandhi National Park—by the Bombay Environmental Action Group (BEAG), an NGO working for the preservation of the environment—resulted in the demolition of around 33,000<sup>55</sup> homes between 1999 and 2001 in phases from the Park (IPHR 2000).

The turn of the century saw the aspiration of a “Mumbai Make-over” capture the imagination of city's elite. Informal settlements began to appear as an aberration to a city obsessed with emulating the postcard imagery of a ‘world-class city’. In an unprecedented “demolition marathon”, between November 2004 and February 2005, around 80,000<sup>56</sup> homes were bulldozed in over 44 localities, without any rehabilitation plans (K. Sharma 2005). The BMC claimed that 124 hectares of land were cleared, of which 57 hectares fell under “No Development Zones”<sup>57</sup> and 51 hectares, ironically, were areas that were actually reserved in the Development Plan for public housing or for housing the dis-housed (Mahadevia & Narayanan 2008). ♦

55 This is according to Zerah (2007); other estimates suggest that a much higher figure of around 50,000 homes had been evicted by the end of 2000 (IPHR 2000).

56 Some say 94,000. There is no official record of the number of homes that had been demolished. These were estimations made by social activists based on newspaper reports and testimonies.

57 No Development Zones (NDZs) are areas marked in the Development Plan and assigned very low development rights, restricting their use for most commercial and residential uses. A large part of the city's primary-sector activities (fishing, agriculture, quarrying, dairy, etc.) are practised in these areas.

## PART 6 FUTURE DEVELOPMENT PLANS

### Maharashtra Housing Policy

From early 2015, the state government began the process of formulating the Maharashtra Housing Policy. Most of the ‘stakeholders’ invited for the official consultations were representatives of the developer and engineer lobbies.<sup>58</sup> While numerous versions of the Draft Policy are in circulation, the basic thrust of the document that aims to provide ‘housing for all’ was encapsulated in its ‘policy directives’: (1) making public and private lands available for affordable housing;

(2) bringing down prices by increasing housing supply; (3) encouraging redevelopment to optimise land; (4) improving overall living standards. The policy seeks to provide more attractive terms to both private- and public-sector agencies through deregulation to boost construction of new houses, with a target of 1.9 million units for Maharashtra, 1.1 million for MMR, and 0.79 million for Greater Mumbai. **Table 13** shows the break-up of this target, based on house size as per the Draft Policy.

**Table 13**

Break-up of housing target for Greater Mumbai

	SEGMENT (UNIT AREA IN SQ. M.)					
	EWS (25–37)	LIG (37–56)	MIG (56–74)	HIG (74+)	TOTAL UNITS	
<b>MCGM</b>	2,86,600	1,63,000	2,31,000	1,10,000	7,90,600	71.83
<b>%</b>	36.25	20.62	29.22	13.91		
<b>Rest of MMR</b>	85,000	85,000	85,000	55,000	3,10,000	28.17
<b>Total</b>	3,71,600	2,48,000	3,16,000	1,65,000	11,00,600	
<b>%</b>	33.76	22.53	28.71	14.99		

The assumptions behind the numbers and the break-up are worth examining. A recent report by a High-level Task Force of the Government of India provides useful parameters to determine affordability in housing, based on the income of a household and the cost and size of a tenement. An affordable house for economically weaker section (EWS) and low-income group (LIG) households is a unit that is between 28–37 sq. m., with its cost not exceeding four times the gross household annual

income, or its monthly instalment or rent not exceeding 30 per cent of gross household monthly income. Similarly, a middle-income group (MIG) household would find a unit smaller than 110 sq. m. affordable, if its cost was less than five times the annual household income or its rent or instalment would not exceed 40 per cent of monthly income (Parekh et al. 2008). Another report by a Technical Committee that was commissioned to estimate housing shortage pointed out that out of a total shortage of 18.78 million units in India,<sup>59</sup> 95 per

<sup>58</sup> Based on a copy of the invitation letter sent to various individuals. The invite was sent out to 12 members, of which 6 were representatives of various government agencies/organisations, 4 were members of the real estate and engineers lobby, 1 was a practising architect, and only 1 individual was a member of an academic institution.

<sup>59</sup> The Kundu Committee Report computed housing shortage of 18.78 million as a sum of all non-serviceable *kutcha* houses (5 per cent), obsolescent houses (12 per cent), congested houses (80 per cent), and homeless households (3 per cent).



cent or 17.96 million pertains to EWS and LIG households (Kundu 2012). The Draft Maharashtra Housing Policy, on the other hand, disregards the parameters for affordability as well as the method for arriving at housing shortage. Affordable houses are assumed to be smaller houses and, as is evident from **Table 13**, the Housing Policy apportions only 56 per cent of housing for EWS and LIG households. If the Technical Committee's method is adopted for estimating housing shortage, Mumbai has almost no housing shortage (Indorewala 2016).<sup>60</sup> However, most of the city's housing is inadequate,<sup>61</sup> but the Maharashtra Housing Policy—single-minded as it is on facilitating redevelopment and renewal—has almost no provisions for the improvement and upgradation of existing housing stock.

#### Mumbai's Draft Development Plan

The MCGM began its process of revising the 1991 Development Plan in 2011. The 2014–2034 Development Plan—released in 2015 for public viewing—attempted to build upon many of the market-oriented techniques of the 1991 Plan while doing away with its restrictive features. The plan argued that various policies such as the Coastal Regulation Zone (CRZ)<sup>62</sup> and low FSI levels created a scarcity of land and development rights, resulting in the city's high real estate prices.<sup>63</sup> It therefore aimed to expand the production of residential and commercial built-up space in the city by liberalising

its FSI regime generally, in the search for affordable living and working spaces. Land for social infrastructure could be obtained, the plan argued, only through urban renewal, where incentives could be provided to landowners to amalgamate land parcels for development, and surrender a certain percentage for public use (MCGM 2015, 350).

The 2014–2034 plan introduced a few new planning approaches such as Transit-Oriented Development, Local Area Plans for areas requiring special attention, smaller planning units called Planning Sectors, and inclusionary zoning. Despite these innovations, the 2014–2034 plan was heavily criticised for favouring real estate developers (S. B. Patel 2015; Indorewala 2015). Due to opposition, the Maharashtra government decided to suspend the plan; instead, it appointed an Officer on Special Duty (OSD) to review its proposals.

As we write this paper, the Revised Draft Development Plan (RDDP 2016) has been sanctioned after multiple rounds of public suggestions and draft modifications. Almost all the new ideas of the DP 2014–2034, now called the Earlier Draft Development Plan (EDDP 2015), have been rejected. The Revised Plan has reinstated many of the older land reservations, as well as retained, to a large extent, the incrementally loopholed Development Control Rules of the 1991 Plan. Some of its new proposals such as granting higher FSI for commercial developments to boost tertiary-sector jobs, despite data showing negative growth in office-sector employment, seem to be based less on the so-called 'employment space demand' and more on the intent to promote speculation in commercial real estate. For housing, the 2014–2034 plan's general approach to affordability was replaced in the RDDP 2016 by a targeted 'affordable housing' plan of creating one million units, predominantly on lands that were earlier green zones earmarked for low-intensity development. Like the Maharashtra Draft Housing Policy (to which it refers), this target is conceived without any empirical basis and adopts

60 According to the 2011 Census, Mumbai has 37,995 non-serviceable units, 22,889 dilapidated units, 4,10,460 congested units, and 8,561 homeless households. It also has 4,79,842 vacant units. Based on the Kundu Committee methodology, this comes to a shortage of 63 units.

61 The UN-Habitat identifies the following criteria for housing adequacy: (a) security of tenure; (b) availability of services, materials, and infrastructure; (c) affordability; (d) habitability; (e) accessibility; (f) locational factors; and, (g) cultural adequacy (UN-Habitat 2008).

62 Born under the Environmental Protection Act of 1986, the first CRZ notification of 1991 introduced prohibitions and safeguards for development activities along India's coastline. A number of piecemeal amendments made the implementation of CRZ almost impossible, and another notification was drafted in 2011 (M. Menon et al. 2015). Under the revised notification, Mumbai's urbanised coast is largely exempt from regulation; however, the environmentally sensitive areas (mangroves, beaches, hills, etc.) continue to retain restrictions.

63 For almost a decade, the World Bank had complained about the city's "Malthusian" urban policy (Bertaud 2002), often based on a comparison with cities like New York, where FSI in some areas is as high as 15, almost ten times that of Mumbai. The problem with this analysis, however, is that it ignores the average floor area consumption in Mumbai, i.e., one tenth that of New York (S. B. Patel 2013).



house sizes<sup>64</sup> as the sole criteria for affordability. The influence of real estate lobbies has been suggested as a decisive factor in the formulation of proposals and regulatory policies in the RDDP 2016 (Indorewala & Wagh 2016).

#### **The MMR Draft Regional Plan 2017**

The Draft Regional Plan for the Mumbai Metropolitan Region 2016–2036 (RP 2016) was released in September 2016 for public comments and objections. The RP 2016 recognised the difference in approach between the pre-liberalisation RP 1973, which had aimed at “planned and controlled growth”, and the post-liberalisation RP 1996, which focused on “management of growth”. The stated aims of the RP 2016 are to “promote balanced growth of the region” with a focus on the creation of formal manufacturing employment, augmentation of public transit for a better integration of the region, and to suggest the extent and direction of future urbanisation. Overall, the RP 2016 tempers the ‘enabling markets’ orientation of the RP 1996 to assemble land and facilitate developments,<sup>65</sup> by containing urbanisable zones to existing serviced areas. The plan also proposes new growth and industrial centres for the creation of formal tertiary- and secondary-sector employment. This is based on the review of RP 1996, as well as the changed socio-economic realities of the region.

In the assessment of the housing sector, the RP 2016 notes that housing produced in the MMR region by the private sector has been unable to meet the needs of EWS and LIG households, as a significant share of the private-sector-led housing developments have been speculative in nature, leading to rising vacant housing stock. It highlights the inadequacies in existing low-income stock, and the inability of Slum Rehabilitation Schemes to produce enough good-quality units for slum dwellers. The plan also mentions two main ‘constraints’ to housing development in the MMR: (a) land scarcity in Greater Mumbai; (b) the diminished role of public housing combined with the inability of the private sector to produce affordable good-quality housing has forced people to find homes in distant suburbs, or accept informal options (MMRDA 2016, 62). Unfortunately, in terms of proposals, the RP 2016 conforms to the existing paradigm of promoting construction of new housing through the redevelopment of ‘slums’ and older public and rental housing, and by incentivising the private sector to produce units for middle- and lower-income groups. A comprehensive strategy for environmental improvements, incremental growth, and self-help housing—despite much institutional experience and capacity—finds no place in the RP 2016. ♦

64 The RDDP understands “affordable housing” as small units—30 sq. m. as EWS, 45 as LIG, and 60 as MIG units. No income criteria are specified. Builders will be offered development rights as incentives to construct such units in specified areas, which will be developed by assembling land in a manner similar to the Town Planning Scheme (TPS) model.

65 The RP 2016 recognised the failure of the RP 1996 to promote urban growth through the U2 zone—see the discussion in the section Planning Post Liberalisation under PART 4—as most of these remained undeveloped, while “peripheral areas of existing towns boomed” (MMRDA 2016, 7).

## PART 7 CONCLUSION

The process of Greater Bombay's growth and transformation has historically posed a choice between two concerns: The first being social policy, or the development of material and physical conditions, through improvements in public hygiene, housing, and social infrastructure, which has always proven inadequate for most of its inhabitants. The second—of prime importance to its officials, managers, and business magnates—is the development of an international centre for commerce and industry, or what Alexander D. D. Gordon calls its *Urbs Prima in Indis* policy. While the first required creation of basic urban services, infrastructure, and housing for working people, the latter required carving out areas with modern, spacious, commercial and residential facilities, and infrastructure for the wealthy, while maintaining parts of the city with cheap but inadequate tenements to house labour. Since both these aims were costly to implement, they often came into conflict. Efforts towards the former were initiated only when it threatened the existence of the latter, or when the interdependence of these two policies was reluctantly and painfully realised (Gordon 1978, 118–119; Kidambi 2007, 48).

Another persistent feature of Mumbai of the past and the present has been the abysmal conditions of living for the majority of its poor residents. Though in this aspect the city is hardly unique, perhaps no Indian city can match in terms of scale and severity the poor standard of habitation that the city has offered to its working people. Rajnarayan Chandavarkar observes that throughout its history, “Bombay’s urban growth has outstripped the sophistication of its infrastructure”, and the city’s modernity has “rested lightly over the appalling

conditions in which its poorer inhabitants were forced to live” (Chandavarkar 2009, 18). A third enduring legacy has been the violent and disruptive consequences of urban transformation on the city’s poor, especially on those living in its informal settlements. From the BIT’s characterisation of the pre-urban agricultural settlements of Sion as “insanitary villages” (Rao 2013, 23) to justify clearance for suburban expansion, to the more recent criminalisation of ‘slums’ to legitimise eviction and resettlement, public policy has taken for granted that the city’s informal settlers are to be evicted, resettled in the peripheries, relocated to low-value areas, or rehabilitated in compromised conditions within the city.

Over the last few decades of the 20th century, Thomas Hansen (2001, 70) points out, Mumbai’s social profile shifted from a class-based structure—with a large informal sector, a sizeable organised proletariat, a professional middle-class, and a tiny elite population—to an “incredibly complex *mélange* of social and cultural groups”. Almost simultaneously, a significant increase in a credit-enabled consumer class and the marginalisation of the poor in the neo-liberal period has had socially polarising consequences (Nijman 2006). Social mobility and status for the middle and upper-middle classes—associated with consumption patterns, obsession for order and spatial control, as well as with seclusion from the incomprehensible world of the ‘slums’—have resulted in increasingly stark social and spatial disparities in Mumbai’s urban landscape. Informal settlements in Mumbai, during this period, have been rendered more vulnerable as a result of three distinct but related movements:

The first of these is the rise of an aggressive and xenophobic city politics, spearheaded by a resurgent Shiv Sena, which—after its dramatic appearance in the mid-1960s, riding on the back of a populist linguistic movement—witnessed a period of relative marginality till the early 1980s. The Shiv Sena strove to appease its middle-class Marathi-speaking constituency, referred to as the “sons of the soil”, who, it argues, have suffered due to the influx of ‘outsiders’ in the city.

The second movement was the parallel effort to create a ‘slum-free city’, with an increasing impetus given to rehabilitation and resettlement schemes, and occasionally by resorting to force—the threat of which always looms over the city’s hutment settlers. And the third is the changing nature of the judiciary, which emerged from the Emergency period with a broad and progressive interpretation of the Constitution to safeguard the rights of the country’s poor majority. But in recent times, with a spate of anti-poor rulings, the judiciary has positioned itself as ‘pro-development’ and as primarily an upholder of property rights. Informal urban settlements have been increasingly cast as an obstruction for the city’s much-desired transformation, and as lawless ‘encroachers’ on public and private lands.

Despite these realities, informal dwellers in Mumbai are far from being passive victims of market-driven displacements and state coercion. A history of housing rights movements, social activism, and urban electoral institutions have produced spaces of negotiation and ‘inclusion’ for informal dwellers. Policies like the Slum Rehabilitation Scheme—itself a unique product of struggles, populist electoral promises,

power of real estate lobbies, and Mumbai’s incredible land economics—provide such spaces, while they continue to perpetuate urban inequality (Anand & Rademacher 2011). The criticism of the SRS is no evidence of the scheme’s unpopularity among settlers—in fact, communities sometimes do aspire to access housing through the SRS and actively negotiate with developers for favourable terms (Ibid.). However, the limited opportunities offered by the SRS are obviously available only to those that fall on the right side of ‘cut-off dates’. For the rest, finding secure habitation remains an uphill struggle.

Informal urban settlements are likely to persist in the Indian urbanscape, and Mumbai is unlikely to be an exception. If the vision of a ‘slum-free Mumbai’ is indeed the aspiration to produce adequate living environments for all, current approaches that are based on a quasi-religious faith in market mechanisms and state coercion are unlikely to succeed—at least, not without large-scale dispossession and misery. Instead, the realisation of such a vision may require a rapid expansion of formal-sector employment, positive state intervention in land and housing markets, and active public-sector support to the self-building efforts of informal dwellers. Notwithstanding the characterisation of informal dwellings as unlawful, the agency of self-builders has been the most successful in providing accessible and affordable housing for a large part of the city’s inhabitants. A constructive housing policy will understand informal settlers as agents, rather than as passive recipients of change and development, and seek to improve and upgrade settlements built by dwellers themselves (Indorewala 2017; Harish 2017). ♦

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