

Creating neo liberal squatter settlements - Mass re housing in Mumbai

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In the 1980s the city of Mumbai experienced a wave of urban restructuring backed by complex political and economic factors. This involved relocation of industry, sectoral redistribution of employment and resultant shifts in employment and housing patterns. Beginning in the 1990s, global capital inflow and investment in infrastructure heightened the extent of urban restructuring. A visible outcome of this has been rapid infrastructure development funded through international loans and public-private partnerships. Infrastructure projects undertaken include upgradation of railways, construction of roads, skywalks, flyovers, freeways and high speed transport like the metro and monorail. This has taken place alongside a simultaneous overhaul in the city's public housing scheme. In fact, the public housing scheme termed as the 'Slum Rehabilitation Scheme' - financed by private developers and incentivised by the government - became an essential component of infrastructure development projects. As a result, 32 high-rise, high-density resettlement and rehabilitation (R & R) housing colonies have ensued from large scale displacement caused by infrastructure projects. This one-size-fits-all, mass re-housing scheme, commonly referred to as the 'free housing scheme' has been one of the most lucrative real estate transactions that has also cross subsidised the cost of these infrastructure projects. Redevelopment of heterogeneous, auto-constructed slums was thus transformed into a profit making venture. Planning tools that incentivized their creation simultaneously deepened housing inequalities in the city. While at the macro level, this scheme changed the way formal public housing was provided, at the micro level, in many cases brought people into a cycle of poverty instead of providing 'rehabilitation', as presumed would be the case.

In this context, life in these colonies has come to be characterized by various means of adaptation undertaken in order to create a habitat that was never provided by the State. These adaptations are attempts at rebuilding livelihood, restoring and developing a sense of community and also a means of being providers (and users) of basic services. Unlike auto-construct housing, homogeneous, mass produced housing largely restricts people from exercising agency in their built environment. However, people's agency is seen exercised through businesses that function out of these 225 sq ft homes. Grocery shops, private nursing homes, private schools, beauty parlours, day care centres and a host of commercial and social enterprises function out of residential tenements. These transgress the idea of 'formal housing' that imagines and provides for such enterprises only within earmarked spaces. Vibrant informal natural markets within these colonies, created by residents trying to eke out a living are seen by the State as transgressions and consequently experience frequent evictions.

Within this mass re-housing scheme that does not holistically provide for 'rehabilitation' it is not just residents, but the State itself that is found transgressing its own norms in order to i) create mass re-housing and to ii) gradually develop habitat. The Municipal Corporation's Development Control Regulations that are sanctioned by the State Government have multiple relaxations in building requirements and density norms for housing built under this scheme. Even provisioning of government facilities takes place by bending per capita amenity norms. A majority of government

provided social amenities including government schools, government health posts, police stations and welfare centres in these colonies function out of 225 sq ft residential spaces or 220 sq ft commercial spaces. These tenements were built for nuclear families and have none of the basic requirements that social amenities must have as per law. These colonies are built by developers and sanctioned by the State with no thought for the everyday needs of those for whom they are built. Even the governance of these colonies remains in limbo. Through multiple transgressions and adaptations, these once informal settlements that are forcefully formalised, are once again informalised in multiple ways leading to the creation of a neo liberal form of squatter settlements.

Beginning with a brief history of low income housing in the city, the article briefly discusses current market incentives for creating mass re-housing. It goes on to deconstruct the categories 'resettlement' and 'rehabilitation' through transgressions and adaptations in the highly incentivized slum rehabilitation scheme. It concludes by peering into the future of such housing in the city and discusses possibilities of people centred re-housing.

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