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From Slums to Skylines:

The Effects of Mumbai Slum Rehabilitation on Economic Inclusion

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Abstract

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As India's market emerges in the global economy, cities such as Mumbai are attempting to develop into "world class" metropolises. Major infrastructure projects include the redevelopment of Mumbai's slums areas through a formal process called slum rehabilitation. The scheme attempts to resettle slum dwellers in high rise housing in situ, providing a heightened standard of living, while giving developers the ability to repurpose the remaining land into areas of high economic activity. This process does not take into account the cornucopia of economic activities within the slums, nor does it accommodate the cultures and lifestyles of slum dwellers, often leading to further marginalization. Many of the slum dwellers also lack protectioin under the slum rehabilitation legislation, excluding them from the rehabilitation process.

The problems surrounding slums largely come from India's ineffective national development strategy which leaves the rural areas, containing 70% of the population, and the agricultural sector, containing 50% of the labor, underserved in the areas of healthcare, education and employment. This leads to the perpetuation of both the informal economy and immigration to the slums of India's cities. It also has created a dichotomy of Two Indias— the Developing India of the urban, educated members of the formal economy and the Underdeveloped India of the rural and slum-dwelling, less-educated generally belonging to the informal economy. Slum rehab is simply a bandage solution for a complex problem.

While the indirect effects of rehabilitation on project residents paired with slum dwellers' efforts to maintain their livelihoods seem to make an overall positive impact on slum dwellers' economic inclusion in the formal, developing economy of Mumbai, this is only true for those who are legally included in the process. The problems created by the Two India dichotomy require a shift in development efforts toward a policy of comprehensive problem solving that understands the complex and interconnected nature of these problems, pushes for cooperative socio-economic sustainable development and no longer functions in a top-down manner, catering to the diversity of lifestyles which exist in India and Mumbai.

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Preface

"India is not, as people keep calling it, an underdeveloped country, but rather, in the

context of its history and cultural heritage, a highly developed one in an advanced state of

decay." ― Shashi Tharoor

From childhood, my family in India taught me by example to look past the slum dwellers

and never venture into the deep, dark alleys of these areas called *jhopadpattis*, alluding to the

filth and danger that exists in these areas that housed the very same people who were helping to

cook our dinner and clean the house. All of this was despite my own father being raised on the

edge of Dharavi, which was the largest slum in the world at the time of his childhood. I was kept

away until I was 17, when I decided to spend my summer by venturing off to India alone for the

first time, allotting a portion of my time to social work in a slum. For the first time, I was able to

see the system and lives that exist in such a complex world that had been simplified for so long.

Seeing the lives and hearing the stories of the people I was working with peaked my interest in

the slums, fueling my appetite for the subject which has been only slightly whetted by my near-

annual trips to India since 2007 and which has led me to the topic of this report.

I have stayed in Mumbai many times, and interacted with Mumbaikars. My experience of

the city is intimate, as I stay with my relatives and friends, going to movies, buying vegetables

from *bhaji walas,* eating home cooked meals and street food from *dhabas,* like most

Mumbaikars. My experience with Mumbai is also one of a removed foreigner, who cannot speak

Mumbaikar Hindustani, wants to see exciting new things and carries a camera, bottle of hand

sanitizer and some toilet tissue at all times. It is from this context that I have viewed the slums

first hand, having seen some of the massive Dharavi slum with my father, who grew up right around the corner from it.

As an American born of Indian descent, I feel strange talking about a topic which I am somehow connected with, yet so far removed from. The same personal labels which make me a minority in this country, for example, Hindu, Brahmin, Maharashtrian, to name a few, mixed with other labels such as educated, American-born, financially comfortable, give me a certain amount of privilege in the context of Mumbai's slums. I have attempted to look at the topic with a broad scope, allowing as little influence from the biases that my background may carry with it as possible, but there is no way to completely take one's self out of one's arguments or perceptions of a situation.

In this research, I have chosen to study Dharavi, the city's largest slum, as a near case study. The slum is one of the oldest and has become an establishment in its own right. It is currently the focus of the new slum rehabilitation projects. As such a large slum, I believe Dharavi represents a large gamut of the diversity of shanty towns which make up the Mumbai slums. While the research does look at the more abundantly available literature on Dharavi, the claims made are extended to the slums of greater Mumbai overall.

My interest in India is one of an intense will to understand myself. While I am born on American soil, it is Indian blood which runs through my veins, Indian culture which has influenced my thinking and Indian people who are just as much kin to me as any Americans. It is with this in mind that I see slums as the coincidence point where all the developmental problems of India come together. I have written this report because I wish to see my homeland rid of the slums, for when India is relieved of slums permanently, it will have been because Indians have

risen to the challenge of solving the complex problems which plague the country from farms to

finance; it will have been because my people have risen to the challenge of taking care of one

another.

Definitions

Carpeted Area- livable apartment space which is indoors

Cottage Industry- business model of goods production done within residences, usually informally

Culture- the shared expression of values and principles which guide the way a group of people live their lives

Dharavi- the largest slum of Mumbai spread over 175 hectares between Mahim and Sion; often considered a city within a city

Economic Citizenship- the status of an individual as a participant in the perceived mainstream society through economic activities

Economic Inclusion- the ability of an individual to participate in all the various parts of the formal or mainstream economy

Financial Inclusion- the ability of an individual to use the same financial tools and institutions available to any other person of similar legal standing (i.e. Citizenship)

Formal Economy- the market which is comprised of firms operating by and large within the law, paying all required taxes and registering as is legally required

Formalization- the transition of a firm or entity, once functioning within the informal economy, toward functioning within the formal economy

Informal Economy- the market which is comprised of firms operating by and large outside of the law, not necessarily paying required taxes and remaining unregistered despite legal requirements

Lifestyle- the cultural, social, economic and ideological milieu in which a person or people live

Livelihood- the means by which a person or household's income is generated

Mumbai- formerly Bombay; the capital city of Maharashtra which encompasses the entire metropolitan area, including Navi Mumbai and Thane

Mumbaikar- one who considers him or herself a permanent resident of Mumbai

Schedule/Lower Caste- the *Dalit*, *Harijan*, "untouchable," *Sudra*, tribal and other castes which are historically marginalized due to low social standing, and now have special protections under Indian law

Slum- an unplanned township within a metropolitan area formed by squatters; colloquially called *jhopadpatti*

Slum Dweller- a resident, not necessarily permanent, of a slum area

Slum Economy- all of the businesses and markets contained within a given slum area

Slum Rehabilitation- the process of slum redevelopment as is laid out in the Slum Rehabilitation Act of 1995 and the guidelines overseen by the Slum Rehabilitation Authority; often shortened to "slum rehab" or "rehab"

Slum Rehabilitation Authority (Mumbai)- the municipal agency which oversees all slum rehab activities; often abbreviated to "SRA"

Slum Rehabilitation Project Resident- a permanent resident of a completed slum rehabilitation project who lives in the upgraded housing provided by the rehab project

Chapter I: Introduction

Modern India finds itself in constant internal struggle. Often portrayed as an exotic land of smiling villagers and festive films emerging as an economic super power in the new world polity, the social problems that follow such a massive developmental transition are usually overlooked or simplified by foreign media. Even the cultural exports of India, such as Bollywood, yoga and artwork, are commodified by a privileged group of wealthy individuals and often shy away from revealing the social and economic situations which make those products possible. As India's GDP grows by 6-8% annually, mostly from major growth in the IT and service sectors, it is difficult to see that its economic growth is exclusive and limited to those involved in specific parts of the economy ("GDP Set to Grow 6.2% in 2013: Moody's"). Exclusive growth leaves behind the majority of India in both the rural and urban areas, a phenomenon that can be seen most apparently in the issues surrounding slum redevelopment in modern Indian metropolises like Mumbai.

Within Mumbai's sprawl are dozens of slums often forgotten not only by outsiders from other nations, but by Mumbai's residents (Mumbaikars) too (Marks et al.). Within these crowded towns of tin and tarp lay scenes of poverty, survival and social problems that seem both unfitting for and left behind by a Mumbai which has chosen a path toward emulation of and competition with other "global cities" of the world (MacMillan 2006: 6). In doing so, the story of Adarsh, a young Nepali immigrant who spends the night outside of his home to get away from his parents' nightly rage, has been ignored. The lifestyle of Abdul who picks through the trash of the wealthy to find and sell recyclables to sustain his family has been bypassed. The scenes of poor, urban immigrants raising pigs, goats and children in the heart of the city outside of Gucci outlets, the

international airport and high rise apartment complexes along the bays of cesspools and free flowing sewage have been deemed unwanted nuisances, rather than integrated parts of the city which must be incorporated into the development process (Boo 2012: x-xi). Mumbai's GDP grows rapidly each year, yet the slum economy, which actively participates in the greater city economy, often gets ignored as an area for development and incorporation into the city's development (Yardley, "India's Way").

As certain parts of the economy, such as the IT and service sector, flourish, so do the residences and lifestyles of the people associated with those sectors. India's cities are growing at tremendous rates, while the agricultural and rural lands, home to the majority of the population, stay stagnant. "Urban agglomerations or cities with a population of more than one million have increased from 22 in 1991 to 35 in 2001 with Greater Mumbai being the largest at 16.4 million" (Risbud 2003). With more money coming into private and public accounts from city-based businesses, little investment from either the market or the government is entering the rural sector. Underinvestment allows rural India to stay behind while other parts of the country develop. The lack of contribution to India's economic boom which inherently excludes rural areas from participation in the boom, yet the exclusion of these areas render these populations unable to contribute to the economic boom. Such a vicious cycle is the basis for the marginalization of India's uneducated, rural poor ("India: Rich vs. Poor").

These uneducated, rural poor thus seek to be a part of the economic boom by coming to the city. Unfortunately, this attempt to better their lives leads to other problems as they become increasingly marginalized in a fast paced and expensive society in which higher education is basically a prerequisite for advancement. These marginalized people are forced to live, usually illegally, in slums, facing environmental and health hazards simply to survive (Brook, "Slumdog,

Millionaires"). The same economic growth which left them behind in the rural areas, thus further marginalizes them upon immigration into the city. The struggle is one of those who are moving forward and those who are left behind, but hoping to catch up.

It is undeniable, however, that India's overall formal economy is on a steady and formidable incline. The recipients of this new wealth are gaining a new standard of life and are demanding that the city changes to fit it. They see a new, developed India on the horizon and believe that Mumbai needs to modernize and reinvent its appearance to represent the prosperous financial capital that it is. The biggest problem with this vision is that the least developed parts of the city also contain the majority of its residents (Jain, "62% of Mumbai lives in slums: Census"). These areas are centers of business, such as manufacturing, and residence, with many Mumbaikars considering them the cardiovascular system of the entire metropolis as most of the labor, which animates the city's economy, lives there (Yardley, "India's Way").

Slums have complex inner workings of governance, commerce and society which are catered to the diverse backgrounds and lifestyles of slum dwellers. Such inner complexities lead to issues in execution of development plans as inclusion and sensitivity to localized society can become difficult. Much of the complexity of non-slum dwellers dealing with slums is tied to the fact that the slums hold the majority of the uneducated labor supply, i.e. servants, laborers, etc., who allow the city to run, making the slums essential in allowing the city's economy and households to function (The Deccan Herald, "Dharavi: Self-created special economic zone for the poor"). The slums' essential nature means that the slums cannot be forgotten as their function is vital to the city, while displacement of slum residents would do nothing but move them and exacerbate their plight. Thus the process of Slum Rehabilitation was created with the belief that it is the most progressive way to deal with the slums of Mumbai.

Slum rehabilitation projects allow private developers to develop areas of slum land provided that they create 'modern' housing for all of the residents of the slum on the land itself. The Slum Rehabilitation Authority (SRA) pitches rehab as a near perfect solution in which slum dwellers get free, new housing that is well constructed and appropriate for the city's new landscape, while the city can continue to develop into an upscale, modern metropolis. Slum dwellers not only gain a fixed asset through new housing, but often get paid for their land and get to stay in the same location, giving them both security of place and networks as well as some liquid assets ("Salient Features"). It seems as though everybody wins in this scenario.

This plan contains flaws, however, in that it tends to overlook the business aspect of slums. Many slum residents are entrepreneurs and run businesses and cottage industries out of their homes. Primary sources of income, such as leather tanning, pottery, weaving and husbandry, are lost when residents are moved into rehabilitation projects as these businesses often become impossible to run in new high-rise housing which is in high rise format and generally lacks open, shared areas. Entrepreneurs would then be faced with finding some other form of employment despite the difficulty of participating in the growing sectors of the city for uneducated individuals (The Deccan Herald, "Dharavi: Self-created special economic zone for the poor"). Slum entrepreneurs' family finances are no longer secure.

Another point worth noting is the use of the word "rehabilitation." The use of this word promotes a sense that those populations undergoing the process were once an incorporated part of the metropolis that somehow became disenfranchised. It also implies that this process will bring those involved back into the city, returning them into the urban landscape in a way which makes them fully functioning and acclimatized to the changing city. Indeed the promoters of this

concept, such as Shaan Mehta, the creator of the slum rehabilitation scheme, believe that they are upgrading slum dwellers to a generally 'modernized' lifestyle (Marks et al.).

If rehabilitation is viewed as integration into the modern Mumbai landscape, then the multiple facets of living in a modern metropolis must be assessed in rehabilitated slum dwellers' lives, such as relationship networks and employment. Slum residents' lives are different from those of the rest of Mumbai's residents. While housing and utilities are the most obvious differences, and are modernized by the rehabilitation process, there are other factors of city life not covered by the process. Among these differences are the livelihoods, savings mechanisms and general economic culture of the slum dwellers.

As the vast majority of slum residents tend to lack a non-expendable amount of liquid cash, they are generally unbanked. Residents tend not to have bank accounts and, with the exception of small amounts of gold as a traditional savings mechanism, residents tend to lack fixed assets by which they can leverage loans (Sheth, 2/22/2013). Discussing incorporation of residents into the financial capital of South Asia shows the problems which arise in this paradigm. However, the introduction of liquid assets in the form of heightened incomes and savings abilities, which will be discussed in later chapters, along with the fixed asset of a new apartment on prime real estate could change the bankability of at least some of these residents by giving them wealth to save and access to credit and loans (Restrepo 2010: 645).

The only other contingency left is that of lifestyle. Lifestyle is based in mindset and does not change merely because of an alteration of surroundings. It is quite possible that physical development could create implicit differences in daily activities or modes of activities through changed housing and amenities, but incorporation of slum dwellers into the modern urban

landscape requires more than providing facilities and services. A lasting change comes from working with the slum dwellers, across cultures, to bring about mutual understanding and shifts. Through reconciliation of lifestyles and inclusively shifting the mindsets of the slum dwellers true integration into the emerging Mumbai is possible.

With that said, the rehabilitation projects and the basis for wanting to get rid of slums still maintains an "us and them" mentality. The creation of slum rehabilitation projects simply cleans up slums, while still keeping the people of the slums mentally and economically isolated from the city and doing little to directly incorporate them into the local economy (PBS, "In Famous Mumbai Slum, Redevelopment Plans Stir Controversy"). Rather than incorporation into the city's emerging economy, entrepreneurial residents, a large portion of the slum population, are often stripped of the ability to pursue their previous income sources, such as leather tanning, pottery and other cottage industries (The Economist, "Inside the Slums"). In essence, the rehabilitation process simply transforms the physical space without social, economic or cultural transformation; it does little to advance the actual lives of slum dwellers and, sometimes, even hurts slum dwellers by taking away income, despite its great potential for making positive, developmental change.

While viewed as the most advanced method to date, flaws abound in the slum rehabilitation process. The term rehabilitation makes the process appear holistic and thorough in treatment of slum residents, but the process disregards many of the residents' needs. The guise of integration and win-win scenarios give rise to a shield by which these projects can continue, but the lack of social sustainability built into the project makes it clear that, above all, money motivates the projects. This neither surprises anybody, nor does it ever get disputed, but the opportunity to promote more holistic and sustainable development within Mumbai has been lost

due to lack of interest or capacity, indicating a greater developmental problem ("India: Rich vs. Poor").

The problems surrounding the Mumbai slums and slum rehabilitation projects reflect a conflict between those who are part of India's economic growth and those who are not. Inability to properly develop the rural and underserved urban areas of India has given rise to an intensely complicated nationwide problem in development that comes to a standoff in the slums of Mumbai. The solutions for slum development represent the evolution of this struggle and present an opportunity for resolution. The unsustainable nature of India's emergence as a major market force has led to many problems in sustainability across the nation due to the unbalanced nature of growth and failure to include the majority of the population in development. Such massive problems require a shift in development efforts toward a policy of comprehensive problem solving that understands the complex and interconnected nature of these problems, pushes for cooperative socio-economic sustainable development and no longer functions in a top-down manner which caters to the diversity of lifestyles which exist in India and Mumbai. Despite all of these issues, the indirect effects of slum rehabilitation on slum rehabilitation project residents paired with slum dwellers' resilient efforts to maintain their livelihoods seem to make an overall positive impact on slum dwellers' economic inclusion in the formal, developing economy of Mumbai, only for those who are legally included in the process as will be explored in this report.

Chapter II: The Development of India

Understanding slum rehabilitation necessitates a knowledge of why slums exist, which can be traced to India's developmental process. A background of India's economic development since the 1980s provides knowledge of how Mumbai rose to gain the economic prowess it has today, and how that in turn created the slums. The socio-cultural forces which have led to India's development so far also help in contextualizing the culture in which slums have developed, and how slum dwellers participate in Indian development. Mumbai's development and the current Indian "economic boom" run parallel, and their paths will provide an understanding of why slums developed, how slum dwellers became marginalized, and the reasons behind contemporary issues in slum rehabilitation.

The Growth of the IT and Service Sectors

India's economic boom can be traced to the 1970s, during which India's baby boom began. In the 1980s, the first university graduates of this baby boom began to emerge and gain employment. The emergence of these graduates also coincides with the first major influx of Indians into America and Canada, and the first major influx to the UK in post-apartheid times (Hatton 2005: 723). These Non-Resident Indians (NRIs) went to abroad to pursue higher education or gain employment that would give them the upper hand in job markets back in India, indicating a general will to return to India after some time. A study of Indian IT professionals who migrated to Germany states that:

> The three key motivations mentioned by Indian IT specialists correspond with the findings…outlined above: career, money and personal experience. Nineteen respondents stated they had come to Germany as a career move, 18 for the experience and 13 for the

additional income. One respondent explained the career move accordingly: 'I'm willing to sacrifice [leaving home] if I thrust up my career. If I thrust up money in life, a few years doesn't matter.' (Meijering and van Hoven 2003: 176)

Thus, it is benefits of more gainful employment and a step to advance him or herself in the future of his or her career which motivated NRI emigration, rather than an actual desire to leave. A strong connection to India remained and often fostered economic connections. Often times the constraints of life made returning unlikely; however, immigrants to the US and Canada sent money home to take care of family members, and, if individuals were successful in their careers, they were major players in foreign direct investment into India (Marks et al.). These factors are the roots of India's economic boom today.

South Asians in America form a relatively small minority group, but they have been identified, on average, as the most highly educated and wealthiest of all ethnic groups in the US (Richwine 2009). It should be mentioned that this fact is not meant to fuel any stereotypes or misguided attempts to identify a "model minority," but to demonstrate the general success of South Asian diasporas in the West, as defined by economic and institutional standards. This has allowed them to invest back into India and to propagate a sentiment that a "modernized" India should have lifestyles which reflect their own in their new post-industrialized nations of residence (PBS, "In Famous Mumbai Slum, Redevelopment Plans Stir Controversy"). The form that such success has taken can be attributed to multiple factors: post-colonial emphasis on stability, cultural value of higher education and opportunity based on location.

The cultural context of India influenced an intense focus on education within the culture. While this is not unique to India, it is worth noting the culture of India has held educational

achievement in high regard since ancient times. The historical class structures of India were based not on monetary wealth, but on educational attainment. Education was often limited not only due to the rigidity of "Hindu" caste structures in India's history, but also based on gender and other indicators of placement in society. In the newly independent and democratic state of India, policy did not allow for such limitations on who could study, and new forms of affirmative actions allowed for legal protections of historically marginalized communities within academic institutions. Though these policies may not have been enforced at times, they did at least theoretically engage a far larger population of students in higher education than the existing institutions were prepared for (Grinsell: 199).

The surge of new students also had a basis in the cultural value of knowledge itself. In the newly independent India which theoretically shed itself of the caste system entirely, Harijans, Dalits and other members of lower castes and marginalized communities proudly began to use education as a means to show emergence from a low social status and incorporation into mainstream society. Particularly the men of these communities use higher levels of educational attainment as means to essentially dissociate themselves from their historical labels and stigmas (Jeffrey, Jeffrey and Jeffrey: 961-962). Since higher education was historically unattainable due to both the economic means of these communities and the fact that higher castes would often not permit their education, the attainment of education by lower and "scheduled" castes was a symbol of progress and overcoming old institutions.

While education is widely understood to be a catalyst for betterment of livelihood, it is not always the case. Often, those low and scheduled caste individuals who did receive higher education were still unable to attain white collar or higher level employment, the reasons for which will be discussed later. Economic upward mobility does not necessarily follow despite the

pursuit of higher education in many cases. As a result "educated young [low caste] men have reacted to underemployment…through emphasizing the value of education as a form of cultural distinction" (Jeffrey, Jeffrey and Jeffrey: 962). Such a stress on educational status as a distinction within culture does not support the notion that the major motivation for education is economic gain. Based on the attitudes of the young men studied by Jeffrey, Jeffrey and Jeffrey across lower and scheduled castes as well as marginalized Muslim communities, Indian culture values education as a form of status and pride.

A factor which may contribute to such a cultural value is the family of indigenous religious traditions of South Asia. If the origins of this family of religions is considered, as it widely is, to be the *Vedic* tradition, then the exploration of this tradition may shed light on a possible reason why education is highly valued in India. The Vedic tradition has the *Vedas*, four holy books, at its core, and has arguably transferred this core to contemporary Hinduism. The roots of Hinduism, Jainism, Buddhism and Sikhism can also be ultimately traced back to the spiritual lineage which emerged from this tradition. Thus, the vast majority of India's population today follows a religious tradition which has been affected by the values laid out by the Vedic tradition, and so too has Indian culture as a whole (Cuevas 1996: 263).

The word *Veda* means "knowledge" in Sanskrit, and intimacy with this knowledge in the form of the four texts was the ultimate source of advancement in the Vedic tradition. The tradition, from which the enduring caste system construct emerged, espoused that castes hold rank based on the amount of education that members may receive. The higher the caste, the more intimate members would be allowed to become with the Vedas and education overall, hence the priestly caste was at the top of the caste hierarchy, and uneducated laborers were put at the bottom (Patton 9/8/2010).

The importance of education and heightened status of the educated permeated into contemporary Hindu, Jain, Buddhist and Sikh thought and can be seen most clearly by the goal of all four of these traditions being either *Moksha* or *Nirvana*, or liberation, which can only be attained through mental pursuits. The status within these traditions of monks and wise people who spend their lives studying is also an indicator of this value. Keeping this value and the lasting legacy of the Vedic caste system, the Indian cultural value of education derives not only from higher education's ability to grant upward economic mobility, but also its ability to grant upward social mobility (Durga 2001: 141-143).

The Jeffrey, Jeffrey and Jeffrey article demonstrates that the value of education as a definer of social status is not limited to those of religious traditions with South Asian origins, but to all Indian religious groups as well, as is evidenced by the inclusion of Muslim men in interviews. The high value placed on education by the majority of Indians can be argued to be the source of an inherent shift in the way that Indian culture overall, despite religious affiliation, thinks of education. Which may explain the explosion in higher education in the 1980s. As the first children of India's baby boom were born, their families, due to cultural principles, encouraged them to pursue higher education not only to advance their economic standing, but also their social standing. Such an emphasis on education in fields that are considered more cerebral, such as IT, has created a large, highly educated workforce, trained predominantly in jobs which both fuel the economic boom of India and remain inaccessible to the large population unable to receive the education necessary for employment in this field.

The cultural value of education mixed with a need to flourish in a tough job market for pragmatic purposes. India's turn toward capitalism during the early 1990s, created a rush toward the information technology field during the rise of the digital age beginning in the early 1990s.

Individuals educated in this field would often go abroad for the pursuit of higher education and worthwhile occupation. As this field was quite new, there was plenty of room for entrepreneurship, with many of these individuals taking advantage of this space. By the mid-1990's, Non-Resident Indians, or NRIs, and foreign businesses alike began to take advantage of India's new highly educated, abundant and cheap urban labor force. Paired with the previously discussed seed money of the 1980's, this prompted the rise of the Indian middle class and India's true economic boom which is still occurring today. (Nagaraj 2003: 1701)

The reason for such a deep discourse on the cultural value of education in India comes from the three major implications it has on slums and slum development. First, the value of education, as has just been explained, has dictated the way the Indian economic boom has evolved. The boom essentially remains sector specific as it has come from the emergence of an educated labor force which operates within a handful of fields and produce the majority of India's GDP, yet includes a minority of India's population (Ministry of Finance, "Economic Survey 2009-2010"). Second, as this economic boom uses the fuel of the IT and service sectors, little space exists for those who are not educated to be involved with the economic boom. Third, the social mobility which higher education creates a new form of classism not based necessarily on hereditary rights, but on educational attainment, the foundations of which are already latent in the culture as is found in the above discussion on *Veda* and class structure due to access to knowledge. These factors will be discussed further in the remaining sections of this chapter, and give the background for the concept of "two Indias"—the India of the educated and the India of the less educated—which will be explicated shortly.

Indian Specific Development

The focus on education which caused India's economic boom makes the nation's economic development different from most. While China and India are often placed together in discussions of emerging world markets, India's development is starkly different from China's primarily because of the Indian economy's focus on the service sector and IT as means for development, as opposed to China's focus on manufacturing (World Bank, "India: Overview"). Focus on non-industrial economic growth has had two major implications for development. First, participation in the growth of the economy is largely limited to the educated. Second, the development of India's economy has not involved widespread manufacturing and other forms of economy traditionally tied with a state of national industrialization which many other, particularly Western, nations used as an intermediary step toward modernization or post-industrialization (Nagaraj 2003: 1702).

The education-based development of India means that the nation has shifted from its status as a "third world nation" to an "emerging market" in a single generation. While this is an impressive feat, it leaves many behind in the developmental process. Of particular importance is the fact that the economy of India is still highly agricultural, with over 50% of the total labor force participating in agriculture or "allied industries," such as forestry and fisheries. Such a statistic means that more than 50% of the labor force has been largely left out of the developmental changes of India's economy (Bhate 2009: 1). Essentially, the economic developmental process of India thrives on the educated work force, leaving very little room for the uneducated workforce to be involved, which would not be the case in an industrializing nation with a large manufacturing base for development, as the factories which fuel economic growth in such a setting would provide ways to incorporate the uneducated labor force into the

economic developmental process through jobs. As India's formal economic growth does not have industries that demand large pools of uneducated laborers, very little has changed for the uneducated labor pool and few options exist to try to incorporate the uneducated poor into the rising powerhouse sectors of Indian economic growth.

Historically, many nations have gone through the phase of widespread industrialization during which less skilled laborers, mostly from rural areas, come to cities or industrialized areas to gain employment and advance themselves in society. The route that these nations have taken involves a method which incorporates the uneducated poor into the urban landscape and allows them the ability to accrue means by which future generations can achieve higher levels of education and opportunity. The majority of nations that took this step, however, were Western nations that went through it during a time when the world paradigm looked very different than it does today, meaning that this route is generally not applicable to the culture and position of India in modern times (Khondker 2004).

As India's economic boom was catalyzed by the quick emergence of a large, educated workforce rather than manufacturing and industry, this step is not present in India's development, by and large making it difficult for the uneducated majority to become involved with the prospering areas of the city's formal economy. Those who have come in to new wealth through involvement in these sectors do not represent the majority of Mumbaikars who have not. Thus, the sense that the city must change due to the new wealth and lifestyle of Mumbaikars is propagated only by those who are involved in this exclusive economic boom, and not by the majority of Mumbaikars who have been generally untouched by the economic boom. The slum rehab projects are essentially an attempt to incorporate slum lands into the "modernizing"

Mumbai while the sheer existence of the slums is a result of the lack of incorporation of slum dwellers into the greater economic developmental process.

It should be understood, however, that Mumbai did go through formal industrialization, but that this process was simply less pronounced and long lived than it was for other nations. Evidence of this can be seen in the sheer number of workers in manufacturing versus trade, finance and service sectors even before the liberalization of the Indian economy. "While the proportion of manufacturing employment to total employment [in Mumbai] reduced from 36 per cent in 1980 to 28.5 per cent in 1990, in trade, finances and services sector it increased from 52.1 per cent to 64.3 per cent" (Banerjee-Guha 2002: 123). These numbers reflect that, even in Mumbai, a manufacturing and industrial powerhouse filled with cotton mills, among other industries, during the British regime, was still under the influence of a primarily non-industrialized economic system. The stunted nature of Indian industrialization came from India's tense relationship with large importers, such as the US, during the Cold War, and relative tardiness to liberalize the economy which dissuaded foreign direct investment in industry before the advent of the digital age. The limited industry present was further pushed out of the city by the government's policies during urban planning, as Banerjee-Guha argues:

> When the priority should have been to revive the mills and modernise them, one wonders how the mill owners were allowed to dispose of their lands, workers and assets, and that too, under the pretext of modernisation. As a strategy, the state first withdrew supply of capital and infrastructural support from these units and then cried hoarse about their non-viability [D'Monte 1998]. The issue, however, incorporated not only the textile industry, but other production activities as well. Decline in employment in manufacturing activities

in Mumbai especially in these areas set in a dangerous trend of restructuring of the city

space. (2002: 123)

Such a sentiment is supported by the findings of a report done for the Global Report on Human

Settlements, which states that "the Bombay Metropolitan Regional Plan of 1975 proposed

deterring any growth in employment levels in Mumbai through dispersal of industries" (Risbud

2003: 3).

While this path is not as common to other nations due to the needs of India, one benefit

of the path that most post-industrialized, Western nations took is that the poor and uneducated

are incorporated more intensely into the developmental process by way of new employment

opportunities which could lead to more money and higher education for workers' children. The

path India has taken has made the economy grow quickly, but without incorporating the

uneducated and poor, who are thus generally unable to gain upward mobility through

participation in the economic boom. An example of the jobs which are not present in India's

economic boom that were present in Western industrialization are jobs in factories which do not

require educated labor, but increase the GDP of the nation as it develops economically. Though

there are mechanisms in place to help this situation, such as scholarships, the lack of an organic

shift also means a lack of agency for lower income people. Often times this becomes the basis

for critiques of the remaining socialist tendencies in the government as those tendencies continue

to foster a reliance upon services among the uneducated poor, particularly in the rural areas

(Khondker 2004).

The process of post-industrialized growth-based development effectively created a single

generational shift which, in turn, has also created two Indias within India — the developing and

the underdeveloped. While parallels can be drawn between the situation in India and that of many other countries, it should be noted that the dichotomy here is not necessarily based in religious, ethnic, caste or similar categories; rather, it is based primarily on educational status and area of residence. Unlike the categorizations of religion, ethnicity and caste which are generally static, education is achievable and residence changeable, meaning the dichotomous split between developing India and underdeveloped India is not steadfast. In fact, it means that those who qualify as being in underdeveloped India may theoretically vie for entrance into developing India. Despite the flexibility of this newer form of class distinction, i.e. belonging to one of the two Indias, it is still difficult to cross from the underdeveloped to the developing India. As evidenced by the Jeffrey, Jeffrey and Jeffrey article discussed previously, it is difficult to make the transition both socially and economically. This problem shows one of the faults of slum rehabilitation in that the process of rehabilitation only gives the facade of helping slum dwellers move from the underdeveloped to the developing India by putting residents in high rise apartments, but does little to actually help residents join the developing India which requires economic, societal and cultural incorporation.

Lack of Rural Development

The reality of India's infrastructure has kept higher education a privilege limited by geography. The limitation in post-apartheid India became geographically based rather than culturally based as it had been in the past. That is, the major institutions of higher learning favored urban populations rather than rural populations for multiple reasons. While public education has been provided by the government since the foundation of modern India, though not as a universal right, the government would often be unable to provide proper facilities, and even more commonly, underfunded centers of education resulting in lack of capacity and

resources to serve their communities (Unicef, "Education"). This often left rural areas particularly underserved, leaving rural students at a distinct disadvantage. Another factor was the location of institutes of higher education, most of which were located in urban areas in a nation where, until recently, travel was difficult due to both finances and logistics. Rural students who may have had the qualifications to enter these institutions often faced trouble simply trying to get to university. This difficulty may have prevented rural students from attending universities or from even applying due to familial obligations and monetary constraints (International Development Association, "Making Elementary Education Universal").

While India ranks as the second largest agricultural producer in the world and over 50% of its labor force is in the agricultural sector, only 16% of its GDP is actually produced by the sector (Ministry of Finance, "Economic Survey 2009-2010"). Such lopsided growth led to the funneling of investment money largely into urban areas, due to the more profitable nature of the cities. Both state and national governments retain higher taxes from city dwellers and the higher cash flow industries of urban areas. The wealthiest individuals and people of high societal standing tend to live in urban areas as well. For these reasons, the government tends to invest more into the growth of large cities such as Mumbai, rather than in rural areas. An indication of this is in the clear lack of efficient infrastructure for the agricultural marketplace in which a third of the nation's agricultural products rot before reaching the market due to insufficient investment by government in rural and agricultural infrastructure for transportation and storage (Zakaria 12/21/2011).

An article regarding efficiently investing government funds in the rural sector best describes the situation in national policy:

Many developing countries increasingly face tighter budgets in an era of macroeconomic reforms. Although a vast poor population lives in rural areas, it is hard to increase investments in rural areas because of budget constraints and urban-biased policy. Therefore, how to allocate public investment resources more efficiently becomes critically important. Reliable information on the marginal effects of various types of public spending is crucial if governments are to make sound investment decisions. (Zhang and Fan 2004: 492)

The Indian government lacks the ability and will, due to the urban-biased policies mentioned by Zhang and Fan, to invest efficiently in the rural sector in ways that would the affect the most progress. The Indian government must realize that the modern world polity has shifted to value the efficiency of private and voluntary organizations over that of the government. Governments are now increasingly taking on the role of civic enabler, helping through encouraging appropriate investment by the private sector, allowing NGOs to work more freely in development and using its own power and funds to direct resources where they are most needed (Brookings Institute, "Government as Civic Enabler"). The Indian government's failure to quickly adopt these new standards, paired with the old socialist tendencies of the central government, have made many NGOs and citizens view the actions the government has taken for rural development and welfare as somewhat archaic and underwhelming.

As was previously discussed, while industry does exist in India, the largest part of the Indian economic boom has come from the IT and service sectors which are centered in the cities. The nature of India's economic boom led to a trend of domestic private and foreign direct investing in the cities, rather than rural areas, perpetuating the idea of two Indias which was presented earlier (Subramanya 2012). The developing India is represented by the "incorporated"

urban, educated people of India, while the underdeveloped India is represented by the "unincorporated" urban, rural and uneducated people of India. Such an idea of incorporation has implications on slum rehabilitation efforts, and will be discussed in further chapters.

India's developmental focus on cities has led to a deterioration of its interior. Very little has changed for the Indian farmer since the Green Revolution. Rather than encourage progressive systemic changes, the government has relied on socialized mechanisms for farmers, such as seed distribution and farm subsidies. While this lessens fiscal stress on farmers, it does not necessarily advance farmers. There are many microfinance programs, development organizations and mechanisms in place to help advance rural areas, but, however great their work, it is not feasible for them to meet the needs of the entire rural population which is over 800 million people (Chandramouli: 2011). As discussed earlier, India does not have a strong sector for the uneducated labor force to be employed while being part of the economic boom. If the agricultural sector were able to grow with the GDP, it could absorb the uneducated labor force and incorporate those people into the nation's economic development; however, the lack of rural development makes employment in the sector difficult and encourages migration to the cities, and effectively the creation of slums. The imbalance between urban and rural development is the basis for the theoretical two Indias, a concept which has given rise to the informal economy that will be discussed later. The two Indias can even be found in the words of Mumbaikars, such as Shaikh Mobin, a resident and entrepreneur of Dharavi, who states that Dharavi and the informal sector, "is a parallel economy. In most developed countries, there is only one economy. But in India, there are two" (Yardley, "India's Way"). While most countries do indeed have more than just one economy, the economies which are not formal are generally subsidiary and do not employ the majority of the nation's labor, unlike India which has a massive informal economy

operating in conjunction with the formal economy and employing the majority of the nation's

labor. This is a manifestation of the concept of two Indias which will be discussed more in

Chapter Seven.

Chapter III: Reasons for Slums

Rural Immigrants

While much of the country moves ahead in development, the lack of development in India's rural sector has resulted in diminished growth. The three major areas that require more focus in rural areas are education, healthcare and employment. While there are efforts being put forth by government and NGO's alike, they tend to fall short of the massive needs of the population. The vast expanse of rural India also makes the rendering of services far more resource intensive for the government, since any given facility serves a smaller population across a large area in the countryside than does a facility in an urban area. Though there are three areas of developmental focus in rural India, the two most pertinent to this topic are those of education and employment, both of which have been discussed to some degree, but the latter of which is quintessential to understanding the existence of slums in Mumbai (Current "India Rich vs. Poor").

While over 50% of India's work force works in agriculture and related fields, it is not as lucrative as other emerging fields in India. India's population is approximately 70% rural. Even with the majority of the workforce in rural areas, these statistics together show that cities have a higher proportion of people in the work force per capita than do rural areas. That is to say that while 70% of the population is rural, a disproportionately lower proportion of 50% of the workforce is rural. This means that the rural areas have a smaller amount of workers supporting a larger population than do urban areas. In addition, agriculture makes up only 16% of India's GDP, meaning that, in rural India, a larger number of workers share a smaller amount of wealth across a larger population than do those in urban India. (Dyson and Visaria: 2005)

These realities, paired with India's previously discussed lack of general industrialization, leave gainful employment lacking in rural areas. Many people feel the need to leave their homes to seek employment in the cities. Because they are trained as agriculturalists, among other things, their skills are generally not applicable to city life, leading immigrants to cities for employment despite limited employment opportunities. Most become nannies, guards, dishwashers, drivers or some other form of servant. Many of them leave their families in their home village while working in the cities. A common scenario is for the men of the home to find jobs in the city and live there, sending money to their wives and children who still live in their village. While considered a temporary solution by most simply to make ends meet, it is often a situation which lasts for years, even decades (Ratna 2007: 265-266).

A case of this is the story of Mohammad Wazair, who earns approximately Rs. 6,000/- a month, which is about $120, working as a laborer in a workshop of Dharavi. He sends half of his income home to Bihar monthly to support his wife and two children whom he visits twice a year. He has been able to put his children in a modest private school in his village, though he himself is illiterate. Juxtaposed upon Mr. Wazair's story is that of his own boss, Mr. Asif, who is from a village in the same state as Mr. Wazair, but left home at age 12 to come to Dharavi. Mr. Asif, through a series of events, became part of Dharavi's entrepreneurial elite. Now, at age 35, he owns a string of leather shops (Yardley, "India's Way").

Another form of lifestyle in the slum for immigrants to the city is that of the seasonal immigrant who comes to the city only for specific times of the year. India's agriculture relies heavily on the rains brought by the monsoons which fall with general regularity at the same time every year. While these rains bring enough water to the subcontinent for the entire year, most of India's agricultural lands are not properly irrigated. Many farmers are thus left without work

during the dry times of the year, giving them the option to travel to the city to earn supplementary income. The immigration from rural areas to the city for cyclical and more permanent employment is the basis for Mumbai's slum populations (Yardley, "India's Way"). While this process is common to most developing countries, India's massive rural population and stark contrast between rural and urban life causes many problems. The problems surrounding slums on all sides of the situation are based in the collision of different economic systems and their subsequent lifestyle differences. The class of the Two Indias is at the crux of problems in slum redevelopment.

Housing Prices

Mumbai is the most densely populated city in the world. It is nearly three times as dense as Beijing and fifteen times as dense as New York City. The average cost per square foot of living space is $1,840.60 in Mumbai, while it is $1,200 in Manhattan; these figures do not reflect price index adjustments (Thakur and Tan 4/10/2012). This makes affordable housing very difficult for the majority of Mumbai's population. Slums have thus evolved as a means to deal with this problem. Mumbai has grown at tremendous rates in the last 20 years, both in physical development and in population. Even before the 1990's, Mumbai was highly demanded as a place of residence, making housing prices extremely high. The large number of wealthy people within the city can afford these prices, allowing them to stay high. However, this keeps housing at a price too high for many people.

The slums of Mumbai contain nearly 60% of the population of the city mostly out of necessity, since the group of people contains not only the urban poor, but even what would be classified as members of the lower middle class. Many of these people have lived in the slums

for so long that they own their home and land and do not feel the urge to move as they are so accustomed to slum life. Many, however, are considered illegal squatters and have no legal rights to the homes they occupy. (Jain, "62% of Mumbai lives in slums:Census")

Even those who can afford better accommodations elsewhere in the municipal area will often choose to stay in the slum out of need for the resources, such as employment, provided by their location. Slum residents build their networks within and around the slum area, with employment and support networks near their area of residence. Leaving may provide better housing in another part of the city, but would mean losing the stability of career and trusted family and friends. As these individuals may have enough money to leave the slum, but have a need to stay in that place, satellite dishes, microwaves and flat screen televisions, though not widespread, are not uncommon sights in slums. Even when affordable housing within the neighborhood is out of reach, some slum dwellers can still afford to buy what may be considered luxuries to most outsiders, though these "luxuries" are kept in housing which is, to many, not even at a minimum standard for modern city life. "Interestingly, a number of research studies report that the correlation between incomes and staying in slums is nowhere near perfect suggesting that households who live in slums may actually be well above conventional standards of poverty as measured by urban poverty lines" (Mukherji 2010). Thus, the root of the existence of Mumbai's slums is not poverty per se, but affordable housing in the appropriate location.

Perpetuated Marginalization

While rural immigration is a major contributor to the populations of slums, it should be noted that a large number of slum residents have been there for an extended period of time, even for a few generations. Most of these people have spent the majority, if not all, of their lives in the

same home, and followed the occupational footsteps of their parents. Their families came to the slums earlier, but by and large for the same reasons that modern immigrants do, as the previously discussed problem of rural development is one that has lasted for decades. These generational slum dwellers are often established members of the informal slum economy, for example the leather tanners and potters of Dharavi. For these people, the slums are inarguably their homes. (The Deccan Herald, "Dharavi: Self-created special economic zone for the poor")

People who live in the slums, called slum residents or slum dwellers, are marginalized by both their surrounding society and by themselves. Living in the slum is a matter of survival based on the things the residents are sure they have and things they know to work. Long term slum residents often feel that they lack agency to create change for themselves. Rigid class structures and the realities of society have made personal advancement difficult in the past, but today's economic boom presents new opportunities for further advancement. Residents are often kept from pursuing these new opportunities because of what Bradford calls *wicked problems,* which are widespread throughout most slums.

Wicked problems are those problems, such as poverty, illiteracy, drug trafficking and social inequity, which are highly complex, have no ready, single solution and have constantly changing definitions and requirements (Bradford 2005: 4). These problems hurt slum dwellers in two ways: first, residents are in close proximity or directly affected by these problems and activities which may hinder, threaten or harass them, and second, they stigmatize slums in the eyes of the masses living beyond the slums. This last point is important because it means that those coming from the slum are easily evaluated as poor, lacking societal value and, potentially, criminal. It further perpetuates the dichotomized world view established in the two India binary as members of the developing India may see members of the underdeveloped India as people

who should be incorporated into their more preferable India rather than as people of a legitimate India whose culture should be worked with.

An example of this can be seen in the study of educated low caste men conducted by Jeffrey, Jeffrey and Jeffrey, in which a struggle is found among Dalit, untouchable, and Muslim community members who have gone for higher education, yet cannot get appropriately high level jobs. These young men are denied access to the employment they would otherwise be entitled to due to biases and prejudices (962-963). In India, an individual's caste or religious affiliation can usually be ascertained by simply looking at the individual's family name, allowing such prejudices to continue easily despite a national policy of equality. Such stigmas allow for institutional exclusion and are wicked problems because solving them requires a cultural shift which will only come from multiple, wide-scale social and economic changes (Yardley, "India's Way").

These stigmas can easily translate to loss of agency, not just for personal advancement, but also in having one's voice heard. Problems arise when such a lack of agency pairs with the two India binary discussed previously; it creates a feeling of having no voice in greater society. Such a lack of voice reflects the non-incorporation of slum dwellers and the underdeveloped India into the world of the developing India. As discussed before, the frontiers of slum development in Mumbai touch on the crux of the major flaws in India's development. The discussions and reconciliations made in the processes of slum development represent the progress being made in the greater development sphere. If slum dwellers lack agency and voice, the catharsis of a pragmatic and inclusive sustainable development solution will not emerge.

Chapter IV: Development of Mumbai

New Wealth

The city of Mumbai has grown tremendously since the early 1990s in population, wealth, physical development and most other realms. As the financial capital of India, Mumbai has grown particularly through the financial sector, in conjunction with the IT industry. Sector specific growth has led to a clear focus by both the government and private sector in the city's physical development, a focus which panders to the two industries mentioned above, as they contribute to the growing GDP of the city. This pandering permeates through the city government's zoning policy, infrastructural investment and, arguably, its views on how to handle issues in development.

After India's economic liberalization in 1990, Mumbai saw accelerated growth, and by 1995, the city released a new plan for urban development titled *Mumbai Metropolitan Regional Development Plan*, or the MMRD. The plan "projected Mumbai as the country's financial capital, and a leader of international trade with a high potential for fostering a wide range of technical, professional, business services and hi-tech export-oriented industries" (Banerjee-Guha 2002: 123). Despite the plan's official recognition of Mumbai's population pressure, poor infrastructure, declining economy and high level of environmental pollution, it focused more on Mumbai's potential role as the link between India's economy and the global economy, largely glossing over issues in manufacturing and lifestyles of those not involved in the aforementioned areas of the economy (MacMillan 2006: 6).

The MMRD lacks focus on many important facets of developing the city as a whole due to its enthusiastic ambitions to develop the GDP of the city indirectly by focusing on those areas

of urban development which would support Mumbai's GDP growth more directly. An example of this misplaced focus is found in the fact that, while 80% of the city's population relies on public transportation, i.e. trains and buses (that has remained relatively unchanged since 1992) the city has placed priority on expanding municipal roadways and creating flyover car bypasses (Banerjee-Guha 2002: 122). Focusing on development of the city for those involved in the booming parts of the economy and the wealthier population, for example, who can afford to drive rather than take public transportation, demonstrates the previously established concept of two Indias. The zoning and urban planning policies of Mumbai support the India of the urban, educated rich, despite the city's majority belonging to the India of the undereducated poor.

The press pays particular attention to the India which is supported by Mumbai's urban development policy. The media celebrates Mumbai as an up and coming international city and promotes a new 'modernized' culture in which consumerism and certain lifestyle changes are encouraged as modes of economic growth. This culture demands that the city change to have more malls, commercial buildings and upscale housing, pushing real estate prices beyond what the average Mumbai resident can pay ("India: Rich vs. Poor"). It is the culture of the large minority of educated and prospering individuals who comprise the 40% of people living outside of the slums, as was previously established. These Mumbaikars see their way of life as modernized and as the eventual future of the Mumbai lifestyle, provided that development happens in a way that accommodates and perpetuates their newfound way of life. This group's powerful attempts to change the average lifestyle of the city, despite the changes' incompatible nature with the lives of average Mumbaikars, is seen clearly in rent prices. As upscale malls, office towers and high rise housing take over the Mumbai skyline, the average residential rent

has gone to 140% of per capita income in the city, and affordable, low-income housing for rent has virtually disappeared (Whitehead 2008: 269).

City Background

Urban, physical development in Mumbai remains difficult for a few reasons. The city is lacking in stable land, and is unplanned and not on a grid, has grown to be cluttered and disorganized, is overpopulated, is lacking in vacant land. The compound of these factors put together make for many problems in development and, subsequently, redevelopment. To explain these phenomena, an abridged history of Mumbai is necessary. The following history derives primarily from the official website of the Mumbai Municipality.

Mumbai was originally a set of seven marshy islands that were inhabited primarily by local *koli* fishing villages and passed through multiple indigenous empires with little development or importance to economy or politics until the invasion of the Portuguese in the mid-sixteenth century. At this time the set of islands, which came to be known as Bombay, acted as a trading post between the Portuguese and indigenous populations. Over time, trade brought wealth and larger populations to the area, making it into a true port city which was handed over to the British in the mid-seventeenth century. The British East India company oversaw the islands on behalf of the British rulers, and began a project to claim the areas between the islands from the sea in the mid-eighteen hundreds (Mumbai City Electorate, "History of Mumbai City").

By the mid-nineteenth century, Bombay was a single piece of land on which the construction of roads, railroads and other physical development had begun. The British never intended for or expected Bombay to become such a large city, as Delhi and Calcutta were the major cities in colonial India. This meant that the original city planning done by the British was

never intended to function at the capacity that it does today, and the Indian government by and large lacked foresight on how to plan the city's layout to prepare it for future growth (Mumbai City Electorate, "History of Mumbai City").

Mumbai's history explains why South Mumbai, the part of the city built in colonial times, and marginal areas of the city are the only parts with a somewhat distinguishable grid system or form of structured growth. The majority of Mumbai grew at a rate and in a manner which outpaced the city's development planning, leading to clustered growth, around which roads were built. Personal experience and viewing of a city map, reveal that the two major highways in the city which act as traffic arteries on the Eastern and Western edges of the city, run on a North-South axis, and are joined only in a handful of places by smaller, East-West running roads. Along with many other areas of the city, many of these East-West "connector" roads are prone to flooding during the monsoon season due to the marshy, island origins of modern Mumbai. During this season, they have been known to become single lane roads operating for two way traffic as authorities constantly employ pumps to keep areas of them from flooding. This format of roads results in hours of delays and a city of massive traffic jams.

In synchrony with immigration to the city was the quickly growing population of Mumbai, both due to birth rates and immigration, which spilled into much of the vacant land. Along with the instability of large parts of Mumbai's land, little land has been left for development. The options for contemporary developers are to claim land from the sea, to stabilize unstable land, or to redevelop areas that were previously developed, all of which are being done in developers' desperate attempts to turn a profit in Mumbai's real estate market.

New Infrastructure

While the state of the city's organization seems nearly unmanageable, residents demand growth and modernization. As mentioned previously, this growth is framed within a context of Mumbai becoming the link between India's economy and the world economy. Mumbai's development has thus focused on making Mumbai into a world city, often in comparison and mimicry of cities like Shanghai (Huang 2008: 44). This entails a "modern" look for the city and infrastructural projects that make the life of Mumbai's residents easier. New plans for infrastructure include massive highway projects and redevelopment of land which city planners deem as 'under-serving' the city's economic growth.

The act of creating a "modern" look for Mumbai is executed in multiple ways. Developers of commercial buildings have changed trends in the facades of buildings to use more glass, metal and certain stone in order to resist the nearly typical black grime that forms on the exterior walls of buildings all over India due to local weather and pollution conditions. They have also begun instituting more structured homeowners' association-type groups within housing societies, which can take care of the maintenance of the societies' commons. The city has stepped up attempts to clean the streets and beautify the city overall. City planners are attempting to build aesthetically pleasing infrastructure with sleek design (MacMillan 2006: 6). While all of these measures are being taken, the slums still stand as the major eyesore for the city and a major element keeping Mumbai from being aesthetically "modern." Measures regarding what is being done in slums will be discussed in further chapters.

The movement of Mumbai toward status as an international city is particularly interlinked with commerce and GDP growth. Essentially what is demanded is a city which can compete with

the comfort and luxuries of the financial capitals of the post-industrialized world, so that foreign commerce may be more attracted to the city. Competition with other financial capitals is a major premise for building a second international airport for the city and attempting to find ways to make hosting foreign travelers easier. For this reason, Mumbai officials have often looked to cities such as Shanghai as a model for development. Viewing urban development in this way creates problems because "most of [Shanghai's] growth has been to the benefit of corporations (public sector and foreign controlled), little has gone to the city's households" (Huang 2008: 44). A vision of Mumbai as an international city already shows itself to be one of the major causes of problems in Mumbai's urban development as the goal formed with little regard to the unique condition of Mumbai and Mumbaikars' needs. This topic will be discussed in further chapters.

Another major component of Mumbai's physical development, and arguably among the top two most important initiatives, is that of transportation infrastructure, which has taken the form of flyovers, bypasses and new municipal trains, which are all under work currently. These projects, in order to deal with the previously described clutter of the city, have been forced to be built over and around the city rather than through it. The first of these projects was completed in 2009 and is officially called the Rajiv Gandhi Sea Link, though most Mumbaikars call it the Bandra-Worli Sea Link. The bridge, as it suggests, links Bandra to Worli and goes over the sea as the city is simply too congested. Another one linking Worli to Haji Ali is planned. These toll bridges are meant to cut down commute time and take stress off of internal roads, as are the flyovers which are under construction in large quantity. The flyovers are highways that link two parts of town, comparable to highways in the US. Many of these flyovers are being built to host a new monorail metropolitan transit system as well, helping with traffic alleviation and the

commute of the majority who use public transportation (The Times of India, "Mumbai to have India's longest elevated road").

Though these flyover and metro projects go over the city, they require a fair amount of land. While eminent domain laws are in place in the city of Mumbai, they are used sparingly as their use would create significant political uproar. Another element of the need for land is that most of these projects go through slum areas. The dwellers of this land have rights to it and are dependent on the location, as was discussed earlier, so moving them would be to their detriment. As past policies of complete slum demolition are not far in the past, having left the government in a vulnerable position, the Government of Maharashtra adopted some of the most progressive policies of any government worldwide regarding slums, and began the era of Mumbai Slum Rehabilitation in 1996 (S. Patel 2005: 3670-3672).

Chapter V: Process of Slum Rehabilitation

Land Acquisition

Slum rehabilitation procedures occur completely through direct interactions between private developers and the slum dwellers. Representatives of local slum governance speak on behalf of the area of slum dwellers affected by the project. The slum dwellers explain their needs and concerns to the negotiating representatives in town hall-style meetings. A deal may be struck between residents and a developer when 70% of the slum dwellers entitled to rehab unite under a "cooperative housing society." Such an emphasis on group unity and negotiation is representative of the means by which the slum rehabilitation process was created, as it was a piece of legislation forged jointly by the Government of Maharashtra and a number of grassroots slum dweller organizations, such as SPARC, the Society for the Promotion of Area Resource Centers (Mumbai Slum Rehabilitation Authority, "Description of Stages"). Rehabilitation proceedings were thus designed to be inclusive in nature, and the policies created by the Government of Maharashtra on this issue were heralded as among the most progressive worldwide when they were implemented in 1995.

The inclusiveness of the Slum Rehabilitation Act of 1995 is limited to those slum residents who are able to show proof of slum residence that dates to January 1995 or earlier. Proof of residence usually takes the form of registration within the electoral district and provides protection from eviction and guaranteed housing if the resident's land were to be redeveloped. The protections extend to the majority of slum dwellers, but this 1995 "cut-off" leaves some slum dwellers without basic security of housing, drinking water or sanitation. While a reliable statistic for how many fall into this "unprotected" category is unavailable, the Mumbai slums

overall have grown by over 40% since 1995 (Murthy 2012). Extrapolation reveals that at least 40% of the general population of Mumbai slums cannot legally participate in the rehabilitation process. This population has no legal entitlement to the land it lives on and is simply displaced when rehabilitation projects occur.

For those who do make the "cut-off," the process pushes forward as a deal is struck by the developer with the local governance which specifies the expectations of the developer. Such expectations may include an exchange of money for the land, specs on the rehab buildings and other demands made by slum dwellers. In accordance with this agreement, the developer then moves forward with the process of actual demolition and construction. The process largely excludes the involvement of the Government of Maharashtra, which functions more as a third party watchdog ensuring that the process happens legally and all appropriate paperwork is filed. Current proposals include efforts to make the government far more involved in the process, some to the extent of having the Municipal Authority be placed in charge of creating schemes which will only be implemented by contracted developers. These proposals attempt to make the negotiations run more quickly and in a more progressive manner by reducing the role of businesses with financial stakes in the process and increasing the role of government which, theoretically, can operate without bias due to involvement as a financial stakeholder. The proposals and the claims behind them are hotly contested and would not be adopted for a very long time, if at all. (S. Patel 2011: 53)

New Housing

The Slum Rehabilitation Authority (SRA) claims that one of the greatest attributes of Slum Rehab is the in situ resettlement of residents in "modern" high rise housing. It promises a

new apartment of 269 sq. ft. of carpeted area per family to all slum residents who meet the 1995

cut-off (C. Patel 3/20/2013). After clearing the land, the developer must first complete the rehab

housing project for residents before developing the remainder of the land. The housing is an

improvement over the huts found in slums as it features running water, in house electrical wiring,

sanitary plumbing and is located on the same land as was previously inhabited. The Slum

Rehabilitation Act of 1995 does not ensure that slum dwellers are kept in the same area as was

previously occupied when "transit housing" is provided by the developer during the demolition

and construction process, as it is not generally feasible. This vagueness allows for a displacement

of slum residents during these stages of rehabilitation, and difficulty in daily activities, such as

getting to work or even running their businesses, which are often located in their place of

residence (Mumbai Slum Rehabilitation Authority, "Description of Stages").

Nonetheless, the housing that is provided is permanent and more secure than the

generally less well constructed shanty housing of the slums. The space that is provided reflects a

calculation of the average space of a home within Mumbai slums for a family of five. Many

contest this number as too small a space because it dismisses the slums' shared public spaces that

are used freely by slum residents in cottage industry and other activities. The space that is

provided, however, is completely owned by the slum residents. They are required to inhabit and

maintain ownership of the housing for at least 10 years as a way to keep residents from selling

their housing and forming new slums (Housing Department of the Government of Maharashtra).

By keeping residents in situ during land redevelopment, the livelihood of the slum

dwellers theoretically stays in tact. The area specific business, family and general support

networks which they have developed remain as they move into their new homes. These new

homes also eliminate the hazards of unclean drinking water, poor sanitation and lack of

electricity. Such changes allow for a new situation for slum dwellers in which they may incorporate themselves into the changing urban landscape. The physical development of the area attempts to push slum dwellers into a middle class lifestyle.

Intended Goals and Benefits of Rehabilitation

The process of slum rehabilitation has three essential goals, which are all interrelated: to repurpose slum lands into a more economically productive area, to heighten the standard of living for slum dwellers, and to "modernize" Mumbai's landscape. Let it be made clear that the primary motivation for slum rehabilitation is and always has been that of profit, with an eye on the high returns on commercial and upscale residential complexes. Neither the government or the developers disguised pushes for slum rehab solely as a means for the betterment of slum communities. The government and developers alike see this as a compromise in which all three parties—slum dwellers, developers and government—achieve some of their set objectives: a more comfortable lifestyle due to India's development, profits from prized land and a city deemed more 'presentable' in the global arena, respectively (MacMillan 2006: 6).

Slum land fetches a high market price in a city with a growing population with expendable incomes. This entails the demand from the business community to use the land in ways that are more economically beneficial to the GDP of the city. As a parallel issue, the process of slum rehabilitation requires that developers bear the total expense of rehousing for slum dwellers, making the total profit decrease. In order to combat these costs, the remaining land is always made into upscale residential and commercial complexes which will give the highest yield to developers. The process does boost the economic productivity of the area as is reflected in GDP, but it often undervalues the slum's economy and its relation to the city's larger

economy. As slum rehab attempts to boost the city's economy, it actually neglects a major part of said economy which is found informally within the slums. This will be discussed more later.

Proponents of slum rehab, such as the creators of the process, posit that it heightens slum dwellers' standard of living. The validity of this claim is evident from multiple angles, particularly that of the public health perspective, as was briefly mentioned earlier. Slum dwellers who have gone through the rehab process now retain recorded addresses which entitle them to clean drinking water and proper sewage, a massive shift for those living in slums such as Dharavi, where the ratio of persons per toilet seat is 81:1, and about 5% of the residents defecate in the open. This too, in a city where 90% of waste water is collected, but 10% is allowed to run-off freely (Murthy 2012). Such shifts in lifestyle allow for slum dwellers to live with less hazard to health (Restrepo 2010: 645).

Another way that this new living situation benefits slum dwellers is by giving them permanent and marketable housing. The new permanent housing is on the electrical grid, eliminating the unreliable nature of power supply within the slum (Brook, "Slumdog, Millionaires"). Permanent housing also gives residents new fixed assets to use as leverage in obtaining loans and creating financial stability. More financial stability can theoretically come from the increased time and reduced stress due to issues typically attributed to slum living, such as arguments over shared space use with neighbors, fetching limited water and maintaining shanty housing (Restrepo 2010: 645). These aspects should allow slum dwellers who have undergone the rehab process to have more agency in improving their lot in life. This will be discussed further in the coming chapters.

The final goal of the process is to make Mumbai's physical landscape reflect the 'modernizing' and 'globalizing' city which many Mumbaikars see as the trend for their city (MacMillan 2006: 6). Here, again, the concept of two Indias comes into play. The educated India which is involved in specific parts of the formal economy and can be represented by the 40% of Mumbaikars who live outside of the "slum areas" is developing and has a changing culture and lifestyle. This India has not only been more intimately exposed to, but seeks to interact more intensely with the world culture in ways that emphasize its inclusion into the global culture. This developing India, however, is juxtaposed to an India of less educated Mumbaikars who largely function within the informal economy and have seen little change as India's economy has grown. As the first India develops, it wishes the city to look like a city that hosts its lifestyle, whereas the lifestyle of that majority of Mumbaikars has not changed.

The struggle described here reflects an inability of the emerging middle class and the upper class to relate to the needs of slum dwellers and see a way to solve the larger problems in the structures of Indian economic development. Struggle has led to a general feeling that the slums are in the way of the developing city and that they are a problem to be fixed. Such a mentality has led to the imposition of culture by the middle and upper class upon the slum dwellers. The mindset reflected in the premise of slum rehabilitation as far as socio-economic development for slum dwellers is concerned, stems from a platform that the middle class way of life is what Mumbai is aspiring toward and that modernity comes from integration into this lifestyle. Whether this sentiment is right or wrong, the major problem occurs through the assumption that the removal of the shanty town as an institution and placement of slum dwellers into buildings which fit the new middle class city landscape will inherently encourage the socio-economic integration of slum dwellers into this middle class lifestyle and mindset.

Chapter VI: Developmental Implications

Incorporation

The Government of Maharashtra chose the word "rehabilitation" as a means to describe the process discussed more as a reference to its effects on the land itself rather than the people on it. Nevertheless a slum is composed of a group of people who undergo the rehabilitation process as well. Thus the implications of the word "rehabilitation" illustrate that the process first operates from a basis that slum dwellers somehow left accepted society and entered into a less ideal lifestyle, and secondly from a basis that the lifestyle of slum dwellers must change. Whether or not this perception of slum dwellers' lifestyles is correct is not discussed in this research. Rather, the focus is on the fact that the implication of rehabilitation is not just in the adaptation of the land, through development, to fit the new "mainstream," but also the people. This adaptation or careful shift in culture and mindset of slum dwellers across culture, through collaborative reconciliation and interchange is not present in the slum rehabilitation projects as they exist today.

The general lack of policy requirements on education, maintenance and follow up on slum dwellers gives evidence for this failure to shift culture and mindset. The Slum Rehabilitation Act of 1995 guarantees housing and amenities for those protected by it; however, it does not require any formal integration of slum dwellers into their new homes. Rehab residents have no legal entitlement to education on how to use the new amenities which they receive. For example, slum dwellers commonly use hanging toilets rather than toilets connected to plumbing, so they may not know what can and cannot be put down the drain in an integrated plumbing system (Restrepo 2010: 645).

Resistance

In addition, many residents express a sentiment of resistance toward the projects themselves. Siddharth Mehde has resided in a section of Dharavi scheduled for rehabilitation for 40 years, and expresses (through a translator) that:

[We, the slum dwellers] never asked the government for new houses. The government came to us. We're very happy where we are. Some people even say that, if we move into bigger houses, there will be problems, because we'll have to pay property taxes and we'll be living right alongside people who are wealthier than us (PBS, "In Famous Mumbai Slum, Redevelopment Plans Stir Controversy").

Though this is only one voice, it does represent a set of concerned people living within the slums. As the projects need a 70% majority agreement among slum dwellers for a deal to be struck with developers, such voices may not be able to avoid being part of the rehab process (C. Patel 3/20/2013).

Mr. Mehde goes on to say, "[The government and developers] say they've taken an official survey, but it was done from the air by helicopter. Tell them to come to Dharavi. They should meet everyone, walk the streets, even though they're big, important people" (PBS, "In Famous Mumbai Slum, Redevelopment Plans Stir Controversy"). This statement poses a view of some slum dwellers that the rehabilitation projects are being done by those who do not understand the situation of slum dwellers, and who rehabilitate the slums with little taste for working with the slum dwellers. It also reflects the concept of two Indias, with some slum dwellers feeling that they have their world, and the government and business people have a separate world. The description of the government and developers as "big, important people"

demonstrates a sentiment that some slum dwellers may feel an imposed self-devaluation when encountering those who approach them with proposals of slum rehabilitation—dignitaries from another India.

This sentiment of one India pushing slum rehabilitation on the India of the slum dwellers does not necessarily reflect the views of the majority of slum dwellers, but such a view of the slum rehabilitation process being under the ownership of the non-slum dwelling India, rather than the slum dwelling India shows that at least a portion of slum dwellers do not feel integrated into the process. Another important factor of such sentiments, found in the Mehde interview, is the belief that members of the non-slum dwelling India which they deem 'in charge' of the process seem so high and mighty that they will not even enter the slums or talk to the people living there. Such a factor represents a major problem of slum rehabilitation: that slum dwellers receive housing which is incorporated into the city's attempts for a new skyline, but not lives which are incorporated into the city's attempts for a new culture and lifestyle.

Suhel Seth, a marketing consultant from New Delhi, works as a managing partner and counselor on slum rehabilitation. His ideas correspond with the slum dwellers' sentiments explored above. He explains that:

> You can't rehabilitate people through a movement or a migration from one building to another. You've got to understand culture...We have a tragic way of dealing with rehabilitation in this country. We believe that we need to take people out from where they are, put them into multistoried buildings, consume that land, and hope that we've succeeded. The Dharavi issue is not about relocation. It is about avarice. It is not about

genuine benevolence. It's about greed. It's all about the land; it's not about the people.

(PBS, "In Famous Mumbai Slum, Redevelopment Plans Stir Controversy")

Seth clearly indicates cultural differences and lack of understanding lifestyles as a, if not the, reason for this "tragic way of dealing with rehabilitation," a mode of dealing which brings the land, not the people along for the ride of development in the city. This creates worries such as those expressed by Mehde and many more like him. While these cultural misunderstandings will be discussed here, they will be further elaborated upon in the chapter on economic citizenship.

Cultural Misunderstanding

The cultural misunderstanding found in many slum rehabilitation situations could possibly have its roots in the origins of the slum rehabilitation project scheme, which is the brain child of NRI Shaan Mehta. After receiving his education in America, Mr. Mehta, an urban designer, worked with his father building mansions on Long Island, before returning to India with the idea for Slum Rehabilitation (Marks et al.). He was part of the educated NRI return to India for the purpose of business and investment which was discussed in Chapter Two. Status as an NRI is brought up here not in attempts to establish any correlation between misunderstanding of slum dwellers and NRI status, but to posit the possibility that Mehta's view of a "modern" Mumbai as a global city, would be highly influenced by his time spent abroad. This would make his view of Mumbai's future follow the model of American cities he is familiar with which, as discussed in previous chapters, may not be appropriate for the culture, needs and unique circumstances of Mumbai and Mumbaikars.

The words of Mehta himself give evidence for this proposed bias. He has made many statements describing the ways that slum rehabilitation betters the lives of slum dwellers. One of

these benefits is the creation of "income generating capabilities" for slum dwellers (PBS, "In Famous Mumbai Slum, Redevelopment Plans Stir Controversy"). Such a statement hints at the possibility that Mehta sees slums, as they exist today, as having a diminished ability to generate income for slum dwellers. His words suggest that he has confidence in a shift of slum dwellers into a lifestyle more similar to his own (and more similar to the American cities that he has become accustomed to) becoming the source of higher economic gains for slum dwellers. It hints at the possibility that he believes that slum rehab is good because it pushes slum dwellers into the formal economy. Such a notion ignores the massive economy found in slums (possibly due to its informal nature), examples of which include Dharavi's economy that has an annual "output estimated to be $600 million to more than $1 billion" (Yardley, "India's Way").

These cultural misunderstandings (and, possibly, intended or unintended forms of economic exploitation) come from differences in worldviews. Members of the developing India fail to realize that their lifestyle is not the only lifestyle. They have preference for the way they live and make a livelihood and, arguably with good intentions, wish to help slum dwellers join their way as well. This creates a problem, as slum dwellers often may not see the need for such changes, and often have a culture and way of life which they are comfortable with. This is not to say that such slum dwellers do not want a heightened standard of living, but only to say that they want it in conjunction with respect toward their culture, sentiment and ways of life as will be discussed later in conjunction with analysis of an interview with Dr. Jagdish Sheth (J. Sheth 2/22/2013). Often, such misunderstandings are beyond simple ignorance, and can be explained more by the economic gains at stake in the slum rehabilitation process.

Implications of Profit Seeking

Mr. Mehta saw a lucrative opportunity in slum redevelopment through his proposed scheme. The slums, though only 6% of the city's land, rest on valuable real estate. For example, Mehta's Dharavi Redevelopment Plan hopes to develop the city's largest slum, Dharavi. This slum happens to rest at the intersection of two major commuter routes and, if rehabilitated, could be used for highly demanded upscale housing for the city's commuting professionals, particularly as the new transportation infrastructure is completed in the city (Marks et al.).

The profit seeking basis for slum rehabilitation itself is not detrimental to the slums, but the apparent blindness to cultural sensitivity caused by it is. Mehta firmly believes that slum rehabilitation is the best way to ameliorate the lives of slum dwellers, catapulting their lives into the rising "modern" and global Mumbai of the future. He firmly asserts that:

> [Slum dwellers involved in slum rehab will] be given, you know, absolutely international standard of building so that there won't be a question of poor construction or, you know, paint peeling or the plumbing not working or anything like that. It will be absolutely a professional standard of that. Apart from that, one of the things that we believe is very important is to provide a lot of amenities for them. So we'll be providing top-class health care. We'll be giving them income-generating capabilities. We'll be doing a lot of education initiatives. (PBS, "In Famous Mumbai Slum, Redevelopment Plans Stir Controversy")

He depicts slum rehabilitation projects as providing those elements which not only raise slum dwellers' standard of living, but also bring them into the global Mumbai imagined in the MMRD through amenities such as heightened living quarters, educational resources and health care

centers. This mode of rehab would be an opportunity for slum dwellers to better their living standards, if it were to be consistently implemented.

In reality, the slum rehabilitation process fails to provide such amenities due to corruption, developer cost-cutting and implementation gaps. Reports of rehab projects providing "inhuman conditions" for slum dwellers appear throughout the media. One Time of India report states that, "though the present buildings are seven-storey high, non-working lifts and poor water supply has meant that school children have to make several trips to take water to their high-rise homes." Architect P. K. Das formally stated that the, "distortion of the original plans was resulting in slum-like conditions in their new dwelling places with open spaces encroached upon, promised amenities not being provided and poor quality of construction making the flats non-habitable" (Times of India: 2012). Discrepancies between the life changing potential of the projects and the projects' real outcomes highlight the fact that the profit seeking nature of the projects often leaves the slum lands rehabilitated while leaving slum dwellers in the same situation.

Two-Fold Problem

The discrepancies and apparent cultural insensitivity discussed here form a two-fold problem. While speaking in terms of win-win situations where developers may turn a profit, boosting the GDP of the city, and slum dwellers receive a heightened standard of living, proponents of slum rehabilitation, such as Mr. Mehta and many developers, forget to do full due diligence of the culture and sentiments of slum dwellers. Rather than working within the frame of slum dwellers' lifestyles in attempts to better their living standards, proponents attempt to reformat slum dwellers' lifestyles to one modeled after their own. However, slum dwellers, with

their own livelihoods and culture, may not easily adapt to or benefit from this new lifestyle. In

addition, the lucrative nature of the business that follows the first phase of rehabilitation (in

which demolition of slums and resettlement of slum dwellers occurs) may hasten the process,

making it haphazard and less efficient in providing those amenities and resources on which the

benefits of slum rehabilitation to slum dwellers rest.

Chapter VII: Economic Citizenship

The major factors in slum rehabilitation's incorporation of slum dwellers are those of

economic citizenship and inclusion. While slum dwellers participate in the city's economy, the

informal sector overwhelmingly dominates their livelihoods (Yardley, "India's Way"). Even

with the informal sector's codependence with the formal sector, the growth of the informal sector

does not contribute directly to the growth of GDP as it is not regulated or legally documented.

For this reason, slums are often dismissed as areas of retarded growth with little to offer the

city's economy; however, the workshops and income generating facilities within the slums prove

otherwise. Even as these income-generating resources within the slums do not employ all of the

60% of Mumbaikars living in the slums, they form the backbone of slum economy in which all

slum dwellers and most of the rest of Mumbai participate in at least indirectly (Jain, "62% of

Mumbai lives in slums:Census"). The massive transformations that take place for slum economy

during the slum rehabilitation process demonstrate the difficulties and shifts in economic

citizenship which take place for slum dwellers as they are pushed to either enter the formal

economy or find innovative ways to protect their lifestyles while coping with changes to their

environment.

Added Assets and Costs

Slum dwellers who participate in the slum rehabilitation projects undergo huge changes

in their economic citizenship, the most obvious of which is the addition of assets and costs into

their lives. The major new asset attained by slum dwellers is the housing itself. By participating

in the rehabilitation effort, slum dwellers obtain permanent, high-rise housing in areas with high

real estate prices which are only made higher by the land development which ensues after initial

rehabilitation efforts. This improved housing is a fixed asset which slum dwellers can use in obtaining credit and loans. Access to credit and loans will be explored more in the next section.

One factor which affects slum dweller economic citizenship is the value of gold as a means for wealth storage. Accomplished author and professor of marketing, Dr. Jagdish Sheth, explains that between 1950 and 2000 approximately 1000 metric tons of gold were imported, yet only a quarter of it left the country as jewelry or exports. Through a series of calculations, he concludes that this means 100 million pounds of gold or $2 trillion (USD) worth of gold rests in India today. He posits that 70% of this gold is found within the "base of the pyramid population" rather than with the wealthy. This seems counterintuitive as the "base of the pyramid," generally referring to what this paper has deemed the underdeveloped India, may be assumed to lack wealth as it is thought of as the bottom of the economic pyramid. In response to this notion, Dr. Sheth retorts asking "who said they're poor?" (Sheth 2/22/2013)

Slum dwellers have their own means for money storage, such as gold, which generally do not rely on banks. This makes their assets less liquid and may make their wealth less visible to those not familiar with the lifestyle of slum dwellers. The addition of expensive housing to their list of assets does not change the fact that slum dwellers lack liquid assets, however. It only adds to their fixed assets and, while providing leverage, can make access to added wealth difficult due to the need to sell their gold or housing in order to tap into wealth. Such issues may pose problems in a national economy which overwhelmingly functions on cash transactions. The nature of gold, rather than banks, as a means for money storage, along with the lack of liquid assets becomes a problem when making larger payments for things such as monthly utilities payments.

Such larger payments actualize when slum dwellers move into rehabilitation projects and, as a result of the new housing, must pay for new costs not present in the illegally created settlements of the slums. "In theory, one of the benefits of legalizing and formalizing the slum is to get slum dwellers to pay for the electricity they were formerly stealing from the city" by housing slum dwellers in units that are more easily regulated with fixed wiring and plumbing (Brook, "Slumdog, Millionaires"). While this adds the luxury of consistent power and water to the daily lives of slum dwellers, it also adds costs which may place constraints on slum dwellers' sometimes limited spending money.

A study presented at The International Conference on Applied Economics explains that the overall cost of living increases for residents after undergoing the slum rehabilitation process. The spatial restructuring of slums from congested, unorganized and underserved areas into planned communities which can be regulated and have higher property values both reduces and adds costs to residents. While costs for utilities such as water and electricity increased, surveys of slum dwellers indicate that these costs are offset due to reduced household expenditures on healthcare, education and transportation. The survey further found that the highest increases in spending came from the new housing itself— heightened household maintenance fees and new housing society fees. The study revealed that, "67.3% of the respondents found this increase to be sharp and unaffordable" (Restrepo 2010: 645).

Restrepo also found that, "around 25% of [households in completed rehab projects] and 39% of [non-rehab] household[s] face shortfalls regularly." She added that the ability to save money was assessed, finding that a "higher proportion of household savings were found in the [slum rehabilitation project resident] group and frequency of saving was also found to be higher [than that of the group of non-slum rehabilitation project residents]" (Restrepo 2010: 645). This

data indicates that slum rehabilitation project residents face higher costs overall, but generally gain a higher level of income as is indicated by the greater ability to save. The heightened income may be due to the reduction of wasted time waiting for communal water sources and toilets, among other things, which are eliminated by slum dwellers' new housing. Nonetheless, the problem of balancing this greater income with greater costs caused by the slum rehabilitation projects could be ameliorated by the use of banking. By leveraging assets and managing personal finances through financial institutions, slum rehabilitation project residents may be able to make the effects of slum rehab work for them more efficiently, while becoming more integrated in the formal economy of developing India through inclusion in formal financial institutions.

The personal wealth added to the list of slum family assets by the introduction of improved housing on valuable property, made even more valuable by proximity to the finished upscale properties built by developers after rehab is complete, arguably makes the costs and temporary difficulties of the slum rehabilitation process worthwhile for slum residents. Nonetheless, the realization of the value of this new asset (in the form of housing) can only come when the property can be sold or offered in hedging loans. This is not immediately possible, however, as provisions in the Slum Rehabilitation Act of 1995 forbid resale or lease of rehab housing by residents for ten years, and even have restrictions for sale after that (Maharashtra Housing and Development Authority). This means that for at least 10 years, slum dwellers within the housing, while benefiting from the generally heightened quality of housing, must also pay heightened fees while living on their property without the legal ability to sell it, lease it or use it in leveraging credit.

Financial Institutions

Credit, loans and bank accounts form the basis for most developed economies, yet "out of India's 1.2 billion people, only around 240 million have bank accounts" (John 2012). This staggering statistic of 80% of India being unbanked is explained by the previous discussion on gold as a savings mechanism. Nonetheless, financial literacy and access to the amenities of financial institutions are invaluable resources for those in need of liquid assets, like slum dwellers. As slum dwellers undergo the process of rehabilitation, access to these institutions does not change quickly. Financial education and better understanding of financial institutions requires the interest of the slum dwellers and would be part of the shift in mindset and culture which is not necessarily fostered by the slum rehabilitation process, as was argued earlier.

The new asset of upgraded housing with high real estate value provides a fixed asset by which slum rehabilitation participants can hedge potential loans. The problem pointed out earlier is the fact that slum rehabilitation project residents, by law, may not sell, lease or otherwise transfer their homes to another party until the end of ten-years, and even after this first ten years of residence is completed, residents must obtain permission from the Slum Rehabilitation Authority in order to transfer (Maharashtra Housing and Development Authority). This means that the housing cannot be used to hedge loans for the first ten years as residents are not legally entitled to acquiesce the asset if a default on the loan occurs. The end of this ten year period, however, would provide an opportunity for residents to obtain loans more easily and have more liquidity for investment and other modes of upward economic mobility, a noteworthy phenomenon in India, where only 14% of the adult urban population have loan accounts (Bank of India, 6 March 2013).

The opportunity given to slum dwellers to engage in loan and credit agencies through this growth of fixed assets shows potential for upward economic mobility. It is important to remember, however, that the current state of banking and loans in India is not just a product of banking customers' lack of education and assets, it is also due to the banks themselves. While participating on a panel discussing financial inclusion in India, Dr. Jagdish Sheth stated:

> "Banks are not ready. The problem is not the consumer. Every regulatory agency is having an elitist attitude about the segment. I must tell you that we still have a caste system about the lower socio-economic classes in India, more so than any other place in the world, I feel… Educated people simply say that, '[carrying my own items] is not my job; it is somebody else's- my servant should do it.' I think it is that attitude that comes in the way. Once we open up our minds to say, 'these are our future customers; they are out livelihood in some fashion,' we're going to see a change. It's a mindset problem, clearly." (Sheth 2/22/2013)

This quote shows the social barriers which exist in the world of financial institutions, even in democratic, contemporary India. Even if slum dwellers wish to seek loans, they might be turned away because of stigmatization which was discussed briefly in the mention of the effects of wicked problems in Chapter Three. Such a stigmatization is paralleled in the words of Mohammad Hashim, a Dharavi resident for the past 51 years, who, when asked about Dharavi children's treatment by educational institutions, reports that, "sometimes, the teacher would not accept our children, or would treat them with contempt. Sometimes, they would say, 'Why are you Dharavi children over here?" showing how such stigmas and prejudices permeate slum dwellers' participation in establishments and institutions of the educated, developing India across society (Yardley, "India's Way").

The hope that such stigmas will change found in the above words of Dr. Sheth, which is shared among many, makes the future for slum dweller inclusion promising. Dr. Sheth believes that, "we need to think of banking being distributed differently. Access can happen easily, mind you... Banks for the poor are becoming the largest banks" (Sheth 2/22/2013). This sentiment is reflected in the changes occurring within the financial sector. These changes, due to the social issues discussed, are not coming from traditional Indian banks, however, and use unorthodox financial tools such as mobile banking. This shift will be discussed in depth in the next chapter.

Economy, Businesses and Entrepreneurs of the Slums

The World Bank establishes India's current GDP at $1,847,976,748,681 USD, but a large informal or unorganized sector dominates parts of the nation's economy in ways that lead scholars to believe that 60% of Net Domestic Product comes from the informal sector (World Bank, "Country Summary: India"). Economist Dr. Indrajit Bairagya finds that 40% of India's total industrial output and 35% of its total exports come from the informal sector (Bairagya 2009: 2). A study of sectoral distributions of workers in India by Jawaharlal Nehru University in New Delhi shows that, in urban areas between 2004 and 2005, 34.58 million workers were employed in the formal sector, while 79.82 million workers were employed in the informal sector. These numbers were up from 30.5 million and 65.51 million workers, respectively (Naik 2009: 5). "Experts estimate that the informal sector is responsible for the overwhelming majority of India's annual economic growth and as much as 90 percent of all employment" (Yardley, "India's Way"). Data shows that the informal sector of India is quite formidable, and the urban centers of this sector are the slums.

The Economist reports that the 530 acres which comprise Dharavi host businesses that produce over $500 million USD worth of goods annually in bakeries, metal workshops, recycling centers, pottery workshops and tanneries, among other things. It further reports that over 800 of the homes are involved just in pottery, a business usually done within the family ("Inside the Slums," 2005). This data explains sentiments from many slum dwellers which are reflected in the words of John Bai, a slum dweller and spokesman for National Slum Dwellers Federation, who remarks:

> We are not against the redevelopment. We want redevelopment. And who doesn't want redevelopment? Everybody wants good facilities, good amenities, safe water, toilets, all these things, schools and all types of facilities. Everybody wants that, but not at the cost of our bread and butter. See, most of the people, they are earning a living in their house itself. They've got small home industries. Now, if we are displaced from this place, in buildings, we can't do all these businesses. (PBS, "In Famous Mumbai Slum, Redevelopment Plans Stir Controversy")

Mr. Bai's fears are common in slums which are being evaluated for rehabilitation. Dharavi has been described as a "churning hive of workshops with an annual economic output estimated to be $600 million to more than $1 billion" (Yardley, "India's Way"). These workshops produce items which often leave the slums to enter the formal market where they are sold in upscale stores and even exported. The slum economy, though largely informal, is codependent on the formal market. Such activities are so lucrative that Dharavi has taken on a role as a place to find employment in a nation where employment in the formal sector is often difficult to come by. "Many newer slums are also microversions of Dharavi's informal economy.

Some newer migrants even come to Dharavi to learn new skills, as if Dharavi were a slum

franchising operation" (Yardley, "India's Way").

A massive problem in slum rehabilitation is the lack of attention paid to the health of the

entrepreneurship and business conducted within the slums. While these activities are widely

understood, the extent to which the spatial restructuring of slums would disrupt the slum's

economy, and, through codependence, the city's economy is not properly assessed in the slum

rehabilitation scheme. This problem can be traced to the previously mentioned lack of direct

contribution to the GDP through the formal economy of the city, allowing for dismissal of the

importance of the slum's economy to the city's economy as developers and city planners value

GDP over the reality of the diverse metropolitan economy. Such dismissal causes distress to the

workers and owners of the cottage industries and workshops that fuel the slums' informal,

thriving economies, as it takes away the public spaces used for major functions of production,

such as leather tanning beds, open air kilns and pottery drying areas, among other things.

The spatial restructuring of slums into slum rehabilitation projects provides space for

households equivalent to the mean home size of slum dwellers, but disregards the space used by

people as sleeping quarters for workers within factories, workshop areas found in homes and the

public spaces which are vital to slum industries. Jayesh Dank, the grandson of a potter, is a fifth

year architecture student living in his family's pottery workshop in Dharavi. His concern is that

the redevelopment plan for Dharavi will end the ceramic artisan tradition by eliminating

manufacturing space, stating, "There will be no drying space, which this pot needs. No

manufacturing space—we will only have residential space, not commercial place for this

pottery" (Marks et al.).

Concerns such as this are commonly heard, but negotiations in slum rehabilitation deals often do not provide viable ways to accommodate these lifestyles, a result of the cultural differences and misunderstandings between the two Indias. Architect Chitra Patel has been on the design team of more than ten slum rehabilitation projects, and is currently working on four more under the supervision of the SRA. She states that, "as per the current rule, developers shall provide 8% of open space as recreational open space for the rehab plot." She continues saying, "unfortunately, nobody provides more than that, but if by requirement it is to be provided then the decision can be taken with permission of the CEO-SRA" (C. Patel 3/20/2013). This shows that the open space provided is relatively small and not open to use by manufacturers. The courtyards and small parks are not as conducive to activities such as kiln building, as an open dirt patch outside of a home, which is what most potters use.

Leather shop owner, Mohammad Khurshid Sheikh expresses his concern that redevelopment of Dharavi would result disastrously, saying "the whole chain may break down," referring to the inability of slum dwellers to conduct their business, which many formal sector businesses, such as his own, rely on (Yardley, "India's Way"). Such a lack of understanding of how redevelopment through this scheme will affect the city's economy overall reveals the two India based cultural misunderstanding, and misguided attempts to push slum dwellers into the formal sector without regard to the lackluster results which only result in the potential for further marginalization.

The effective destruction of most major forms of economy by the action of physical redevelopment seemingly hurts the economic citizenship of slum dwellers in clear ways. As the informal sector found in the slums employs many of the slum dwellers, the financial stability of many of these residents vanishes. The ability of slum business people to participate in the city's

economy through formal-informal sector transactions dissolves in many cases. Essentially, the

expressed social goal of slum rehabilitation, which is to better the lives of slum residents and

provide them the opportunity to enter the developing, "modernizing" Mumbai shows itself to be,

in many ways, directly opposite to what is achieved with reference to economic involvement. Of

course, as humans are resilient and always try to find a way to survive, these entrepreneurs and

business people will strive to find a way to sustain their livelihoods, which will be discussed

more in the next chapter. It is clear, however, that slum rehabilitation makes the slum lands

inhospitable to the slum economy as it has existed for decades, and that it effectively disrupts the

economic inclusion of many of those within the slum who already participate in the city's

economy through the informal sector.

Chapter VIII: Upward Mobility

While it has been established that true motivation for slum rehabilitation is the repurposing of the valuable land underneath the slums, the social value, as proposed by the scheme's creators, is in the heightened standard of living for slum dwellers and inclusion of slum dwellers in the development and "modernization" of Mumbai. This study has found that the immediate effects of slum rehabilitation do not support the notion that such a social value is created by the scheme. As the slum rehabilitation scheme is less than two decades old, the effects of many of the projects have still not fully manifested as the factors that this report focuses on are macrocosmic and slow moving. Nonetheless, research and an examination of the elements which potentially go into such factors demonstrate that the slum rehabilitation projects may, in some ways, indirectly realize at least some of the intended social value.

In a personal interview, Dr. Sheth, author of *Chindia Rising*, explained that, while slum rehabilitation necessarily rehabilitates the land, it can only lead to social rehabilitation provided that three areas of slum dwellers' lives are increased: financial literacy, mobility, and ability to enter what he calls the "mainstream" (Sheth 2/27/2013). By means of a cultural shift through the empowerment of the slums' youth, new technologies, formalization of the slum economy and projected migrations within the metropolitan area, Sheth's contingencies to social rehabilitation seem to be within the scope of realistic changes occurring for slum dwellers. As this chapter will illustrate, changes are occurring in conjunction with these contingencies, but not primarily due to slum rehabilitation projects. The research shows that the new demands and options presented by life in the high rise projects encourage slum dwellers involved in the slum rehabilitation projects

to make lifestyle changes which help to include them in the formal economy, thus enforcing the validity of their economic citizenship and their inclusion into the developing India.

The Youth of the Slums

India is one of the youngest nations of people in the world. With a median age of 26 years, on average, Indians are 10 years younger than the Americans or Chinese, and nearly 20 years younger than the Japanese and majority of Europeans. This statistic means that one in every ten humans is an Indian under the age of 25 (Kansal 2011). With such a young population, there is a lot of potential for change and dynamism as each generation deals with different world paradigms from the previous generation and deals with the new paradigm to the best of their own abilities. Through education, social change and improved access to resources such as jobs, healthcare and communication services, young generations may change their lot and create shifts toward economic inclusion.

This research has established that education forms a major source of divide between the developing and the underdeveloped India. Mr. Mehta posits that a major value of the slum rehabilitation projects is the implementation of amenities such as educational institutions (PBS, "In Famous Mumbai Slum, Redevelopment Plans Stir Controversy"). While research has shown that the completed slum rehabilitation projects may not always deliver on the promised amenities, they do structure the slums into more organized units within the city, allowing for the municipal government to better regulate and provide service to their populations (Lewis, "GNP slum rehab first phase to be completed in Nov").

In 2009, the Indian Parliament passed the Right of Children to Free and Compulsory Education Act, which made it both the constitutional right and obligation for children between

ages six and 14 to attend "primary education" (Ministry of Law and Justice). This act mobilized the Indian government, at the national and state level, to increase spending on education and make access to primary education universal. As discussed in Chapter Two, the government has been trying to provide public education since independence, but was often unsuccessful in reaching much of the population due to implementation gaps and logistical hurdles, among other things. One of the hurdles for the ability of slums to receive services from the government is the fact that much of the slum has been set up illegally which diminishes many slum dwellers' legal entitlement to permanent government-provided infrastructure. Despite this fact, the government has attempted to provide some services, such as clean water, but has massive problems with implementing such initiatives through government bureaucracy in areas so unorganized that even proper census data cannot be collected (Green, "India's Slums: How Change Happens and the Challenge of Urban Programming").

The spatial restructuring of slums into organized units of development makes it easier for the government to provide schools to slum dwellers. In addition, this organization makes census data collection easier. This would mean that proper evaluation and allocation of needed resources over the documented population for educational and other resources would be more likely, particularly as it would make government resource allocation more transparent vis-a-vis the public accountability generated by the Right to Information Act which allows citizens to request information regarding government spending on projects such as schools (Right to Information Act Website). The heightened ability of the government to provide primary schools for slum dwellers involved in slum rehabilitation, is a major value of slum rehabilitation in promoting inclusion of slum dwellers into the developing Mumbai proposed by the MMRD.

The trend of rising enrollment of slum children in school can be found as parents in the slums have prioritized the education of their children, despite possible financial constraints. A *New York Times* story tells of Mr. Asif, a man of admittedly humble means who works in a leather shop in Dharavi, who sends half of his paycheck to his village to ensure his children can enroll in private school. It also speaks of Ms. Baskar, a widow of Dharavi, who spends five months worth of income, nearly $400, to send her three children to school, stating, "my daughter is getting a better education, and she will get a better job. The children's lives should be better. Whatever hardships we face are fine." Ms. Baskar explains that her daughter wishes to be a flight attendant, and her son, a mechanical engineer. The article goes on to talk about how parents see education and, in particular, knowledge of English language, as means for their children to escape the slums (Yardley, "India's Way").

The phenomenon of slum children escaping the stigmas associated with Dharavi and other slums, discussed earlier, in order to begin attending school shows the generational shift which is occurring. Slum dwellers are gaining upward mobility through the education of their children, which allows many of the youth of the slums to include themselves in the educated, developing India. While the potential loss of income due to rehabilitation described in the last chapter may make enrollment in privately funded schools more difficult for slum dwellers, the rehabilitation itself allows for government schools to be provided widely to rehab participants.

Dr. Jagdish Sheth believes that this rising, educated youth of the slums is creating cultural shifts that will increase upward mobility in the slums. He explains that the youth are "rebelling" against the established culture within slums in which "the head of the household does not want his own children to do anything other than work for him for the rest of their life and take his trade." He posits that altering this mindset is the biggest factor in changing the culture of the

slum in order to create upward mobility (Sheth 2/27/27/2013). This shift in culture allows the slum youth to explore other opportunities for livelihood. An example of this rebellion can be seen in the scenario of Jayesh Dank who was mentioned in the previous chapter. While his family trade is pottery and his home is a pottery shop, Dank is a student of architecture.

Shifting away from the traditional trades of the slums, which have been preserved by families over generations, also cushions the generation from the blow dealt to slum economy vis-a-vis slum rehabilitation. As the main problem that slum rehab creates for slum businesses is that of space for cottage industries and workshops, this would not directly affect the livelihoods of the youth of the slum who are shifting away from these sources of income. This paper argues that the exclusion of the historical backbone of the slum economy by the slum rehabilitation scheme is a major source of exclusion of many slum dwellers from the developing India. It is also important to understand that the youth of the slums are moving away from these trades toward professions, such as architecture, which fit into the lifestyle that the slum rehab projects attempt to push slum dwellers into. This movement toward new livelihoods and subsequent movement into the developing India by slum youth is not due to the slum rehabilitation projects, but can work in conjunction with them as slums like Dharavi, for example, develop into residential complexes for urban professionals, such as architects and engineers, located at a hub of urban commuting.

The shift described above, according to Dr. Sheth, is due to the enhanced availability of information brought by the digital age. He explains that the slum youth have become aware of new opportunities for self-advancement through the internet, television and other forms of communication, inspiring them to pursue new fields (J. Sheth 2/27/2013). As slum youth become more aware of opportunity, they learn ways to gain entrance into the developing India, moving

away from the less developed, less educated India that their families may have thus far been members of. This is a phenomenon which parallels slum rehabilitation, but is not due to it.

Technology

The impact of technologies has not been limited to the youth of the slums. Dr. Sheth emphasizes the importance of television, which is common in the slums. He explains that slum families receive "free financial education" by means of television programs, increasing financial literacy and helping them to grow whatever wealth they already possess (Sheth 2/27/2013). As India's population remains largely unbanked, financial literacy has created new options for personal finances which specifically target the less developed India through slum and rural markets.

While banks and traditional financial institutions often retain the stigmas previously discussed, other companies have stepped in to seize the massive financial market of India's unbanked population. Companies such as Visa and Airtel, a telecommunications company, have brought mobile banking and prepaid cards into vogue (John, "Mobile Wallet: India Scenario") (Visa, "Currency of Progress"). With nearly 600 million cell phones, India has approximately one mobile phone for every two people, including babies, and boasts some of the lowest cell phone rates in the world (The Economist, "Happy customers, no profits"). These cell phones have become a mainstay of the modern Indian economy, both formal and informal, as everybody from executives to street hawkers carry them as a necessity for business. Following suit, companies have begun offering financial services for unbanked individuals through these cell phones. For example, in 2012 Airtel released Airtel Money, which allows users to deposit money with registered vendors and transfer it electronically through his or her phone to a vendor in the

desired destination, much like a wire transfer without a bank account (John, "Mobile Wallet:

India Scenario").

Another tool for personal finance in the unbanked population is that of the government's

Aadhaar project. Aadhaar is a 12 digit unique identification number, given on an individual,

voluntary basis for any Indian adult citizen. The number can be used as identification,

verification of address, and, most pertinently, a means to store and transfer money (Unique

Identification Authority of India, "About"). Any person who elects to get an Aadhaar number,

may elect to have a bank account opened for him or herself. These accounts will be delegated to

banks and accessible through those banks and through "micro-ATMs" which are handheld

devices distributed to designated "Business Correspondents." These micro-ATMs allow for wide

and easy access to services of deposit, withdrawal, balance inquiry and remittance. (Unique

Identification Authority of India, "Financial Inclusion")

Such efforts are important to the upward mobility of slum dwellers who undergo the slum

rehabilitation process as they begin to require more easy forms of money management to pay for,

possibly new, bills from water, electricity and heightened taxes, as was previously discussed.

These new financial tools, particularly the Aadhaar system, allow slum dwellers a new way of

being included in the formal economy of the city as they can begin to participate in financial

institutions more easily than before. The possibility of bank accounts slowly replacing gold as a

means of wealth storage for slum dwellers comes in part from the new financial situation

imposed by slum rehabilitation housing. This shift toward bank accounts opens more doors for

slum dwellers by providing more ready access to loans, credit and formal wealth management

mechanisms through the creation of accounts with financial institutions.

Formalization of the Slum Economy

A contingency for slum dwellers' social rehabilitation mentioned by Dr. Sheth is that of the increased ability of slum dwellers to enter the "mainstream" (J. Sheth 2/27/2013). Within the focus of this paper, Sheth's use of "mainstream" refers to the formal economy of the developing India. This movement of many slum dwellers into the formal economy is already taking place organically due to shifting culture, new technologies and changing modes of interaction with the formal economy. The changing modes of interaction between the informal slum economy and the formal economy, through cultural and technological changes, has led to the partial, but progressive movement of slum economy into the formal economy, and, as will be explored in this chapter, can be attributed to the effects of the slum rehabilitation projects through spatial restructuring. This formalization of parts of the slum economy signals the inclusion of many slum dwellers into the developing India of the educated.

The Deccan Herald reports that the informal economy found in slums like Dharavi have developed without government help or encouragement as India's government focused on creating special economic zones to court major manufacturers with "mixed success." Meanwhile, slums like Dharavi have become what could be called "self-created special economic zones" for the poor and informal sector (The Deccan Herald, "Dharavi: Self-created special economic zone for the poor"). This informality of slum economy is changing, however, with the introduction of technologies which are changing the face of business in India. As the rising use of cell phones, internet and bank accounts have started affecting informal sector businesses, these businesses have begun to enter into the formal economy (J. Sheth 2/27/2013). It is important to remember here that most of the informal sector in India formed more out of necessity, as the formal sector seemingly had little room or interest for these workers and entrepreneurs, and less out of specific

attempts to evade taxes. While the benefits of operating without taxes and government restrictions cannot be downplayed, the growth of the Indian informal sector is a matter of survival for the excluded, rather than pointed avoidance of inclusion into the formal economic system.

Dr. Sheth explains that the informal sector of India is open to joining the formal sector, and new technologies are making entrance into the formal economy more lucrative (J. Sheth 2/27/2013). With innovations such as Visa's prepaid credit cards, AADHAAR's bank accounts, Airtel Money mobile payments, internet sales and other technology based ways to create business growth transactions more easily traceable, business people have begun to move toward formalization. "Most [informal business] owner operators would be willing to pay registration fees and taxes if they were to receive the benefits of formality" (Chen 2007: 4). Many informal business owners have begun to find that the lucrative opportunities engaged by gaining formal status is worth the cost of bringing their businesses into the formal sector. Such a shift is a form of action on the willingness to formalize mentioned by Chen. The roots of the formalization can be partially attributed to increased access to education and liquidity which allows for understanding of and investment in new technologies and methods of operation. As described in this research, the slum rehabilitation projects foster access to primary schools and savings.

Take, for example, the story of Dharavi businessman, Ramesh Kadam, a member of the *Dhor,* untouchable leather tanning caste, whose grandfather began an informal sector leather tanning business in Dharavi which has bloomed into a prosperous factory in contemporary times. While the factory is still located in Dharavi, Mr. Kadam has relocated his now middle class family. As his factory has done export deals and works with large formal entities, such as Wal-Mart in America to whom he exported 25,000 leather belts, Kadam actively entered the formal

sector as a means for economic upward mobility, and subsequent inclusion into developing India (The Economist, "A flourishing slum").

Another reason for the formalization of the informal, slum economy is the recognition of property rights, a direct effect of the Slum Rehabilitation Act of 1995. Research on how to regulate the Indian informal economy suggests "that one way in which formalization of business and production activity can be achieved is the formalization of informal property rights" (Mitra 2003: 4). This is due to the instability and legal restriction put on a business that formalizes without title to its own fixed assets. As the businesses of Dharavi and other Mumbai slums largely exist as cottage industries, with workshops integrated into the homes of slum dwellers, the Slum Rehabilitation Act legalized many business owners' rights to their own fixed business assets. This change encourages slum business owners to move toward formalization as the major impediment to do so, the lack of rights to their properties, has been relieved. The act of ensuring property rights is the act of "removing barriers to graduation from the informal to the formal economies of the economy" (Becker 2004: 4).

The recognition of property rights by slum rehab policy allows for formalization of informal slum businesses in areas that have remained non-rehabilitated, but, as was previously discussed, the rehabilitation process focuses on providing new housing and largely neglects spaces needed for the cottage industries of the slums. This poses a problem to those manufacturers who maintain informal business status, but provisions are made for those businesses which decide to formalize before the slum rehabilitation negotiation process occurs as is explained in an interview with slum rehabilitation project architect Chitra Patel. She states, "Those which are legally run businesses get themselves re-accommodated as per their eligibility

and, if required [by the SRA], these places are specially planned as per prevailing rules" (C. Patel 3/20/2013).

The policy-based recognition of property rights and impending redevelopment of the land legally entitles businesses to relocation or compensation. This legal entitlement is the primary way in which formalization of the slum economy as a direct effect of the slum rehabilitation projects theoretically occurs. As these processes are relatively new and occurring contemporaneously with this research, no studies on this phenomenon or statistical data on formalization of slum economy as a comparison of before and after the occurrence of rehabilitation are available yet. Nonetheless, the phenomenon has a strong base in theory and is evidenced in contemporary case studies as is demonstrated above.

Metropolitan Movement

This chapter has focused thus far on the ability of slum dwellers to gain financial literacy and to join the formal economy of developing India in conjunction with and partially resulting from the slum rehabilitation projects. Of the three contingencies for social rehabilitation listed by Dr. Sheth at the beginning of this chapter, the only one which remains undiscussed is that of the mobility of slum rehab residents. The importance of mobility comes from the need to preserve livelihood. For those slum industries which require manufacturing space, but cannot have the needed space in the new slum rehabilitation projects, mobility is key. This scenario would occur for manufacturing businesses which failed to formalize in time for the slum rehabilitation process and would occur for formal slum businesses for whom compensation or business relocation cannot be done within the rehab project, moving manufacturing away from the plot of land where slum dwellers live.

An interview with Dr. Sheth reveals his prediction that slum rehabilitation will cause a suburbanization of slum dwellers in Mumbai through a process sparked by the need to maintain livelihood in a new living situation. Dr. Sheth explains that the slum rehabilitation projects will "separate living from working," moving manufacturing industries, both formal and informal, away from residences and creating suburbanization. Suburbanization, in this context, involves reverse commuting for slum rehab residents who would live in the heart of the city and travel toward the periphery to work. Sheth adds that suburbs would "hopefully [be] within biking distance," and that he is not positive of what the timeline for such a process of business movement would look like (J. Sheth 2/27/2013). The business community would likely move manufacturing almost instantaneously as a means to reduce losses, making it arguable that such a process would happen fairly quickly.

Currently, about 80% of Mumbaikars rely on public transportation, with municipal trains delivering the majority of transportation services, and municipal buses supplying most of the rest (Banerjee-Guha 2002: 122). Slums such as Dharavi are particularly well served by public transportation due to location, which is part of why they are such desirable pieces of real estate, though this may not hold true for all slums in the city (S. Patel 2011: 48). While roads are getting the most funding, major public transportation investment is taking place, producing a new monorail and underground municipal train line. As city buses have been shown to be inefficient even at their most efficient, giving 3 km/L diesel use, trains have been prioritized, with the Western and Central railways carrying 110,000,000 passengers per annum, running over 1,100 daily services each (MacMillan 2006: 6).

Of course all slums are not created equal, and the assertion that transportation in the city is accessible to slum dwellers is posited in these findings with this understanding. It is also

important to remember that, according to Sheth's predictions, it will be the business people of the slums who move their manufacturing (as opposed to the municipal government), allowing them to place their new manufacturing centers in strategic areas. These new manufacturing centers must be accessible by public transportation in order to maintain a steady workforce.

Dr. Sheth further posits that the slum dwellers "want to upgrade," stating that movement into apartments will be followed by a wish to move into nicer housing, and, eventually, the suburbs themselves (J. Sheth 2/27/2013). This prediction is realized in slum success stories such as that of Mr. Kadam, the tannery-owning slum-born turned successful businessman who now lives in a "smart suburb" of Mumbai and Mr. Wazir who, as described in Chapter Three, immigrated to the slum as a boy and became a successful entrepreneur now living in a four story home (The Economist, "A flourishing slum"; Yardley, "India's Way"). These stories suggest that suburbanization is a latent desire of slum dwellers, possibly unexpressed as workers need to be within close access to their jobs. As slum dwellers are resituated into rehabilitation projects, their jobs will begin moving toward the suburbs, giving them the opportunity to move toward the suburbs as well. The only road block to this migration is the moratorium on property transfers for slum rehab residents discussed in Chapter Seven. Sheth explains that the slum rehab residents who hope to move to the suburbs may simply house other family members, such as extended family coming from their ancestral village, into the housing, while maintaining deed holder status and moving the immediate family to new housing in the suburbs (Sheth 2/27/2013).

The suburbanization of slum dwellers is supported by the fact that the slum rehabilitation projects only include those slum dwellers who can show proof of residency dated by January 1, 1995, excluding those who have no legal proof of residency or who moved to the slums after the fixed date. Census data from 2010, compared with the 2001 census data, shows that Mumbai

slum populations rose by 50% to 9 million in just one decade (Jain, "62% of Mumbai lives in slums: Census"). This data suggests that a confirmed 3 million slum dwellers arriving during this decade (along with others who are not counted due to lack of reliable data from other years) would not be entitled to any benefits of the slum rehabilitation projects according to policy. This means that the redevelopment of slum lands would force these squatters to find alternative places of residence. In conjunction with the movement of manufacturing away from slum areas to the peripheries and suburbs of the city, non-deed holding slum dwellers would likely follow these jobs and relocate to the suburbs.

The research shows that slum rehabilitation has mixed results on the economic inclusion of this large amount of slum dwellers who have no legal protections or entitlements in the slum rehabilitation projects. Many propose that the slum rehabilitation projects simply break up the slums and, through lack of socio-economic development efforts and inclusion, encourage them to form in some other location, such as the periphery of the city (S. B. Patel 1996: 1048-1049; Vinnitskaya 1/19/2013; Brook 2/25/2013). This movement of slums, rather than holistic development of them, is an often critiqued result of slum rehabilitation.

This report has argued that parts of the slum economy are formalizing through the indirect and direct effects of slum rehabilitation efforts. Such formalization would take hold in the manufacturing businesses which moved from the slums to the suburbs, businesses which the remaining slum dwellers, who were not included in slum rehabilitation, would vie for or retain employment within. Such a shift would entail the incorporation of many slum dwellers into the formal economy. In convergence with the discussed trends toward technology and cultural shifts, this would help include these slum dwellers into the developing India. The indirect movement of slum dwellers into the formal economy by the formalization of their work place, however, is a

tertiary effect of slum rehabilitation which can only be stated in speculation at best and cannot be proven.

Changing Slums, Changing City

The movement of livelihoods traditionally found within the slums to the periphery of the city, signals a change in the structural layout of Mumbai. Those slum dwellers who are eligible for slum rehabilitation and choose to remain in the central areas of the city, rather than moving to the suburbs, will be characterized by their movement away from the traditional livelihoods of the slum. This is exemplified by the growing population of educated youth which is pursuing engineering, architecture and other formal sector careers. Those who move to the suburbs will largely fall into two characteristic groups: business owners and managers and slum dwelling laborers. The business owners and managers will move to the slums as a way to be closer to their factories and, if successful in business, find upscale housing for their families. The slum dwelling laborers will simply follow the factories in order to retain employment since, as previously established, their skill set is often limited to such forms of employment.

The purpose of specifying that the laborers are slum dwelling comes from the fact that, while Dharavi and other slums currently host people from varied economic brackets as a matter of housing, movement to the suburbs will be motivated by income and not living costs. Those who manage and own businesses will no longer live within the slums as the housing prices of the city's center will not pose the same problem for them as they are given their high-rise housing through rehab. In addition, the movement toward formalization of businesses asserted in this report suggests that the common setup of slum "live-in" workshops and "pongal houses" which integrate laborer dormitory space with work space will be generally abandoned (Yardley,

"India's Way"). This leaves laborers, who retain low incomes and have no assets gained by way of the slum rehabilitation process, to find low cost housing which would often take the form of illegal shanty towns. They would form new slums on the edges of town.

These new slums will be different from Dharavi and most other contemporary slums of Mumbai as they will be on the periphery of the city. The basis for them will be a need to find affordable housing near their income sources, but they will not represent a wider array of economic classes, as contemporary Mumbai slums do, since the need for cheap housing will not come from the unaffordable prices of surrounding housing, but from the lower than average wages of the slum dwellers. While research presented in this report has shown that contemporary slums are not primarily attributed to income disparities, these new slums on the periphery of the city predictably can be attributed to income disparity.

Despite evidence supporting the argument that slum rehabilitation, as it exists today, creates upward mobility for those who qualify for rehab housing, it is not possible to conclusively state that it does so for all slum dwellers, since so many slum dwellers are legally excluded from rehab process. This is primarily because the positive impacts on upward mobility by slum rehabilitation that can be found are only applicable to select groups of slum dwellers and contingent on certain factors, and those impacts are laced with the complexities of interrelated issues of socio-economic development which make pinpointing slum rehabilitation as a root cause for changes difficult at best. While slum rehab's positive effects on economic inclusion are limited to those protected by the 1995 proof of residency cut-off policy, they do affect a large proportion of the slum dweller population and create a shift in the way much of the slum's societal functions. In accordance with the three contingencies to social rehabilitation set forth by Dr. Sheth (financial literacy, mobility, and ability to enter the mainstream) the research shows

that social rehabilitation does occur for slum dwellers who are included in the slum rehabilitation process, though not completely attributable to but largely encouraged by the process itself. The social rehabilitation which occurs is based in the movement of these slum dwellers into the developing India, into the formal economy and into a heightened position of economic inclusion.

Chapter IX: Conclusions

The research on the topic of the current slum rehabilitation process in Mumbai and how it affects the slum dwellers involved in the process shows that the process does positively affect the slum rehabilitation project residents' economic inclusion. These positive effects are derived from the increased wealth and savings abilities of slum rehab residents, the pressure to formalize businesses, the increased access to municipal services which create upward economic mobility and the suburbanization of Mumbai. These factors allow for the inclusion of slum rehabilitation project residents into the formal economy, subsequently pulling them into the developing India.

This report posits that the existence of slums is indicative of a deeper problem in India's development which is not inclusive and leaves behind the vast majority of Indians. This has metaphorically created two parallel Indias: the developing India of the educated, urbanite population who participate in the parts of the formal economy which are growing, i.e. the IT and service sectors, and the underdeveloped India of the less-educated, rural or slum-dwelling population who participate largely in the informal economy which goes underserved by development policy, but employs the largest amount of people. As development practices fail to engage the underdeveloped India which hosts the bulk of the population in preference for the more lucrative, developing India, it excludes most Indians from the developmental process. This also means that India is not developing the majority of its talents or economy boosting assets. The inclusion of these people is not just necessary for the proper development of India as one nation, but preferred as it would make India into a more formidable economic power as an emerging market in the global scene.

As India's development continues to under-serve its agricultural sector and rural areas, people will continue to immigrate to cities despite the lack of formal sector jobs, affordable housing and sources of income which can apply their skills, leading to the continued creation of slums. As slum rehabilitation projects work with the large number of slum dwellers who have maintained historical residency, they do not work with newer slum dwellers. This not only leaves them behind, but further marginalizes them in near symbolism as it pushes new slum residents to peripheral areas of the city to form new slums, joined by the continued immigration of people from the underdeveloped rural areas.

The slum rehabilitation projects are a bandage solution whose proponents espouse the social value of the projects, while it can be argued that this is simply a guise under which the fortunes to be had by the projects can be pursued. This has led to assertive measures by the SRA and developers which attempt to "modernize" the lives of slum rehab participants without full cultural awareness. The attempts to "modernize" residents have led to problems in the maintenance of the slums' economies as they have existed for generations. Fortunately, the effects of these projects on slum dwellers are not isolated from environmental influences. Changes in slum culture due to modern technology and emerging cultural shifts mixed with resilient attempts to work with the changes caused by the slum rehabilitation projects for the purpose of livelihood maintenance and improvement by slum rehabilitation project residents have led to the heightened status of economic inclusion. The effects of slum rehabilitation have, both directly and indirectly, pushed many slum rehabilitation project residents into the formal economy with potential for upward mobility. This allows many slum dwellers to move away from the underdeveloped India and move into the developing India in which they can be included in the emerging economy of the modern nation of India.

Afterward

While, unfortunately, I could not travel to the slums to do original field work for this project, I have attempted to include field work from other sources to illustrate what I have seen and experienced in the slums. As my research was done completely in America, I was unable to include any significant data or research on slum dwellers who are not included, due to policy based legal protections, in the slum rehabilitation process. This means that the research and conclusions posited in this report reflect only the effects of Mumbai slum rehabilitation on the economic inclusion of slum dwellers involved in slum rehabilitation, and do not represent effects on slum dwellers overall. It is also necessary to mention that the wide scale execution of the slum rehabilitation scheme is still somewhat new and is happening contemporarily with this research, restricting the amount of data available. This means that some conclusions are based in observations not yet recorded as statistical trends through longitudinal data, but have scholarly and case based support of the fact that these trends are occurring. The conclusions, hopefully, bring to light the good and bad of slum rehab while indicating possible improvements. I am personally attached to India, and I wish to see the nation succeed in all realms.

I hope to continue work on this subject in the future, gaining the opportunity to work in the field with those who undergo the slum rehabilitation process. I have found little work done on those slum dwellers who live in the effected slums, but are not legally entitled to inclusion in the rehab process. I would like to work with them and understand how their lives are changing as the slum rehab scheme progresses across Mumbai. The ultimate project would be a long term study of Mumbai city migration patterns, changes to family economic structures and overall economic structural changes for those slum dwellers who were originally located in the effected

slums. This study could possibly reveal issues in Mumbai's socio-economic development otherwise difficult to see through the complexities of the situation, and help the MMRDA in future city planning and development.

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